



# Gender Assessment For USAID / Morocco

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## The Women in Development (WID) IQC

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## ACRONYMS AND ABBREVIATIONS

ADS	Automated Directives System
BDS	Business Development Survey
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CCT	Cross-Cutting Themes
COP	Chief of Party
CRS	Catholic Relief Services
CSP	Country Strategy Plan
CQA	<i>Centre de Qualification Agricole</i>
DAC	Development Assistance Committee
DCA	Development Credit Authority
DG	Democracy and Governance
DWG	Democracy Working Group
ED	Education
EG	Economic Growth
EGAT	Economic Growth, Agriculture & Trade
ENV	Environment
ERA	Equal Rights Act
FAO	Food & Agriculture Organization of the United Nations
FTA	Free Trade Agreement
FY	fiscal year
GAD	Gender and Development
GBI	Gender Budget Initiatives
GOM	Government of Morocco
GWE	Girls' and Women's Education
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
ICT	Information and Communication Technologies
IDB	Inter-American Development Bank
IDRC	International Development Research Centre (Canada)
IFES	International Foundation for Election Systems
ILO	International Labor Organization
IPED	Institute of Private Enterprise Development
IR	Intermediate Result
IT	Information Technology
IUCN	World Conservation Union
LDA	Local Development Association
MEPI	Middle East Partnership Initiative
NDI	National Democratic Institute
NDS	National Development Strategy
NEF	Near East Foundation
NGO	Non-Governmental Organization
NRDC	National Resource and Documentation Center for Gender and Development
NRM	Natural Resource Management
OECD	Organization for Economic Co-operation and Development
PAIWD	Plan of Action for the Integration of Women in Development

PLWHAs	People Living With HIV/AIDS
PMP	Performance Monitoring Plan
PRA	Participatory Rural Appraisal
RFA	request for assistance
RFP	request for proposal
SME	Small and Medium Enterprises
SO	Strategic Objective
SPO	Special Objective
SWIM	System-Wide Initiative on Water Management
TIFI	Trade, Industry, Finance and Investment
TOT	Training of Trainers
UN	United Nations
UNICEF	United Nations Children's Fund
UNDP	United Nations Development Program
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
VAW	Violence Against Women
WHO	World Health Organization
WID	Women in Development
WIDTECH	Women in Development Technical Assistance Project
WTO	World Trade Organization

**EXECUTIVE SUMMARY**  
**A Gender Assessment for USAID/Morocco in Preparation for its**  
**Country Strategic Plan, 2004-2008**

**INTRODUCTION**

This gender assessment provides a baseline overview of gender issues that are pertinent to the sectors and sub-sectors USAID/Morocco is planning to target under its 2004-2008 strategy. Although not exhaustive in scope, this report serves as a starting point for gender mainstreaming under the new country strategy and it provides the Mission with the appropriate questions to ask when developing Performance Monitoring Plans (PMP), designing programs, implementing activities, and monitoring results. As Morocco embarks on expansion of its trade through the Free Trade Agreement (FTA) with the U.S. – which will be signed at the end of this year – there are some key questions that will assist the USAID Mission and the Government of Morocco (GOM) in assessing to what extent gender-based constraints hamper the development of key industries, as well as the impact of different policies and investment strategies on the relative status of women.

USAID/Morocco has determined that its new country strategy will consist of a single Strategic Objective (SO) focused on increased economic opportunities. The SO will focus on three areas: IR1: Increased productivity in irrigated agriculture and agribusiness; IR2: New business opportunities outside of agriculture expanded; and IR3: Business environment improved. Within these sectors, USAID/Morocco will target workforce development designed to improve the skills—basic and specialized—of Morocco’s future labor force, increase the enrollment of girls in middle school education, and good governance activities aimed at helping government work more effectively and transparently. This strategic plan should reflect attention to efforts to improve the status of women by acknowledging both the differential roles of men and women in Moroccan society and the institutional structures that affect those roles. Attention to gender considerations includes both the ways in which gender relations may affect the achievement of results and how results may affect the relative status of women.

**THE COUNTRY STRATEGY PLAN (CSP)**

**Agriculture and Agribusiness**

The FTA will have both positive and negative impacts on the economic and employment opportunities for women relative to men, especially in agriculture. Understanding how trade liberalization will affect women’s and men’s access to and control of resources as well as its impact on labor force segmentation within the agricultural sector is a key consideration when designing programs in this sector. For example, Sardine canneries on the southern coast of Morocco employ women on their assembly lines, therefore feminizing the industry’s core labor force and excluding men from access to these jobs. In contrast, irrigated agricultural production in Morocco is generally the domain of men. Although women work in agriculture, they rarely own the land and are usually unpaid laborers who are termed “Aide de Famille”. As a result of the FTA and other such international trade agreements, agricultural production in Morocco will

move either to mass production (probably of fruits and vegetables) or specialized production (organic foods and other niche markets). New industries and technologies will be introduced, creating new employment options. Development programs in support of this process will be most effective if both men and women have access to these new types of jobs. To understand the social and economic impact of trade liberalization, it is important to monitor the evolving labor force segmentation in these new industries.

To strengthen women's role in decision-making on local matters, USAID/Morocco can draw on its wide-ranging and often successful experiences in involving women in decision-making both within the community and vis-à-vis local level government. Under its current strategy, USAID/Morocco helped increase women's participation in water users' associations, parent-teacher associations and in decision-making at the community level through the Near East Foundation's and Catholic Relief Services' programs in southern and southeastern Morocco. Lessons learned from these programs can inform mechanisms for involving women's cooperatives and/or women's associations in the decision-making process so that they benefit from training in agricultural technology, improve their access to markets and, ultimately, make them a key part of Morocco's development.

**Workforce Development:** Improving the skills and knowledge of the labor force is a necessary input for enabling Morocco and Moroccans to compete in increasingly complex international markets. As part of its workforce development programming, the Mission will target post-middle school agricultural institutes (*Centres de Qualification Agricole –CQA*) with the aim of increasing girls' enrollment in these institutes.

Funding levels permitting – the Mission is planning another activity to buoy the education level of young people entering the workforce. USAID/Morocco will be investing in middle school (grades 9-7) education with the objective of increasing girls' enrollment and improving the overall relevance of middle school education vis-à-vis the future needs of Morocco's workforce. The appropriateness and relevance of education and teaching and learning methodologies have an impact on retention in school. As evidenced by lessons learned from the current basic girls' education activities, girls are more likely than boys to either drop-out or be pulled out of school by their families if what girls and boys learn is not pertinent and relevant and if how they learn it alienates them in the classroom.

In designing and implementing such an activity, it is essential to keep in mind that the constraints to girls' attendance in school are somewhat similar to those for boys, but are also exacerbated by other socio-economic constraints which may particularly prevent girls from enrolling in educational institutions (whether vocational education institutes or the public education system) that are located away from their home villages. Both boys and girls are constrained from attending post-primary schools because of the direct costs of schooling (transportation, books, etc.). Conversely, parents are much less likely to send their young girls, as opposed to their sons, to reside in dormitories where they are vulnerable to sexual harassment or socio-culturally unacceptable behaviors. Parents also do not see the value of investing extensively in their daughters' education since girls marry and take this investment to their husbands' family home.

## **New Business Opportunities**

USAID/Morocco will support diversification of Morocco's tourism sector by developing rural tourism infrastructure, markets and products. Moroccan women are active in their country's tourism sector, unlike many other Arab countries where women are absent from the tourism sector due to social stigmatization. Globally, women tend to occupy the lowest level and least lucrative positions in tourism. Community-based rural tourism, as proposed by USAID/Morocco, can open up new opportunities for both women and men. Women should benefit from tourism-related training provided by USAID and from interventions that encourage women's participation in community and local level decision-making. Training opportunities that ensure women's participation are key for strengthening the capacity of the workforce as well as diversifying its base. Additionally, USAID programs can encourage women to enter into areas of tourism that have been reserved for men so far (tour guide, *Aubérge* manager, etc.)

## **Business Environment Improved**

The FTA will have possible differential effects on men's and women's opportunities as business owners and employers. Constraints in access to credit and business services differ for men and women. Because of inheritance laws under the Personal Status Code, women can only inherit a small portion of their fathers'/mothers' legacy compared to what their brothers inherit. Women are, therefore, less likely to have collateral for securing loans to start businesses.

High illiteracy rates, particularly for women, are a serious constraint for their participation and ownership of businesses. While illiterate men can apprentice or learn a variety of crafts (plumbing, carpentry) that can provide a livelihood, illiterate women have fewer and lower paying options such as becoming a domestic servant or a seamstress. The traditional labor force roles reserved for women in Morocco make it difficult for them, for example, to open and operate an "epicerie" or the traditional artisanal stores so pervasive in Morocco. USAID/Morocco can ensure that women are not excluded from business promotion programs by taking into consideration the following gender issues:

- a. Consideration of differential impacts of changes in labor legislation, social protection legislation, exchange rate (i.e., the potential burden of reduction in social spending falling more heavily on women).
- b. Equity of access to opportunities for business development for men and women (access to capital, property titles, size, type, and sector of business, etc).
- c. Impact on job creation (in which sectors, type of skills required, safety of workplace, security in going to and from work, equity in pay between jobs principally occupied by women and those occupied by men, and job security, training opportunities).

**Microfinance:** USAID/Morocco's successful microfinance activities will be continuing under the new strategy. Experience in other countries has demonstrated that as the microfinance sector matures, businesses grow as the loan size gets bigger and is secured by collateral. However, firms owned by men are much more likely to experience growth than firms owned by women. USAID/Morocco would benefit from identifying gender-based constraints to the

expansion of female-owned, versus male-owned, micro-business (such as different perceptions of risk, access to fixed assets and time constraints).

In measuring the impact of microfinance on women's status, indicators should include not only sex-disaggregated data on the number of borrowers, but also on average loan size by sex. Business development services in support of micro-loans have proven extremely beneficial to women especially, since women seem to be less knowledgeable about basic bookkeeping, banking procedures, marketing, etc. Collecting sex-disaggregated data on access to/benefit from business development services is one way to monitor whether those who are most in need of these services are benefiting from them.

## **Democracy and Governance**

Given the role that decentralization is playing in Moroccan society generally and the specific role it is assuming in economic policy development and education, local governance is a key area of investment. This does not detract from the importance of analyzing and assisting gender-supportive economic growth policies at the national level through the appropriate ministries and the parliament. Local governance activities would entail a systematic effort to establish or fortify transparency, consultation, and participation mechanisms that increase accountability and the quality of decision-making, and that indirectly and preventively reduce opportunities for corruption.

Gender integration in local governance is a necessary input in Morocco for increasing transparency and decreasing corruption. The National Democratic Institute's (NDI) focus groups on Moroccans' household economic stability and prosperity revealed that women considered corruption the number one issue that impacted economic well being. Men ranked corruption much lower on the scale of economic problems. Since women manage the household accounts, they have calculated the percentage of their income which is ceded to officials of institutions that provide services to people. Women's awareness of the high cost of corruption to the household makes them key stakeholders and participants in programs addressing corruption and transparency. An appropriate gender strategy for improving program results in democracy and governance activities should include the empowerment of women at the local level to participate in policy development as well as implementation and monitoring.

## **GENERAL RECOMMENDATIONS**

These are general recommendations that are not sector specific, but rather pertain to the Mission's overall program, ADS requirements, and institutional organization of gender monitoring:

- USAID/Morocco has built extensive collateral in Morocco with different ministries of the GOM, the NGO community, particularly at the local level, the regional and provincial levels of the GOM and even a good number of rural communities. A concerted effort to implement bottom up programs as well as advocating for policy change at the central level is a key approach for integrating the different concerns of women relative to men



into the policy reform process. Building the capacity of local institutions and local communities to incorporate women's needs and address those needs is a key gender strategy for USAID/Morocco.

- As required in the ADS, during the development of a full and complete Performance Monitoring Plan (PMP), USAID/Morocco should ensure that sex-disaggregated data are collected where useful and feasible to use as a management tool for improving the impact of activities. Additionally, gender relevant indicators within the PMP can capture the impact of USAID/Morocco's programs on the status of women. The 1999 *Elaborating a Gender Strategy for USAID/Morocco* WIDTECH report can provide a launching point for developing gender-sensitive indicators. The Mission can also request assistance from the EGAT/WID Office on gender related indicators.
- Management and monitoring of gender integration should remain in the Program Office. The gender training provided to the gender team in the Mission has increased in-house expertise on gender issues. USAID/Morocco can utilize and exploit the team members' knowledge and skills to continue its successful efforts to integrate gender in programs. However, it will be essential to clarify the roles and responsibilities of each of the gender team members' to ensure effective information flow between the technical offices and the Program Office.

# **A GENDER ASSESSMENT FOR USAID/MOROCCO IN PREPARATION FOR ITS COUNTRY STRATEGIC PLAN 2004-2008**

## **I. INTRODUCTION**

The Gender Assessment for USAID/Morocco was developed as part of the process for defining the Mission's Country Strategy Plan (CSP), 2004-2008. The Assessment raises questions for the Mission on key gender considerations for the strategy. As the Mission moves forward into program development, design, implementation and monitoring, program-specific gender considerations should be integrated at each of these pivotal stages in the strategy cycle.

This Gender Assessment was carried out in two phases. A team of gender specialists in the areas of Democracy and Governance, Economic Growth and Education conducted an initial desk study to synthesize sector-specific information available in written documents that pertain to the Mission's overall objective of increased economic opportunities and job creation. USAID/Morocco's 2004-2008 CSP will focus on the following areas:

- 1) Agriculture and related agribusiness;
- 2) New business opportunities; and
- 3) Improvement of business practices.

USAID/Morocco is committed to integrating gender into its sectoral programs as well as supporting counterpart ministries' efforts to begin addressing gender issues, particularly at the local level. Through its programs under the Cross-Cutting Themes as well as the environment, health and education SOs/SpOs, the Mission developed a Morocco-responsive approach for gender integration. USAID/Morocco also succeeded, to differing degrees in each of its SO/SpOs, in mainstreaming gender considerations in its planning processes and the implementation of its programs.

This report is based on information collected in early May. The gender assessment addresses the key sectors and sub-sectors that USAID/Morocco will be targeting in its new CSP.

The report is in six parts:

- Section II provides an overview of the current USAID requirements incorporating gender into USAID programs.
- Section III is a broad-brush overview of women in development in the Moroccan context.
- Section IV is an overview of USAID/Morocco's achievements and successes in integrating gender into sector programs and cross-sectorally.
- Section V provides a sectoral analysis of gender issues in Economic Growth, Workforce Development and Education, and Democracy and Governance.
- Section VI provides general, overall recommendations for the Mission for the new strategy cycle.

## II. GENDER IN DEVELOPMENT

In its current Automated Directives System (ADS), USAID has instituted specific requirements to ensure that appropriate consideration is given to gender as a factor in development. The integration of gender considerations in development involves an understanding of the relationship between men and women in society, in terms of the roles they play, which are interdependent, and of the relationships of power between them and their differential access to resources. Both aspects of the definition of this relationship are important in applying gender analysis to development – different and interdependent roles, and relations of power and access to resources between men and women.

**Gender** refers to “the economic, social, political and cultural attributes and opportunities associated with being male and female.” (DAC Guidelines for Gender Equality and Women’s Empowerment in Development Co-operation. OECD: Paris. 1998).

From the point of view of development programming, the concern with gender integration focuses on **the impact of these relationships on program results**, and on **the impact of the program on the status of women**. The point is to look for the implications for men and women of any program or policy, and to make the needs and experiences of women and men an integral part of the design, implementation and monitoring. Gender integration, or gender mainstreaming, usually – but not always – involves a focus on women because women almost always are in a subordinate position in society. USAID pays attention to gender not only because gender affects program results but also to promote gender equality and empowerment of women.

**Gender Integration** means taking account of both the differences and the inequalities between men and women in program planning, implementing, and assessing. The roles and relations of power between men and women affect who does what in carrying out an activity, and who benefits. Taking account of the inequalities and designing programs to reduce them should contribute not only to more effective development programs but also to greater social equity. Experience has shown that sustainable changes are not realized through activities focused on women alone.

**Gender Mainstreaming** is the term adopted by the 1995 Fourth World Conference on Women in Beijing, to designate the methods and institutional arrangements for achieving gender equality. Gender mainstreaming goes beyond accounting for gender considerations in programs. Rather than regard gender issues as special interests to be taken up separately, gender mainstreaming is an approach that treats gender as a critical consideration in policy formulation, planning, evaluation, and decision-making procedures.

Like gender integration, gender mainstreaming refers to the practice of taking account of the differential roles of men and women and of the relationship and balance between them, but it also confronts the institutional structures that support this relationship. Gender mainstreaming involves the analysis of gender-based constraints and effects at all levels and the incorporation of this information into policy-making, decision-making, budgeting, and program design and implementation.

## ADS requirements on Gender Mainstreaming

ADS	The Strategy Cycle
ADS 201.3.8.4	Technical Analyses & Strategic Planning
ADS 203.3.4.3	Performance Monitoring Systems for SOs and Intermediate Results
ADS 201.3.12.6	Activity Design and Activity Approval Documents
ADS 302.5.14	Issuing RFPs
ADS 303.5.5b	Issuing RFAs

The present report deals with the first item, Technical Analyses and Strategic Planning. The ADS states, “gender analysis is a required component of technical analyses done for strategic planning and development of results frameworks.”

**Gender Analysis** refers to the socio-economic methodologies that identify and interpret the consequences of gender differences and relations for achieving development objectives. An examination of gender differences and relations cannot be isolated from the broader social context.

Differential access to and control over resources (land, labor, capital, produce, tools, knowledge, institutions, social networks) is an essential component of the analysis, as is the comparative participation of men and women in the exercise of power and decision-making. Collection of sex-disaggregated quantitative and qualitative data provides the empirical foundation for assessing potential impact of gender relations on the program, and the relative benefits to men and women.

When possible, gender concerns should be treated as an integral part of the broad range of technical analyses conducted in preparation of the strategic plan rather than as a separate issue. More specifically, this report recommends USAID/Morocco examine how gender relations are manifested in different domains of development activities and whether there are specific gender-based structural and institutional constraints that affect the relative status and opportunities open to men and women. The four domains of activity used to analyze gender relations and to identify gender-based constraints in this report are:

- 1. Access to resources, income, services, employment, and information:** refers to access to the economic resources necessary to be a fully active and productive participant (social, economic, and political) in Moroccan society, as well as to the benefits generated from participation.
- 2. Participation:** refers to the act of being present in activities, meetings, training courses, and other development activities.
- 3. Legal Rights and Status:** refers to access to legal documentation such as identification cards, voter registration, and property titles, as well as to the way people are regarded and treated by the legal code and judicial system.

**4. Decision-making and Exercise of Power:** refers to the capacity to freely make decisions and exercise power within an individual's household, community, municipality, and the state. This includes the capacity of adults to decide about: the use of household and individual economic resources and income, choice of employment, use of municipal resources, and the capacity to exercise ones vote, run for office, be an active legislator, and enter into legal contracts.

This Gender Analysis is not a stand alone document. Gender integration means that gender analysis is a part of each sectoral assessment. This report is intended to provide the Mission with an initial qualitative baseline that also serves as a reference document for continued sector-specific gender integration.

### III. WOMEN IN DEVELOPMENT IN THE MOROCCAN CONTEXT

#### A. The Plan of Action for the Integration of Women in Development

Morocco ratified the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993 and the Government of Morocco (GOM) committed itself to developing a national strategy in 1995. The result was the Plan of Action for the Integration of Women in Development (PAIWD) developed by a group of women activists and women's NGOs. PAIWD was unveiled in March 1999 by the Prime Minister and became the centerpiece of extensive discussion within Parliament and the general public. Despite the efforts of women's NGOs to have the plan ratified, the GOM never adopted the Plan as a government objective. Nevertheless, PAIWD became the guide on women in development program and policy directions for donors, civil society and other actors in the development arena, including some ministries.

The Plan had four main axes:

1. To guarantee the full and lasting participation of women in **education** with specific emphasis on increasing girls' enrollment in school, promoting adult women's literacy, and promoting informal education;
2. To formulate a single national policy to guide decentralized regional programs and provincial units of **reproductive health** with a specific emphasis on a national program for reproductive health, reducing maternal mortality and morbidity, extending family planning services and improving contraceptive prevalence, and preventing the spread of sexually transmitted diseases;
3. To **integrate women in development** by decreasing the prevalence of female poverty, encouraging equitable access for women to professional careers; and reducing constraints in the workplace to women's full participation in and benefit from jobs; and
4. **To empower** women by eliminating all forms of discrimination against women through reform of women's legal rights under the Personal Status Code (Moudawana), protection of women particularly from domestic violence, and strengthening women's political power.

At the institutional level, the Secretariat of State in Charge of Social Protection, the Family and Childhood was the launching pad for PAIWD. In a cabinet reshuffling in September 2000, and as a way to appease the supporters of the PAIWD, the GOM elevated the Secretariat to a Ministry status, renamed it the Ministry in Charge of the Condition of Women, Protection of the Family, Childhood and the Disabled, and appointed a woman as Minister. The Ministry was then charged with coordinating gender related programs with donors and establishing gender focal points in all Ministries.

The Ministry in charge of the Condition of Women was able to facilitate the establishment of an inter-ministerial committee responsible for the promotion of women and headed by the Prime Minister. The Ministry also established gender focal points/units in the majority of ministries, although the effectiveness of these focal points/units differed from one Ministry to another. On the negative side, establishing a Ministry in Charge of the “Condition of Women” marginalized, instead of mainstreamed, gender issues. PAIWD-related issues became the domain of this one under-funded and short-staffed Ministry whose senior staff was strongly connected to the NGO sector. The Ministry functioned more like an NGO than a government bureaucracy with a labor force vested in the perpetuation and long-term survival of the Ministry and its programs. International experience has demonstrated the same tendency of governments to create women in development ministries instead of mainstreaming gender within existing government units and, thereby, relegating gender integration to the background of development planning.

The dialogue of the national women’s advocacy NGOs in the Casablanca-Rabat corridor remains “women in development” rather than gender. Although many actors in civil society understand and appreciate the difference between the two modalities, the public debate and the language used in government institutions refers to women in development. A serious dis-connect divides the urban, politicized NGOs and the rural NGO networks that provide assistance and services to the poor, especially women, in rural and peri-urban areas. Communication and information flow between the two types of NGOs and their networks appear limited and the needs and concerns of everyday women, particularly the majority who live outside the big cities, are not represented or advocated in the corridors of power.

These advocacy NGOs staged several women’s rallies in 2000-2001 in support of PAIWD. The counter demonstrations that were organized by the conservative Islamic movements, also in Rabat and Casablanca, shocked the country because of the sheer number of people who participated. The political polarization that resulted from this initial backlash to the PAIWD continues to thrive today. This polarization, coupled with the rising tide of Islamic conservatism that began visibly sweeping Morocco in the very late 1990s, led to the eventual demise of the PAIWD.

## **B. Political Participation and the Moudawana**

Over the past twelve months, PAIWD has lost most of its momentum and what has evolved in its place is *Le Printemps de l’Egalité*, spearheaded by the same women’s NGOs that

led the development and implementation of the PAIWD. This new entity has been active in two main areas: increased participation of women in politics and reform of the code of nationality so that children of Moroccan mothers but foreign or unknown fathers are granted Moroccan citizenship. *Le Printemps de l'Égalité* also successfully lobbied for a quota system for women in national elections. The quota system introduced in the parliamentary elections last September ensured that at least 10 percent of new deputies would be women. Now 35 women sit in the 325-member lower house of Parliament, compared with only a handful before. However, in the new government, no woman holds a ministerial position and only three women have been appointed as under-secretary. The Ministry in Charge of the Condition of Women was demoted to a Secretariat of State and renamed the Secretariat of State in charge of the Family, Solidarity and Social Development, but remains under the leadership of a female Secretary.

Advocating for the reform of the Moudawana (the Personal Status Code) has also grown from the PAIWD to become a major objective of civil society groups. *La Coalition d'Appui au Changement de la Moudawana*, a coalition of women's NGOs and Human Rights NGOs, has been lobbying the GOM to reform the Moudawana. His Majesty, King Mohammad VI, appointed a Royal Commission for the Study of the Moudawana, which is currently assessing the matter.

#### **IV. USAID/MOROCCO AND GENDER INTEGRATION**

Under its previous country strategy (1999-2004), USAID/Morocco integrated gender, to different degrees and with differing results, across its two SOs (ENV and EG), three SPOs (Health, ED and DG) and its Cross-Cutting Themes (CCT). The Mission took advantage of its in-house expertise on gender and sought to capitalize on the momentum created by the PAIWD. Through a concerted effort, spearheaded by the Mission's leadership, and supported by the SO/SpO Teams, many of USAID/Morocco's programs targeted marginalized populations such as the poor in rural areas as well as underserved populations such as women and girls. Here are some examples of Mission programs that mainstreamed gender in their activities.

The Economic Growth SO, through its micro-enterprise activity, promoted access to credit for the poor, both men and women. In fact, demand for micro-loans by women far exceeded USAID's projected targets. The success of the USAID-supported Al-Amana NGO for micro-credit provided a good model for the micro-finance industry, which was beginning to expand in Morocco. The micro-credit program allowed families to use their additional income from small income-generating activities to weather household economic instability and empowered women by providing them with the opportunity to start, manage and profit from their own businesses.

The Education SpO targeted increased enrollment for girls in rural primary schools. Through an innovative combination of teacher training in child-centered pedagogy, community development through parent-teacher associations, building capacity at the local levels of the Ministry of National Education and promoting rural girls' education as an essential social investment through the media, the NGO community and public-private partnerships, the Mission was able to tangibly impact rural girls' status and their access to education. Girls' enrollment

ratios in SpO8 affected schools in 2002 was 48% in the 1<sup>st</sup> grade of primary school and 40% in the 6<sup>th</sup> grade, exceeding their respective targets by 2%<sup>1</sup>.

Through its Democracy and Governance SpO, USAID/Morocco implemented several programs which were specifically aimed at increasing women's participation in the political process. A women's legal rights activity has been strengthening the capacity of local NGOs to provide legal rights education to women. The SpO has also implemented a training program that benefited fifty NGOs on using Information Technology (IT) for expanding advocacy networks as a training program for women on participation in elections. USAID/Morocco was able to impact the status of Moroccan women and increase their access to legal information as well as their participation at the local level.

In the integrated water resources management SO, the SWIM Activity's objective has been to improve water resource management in southwestern Morocco. In addition to addressing policies and government management of water, the project aimed to involve the participation of different stakeholders as well as to implement pilot projects and disseminate best practices of integrated water management. The project also had a part-time gender advisor on staff who was able to ensure that gender issues were monitored. A gender study of the program revealed that women had participated unevenly in the program activities. The evaluators made several suggestions for improving women's participation in water user associations and to make gender integration an explicit criterion for receiving funding for micro-project grants.<sup>2</sup>

Under the CCT, USAID/Morocco instituted a series of programs that targeted women as both beneficiaries and participants in their own development. The community level, rural development program that was implemented by Catholic Relief Services (CRS) and the Near East Foundation (NEF) in Tiznit and Troudant and Ouarzazate and Zagora respectively, promoted women's participation in decision-making and community development in rural parts of Morocco. To strengthen attention to gender considerations at the local government level, the CCT implemented a two-phased, multi-sector gender training that targeted mid-level ministry decision-makers at the provincial level in the southern provinces of Morocco.

Finally, to ensure the sustainability of efforts to integrate gender across their portfolio, the Mission formed a gender team comprised of four project officers from the DG, EG, ENV and Program Office. The Mission built the capacity of this team by providing a gender integration training through the WIDTECH activity. The gender team's members initially received a TOT on gender integration. They then provided a workshop to selected USAID/Morocco staff and partner NGOs on gender-related concepts, differences between WID and GAD, gender mainstreaming and the ADS's gender requirements.

## **V. SECTORAL ANALYSES OF GENDER ISSUES FOR THE STRATEGY**

The share of Morocco's population living below the absolute poverty line (less than \$1 per person per day) has increased to nearly 20% of the country's 29 million people, and another

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<sup>1</sup> USAID. Annual Report, 2002.

<sup>2</sup> Davis, Susan Schaefer and Youmouri, Rachida. 2002. *Women and Water Management: A Gender Study*.



30% live just above the poverty line. Unemployment is high, as is illiteracy, and women are substantially affected, as they provide the majority share of labor for Morocco's main export sectors (agriculture, textile, and electronics). Illiteracy and low education levels are critical challenges, insofar as they affect workforce trainability and willingness of businesses to invest in the country.

Gender inequality in education prominently impacts Morocco's overall development objectives. Inequitable participation in education begins in primary school and continues through middle and secondary school and into higher education. Enrollment rates in urban areas are high for both boys and girls, but it is rural areas which present the starkest contrast in terms of sex differentiated enrollment rates. Overall education indicators for Morocco place it on a par with poorer sub-Saharan African countries. Almost 70% of the rural population is illiterate and a monumental 83% of rural women are illiterate. After an extensive effort by the GOM, through the Ministry of National Education and Sports as well as the support of the donor community—including successful interventions by USAID/Morocco - net enrollment rates for primary school in rural areas have risen to 60%. Retention rates through the 7<sup>th</sup> grade for boys, and particularly for girls, remains low: only 30% of girls are still in school while 60% of boys are retained in the system.<sup>3</sup>

Moroccan women's participation in the economy is limited with very large differentials between urban and rural areas. The rate of female activity has dropped from 24% in 1997 to 18.8% in 2001 and the female rate of unemployment has increased from 21.8% in 1997 to 26% in 2001. Men's activity and unemployment exhibit the same trends as well, although to a much lesser extent. Economic activity for urban women is mainly in the service sector (49.5%) and industry (47.50%), while 85% of rural economically active women work in agriculture<sup>4</sup>.

#### **A. Broad Overview of the Objectives of the New Strategy**

USAID/Morocco's new country strategy will consist of a single Strategic Objective (SO) focused on increased economic opportunities and job creation. The SO will have three Intermediate Results (IRs): IR1 – Increased productivity in irrigated agriculture and agribusiness; IR2 – New business opportunities outside of agriculture expanded; and IR3 – Business environment improved. Within these IRs, USAID/Morocco will also target workforce development designed to improve the skills—basic and specialized—of Morocco's future labor force, improved retention and placement of girls in middle schools and good governance activities aimed at helping government work more effectively and transparently. This strategic plan should reflect attention to efforts to improve the status of women by acknowledging both the differential roles of men and women in Moroccan society and the institutional structures that affect those roles. Attention to gender considerations includes both the ways in which gender relations may affect the achievement of results and how results may affect the relative status of women.

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<sup>3</sup> The World Bank. 2002. *Kingdom of Morocco Social Protection Note*

<sup>4</sup> USAID. *Annual Report*. 2002

## **B. Trade-Led Economic Growth**

### **1. Opportunities and Constraints**

The expansion of globalization and free trade across the world has had both positive and negative impacts on women's economic opportunities and employment relative to men's. There is increasing evidence that trade expansion is associated with women's increased labor force participation, especially in export processing industries and export agriculture<sup>5</sup> (Bridge IDS 1998). At the same time, other sectors, such as microfinance and tourism are becoming increasingly feminized sectors with either low returns to investments or with relatively low wages<sup>6</sup> (Fontana et al 1998). In addition, some industries, such as clothing manufacturing, pay relatively high wages at the beginning to attract women into the workforce, but cut wages over time as the labor supply grows and competition from countries with lower labor costs increases. Similarly, investments in labor intensive export agriculture can generate increased employment opportunities for women under favorable economic conditions but may result, over the long term, in their displacement from those jobs, if parallel investments do not also generate new employment opportunities for men.

Trade liberalization also has consequences beyond job creation. Under some circumstances it may affect the availability of government resources for social sector expenditures. Cut backs in education, healthcare, and social security affect the productivity of men and women, but women are often additionally burdened by their caretaker roles in their households.

Understanding how trade liberalization will affect women's and men's access to and control of resources as well as its impact on labor force segmentation within different industries is a key consideration when designing programs in this sector. For example, Sardine canneries on the southern coast of Morocco employ women on their assembly lines, therefore feminizing the industry's core labor force and excluding men from access to these jobs. In contrast, irrigated agricultural production in Morocco is strictly the domain of men. Although women work in agriculture, they rarely own the land and are usually unpaid laborers who are termed "Aide de Famille". To understand the social and economic impact of trade liberalization, it is important to monitor the evolving labor force segmentation in these new industries.

Increased employment of women in both the informal and formal sectors can also have cultural consequences that may arise from conflict provoked by changing gender roles and power relationships. One hypothesis suggests that increased labor force participation by women in Middle Eastern countries has been met with pressures to be more circumspect in dress and to conform more narrowly to religious dictums in public. The hypothesis links these pressures from extremist Islamic movements to scarce employment opportunities and fears on the part of men that women are competing with them for jobs. Proponents of this hypothesis cite pressures for the "re-domestication of women" which occurred in conjunction with the revolution in Iran and recent calls from clerics in Turkey, Iran, Egypt, Sudan, and Yemen for women to withdraw from

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<sup>5</sup> Bridge 1998. "Trade Policy," *Development and Gender in Brief*, Issue 8.

<sup>6</sup> Fontana, Marizia, Susan Joekes, and Rachel Masika 1998. "Global Trade Expansion and Liberalization: Gender Issues and Impacts."

the workforce<sup>7</sup> (Moghadam 1999: 373). While it is unlikely these efforts will result in women's withdrawal from formal and informal sector employment, they may result in women's segregation into certain kinds of positions and justify low wages, as well as restrict their economic mobility and choice.

Trade liberalization is more likely to benefit poor women when policies directly address gender-based constraints. Investments that increase women's (and men's) access to education, develop their vocational skills, and support their access to credit and property ownership will strengthen their position in the workforce as both laborers and entrepreneurs. Policies that protect against discrimination, ensure workplace safety and personal security, and reduce wage inequalities are policies that benefit both women and men. The unionization of women garment workers in Morocco merits more attention as a means by which workers are able to take an active role in advocating for jobs with adequate benefits, social protection, and safety. This further argues for ensuring that women's rights organizations and unions be included as stakeholders in consultations about trade liberalization.

As Morocco embarks on expansion of its trade through the soon to be signed Free Trade Agreement (FTA) with the U.S., there are some key questions that will assist the USAID Mission and the government in assessing to what extent gender-based constraints hamper the development of key industries, as well as the impact of different policies and investment strategies on the relative status of women.

## **2. Strategies and Types of Interventions Supportive of the Strategy**

This section provides a gender analysis of the possible constraints and opportunities that USAID/Morocco may encounter in different areas of its programs under the EG SO. This is not a comprehensive analysis of each and every issue, but rather concentrates on a selected number of issues within each IR. As the Mission moves into designing, awarding, implementing and monitoring activities under the strategy, gender has to be integrated, as per the ADS, in each of those steps of the strategy cycle.

### ***a. IRI: Increased productivity in agriculture and related agribusiness***

Morocco is considered a middle-income nation, but subsistence agriculture is prevalent throughout the country. Although there are some large landowners, most farmers – especially in the bread-basket of the Fez-Meknes region – are share-croppers. Because of the FTA and other such international trade agreements, agricultural production in Morocco will have to move either to mass production (probably of fruits and vegetables) or specialized production (organic foods and other niche markets) or both. The FTA's impact on labor force segmentation within the agricultural sector is a key consideration when designing programs. New industries and technologies will be introduced in agriculture and agribusiness, creating new employment opportunities and, especially, new employment options. Development programs in support of this process will increase program effectiveness if both men and women have access to these new types of jobs.

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<sup>7</sup> Moghadam, Valentine M. 1999. Gender and Globalization: Female Labor and Women's Mobilization," Journal of World-Systems Research.

**Water and Irrigation:** The Souss-Massa Integrated Water Management Project demonstrated the value of involving both men and women in the development of water resources for household and agricultural usages. A recent study demonstrated that women’s decision-making about the use of water extended beyond the household to irrigation of crops<sup>8</sup>. Although men are principally responsible for payment of water bills, they do not appear to restrict women’s use of water resources. However, despite women’s central role in decisions about water usage, they are not directly involved as participants in water user associations. In some project sites women are organized into separate women’s users associations. These associations provide the potential for expanding women’s role in water management as well as involvement in income generating activities and as venues for training in agricultural technology.

**Export Oriented Crops:** In parts of Latin America and Sub-Saharan Africa, trade liberalization has expanded opportunities for wage employment for men and women in rural areas. Overall the benefits have been mixed. In many countries in Africa (e.g. Senegal and Uganda) liberalization has at times been detrimental to local production of vegetables, a chief source of income for women producers. In Latin America, export oriented production of vegetables and cut flowers have greatly enhanced rural women’s earning power, although for the most part women occupy lower paying positions than men. In Morocco, the processing of fruits and vegetables for export has provided a source of income for women. In theory, expansion of this sector should be beneficial to both men and women. The great limiting factor will be access to irrigation and markets. Whether women see their expanded participation in commercial agriculture will also depend on the extent to which they are able to control their income. This is especially true for younger female workers who traditionally have exercised very little control over wages that they generate.

The questions listed in the box below can guide assessments of the relative impact of different types of investments in export-oriented production in both rural and urban areas. They help to assess the impact of trade liberalization in terms of alternative choices available to household members; how different options affect intra-household dynamics and the distribution of benefits; changes in gender relations within communities; as well as the impact on the availability of national social sector expenditures, etc.

**Gender-related questions to monitor during the Process of Trade Liberalization**

- a. How and in what ways does trade liberalization affect women and men’s access and control of resources? Does it worsen or improve women’s access to, and control over resources, such as land, credit, technical assistance, technology and common property resources?
- b. How does trade liberalization affect the day to day time allocation of men and women’s time?
- c. How does trade liberalization affect men’s and women’s time availability: task allocation with the household and the community?
- d. Does export expansion lead to increased female intensity of employment, or does export expansion result from increased female share of the labor?

**Gender-related questions to monitor during the Process of Trade Liberalization – cont.**

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<sup>8</sup> Davis and Youmouri

- e. Are women substituting for men, or is their employment increasing as a result of growth of feminized jobs in which they have a comparative advantage?
- f. Does this comparative advantage derive from perceived or actual skills women have (e.g. in clothing manufacture) or from women's role as "cheap" labor, not only in terms of wages but also lesser social benefits, and lower resistance to exploitative conditions?

**b. IR2: New business opportunities outside of agriculture expanded**

USAID/Morocco will support diversification of Morocco's tourism sector into rural areas by identifying new markets, developing products and undertaking low level infrastructure upgrades. The Mission intends to support private business and tourism associations in the development of tour products for particular sub-regions of Morocco (the Agadir area, the Chefchaoun area, and the Ifrane/Meknes/Fez area) for rural tour experiences.

Worldwide, women make up almost half of the tourism workforce, although there is considerable gender segregation of jobs within the sector, with women by and large occupying the lowest level and least lucrative positions. Segmentation of jobs within this sector is extremely common and women have always had a difficult time breaking into higher level positions. This has been true in Morocco for the large scale tourism typical in Agadir, Marrakesh, etc. Community-based rural tourism, as proposed by USAID/Morocco can open up new opportunities for both women and men. A new training program, such as the one proposed by the Mission offers an opportunity to train women as well as men to occupy positions at all levels. Women, as participants in training programs, are also essential for diversifying the workforce base – USAID programs can encourage women to enter into areas of tourism that have been reserved for men so far (tour guide, *Auberge* manager, etc.). The COP for this project expressed his belief that 30% of the trainees who benefit from skills development training programs under this rural tourism activity should be women.

Community-based tourism offers additional opportunities to involve local women's groups and associations in income generating activities, and to build capacity in organizations created to support other types of development interventions, such as water and village banking associations. As with decentralized planning in general (see section on Democracy below), involving all stakeholders, regardless of gender, age, or ethnicity is critical to maximizing benefits for all segments of the rural population, especially for the poorest and least educated.

**Gender-related questions to monitor during the Process of Tourism Development**

- a. What kind of skills and infrastructure are needed and who is equipped to fill those needs?
- b. What are some of the cultural issues that might impede or support eco/cultural tourism?
- c. How will men and women benefit or be adversely affected by tourism? Where are the employment opportunities in the sector and will there be opportunities for women as well as men?
- d. How will programs ensure that women as well as men are involved in community and municipal level planning and decision-making?

**Gender-related questions to monitor during the Process of Tourism Development – cont.**

- e. What opportunities will there be for business development training for women, especially illiterate women?
- f. Do men and women have access to capital, property for investment and access to markets?
- g. How will men and women's different time availability affect tourism development? For instance, while men might have a more definite seasonality to their work and therefore can be available at other times for training and labor, women's work may be more constant over the year and less flexible (e.g. household work, care of livestock and poultry, childcare, tending of gardens). Men's seasonal on-farm labor demands might also be a constraint to their employment in jobs that demand year round workers. Training and BDS should adapt to the different types of time constraints that men and women may have.
- h. How will new off-farm income earning opportunities for women affect future opportunities for girls? For instance, if women are drawn off-farm to work for wages, will girls be forced out of school (to an even greater degree than at present) to assume their mothers' domestic responsibilities? What are some possible options that allow both for increased workforce participation for women and increased educational opportunities for girls.

**c. *IR3: Business environment improved***

The FTA will have possible differential effects on men's and women's opportunities as business owners and employers. Constraints in access to credit and business services differ for men and women. Because of inheritance laws under the Personal Status Code, women can only inherit a small portion of their fathers'/mothers' legacy compared to what their brothers inherit. Women are, therefore, less likely to have collateral for securing loans to start businesses. High illiteracy rates, particularly for women, are a serious constraint for their participation and ownership of businesses. While illiterate men can apprentice or learn a variety of crafts (plumbing, carpentry) that can provide a livelihood, illiterate women have fewer and lower paying options such as becoming a domestic servant or a seamstress. The traditional labor force roles reserved for women in Morocco make it difficult for them, for example, to open and operate an "epicerie" or the traditional artisanal stores so pervasive in Morocco. Some of the issues that should be incorporated into subsequent analyses include:

- a. Consideration of differential impacts of changes in labor legislation, social protection legislation, exchange rate (i.e., the potential burden of reduction in social spending potentially falling more heavily on women).
- b. Equity of access to opportunities for development of business owned by men and women (access to capital, property titles, size, type, and sector of business, etc).
- c. Impact on job creation (in which sectors, type of skills required, safety of workplace, security in going to and from work, equity in pay between jobs principally occupied by women and those occupied by men, and job security, training opportunities).

What is clear in Morocco is that, despite historic cultural differences between men and women's workforce participation, there is considerable demand on the part of the population for employment. Labor statistics demonstrate that the demand and need for employment is even greater among women than men, as a greater percentage of women than men are unemployed (a category that implies a desire to work).

**The Garment Industry:** One of the industries mentioned in the documents as a potential growth sector under the Free Trade Agreement is the textile industry. Studies of women's

participation in the garment industry (Joekes 1982 and Ciroli 1999) reveal that overwhelmingly the workforce is made up of young single women who contribute to their parents' households<sup>9</sup>. Their wages are controlled by their fathers or male heads of households. Therefore, young women's employment is not indicative of their increased economic autonomy or empowerment. This raises a caution to not equate workforce participation with women's empowerment. Over time, and with increased opportunities in other sectors, young women may gain additional bargaining power within the household, especially if they continue to work after they are married. The current situation, however, demonstrates the complex interactions between sociocultural norms and new economic opportunities.

**Clothing Manufacture:** Both Bangladesh and Morocco demonstrate that high levels of female literacy are not necessary to be competitive in export garment manufacture. Evidence in both countries also shows, that at least at early stages of development, there is no significant wage gap between men and women if one controls for skill level. However, there is some evidence that once the export industry is established and labor supply is assured, the gap widens in response to "gender discriminatory forces," such as the belief that women's income is only supplementary rather than primary in sustaining households. In Morocco, there is considerable evidence that as the export garment manufacturer's competitive edge in the world market has ebbed, working conditions have declined as has the percentage of unskilled workers employed by the sector<sup>10</sup> (Joekes et al 1999).

**Microfinance/Business Development:** The microfinance program historically has provided financing for credit programs through two principal microfinance institutions in Morocco (Al-Amana and the Zakoura Foundation). For the most part, funding has been directed towards urban micro businesses, with only 5000 out 200,000 loans being in rural areas in 2001. The new strategy identifies two new directions, opening up finance for small and medium sized businesses that are more likely to be able to respond to new opportunities presented by the Free Trade Agreement, and to direct greater financial resources to rural areas, especially for opportunities stimulated by an expansion of rural tourism and new export crops. The Mission intends to use DCA funds for financing loans.

A large number of the borrowers have been women and the two micro-finance organizations collect sex-disaggregated data on the number of borrowers. Experience in other countries has demonstrated that as the microfinance sector matures, borrowers' businesses experience growth as the loan sizes get bigger and are secured by collateral. However, firms owned by men are much more likely to experience growth than firms owned by women. Therefore, USAID/Morocco would benefit from looking at gender-based constraints to expansion of female-owned, versus male-owned, micro-businesses (such as different perceptions of risk, access to fixed assets and time constraints).

In measuring the impact of microfinance on women's status, indicators should include sex-disaggregated data not only on the number of borrowers, but also on average loan size by sex. Business development services in support of micro-loans have proven extremely beneficial to women especially, since women seem to be less knowledgeable about basic bookkeeping,

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<sup>9</sup> Cairoli, M. Laetitia 1999. "Garment Factory Workers in the City of Fez," *The Middle East Journal*.

<sup>10</sup> Joekes, Susan. 1995. *Trade-Related Employment For Women In Industry And Services In Developing Countries*.

banking procedures, marketing, etc. Collecting sex-disaggregated data on access to/benefit from business development services is one way to monitor whether those who are most in need of these services are benefiting from them.

Microfinance activities will continue under the new strategy through the Development Credit Authority (DCA) guarantee program. USAID/Morocco will also have other DCA-related activities including guaranteeing housing micro-loans for lower income families, financing a private guarantee institution (Dar Al Daman) to provide guarantees to private sector companies that borrow for small infrastructure improvement projects, and guaranteeing FEC (the Municipal Development Bank) loans to local communes for financing the development of wastewater treatment plants. Several of these DCA schemes have important gender implications which merit a closer study. For example, micro-lending for housing may have gender issues related to property titles, collateral requirements and/or the terms of the loan provided by the lending institution. A closer look at the possible gender implications of these varied DCA guarantee programs is merited.

### **C. Workforce Development and Education**

Education and training are key inputs for improving the skills of the future workforce of Morocco. Unfortunately, the education as well as the vocational education system are not delivering the necessary social goods that Moroccans need to be able to compete in increasingly complex international markets.

#### **1. Opportunities and Constraints**

Morocco faces incredible constraints to the development of its social capital. As it currently stands, the labor supply is growing faster than the economy is able to absorb and available jobs are for skilled, rather than unskilled workers. The majority of the rural population is involved in agriculture and this population remains the most vulnerable group in the country. With the signing of the FTA, as well as other trade agreements with Europe, the agricultural sector will suffer the greatest economic dislocations, inevitably leading to social dislocations including an acceleration of migration of rural populations to urban areas. The agriculture sector is beleaguered by a lack of access to information and know how, including understanding how to identify niche markets, maximize production methods and diversify products.

In order to build its social capital, Morocco has to invest more effectively in its post-primary education system. USAID/Morocco is planning to provide assistance to the Government of Morocco (GOM) through a workforce development program targeting post middle-school agricultural institutes - *Centres de Qualification Agricole (CQA)* – in two regions, both of which rely heavily on agricultural production for the economy of the region. Funding levels permitting, the Mission also has plans to invest in increasing girls' enrollment in middle school education (grades 7-9) as an intervention to improve the skills and knowledge of another segment of the school going population. USAID/Morocco has spent the past five years working on increasing girls' enrollment in primary schools in eight diversely differing provinces in Morocco. The Mission has extensive experience in this area of work as well as strong and established relationships with the key stakeholders in education.



**Ministry of National Education:** The National Charter on Education and Training adopted by the GOM in 1999 acknowledged the weaknesses of the system and provided a large range of recommendations for improving the effectiveness and equity of the system. The Charter recommended enhanced equity in education, especially for rural girls and it clearly enforcing legislation that ensures universal basic education for all. The Charter also recommended decentralizing education delivery as well as increasing the responsiveness to local needs and realities. The result was the establishment of Regional Academies in each of the 16 Administrative Regions of Morocco. These Regional Academies were tasked, among other things, with developing 30% of the school curriculum so that it is responsive to local needs. Although extensive decentralization reforms have been implemented by the Government, not all the necessary laws, regulations and procedures have been passed by parliament to enable full implementation and operationalization of the Charter.

**Economic and Social Constraints:** In designing and implementing a workforce development activity with a strong focus on girls, it is essential to keep in mind that the constraints to girls' attendance in school are somewhat similar to those for boys, but are also exacerbated by other socio-economic constraints which may specifically prevent girls from enrolling in educational institutions (whether vocational education institutes or the public education system) that are located away from their home villages. Both boys and girls are constrained from attending post-primary schools because of the direct costs of schooling (transportation, books, etc.). Sending children to school has direct and indirect costs for families and sending girls to school, in particular, has very large indirect costs.

Additionally, the value of education for rural girls is not evident to parents. Since most post primary-level institutions of learning (including middle schools and CQAs) are located in urban or peri-urban areas, sending girls to school is both an expensive endeavor and one which makes parents uncomfortable. Even if schools have dormitories to house girls, safety issues are a definite and legitimate consideration for parents. Social and traditional practices also diminish the incentive for parents to send their daughters so far away from them where they may conduct themselves "inappropriately".

Another constraint that may affect girls' enrollment in school – a constraint that can be aggravated by the economic effects of the FTA - may be an indirect result of increased economic opportunities, particularly in rural areas where parents are already hesitant to keep their daughters in school in the upper levels of primary. Increased wage opportunities can have an adverse impact on girls' education. Girls may leave school early in order to enter the workforce. Conversely, if wage opportunities attract women into the labor force, then girls may leave school in order to take over their mothers' responsibilities in the home.

## **2. Strategies and Types of Interventions Supportive of the Strategy**

**Relevance of Education:** One of the cornerstones of the Mission's Economic Growth Program is to support workforce development at the CQAs with a particular emphasis on increasing girls' participation in this area of vocational education. CQAs are managed by the Ministry of Agriculture and the quality and relevance of education in the CQAs (an issue that

applies to middle schools as well) is a question mark in the CQAs. As has been evidenced by USAID/Morocco's experiences in girls' education, poor quality of education and a learning environment that is hostile to girls quickly discourages girls from remaining in school. Teaching and learning methodologies that are child and girl-sensitive are necessary educational inputs. At the CQAs, the relevance of education takes on a larger importance and curricula must move from theoretical to practical and region-specific skills transfer. Advanced science, languages, social studies and mathematics should also be a part of the education that boys and girls receive in CQAs. It is well documented that improving enrollment and retention for girls whether at CQAs and/or the middle school level will also improve it for boys and increase overall enrollment.

**Sensitizing Parents:** Another challenge any education program targeting girls will face is parental interest and participation. Sensitizing parents to the importance of continued education for their daughters will be a key intervention of any education program and managing parental expectations will have to be part of the sensitization process. Since access to secondary level education is also limited as is access to higher education, parents may feel that there is no point in sending their daughters to a far away school only to gain three more years of education. Parents also do not see the value of investing extensively in their daughters' education since girls marry and take this investment to their husbands' family home. Education is not a panacea for all ills and though it can improve the competitiveness of individuals in the labor market, it cannot guarantee a job for them.

**Incentives for Girls' Education:** One constraint that particularly applies to girl students is physical safety. Living arrangements for girls that are safe and supportive will be as important to develop as are teaching and learning methodologies that are child-centered and a learning environment that is supportive of girls' and boys' learning needs. Much of the necessary infrastructure, such as separate dormitories for young women and men exists, but it appears insufficient to encourage parents to relinquish adolescent daughters to attend school far from home. Below are a few possible strategies for making CQAs more attractive vocational options for young women.

One possibility is to provide scholarships to girls for vocational training. This would have two advantages; it would offset the loss of the girls' labor to rural households and also make vocational training a more attractive alternative to urban migration. The Mission has already had experience with a network of local NGOs that administer the current scholarship programs. Their roles could be expanded to either institute a scholarship program along the lines they have done for younger girls, setting up homes with chaperones, or to make sure that the current dormitories are safe and properly supervised by a female dormitory staff. The current girls' scholarship program for middle schools, which was started under the GWE project and has developed a very successful life of its own, will continue operating through 2005 with Middle East Partnership Initiative (MEPI) funds that have already been secured for the umbrella organizations' operating expenses and for provision of training and improved accounting systems to the local NGOs who actually implement the scholarship program.

Another example of a highly successful program that might provide a model for agricultural education for girls and women in Morocco is the African Women's Leaders in Agriculture and the Environment currently operating in the Côte D'Ivoire, Kenya, Mali, Senegal,

Tanzania, and Uganda. The objective of the program is to “develop a critical mass of women leaders who can influence policies and programs to improve food security and promote stewardship of natural resources.” The program, run by Winrock and originally funded by USAID and now by private donors, sponsors scholarships for training at different levels from primary school through the Ph.D. level with the express purpose of training women for careers in agriculture and to increase productivity, especially of food crops. The program also funds research grants and pilot programs. It collaborates with men and women to develop nongovernmental resource centers and organizations for women and girls. The centers provide training on information and agricultural technologies and practices for improving the productivity and value of agricultural crops, and the returns to women’s labor and investments. In addition, the program has established professional associations in six countries and nine fully registered NGOs. A similar model adapted to the specific roles of men and women in agriculture in Morocco might be an appropriate strategy that would build on some of the success of women’s involvement in water management projects in the Souss-Massa region.

#### **D. Democracy and Governance**

Within the Economic Growth SO, USAID/Morocco will be concentrating its DG activities on transparency, equity and accountability. If the Mission receives more MEPI funds, then it will either extend current activities or put in place new projects addressing, in one form or another, civil society, elections, human rights and maybe decentralization. Programming is dependent on availability of MEPI funds as well as the priorities and decisions of the multi-agency Democracy Working Group (DWG).

##### **1. Opportunities and Constraints**

Since the early 1990s, a series of structural adjustment programs have led the central government of Morocco to affect a process of transferring authority for development to more localized government units. These units have been expected to mobilize financial and human resources to solve local problems. This transfer of authority, however, has not been accompanied by an equivalent transfer of financial and human resources. As a result, local commune officials have in many cases been left with inadequate skills and very significant challenges, leading to a feeling of cynicism or despondency on the part of many local inhabitants. At the same time, while NGOs have flourished during the past decade and sought to fill some of the void in local service provision – particularly in the health and literacy areas – they too have been asked to take on larger challenges than they can handle. There is an obvious need for effective public-private partnerships at the local level, yet there is a degree of mutual distrust around the subject in many localities, as well as a lack of understanding about how, practically, to help nourish these partnerships.

These constraints have gendered impacts whereby women in many cases find themselves disproportionately victimized by this impasse, as the roles they play in the family, the community, and the workplace often dictate that they assume primary responsibility for accessing many key public services, including water, health care, day care, education for their children, etc. At the same time, women’s voices are often muted or suppressed when it comes to the development of policies that affect such access. Decisions about vital services, even if made

as the result of a blossoming relationship between local government officials and private businesses and/or NGO's, may lack an appreciation of the practical needs of women in their roles as both workers and caregivers.

Given the role that decentralization is playing in Moroccan society generally and the specific role it is assuming in economic policy development and education, local governance is an important area of investment. Local governance activities would entail a systematic effort to establish or fortify transparency, consultation, and participation mechanisms that increase accountability and the quality of decision-making, and that indirectly and preventively reduce opportunities for corruption.

Gender integration in local governance is a key input for increasing transparency and decreasing corruption. The National Democratic Institute's (NDI) focus groups on Moroccans' household economic stability and prosperity revealed that women considered corruption the number one issue that impacted economic well being. Men ranked corruption much lower on the scale of economic problems. Since women manage the household accounts, they have calculated the percentage of their income which is ceded to officials of institutions that provide services to people. Women's awareness of the high cost of corruption to the household makes them key participants in programs addressing corruption and transparency. An appropriate gender strategy for improving program results in democracy and governance activities should include the empowerment of women at the local level to participate in policy development as well as implementation and monitoring.

To strengthen women's roles in decision-making on local matters, USAID/Morocco can draw on its wide-ranging and often successful experiences in involving women in decision-making both within the community and vis-à-vis local level government. Under its current strategy, USAID/Morocco helped increase women's participation in water users' associations, parent-teacher associations and in decision-making at the community level through the Near East Foundation's and Catholic Relief Services' programs in southern and southeastern Morocco. Lessons learned from these programs can inform mechanisms for involving women's cooperatives and/or women's associations in the decision-making process so that they benefit from new jobs and resources, new technologies, and access to markets.

USAID/Morocco can build on its extensive experience working at the local level to involve women in activities and decisions that have traditionally been considered the exclusive province of men. These can involve skills and issues development (nurtured through appropriate training modules) that emphasize both the unique concerns of women and mainstream topics – such as legal procedure and rights surrounding practical community issues faced by water users' associations, sharecroppers' rights and tax obligations, etc. - whose mastery by women will of necessity make them more valued participants in partnership activities. The same principal of balance can inform organizational efforts: some activities can be specifically designed to help strengthen the organizational capacities of women's groups, while other activities can help women integrate into, and assume leadership positions in, village associations, local development associations (LDAs) and local governments. Some activities can be specifically focused on building linkages between various women's organizations and between various LDAs for productive information-sharing.

## 2. Strategies and Types of Activities Supportive of the Strategy

**Women’s advocacy and mentoring training.** There is an immense need to train women to be more effective advocates for women’s concerns at all levels of government, and through organizational channels ranging from village associations to specialized NGOs to private businesses. Training programs of this nature should also include gender awareness training for both men and women. This is particularly empowering at the local level, where learning about the power structure between men and women, traditions of inclusion and exclusion and women’s socially defined roles versus that of men facilitates the understanding of existing dynamics in the political and economic life of the Morocco.

Training activities can also highlight basic organizational and advocacy skills development as well as sector and issue-specific topics of interest to local communities, through which women can develop or refine their expertise. This strengthens women’s credibility and commands greater respect in policymaking circles, but may necessitate specialized training and trainers. Depending on the issues surfacing around the country – which could be elicited empirically through surveys and focus groups as the National Democratic Institute (NDI) has been doing in Morocco – economies of scale in module development could be developed for a handful of key substantive topics. The International Human Rights Law Group is already doing very effective work in this area, and perhaps can also be geared to: (1) substantive and topical grass-roots issues identified by women at the local level; and (2) process-oriented skills related to the use of new mechanisms to encourage transparency, consultation, and participation in local policymaking.

**Engagement of women’s associations and NGOs in the development of local transparency, consultation, and participation mechanisms.** Women’s associations can be supported in efforts to form strategic alliances with a wide range of other groups interested in more open and inclusive policymaking through formal channels. These efforts will allow such associations to gain a stronger voice in concerted efforts to open up local government strategic planning and policymaking activities. These efforts can include the introduction or strengthening of mechanism like town meetings, advisory councils, tripartite consensus commissions, notice-and-comment type rulemaking and decision-making, and public hearings, all of which can contribute to meaningful – and potentially, legally grounded, public-private partnership and problem-solving. There can also be efforts at creation of local ombudsmen and rules on the affirmative provision of information (budgets, organizational charts, brochures on services, etc.).

**Development of local political leadership skills.** In addition to advocacy training, USAID might support the specific enhancement of women’s political leadership skills at the local level as well as gender awareness training for women in the upcoming local elections that are scheduled in the fall. This could include programs aimed at grooming individuals for local elective office as well as leadership positions in government and NGOs. As a consequence, training modes could range from residential political training schools similar to those previously utilized by USAID at the national level (but with significant modifications given the individuals and local environments involved) to more flexibly structured skills seminars and roundtables. One important consideration to keep in mind is the widespread public skepticism about the motives of many individuals who run for political office, particularly when NGOs are used – or

perceived to be used – as a stepping-stone. Care must be exercised in communicating a positive message about the skills that these individuals have gained through their NGO work, and the concrete, practical achievements they have made while working in the Third Sector.

## VI. GENERAL RECOMMENDATIONS

These are general recommendations that are not sector specific, but rather pertain to the Mission's overall program, ADS requirements, and institutional organization of gender monitoring:

- USAID/Morocco has built extensive collateral in Morocco with different ministries of the GOM, the NGO community, particularly at the local level, the regional and provincial levels of the GOM and even a good number of rural communities. A concerted effort to implement bottom up programs as well as advocating for policy change at the central level is a key approach for integrating the different concerns of women relative to men into the policy reform process. Building the capacity of local institutions and local communities to incorporate and address women's needs is a key gender strategy for USAID/Morocco.
- As required in the ADS, during the development of a full and complete Performance Monitoring Plan (PMP), USAID/Morocco should ensure that sex-disaggregated data are collected where useful and feasible to use as a management tool for improving the impact of activities. Additionally, gender relevant indicators within the PMP can capture the impact of USAID/Morocco's programs on the status of women. The 1999 *Elaborating a Gender Strategy for USAID/Morocco* WIDTECH report can provide a launching point for developing gender-sensitive indicators. The Mission can also request assistance from the EGAT/WID Office on gender related indicators.
- Management and monitoring of gender integration should remain in the Program Office. The gender training provided to the gender team in the Mission has increased in-house expertise on gender issues. USAID/Morocco can utilize and exploit the team members' knowledge and skills to continue its successful efforts to integrate gender in programs. However, it will be essential to clarify the roles and responsibilities of each of the gender team members to ensure effective information flow between the technical offices and the Program Office.

## ANNEX A

### AMENDED SCOPE OF WORK

#### **Gender Analysis for the USAID/Morocco Country Strategic Plan 2004 - 2008**

##### **Background**

USAID/Morocco is currently developing its new country strategy for 2004 to 2008. This new program will be comprised of one broad-based economic growth strategic objective (SO) focused on job creation. This SO will have three main components:

- 1) Policy, economic structure, and business practice reforms that directly support implementation of the Free Trade Agreement (FTA) between Morocco and the United States, and local job creation;
- 2) Workforce development related to job creation and support of FTA; and
- 3) Democracy and governance activities improving the investment environment, FTA, and supporting job creation.

Under the ADS 200 series, the Mission must conduct a gender analysis during the strategic planning process. Recognizing that the dynamics of gender relations are both socially and culturally variable, Agency technical guidance states: "Strategic Plans must reflect attention to gender efforts to improve the status of women by taking into account not only the differential roles of men and women, but also the relationship and balance between them and the institutional structures that support them. Specifically, analytical work performed in the planning and development of results frameworks should address at least two questions: (1) how will gender relations affect the achievement of results; and (2) how will results affect the relative status of women. "Gender" is not a separate sector to be analyzed and reported in isolation. Instead, gender mainstreaming requires that gender analysis be applied to each set of issues that is considered in the development of the Strategic Plan." (sic)

Therefore, USAID/Morocco is requesting the assistance of a gender expert from the Women in Development (WID) Office to lead this effort for the Mission. This analysis should be in compliance with the ADS requirements and provide the Mission with a final Gender Analysis Report that Mission planners will use in for the final CSP design, review, and eventual approval at USAID/Washington. An outside Gender Specialist will lead the analysis of all sectors, assisted by the Mission WID Officer and the local gender team.

##### **Objectives**

To meet USAID requirements and the Mission's objectives, the Gender Analysis Team will seek to identify and assess:

- The critical gender-based constraints to equitable participation and access of men and women to programs and services in the sectors in which USAID/Morocco will implement its program.

- Strategies and approaches USAID/Morocco can use to enhance the accessibility and equity of its programs for both men and women.
- Gender issues that have greatest potential impact on Morocco's economic development.
- Opportunities for collaboration between USAID and GOM on improving gender-related policies and programs.

### **Timing**

The gender analysis will be conducted in two parts: a) a desk study, based on review of Mission documents, to prepare the draft gender analysis document for the country strategy, incorporating the four points cited as objectives of the study; and b) work in Morocco following the desk study to refine and complete the draft report in consultation with the Mission.

The desk study will begin on/at April 21<sup>st</sup>. The proposed dates for the in-country portion of the assessment are May 5 to 14, 2003. One consultant from the assessment team will work with the Mission in-country.

The Program and Economic Growth Offices will make available to the consultant team in Washington, DC all necessary background information, as well as an assessment on the Cross Cutting Themes work carried out over the past two years in the Souss-Massa-Draa area. In addition, the Program Office will provide relevant information from recent trade, democracy, water, and workforce assessments. The Program Office and EXO will provide logistic support for the TDY.

### **Team Composition**

1. Desk Study: three economic growth/gender specialists and one social sector/gender specialist<sup>11</sup>
2. Morocco: social sector/gender specialist

The team will be supported by DevTech Task Order staff in identification of resources and assessment of gender issues. The Social Sector specialist will be responsible for finalizing the document in accordance with Mission comments.

### **Level of Effort**

The desk study and draft report will be completed during a two week period in Washington. The three economic growth/gender specialists will have primary responsibility for components 1 and 3 of the Mission's new strategic objective. They will have a combined level of effort of up to 15 days.<sup>12</sup> The Social Sector/Gender specialist will have a total level of effort of 20 days, including eight (8) working days in Morocco.

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<sup>11</sup>Two of the three are colleagues at IRIS and will be combining their efforts on component 3.

<sup>12</sup>Two of the three are colleagues at IRIS and will be combining their efforts on component 3.



## **Deliverables**

The Mission expects the Gender Team to complete the Gender Analysis in compliance with the ADS 200 Series for the new Country Strategy. The Social Sector Gender Specialist will leave a revised draft of the Gender Analysis, with recommendations, with the Mission upon completion of the in-country portion of the assessment. The Mission Gender Team will review this draft and submit comments to the consultants within 15 days. The Social Sector Gender Specialist will incorporate these comments into the Gender Analysis and submit a final report to the Mission within ten days. USAID/Morocco will include this report in the annex of its CSP planned for mid-June, 2003.

## **ANNEX B**

### **LIST OF PERSONS CONSULTED/INTERVIEWED**

#### **USAID/Morocco**

Amrani, Nadia – Development Program Advisor  
Bahaji, Jaouad – Coordinator of Development Programs  
Bakkali, Taoufik – Project Management Specialist  
Bednar, James – Mission Director  
Berrada, Tahar – Urban Advisor  
Bidaoui, Monique – Chief, Office of Education  
Bouazza, Abderrahim – Deputy Program Officer  
Dadi, Jamal – Program Development Specialist  
Gowen, Dan – Program Officer  
Kraczkiewicz, Mark – International Development Consultant  
Kresge, Peter – General Development Officer  
Rousseau, Richard – Chief, Office of Economic Growth  
Thomas, John – Chief, Office of Environment  
Traut, Dawn – Democracy Specialist  
Zemrag, Dominique – Education Specialist

#### **USAID Contractors/Partners**

Fillion, Louise – Manager, Teaching and Learning Component, Morocco Education for Girls (MEG)  
Kouzzi, Saida – Morocco Legal Officer, International Human Rights Law Group  
McGregor, James – Chief of Party, Rural Tourism Capacity Building and Product Development  
Montague, Maryam – Resident Director, National Democratic Institute  
Morgos, Petro – Chief of Party, Financial Markets International, Inc.  
Willman, Stephanie – Morocco Program Director, International Human Rights Law Group

## ANNEX C

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