

# COUNTRY GENDER PROFILE

**MOROCCO**



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February 2019

# 1. Socio-Economic Profile

1.1 The Kingdom of Morocco is a North African country bordering the Atlantic Ocean and the Mediterranean sea. Politically, Morocco is a constitutional monarchy with an elected parliament. The Kingdom's estimated population in 2018 is 36, 422, 817<sup>1</sup>. The country's gross domestic product (GDP) fell from a high of 4.5% in 2015 to 1.2% in 2016, and in 2017 it was boosted by a rebound in the agriculture sector raising the GDP to 4%<sup>2</sup>. GDP is projected to fall to 3% in 2018, 3.5% in 2019 and 3.7% in 2020<sup>3</sup>. Between 2001-2004, extreme poverty was eradicated, consumption per capita increased at an annual rate of 3.3% (3.9% for the bottom 20%), monetary poverty and vulnerability fell to 4.8% and 12.5% respectively<sup>4</sup>. The country's poverty rate witnessed a steady decrease from 15.3% in 2001 to 8.9% in 2007 to 4.8% in 2016<sup>5</sup>. However, subjectivity poverty is at a higher level. The national subjective poverty rate increased from 41.8% in 2007 to 45.1% in 2014<sup>6</sup> and was 55.3% among women and 57.6% among those younger than 25 years old<sup>7</sup>.

1.2 Morocco is a medium human development country, with a 123<sup>rd</sup> position out of 189 countries on the United Nations Development Program's (UNDP) 2017 Human Development Index (HDI)<sup>8</sup>. The country's current rank of 123<sup>rd</sup> out of 189 countries which is the same as in 2016, is a three-steps climb from its 2015 standing of 126<sup>th</sup>. In North Africa, Morocco is ranked behind Algeria (85<sup>th</sup>), Tunisia (95<sup>th</sup>), Libya (108<sup>th</sup>), and Egypt (111<sup>th</sup>)<sup>9</sup>. The Kingdom's ranking on the UNDP's 2017 gender inequality index (GII) of 119<sup>th</sup> out of 160 countries, puts it behind Libya (38<sup>th</sup>), Tunisia (63<sup>rd</sup>) and Algeria (100<sup>th</sup>) and Egypt (101<sup>st</sup>)<sup>10</sup>. Regarding the World Economic Forum's 2018, Global Gender Gap Index (GGGI), Morocco's position of 137<sup>th</sup> out of 149 countries is one spot lower than its 2017 rank of 136<sup>th</sup>. This ranking puts it among the thirteen bottom countries (Jordan, Oman, Lebanon, Saudi Arabia, Iran, Mali, DRC, Chad, Syria, Iraq, Pakistan, and Yemen) in the GGGI<sup>11</sup>.

Table 1. Gender at a Glance in Morocco

Categories	Female (%)	Male (%)
Income Earned (US\$ PPP) (WEF-GGGI, 2018)	3,445	13,075
Labor Force Participation (World Bank, 2018)	24.9	72.6
Unemployment (WEF-GGGI, 2018)	10.3	9.5
Bank Accounts (WEF-GGGI)	-	-
Literacy Rate (WEF-GGGI, 2018)	59.13	80.38
Own Account Workers (WEF-GGGI, 2018)	16.5	33.6
Unpaid Family Worker (WEF-GGGI, 2018)	47.3	12.5

1. World Population Review (2018), Morocco Country Data, <http://worldpopulationreview.com/countries/morocco-population/>

2. World Bank (2018), The World Bank in Morocco, <https://www.worldbank.org/en/country/morocco/overview#1>

3. World Bank (ND), Morocco Country Data, <https://data.worldbank.org/country/morocco>

4. World Bank (2018), Kingdom of Morocco: Governing Towards Efficiency, Equity, Education and Endurance, <https://openknowledge.worldbank.org/bitstream/handle/10986/29929/123653.pdf?sequence=5&isAllowed=y>, P.1

5. Morocco World News (2017), Poverty Still a Major Concern in Morocco, <https://www.morocoworldnews.com/2017/12/236710/poverty-morocco-essaouira-stampede-illiteracy/>

6. World Bank (2018), Poverty in Morocco: Challenges and Opportunities, <http://documents.worldbank.org/curated/en/559921523249877468/pdf/125040-WP-ENGLISH-PUBLIC-Poverty-in-Morocco-Summary-poverty-note.pdf>, P.2

7. Ibid:3

8. UNDP (2018a), Morocco Country Note, [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/MAR.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/MAR.pdf), P.2

9. UNDP (2018b), 2018 Summary Human Development Statistical Update, [http://www.hdr.undp.org/sites/default/files/2018\\_summary\\_human\\_development\\_statistical\\_update\\_en.pdf](http://www.hdr.undp.org/sites/default/files/2018_summary_human_development_statistical_update_en.pdf)

10. UNDP (2018), Table 5: Gender Inequality Index, <http://hdr.undp.org/en/composite/GII>

11. WEF (2018), The Global Gender Gap Index 2018, [http://www3.weforum.org/docs/WEF\\_GGGR\\_2018.pdf](http://www3.weforum.org/docs/WEF_GGGR_2018.pdf), P.11



## 2. Gender in National Development: Institutional and Policy Frameworks

2.1. The Government of Morocco (GoM) ratified the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) in 1993 and in 1995, committing to developing a national gender strategy<sup>12</sup>. The government submitted six periodic reports to the CEDAW Committee between 1994 and 2014<sup>13</sup>. In 1999, the Plan of Action for the Integration of Women in Development (PAIWD) was presented to Parliament for approval by the Prime Minister. Even though the PAIWD was not adopted by Parliament, it was used as the working document for women's empowerment in Morocco by development partners, civil society actors in the development sector and ministries<sup>14</sup>. Gender-responsive budgeting (GRB) was adopted in 2002 and piloted in the following ministries: finance, health, education, and agriculture in 2005<sup>15</sup>. A gender report annexed to the Finance Bill has been drafted yearly since 2006<sup>16</sup>. Also, a 'Committee for Gender Cooperation' was established to monitor the yearly gender report<sup>17</sup>. The current gender policy, the Plan Gouvernemental Pour l'Egalite2/The Government Plan for Equality (ICRAM-dignity) 2017-2021, will a) guarantee the physical and psychological integrity of girls and women, b) promote the economic and social rights of girls and women and, c) strengthen the voice and participation of girls and women<sup>18</sup>.

2.2. The Center of Excellence for Gender-Responsive Budgeting in Morocco (CE-GRB) was established in 2013<sup>19</sup>. Its Center's main task is supporting line ministries and local authorities in the effective implementation and monitoring of the GRB process<sup>20</sup>

### BOX 1- Gender Responsive Budgeting in Morocco

A testimony to Morocco's commitment to GRB, a gender budget statement or gender report has been drafted annually in the country since 2006 and presented as an annex to the Finance Bill. The report was the result of a partnership between UNIFEM (one of UN Women's predecessor organizations) and the Government, aimed at incorporating a gender perspective into the national budget reform process. The report reinforces accountability to meet the Government's commitments on gender equality. Ongoing efforts have resulted in GRB being progressively anchored in Morocco's budget reform process, with five pilot line ministries applying GRB programming and 27 ministries taking part in the preparation of the gender report. Since 2011, the gender report has also included an analysis from multiple sectors which measures progress made by Morocco towards implementing international human rights standards. Other results of advocacy are also evident. Experimentation with results-based and gender-responsive public finance management for more than 10 years in Morocco also resulted in the adoption of a new organic law of finance (akin to a financial constitution), approved in January 2014 by the council of Government, which legally institutionalizes gender equality throughout the budget processes. Taking the GRB processes a step forward, the new legislation explicitly mentions that gender equality must be taken into account in the definition of objectives, results and indicators of performance of the line budgets. The new organic law also institutionalizes the gender report as an official part of the annual Finance Bill-an important achievement.

12. USAID (2003), Gender Assessment of Morocco, <http://www.culturalpractice.com/wp-content/downloads/3-2003-10.pdf>, P.4

13. Bayefsky (ND), Morocco Reporting History, [http://www.bayefsky.com/html/morocco\\_t3\\_cedaw.php](http://www.bayefsky.com/html/morocco_t3_cedaw.php)

14. USAID, 2003, op.cit: 4

15. Ibid:3

16. Castilleja, C. and Tilley, H. (2015), The Road to Reform: Women's Political Voice in Morocco, <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9606.pdf>, P.15

17. Boll, H. (2016), Assessing Gender in Climate Change Projects in Arab Countries, <https://lb.boell.org/en/2016/12/12/perspectives-9-assessing-gender-concerns-climate-change-projects-arab-countries>

18. EU (2017), Briefing Note for the Committee on Women's Rights and Gender Equality, [http://www.europarl.europa.eu/RegData/etudes/BRIE/2017/596801/IPOL\\_BRI\(2017\)596801\\_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/BRIE/2017/596801/IPOL_BRI(2017)596801_EN.pdf), P.2

19. Impact Pool (ND), Gender-Responsive Budgeting in Morocco, <https://impactpool.org/jobs/407439>

20. Ibid



## 2.2 Institutional and Policy Frameworks

2.2.1 Established in 2012, the Ministry of Solidarity, Women, Family and Social Development, is responsible for promoting and protecting women's rights in the country. It transitioned from the State Secretariat for Family, Children and the Handicapped (SEFEPH) that was created in 1998 to a department in the newly established Ministry for Social Development, Family and Solidarity in 2007<sup>21</sup>. One of the priorities of the ministry is to establish a platform for gender equality between ministerial departments, non-governmental organizations (NGOs) and other organizations<sup>22</sup>. The first national framework devoted to gender equality, the National Strategy for Gender Equity and Equality 2006-2012/ICRAM was adopted in 2006<sup>23</sup>. It provides a comprehensive vision for the reduction of gender disparities between the sexes across various sectors of the society<sup>24</sup>. Its focus is on civil rights, representation, and participation in decision-making, social and economic rights, social and individual behaviors and institutional and political consolidation<sup>25</sup>.

2.2.2 The National Strategy was strengthened in 2007 with a Circular from the Prime Minister to ministries, walis and governors to mainstream gender into all policies, sector, and regional development<sup>26</sup>. The Inter-Ministerial Equality Commission, established in 2014, to monitor the implementation of the PGE 1, commended the creation of two National Observatories on violence against women (VAW), the development of legislation to implement constitutional provisions, as well as a bill to fight against VAW. Also, the creation of Espaces Multifonctionnels Dediés aux Femmes, multi-purpose community centers for women that provide counseling, shelter, training, and other services, among others.<sup>27</sup>

2.2.4 In response to demands from the Arab Spring protesters, a new constitution that strengthened and institutionalized women's rights was adopted in 2011. The constitution's provisions include asserting equal political, civil, social, and economic rights for women and men, prohibiting all forms of discrimination, with specific mention of gender-based discrimination, giving the National Human Rights Commission (NHRC) constitutional status, independence and a judicial mandate to monitor the observance of human rights. It also made provision for the creation of a specific authority to promote equality and fight all forms of discrimination, to be established by the NHRC, recognizing the supremacy of international gender-related laws over national law opening the way for lifting the reservations on CEDAW<sup>28</sup>. The reservations on CEDAW was lifted in 2011, and the Bill approving Morocco's accent to the Optional Protocol to CEDAW was passed by Parliament in October 2015<sup>29</sup>.

2.2.5 Sexual and gender-based violence against women (SGBV) is a problematic issue in Morocco. A 2009 survey of women aged 18-64 found that 62.8% were victims, of which 67.5% of incidences took place in urban areas<sup>30</sup>. The government responded to this scourge by establishing different legal, policy and infrastructure frameworks to protect women. Among these are the National Plans to Combat Violence against Women (2002, 2004, 2008 and 2011), and the multisector program for the Empowerment of Women and Girls in Morocco (TAMKINE), which includes 13 ministerial department, NGOs and 8 UN agencies as members. Unfortunately, NGOs have reported that they are not regularly invited to participate in the preparations of the plans, nor monitoring and evaluation processes<sup>31</sup>. Other initiatives to end SGBV include the creation of a National Observatory on Violence Against Women (ONVEF) in 2013, to monitor the various forms of violence against women and to promote women's rights<sup>32</sup>, Law No. 103-13 adopted on February 2018, came into force on 13<sup>th</sup> September 2018.

21. Ibid:27 & GoM (2016), Women's Empowerment and Sustainable Development: Report of the Kingdom of Morocco, [http://www.social.gov.ma/sites/default/files/RAPPORT%20MAROC%20CSW%202016\\_.pdf](http://www.social.gov.ma/sites/default/files/RAPPORT%20MAROC%20CSW%202016_.pdf), P.10

22. Boll, H. 2016, op.cit

23. UNDP (2012), Gender Equality and Women's Empowerment in Public Administration, <http://www.ma.undp.org/content/dam/morocco/docs/GOVERNANCE/GEPA%20Morocco%20Case%20study.pdf>, P. 21

24. Ibid:22

25. Ibid:22

26. Ibid:22

27. USAID (2018), Morocco Gender Analysis, <https://banyanglobal.com/wp-content/uploads/2018/03/USAID-Morocco-Gender-Analysis-2018.pdf>, P.21

28. Ibid:14

29. EU, op.cit: 2

30. Ibid:3

31. Euro Med Rights (ND), Morocco: Report on Violence Against Women, <http://www.medinstgenderstudies.org/wp-content/uploads/Session-2-EMHRN-Factsheet-VAW-Morocco-EN.pdf>

32. Ibid:



## 3. Voice and Participation

3.1. Organic Law No. 27-11 of October 14<sup>th</sup>, 2011 sets a gender quota of 60 seats (15%) out of 395 seats to increase women's representation in the House of Representatives. The law also established a quota of 30 seats for men under 40 years of age. The application of gender quotas to increase women's representation in Moroccan politics were first introduced in 2002 at the national level and was extended to local level elections in 2009. Until the adoption of the Electoral Law in 2011, quotas were a voluntary agreement between political parties. Initially, 30 seats out of 325 seats were guaranteed to women in the lower chamber. Women's representation in parliament has increased since the adoption of the 2011 law. Their number in parliament rose from 10.5% in 2007 to 17% in 2011 and to 20.5% in 2016.

Gender quota for women at the municipal level was set at 12%. In the 12<sup>th</sup> June 2009 elections, 20,458 women contested, 3,406 were elected-3, 200 in seats reserved by quota and the remaining 206 seats in open competition. The local council quota was increased from 12% to 27% in 2011. In the 2015 elections, the first under the new constitution and gender quota provision, two women were elected presidents of the provincial municipal councils, but none of the 12 elected presidents of regional councils was a woman.

### 3.1 Women's Civil Society Organizations

3.1.1. Morocco's women's non-governmental organizations (NGOs) are fully engaged in various activities in the country to protect and promote women's rights in all spheres of society. They advocated for women quotas in politics and decision-making, the reform of the Family Law and on educating the public on the law. Women's NGOs have been submitting Shadow Reports to the CEDAW Committee to counter the GoM's reports to the body.

## 4. Strategic Sectors for Gender Equality

### 4.1 Employment and Economic Activities

4.1.1 In their description of the female labor force participation rate in Morocco, the World Bank notes that it ranks in the bottom 20% of countries and that very little progress has taken place in the last 20 years<sup>33</sup>. In all, women earn 30-50% less than men depending on the sector<sup>34</sup>. Morocco ranks 137<sup>th</sup> out of 149 countries on the World Economic Forum's Global Gender Gap Report's economic participation and opportunity indicator in 2018. This is unsurprising given that women's labor force participation rate in Morocco has been on the decline since 1990. Their labor rate declined from 30% to 26% between 1990-2010<sup>35</sup>, and it currently stands at 24.9%. While the informal sector is not included in the data in Table 2, it has been observed that it employs many women who work as unskilled and non-unionized employees with no social security contributions and labor entitlements<sup>36</sup>.

4.1.2 However, Morocco's manufacturing sector employs 191,000 women, approximately 31% of the workforce in the sector, of which 83% were skilled laborers<sup>37</sup>. Almost half of the female employees were in the textile and leather industries, with the chemical and para-chemical sub-sector being the least feminized at 12% compared with 33% in the electrical and electronic industries and 27% in the agri-food industry<sup>38</sup>.

33. World Bank (2015), Morocco: Mind the Gap, <http://documents.worldbank.org/curated/en/798491468000266024/pdf/103907-WP-P144621-PUBLIC-Non-BOARD-VERSION-Morocco-Gender-ENG-3-8-16-web.pdf>, P.13

34. World Bank, 2018 op.cit:76

35. Morikawa, Y. (2015), The Opportunities and Challenges and Challenges for Female Labor Force Participation in Morocco, <https://www.brookings.edu/wp-content/uploads/2016/07/female-labor-force-participation.pdf>, P.1

36. Institute of Arab Studies, op.cit:5

37. Morocco World News (2017), Moroccan Manufacturing Industry Increases 5-7% Due to Higher Export Demand, <https://www.morocco-worldnews.com/2017/10/231168/moroccan-manufacturing-industry-increases-5-7-due-to-higher-export-demand/>

38. Ibid

Table 2: Employment and Economic Activities

Categories	Female (%)	Male (%)
Unemployed	10.3	9.5
Estimated Earned Income (PPP)	3.445	13.075
High Skilled workers	2.8	5.5
Contributing family workers	47.3	12.5
Own account workers	16.5	33.6
Labor force participation rate	24.9	72.6

Source: Compiled from the 2017 Global Gender Gap Report

4.1.3 The data in Table 2 reveals that women are disadvantaged in all the working categories. There are more women in the unemployed, contributing family workers, or unpaid workers categories, -the non-paying classification. Furthermore, there are fewer women in the high skilled and own account workers categories, that are high paying. Finally, women earned almost four times less than men.

## 4.2. Agriculture

4.2.1. Despite its declining contribution to GDP, the agriculture sector is the backbone of the Moroccan economy. About 42% of Morocco's population of 34.3 million in 2015, lived in rural areas, where farming and fishing account for 80% of incomes<sup>39</sup>. While the GDP fell from 20% in the 1990s<sup>40</sup> to 16% in 2016<sup>41</sup>, the agriculture sector employs nearly 40% of the country's workforce and contributes over 10% of exports<sup>42</sup>. Women are the main stakeholders in the agriculture sector, and they account for almost 50% of the rural population where agriculture is the main economic activity<sup>43</sup>. Besides, they are 90% of the agriculture workforce and dominant across all the subsectors - grain and legume, industrial crop, strawberry, and stock breeding<sup>44</sup>. Despite their dominance in the sector, women's work is either unpaid or underpaid, and they lack access to land, finance, and technical advice<sup>45</sup>. Moreover, 73% of female labor is unpaid, and they earn 50% less than men, the largest gender wage gap for the same job and qualification of any sector in Morocco<sup>46</sup>. The first gender focal person in Morocco was appointed in the agricultural sector<sup>47</sup>. However, women's land ownership is not commensurate with their participation rate in the sector as they owned only 7% and 1% of land in the urban and rural areas, respectively<sup>48</sup>.

4.2.2. Most of these women are unskilled workers, with only 20.5% being owners<sup>49</sup>. Their agricultural activities include planting, clearing, cutting, uprooting, milking, feeding, watering, among others, and are also involved in the processing of agricultural products<sup>50</sup>. Even though new agricultural programs have been launched in recent years, the outreach to female workers is limited because there are few women agriculture extension workers<sup>51</sup>. In terms of the workforce in the ministry, women make up 27%, but the number might increase soon as they now account for 50% of recent agriculture graduates<sup>52</sup>.

39. IFAD (ND), Morocco: The Context, <https://www.ifad.org/en/web/operations/country/id/morocco>

40. UN Women (2016a) Country Gender and Economic Profiles, <http://www2.unwomen.org/-/media/field%20office%20arab%20states/attachments/2016/country%20gender%20economic%20profiles%20report%20en%202016.pdf?la=en&vs=2839>, P.130

41. Oxford Business Review (2018), The Report: Morocco

42. Ibid

43. African Development Bank (2016), National Irrigation Water Saving Program Support, [https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Morocco\\_-\\_National\\_Irrigation\\_Water\\_Saving\\_Prog\\_PAPNEEI.PDF](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Morocco_-_National_Irrigation_Water_Saving_Prog_PAPNEEI.PDF), P.12

44. Ibid:12

45. World Bank 2018, op.cit:76

46. Ibid:76

47. Institute for Women's Studies, op.cit:10

48. UN Women, 2016a op.cit: 132

49. Ibid: 9

50. AfDB, 2016 op.cit :12

51. Ibid

52. Arab Studies, op.cit:10



4.2.3. The Department of Agriculture's signature program, Plan Maroc Vert / Green Morocco Scheme, launched in 2010 did not specifically include women on either of its two Pillars<sup>53</sup>. Pillar One, aimed at maximizing production from modern large-scale farms through the promotion of agribusiness and investment and Pillar Two, on reducing poverty and hunger through the support of small-scale farmers in marginal areas<sup>54</sup>. However, between 2011-2015, 7806 or 47% projects females and 1,779 women's cooperatives with 32, 126 members benefited from the programs initiated under Pillar Two of the Scheme<sup>55</sup>.

### 4.3. Education

4.3.1 Overall access to education at all levels increased, but low learning outcomes and high dropout rates pose serious challenges for the country's development. Age-specific enrollment between 2000-2013 increased from 79.1% to 98% for age group 6-11 years (primary), 58.1 to 86.1% for age group 12-14 years (lower secondary); from 35.5 to 59.2% for age group 15-17 years (upper secondary); and from 10.4 to 22.1% for age group 19-23 years (tertiary)<sup>56</sup>. In 2013, about 34.7% aged 6-11 years with specific needs had access to some form of special education. Youth enrollment in vocational training (VT) and higher education (HE) between 2001 and 2013 increased from 132,000 to more than 350,000 in VT and 300,000 to 622,000 in HE<sup>57</sup>. Equity in primary school enrollment was almost at par between boys and girls in 2016<sup>58</sup>. However, the differences between the sexes started manifesting towards the end of their primary education. For example, there are more female repeaters and fewer female students who survived to the last grade in primary school and transitioned from primary to secondary school<sup>59</sup>. Also, the difference between the sexes in the out of school children category is minimal but is glaring among adolescents<sup>60</sup>. Regarding secondary education, female net enrolment increased from 43.37% in 2010 to 53.6% in 2012 and from 53.41% to 59.59% for males over the same period<sup>61</sup>.

4.3.2. Girls, in rural areas, are more likely to drop out after primary school; therefore, it is not surprising that the net enrollment in lower secondary school in 2014 was 33.7% against 83.2% in urban areas<sup>62</sup>. While lack of adequate sanitation and transportation facilities, poor transportation and sociocultural barriers impede girls' education in the rural areas, however, the most significant hurdle to girls furthering their education is the distance to secondary schools<sup>63</sup>.

4.3.3. Even though girls had lower enrolment rate at the secondary school level, they excelled in their graduating exams. They accounted for 49.4% of those passing the general examination, 58.4% of those graduating with a technical and commercial specialization and 29.5% of those with a technical industrial specialization<sup>64</sup>. Furthermore, apart from Arabic and Islamic law, girls had a better success in examinations<sup>65</sup>. The literacy rate between the sexes is glaring. There were fewer female literates in 2012 across both age categories. Among 15-24 years, there were 94.63% and 87.78% men and female literates, respectively and for the 15 years and above, it was 80.38% and 59.13%, for men and women, respectively<sup>66</sup>. The technical, vocational and education training is limited to traditionally female courses such as embroidery, sewing, cooking, baking, and hairdressing<sup>67</sup>.

53. UNECA (2012), Improving Access to Finance for the Empowerment of Rural Women in North Africa: Good Practices and Lesson Learned, [https://www.uneca.org/sites/default/files/PublicationFiles/rural\\_women\\_en.pdf](https://www.uneca.org/sites/default/files/PublicationFiles/rural_women_en.pdf), P.42

54. The Guardian (2015), Morocco's Progress on Food and Security Acknowledged by UN but Work Remains, <https://www.theguardian.com/global-development/2015/oct/27/morocco-food-security-un-special-rapporteur-hilal-elver-plan-maroc-vert>

55. GoM (2016a), Women's Empowerment and Sustainable Development, : Report of the Kingdom of Morocco [http://www.social.gov.ma/sites/default/files/RAPPORT%20MAROC%20CSW%202016\\_.pdf](http://www.social.gov.ma/sites/default/files/RAPPORT%20MAROC%20CSW%202016_.pdf), 30

56. World Bank (2018), <https://openknowledge.worldbank.org/bitstream/handle/10986/29929/123653.pdf>, P.10

57. Ibid:10

58. UNESCO (ND), Morocco Country Data, <http://uis.unesco.org/en/country/ma?theme=education-and-literacy>

59. Ibid

60. Ibid

61. Ibid

62. World Bank (2018), World Bank Engagement in the Education Sector in Morocco, <http://pubdocs.worldbank.org/en/800451505331589621/education-sector-morocco-EN.pdf>

63. Guardian (2016), In Morocco's Atlas Mountains, Berber Girls Find the way Out of Rural Poverty: Education, <https://www.theguardian.com/world/2016/jun/18/girls-poverty-school-university-morocco-africa>

64. UN Women , 2016a op.cit: 134

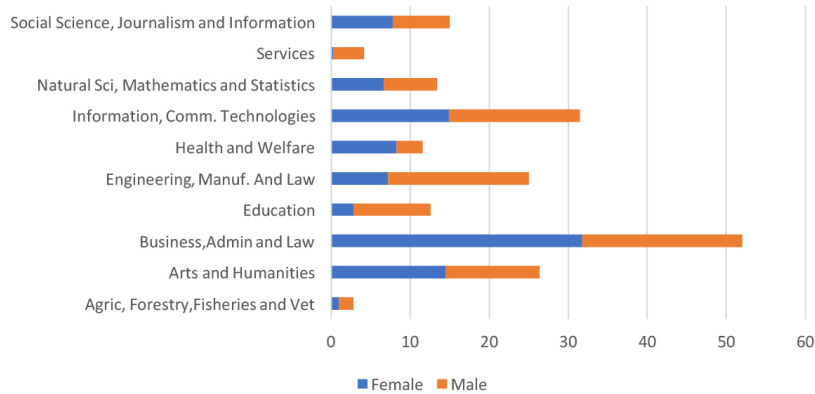
65. Ibid:134

66. UNESCO, op.cit

67. USAID 2018, op.cit:53



Figure 1: Graduates by Degree Types



Source: WEF-Global Gender Gap Report, 2017

4.3.4. Moroccan female university graduates in 2017 were concentrated in the arts and humanities, business and law, health and welfare and the social sciences at 14.5%, 31.8%, 8.3%, and 7.8%, respectively. In contrast, male tertiary institution graduates over the same period predominated in agriculture, engineering, information technologies, and services at 1.8%, 17.8%, 16.6%, and 3.9%, respectively.

### 4.4 Health

4.4.1 Morocco's life expectancy rate increased from 74.8 years (73.9 years for men and 75.6 years for women) in 2009<sup>68</sup> to 75 years and 77 years for men and women respectively, for the period 2015-2020<sup>69</sup>. The maternal deaths rate per 100,000 live births decreased from 132 deaths between 2004-2009<sup>70</sup> to 112 deaths per 100,000 live births in 2017<sup>71</sup>. The adolescent fertility rate which has been stagnant at 32 deaths per 1,000 births for women aged between 15-19 years since 2011, represents a high teenage pregnancy rate in the country<sup>72</sup>. The current total fertility rate is 2.5 children per woman<sup>73</sup>. The contraceptive prevalence rate of 68% in 2017, represents a minimal rise from the 2005 rate of 67.4%<sup>74</sup>.

4.4.2. The number of women who received antenatal care at least once from trained medical personnel was 77% in 2017. The number of births attended by a skilled health provider in 2017 was 73%. While the HIV prevalence rate among the general population is low at 0.1%, it is high among the population at higher risk.

### 4.5. Entrepreneurship

4.5.1 In general, Morocco's entrepreneurship sector is characterized by an unconducive business climate which includes lack of finance and growth in both domestic and export markets and bureaucratic and legalistic obstacles<sup>75</sup>. For women, it also includes socio-cultural discriminatory practices, lack of access to information, networks, market and inputs, and support programs, as well as mentors to guide them in developing their ideas<sup>76</sup>. Female-owned enterprises are mainly small and medium-sized enterprises in services (37%), trade (31%) and manufacturing (21%)<sup>77</sup>. The number of women entrepreneurs declined from 12.5% in 1999 to 10.5% in 2014<sup>78</sup>, more than 65% of these enterprises are managed by their owners and are more likely to export their products and access foreign investments

68. UNFPA, (2016), Morocco Country Program 2017-2021, P. 2

69. UNFPA (2018), Morocco Country Data, <https://www.unfpa.org/data/world-population-dashboard>

70. UNFPA (2011), Morocco Country Program, 2012-2016, [https://www.unfpa.org/sites/default/files/portal-document/Morocco\\_CPD.pdf](https://www.unfpa.org/sites/default/files/portal-document/Morocco_CPD.pdf), P.2

71. UNFPA 2018, Ibid & UNFPA, (2016), Morocco Country Program 2017-2021, P. 2

72. UNFPA, 2016 op.cit:2

73. Ibid

74. UNFPA, 2018 op.cit & UNFPA (2015), Morocco Between the Millennium Development Goals and the Sustainable Development Goal, P.64

75. EBRD (2015), Strategy for Morocco, P.3

76. World Bank (2017), Igniting Climate Entrepreneurship in Morocco, <https://openknowledge.worldbank.org/handle/10986/26651>, P.13

77. USAID 2018, op.cit:50

78. Ibid:32





than male-owned enterprises<sup>79</sup>. Furthermore, only 40% of women have access to finance compared to 92.5% of men because they lack immovable collateral to guarantee their loans<sup>80</sup>. Only 5% of female account holders use their account for business purposes compared to 23% of men<sup>81</sup>.

4.5.2 In acknowledging the lack of credit for women and their low participation rate in entrepreneurship, the GoM notes that the development of women's entrepreneurship is the pathway to integrating them into economic and social development<sup>82</sup>. To this end, the GoM in partnership with various development partners has put in place women-specific programs to promote female entrepreneurship. Among these are the 'Ilayi', 'Infitah min Ajliha', "Wad' Yati", and auto-entrepreneurs<sup>83</sup>. The Security Fund, 'Ilajji' 'For You' was launched in March 2013 to encourage banks to provide loans to female entrepreneurs. Since the launch of the program in 2013 to September 2015, the Fund has provided loans totaling 81.5 million Dirham to 236 enterprises and created employment for 762 persons<sup>84</sup>. Although there are no gender quotas in the gender-neutral programs, women's participation rate ranges from 10%-50%<sup>85</sup>. The Association of Women Enterprises in Morocco (AFEM) was launched in 2006 to provide technical, mentorship, and capacity building to assist future female entrepreneurs<sup>86</sup>.

4.5.3 The Ministry of Handicraft and Social and Solidarity Economy strengthened vocational and continuing education by building new institutions and upgrading old ones<sup>87</sup>. Young people were encouraged to take up handicraft professions, the number of graduates increased reaching 29,198, with 53% females<sup>88</sup> and training in accounting and management were given to 19,000 craftspeople, of which 28% were women<sup>89</sup>. By the end of 2016, 68 "craft houses" had been established to provide support to craftswomen to improve their living conditions, as well as the quality of their products<sup>90</sup>. The sector's turnover reached Dh 202 bn (€ 2.2bn), had an annual growth rate of 12%, and a value-added exceeding its target by 40% in 2013<sup>91</sup>. Also, the number of new jobs created rose by 2.2% adding up to 53, 000 over the same period<sup>92</sup>.

## 4.6 Water Supply, and Hygiene (WSS)

4.6.1. Morocco is a highly-stressed water country, and its renewable water resource is less than 600 m<sup>3</sup> per person/year<sup>93</sup>. While drinking water production increased fivefold over the past three decades, the storage capacity of the 145 dams is below the annual water consumption<sup>94</sup>. However, access to drinking water increased from 81% in 2006 to 100% in urban areas and 94.5% in rural areas in 2015<sup>95</sup>. The provision of social amenities such as water, sanitation, all-weather roads and energy services will reduce women and girls' time poverty by lessening the time used in performing burdensome tasks such as fetching water, collecting firewood and in searching for a safe place to defecate. For instance, it was noted that the provision of water in schools and homes (or close to homes) have reduced school dropout rates, increased attendance and completion rates, thereby paving the way for their employability later in life<sup>96</sup>. In the case of women, the provision of water in the homes or nearby has given them the opportunity to engage in income-earning activities, leading to economic empowerment as a result of the time spent from fetching water<sup>97</sup>.

79. Ibid:44

80. Ibid:50

81. Ibid:50

82. GoM 2016a op.cit:64

83. Ibid & GoM, (2016b), Women and Development: Let's Challenge Immaterial Economy

[http://www.social.gov.ma/sites/default/files/Statement\\_At\\_the\\_international\\_symposium\\_AFEM\\_10032016.pdf](http://www.social.gov.ma/sites/default/files/Statement_At_the_international_symposium_AFEM_10032016.pdf), P.5

84. Ibid: P.5

85. Ibid

86. Oxford Business (2018), Government of Morocco Offers Greater Support for Traditional Arts and Handicrafts, <https://oxfordbusinessgroup.com/analysis/government-morocco-offers-greater-support-traditional-arts-and-handicrafts>

87. Ibid

88. Ibid

89. Ibid

90. GoM 2016b, op.cit: 63

91. Oxford Business, 2018b op.cit

92. Ibid

93. AfDB (2016), Morocco Country Strategy Paper, 2017-2021, [https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Morocco\\_-\\_Country\\_Strategy\\_Paper\\_2017-2021.pdf](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Morocco_-_Country_Strategy_Paper_2017-2021.pdf). P. 28

94. Ibid:28

95. Ibid:P.22

96. GoM (2017), Women's Economic Empowerment in the World of Work, <http://www.social.gov.ma/sites/default/files/Women%27s%20Economic%20Empowerment%20In%20the%20Changing%20World%20of%20Work.pdf>, P.40

97. Ibid:40



4.6.2. The draft water law has provision for a gender quota of at least one-quarter of women in regional water committees, basin Council and the Supreme Council<sup>98</sup>. Furthermore, the proposed law calls for the institutionalization of gender mainstreaming in the development and management of water resources<sup>99</sup>. Hopefully, the implementation of the gender provisions in the law would increase women's participation in the Agriculture Water Users Association<sup>100</sup>.

## 4.7. Energy

4.7.1. Even though Morocco is an energy insecure country, its electrification rate increased from 18% in 1996 to 99% in urban areas and 97% in rural areas in 2015<sup>101</sup>. Morocco imports more than 94% of its energy needs. Coal and oil are imported from global markets, gas from Algeria and electricity from over its borders<sup>102</sup>. A 1.45GW inter-connection from Spain has fed the grid since 2005<sup>103</sup>. Despite Morocco's preference for fossil fuels for its energy, the country has more than 700MW of wind capacity, 1,000 MW more in the pipeline, and plans to add 2GW of wind power, and 2GW each of solar and hydropower by 2020<sup>104</sup>. This would increase its share of sustainable energy to 42% by 2020 (34% in 2015)<sup>105</sup>. The Tarfaya wind farm, the continent's biggest wind power was inaugurated in 2014, and the Noor Ouarzazate Solar Complex, one of the largest concentrating solar power facilities in the world switched on in 2016, are leading the way towards Morocco achieving its goal of achieving energy self-sufficiency. In 2016, King Mohammed VI announced the possibility of increasing Morocco's share of renewable energy to 52% by 2030 with appropriate financing<sup>106</sup>.

4.7.2. The Noor Ouarzazate's adopted a gender equality and social responsibility compensation to ensure that every group reaps benefit from its presence. Thus, a community-based instead of individual compensation scheme was adopted. For example, instead of paying out cash for appropriated land, which would have benefited only male landowners, they invested in basic amenities and social services such as draining and irrigation channels, drinking water facilities, and mobile health caravans<sup>107</sup>. Other projects such as the construction of a dormitory for female students, sport, and camp programs benefited only women<sup>108</sup>.

4.7.3. Due to their inadequate qualifications, women's participation in the workforce was low at only 4%<sup>109</sup>. Their work encompasses traditional sectors such as cleaning, catering, and administration, and in technical areas, they are found in quality control and the health and safety units, and in highly skilled positions they work as topographer and welder<sup>110</sup>. The GoM's gender-specific energy provision under the Morocco Global Electrification program aims to achieve 99.7% rural electrification through solar power between 2006-2016 across 2,970 villages. The beneficiaries will be women and children in homes, schools, health centers, agriculture, among others<sup>111</sup>. The wood energy program will provide improved cookstoves to rural women of 5kg of wood instead of the 20kg wood of the inefficient old types<sup>112</sup>. Regrettably, both initiatives to promote gender equality in the renewable energy sub-sector do not include programs to support female entrepreneurship or women's ability to participate in decision-making in the sector<sup>113</sup>.

98. GoM, 2016, op.cit:44

99. Ibid:44

100. AfDB 2016a op.cit

101. Ibid:22

102. UN Women (2016b), Global Program: Women's Entrepreneurship for Sustainable Energy (WESE), P.61

103. Ibid:61

104. Ibid:61

105. AfDB 2016b op.cit:31

106. UN Women 2016b op.cit:61

107. World Bank (2018), Beyond Electricity: How Morocco's Solar Plant is Benefiting Communities and Women and Shaping the Region's Future, Impact Issue 14 April <http://documents.worldbank.org/curated/en/249291523256309851/pdf/125048-BRI-PUBLIC-Impact14-Morocco-Rev.pdf>, P.3

108. Ibid:3

109. Ibid: 3

110. Ibid: 3

111. UN Women, 2016b op.cit: 64

112. Ibid: 64

113. Ibid:64



## 4.8. Rural Development

4.8.1. Morocco's rural program focuses on the provision of an integrated development package based on increasing access to necessary social infrastructure and services (roads, electricity, schools with separate toilets for girls, boys, and teachers, hospitals water and sanitation), and boosting rural incomes. There has been noteworthy progress in the provision of social amenities in rural areas. There has been noteworthy progress in the provision of social amenities in rural areas. In the area of road infrastructure, the road network increased from 54% in 2005 to 75% in 2015, slightly lower than the 80% envisaged<sup>114</sup>. The new road network covers about 3million inhabitants, of whom, 521, 000 or (50.7%) are women<sup>115</sup>. Also, primary school enrollment in rural areas increased substantially, and girls' enrollment rose by 7.4%<sup>116</sup>. Women also benefited from the program: increase in the number of visits to health facilities and a substantial reduction of tedious chores as cooking butane gas is now delivered to their homes, relieving them from firewood collection<sup>117</sup>.

The lives of women and girls have improved qualitatively because of their facilities. Girls dropout rate has fallen as they no longer have to leave school for hygiene reasons or walk long distances to fetch water or attend school. For women, it reduced the time used in fetching water, taking children to the hospitals or school, giving them time to engage in leisure and productive activities<sup>118</sup>.

## 4.9 Urbanization and Urban Planning

4.9.1 Between independence in 1960 and the last national population and housing census in 2014, Morocco's urban population multiplied five times compared to 1.5 times for the rural population<sup>119</sup>. The share of the country's urban population increased from 29% in 1960 to 67% in 2015<sup>120</sup>. The increase was attributed to urban population growth, migration to the cities and the expansion of the urban perimeter<sup>121</sup>. Morocco's urbanization rate for 2015-2020 is estimated at 2.14%<sup>122</sup>. As of 2015, 67% of Moroccans live in cities, compared to 43% in 1982, 51% in 1994 and 55% in 2004<sup>123</sup>. While the Moroccan constitution stipulates that citizens have a right to housing, water, a healthy environment, healthcare, and social security, the vast majority of the urban populace, live in unsanitary housing. For instance, most urban housing lack water supply, electricity, sewage or waste management and often unreasonable numbers of people living together in small places<sup>124</sup>. Even though the government's "Cities Without Slums" initiated in 2004, has reached a 68% completion and 58 out of 85 cities declared "slum-free"<sup>125</sup>.

4.9.2. Unfortunately, the program did not provide a sex-disaggregated data on which it can be assessed. Urban women are disadvantaged compared to their rural sisters as only 19% are in the labor force to rural women's 32%<sup>126</sup>, there is a higher incidence of violence among urban women against 56% of rural women<sup>127</sup>. Also, of the 16.2% of female heads of household nationally, 18.5% are in urban areas as opposed to 11.8% in rural areas<sup>128</sup>. This shows that urban women are more vulnerable as the sole providers of their families.

114. GoM 2016a, op.cit:22

115. Ibid:22

116. World Bank (2018b), Road to Opportunities: Building the Future for Morocco's Rural Population, <http://www.worldbank.org/en/news/feature/2018/08/07/road-to-opportunities-building-the-future-for-morocco-s-rural-population>

117. Ibid

118. Ibid: 46

119. UN Habitat (ND) Morocco-Urban-Issues, <https://unhabitat.org/morocco/urban-issues/>

120. Ibid

121. Ibid

122. CIA(2018), <https://www.cia.gov/library/publications/the-world-factbook/fields/2212.html>

123. GoM (2014), Morocco National Report: Third United Nations Conference on Housing and Sustainable Urban Development, <http://habitat3.org/wp-content/uploads/Morocco-National-Report-Habitat-III-Final-1.pdf>, P.9

124. Morocco World News (2018), How Sustainable is Morocco's City Without Slums Program, <https://www.morocccoworldnews.com/2018/05/247127/morocco-sidi-moumen-slums-housing/>

125. Ibid

126. World Bank (2015), Morocco: Mind the Gap Empowering Women for a More Open, Inclusive and Prosperous Society, <https://www.morocccoworldnews.com/2018/05/247127/morocco-sidi-moumen-slums-housing/> P.13

127. Ibid:P.69

128. USAID 2018, op.cit:28



## 5. Thematic Areas

### 5.1 Climate Change

5.1.1 The climatic conditions caused by global warming are wreaking havoc across Morocco's varied geographic regions<sup>129</sup>. Future climate trends include rising temperatures, reduced snowpack, more erratic precipitation; increased drought conditions, increased frequency of intense rainfall events, rising sea levels, increased acidification of the ocean and so forth<sup>130</sup>. Although the impacts of climate change have affected all climate-sensitive sectors such as agriculture, including fisheries, water resources, tourism, the coastal zones, and ecosystems in Morocco, however, its main climate concern is the effect on its limited and decreasing water resources<sup>131</sup>. The demand for water is expected to increase because of population growth, expanded irrigation schemes and tourism, and water resources are projected to decline due to increased drought conditions, water shortages are expected by 2020<sup>132</sup>.

5.1.2. Climate change is wrecking lives and livelihoods across Morocco due to increasing droughts, poverty, rising sea levels, salinization, flooding and so on. Women are feeling the brunt of these devastations due to their centrality in tasks related to household survival and management, but also in their role as workers, especially in the agriculture sector. Women have had to walk longer in search of water and firewood, and women have to contend with the loss of income and harvests from their work in the agriculture sector. Women have been working with various NGOs to prevent both climate change and helping their communities to adapt. For example, Dar Si Hamad, a women-led NGO, has almost solved water fetching problem across Morocco through its "fog farming" initiative<sup>133</sup>. It is reported that women have gained a half day from water fetching which they are putting into economic activities like argan oil production<sup>134</sup>. As mentioned in Section 4. 2.3, the GoM has integrated women farmers in its Plan Maroc Vert / Green Morocco Scheme.

5.1.3 Morocco ranks third on the climate change performance index behind only Sweden and Lithuania<sup>135</sup>. The index evaluates and compares the climate performance of 56 countries and the EU, citing Morocco's high ratings in policy and energy use categories in ranking it in the group of high performers<sup>136</sup>. Morocco's efforts in conserving its 'ecosystems services' taking cognizance of climate risks are centered on two pillars, respect for human rights and gender balance<sup>137</sup>. As such, one of the pillars of Morocco's Intended Nationally Determined Contribution includes a system to monitor and assess vulnerability and adaptation to climate change considering gender issues<sup>138</sup>. The Ministry of Solidarity, Women, Family and Social Development in collaboration with UN Women drafted a gender equality plan for the environment and sustainable development sectors<sup>139</sup>. Finally, the GoM sent a message of solidarity to COP 21 Gender Day stressing the importance of the positive contributions of women in the fight against climate change, as well as the challenges and opportunities for their contribution in this area<sup>140</sup>.

### 5.2 Islamic Finance

5.2.1. Even though Islamic banking only became official in Morocco in 2017, the idea has been floating around the country's banking sector for a while. In 1991, the first Islamic product or alternative financial/banking products as it is called in Morocco was introduced by Wafa Bank<sup>141</sup>. The project was short-lived due to legal issues. In 2007, alternative banking products were introduced under the guidance of Al-Maghrib, the Moroccan central Bank after

129. GoM(2014), Morocco Climate Change Policy, <https://www.4c.ma/medias/MCCP%20-%20Moroccan%20Climate%20Change%20Policy.pdf>, P.14

130. Ibid:3

131. Ibid: 1

132. Ibid:1

133. The Globe Post (2017), Women in Rural Morocco Are Playing Key Role in Climate Action, <https://theglobepost.com/2017/11/09/women-morocco-climate-change/>

134. Ibid

135. Business Wire (2018), Morocco Ranks Third in 2018 Climate Change Performance Index, Solidifying Place as World Leader in Fight Against Climate Change, <https://www.businesswire.com/news/home/20171128006411/en/Morocco-Ranks-2018-Climate-Change-Performance-Index>

136. Ibid

137. Boll, H. op.cit

138. Ibid

139. Ibid

140. Ibid

141. IRTI (2014), Morocco Islamic Finance 2014: Unlocking the Kingdom's Potential, <http://www.irti.org/English/Research/Documents/364.pdf>, P.15



providing technical support to conventional banks and related financial institutions<sup>142</sup>. The initial products offered in the market were ijara, musharaka, and murabaha, but only murabaha gained traction in the country's Islamic financial market<sup>143</sup>. The alternative banking products share of the market between 2007-2011 was about MAD 1 billion (US\$ 120 million)<sup>144</sup>.

5.2.2 The draft Islamic finance bill approved in January 2014, facilitated the establishment of full-fledged Islamic banks. On January 2<sup>nd</sup>, 2017, the central bank announced the approval of five banks to provide sharia-compliant products and services- Attijariwafa, BMCE, Banque Centrale Populaire, Credit Agricole, and Credit Immobilier et Hotelier<sup>145</sup>. Besides, three leading French banks-Société General, BNP Paribas, and Credit Agricole's Islamic Development Bank were approved to sell Islamic products<sup>146</sup>. The central bank also sets regulations for conventional banks to operate Islamic windows. The central bank states further that initial transactions will be in five products namely, murabaha, musharaka, ijara, mudaraba, and salam<sup>147</sup>.

5.2.3. Umnia Bank, Morocco's first Islamic Bank started operation in 2017<sup>148</sup>. Umnia Bank, a joint venture between Qatar International Islamic Bank and Moroccan lender Credit Immobilier et Hotelier SA (CIH Bank), has three opened agencies, two in Casablanca and one in Rabat<sup>149</sup>. Concerning women, since the Islamic Research and Training Institute's (IRTI) state of the art report on the prospect for Islamic Finance in Morocco included 25% female respondents in the study, it is hoped that they would be fully integrated when in the sector's activities<sup>150</sup>.

## 6. Development Partners

- UN agencies
- The Spanish Development Cooperation (AECID)
- European Union
- The Belgian Development Cooperation
- The Canadian International Development Agency (CIDA)
- The German Agency for International Development (GIZ)
- The United States Agency of International Development (USAID)
- The World Bank

## 7. Recommendations

1. It is recommended that the IsDB should assist the GoM with its urbanization initiatives to ensure that its agenda of inclusivity and sustainability are gender-sensitive and will create women with decent employment;
2. The IsDB should assist the GoM in assisting female entrepreneurs not only in accessing finance, mentorship, and capacity building, but to engage in non-traditional sectors such as renewable energy and climate change;
3. The GoM should be encouraged to undertake an education and sensitization campaign to encourage girls/women's participation in the technical sub-sector of TVET;
4. Women's role in agriculture should be recognized to enable them access improved agricultural farming techniques and land;
5. Provide technical support to the office of statistics to enable them use gender-sensitive tools in their analysis to allow for the sex-disaggregation data;
6. Provide technical support to the burgeoning Islamic financial sector to mainstream gender equality in the sector;

142. 21

143. Ibid:22

144. Ibid:22

145. Tomson Reuters (2017a), Morocco Central Bank Okays Five Islamic Products, <https://www.reuters.com/article/morocco-islamicfunds/morocco-central-bank-okays-five-islamic-financial-products-idUSL5N1GH05K>

146. World Finance (2017), Morocco Launches Islamic Banking Services, <https://www.worldfinance.com/banking/morocco-launches-islamic-banking-services>

147. Tomson Reuters 2017a, op.cit

148. Tomson Reuters (2017b), Morocco Opens First Islamic Bank Branch Months After Approval, <https://www.reuters.com/article/morocco-banks/morocco-opens-first-islamic-bank-branch-months-after-approval-idUSL8N1IP6CO>

149. Ibid

150. IRTI (2013), Morocco Islamic Finance 2014: Unlocking the Kingdom's Potential, <http://www.irti.org/English/Research/Documents/364.pdf>



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