



Investing in rural people




International
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Morocco

Young women's employment and empowerment in the rural economy

Country Brief





This country brief looks at gender and youth dimensions of employment in Morocco, paying particular attention to the rural economy. There are rapid changes taking place in Morocco due to a range of factors, including impacts of major investments in education, health and ICT; repercussions of global economic crises, which have shrunk opportunities for labour-related migration towards Europe; and climate change. These factors create opportunities to promote rural employment policies that not only take into account the important roles of young women in the rural economy as farmers, wage earners and entrepreneurs, but that also consider the well-being of the members of their families, including food provision and care of children and the elderly. Morocco has taken a clear position on mainstreaming gender across all aspects of development and in all Sustainable Development Goals as a basic human rights issue. Underpinning this commitment is Morocco's adoption of Gender-Responsive Budgeting (GRB) and planning.

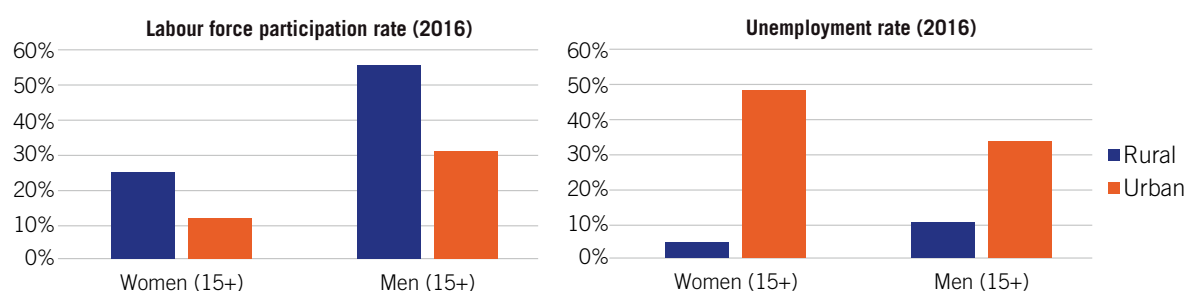


Employment profile

With a population totalling 35.3 million people, Morocco is entering a period of potential demographic dividend: due to diminishing birth rates the age-dependency ratio is projected to fall further in the years to come. This means that the number of the working-age population relative to those younger than 15, or older than 64, is increasing. Rural populations, comprising 13.8 million people (39 per cent of the total population), lag behind somewhat, as birth rates remain higher than in urban areas. However, for the country to benefit from this dividend, the cohorts of young women and men leaving education need to find decent jobs that correspond to their skills and abilities and provide them with a fair income. Otherwise, a potential economic boom could turn into an unemployment crisis.

As things stand, the economy is not delivering enough decent jobs with sufficient income for the bulk of the youth population. In fact, many workers, especially young women, find themselves excluded or marginalized from economic activity. Only one quarter of young Moroccan women in rural areas are economically active (vs. 56 per cent among men), a rate that drops to just below 12 per cent in urban areas (vs. 32 per cent among men), as shown in Figure 1. Higher labour force participation rates in rural areas can be explained in part by the fact that rural youth tend to leave education earlier. Moreover, it is important to bear in mind that, while men are expected to be economically active, women outside the labour force are often responsible for a majority, or all, of the household and care work.

FIGURE 1. Morocco's employment profile at a glance¹



Unemployment rates are highest for young women and men in urban areas, while existing jobs in rural areas often suffer from serious decent work deficits. In urban areas unemployment rates stand at 35 per cent for young men and almost 50 per cent for young women, as shown in Figure 1. While unemployment rates in rural areas are lower, many young rural workers are exposed to poorer working conditions, including a lack of social protection and lower pay, compared to their urban counterparts. Lower unemployment rates in rural areas are mostly driven by agriculture, where many low productivity jobs exist. Remaining unemployed and searching for a decent job is, in many cases, not an economically viable option.

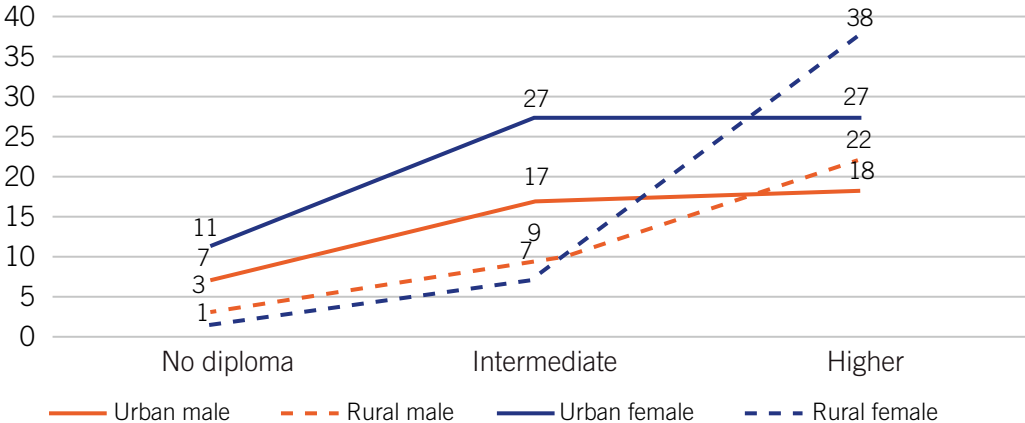
Moreover, unemployment rates increase with the level of formal education. In part this phenomenon is driven by young people queuing for desired jobs with a preference for the public sector. Morocco has made significant strides in education, and enrolment in primary and intermediate education is near universal for girls and boys alike. Enrolment rates for girls in lower secondary education (collège)

¹ Haut-Commissariat au Plan - Royaume du Maroc (2016a). La femme marocaine en chiffres - Tendances d'évolution des caractéristiques démographiques et socioprofessionnelles. Rabat.

increased from 39.9 per cent to 69.4 per cent between 2007 and 2017.² However, as not enough jobs fitting the profile and meeting the expectations of university graduates are available, many young people with a higher education remain unemployed. In contrast, youth with no diploma sometimes cannot afford to be unemployed and need to accept any job available, instead of searching for more gainful and productive employment. Moreover, youth from economically marginalized families often have fewer opportunities to remain longer in (higher) education. This dynamic also fails to provide incentives, as the narrative of achieving prosperity through (more) education does not hold up.

Taking a closer look at different categories of employment reveals large gender imbalances, which are more pronounced in rural areas. Due to women’s lower labour force participation and higher unemployment rates, men represent the majority of workers in almost every employment category, as shown by Figure 3a. However, women in the rural economy represent almost two-thirds of contributing family workers.³ This is likely to be an underestimate, given that many women who help to run farms or support small businesses are not considered, and may not even consider themselves, to be workers. Moreover, while women represent 18 per cent of the self-employed in rural areas – mostly own account workers and smallholder farmers – their share drops to 3 per cent among employers (e.g. larger farmers and small and medium-sized enterprises). Thus, women who work are often pushed into jobs with low earning potential and little prospect of development and growth.

FIGURE 2. Unemployment rate by level of education (15+)⁴



Women in Morocco are over-represented in agriculture and in the industrial sector, but are under-represented in the service and construction sectors. Overall, four out of five jobs in the Moroccan economy contribute to either the agricultural or service sector, with around 40 per cent of all employment in each of the two sectors.⁵ In rural areas, agriculture accounts for three-quarters of employment, and women account for 42.5 per cent of workers (see Figure 3b). Women represent around one out of four workers in the industrial sector but are under-represented in service sector jobs, and barely work at all in the construction sector.

² Royaume du Maroc, Ministère de l'Economie et des Finances. 2017. Rapport sur le Budget Axé sur Les Résultats Tenant Compte de l'Aspect Genre. Projet de Loi re Finances Pour l'Année Budgétaire 2018. Direction des Etudes et des Prévisions Financières. Ministère de l'Economie et des Finances. Rabat.

³ It should be noted that, when taking into consideration information on time use, instead of relying on traditional estimation methods, it is suggested that 71.4 per cent of rural women are actively involved in productive activities. Source: MEF, 2017 (footnote above).

⁴ Haut-Commissariat au Plan - Royaume du Maroc (2016a), see footnote 1.

⁵ Ibid.

FIGURE 3A. Urban-Rural variation in proportion of women in employment categories (2015)⁶

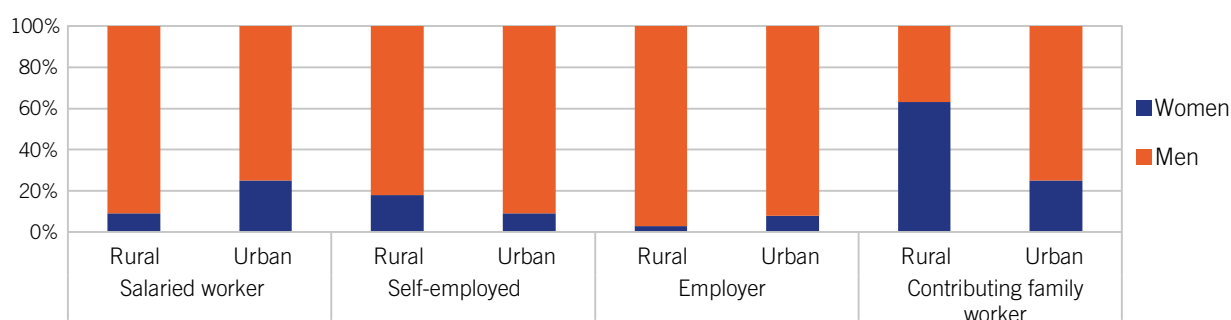
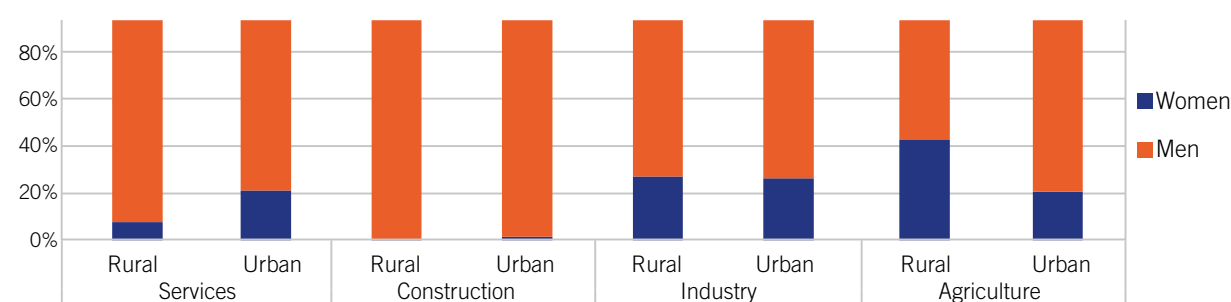


FIGURE 3B. Distribution of workers in sectors by location according to sex (2015)⁷



Gender norms and employment in Morocco

Culture and tradition play a big part in shaping gender roles in Morocco, especially in rural communities. Men are perceived as the providers and protectors of the family; their identity is defined by their capacity to provide for the family's needs. As such, they are expected to be economically active, and failure to find productive employment in some form is perceived negatively. Women are the care-providers, defined first and foremost as daughters, wives, and mothers – even when they work outside the home. This gendered identity underpins many factors that affect Morocco's human resources and women's full participation in community and economic life.


BOX 1. Barriers to young women's economic empowerment

A number of challenges in rural areas inhibit realization of opportunities to enhance young rural women's economic activity and empowerment. These include:

- High dependency on (largely unpaid) family work – especially, but not only seasonally, in agriculture and, to a lesser extent, in home-based crafts, food-processing and textile industries;
- Gender-based division of roles and related strong stereotyping of perceived opportunities;
- Limited access to education, especially beyond primary level;
- Limited access to information about market needs and opportunities;
- Limited recognition of local knowledge and resources
- Limited access to context-relevant, market-driven technical and vocational training;
- Limited local enterprises where on-the-job experience can be gained;
- Limited access to technical and entrepreneurial information and support services;
- Limited understanding of, and access to, financial services;
- Strong patriarchal norms and customary systems of community management, especially in more isolated tribal communities.

⁶ Haut-Commissariat au Plan - Royaume du Maroc (2016). Le Maroc en chiffres, Rabat.

⁷ MEF, 2017 (see footnote 2).



UN Women's *Understanding Masculinities* study found that, in Morocco, marriage is still a mark of full adulthood for men, and is the defining transition to adulthood for women; the average age of first marriage for women is 26 in urban areas, and 25 in rural areas. It should be noted that an effect of gendered identity is that, whereas the status of “married” confers positive attributes in the employment of men, married women are often perceived as less reliable, since they will have to divide their time between meeting work requirements and fulfilling their (primary) family role.⁸

Inheritance laws are shaped by traditional gender roles. Male shares of inheritance are double those of female family members, a pattern rooted in the above-described assumptions that men must provide for female members of the family, while women's inheritance, in principle, carries no such assumptions of responsibility. Such underlying assumptions perpetuate dynamics of dependency. For example, in practice they create a barrier to women's capacity to mobilize finance for personal and professional projects, since women seldom have the means to provide collateral for loans.

Gender stereotypes have shaped choices of fields of education and training. A much wider range of options is offered to boys, whereas both families and schools orient girls towards “acceptable” fields of study that correspond more closely to the carer role of women in society: education, health, social services, humanities and the arts, rather than scientific or engineering-related subjects. Vocational training, provided through community centres and associations, also tends to promote stereotypes of “what women do” (e.g. sewing, hair-dressing, beauty treatments, cooking, etc).⁹ Moreover, in rural areas in particular, the idea that young women would mix freely with men to whom they are not related serves as a barrier to women accessing training in male-dominated sectors of the economy.

Also of critical importance for women is the requirement that they fulfil their family roles, even when employed – the so-called “double burden”. Working hours that impinge on their home-related responsibilities are difficult to accept. This constitutes a severe barrier to employment in the private sector, where flexibility of time is rarely allowed. Public sector employment is seen as better adapted to the dual roles of working women. However, even with recent progress in girls' education, the proportion of rural women with qualifications required for most public sector posts is relatively small. Furthermore, most public sector jobs are located in urban areas, making them less accessible to rural women, since travel facilities and time have to be factored in.

However, concerted efforts to modify laws that perpetuate traditional gender dynamics are changing the structures that reinforce discrimination. The 2004 revision of the *Moudawana* (Family Code) removed a number of explicit elements that restricted women's roles and rights: it set out principles of joint responsibility for home and family, removed women's dependency on male guardianship concerning freedom of movement, acceptance of employment and marriage, and it accorded women equal rights in divorce.

⁸ El Feki, S., Heilman, B. and Barker, G., Eds. (2017). *Understanding Masculinities: Results from the International Men and Gender Equality Survey (IMAGES) – Middle East and North Africa*, UN Women and Promundo-US. Cairo and Washington, D.C.

⁹ As illustrated in findings of the MEDA (Maroc) Impact Evaluation: International Labour Office (ILO) (2015b). *Boosting youth employability in Morocco – I: Qualitative assessment of MEDA Maroc's 100 hours to success programme*, Employment Policy Department, Geneva.

National policies affecting young women's employment in rural areas

Morocco has undergone significant economic and social change since the turn of the millennium. Alongside significant investment in education, healthcare and Information Communications Technology (ICT), there has been an explicit focus on gender equality and women's empowerment, best illustrated by the country's commitment to Gender-Responsive Budgeting (GRB), first introduced in 2002.

Gender equality and empowerment: Article 31 of the Moroccan constitution enshrines the rights of women and men to education and work without prejudice, and Morocco has ratified the Discrimination (Employment and Occupation) Convention (No. 111), 1958; the Equal Remuneration Convention (No. 100), 1951; and the Maternity Protection Convention, 2000 (No. 183). Moreover, its GRB policies were placed on a statutory footing in 2015, as part of the *Autorité de Parité et la lutte contre toutes formes de Discrimination* (APALD), meaning that all statistics are sex-disaggregated and a gender analysis is systematically applied to all policies, including in respect of education, training and employment. Quotas at election time have resulted in a near doubling of women in communal bodies in the 2015 election (22 per cent) and in regional bodies (38 per cent of seats); and the revised Family Code explicitly supports gender equality in decision-making within the family, including with respect to compensation for land appropriated by the state.

Employment promotion: The Ministry of Labour and Vocational Training (MTIP)¹⁰ has a lead role in national strategies, while technical ministries (such as Education, Communication, Agriculture) also have strategies and plans related to their specific sectors. The current employment strategy (2017–2020) is built around five pillars: providing incentives to enterprises to create more jobs; aligning education and training with the needs of the labour market; replicating programmes that work; focusing on improving working conditions (in collaboration with trade unions); and ensuring that all regions of the country are included. The *Agence Nationale de la Promotion de l'Emploi et des Compétences* (ANAPEC) and the *Caisse Centrale de Garantie* (CCG) are the principal agencies on the ground: the former is responsible for ensuring that the skills of job seekers and the needs of employers are in synch, while the latter guarantees loans for medium, small and micro-enterprises (MSME). In recognition of the significant skills shortage nationally, the government has set about upgrading technical and entrepreneurial skills, with a particular focus on ICT. There is a total of ten active labour market programmes (see annex), the most established being *Idmaj*, which operates by providing incentives to employers to provide on-the-job training, and *Taehil*, which works directly with qualified jobseekers in long-term unemployment.

Strategies to combat rural poverty: The *Initiative Nationale du Développement Humain* (INDH), launched in 2005, aims to tackle poverty and socio-economic exclusion by working with constituents, the private sector and civil society to address the root causes of these issues. The INDH includes a particular focus on women, youth and on targeting rural areas, where poverty is at its most acute. The INDH entered its second phase in 2011 and targets neighbourhoods where poverty is higher than the national average of 14 per cent. This gives it an implicit bias towards the targeting of rural areas (701 urban communes, compared with 532 urban). The INDH is built around the creation of income-generating activities (IGA) via micro-projects that specialize in a particular product or service; the use of local resources; and the promotion of collective entrepreneurial thinking and networking.

¹⁰ In French, "Ministère du Travail et de l'Insertion Professionnelle"

BOX 2. IFAD in Morocco

In Morocco, IFAD loans work to improve the incomes and living conditions of poor rural people. Activities target smallholders and landless farmers, small-scale live-stock producers, rural women and unemployed young people in the poorest areas of the country. IFAD's Results-Based Country Strategic Opportunities Programme (RB-COSOP) for Morocco focuses on poor regions where rain-fed agriculture is the main source of income. It is aligned with the second pillar of the *Plan Maroc Vert* strategy adopted by the Moroccan government in 2008 to revitalize agriculture. Key objectives include:

- increasing the participation of rural communities in the development process, and raising the organizational and managerial capacities of rural people and their grassroots organizations;
- promoting access, especially by women and young people, to appropriate and sustainable financial services, particularly to microfinance tailored to their needs;
- developing broad partnerships with local development associations, agricultural water users' associations, women's associations and microfinance co-operatives; and
- promoting farming as a business through a value chain approach both up-stream in production and downstream in marketing.

Agriculture and agro-industry: The *Plan Maroc Vert* strategy places agriculture as the central motor of economic growth in Morocco. The plan focuses on large and small agricultural holdings to create opportunities for rural women through value chains in the agri-food sector, *Maroc Vert* targets the 90 per cent of farmers who work off less than five hectares, with women farmers in particular likely to belong to this smallholder category. However, there are a number of state agencies, such as the *Agence de Développement Sociale* (ADS), which, under the broad rubric of INDH, work with small farmers to develop and diversify their businesses.

Financial inclusion: Expansion of existing enterprises and the creation of new enterprises call for access to affordable credit by entrepreneurs. The government has recognized this, and has strengthened its partnership with the CCG to provide guarantees for loans to categories of borrowers such as women and young entrepreneurs planning to start micro- or small enterprises. Lowering eligibility conditions for opening accounts and taking loans (such as minimum savings, collateral, educational diplomas and entrepreneurial experience) is even more important for increasing access to credit by rural youth than for those in urban areas. Given women's lack of access to collateral due to gender-biased inheritance laws, among other things, this affects young women in rural areas most.

BOX 3. Understanding and using financial systems¹¹

Banking and insurance are unfamiliar ground to many Moroccans, especially, but not only, in rural areas. The IFAD-ILO Taqueem Initiative's impact evaluation of MEDA Maroc's "*100 Hours to Success*" programme identified this as a critical challenge facing youth, and especially young women. The training required the opening of a savings account and included modules on financial literacy in general, and savings in particular. Participants underlined that learning about several saving methods was important to them. An impact evaluation of the programme found that, while participants were indeed establishing saving accounts, they did not systematically alter their other financial behaviour, such as saving or borrowing. Moreover, a number of beneficiaries outlined that they still had little confidence in using bank cards, an attitude that severely restricts their capacity to benefit from banking services.

¹¹ Bausch, J., Dyer, P., Gardiner, D., Kluve, J., Kovacevic, S. (2017). The impact of skills training on the financial behaviour, employability and educational choices of rural young people: Findings from a randomized controlled trial in Morocco, ILO Impact Report Series, Issue 6, International Labour Office, Geneva.



Recommendations for better integration of young rural women into the economy

The core principle driving policy in support of rural employment should be increased access by young rural women as well as men to services supporting advice, technical and financial assistance, and the effective use of technology. It is important to recognize that, focus on the formally unemployed in rural areas may capture the majority of young men who are not currently employed, but it will not reach a large majority of young women. Specific recommendations include:

1. Much greater attention is needed in tailoring policies and programmes to the local context and beneficiaries' needs

Policies need to recognize women's time and mobility constraints, their higher levels of illiteracy, and their relative lack of empowerment, and tailor activities accordingly.

2. Develop ICT for rural development

ICT has the potential to allow women to leapfrog traditional patriarchal systems. There is a need to strengthen information flows about what goods are available and where, with ICT providing an ideal platform for such information flows to be enhanced.

3. Make the green economy and agriculture policies more gender-responsive so that they can meet the needs of young rural women

One aspect of this could be targeting women-led social enterprises in rural areas. Women are traditionally viewed as custodians of the environment in Morocco and this is a role that could be exploited to their benefit.

4. Promote entrepreneurial and innovative thinking amongst young women

While there is an established entrepreneurial culture among men in Morocco, there is a need for public perceptions to change and for women to be seen as potential entrepreneurs as much as men are. ICT presents opportunities for mentorship programmes to reach rural women, without the need for either them or their mentor to travel.

5. Develop leadership capacity among young women and men

Taking advantage of opportunities to increase employment of young women in rural areas calls for concerted efforts to identify a cadre of rural young women with leadership capacity to:

- Provide them with leadership and management skills training;
- Encourage initiatives to identify local opportunities that could be addressed by either social or for-profit enterprise;
- Provide mentoring and business incubation support; and
- Facilitate linkages with potential investors (including business angels), markets and pertinent networks.

ANNEX. An overview of government active labour market policies

Programme	Target groups	Components
Idmaj ANAPEC, OFPPT, private enterprises	<ul style="list-style-type: none"> Jobseekers with diploma, on-the-job training during first work experience (2 years) 	Insertion & training/ apprenticeship/ internship <i>Exemption of CNSS charges & income tax; - subsidies for trainees</i>
Taehil ANAPEC, OFPPT, private enterprises	<ul style="list-style-type: none"> Jobseekers with diploma, selected for recruitment but needing additional skills Jobseekers with diploma, unable to find work Training for emerging markets, before & after recruitment 	Training / apprenticeship/ internship <i>Incentives for employers: Exemption of CNSS charges & income tax; - subsidies for trainees. Conditionality – 60% of trainees hired</i>
Moukawalati ANAPEC, CCG, partners (banks, private & CSOs)	<ul style="list-style-type: none"> Young (aged 20-45) entrepreneurs with new business project concepts 	Advice, training, & support before and after start-up; Finance (loan guarantee)
Taetir ANAPEC, OFPPT, private enterprises	<ul style="list-style-type: none"> Long-term unemployed graduates 	Training / apprenticeship/ internship <i>Exemption of CNSS charges & income tax; - subsidies for trainees</i>
Moubadara ANAPEC, CCG, ADS, partners (banks, private & CSOs)	<ul style="list-style-type: none"> Local associations working in social and education fields supporting creators of new businesses Youth with start-up enterprise ideas (indirectly) 	Business design, finance (loan guarantees), incubation, mentoring of young entrepreneurs <i>Incentive: remuneration for supporting organizations</i>
Istiaab	<ul style="list-style-type: none"> Informal sector enterprises and independent self-employed workers not registered with relevant authorities 	Incentive system for the formalization of the informal economy
Tahfiz	<ul style="list-style-type: none"> Newly established companies and associations creating new jobs 	Exemption of income tax, subsidies for CNSS & vocational training taxes for up to 10 employees (as of 2018)
Self-employment ANAPEC, CCG, partners (banks, private & CSOs)	<ul style="list-style-type: none"> Youth with business ideas for independent activity 	Advice, training, credit guarantees, mentoring
Ilayki (2013-) CCG & l'Association des Femmes Chefs d'Entreprises du Maroc (AFEM) with banks	<ul style="list-style-type: none"> Women-headed new (micro-) enterprises for production of goods or services 	Credit: Preferential guarantee for start-up, training & mentoring
Mouwakaba CCG, CSOs, collectives, cooperatives, through banks	<ul style="list-style-type: none"> CSO-type organizations providing loans and advisory support to youth with business start-up projects but no collateral Youth with start-up enterprise ideas (indirectly) 	'Honour-based' medium- to long-term loans, credit at 0% interest, 70% guarantee, for lending to young entrepreneurs

IFAD-ILO Taqeem Initiative

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