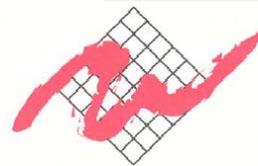


The Status of Women in the Middle East and North Africa (SWMENA) Project

Focus on Morocco | Paid Work and Control of Earnings
& Assets Topic Brief

*A project by the International Foundation for Electoral
Systems (IFES) and The Institute for Women's Policy
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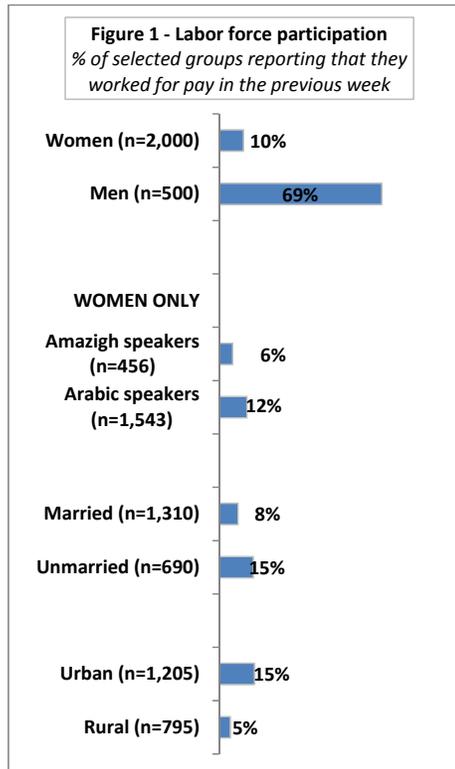
PAID WORK

This topic brief presents the main findings from the SWMENA survey¹ in Morocco on paid work and employment. It includes analysis of participation by Moroccan women in the formal economy through their wage labor and subsequent control over their earnings and any other assets. In addition, other features of income and formal sector involvement are discussed, such as receipt of benefits as a part of employment.

Labor Force Participation

Labor force participation among Moroccan women is extremely low, particularly when compared to that of men: 69% of men work for pay, compared to only 10% of women. Arabic-speaking women, unmarried women, and urban women all somewhat more likely to work than their respective counterparts, but even among these groups labor force participation is quite low by international standards.

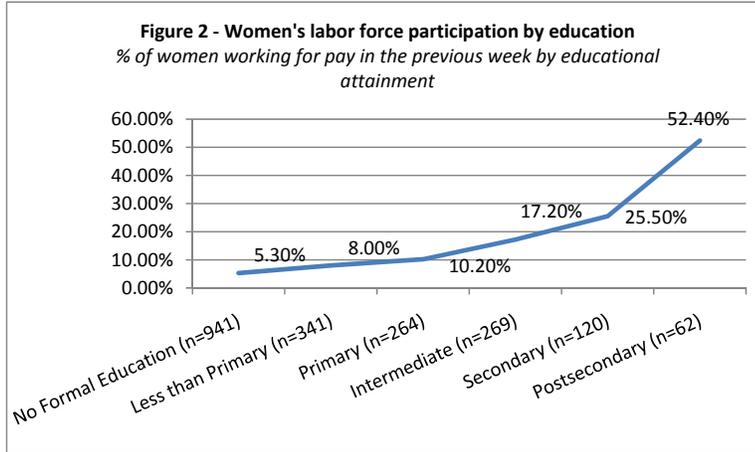
Low labor force participation cannot be entirely attributed to preferences of women themselves: fully 84% of young women surveyed indicated that they intended to or already were pursuing a career. Although this question was asked only of respondents under age 25, even among this ambitious age group only 10% of women currently work.



¹ From December 2009 through January 2010, the SWMENA survey was disseminated to 2,000 women and 500 men in Morocco. The survey is designed to assess how women in Morocco view themselves as members of society, the economy and the polity.



- Women’s formal labor force participation rates are associated with women’s educational attainment: women with high levels of education tend to work more than women with low levels of educational attainment. Only 5% of women without any formal education work for pay, whereas 52% of women with a post-secondary degree participate in the paid labor force (Figure 2).

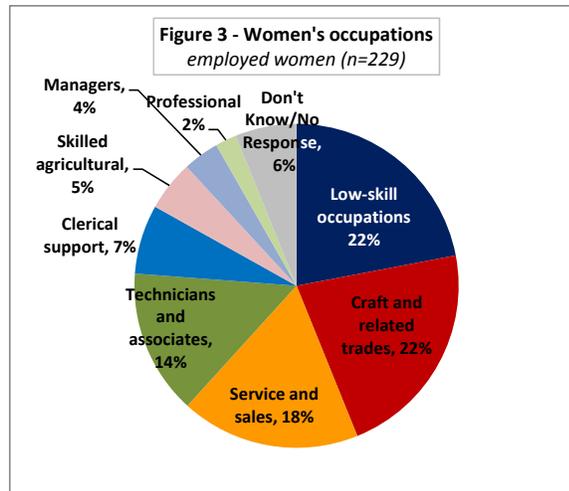


- Women who reside within major urban metropolitan areas are more likely to work for pay than those in the country as a whole. Among women in Rabat-Sale-Zemmour 17% worked for pay, in Tanger-Tetouan 16% of women were in the paid labor force, and in Grand Casablanca 14% of women work.

Employment Patterns

As shown in Figure 3, Moroccan women who are employed report a range of types of jobs in which they work.

- The most common occupations among working Moroccan women are in crafts and related trades and low skill occupations (both 22%), followed by service and sales occupations (18%) and technicians and associates (14%). (Because the overall sample of working women in the study was quite small, it is difficult to draw firm conclusions about whether the occupational distribution represented here is generalizable to the population as a whole.)

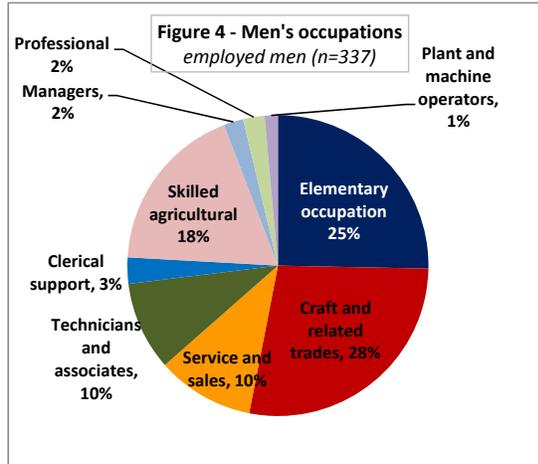


A number of these fields of employment require an investment in time for specific training and skills, but few appear to be professional or managerial

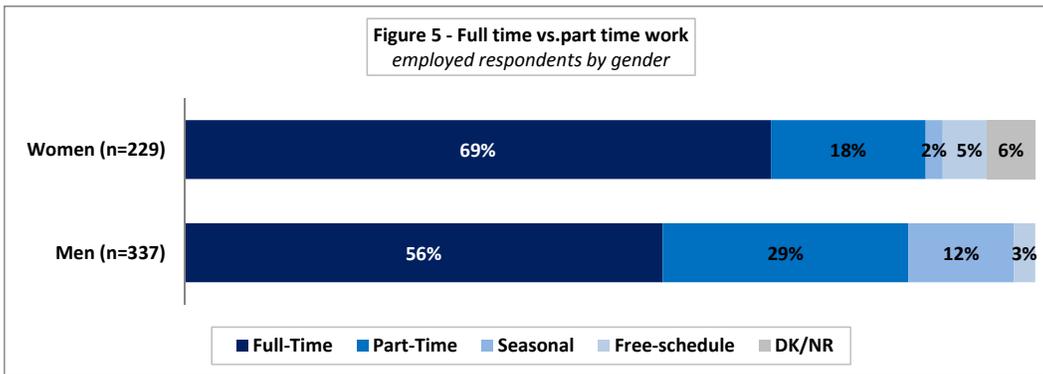


The distribution of men across occupations, shown in Figure 4, is quite similar to that seen among women.

- Men, however, are more likely than women to work in the craft and related trades (28%), elementary occupations (25%), and skilled agriculture (18%) and less likely to work in service and sales or as technicians (10% for both.)
- Lower income women in Morocco were more likely to work multiple jobs than higher income women: Among women in the lowest socioeconomic category, 14% stated that they work two or more jobs, compared to just 4% among those in the highest socioeconomic category.



Although Moroccan women’s labor force participation might be low compared to that of men, women who are employed appear to work more steadily. Nearly 70% of women work on a full-time basis, compared to 56% of men. Eighteen percent of employed women work part time, 2% seasonally, and 5% on a “free schedule.” In contrast, 29% of employed men work part time and 12% seasonally. Six percent of women but none of the men in the sample either did not answer the question or said they did not know how often they worked (Figure 5)

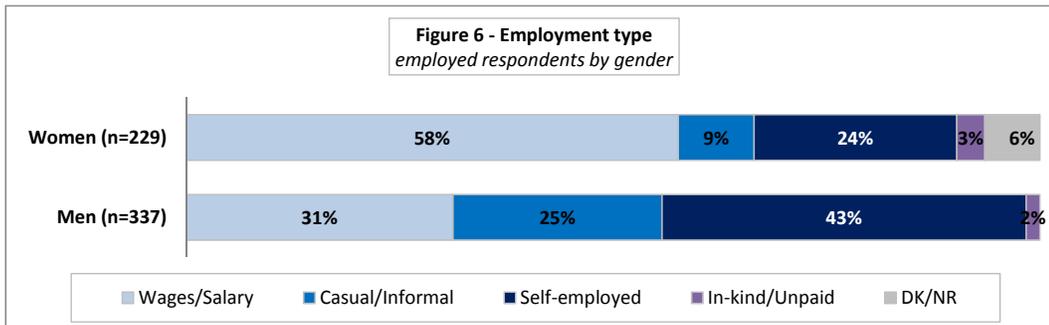


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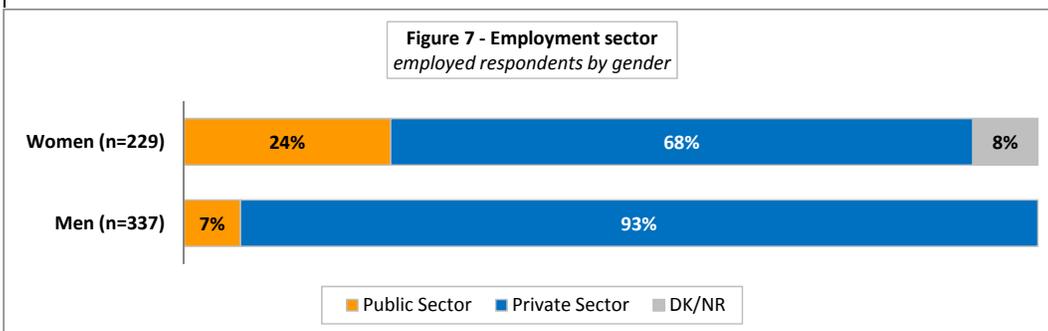


A majority of employed women are paid a salary or regular wages (58%), though nearly a quarter are self-employed. A plurality of men is self-employed (43%), and three in ten are paid a salary or wages (31%) (Figure 6).

- One in four men works on a casual or informal basis, compared to only 9% of women. Very few Moroccans are paid in-kind or contribute to businesses on an unpaid basis (3% of women and 2% of men).
- Married women are more likely to be self employed than unmarried women (29% versus 19%), though pluralities work for wages or a salary (married women 49%, unmarried women 67%).

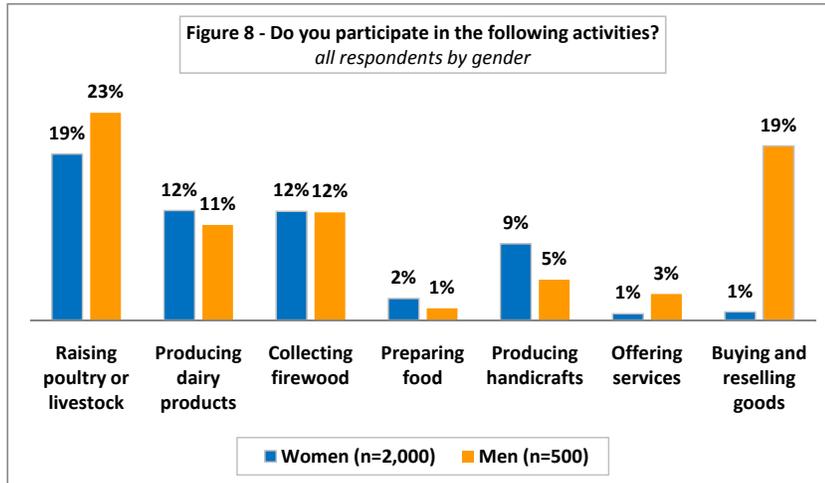


- As shown in Figure 7, Women are more than three times as likely as men to work in the public sector: 24% of employed women work either in government or in government-owned corporations, compared to just 7% of men. Ninety-three percent of men work in the private sector, compared to 68% of working women, and 8% of women did not know or did not say what industry they work in.
- Public sector (government) jobs appear to be concentrated in North Central Morocco (Fes-Boulmane and Taza-Al Hoceima), where 34% of employed women work for the government and another 16% work in government-owned corporations, and North Morocco (Gharb-Chrarda-Draa, Rabat-Sale-Zemmour, and Tanger-Tetouan), where 22% of employed women work for the government and 43% for government-owned corporations. Since sample sizes for working women by region were quite small, it is somewhat difficult to draw



In addition to questions about formal labor force participation, respondents were asked whether they participated in a number of informal economic activities.

- Of the informal economic activities shown in Figure 8, only two appear to show gender differences: nearly 20% of men but only 1% of women buys and resells goods, and women are somewhat more likely to produce handicrafts than men (9% vs 5%). Women and men are nearly equally likely to raise poultry or livestock, produce dairy products, collect firewood, and offer services at a hotel or a shop

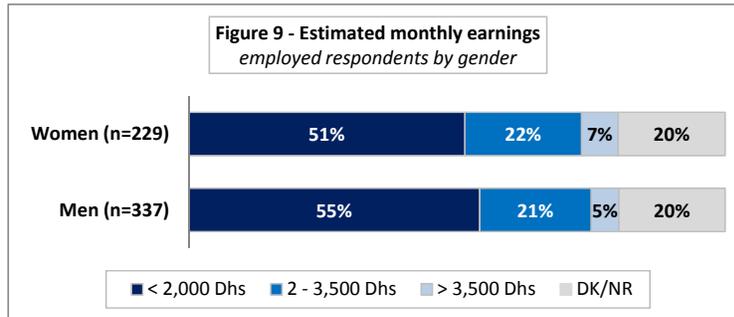


- Not surprisingly, women living in rural areas are significantly more likely than their urban counterparts to raise poultry or livestock (38% versus 2%), produce dairy products (26% versus 1%), and collect firewood (26% versus 1%).
- Ten percent of men participate in construction activities. This activity is more common in rural areas (16%) than in urban areas (5%). Women were not asked this question, so a comparison is not possible.
- Only 29% of women and 44% of men reported participating in any of the informal economic activities listed.



Wages and Employment Benefits

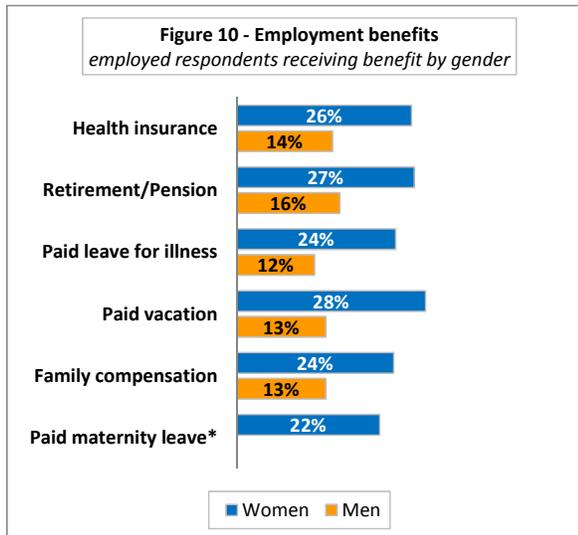
Quite surprisingly, there was no discernible gap between the wages of men and women who responded to the. Figure 9 shows that working women in the survey earn virtually the same wages as their male counterparts.



It is notable, however, that one in five women and men was unable or unwilling to tell interviewers their estimated monthly earnings, which may indicate that earnings are a taboo topic of conversation, or that, for many people, monthly earnings are too variable to estimate with any certainty.

Moroccan women workers are substantially more likely to receive all employment benefits than men. This may be due to the fact that employed women are, on the whole, better educated than employed men, and are more likely to be qualified for high quality occupations. Women are also more likely to work in the public sector, where employment benefits are more common than in the private sector.

- As shown in Figure 10, more than one in four working women receive health insurance (26%), retirement/pension funds (27%), and paid vacation (28%) from their employers, and only slightly fewer receive paid leave for illness (24%), family compensation (24%), and paid maternity leave (22%). Another 10% of women receive unpaid maternity leave. Men were not asked about paternity benefits.
- In comparison, the number of men receiving each of these benefits is much lower: only 16% of working men have employer-sponsored retirement/pension funds, and fewer have health insurance (14%). Thirteen percent receive paid vacation or family compensation, and just 12% are entitled to paid leave when they are ill.

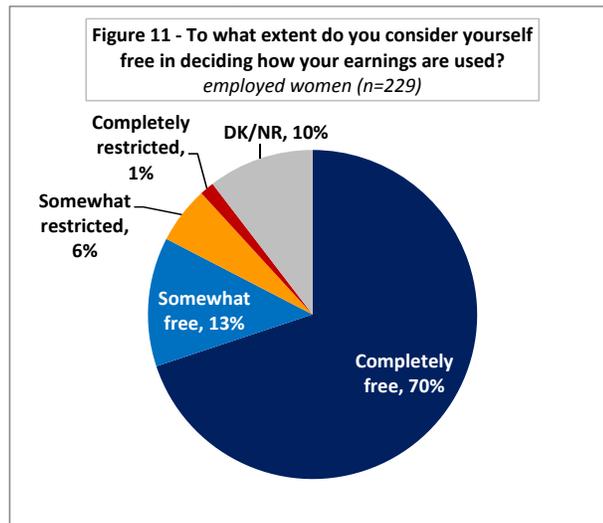


Not surprisingly, receipt of all benefits increases with educational attainment. For example, among working women with no formal education, only 4% receive health insurance, while 61% of women with at least a secondary degree receive that benefit.

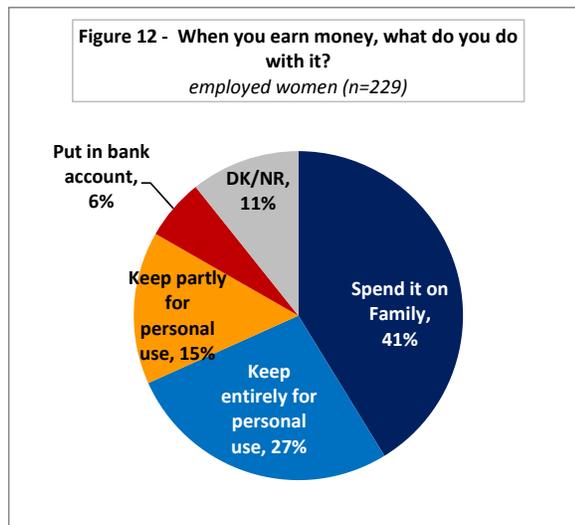
- Women with more education are also much more likely to be aware of the benefits they have access to: While 27% of working women with no formal education refused to answer or said they didn't know if their employer provides health insurance for them, only 6% of secondary school graduates and no college-educated women gave this response. A similar pattern appears in responses to questions about all employment benefits
- Many women either refused to answer or said they did not know whether they receive the following benefit: health insurance (13%), retirement/pensions (14%), unpaid and paid maternity leave (both 17%), paid leave for illness (15%), paid vacation (14%), and family compensation (15%). In every case, only 1% of men refused to answer or said they did not know.

CONTROL OF EARNINGS AND ASSETS

- Although only 10% of Moroccan women report working for wages, a large majority of those who do so say they feel either completely free (70%) or somewhat free (13%) to decide how their earnings are used (Figure 11). Control over assets appears to increase with education, but the large number of DK/NR responses makes it difficult to say with complete confidence.
- Women are more likely than men to report keeping all of their earnings for themselves (27% vs 14%), but this may be due to the fact that a greater proportion of the female sample is married (64%) than the male sample (55%).



- Only 2% of women aged 18 to 24 report giving all of their earnings to their spouse or parents to manage, and none of the women in any other age group did so.
- In general, women are more likely to spend their earnings on their family and less likely to keep it entirely for themselves as they get older, possibly because many younger women might not have their own households and children on which to spend their earnings.
- However, the opposite pattern is seen with educational attainment: 62% of women with no formal education spend all their earnings on their families, compared to just 15% of women with a secondary education. Forty-one percent of these women report keeping all of their earnings for themselves, compared to just 11% of those with no education.



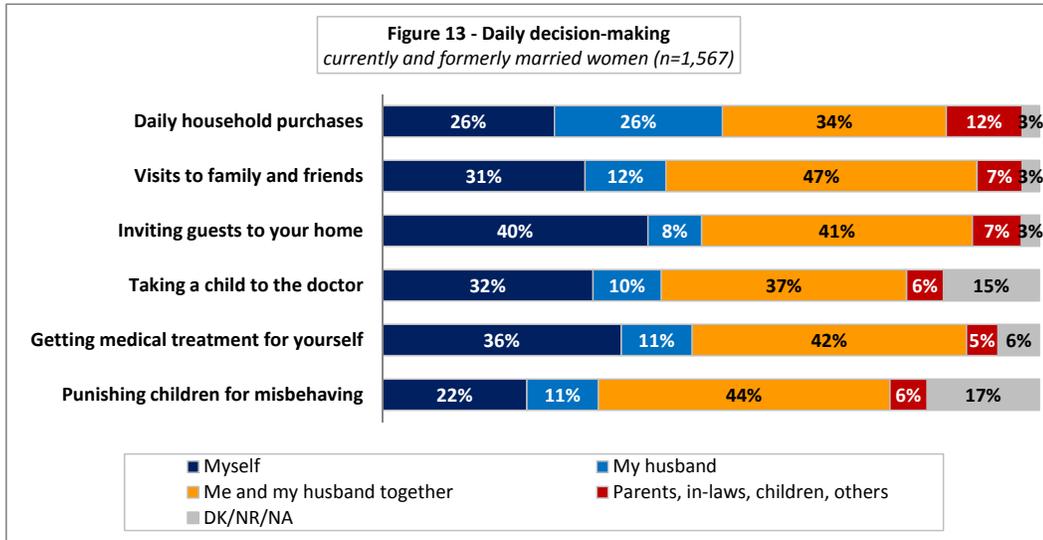
- Again, the DK/NR responses may be partly responsible: 21% of women with no education said they didn't know or refused to answer, while only 5% of women with a secondary degree fall into this category.

Household and Family Decisions

Women were asked about different categories of decision-making, regarding economic as well as parental and social concerns, in order to learn about family and household relationships and women's relative autonomy over what they view as important.



As Figure 13 displays, most currently or formerly married women report that either they, or they and their husbands together, make decisions about daily household and family needs. Only when it comes to making daily household purchases do a large number of respondents report that their husbands are the sole decision-makers (26%), and in this case women alone are just as likely to make such decisions (26%), so that control over daily household budgets can be held by either men or women among those who are married.

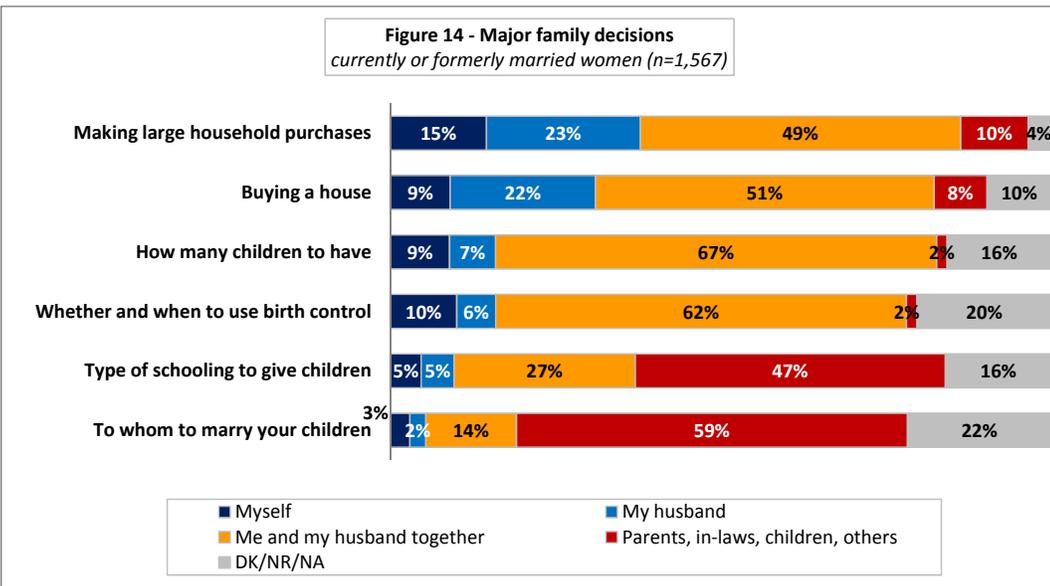


- Married women who earn wages are more likely than those who do not earn wages to have decision-making power over daily household purchases (40% vs 25%), deciding when to pursue medical treatment for themselves (46% vs 35%), and punishing misbehaving children (31% vs 21%).
- Of the daily household decisions addressed by the survey, women are most likely to be the decision-maker about inviting guests to their home (40%), and least likely to be solely in charge of deciding when and how to punish children for misbehaving (22%)
- Nearly half of respondents report that visits to family and friends are a joint decision between them their husband (47%), and more than four in ten report joint decision-making when it comes to inviting guests into their home (41%), getting medical treatment for the respondent (42%), and deciding punishments for misbehaving children (44%).
- Women with greater educational attainment are more likely to report that they and their husbands make all decisions jointly and less likely to report that their husbands are the sole decision makers. Amazigh-speaking women are more likely than Arabic-speakers to report that their husbands make all daily decisions addressed in the survey.



Decision-making power is divided very differently when it comes to major household or family issues. Although between one in three and half of respondents reported that daily household decisions can be made by either the woman or her spouse alone, major family decisions are much more likely to be handled either jointly or by someone else in the family.

- Of the major family decisions asked about, only when it comes to making large household purchases (23%) and buying a house (22%) did more than one in ten women report that their husbands are the sole decision maker, and about half of women report making these decisions jointly.
- Forty-six percent of women report allowing their children to decide what type of schooling they will receive (another 1% say the grandparents will make this decision), and 58% say their children will choose their own spouse (again, 1% report that grandparents will decide). However, nearly one in five women report that she, her husband, or both together will select their children’s spouses.

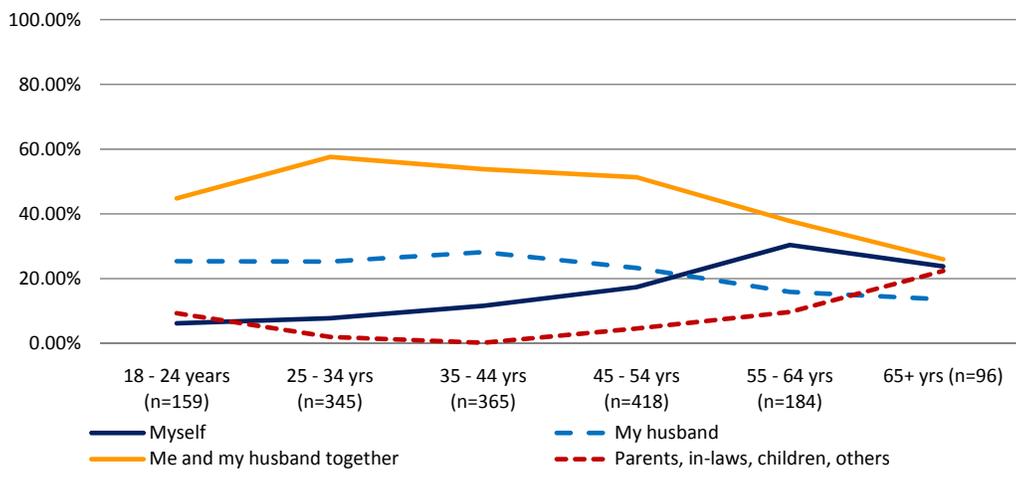


- Amazigh-speaking women are more likely than their Arabic-speaking counterparts to say that their husbands make any of the important family decisions asked about, while Arabic-speakers are more likely to say that such decisions are shared.
- Women who work for pay are more likely than those who don’t to say that they and their husbands share decision-making power when it comes to making large household purchases (60% versus 47%) and buying a house (62% versus 50%)



As shown in Figure 15, spouses tend to share decision-making about large household purchases, but that arrangement appears to be different among older respondents. A plurality of women aged 18 to 24 (45%) reports sharing such decisions, and one in four says her husband alone makes these decisions. Nine percent of young women reported that their parents or in-laws make these decisions, and just 6% of respondents said they alone were responsible for making these choices. Decision-making responsibilities largely follow this pattern for women up to age 54, although respondents 25 and over have more decision-making power than in-laws and parents. Women 55 and older are more likely than their husbands to be the decision maker in their household, though a plurality continues to make decisions jointly. From age 55 on, a substantial number of women report that their children make decisions about large household purchases; among those aged 65 and older more than one in five (22%) say so. Respondents aged 65 and older indicate that they themselves, their children, and they and their husbands share decision making power roughly equally, while their husbands are significantly less likely to make decisions alone than among younger respondents.

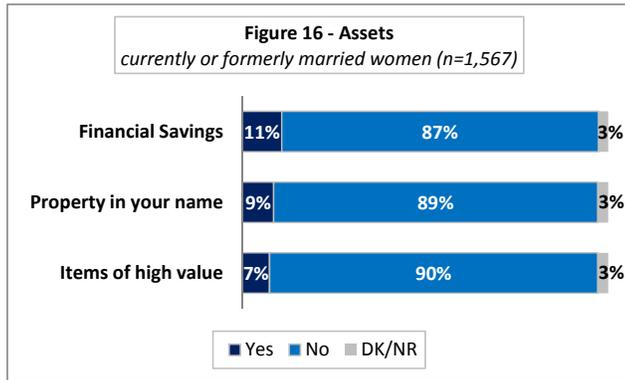
Figure 15 - Decision-making about large household purchases
currently and formerly married women by age



Women living in rural areas are significantly more likely than those in urban areas to report that their husband is the sole decision maker for all major family decisions, but the difference is only large when it comes to making large household purchases (33% versus 15%) and buying a house (28% versus 17%).



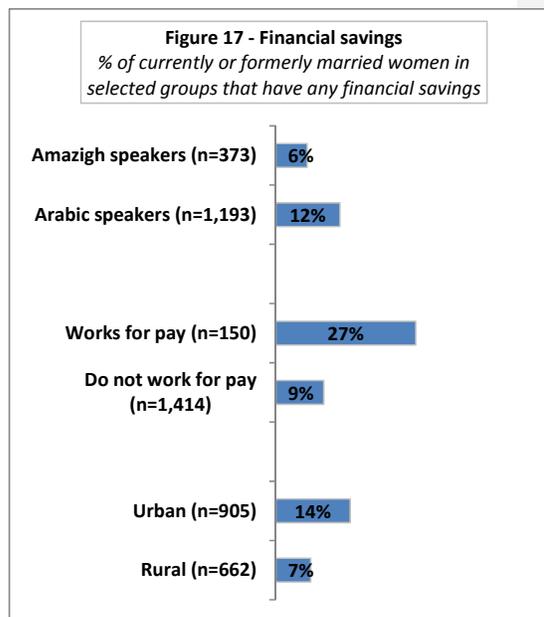
Assets and Credit



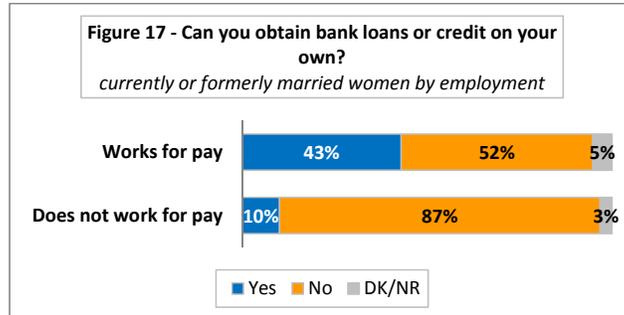
As can be seen in Figure 16, very few Moroccan women have their own assets that could be drawn up on times of financial need. Barely more than one in ten currently or formerly married women report having any financial savings, and fewer than this have land or an apartment or house with the title in their name, or portable items of high value such as a car or jewelry.

Although few Moroccan women at all have financial assets, some groups are more likely to have them than others.

- Arabic speaking women are twice as likely to have financial savings as their Amazigh-speaking counterparts, and urban dwellers are similarly more likely to have these assets than women living in rural areas. The benefit of employment is even stronger: working women are three times as likely to have their own financial assets as women who do not work for pay.
- Not surprisingly, better-educated women are more likely to own assets. Just 9% of women with no formal education have financial savings or property in their name, and only 4% have items of high value. In comparison, nearly half (49%) of women with a postsecondary degree have financial savings, one in four has property in her name, and 42% has items of high value.
- Thirteen percent of currently married and 12% of formerly married Moroccan women say they can obtain bank loans or other credit without help from a spouse or parent. Eighty-four percent say they cannot get credit on their own, and 3% say they don't know or refused. Once again, there are significant differences among subgroups.



- Most strikingly, employment dramatically increases women’s access to credit: 43% of women who work for pay, but only 10% of women who do not, can obtain loans or credit on their own.
- Women between the ages of 18 and 54 are similarly able to obtain loans (between 12% and 18% based on age group), but access drops dramatically for women over 55. Only 6% of women over age 55 can obtain loans without help from a spouse.
- Urban dwelling women are more likely to have access to credit (17%) than women in rural areas (9%).
- Not surprisingly, education improves access to credit. While only 8% of women with no formal education can get credit or loans, this number steadily rises with educational attainment, reaching 51% among women with a postsecondary degree.



Among women who said they did have access to credit, the most common source was from micro lenders such as Amana, Zakoura, and Fonddep (27%). Twenty-three percent said they could get loans or credit from commercial banks, and almost as many said they rely on relatives or their parents for loans or credit (22%) (Table 1).

Micro lenders (27%)
Commercial Banks (23%)
Relatives/Parents (22%)
Contribution between friends (16%)
Friends (15%)

Nearly half of currently or formerly married Moroccan women say they would be unable to financially support themselves and their family without the income provided by their husband or family.



- About one in three women (29%) are confident they could support themselves and their family on their own, and 2% are already doing so (combined into one category in Figure 18).
- Women’s confidence in their ability to support themselves declines with age, from 39% among women 18 to 24 to 9% among women 65 and older (11% if those already supporting themselves are included).
- Women who are Arabic speakers (32%), employed (56%), and live in urban areas (34%) are more likely to say they could support themselves and their family without a husband or family’s income, than those who are Amazigh speakers (20%), not wage earners (26%), and live in rural areas (23%).

