Women's Economic Empowerment

In the Changing World of Work

Report of the Kingdom of Morocco

Session 61 of the Commission on the Status of Women

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"We are certain that the comprehensive development process, which we launched in our country and which is deeply rooted in the notion of equality between men and women, shall grant women a broader scope for participation in economic and social development, wealth creation, and the establishment of high-performance enterprises which will provide more job opportunities for our citizens".

Excerpt from the Royal Letter sent by His Majesty King Mohammed VI to the participants in the 61st session of the World Conference for Women in Business, held on September 27-28, 2013 in Marrakech
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Morocco has garnered much praise for its developmental model, based on achieving gradual but steady progress and placing the human being at the focus of attention. Foundations have been laid for just and sustainable development, in order to bring about multiple reforms under the democratic transition and institutional building that have accompanied the developmental journey in our country.

The new Constitution promotes the values of citizenship and democratic participation, linking the exercise of power and public responsibility to monitoring and accountability, and helping to consolidate the mechanisms of good governance and the fight against corruption in all its forms and manifestations. There is no doubt that the constitutional consecration of regionalization in the framework of a unified Morocco based on balance and national and regional solidarity, will further this integrated development, and contribute to entrenching democratic values and active participation in central and territorial management.

The Constitution places great emphasis on preventing and combating all forms of discrimination due to race, color, creed, culture, social or regional affiliation, language, disability, or any other personal status. Its provisions ensure that both men and women, on an equal basis, enjoy their civil, political, economic, social, cultural, environmental rights and liberties. The Constitution’s pursuit of parity between men and women is an important gain important and great impetus for all members of society to banish all forms of injustice and marginalization, and place equality at the heart of their concerns and endeavors. The Constitution is a practical guide in making the advancement of women’s overall rights a constant national preoccupation, given its relationship to instituting the Rule of Law as aimed for by the Kingdom of Morocco, its King, its government, its people and its institutions in the march towards achieving justice and dignity for all.

This march, which Moroccan women made alongside men, promotes the establishment of a State based on justice, equality and equal opportunities, and a fair benefitting from the fruits of progress. This has paved the way for fair and sustainable human development, gradually reducing the disparities between regions and between genders on the one hand, and entrenching the fundamental values of democracy, human rights and development on the other. Advancing women’s rights is simply a basic requisite to development.

This national report reviews the most important steps taken by the Kingdom of Morocco in the process of the empowerment of women and their economic
empowerment as a priority, as a major determinant for reducing the vulnerability of their situation and an important input for effective equality. The most important challenges faced for valuing their contribution to the economy, and mechanisms to reduce disparities between men and women in economic construction, where Moroccan women were, and remain, in the heart of the dynamic reform, and in the core of the mobility and the economic construction of our country, they contribute alongside men in the open economy projects and realize cumulative gains that afford them economic standing looking for more achievements, as citizens and responsible actors in the development of the country.

It also reviews the promising further perspectives by further enhancing and strengthening the empowerment of women in various fields.
I: A suitable environment to combat discrimination and empower women economically

1. The political and social will to combat discrimination and empower women

Morocco continues at a steady pace to record its various achievements, and deploy its measures taken in order to achieve sustainable development and social justice, whose main priorities include entrenching the principles of fairness and gender equality, the empowerment of women to assume their rightful place as essential partners in development and active participants in the country’s development and prosperity, in various areas of civil and political, economic, social, cultural, environmental rights and liberties, under the wise leadership of His Majesty King Mohammed VI, who has continuously emphasized the importance of meeting the challenges of development, placing them at the core of the Kingdom’s national policies.

In 2005, the King launched the National Initiative for Human Development, to target the most affected categories and regions in order to address their social deficit, which was accompanied by the adoption of deep structural reforms, the launch of sectoral strategic plans, and the opening of major development workshops, all of which reinforced by the adoption of a new constitution for the Kingdom in July 2011, enshrining the principles of equality and equal opportunities for individuals, population segments, generations and regions, and advancing women’s rights as a requisite to achieving any development, and whose chapters stipulate for the prevention and combat of all forms of discrimination.

2. The major reforms to combat discrimination and empower women in various fields

- **Revolutionary legislative reforms to empower women**

Considering women to be active partners and keys to the achievement of development objectives and the development of society, Morocco has placed women’s advancement and empowerment towards their various rights without discrimination at the heart of its reforms, as embodied by the first generation of legal legislation that solidified women’s rights.

- **The Moudawana**, or Family Code, which formed the legal quantum leap, founding a social project that founds the Moroccan family on shared responsibility, justice, equality and good cohabitation. The Moudawana placed the family under the joint care of the couple, and provided for equal legal capacity to enter into a marriage contract, to end marital life, and in mutual rights and duties. It also gave, children
from the daughter’s side the right to inherit from their grandfather, if she passes before he does, something which had been exclusively for the son in the previous personal status code.

- **The Labor Code**, which stipulates for the prohibition of all discrimination in pay between men and women, reinforcing this with penal provisions (Article 346 and 361), and it conferred working mothers with certain protective measures.

- **The Nationality Act**, which provided, in the April 2007 amendment, for equality between women and men in the granting of Moroccan nationality to children of a foreign parent, whatever his birth place, in view of ratifying a new amendment providing for equality between men and women in the granting of Moroccan nationality to a foreign spouse.

- **The Criminal Code**, has been the subject of several amendments. In 2014, the Parliament unanimously voted in favor of the amendment of chapter 475 on the marriage of underage girls, abrogating the right of the rapist to marry the victim and increasing the prison sentences from one to five years in the case of the abduction of a minor without a sexual relationship. which in the November 2013 amendment, deleted certain provisions, which were considered debasing to a women’s dignity, and her will as an independent being equal to men, contained in Chapters 494, 495 and 496, in addition to strengthening the protection of women and children in regard to honor crimes, violation of morals, through the criminalization of prostitution, pornography, abuse, sexual harassment and violence against women. It also strengthened the protection of women victims of violence, whether inside or outside the conjugal home, and increased the punishment if the offender is a spouse or relative, whether the victim is a woman or a minor girl. The draft law on combating violence against women, which was approved by the House of Representatives and presented to the House of Counselors in 2016, aims to criminalize perpetrators of violence and ensure the protection of women from all forms of violence, through elaborating the conceptual framework linked to the phenomenon and setting up mechanisms for the care of women and girls victims of violence, and others for coordination, reception and orientation, as well as expanding the legal provisions for criminalizing further manifestations of violence against women and sexual harassment, increasing penalties for those acts, as well as for violence against pregnant women, one’s wife or ex-wife in front of her children .... Systems were also put in place for legal monitoring of violence against women and implementing new protectionist measures for women victims of violence.
• **An active and renewed accession to the international women’s rights system**

Profound legislative reforms paralleled by efforts towards finalizing Morocco’s gradual accession to the international human rights system in general, and especially women’s rights, whether through joining and ratifying certain treaties and agreements, or through contribution to the preparation and the conclusion of others:

- **Continued commitment to the women’s rights system**, by ratifying a set of international conventions in the field of equality and anti-discrimination, and embarking on the first steps towards ratification of the First Protocol to the International Covenant on Civil and Political Rights and the Protocol to the International Convention Against All Forms of Discrimination against Women, and Protocol to the international Convention against Torture, and working towards submitting the reservations associated with CEDAW.

- **Continuous interaction and cooperation with UN human rights mechanisms**, particularly UPR (Universal Periodic Review) and convention commissions, and special procedures and cases, through the submission of periodic reports, and hosting special procedures, and interacting with the recommendations and observations made by these mechanisms. In May 2014, the Kingdom also provided a progress report tracking the implementation of the recommendations connected to its efforts in the field of human rights in general, and in particular the advancement of women’s rights.

In February 2012, Morocco received the UN Working Group On Discrimination Against Women in Law and Practice whose report noted Morocco’s political and legislative reforms, considering a number of them best practices.

In June 2013, Morocco also received the Special Rapporteur on trafficking in persons, especially women and children.

- **Adherence to international standards in the field of human rights**, as attested to by recognition from the European Union of the progress made by Morocco on the path to structural reforms, and commitment to democratic and human rights principles. Morocco was named a Partner for Democracy by the Council of Europe in recognition of the efforts of our country in the field of structural reforms.

• **Policies and national indicators for women’s empowerment**

The Kingdom of Morocco has succeeded, through a succession of phases, in the development of national indicators to monitor and track the development of women in all fields, whether political, economic or social, cultural or
environmental. At the beginning of the millennium, Morocco began working on a strategic framework for the interventions of different actors related to integrating a gender approach in development policies and programs. It also evaluated the activation of its provisions and their ensuing set of recommendations, the most important of which is the need to translate the strategic directions of a clearly defined government action plan, and to identify practical measures with precise indicators depending on each area.

The activation of these recommendations and the culmination of various efforts to promote the rights of women, and their suitability with the contents of the new constitution:

- The adoption of the 2012/2016 «ICRAM» plan for equality with the aim of achieving parity, which was a national response uniting the initiatives of several stakeholders in order to advance the status of Moroccan women, based on principles that are fully compatible with the aspiration to build new social relationships between women and men to ensure full and equitable participation in various fields, and to ensure equal and equitable benefit from the outcomes and fruits of this participation. This encompassed eight working areas:
  1. Institutionalize and disseminate the principles of equity and equality and pave the way for gender parity;
  2. Combat all forms of discrimination and violence against women;
  3. Upgrade the education and training system on the basis of equity and equality;
  4. Promote fair and equal access to health services;
  5. Upgrade basic infrastructures to improve the living conditions of women and girls;
  6. Social and economic empowerment of women;
  7. Equal and equitable access to administrative, political and economic decision-making positions;
  8. Achieve equal opportunity between men and women on the job market.

- The adoption of the National Charter for Justice, which was prepared in May 2013 with a participatory approach as a culmination of the activities of the national dialogue on justice system reform. Legislative reform is a national priority and a necessary condition for the protection of human rights and the consolidation of the rule of law, that ensures population segment rights, particularly the rights of women. The Charter’s recommendations encompassed the strengthening of women’s rights, including: Ensuring that the national
restraining laws are in line with the provisions of the Constitution and international conventions on ratified and published human rights, setting a new protectionist criminal policy in line with the gender approach through a review of relevant legal texts. Compatibility with international conventions was also ensured as well as strengthening legal protection for women victims of violence or crime, particularly at-risk social groups, children and people with disabilities. In addition to many recommendations that contribute without a doubt to enhancing the status of women and ensuring their rights, such as simplifying the process for taking advantage of the Family Takaful Fund Services, accelerating the implementation of the provisions of alimony.

- The adoption of a national strategy for migration and asylum based on preserving the dignity of immigrants living illegally in its territory, which Morocco adopted in early 2014 in order to achieve the integration of those whose status is being regularized, empowering them with economic and social rights, especially women, as several of the adopted measures benefit women and girls, including:
  - integration of migrant women in training for girls within the framework of the youth and entertainment program;
  - integration of migrant and refugee women into their own special programs in health, and in educational and informational programs directed to women;
  - adoption of special programs to help migrant and refugee women (victims of abuse and human trafficking), in partnership with associations and NGOs.
  - migrant girls’ integration into the national education system, vocational training and employment.

- Establishing an integrated national institutional system. The reforms to rehabilitate the institutional system that strengthens; consolidates and promotes the principles of human rights, and the adoption of rules and mechanisms of good governance, sustainable human development and participatory democracy represent important pillars of institutional reform that has focused gradually on creating mechanisms for monitoring, mediation, legalizing and tracking, including:
  - restructuring the National Council for Human Rights, to be an institution that considers all issues related to defending and protecting human rights, and ensure their full exercise;
  - creating a Mediator Foundation, in charge of defending rights within the scope of relations between the administration and users, and contributing to the consolidation of the rule of law, and spreading the principles of justice and fairness, and values of transparency;
• creating a Commission for equity and combating all forms of
discrimination, which is entrusted with the task of tracking the
application of the principle of parity between men and women;
• creating the Commission for Moroccans Residing Abroad, which
provides its opinion on the directions of public policies that enable
Moroccans residing abroad to ensure their rights and maintain
their interests.

Commissions for governance and regulation were also constitutionalized,
such as:

• The Advisory Council for Family and Children in charge of tracking
the status of family and children, providing its opinion on the
national plans related to these fields, stimulating public debate on
public policy concerning the family, and ensuring the progress and
completion of the national programs;
• The Higher Council for Education, Training and Scientific Research,
which gives opinions on public policies and national issues of
concern to education, training and scientific research, and the
objectives of the public facilities responsible for these areas and
their operation;
• The Advisory Council for Youth and Associative Work charged with
making proposals in every economic subject, social and cultural
matter directly concerned with improving the situation of young
people and associative work, developing their creativity, motivating
them to engage in national life in the spirit of responsible citizenship,
and studying and tracking issues of concern to these fields.

Commissions for the advancement of sustainable human development and
participatory democracy were constitutionalized, such as:

• The High Authority for Audiovisual Communication, which ensures
respect for the pluralistic expression of currents of thought and
opinion, and the right to information in the audio-visual field;
• The Competition Council in charge of ensuring transparency and
fairness in economic relations;
• The National Commission for Integrity and Preventing and
Combating Corruption, entrusted with the tasks of initiative,
coordination and supervision and tracking the implementation of
anti-corruption policies, receiving and disseminating information in
this area, contributing to the moralization of public life, and the
consolidation of the principles of good governance, a culture of
public utility and the values of responsible citizenship;
• The adoption of a new strategic vision for educational reform 2015-2030, aimed at the establishment of a new school based on the foundations of fairness and equal opportunity, providing quality for all, elevating the individual and the community. The vision covers 18 strategic levers with procedural measures to ensure that all children, aged 6 to 15 years as well as their families have fair access to educational services. It also ensures equal opportunities for girls, children with disability and children lacking education, enhances security mechanisms, and facilitates access to education and combats school dropout.

• The adoption of a strategy for higher education and scientific research 2013-2016, which aims to ensure justice and equality in access to higher education on the one hand, and offer the same conditions to female and male students. It also aims to ensure the same chances of success and employment, through keeping up with social needs resulting from the evolution of the system educational, as well as meeting the requirements of economic development that accompanies the policy of openness.

• The adoption of a new national strategy for vocational training 2015-2021, which was approved July 2015. The latter guarantees the right of women and men to access vocational training, in accordance with Article 31 of the Constitution, which is also consistent with the trends and pillars underpinning the strategic 2015-2030 vision for educational reform.

• The adoption of an integrated national youth strategy 2015-2030, which was approved in April 2014, in order to ensure universal participation of young people, both male and female, in the social, economic and cultural development of the country and to ensure that they benefit from various educational and sports programs available.

• The adoption of a strategy to institutionalize gender equality in public office and its executive action plan, in cooperation with UN Women. This strategy aims to promote a strong vision of a public function that guarantees women and men equal rights in access to positions and equal opportunities in their careers. It takes into account the special needs of both female and male employees, and their equal treatment, and a strategy for the institutionalization of gender equality in civil service.

In this context, a network of consultation was created between ministries aimed at supporting the dynamic of institutionalization of gender equality in civil service, and elevating the gender approach from the level of raising awareness to the level of institutionalization. An Observatory for the Gender Approach in Public Service was created with the aims to enlighten decision-
makers on the importance of developing the status of women in public service, to remind them of the obstacles to achieving parity, to contribute to the development of public policies in order to improve and enhance the status of women, to protect the constitutional rights of women, in addition to writing a reference guide on the integration of the gender approach in the recruitment, selection, hiring, mobility and promotion processes, and the completion of a study on the reconciliation of private and professional life, and another relating to the status of women in positions of responsibility.

- **Promoting a dynamic integrated strategic planning for women’s rights and equality:** Morocco has prepared a national action plan in the field of democracy and human rights that was submitted to the Government council in 2014, as the culmination of the trajectory launched in 2008. A national collective workshop that embodied the political will of the Government to fulfill its obligations, to provide sustainable mechanisms to consolidate the foundations of the rule of law, to promote a series of reform and democratization. Another aim is to prepare the background of citizenship to promote a culture of human rights aimed at rationalizing and coordinating all activities in the field, in the framework of a comprehensive and harmonious vision concerning education, training and awareness. The challenge for this strategy lies in overcoming the current trend of unemployment and initiating the activation of voluntary scenario based on productive and suitable employment, through the development of a new vision for public action aimed in the long-term of attaining full and productive employment that is freely chosen by both men and women.
II: Economic empowerment of women in a changing work world

The economic empowerment of women is aligned with Morocco’s strategic choice of placing human rights at the heart of its priorities and ensuring equal opportunities between men and women is a fundamental lever for development and a healthy social hierarchy, as underlined by the 2011 Constitution, which states in its preface that Morocco «is based on the principles of equality, equal opportunities and social justice» and reiterates in Chapter 19 that «both women and men should enjoy equal civil, political, economic, social, cultural, environmental and rights and liberties.» The Constitution links this to the state’s responsibility in pursuit of parity between men and women, according to a participatory approach relying on institutionalized mechanisms in charge of assessment and follow up on public policies in the field.

The 2012-2016 government program embodies this will. The government has committed to effectively put in practice these constitutional provisions on equality between women and men in regard to civil, political, economic, social and cultural rights, parity, fighting against all forms of discrimination, adopting a temporary system of positive discrimination in favor of women in appointments and assignments, and encouraging them to participate in civil society organizations and political parties.

1. Legal and Normative frameworks

- Financial and fiscal laws against discrimination
- Ratification of the new organizational law of the Finance Law, in May 2015, which represents the culmination of an ongoing efforts since 2011, according to a participatory approach aimed at improving public financial management and the adoption of a gender approach, which is implemented in accordance with a procedural plan over five years, starting January 1 2016. It concerns all government departments and institutions and organizations.

- Tax system Reform, which the government program placed at the heart of the major strategic works. Its priority is the consolidation of good governance, strengthening macro-economic balance, supporting social cohesion, and raising the performance of the national economy within the sectoral policies. This is done according to an integrated and balanced perspective of convergence that ensures a fair distribution of the benefits of growth and wealth, and also ensures fairness in the tax burden shoudered by individuals and all producing sectors and institutions. This contributes to the financing our country’s development and progress in terms of the construction of infrastructure, provision of social services and mechanisms of
solidarity, facilitating opportunities for social mobility, as well as the possibility of allocating a percentage of these resources to fund policies and programs aimed at the adoption of gender equality, thanks to the presence of a strong political will in this regard.

In the framework of the Finance Act of 2016, a set of fiscal measures were included to preserve the continuity of the government policy in the fiscal arena, aimed at continuing the tax system reform based on the expansion of the tax base and creating favorable conditions for fair competition between companies, as well as reducing and rationalizing fiscal expenditure.

- **Promoting public investment**, which is the mainstay of creating a balanced economic and social model. This is especially true in light of institutional reforms, such as advanced regionalization, and the promising prospects that public investment opens up in this area, especially gender-responsive public investments that lead add value to the economy’s productive base. This investment in essential physical and social infrastructure promotes gender equality, reduces unpaid care work performed by women, stimulates employment and leads to productivity growth, in addition to the positive effects across the overall economy. In this context, the first version of the memorandum on the regional distribution of public investment accompanying the Finance Act 2016 was published, aiming to highlight the outcome of regional distribution of public investment.

- **Labor and employment laws promoting equality**
  - The Law related to the Labor Code, which includes a group of protectionist measures for working women, such as:
    - Preventing discrimination based on gender (Article 9 of the Labor Code);
    - A woman’s right to be part of a union and participate in its management (Article 9 of the Labor Code), with a provision for the punishment for violating this procedure (Article 12 of the Labor Code, which sets a fine of 15 to 30 thousand dirhams);
    - Preventing discrimination in pay between the sexes, when the value of the service rendered is equal (Article 346 of the Labor Code);
    - Prohibiting sexual harassment (Article 40 of the Labor Code);
    - Prohibiting the employment of women in hard labor (Article 152 of the Labor Code);
    - The protection of women during night work (Article 172 of the Labor Code);
The right of pregnant women to end the labor contract and extend the leave for up to 22 weeks in case of illness due to pregnancy or childbirth (Article 154 of the Labor Code);

A pregnant woman’s possibility to leave to her work without notice (Article 58 of the Labor Code);

A working mother’s right to a special paid break for half an hour in the morning and another half an hour in the afternoon to breastfeed her child (Article 61 of the Labor Code);

Limiting the employment of women, taking into account their health and social status, and in any night job, after consultation with professional employment organizations and trade unions on the most representative practices.

An assessment of the Labor Code was conducted, ten years after its entry into application, and there was a frequent call to return to the adoption of collective agreements as a tool to build a healthy social climate, which would contribute to the strengthening of labor relations and improve working conditions and consolidate company stability.

Ratification of the framework law on protecting the rights of persons with disabilities and promoting these rights, which was published in official newspapers in May 2016, which includes requirements stipulating equality between males and females with disabilities.

Ratification of the law related to determining employment and work conditions for domestic workers, both male and female, which is designed to regulate the relations between this group of wage earners and their employers. It aims to establish social security for them and granting them their economic and social rights, taking into account the contents of the relevant international labor standards, particularly the two International Labor Conventions No. 138 and 182, which Morocco has ratified, on setting the minimum age for working at 15 years, and on the worst forms of child labor, in addition to Convention No. 189 of 2011 on suitable work for female and male domestic workers.

Among the most important developments of this law, replacing the term «maids» with «domestic workers» to honor to the concept of decent work, as well as preventing the employment of domestic workers who are under 16 years old, and reaffirming the same penalty prescribed in the Labor Code for child labor cases of children under 16, over a transition period of five years.
• **Commercial laws and the creation of companies that enable empowerment**

  • Ratification of the law on the auto-entrepreneur system, which was issued in March 2015 to encourage auto-entrepreneurship, and enable auto-entrepreneurs to benefit from a special fiscal system and social security and health coverage. The purpose of this law is to support initiative and entrepreneurship, to facilitate young people's access to the labor market, and to encourage the informal sector to integrate the economic fabric in order to benefit from legal, social and fiscal advantages, and access to available funds. The auto-entrepreneur system is characterized by a simplified legal and fiscal system, which will undoubtedly encourage self-employment. Its procedures make it possible to carry out professional activities easily, reduce costs associated with the creation of individual companies, and ensure adequate social coverage to the beneficiaries. It also features the possibility of locating the activity at home, which contributes to motivating women to join the auto-entrepreneur system.

  • **Commercial Code Law** No. 15.95, which guarantees the right of married women to exercise trade without the permission of their husbands

The Moroccan government has also prepared, in the same context, a series of legislative and regulatory texts to establish gender equality in the civil service, in order to achieve parity between men and women in senior positions and positions of responsibility, as a mechanism to ensure equal access for men and women to these positions, including:

  • The regulatory law on appointment to high positions No. 02.12 (July 2012);

  • The decree on the application of the regulatory law on appointment to high positions No. 2.12.412 (October 2012), which focused on the modalities of application of the system for appointment to high positions;

  • The decree on determining employment conditions and modalities under contracts in public administrations No. 2.15.770 (August 2016), as a new mechanism to promote the principle of equality in the hiring process based on transparency and merit, affording women opportunities to prove efficiency and capacity, especially in decision-making positions;

  • The comprehensive review of the statutes of Civil Service and particularly in relation to laying a legal basis for a modern system of human resources management based on equality between the sexes in pursuit of parity;
• Preparation of a decree on the comprehensive review of the system of continuous training, ensuring the mechanisms for qualification of administrative work through appropriate training for women and men to keep up with the latest information, structured workshops, and promote equality between the sexes in terms of taking advantage of adult learning.

2. Major strategies and multi-sectoral national plans and programs

Women’s fair access to economic rights means better access to the job market, to income-generating activities, and to economic decision-making platforms. In partnership with the private sector and civil society, the government has adopted, a set of measures to provide an appropriate environment for women’s work and access to the job market. This axis presents the horizontal nature of employment, and the opportunities offered by the productive sectors in terms of employment, agriculture, fishing, trade and industry, ICT, foreign trade, tourism, handicrafts and social entrepreneurship.

The National Strategy for employment on the horizon of 2025 focuses on the various employment levers (supply and demand, management of the labor market) through five basic strategic goals. It aims to encourage the dynamic of productive, suitable job creation on the one hand, and the participation and inclusion of all categories of users while ensuring job protection and stability on the other:

1. Better integration of employment into macro-economic and sectoral policies;
2. Vocational and continuing training more responsive to the needs of the labor market;
3. Stimulating policies that encourage business creation and self-employment;
4. Improved labor and employment market governance;
5. Promoting social inclusion and fairness, especially for youth, women, rural workers and informal workers.

• Major projects in agriculture, industry and innovation in light of change

• The 2014/2020 Industrial Accelerator Plan, which aims to make industry a lever for economic growth through the creation of half a million fair jobs between direct foreign investment and a renewed national industrial fabric by 2020. It also aims at increasing the contribution of the industrial sector to the GDP by 9 points, from 14 to...
23%, as well as improving the trade balance in order to enhance the achievements of the industrial sector, which is engaged in dynamic and sustainable development since the start of the industrial take-off program in 2009.

- **The Digital Morocco 2020 Strategy**, built around citizens, companies and improving the business climate, developing e-management, governance, developing the digital industry, outsourcing services and information systems. The strategy is concerned with telecommunications and internet infrastructure to develop new technologies (data base, cloud computing, and virtual reality). Partnership with the African market and exporting Moroccan expertise is another focus of this strategy.

In this context, a memorandum was prepared on the general trends of the telecommunications sector for 2014/2018, including the promotion of rationing mechanisms through sharing of infrastructure between sector workers, carrying numbers and setting tariffs for voice and data services, with the aim of the effective implementation of the national plan for developing broadband. This is especially relevant with the launch of fourth generation services in June 2015, and the review of basic service mechanisms, strengthening sector competitiveness and updating the legislative and regulatory framework, in a way that supports the continued development of the new information technologies sector.

- **The National Strategy for the Development of Social Economy 2010/2020**, which aims to promote social economy initiatives, invigorating the marketing of their products and services, as well as encouraging groups of women and youth in group activities that facilitate access to income-generating projects and self-employment.

- **The National Strategy for Innovation «Morocco Innovation»**, that launched several programs and projects between 2011 and 2014 in accordance with the comprehensive approach without gender discrimination. This ensured that women, whether they are student or experienced entrepreneurs, benefit from the same opportunities and rights, through all phases of the innovation value chain in our country. In cooperation with relevant partners, the Kingdom of Morocco has taken several measures that have contributed to Moroccan women’s effective participation in the field of innovation in our country, such as:
  - Support for special projects through the Fund for Financing Innovation, launched in March 2011 under an agreement signed by the Minister in charge, and the Ministry of Economy and Finance and the National Agency for the Advancement of Small and Medium Enterprises. The Fund managed, between 2011 and 2014,
within the framework of its mechanisms to finance innovation including «Intilaq» (starting point) and «Tatweer» (development), to support 60 innovative projects. Women innovative projects holders accounted for approximately 10 % of these.

- The creation of infrastructure in the field of innovation and technology, with women playing a key role in managing this infrastructure across all disciplines and at all levels. The percentage of women working in clusters for activating the innovative competitiveness is about 60 %, noting that women make up about 30 % of human resources at the Moroccan Foundation for Advanced Science, Innovation and Research (MASCIR) in various tasks and disciplines.

- Fostering a culture of entrepreneurship and innovation. A training unit on «the establishment of innovative enterprises» was created for the benefit of university students in 5 institutions of higher learning in the context of a model experiment. The number of beneficiaries (both male and female) from the training, between 2011 and 2014, was 200 students annually who created 50 innovative projects, with females making up 50 % of the total beneficiaries of the training.

- **Special programs for development of rural areas**
  - The Green Morocco Plan, which has enabled the following:
    - 7,806 people benefitted in various areas between 2011 and 2015;
    - 47 projects launched under the «Pillar Two», with women accounting for 47 % of total beneficiaries;
    - Support for 1,779 women’s cooperative established in the framework of the Green Morocco Plan, comprising 32,126 beneficiaries;

- **The Plan has adopted several measures for the benefit of rural women, in partnership with many organizations, including:**
  - 16 projects under the «Millennium Challenge Corporation» program benefitting 1,230 village woman;
  - 30 projects in partnership with the Arab Organization for Agricultural Development, benefitting 300 rural women;
  - 15 projects in partnership with the European Commission for Vocational Training and Agriculture 2012/2015, for the benefit of 796 beneficiaries;
  - Six regional studies on the matter of gender;
• 12 focal points between the sexes at the regional level.
• The Rural Development Fund, which aims to develop private investment in the agricultural sector, and direct aid towards activities that enable the optimal exploitation of national agricultural conditions. This is a major tool for the implementation of government policy in agriculture, and a lever for investment contributing to the overall growth of the national economy, improving farmers’ incomes, contributing to the development of agricultural investments and achieving the «Green Morocco Plan» targets across all agricultural production chains.

This new support system for agriculture, which began in March 2010, has enabled new aid in line with commitments specified under the framework agreements signed between the state and the professionals operating major productions chains, in addition to increasing the aid granted to certain categories and offering strong encouragement and motivation to engage in assembly projects.

- **Public policy specific to women**
- The Governmental Plan for Equality «Icram» 2012/2016, in addition to all the major workshops that Morocco has initiated over the decades, has no doubt had a direct impact on women’s lives. Morocco chose to set a public policy that constitutes a national framework to achieve convergence of various initiatives taken in order to advance the conditions Moroccan women and integrate human rights into national policies and programs for sustainable development. This is a manifestation of the collective will of all government sectors to advance women’s rights and fight against all discrimination and violence against them, and elevate our country to the rank of nations that are proud of what they have produced in terms of political, economic and social conditions to enable both its male and female citizens to live with dignity.

The aim of the Government’s Plan for Equality «Icram» - based on a democratic deployment of the Constitution and Morocco’s commitments to achieve the Millennium Development Goals- is to ensure participation in various areas and to ensure the equal and equitable benefit from the outcomes of this review, according to 8 priority areas, 24 goals, 156 major procedure, and a number of qualitative and quantitative indicators for evaluation. The eight areas are:

1. Institutionalizing and disseminating the principles of fairness, equality and parity.
2. Combat all forms of discrimination and violence against women.
3. Upgrade the education and training system on the basis of equity and equality.

4. Promote fair and equal access to health services.

5. Upgrade basic infrastructures to improve the living conditions of women and girls.


7. Equal and equitable access to administrative, political and economic decision-making positions.

8. Achieve equal opportunity between men and women on the job market.

The Government Plan for Equality, which adopted governance and monitoring mechanisms in accordance with a participatory approach that relies on intersectoral coordination and supports convergence of various initiatives, was made up of two axes which are strategic axes of government interventions to empower women in all areas.

The first axis is the «social and economic empowerment of women», “stresses the need to empower women and reduce the extent of their vulnerability by addressing the root causes of vulnerability, such as illiteracy, poverty, discrimination and violence. It also provides for support to be given to associations that assist women in difficult situations and seek to empower them politically and economically, promote their participation in public life and motivate them to be present in decision-making positions. Sustainable rural development is one of the key sectors in which no success is possible without an acknowledgement of the important role played by the rural woman and her effective contribution to production as a farmer, a craftswoman, a trader, a laborer or a user of natural resources.

Another axis is the “equal and equitable access to administrative and political and economic decision-making positions.”

It also included a special axis for «achieving equal opportunities between men and women in the labor market», which aims to put in place mechanisms to ensure equal access, and advancement in the career path, especially in the public sector. It ensures protection through a system for strengthening corporate social responsibility, in order to follow the implementation of the Labor Code to combat all forms of discrimination, and support sectors where women represent the highest percentage, such as textiles and food manufacturing, as well as the development of income-generating activities and facilitating the development of informal production units into enterprises, and supporting women entrepreneurs’ initiatives.
Five years after it was put into effect, the Government Plan for Equality «Icram» has achieved pleasing results: 117 procedures were carried out, out of 156 procedures, at 100 % completion, while the proportion of the achieving the overall objective was 75 %.
III. Women’s economic empowerment in the changing world of work: figures and remarks

Women occupy a special position within the working world in Morocco. Women’s participation in economic life has witnessed important developments since the eighties, when Morocco experienced the beginning of watershed economic and societal transformations in terms of the ability of the state to provide job opportunities in the context of structural adjustment programs. For example, currently women make up 31.6% of doctors in Morocco, 31.3% of dentists and 41% of pharmacists.

1. Women’s access to the labor market

Morocco has made considerable efforts to integrate the gender approach in public policies schemes, to ensure a comprehensive representation of both male and female citizens in the labor market, making equality a lever in establishing fair and equal status for women and men alike. Projects were launched aimed at institutionalizing equality in the public service sector, and integrating the gender approach in the daily management of human resources, through:

- Integrating the principle of gender equality in the practices and policies of modernizing the public sectors;
- Mitigating the disparities between the sexes in terms of human resource management by supporting and strengthening competencies;
- Increasing women’s contribution and strengthen their representation in decision-making positions;
- Ensuring compatibility between family life and professional life.

The latest report on human resources in public service showed that the total number of civil servants in ministerial sectors was 536,004 distributed between the central authorities at 6%, and the decentralized authorized at 94%, with female employees making up 35.3% of the total number (188,811 female employees).

Women employees in high positions represent 70.4% of total female employees, distributed between external authorities at 69.61%, and central authorities at 53.39%. Whereas the percentage of female employees in the category of aides was 10%. More than 74% of female employees are employed in the sectors of health, national education and vocational training. However, women’s access to the labor market raises the question of the uneven distribution of jobs between the sexes on the one hand, and between urban women and their counterparts in rural areas on the other. A national study by the High Planning Commission on employment in 2015 stated that:
• Women’s offer for employment represents only 27.1% of the active population (15 years and above), which is estimated in the range of 11.827 million in 2015.

• Men’s employment index is 65.3%, versus 22.6% for women.

• 23% of active women in urban areas have a high level of education, compared to 82.2% of women in rural areas, between 1999 and 2013, who have no education level and are employed mostly as family helpers.

• A decline in the proportion of active women without any educational level from 61.5% in 1999 to 51.9% in 2013, and an increase in the proportion of women who have postgraduate levels from 7.9% to 12.7% nationwide, and from 17.4% to 29.2% during the same period in urban areas.

• The activity rate of women is estimated at 24.6%, compared to 71.5% for men in 2015, which means that men’s activity at the national level is nearly three times that of women. Men’s activity is more than three times that of women in urban areas, compared with more than double in rural areas.

The proportion of women in the active population with a high level of education is on average 10.2%, compared to only 7.2% of men.

In the manufacturing sector for example, the permanent female employment rate was 44.1% in 2014, up 4.28% from 2013. The textile and leather sector employs 44.85% women despite a drop of 4.71%, followed by the food industry sector with 26.71%, which is up 14.83%, the electronics and electrical appliances industry with 12.98%, down 5.86%, the chemical and parachemical industries with 9.85%, then the mechanical and metal industry with 5.62%, up 59.36% and 22.75% respectively.

The results of the national study conducted in 2013-2014 also illustrated the informal nature of women’s work, which made up more than 11.5% of the GDP in 2013, compared to 11% in 2007.

The trade sector maintained its lead in this sector’s activities, despite a slight slowing down, where its gross revenue represented 69.8% in 2013 versus 77% in 2007. Other sectors made significant progress, the industry sector had a gross revenue representing 13.1% versus 11.5%, and the services sector contributed 9% compared with 7.2%, followed by the construction and public works sector with 8.1% compared to 4.4% in 2007.

The number of informal production units also rose, moving from 1.55 million in 2007 to 1.68 million units in 2013, an increase of 19,000 units annually. Out of the number of jobs created in this sector, 10.8% were filled by women.
Outside of the agricultural sector, the informal sector created 39.4% of the total employment positions for men versus 21% for women. The female presence within the informal sector is mainly under unpaid labor.

2. Women’s access to enterprises and economic decision-making positions

Women who are independent professionals represented an average of 13.3% of the active working women’s population, between 1999 and 2013, climbing from 14.6% in 1999 to 16.1% in 2013. They face difficulties in creating enterprises, particularly in terms of funding, non-competitive methods, and the process of creating enterprises, such that women who succeed in creating enterprises and employment represent only 0.6% of active working women, despite the importance of women in business and entrepreneurship, which enhances competitiveness and job creation, professional integration, supports the creation and distribution of wealth, and reduces disparities.

Moroccan women tend to engage more in social economy initiatives such as income-generating activities. Also, they tend to resort to the informal sector or to small productive trades in handicrafts, trade and services, as part of family strategies to supplement income or stay busy while waiting for stable jobs.

Despite the challenges facing women’s effective participation in economic activities, Morocco has been actively pursuing the advancement of women’s participation in the labor market and access to entrepreneurship. The number of Moroccan women CEOs or company directors is approximately 9,000 to 10,000, or about 10% of all companies, which mainly include services, trade, industry and textiles. In the area of promoting women’s access to economic sectors, Morocco has launched a program of income-generating activities aimed at improving the socio-economic conditions of rural women. A budget of 800,000 DH was allocated in 2012 to the promotion of income-generating activities and technical assistance to rural women. Moreover, a socio-economic program was developed to encourage entrepreneurship and project management in accordance with rural women’s abilities and domains, with an annual budget allowing the financing of 70 projects per year over 10 years. To date, the number of funded projects is approximately 700, benefiting about 1,400 rural women. Other efforts have been made to promote the participation of women’s cooperatives and associations in regional and international fairs and exhibitions, and to develop skills in marketing and prospecting for new markets.
• **Women's enterprises**

The results of a study performed on the «Evaluation of Women’s Entrepreneurial Work» between 2014 and 2015, showed that the main motivations for women starting their own business—56% of which operate in the service sector, 23% in industry, and 21% in the trade sector—are the desire for independence, risk-taking, and for developing a professional vision. The percentage of female entrepreneurs dropped from 12.5% in 1999 to 10.5% in 2014 out of the total number of entrepreneurs, and were concentrated in the Rabat-Casablanca axis. Their commercial turnover remains low, less than 20 million dirhams, and less than 5 million dirhams for the most part.

The results of this study also confirmed that more than 9 out of 10 women heads of enterprises have a high level of training (90%), up by 25 points compared to 2004, with a great diversity in the training tracks and disciplines.

The General Confederation of Enterprises in Morocco, which is headed by a woman, led some key initiatives in this regard, including:

- Creating a Corporate Social Responsibility label, and developing the Charter of 2006, which calls for equality between men and women from constraints that limit the development of women’s professional status in enterprises.
- Creating a gender work team, in 2012, to follow up with enterprises in promoting equality, through the development of a detailed strategy and work program.
- Developing partnerships with civil society associations on projects that incorporate opening up of enterprises to the world around them, in the areas of women’s economic empowerment, girls’ education, fighting against school dropout, and informal education.

Access to finance is considered one of the most important barriers to women’s entrepreneurship, such that bank financing for women was less than 30%, a 25% difference compared to men. Women also do not tend to benefit from participatory collective-style financing such as cooperative collective financing, with 50% of women’s enterprises depending on self-financing, and only one-third of funding coming from external resources.

3. **Women’s access to economic assets: Facilitating rural women’s access to resources and property (ancestral land)**

Usufruct distribution of collective ancestral land is subject to customs and traditions stemming from old ways adopted by deputies of ethnic groups. This is done through determining lists of the individuals who have the right to benefit from the proceeds of this land. These deputies used to exclude women
from benefiting from this revenue, and financial and material compensation (financial grants and plots of land that are ready for building) obtained by the ethnic groups from real estate transactions involving some of the collective land.

And in order to eliminate this type of discrimination and injustice, which contradicts the gains made by Moroccan women, several measures have been instituted, through a new dynamic based on dealing equally with the entire group of ancestral land owners with transparency, fairness and social justice. This is done mainly through:

- Recognition by the Trusteeship Council, in its authority to decide on the distribution of usufruct, of women right’s to the legacy of the deceased (her father or her husband), similar to male heirs, through issuing rulings in this regard during its study of the issues presented to it.
- The recognition of women as «rights holders», in accordance with the requirements of the Ministerial Circular 51 of 14 May 2007, on the issue of setting a list of rights holders, established by the House of Representatives based on the criteria of sex, affording women the possibility to defend their right to register their names on the list, and thus acquire the quality of rights holders.

To strengthen this gain, the Interior Ministry which is the guardian of ancestral land, issued Circular No. 60 on October 25, 2010, whereby it urges deputies of ethnic groups to ensure women’s right to benefit from the collective proceeds resulting from any real estate transactions conducted on collective land (rent or transfer).

The Superior Council of Oulama (religious scholars) has previously issued a jurisprudence opinion iterating that «the issue of denial of women’s financial and in-kind rights case is an unsound position, which the people of the age of ignorance before Islam where practicing, and the Islamic religion came to honor women and redress their rights, so it revoked those traditions and customs which deprive women of such rights. Islam is resolute in this matter, giving women their fair and legitimate rights.» It affirms the rights of women in kinship groups to benefit, as men do, from financial and in-kind revenue obtained by the group during the course of any real estate operations performed on the collective land. This must done according to fair standards that give each person his or her right, to achieve justice as laid out in Islam, which views it as one of the foundations of religion and the manifestations of honor for human beings, men and women alike. Islam ordains justice in this and similar verses of the Quran, «O ye who believe! Be steadfast witnesses for Allah in equity, and let not hatred of any people seduce you that ye deal
not justly. Deal justly, that is nearer to your duty. Observe your duty to Allah. Allah is informed of what you do».

Thus, women in ethnic groups across the Kingdom were able to benefit, during 2011 for example, from a total of 81,350,000.00 dirhams distributed over 29,253 women rights holders.

In addition to the distribution of these financial returns, the Trusteeship authorities have completed several development projects for the benefit of women belonging for 14 ethnic groups over the last three years with a budget of approximately 11.5 million dirhams, which was mainly directed towards the construction and equipment of social, educational and cultural facilities, including:

- A multipurpose and multimedia center and chambers;
- Nurseries for children;
- Reception centers for girls and housing for female students;
- Citizenship or ethnic centers dedicated to women’s gatherings;
- Training centers for women in particular professions.

All of these efforts have led to empowering women in ethnic groups - a broad category within the rural female community - with the means necessary to live with dignity, and thus enhancing their role in eradicating of all forms and manifestations of hunger and poverty.

4. The new constitutional role of civil society and women’s economic empowerment

Strengthening the role of civil society is another way of supporting women’s empowerment. In addition to government policy that supports, both financially and institutionally, associations’ projects in various fields, especially women under its proximity policy, the Constitution stipulated the fundamental role played by civil society in the context of participatory democracy, and affirmed its right to submit legislative petitions and contribute to the development of public policies.

These changes defined by the constitutional and political context, enable civil society in general, and those working for women’s rights in particular, to bring about changes that will allow it to integrate its vision for the advancement of women’s rights in the elaboration of laws and the formulation and monitoring of programs that translate women’s rights in real life in accordance with the provisions of the Constitution.

The projects lead by civil society associations focusing on economic empowerment, play an important role in alleviating the socio-economic needs of marginalized, especially at-risk and poor women, such as widows,
divorcees and women with disabilities and young women seeking work, through the following:

- **Income-generating activities**, which are an effective tool to assist in integrating disadvantaged segments into the economic cycle and improving their living conditions, especially with the launch of the National Initiative for Human Development (INDH), which created a powerful dynamic at the national level in relation to associative performance. 53,000 women benefited from 8,300 income-generating projects funded by INDH, through project applications to the horizontal program, as well as projects created in rural and urban areas. This highlights the considerable level of women’s participation, both as project beneficiaries and project carriers. These projects involved a range of sectors, distributed as follows:
  - Agriculture: 4,614 projects, benefitting 26,918 women;
  - Handicrafts: 1,186 projects, benefitting 10,625 women;
  - Proximity trade: 1,405 projects, benefitting 9,032 women;
  - Traditional fishing: 279 projects, benefitting 279 women;
  - Tourism: 576 projects, benefitting 4,573 women.

The microfinance sector in Morocco is considered one of the 10 key dynamics in employment, especially in areas with high levels of poverty and unemployment, where women benefit from loans which the sector provides 55.3 % of. Microfinance institutions in Morocco have provided, according to a strategic study launched in 2010, six thousand direct jobs, and about a million job opportunities.

- **Women’s cooperatives** help provide employment opportunities for women and facilitate their economic and social integration in several productive sectors. These enterprises are a good fit for women with limited resources. The number of cooperatives rose to 1,815 in 2015, up from 259 in 2014, bringing the total to 2,280 cooperatives in 2016 nationwide, which is 14 % of the total number of cooperatives in Morocco, calculated at 15,735.

About 44,327 women are members of these cooperatives, which are located in different regions of the Kingdom and are active in various fields such as: raising livestock and poultry, producing Argan oil, food, sewing, weaving, couscous production, cosmetics, literacy, education, training and art. The total number of cooperatives created among youth who have diplomas is 358, or 2.27 % of the total cooperatives nationwide, and include 3,930 young men and women, and with a capital of up to 16,321,736 dirhams. In:
• The agricultural sector: more than 1,242 women’s cooperatives were created, constituting 11.8% of the total number of cooperatives, in which 26,355 women are active. The Moroccan Association of Women in Agriculture was also created, as well as nine regional associations affiliated to it.

• The fishing sector: units for valuing marine products were provided. These units are certified in health and safety and serve for storing algae that is collected and dried, and activity which benefits women’s cooperatives. The aquaculture sector offers many opportunities, for example oyster farming is largely supported by women, as the task of transforming and valuing mussels is done by a women’s cooperative. Also, in this context, an analytical study by gender was launched at 7 fishing sites with a significant presence of women’s cooperatives.

However, women’s cooperatives differ from other cooperatives: they are small and almost completely absent from economic clusters and marketing networks, which constitutes a serious obstacle to marketing their products.

In order to support the development of associations, outreach and awareness days are organized with a networking approach, to encourage the creation of professional networks and partnerships. A participatory action plan was created for networking, which benefited more than 1,500 associations, 60% of them women’s associations, and through which four regional networks were created. Training workshops were also organized by mobile units at fairs related to social economy. These mobile units operate in several areas (communication and project preparation techniques, internet marketing techniques, and qualification requirements for cooperative enterprises).

• Business accelerators and incubators for women’s enterprises, taking «Maroc Pionnières» as a model, launched by the Association of Women Heads of Enterprises in Morocco (AFEM) in May 2006, with its first chapter in Casablanca «Casa Pionnières», in order to provide technical support to Moroccan women bearing projects and who want to start businesses, through ongoing mentorship and capacity development in entrepreneurship.

This program offers project leaders assistance and mentorship during 18 months, and facilitates their access to the market and to women’s networks in Morocco and abroad, enabling them to create a number of partnerships.

This program was also able to establish six incubators in many regions of the Kingdom. It has also enabled the creation of 87 businesses, as well as the launch of a national project to retrain diploma-holders in order to reintegrate them into the labor market, in partnership with the Ministry of National Education and Vocational Training, contributing to wealth creation and the fight against poverty and exclusion, especially among women.
Under this framework, a partnership with the Ministry of Solidarity, Women, Family and Social Development was signed in 2016, spanning three years, which aims for «entrepreneurial development of women’s projects in urban, peri-urban and rural communities through business accelerators and incubator» in the regions of Marrakech-Safi, Tangier-Al Hoceima-Tetouan, and Fez-Meknes. The project targets any woman who wishes to start a business, with a particular priority for underprivileged women, and a total budget of approximately 9,400,000 dirhams.
In order to promote women’s participation and economic empowerment, several measures have been implemented by the government, in partnership with associations, the private sector and international development partners, so as to foster an environment conducive to women’s work and entrepreneurship.

1. **A favorable social environment for women’s economic empowerment**

   - Social assistance, which plays a pivotal role in the fight against poverty and capacity development for disadvantaged population segments in general, and underprivileged women in particular, is an effective mechanism for the advancement of women’s economic and social rights. It provides them with the basic conditions to ensure a level of dignity and to improve their social and financial situations. Special importance is given to the role played by social welfare institutions as a tool to provide assistance and improve women’s socio-economic conditions, based on the terms of reference of the Ministry of Solidarity, Women and Social Development under law 14.05 on conditions for opening and managing these institutions. Through 2016, great effort was put into achieving compliance of social welfare institutions with the law, leading to 1,051 licensed institutions, of which 655 offer full or partial services to over than 45,970 disadvantaged women and girls, including girls studying in the countryside, elderly women without a caretaker, women and girls with disabilities, homeless women, and pregnant women in remote areas.

   - The Social Cohesion Fund, a 2-billion-dirham fund to support social cohesion, which targets disadvantaged groups and people with special needs. It targets disadvantaged groups, through the contribution to the funding of actions under the medical assistance program (RAMED), whose generalization was launched in prospect to benefit about 8.5 million underprivileged people across the country. But also a special budget for people with disabilities.

   - Direct support for widows in difficult situations caring for their orphaned children, which is an activation of the Social Cohesion Support Fund under the Finance Act of 2014, and Decree No. 791-14-2, issued in December 2014, which determined the conditions and criteria to benefit from support. Since its activation in 2015, nearly 62,000 widows and 100,000 boys and girls have benefited from the program.
• Programs to provide the rural population with drinking water, which has achieved the outlined objectives of bringing supply of drinking water in rural areas to 95% in late 2015. These programs aim to ensure drinking water services in rural areas, through programs outlined by the potable water authorities, in order to reach 96.5% of 2017 and accelerate the pace of individual connectivity to the water grid. This program has had very positive results including the improvement of health conditions, and granting women the opportunity to engage in other income-generating activities, leading to economic empowerment thanks to the time saved by having water available near their homes. The program has also overseen the rehabilitation of schools in rural areas, equipping them with drinking water and sanitary facilities, which helps reduce dropout rates, particularly for girls and thus enables them to pursue their studies and eventually integrate the work world.

• Program to qualify producers of spatial products (agriculture and fishing sector), from which more than 5,200 women producers of spatial products benefitted (34.23% of the total beneficiaries) involved in 25 women’s groups that produce spatial products.

2. A range of programs to support women’s entrepreneurship

• The auto-entrepreneur system (self-employment): women’s economic empowerment is one of its basic objectives, as it promotes entrepreneurship and supports the creation of women’s businesses. In this context, a partnership between the state and Morocco Mail was signed to create this system, and between Morocco Mail, the Professional Group of Banks of Morocco and the Professional Association of Finance Companies, to accompany the activation of the auto-entrepreneur system. The system includes a partnership agreement between Morocco Mail and seven banks to enable them to register auto-entrepreneurs in the National Registry of Auto-entrepreneurs. The implementation of the system has enabled a number of accomplishments, including:
  • launching a pilot program for the registration of auto-entrepreneurs since 2015, such that through December 2016, 31,234 auto-entreprises were created, 40% of them run by women.
  • establishing partnerships with some private employers and civil society to sensitize and accompany the target groups of the auto-entrepreneur system, with a strong representation of women.
  • The «Fima baynahun» program in the regions (between women), which aims to strengthen the administrative capacities of women entrepreneurs, through training, accompaniment and improving
the capabilities of small enterprises in the delicate phase after their start-up, and encouraging the creation of networks of women entrepreneurs to increase their opportunities for development. This program includes 156 beneficiaries.

- The «Infitah» program (opening up), which aims to accelerate enterprises' use of computer technology, through training sessions to obtain a digital license that enables them to access preferential deals with financial support from the state. This program has enabled 253 small women’s enterprises to benefit from a digital license, out of 3,786 beneficiaries, or about 6.7%. 26 small women-run enterprises also benefited from the «Infitah pack» out of a total of 440, or 6% of the total beneficiaries.

- The «Min ajilik» (for women) entrepreneurship development program 2013/2016, which aims to promote the entrepreneurial and managerial capacity of Moroccan women in 3 pilot regions. Between July 2013 and March 2014, the program enabled 95 consultants to be trained in the field of business creation, and 120 representatives of the program, as well as providing incubators.

- The «Imtiaz» program (advantage), which aims to accompany small and medium enterprises that have ambitious development programs, through granting them support through investments in the range of 20% of the total value of the investment. 173 female entrepreneurs benefited over the eight sessions of the «Imtiaz» program, including 13 women’s enterprises, which represents 7.5% of the total beneficiaries.

- The «Mosanada» program (support), which aims to accompany small and medium enterprises towards modernization and improving their productivity, through practical programs involving a number of aspects, such as information systems, quality, logistics and marketing systems. The State bears 60% of the cost of expertise and the acquisition and integration of information systems, of up to one million dirhams per enterprise. 1,218 enterprises benefited from this program, including 132 women’s enterprises, which represents 10% of the total beneficiaries.

- The «Inmaa» program (development), which aims to take advantage of advanced LEAN methods and technologies, adapted to the national context. Five women’s enterprises benefiting from this program out of a total of 74, which is 6.7%.

- The «Morafaqa» program 2011-2018 (accompaniment), targeting 500 new cooperatives each year, making it possible to support and accompany 2,000 new cooperatives during 2015-2018. This program
operates according to the gender dimension, through incentives for projects that give greater opportunities for women in economic life through income-generating activities.

- The «Ilayki» Security Fund (for women), which has enabled, since its implementation between March 2013 and September 2015, the mobilization of 81.5 million in loans to finance the creation of 236 new enterprise established by one or more women, and contributed to the creation of nearly 762 direct jobs. The number of applications that have been approved also increased by 85 % between 2014 and 2015, from 67 applications in 2014 to 124 in 2015.

- The program to «support and accompany the creation of women's cooperatives», which aims to accompany and supply girls and women with mechanisms to empower them socio-economically and improve their living situation, through small productive and service-oriented income-generating projects, providing job opportunities to reduce unemployment and poverty, and promoting the role of women in the service of society and activating their role in overall development.

- The program to «support the entrepreneurial capacity of underprivileged youth in the informal sector,» which aims at offering training in starting small enterprises for about 5,000 young men and women between the ages of 18 and 29 years (40 % of whom are women). This is considered a key focus in activating the Integrated National Strategy for Youth aimed at social and economic integration of young people.

- The program to promote a culture of support for young entrepreneurs «PPEJ», which provides between 1,500 and 35,000 dirhams in financial support, allocated by CONFEJES, the French-speaking World Conference of Ministers for Youth and Sports, under its annual financing of youth entrepreneurship projects, with young women benefiting from this financial support making up about 40 % of the total beneficiaries.

- The program to modernize proximity trade, where 24,480 points of sale were modernized across more than 100 towns and villages in various regions of the Kingdom. 2,452 female merchants benefited from this program, or about 10 % of the total beneficiaries.

- The program to support leading national commercial enterprises, which made it possible to provide support for leading enterprises by providing the necessary expertise to create and implement development plans for their commercial networks, both nationally or internationally, for up to 70 % of the cost. 13 national enterprises benefited from this program, including two that are headed by women.
• Field training programs for «enterprises and income-generating projects in women’s institutions» for economic and social empowerment of women, girls and families. The object of these programs is to instill the spirit of entrepreneurship and investment in women project leaders through entrepreneurship training for women and young girls.

• The “Mouqawalati” auto-entrepreneurship program, which enabled the accompaniment of 1,408 beneficiaries project bearers in 2014, 22 % of whom were women, and the creation of 665 projects both externally funded and self-funded which created 1,200 jobs. During the first five months of 2015, 754 candidates were accompanied, with women representing 21 %. Externally funded and self-funded projects were numbered at 240 enabling the creation of 408 jobs.

• The “Morocco initiatives” program to support small businesses, which aims to contribute to the economic empowerment of underprivileged youth, both men and women, through supporting them in the creation and development of micro-enterprises. The quota allocated for women in this program was 45 % in 2016.

3. Social protection measures in labor and employment

• The «Youth Action» program 2012/2016, launched in three pilot areas in order to improve employability among young men and women in Morocco. One of its components focused on female entrepreneurship, and ILO (International Labor Organization) has launched a comprehensive evaluation study to come up with strategic recommendations to advance this area.

• The «Wadi’iyati» program 2016/2014 (my situation) to improve women’s access to and continuation in the professional world, which aims to develop Corporate Social Responsibility funded by the American Job Sector. This is achieved through promoting gender equality in companies, and improving women’s access to the collective infrastructure in order to integrate the labor market.

• The «Idmaj» program (integration), which enabled the integration of 63,143 people in the labor market in 2014, 53 % of whom were women. During the first five months of 2015 30,740 people integrated the labor market, 46 % of whom were women. Following the results of various evaluations that included the «Idmaj» program, Law No. 93.16 related to stimulus measures for companies that employ graduates was amended to bring into effect certain reforms such as expanding the scope of benefit to include cooperatives, and determining the training period at 24 months at the most, non-renewable. The state
bears the cost of contributions to the National Social Security Fund in terms of compulsory medical insurance for the benefit of the trainees during the training period, and also the cost of the employers’ share of social security coverage and the tax on vocational training for 12 months if the trainees are employed in the end. The amendments also made it mandatory to employ at least 60% of trainees benefitting from the training.

- The «Ta'heel» program (qualification), which registered approximately 18,400 job seekers in 2014, 30% of whom were women, and 5,591 job seekers during the first five months of 2015, 47% of whom were women. This program was assessed in 2015 in terms of its procedures and effects and to determine any difficulties and make the necessary adjustments.

- The compensation for job loss program, which was adopted in 2014 for the benefit of salaried workers, and entered into force May 2015. The number of applications that fulfilled the program requirements and were registered with the National Social Security Fund was 3,620, out of which 400 have benefited from accompaniment by the National Agency for Promotion of Employment and Competencies and the National Office for Vocational Training and Promotion of Employment. The total number of people who benefited from compensation for loss of employment during the first six months of 2015 was about 2,289, 37% of whom were women.

- The valuation program, which aims to contribute to the improvement of working conditions and increase the income of certain underprivileged population segments working in production chains and local services chains. The quota reserved for women in this program was 40% in 2016 program.

4. Economic empowerment programs for women in rural areas

- Economic empowerment programs for women, aimed particularly at areas where women are highly active. Special projects for women are one of the mechanisms adopted to diminish the gap between women and men in terms of access to economic rights, including:

  - The program to create handicraft centers for women artisans, which aims at creating suitable spaces for the production, supply, marketing and qualification for groups of women working in the handicraft sector within a handicraft association or cooperative. 68 handicrafts centers for women artisans were created and equipped in a number of rural communes across various provinces and regions of the country since the program started in 2010,
comprising 3,650 women artisans working in carpet-making, embroidery and sewing. In addition, 839 women’s cooperative in the handicraft sector were established by the end of year 2014 (41.5% of the total number of cooperatives) which included 34,877 women (36.1% of the total) and 15 labels in the field of traditional handicrafts were accredited or are in the accreditation process to benefit women artisans, representing 40% of the total registered trademarks.

- The program to support women’s economic independence living in oasis areas, through the development of economic clusters and the valuation of aromatic and medicinal plants in the Tafilalt oases. The goal of the program is to promote women’s enterprises and increase their access to State support programs in order to increase business competitiveness. Those active in aromatic and medicinal plant sector in the Tafilalt oases benefitted from uniting all associations and cooperatives working in the sector in the region into economic clusters. This experience will serve as a model to be reproduced in other areas of the Draa Tafilalt region. This project served 21 associations and cooperatives operating in eight territorial communes along the «hidden tourist route».

Among the most important achievements of this project are:

- The construction of a women’s center for valuing local products in the rural commune of Arb Sbah Ghris;
- Building and equipping a unit for the valuation of aromatic and medicinal plants in the rural commune of Grhis Sofli;
- Practical trainings in the production of saffron and aromatic and medical plants in the rural communes of Ghris Oulwi, Tadeghost and Aghbalou Nkerdos.

5. International programs supporting empowerment,

- International programs supporting empowerment, given the importance attached by the Kingdom of Morocco to taking advantage of global knowledge and international experience, as well as mobilizing the necessary financial resources to accelerate women’s empowerment in general. A number of key international partnerships were signed and are directly related to women’s economic empowerment, which we cannot list here in comprehensive manner. The gender perspective has taken a strategic dimension where it is incorporated horizontally and automatically into most national programs and projects, as well as support plans and activities provided by international partners,
including programs associated with employment in general, and women’s employment in particular. These include:

- The EU support program for the implementation of the government’s plan for equality 2012-2016, which included several objectives linked to supporting women’s economic empowerment, including:
  
  - Equipping and activating 40 multi-purpose spaces for women, which are social structures in proximity, and offer several services for underprivileged women, by strengthening their capacities through vocational training and social programs, as well as providing support and care services and raising awareness of their rights.
  
  - The percentage of women holding senior positions (directors, heads of department) reached 22%, which falls under the goal of promoting women’s participation in public affairs and strengthening their influence in the decision-making process.

- The program to promote and strengthen the institutionalization of gender equality in public policies, which was launched in partnership with UN Women, and encompassed a number of projects and activities, including creating a strategic framework for the social pole for women’s economic empowerment. UN women also contributed to creating a strategy for the institutionalization of gender equality in civil service and an action plan for its implementation, under a partnership agreement. It contributed as well to the completion of a study on the harmonization of private and professional life, in addition to a program on strengthening women’s participation in governance bodies within major public Moroccan companies.

Morocco is also engaged in several initiatives and partnerships, including:

- Joining the «Partnership for an Equal Tomorrow» initiative in 2013, which was launched on the sidelines of the 67th session of the General Assembly of the United Nations in September 2012, aimed at strengthening women’s political and economic participation.

- Taking part in capacity building and skills development seminars, organized by the Arab Women Organization, including a seminar on starting small and medium-sized businesses through incubators in cooperation with the Arab Organization for Industrial Development and Mining and the MENA Incubators Network.

- Learning about supporting productive families and micro-enterprises, adopted by Qatar within the framework of Moroccan-Qatari Cooperation.
A program to improve the status of rural women, thanks to partnership and cooperation with international organizations such as the Food and Agriculture Organization and the Arab Organization for Agricultural Development, as well as the Belgian Technical Cooperation. Furthermore, Morocco has benefited from a partnership with the Union for the Mediterranean, for the activation of many regional Euro-Mediterranean projects related to women’s economic empowerment, including:

- **Promoting women’s empowerment for comprehensive and sustainable industrial development in the MENA region**, which was adopted in 2015, and is sponsored by United Nations Industrial Development Organization and partially funded by the Italian government.

- **Development and expansion of small and medium enterprises** by the Center for Entrepreneurship and Executive Development (CEED GROW), which aims to reduce barriers faced by women by providing training in business and financial management, hosting regional B2B services meetings, facilitating international consulting, and inviting entrepreneurs to participate in regional networking events.

- **Women of the Future in the Mediterranean Basin: a new generation of leaders**, which targets young women with great potential in the Southern Mediterranean countries to enhance their leadership skills through an intensive training program.
V. Obstacles, challenges and future prospects

1. Discriminatory practices in the labor market impede women’s economic empowerment

A number of studies were conducted on the forms of gender discrimination that affect women in the labor market, and the degree of application of non-discrimination standards between the sexes in the field and their relations with public policies aimed at equality and parity, social protection and their practical impact increasing women’s economic empowerment and legal protection. These studies, especially those that addressed the areas of «laws applied to women’s labor and contribution in the Moroccan labor market», and «the lack of gender equality through business practices in Morocco» and «the development of knowledge from the gender approach on the social protection system», concluded that:

- Women’s participation in economic activities are concentrated in activities and jobs that are usually not covered by social security;
- Nearly 75% of active women that are non-salaried are in the category of home assistants, the highest percentage in the Middle East and the Maghreb;
- The proportion of women who hold positions of supervision and liberal professions is less than 25%, which means that most women are not affected by legal protection on the job.

The study on «the development of knowledge based on the gender approach about the social protection system», also showed the existence of indirect disparities between men and women, which explains the limited impact of laws and strategies in the evolution of the current reality, which originate from:

- The diversity in social coverage systems and their different conditions of adhesion and levels of compensation, resulting in clear discrimination in the level of protection provided for public employees, users of the public sector, and employees that actually benefit from Social Security;
- Not taking marital status into consideration when signing up for social coverage, resulting in the husband and wife each belonging to different systems, which may grant them unequal benefits;
- Preference being given to the father in regards to family allowances and providing health coverage for children;
- Variations in terms of receiving living allocations between the spouses and transferring them to the children in the event of the death of a parent;
Ignorance of the gender approach and its lack of clarity in the bills related to mutual assistance, compensation for traffic accidents, domestic workers, and workers employed by handicraft artisans.

Women have a strong presence in sectors with unstable employment and harsh working conditions, such as agriculture, domestic work, weaving and the informal economy in general. This is due to multiple factors, such as the effects of the historical delay in girls' education, the discriminatory nature of jobs, family divisions of labor, the management and performance of household chores by women only, in addition to the non-transparent nature that characterizes this area, and belittling the value of paid work.

Many of these industrial and service activities that employ mostly women, are characterized by the unregulated nature of the employment relationship, particularly the lack of labor contracts, long working hours, the weakness or lack of safety equipment, not to mention the non-application of minimum wage, the lack of compensation for the exchange of additional hours, not declaring or only partially declaring the employees in social security, the lack of insurance against workplace accidents and sexual harassment, the lack of social welfare such as health coverage, the weakness of family solidarity mechanisms, as well as the weakness of maternity protection, mothers are not clearly protected from the risk of termination of the labor contract during the breastfeeding.

Female employees also are limited in their freedom to join unions - although the law guarantees them the right to form a union or engage in one - and are often subjected to retaliatory treatment, such as threats of being fired, disciplinary sanctions, intimidation, violence and trade union affiliation.

Overall, disparities and discrimination in the roles of women and men in the workplace remain evident despite the normative principles of equality and government initiatives which strongly promote equal access for men and women in the labor market, and combating gender stereotypes that give way to discriminatory practices and behaviors. This discrimination includes discrimination in wages in the private sector, despite the provisions of the Labor code on the principle of equal pay for equal work, however the latter does not oblige employers to provide proof of their respect for this principle, nor are financial audits or monitoring operations conducted on the risks of discrimination.
2. Challenges in women’s access to a changing world of work

Despite the institutional, legal and regulatory reforms undertaken by Morocco for a women’s fair access to their economic rights, especially women’s access to the changing work world, women’s economic empowerment continues to face several challenges, including:

- Gender gaps in the economic activity index: men’s activity at the national level is nearly three times that of women. This difference is starker among men and women in urban areas, where it is more than three times, versus rural areas where it is more than double. According to a national study carried out by Morocco on employment in 2015, women’s offer on the labor market represents only 27.1% of the active population aged 15 and older. The activity rate shows a significant difference between the sexes (71.5% of men and 24.8% of women in 2015);

- Gender gaps in employment and pay, the activity level among women mainly explains the difference between men’s employment rate (65.3%) and that of women (22.6%), and the GPI (Gender Parity Index) confirms that men’s chances to get employed are more than three times the chances of women;

- Gender gaps in the nature of work, where women work especially in areas with weak productivity, and every eight out of ten women are employed in rural areas, as family helpers, and in urban areas as salaried employees.

An analysis of employment by place of residence shows that parity between men and women is less equal in urban areas than in rural areas (4 times the level of disparity in urban areas compared to double in rural areas). This disparity between men and women in rural areas can be explained by the low activity of women compared to men, more than it is explained by the difficulties faced by women in access to the employment market.

- Cultural and societal challenges associated with certain mentalities and domestic responsibilities which oblige women to divide their time, which reduces their participation in their own enterprises, as well as administrative, real estate and financial challenges shared by men and women. Despite efforts made, the opportunities of access to self-employment for Moroccan women remain limited. In fact, women who have succeeded in starting a business and creating employment were only 0.6% between 1999 and 2013.
Adding to these challenges are other obstacles to women’s entrepreneurship, such as:

- The difficulty of access to financing;
- Weak economic participate in certain industrial and commercial activities and the low quality of positions granted to them;
- Weakness of marketing networks for women’s cooperative products;
- Women’s limited access to information and communication technology, especially in rural areas;
- Gender stereotypes contributing to the low participation of women in the areas of innovation and technology.

3. Future prospects

The national context has witnessed an energy directed towards legal, regulatory and institutional reforms, which today provides the essential pillars for developing a consistent and coherent vision of sustainable development for the benefit of all components of society and responding to the aspirations of all citizens, male and female alike.

- The Sustainable Development Plan for 2030, through which the Kingdom of Morocco expressed a strong will to create new models of human development taking into account respect for human dignity, promoting equality and the principles of overall growth. This comes in response to the 2011 Constitution, which enshrined the concept of sustainable development and granted every citizen the right to it, and considered that public authorities are required to mobilize all available resources to ensure this right. Through national consultations on the prospects for post 2015 with all sectors of government, national institutions and non-governmental organizations, universities and institutions of elected representation, civil society organizations and the support of UN commissions and regional and international organizations, Morocco has developed a roadmap for sustainable development, outlining the strategic vision and the mechanisms to be adopted to achieve the objectives of this development. The roadmap also outlines the means of coordination among different agencies and means of financing, as well as the most important challenges to be faced.

- The «Icram» Government Plan for Equality for post 2016. The first Icram Government Plan for Equality 2012-2016 was able to achieve structural goals, and strengthen convergence for an actual institutionalization of equality at all levels. This plan has witnessed 75% implementation (117 procedures out of 156), and based on the need
to develop public policies in accordance with a rights-based approach and the priority objectives that that entails, especially in the area of reducing social and spatial inequalities, an «Icram» Government Plan for Equality for post 2016 is currently being prepared, based on integration, engagement and accountability as cornerstones of participatory democracy. The goal of this plan is also to strengthen the monitoring and evaluation systems to offer indicators that are complex, gender-responsive, clearly legible and based on accurate data, on the impact of these measures on women’s lives. This plan is a national mechanism to ensure the translation of the sustainable development goals, especially as it intends to adopt a territorial level in programming and monitoring in partnership with regional and local actors, civil society organizations and the private sector. Noting that an additional focus is planned on the “Economic empowerment of women”, by reinforcing the measures & tools related to this axis.

- **Advanced regionalization** as a key lever to achieving comprehensive and sustainable development. Paving the way for development policies requires the adoption of the notion of proximity to know the disparate needs of various population segments, in order to guarantee human rights and respect for the principle of equality, dignity and to reduce spatial and economic disparities between the generations and between the sexes in access to their rights. The adoption of the local development approach brings the decision-making process closer to individuals, and takes into account the cultural, economic and social specificities and identities as well as the needs of the target population, in order to meet the challenge of comprehensive development. Morocco is committed to the path of advanced regionalization and continues to conduct a proper assessment of the level of access of male and female citizens of different generations to their fundamental human rights.

- **Advanced national legislation and mechanisms for better situations:**
  - The Authority for Parity and the Fight against all Forms of Discrimination, which aims to achieve the principle of parity between men and women;
  - The Combating Violence Against Women Bill, which empowers women with a host of protection and care measures, as well as a set of restraining provisions against perpetrators of violence;
  - The role of green economy and renewable energies in creating wealth and jobs: The National Strategy for Renewable Energies 2020 adopted by Morocco is based on the introduction, establishment and operation of large scale solar and wind power generation plants, which will
contribute to the creation of wealth and employment opportunities. A National Strategy for Sustainable Development was also established, in consultation with all stakeholders, which aims to establish basic rules for green and inclusive economy.

- Digital technology and new types of jobs: new types of jobs have begun to emerge recently due to technological developments and changes witnessed by the work world, such as seasonal work, working remotely, etc., which has introduced new concepts and variables to the nature of the employment relationship. These developments have had many repercussions, on the job market, on work organization, on social legislation, on business competitiveness and human resources. All of this requires looking for means of good management of these new types of job, thinking of new formats for suitability of the employment relationship, and following best practices in this area.

There is also increasing concern about the potential disappearance of jobs in view of the transformation of the working world due to technological and digital developments, such as the use of automation, cybernetics, 3D printing and electronic communication. Some estimates indicate that more than 7 million jobs are at risk in the world’s biggest economies over the next five years, related to office and administrative services, manufacturing and production, and health care. Women stand to lose a range of jobs, which will lead to a widening of the gender gap.

Mastering digital technologies and using them to acquire knowledge and to communicate and enhance efficiency may help bridge the gender gap. If women’s use of digital technologies continues to increase, gender equality in the workplace can be achieved in a much faster manner than predicted by many of the current estimates. Given the increasing levels of women in STEM (science, technology, engineering and mathematics) in some countries, women possess great potential in the global workforce.
Conclusion

The outcome of the efforts made by the Kingdom of Morocco in the process of implementing its democratic and development options in close relation to achieving women’s empowerment in all fields is well known. These efforts brought Morocco to be model, given the political, institutional and legislative reforms launched in the course of the activation of these objectives on the one hand, and the evolution of the various indicators on the other hand.

However, this experience is not without challenges. The challenge is to manage the territorial dimension in the development and implementation of public policies and programs, and the adjustment of the empowerment for women indicators and gender mainstreaming. Also, we work on the development of statistical and cognitive systems related to the various gender indicators, as well the activation of the participatory approach in all areas of parity and equality, and improving governance and the level of efficiency of the government management.

And since there are still more efforts needed to empower women, and strengthen their economic, political, social, cultural and environmental rights, we call for further cooperation and coordination between the various actors, at national, regional and international levels, to carry this common concern and also common dream for a world full of equality, justice and equity fitting to women’s large aspirations.
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