
Gender Assessment

FP043: Saïss Water Conservation Project

Morocco | EBRD | B.16/02



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Annex VIII. Gender Assessments of Morocco

1. Rural Women's Participation in the Economy

The Government of Morocco has passed since 2011 a series of constitutional reforms, which introduced greater rights for women. Social norms regarding gender roles continue however to influence women's economic, social and political participation and leadership. Traditionally, women's responsibilities are mainly placed within the private sphere (as wife, mother, carer, and home-maker) and men's in the public sphere (as household head, breadwinner and family protector). Moroccan women's socio-economic conditions vary significantly according to geographical factors (place of residence). Rural women are significantly more likely to be poor, illiterate, or married at a young age than their urban counterparts.

Women comprise nearly 50.3% of the agricultural workforce in Morocco (MEF, 2013). Agriculture is a particularly important employer of women in rural areas, where 92% of women workers work in agriculture (LDP, 2013). Much of women's work in this sector is unpaid: 74% of women working in agriculture are unpaid family workers (HCP, 2013) and 92% are estimated to be illiterate (UN Women, 2011).

Research for the World Bank suggests that women's employment in rural areas in Morocco is particularly vulnerable to economic shocks, including those which are climate based. When the economy is doing well, rural women are absorbed in large numbers into the (paid) agricultural workforce, but they are one of the first groups to be excluded when the economy suffers (Verme et.al, 2014).

The majority of women's employment in rural areas is informal. It is estimated that 50% to 60% of all businesses operate in the informal economy, which is thought to account for around 75% of all working arrangements (Abdel-Khelek, 2010). 86% of rural women do not have an employment contract (HCP, 2013). It has been estimated that more than a quarter of women are engaged in the non-agricultural informal sector (LDP, 2013).

Women's ability to participate in entrepreneurship in rural areas and engage in agribusiness is severely limited by limited access to finance. Overall, there are low levels of female entrepreneurship: only 10% of businesses have female participation in ownership. Women's access to credit is affected by the fact that most commercial banks require collateral as a condition for loans (required for 80-85% of SME lending), and many also require additional personal guarantees (LDP, 2013). This presents difficulties for women, especially in rural areas, because they often do not own assets or have their own bank accounts (Sadiqi, 2010). Only around 27% of women have a bank account with a formal financial institution, compared to 52% of men (WB Financial Inclusion Database, 2012 data). Inheritance laws also play a role in restricting women's access to credit. Women usually inherit smaller shares of assets and estates than men, which prevents them from accumulating capital as quickly as men (LDP, 2013).

Women represent a small proportion of land-owners in Morocco: only around 7% of urban women and 1% of rural women own land (LDP, 2013). This is not due to legal barriers or restrictions, but rather social norms that lead to women's financial dependence on men. Few women take advantage of the right to insert clauses into the marriage contract regarding property acquired during the marriage, mainly because of societal attitudes and lack of awareness (LDP, 2013). It is estimated that such agreements apply to as few as 0.2% of marriages (LDP, 2013). This generally leads to lower levels of property ownership and can make women more vulnerable in the event of a divorce, given their usually lower contribution to the family income and purchase of family assets.

It is common for women in rural areas to give up their already unequal share of inheritance to male relatives following pressure from family members (Sadiqi, 2010). Unregistered lands are also inherited

according to customary and/or religious laws that are often more disadvantageous to women than the Moudawana (LDP, 2013). In some rural areas, rules regarding women's inheritance rights meet with resistance, where it is customary for male heirs to inherit all land (US Dept of State, 2014).

2. Women's participation in the Economy in the Saïss Plain

The socio-economic situation in the Saïss Plain with regard to gender makes it unlikely for the project to translate into formal economic opportunities for women. While 92% of rural women work in agriculture in Morocco (LDP, 2013), the large majority (74%) work informally as unpaid family labour (HCP, 2013). While women's involvement in cooperatives has largely increased over the last 7 years (from 738 women-only cooperatives in 2008 to 1756 in 2013 with 31,833 women members) women's participation in cooperatives in the Saïss Plain is low and women's involvement in agriculture tends to be through small-scale farming in low-mechanized crops such as olives. It is estimated that in the Project irrigated area, there is no more than 67 farms led by women.

Women in the Saïss Plain also experience high illiteracy— between 56% and 64% of women living in rural areas of the Plain have no education at all; and within girls attending school, less than 30% progress beyond primary level and less than 1% reach tertiary education.

This all makes women much less likely and able to seize potential economic opportunities arising from the increased yields as a result of irrigation and virtually unable to transform such opportunities into formal jobs in commercial agriculture.

The Regional Directorate of Agriculture (RDA) in the Meknes Fes Region (where the Sais Plain is located) has provided training of young farmers, both men and women. The training course was available in the regional agricultural training institutions (there are 8 in the region of Meknes Fes). The duration of the training is usually 2 to 3 months and is followed by a 6-month internship in the field. Training topics include olive farming and water saving. However, the location and length of the trainings have led to very low women's participation.

Within the MAMF and RDA, training has also been made available for women, including training on leadership.

3. Recommendations

To ensure that women benefit along men of potential benefits and economic opportunities arising from the project, it is recommended that the Project will include a component aimed at supporting women farmers' participation in agri-business and commercial agriculture. The objective of this component is to improve women's economic inclusion in the Saïss Plain by supporting women farmers to access economic opportunities in commercial agriculture in the face of a changing climate. In particular, the component will aim to:

- Promote institutional capacity building for the creation of women-led businesses (or equivalent entities such as cooperatives);
- Provide support to the formalization of existing female led informal activities in agriculture;
- Facilitate access to technical and business advice services for women-led MSMEs;
- Facilitate access to credit including through links to the upcoming EBRD Women in Business Programme in Morocco;
- Facilitate access to market information and markets for women-led MSMEs in the Saïss Plain.

The component shall include the following activities:

- Conduct a **baseline assessment** to identify specific barriers to entrepreneurship and business creation in commercial agriculture faced by women (including finance, inputs, technology, know-how, socio-cultural, and agro-climatic factors). The baseline assessment will include a specific chapter focused on evaluating the needs of cooperatives, including women-only cooperatives, with a view to providing recommendations on how to enhance women farmers' access to commercial agriculture opportunities;
- Conduct an **institutional assessment** including a stakeholder mapping of local institutions relevant for the agro-industry as well as existing programmes and support provided to farmers, with a specific focus on programs supporting women farmers; sector associations, women business associations and other women's organizations.
- Conduct research on **best practices** within Morocco, and if relevant from other countries, to promote and support women's participation in entrepreneurship and business development in sustainable commercial agriculture;
- Conduct **market research** to identify market opportunities for women's participation in agri-business and agri-business supply chains in local, national and international markets and provide recommendations on the best mechanism channels to access these markets;
- Organise and facilitate a **planning workshop** with relevant institutional stakeholders in the Saïss plain (Ministries, Direction Régionale de l'Agriculture Fès- Meknès, Chambre D'Agriculture etc.) to discuss research findings and obtain input for the formulation of the program;
- Based on the above, formulate and support the implementation of a 3 year **programme** to facilitate women-led businesses participation in sustainable commercial agriculture, including the results framework and an operational plan.
- The programme is expected to include at least the following sub-components: (i) Outreach and institutional capacity building; (ii) Technical and business training and advisory services, with a focus on commercialization and access to markets; (iii) Intermediation to facilitate access to finance (through links to EBRD Women in Business programme and other relevant initiatives); and (iv) Training on climate change adaptation practices and sustainable commercial agriculture.