

Policy Brief

Women's Access to Economic Opportunities in Morocco

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The activity rate of Moroccan women (*) has been on a structural decline for some twenty years. This trend is all the more critical given its low level, regarded as one of the lowest in the world. And yet, a host of reforms, programs and actions have been implemented or are underway to improve the condition of women, both economically and socially, and in both urban and rural areas.

Are we dealing with a societal phenomenon or simply with economic growth issues? What lessons can we draw from the different studies and analyses carried out in this area, and what are the drivers for a more efficient policy with lasting effects on improving the economic empowerment of women in Morocco?

(*) The activity rate indicates the share of the population participating or seeking to participate in the production of goods and services in the country's total population.

INTRODUCTION

Women's rights issues, particularly those relating to equal access to economic opportunities (decent employment, wages, entrepreneurship, leadership positions, productive assets, education/training,...), remain pressing concerns in our society. In an era of socio-economic transformation and technological upheaval, advances made to date have not closed the gaps on Sustainable Development Goals (SDGs), particularly those relating to women's empowerment. In 2022, according to statistics from the Haut-Commissariat au Plan (HCP), the activity rate for women stood at 19.8%, with a cumulative drop of almost 30% between 2004 and 2022. Similarly, according to the "Global Gender Gap Report, 2022", Morocco ranks 139 out of 146 countries on participation and economic opportunity.

Several studies and analyses have found that this regression is essentially due to women's low level of education, territorial inequalities, economic family conditions, the legal and regulatory framework and persistent stereotypes in our society.

Nevertheless, all initiatives identified and undertaken on the basis of these diagnoses, notably through programs and public policies, have failed to produce any significant progress, to the point where we dread each year's announcement of official statistics on the activity rate of women in Morocco.

Are we faced with a time-scale problem where the positive effects generated by the different initiatives can only be measured in the medium or even long term? Or are the policies and programs in place not producing sufficient effects to reverse this downtrend?

The National Integrated Program for Women's Economic Empowerment to 2030 has, among other things, emphasized the synergy of programs by different stakeholders, the integrated vision and consolidation, all of which are admittedly approaches that can lead to improvement, but are not effective remedies for deeply entrenched ills.

It should be recognized that the economic context, which has faced a number of challenges in the past twenty years (particularly the financial crisis and COVID-19), has certainly heightened vulnerabilities in women's access to economic opportunity. As a result, approaches and programs in favor of women's empowerment need to be re-examined and readjusted to disrupt the unhealthy balances in place and identify avenues for growth, bringing greater proximity and connection with the realities of each territory and each segment of female socio-economic categories.

In addition, new economic mutations, demographic and technological transitions, as well as changes in lifestyles and consumption patterns, even if they bring opportunities, present new challenges that need to be taken into consideration, so as to make the most of them.

Moroccan feminist movements have played an important role in improving conditions for women in Morocco. Their fight for women's economic rights needs a stronger mobilization of stakeholders and a broader involvement of young people, to bring new and more viable solutions to the empowerment of Moroccan women.

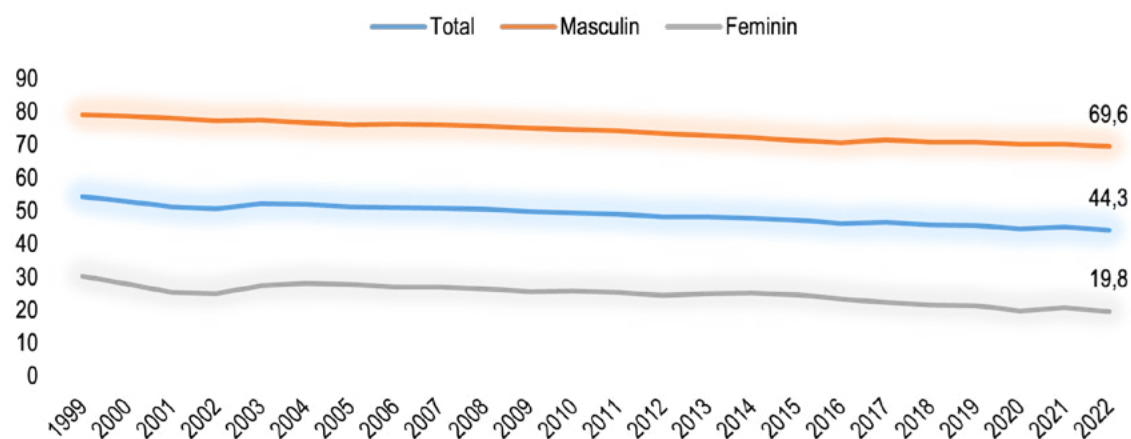
The Royal Speech of July 30, 2022, marking the 23rd anniversary of His Majesty the King's accession to the Throne, emphasized the role of Moroccan women, who must play their full part across the board if Morocco is to continue to progress. Women must take their rightful place and contribute to all spheres of development.

ASSESSING CHANGES IN WOMEN'S ACTIVITY RATES ACCORDING TO A RANGE OF FACTORS

Over the past two decades, the activity rate for women in Morocco, as published by the HCP, has dropped structurally, with less than 20% of women aged over 15 considered to be active, and almost 80% considered to be inactive. Looking at male activity rates, we observe a similar downward, with the gap between male and female activity rates holding steady at around 50 percentage points.

Figure 1

Annual Activity Rate by Sex (Aged 15 and Over, in %)



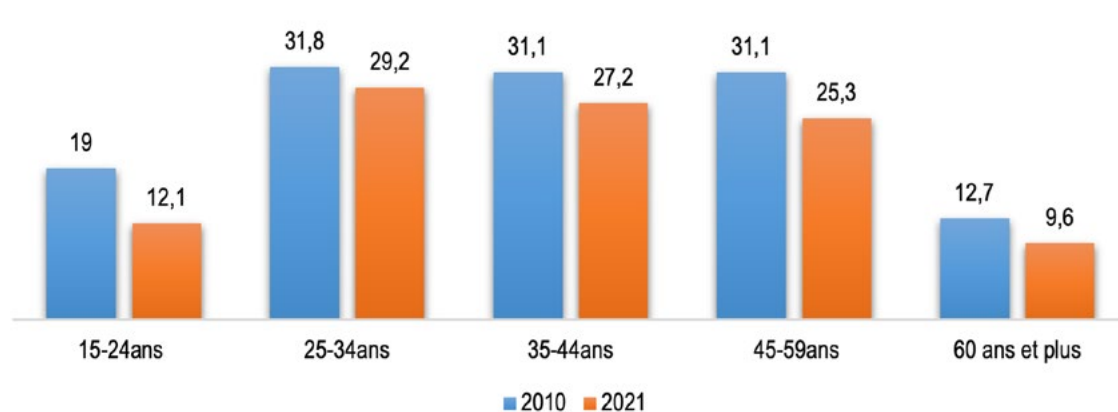
Source: HCP National Employment Survey

To determine the factors impacting women's activity rate, our analysis focuses on the following four factors: age, level of education, environment and status.

Looking by age category, we see that the activity rate for the {25-34}, {35-44} and {45-59} age groups is higher than the overall average, even though it is declining at the same rate. It should be noted that the age brackets [15-24] and [45-59] are the most affected by this decline.

Figure 2

Female Activity Rate by Age (in %)

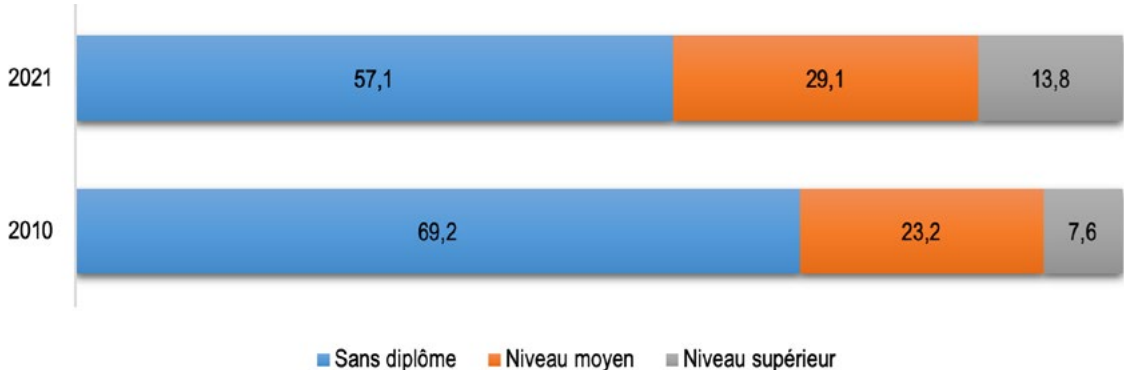


Source: HCP National Employment Survey

The decline of the 15-24 age group can be explained by an improvement in the educational level of young girls. According to the HCP, the school enrolment rate for 15-17 year olds rose from 46.3% in 2010 to 70.9% in 2020. Similarly, the structure of the population aged 15 and over, according to diploma level, shows a clear upturn in educational attainment over the last ten years, even if the proportion of women without diplomas continues to predominate.

Figure 3

Women Aged 15 and Over by Educational Attainment (in %)

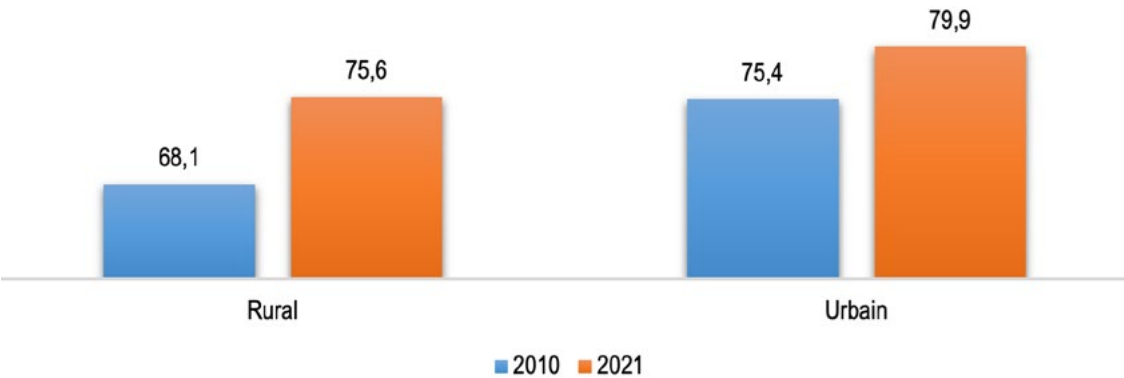


Source: HCP National Employment Survey

Furthermore, the activity rate of women over 60 is set to fall steadily as life expectancy at birth improves. Indeed, the number of women aged 60 and over is estimated at 2,176,000 in 2021, compared with 1,258,000 in 2004, raising further challenges in terms of social protection and security.

Figure 4

Espérance Life Expectancy at Birth for Women (in Years)



Source: HCP National Employment Survey

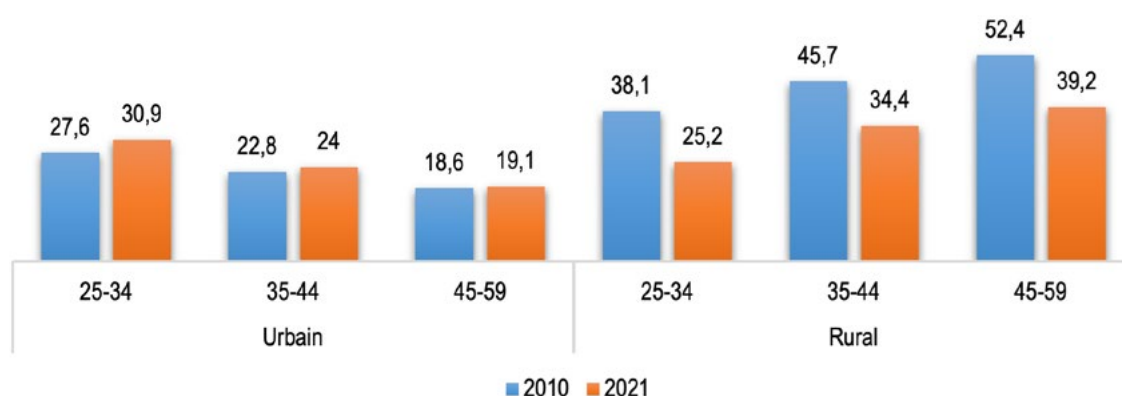
Bearing these factors in mind, analyses of women's labour force participation rates should focus on the 25-59 age group, to remove the effects of improvements in education levels and life expectancy, and to identify factors with a direct impact on women's labour force participation.

An analysis by environment suggests the following:

- overall, female employment rates in rural areas are relatively higher than in urban areas;
- in urban areas, the female labor force participation rate has improved over the past 10 years for women in the 25-59 age bracket, while it has fallen relatively sharply in rural areas;
- compared with the male activity rate, for the same age brackets, urban areas have regressed, while rural areas have almost stabilized.

Figure 5

Women's Activity Rate by Age Group and Area (in %)

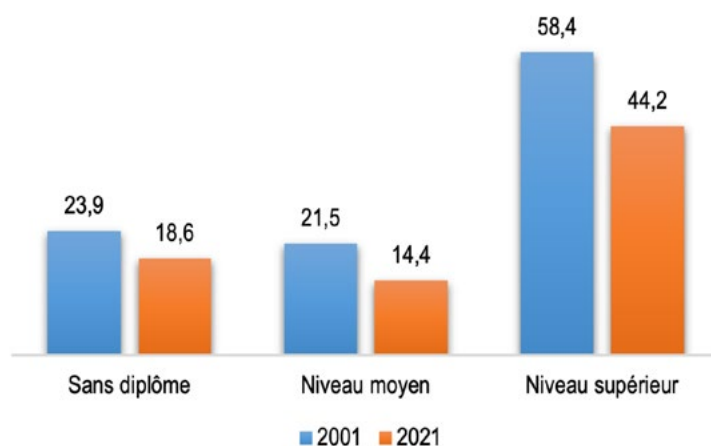


Source: HCP National Employment Survey

Women's level of education is also a factor in activity rates. Women with tertiary education have the highest labor force participation rates. Nonetheless, improvements in women's level of education do not necessarily favor an increase in activity rates. In fact, between 2001 and 2021, the participation rate for women with tertiary qualifications deteriorated by 14 percentage points, while the participation rates for women with middle-level qualifications and those without qualifications fell by 7 and 5 percentage points respectively.

Figure 6

Activity Rate by Educational Attainment for the Population Aged 15 and Over

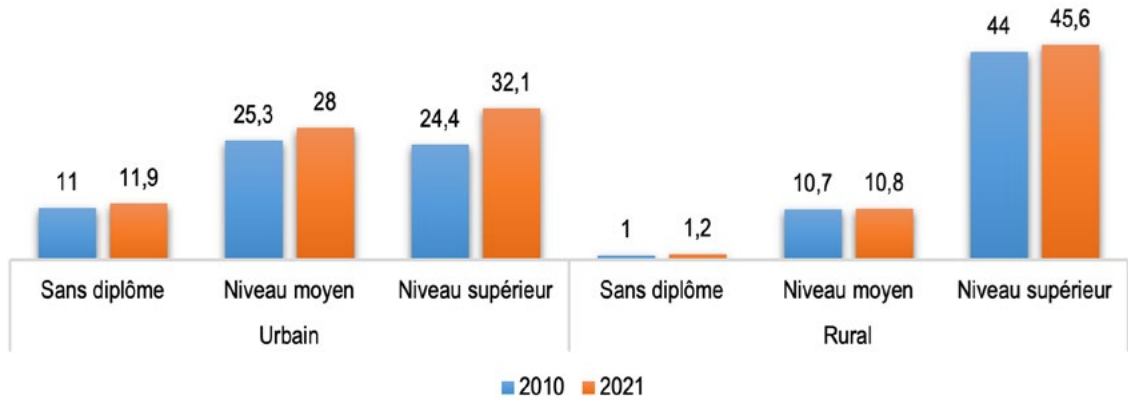


Source: HCP National Employment Survey

This trend is confirmed by the rising unemployment rate among higher education graduates, which exceeds 30% in urban areas and 45% in rural areas.

Figure 7

Unemployment Rate of Women by Educational Level (in %)

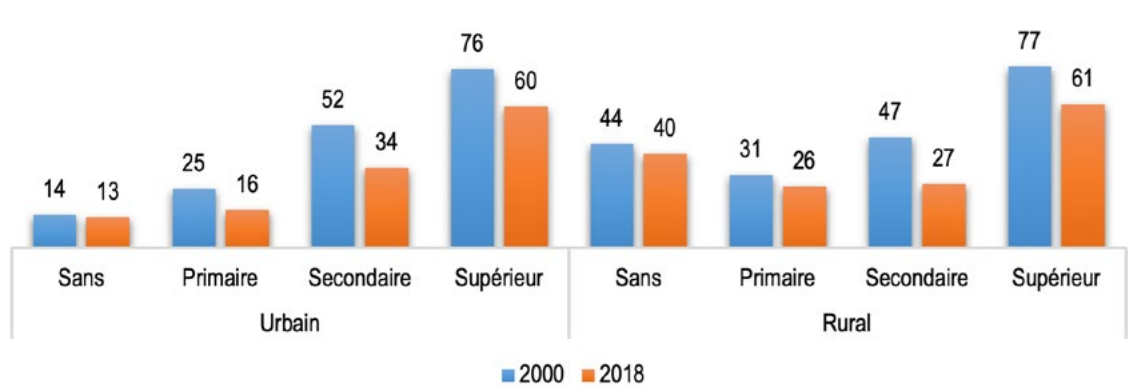


Source: HCP National Employment Survey

ven if rural areas seem to offer better access to the labor market for non-graduates and those with primary education, this market remains highly volatile and low-income.

Figure 8

Activity Rate by Area and Educational Level (Aged 25-59, in %)

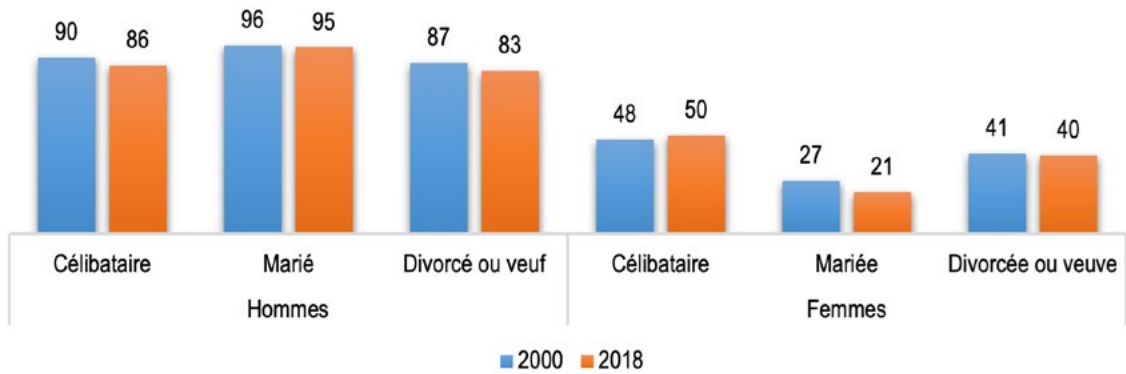


Source: HCP National Employment Survey

The fourth factor determining women's activity is their status. Unlike men, whose activity rate increases after marriage, women's access to economic opportunities is reduced by over 50% once they are married.

Figure 9

Activity Rate by Gender and Marital Status (Aged 25-59, in %)



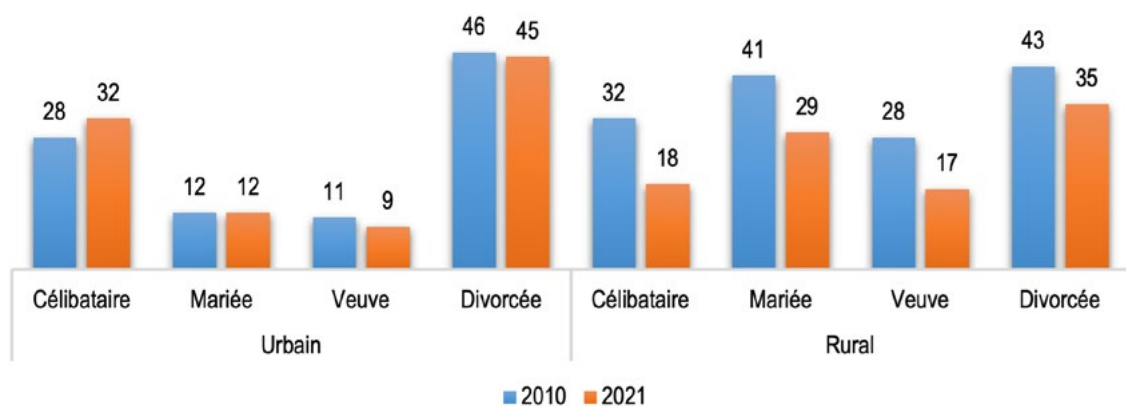
Source: HCP National Employment Survey

In rural areas, for women over the age of 15, the downward trend in the activity rate is observed irrespective of status. However, a greater drop is observed for unmarried women who, with urbanization and improved schooling, are more likely to be mobile or to seek employment in urban areas.

The activity rates of women, according to their status, in urban areas have remained unchanged over the last ten years, with a marked increase in the activity rate of divorced women, followed by single women.

Figure 10

Evolution of Activity Rate by Status for Women Aged 15 and Over (in %)



Source: HCP National Employment Survey

EMPOWERING WOMEN DESPITE UNFAVORABLE ECONOMIC AND SOCIAL CONDITIONS

According to 2021 data, women aged between 25 and 59 total nearly 2,652,000 in rural areas, compared with 5,921,000 in urban areas. So, despite the low activity rate in urban areas, the urban working population remains higher. Similarly, between 2000 and 2018, the number of employed women rose by 347,000 in urban areas, compared with only 69,000 in rural areas, for the same age bracket.

However, the rate of feminization of employment sits at very low levels: 20.5% for salaried employees, 10.8% for the self-employed, 9% for employers, 10.6% for apprentices and 9.1% for members of cooperatives (source HCP). Family helpers represent the highest rate, at 57.7%.

The market for paid employment and entrepreneurship is very limited, particularly in rural areas, where there is a lack of opportunities, which remain volatile and low-income.

The social economy has played an important role in regional development and the restructuring of new sectors (agriculture, crafts, local produce, etc.). More than 42,000 women are members of cooperatives, with a total of 4,524 women's cooperatives in 2019, some of which have managed to expand nationally and even internationally, while others have remained at the subsistence level for lack of resources or support.

Entrepreneurship remains a very complex venture for many women, given insufficient financing, guarantees, skills and support. Informal entrepreneurship is also practiced by some women out of necessity, to generate additional income and cover family expenses, while benefiting from flexibility at work and exploiting their know-how (pastry-making, catering, sewing and embroidery, trading, etc.).

Job insecurity affects women more than men. A higher proportion of women are employed on short-term contracts. Average salaries are lower than for men. In 2020, Caisse Nationale de Sécurité Sociale (CNSS) data indicates that 86% of women earned less than the SMAG, compared with 65% of men in the agricultural sector. Similarly, the average monthly wage for women is DH4,737, compared with DH5,349 for men.

Very often, societal obstacles, stereotypes and lack of schooling are listed among the major barriers to women's access to economic opportunities. This is true, but it does not take into account other factors that seem to be just as decisive. If we focus our analysis on the 25-59 age bracket, we see that female labor force participation rates are rising in urban areas, but at a relatively low level, unable to compensate for the decline observed in rural areas (figure 5).

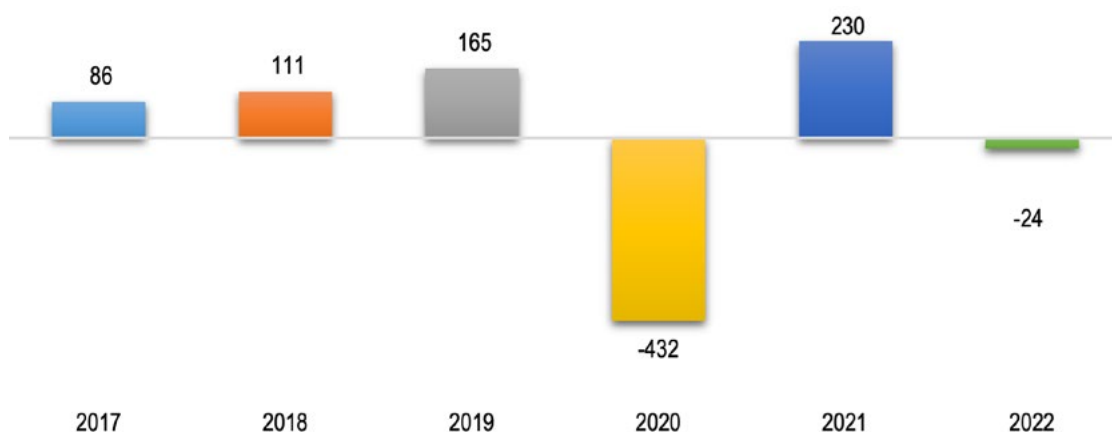
Developing the labor market and boosting economic growth are the key drivers for substantial improvement in women's participation rates.

Indeed, the fact that the gap between male and female activity rates remains unchanged over the last twenty years, at almost 50 percentage points (figure 1), and that the trend is downwards for both genders, can be attributed to the tight labour market, which does not generate sufficient opportunities to absorb the stock of jobseekers and new entrants to the labour market.

The latest information note published by the HCP, on the main characteristics of the working population, shows that the working-age population rose by an average of almost 400,000 people, while the economy created an average of 121,000 jobs over the three years preceding the COVID-19 health crisis, and lost 432,000 jobs in 2020, followed by 230,000 jobs in 2021 and 24,000 in 2022.

Figure 11

Job Creation Between 2017 and 2022 (in Thousands)



The same observation explains the high unemployment rate for women with higher education qualifications, who, despite an improvement in educational attainment, find themselves unemployed in more than a third of cases, essentially as a result of inadequate supply in the job market (figure7). This unemployment rate should be analyzed by age, specialization, city and region, to determine if this is a matter of matching supply to demand, or a lack of opportunity.

Girls who have completed higher education outside their home town or village are forced to return home after graduation, if they don't find a job soon. Very often, they are discouraged and give up their job search, given the lack of opportunities matching their expectations in their place of residence, in terms of remuneration, security and mobility.

What's more, almost 54% of women are homemakers, and are therefore considered to be inactive.

A large majority of these women are faced with a lack of economic opportunities commensurate with their level of qualification or meeting expectations in terms of remuneration, flexibility, mobility or security.

The fact that over 50% of women over the age of 15 have no formal education at all is an indication of how far we still have to go (figure3).

Many of these women have chosen not to engage in activities outside the home, for purely economic reasons, particularly when the wages offered do not cover the additional expenses generated by this activity outside the home, i.e. transport costs, home cleaning services, etc.

Yet there are also those housewives who are unable to choose. Regardless of status or level of education, they were forced by husband or family member not to work. According to

studies carried out by UN Women and the World Bank (WB), the proportion of housewives ranges from 10% to 23%.

WHAT POLICIES AND PROGRAMS ARE NEEDED TO REDUCE THE GENDER GAP?

The government is determined to raise the female employment rate to 20% - 30% by 2026. This projected increase, which breaks sharply with the downward trend seen over the past two decades, will require measures that produce exceptional effects.

Making a lasting impact at this level in 4 or 5 years remains a highly ambitious goal. A targeted strategy is essential for meeting actual needs and providing suitable answers to each socio-economic category of Moroccan women, based on the following four factors: age, education, marital status and environment/region.

Accordingly, the 30% target rate should be broken down into category- and territory-specific sub-objectives, to identify the additional effort to be made by all stakeholders (public authorities, private sector and civil society) as well as the actions to be put in place to achieve it, according to a set timetable.

It was clearly shown that these initiatives should reserve specific programs for women in the 25 to 59 age bracket, as the growth sought would come from this segment, which offers great potential and at the same time suffers a large deficit.

The global economic situation caused by the COVID-19 pandemic, compounded by the effects of the Ukraine-Russia conflict, impacted our economy in recent years, resulting in a narrow labor market and fewer economic opportunities for both men and women.

Furthermore, despite investment and infrastructure efforts, proactive sectoral policies and an improved business environment, diversifying our economy remains a top priority to generate more job opportunities and growth for all regions.

Empirical analyses show that women's activity rate varies according to a country's level of development. U-shape theory maintains that as countries develop economically, there is generally a regression in the female activity rate, which then recovers as a result of urbanization and economic diversification.

Improving the added value of sectors such as industry, agriculture and tourism, as well as the services associated with them, is certain to generate major opportunities, if we also consider the potential for industrial integration across a number of developing sectors (energy, mobility, health, water, environment, etc.), rural upgrading and processing of agricultural products, particularly by VSEs and SMEs, structuring of Morocco's tourism industries and development of digital services.

A series of measures are already underway to improve the legal and regulatory framework for women's empowerment, with the introduction of training and support programs for women's entrepreneurship. Other initiatives have also been launched by the private sector and civil society to promote professional equality, improve the level of participation and representation, and develop female leadership.

These programs could have a greater impact if they took into account the complexities of the labor market and entrepreneurship, which are specific to each territory and differ from one socio-economic category to another. By way of example, support programs for cooperatives in rural areas have demonstrated their relevance, but their viability and development require that these cooperatives join competitive production or distribution value chains, involving other players (industrialists or distributors) to guarantee market access, expand opportunities and facilitate integration into the economy.

To this end, setting up an incentive framework to attract new supply chain players, with integration and support objectives at regional level, targeting women's cooperatives among others, could be one of the multiple-effect drivers of job creation and enhanced added value.

Similarly, projects supported in rural areas are generally geared towards cooperatives, which do not cover all socio-economic categories. To encourage women's entrepreneurship in the agricultural processing and value-added sectors, in rural and peri-urban areas, specific programs need to be put in place, in terms of financing, support and access to adequate services.

The relatively high unemployment rate among female higher education graduates deserves particular attention, as it generates a double loss for our country, in terms of training costs and contribution to the economy, bearing in mind that the number of girls graduating from higher education is constantly increasing, and that many of them have the highest scores of their class.

There are two fundamental reasons for this rate. The first applies to both genders, and is related to the lack of job opportunities, and/or the matching of educational training to market needs. The second, on the other hand, is more specific to young girls, and calls for skills development to be combined with more inclusive growth, through national and regional programs giving these girls better access to economic opportunities. Mechanisms must be put in place to monitor and support the integration of these laureates, in order to reduce the obstacles identified, such as those linked to mobility, access to information and the lack of guidance and advice.

New technologies present opportunities that should produce positive effects for women's empowerment, while incorporating the gender perspective so as not to create new sources of inequality.

Indeed, digital technologies offer a space for creation and development that enables many women to work online, either as salaried employees or as entrepreneurs. Specific programs are needed to support and provide the right framework for women embarking on digital entrepreneurship, failing which we see the emergence of digital informality, which by the way is not exclusive to women.

Social networks can be used to connect women to supportive communities and economic opportunities, but there is a need to combat cyberbullying, misinformation and gender bias online. According to the HCP, the use of NICTs (New Information and Communication Technologies) contributes 19% to violence against women. This contribution rises to 34% for girls aged 15 to 19 and 28% for women aged 20 to 24.

Remote working is likely to become increasingly widespread, offering more flexibility to women workers, depending on their needs. However, over time, this setting does not allow

them to maintain the same quality of exchange and connection with their colleagues, and may affect career development.

So, there are many ways of increasing women's access to economic opportunities, and they need to be part of a process of continuous change that considers the factors that have the greatest impact on their activities, and takes account of the diversity of their needs and constraints.

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A graduate from the prestigious Mohammadia School of Engineers (Morocco), Mounia Boucetta joined the Ministry of Industry and Trade in 1991 where she held numerous positions before her appointment as its Secretary General in 2010. In this context, she contributed to numerous projects including, but not limited to, reorganizational projects, implementation of sectoral strategies, investment promotion, partnerships negotiations, mobilization of finances, as well as support in the formulation of reforms to the business law, consumer law, trade and postal and telecommunications sectors.

About the Policy Center for the New South

The Policy Center for the New South (PCNS) is a Moroccan think tank aiming to contribute to the improvement of economic and social public policies that challenge Morocco and the rest of Africa as integral parts of the global South.

The PCNS pleads for an open, accountable and enterprising "new South" that defines its own narratives and mental maps around the Mediterranean and South Atlantic basins, as part of a forward-looking relationship with the rest of the world. Through its analytical endeavours, the think tank aims to support the development of public policies in Africa and to give the floor to experts from the South. This stance is focused on dialogue and partnership, and aims to cultivate African expertise and excellence needed for the accurate analysis of African and global challenges and the suggestion of appropriate solutions.

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