

ⴰⵎⵓⵔ ⴰⵏⵓⵔ
ⴰⵎⵓⵔ ⴰⵏⵓⵔ ⴰⵏⵓⵔ
ⴰⵎⵓⵔ ⴰⵏⵓⵔ ⴰⵏⵓⵔ



ROYAUME DU MAROC

المملكة المغربية
وزارة التضامن والتنمية الاجتماعية
والمساواة والأسرة

MINISTÈRE DE LA SOLIDARITÉ, DU DÉVELOPPEMENT SOCIAL
DE L'ÉGALITÉ ET DE LA FAMILLE



Morocco-Attamkine



National Integrated Program for Women's and girls' Economic
Empowerment by 2030

"No country, no society, no economy can meet the challenges of the present day or achieve its full potential if women are side-lined. Measures in favor of equality between women and men must therefore constitute the basis of any effective strategy for sustainable development."

Extract from the speech of HM the King Mohammed VI on September 27, 2018 in Marrakech, addressed to the participants of the "Women in Africa" summit.

"We hope for even more in this area, convinced as we are that the process initiated by the Kingdom to substantially achieve equality between women and men will promote greater involvement of women in socio-economic development and the creation of wealth and successful businesses that generate employment."

Message from HM the King Mohammed VI to the participants of the 61st Congress of Women Entrepreneurs of the World, on September 27 and 28, 2013, Marrakech.



Table of contents

PRESENTATION	8
I. CONTEXT	9
II. CONCEPT OF WOMEN'S AND GIRLS' ECONOMIC EMPOWERMENT (WEE), ADOPTED	13
III. DIAGNOSTIC AND ANALYSIS OF THE SITUATION	14
1. <i>Review of the economic situation of women and girls in Morocco and its root causes</i>	<i>14</i>
• Socio-economic indicators	15
• Women in the labor market.....	16
• Women's activity in the informal sector	17
2. <i>Review of national programs and projects.....</i>	<i>18</i>
• Support programs for the economic empowerment of women and girls.....	18
• Analysis of projects formalized at the level of Regional Development Programs.....	22
• Legal norms favoring the economic empowerment of women and others which still contain discrimination that limit it.....	23
• Women's and girls' economic empowerment, the priority defined for the "ICRAM 2" Government Plan for Equality.....	25
• Initiatives led by technical and financial partners in Morocco (PTF) with regard to WEE	26
• Initiatives carried out by associations and cooperatives with regard to WEE.....	27
3. <i>Main Benchmark conclusions</i>	<i>28</i>
IV. PRIORITY AXES OF THE NATIONAL INTEGRATED PROGRAM FOR WOMEN'S AND GIRLS' ECONOMIC EMPOWERMENT	32
1. <i>Strategic Vision</i>	<i>32</i>
2. <i>Main Commitments</i>	<i>33</i>
3. <i>Strategic Axes of the Program</i>	<i>33</i>

4. Strategic Objectives.....	34
5. Intervention Levers.....	34
6. Overview of the key measures to be undertaken under this program.....	35
• Overview of the key digital measures to be undertaken	35
• Overview of social measures	36
• Overview of affirmative action measures	36
• Overview of the gender approach	37
• Overview of specific measures for women in rural areas.....	38
• The transformation of perceptions: A transversal approach to the different components of society	39
7. Implementation system of the PNIAEF.....	39
• Stakeholders.....	39
• Funding mechanism	40
• Governance	43
• A strong political backing and execution excellence to succeed the WEE program by 2030	44
• Main challenges to consider for the success of the WEE program	44
V. NATIONAL INTEGRATED PROGRAM FOR WOMEN’S AND GIRLS’ ECONOMIC EMPOWERMENT (PNIAEF)	45
1. Presentation	45
2. Measures to respond to the negative impact of the COVID-19 pandemic, especially among women in difficult circumstance...45	
3. Breakdown of the strategic axes of the PNIAEF into operational objectives.....	47
Axis 1: Access to economic opportunities.....	47
Axis 2: Education and training	56
Axis 3: An enabling and sustainable environment, conducive to women’s and girls’ economic empowerment, protecting and improving their rights	60

List of Abbreviations

APALD	Authority for Parity and the Fight against all Forms of Discrimination
CAS	Special Assignment Account (Compte d'Affectation Spéciale)
CEDAW/CEDEF	Convention on the Elimination of All Forms of Discrimination Against Women
CEF	Education and Training Center (Centre d'Education et de Formation)
CGEM	General Confederation of Enterprises in Morocco
CNEA	National Business Environment Committee
COAPH	Orientation and Reception Centers for People with Disabilities
CREA	Regional Business Environment Committees
CSP	Socio-professional classes, based on household income
CSR	Corporate Social Responsibility
DFE	Development of Female Entrepreneurship
EDS	Enterprise Development Service
EMF	Multifunctional Space for Women
EU	European Union
GDP	Gross Domestic Product
ICT	Information and Communication Technologies
IS	Corporation Tax

KPI	Key Performance Indicators
NTIC	New Information and Communication Technologies
NGO	Non-Governmental Organizations
NHDI	National Human Development Initiative
PNIAEF	National Integrated Program for Women's and Girls' Economic Empowerment
PPP	Private Public Partnership
RDP	Regional Development Program
SME	Small and Medium Enterprise
SDG	Sustainable Development Goals
SNEE	National Status of Student Entrepreneur
STEM	STEM professions in Science, Technology, Engineering and Mathematics
TC	Territorial Communities
UN	United Nations
USAID	US Agency for International Development
VSE	Very Small Enterprises
WEE	Women's Economic Empowerment

Acronyms of ministerial departments and public and private organizations

ADD	Agency for Digital Development
ADS	Social Development Agency
ANAM	National Health Insurance Agency
ANAPEC	National Agency for the Promotion of Employment and Skills
ANRT	National Telecommunications Regulatory Agency
CDG	Deposit and Management Fund (Caisse de Dépôt et de Gestion)
CESE	Economic, Social and Environmental Council
CGEM	General Confederation of Moroccan Enterprises
CNDH	National Council for Human Rights
CNSS	National Social Security Fund
DGSN	General Direction of National Security
EN	National Mutual Aid (Entraide Nationale)
HCP	High Commission for Planning
MAPMDREF	Ministry of Agriculture, Maritime Fisheries, Rural Development, Water and Forests
MCJS	Ministry of Culture, Youth and Sports
MECDHRP	Ministry of State for Human Rights and Relations with Parliament
MEFRA	Ministry of Economy, Finance and Administration Reform

MEME	Ministry of Energy, Mines and Environment
MENFPESRS	Ministry of National Education, Vocational Training, Higher Education and Scientific Research
MI	Ministry of the Interior
MICEVN	Ministry of Industry, Trade, Green and Digital Economy
MJ	Ministry of Justice
MP	Public Ministry
MS	Ministry of Health
MSDSEF	Ministry of Solidarity, Social Development, Equality and the Family
MTATAES	Ministry of Tourism, Handicrafts, Air Transport and Social Economy
MTIP	Ministry of Labor and Professional Integration
ODCO	Office for the Development of Cooperation
OFPPT	Office for Vocational Training and Work Promotion
ONDH	National Observatory of Human Rights (Observatoire National des Droits de l'Homme)

Presentation

In perfect harmony with the constitutional provisions and the commitments contained in the government program of 2016-2021 legislative mandate, in particular those aimed at "strengthening the economic inclusion of women and their empowerment in the field of development ", and in line with the sustainable development objectives and the various international agreements ratified by Morocco and the axes of **the Government Plan for Equality "ICRAM 2"** relating to the economic empowerment of women, the Ministry of Solidarity, Social Development, Equality and the Family has developed, in a partnership framework with UN Women-Maghreb, **"the National Integrated Program for the Economic Empowerment of Women and Girls (PNIAEF) by 2030 "**, called the **"Morocco-Attamkine"** Program in order to strengthen the institutional framework that promotes empowerment and develop economic opportunities for the benefit of women and girls and based on a vision defined in level of the recommendations of the "ICRAM 2" plan without leaving aside rural women and girls.

In order to design a global and coherent vision based on convergence and results-based management, a participatory and territorial approach was adopted from September 2019 to February 2020. It involved all parties stakeholders concerned by the theme: government departments, public organizations, development agencies, regions, private sector, associations, universities, international technical and financial partners ...

Thus, the strategic vision of the program was defined by considering **"the economic empowerment of women and girls as one of the pillars of the new development model of our country"** by carrying out three strategic axes, namely: "access to the economic opportunities ", " education and training "and a" conducive and sustainable environment for the economic empowerment of women and girls, protecting and enhancing their rights ".

The "Morocco-Attamkine" Program has thus defined, in perfect alignment with the SDGs, its 3 strategic objectives to be achieved by 2030:

- 1. Reach 30% female employment rate** versus 19% today (in 2020), to reach at least half of the male employment rate.
- 2. Double the proportion of women vocational education graduates, to be at the same level as men today - 8% versus 4%** today.

3. Promote a conducive and sustainable environment for the economic empowerment of women and girls, protecting and enhancing their rights.

While relying on five (5) intervention levers: legislative and institutional changes, gender-sensitive incentives and policies, digital, equipment and the transformation of perceptions.

The operationalization of the “Morocco-Attamkine” Program will certainly contribute to the national effort to reduce the negative effects of the coronavirus pandemic, in particular for women and girls, in difficult circumstances. In addition to the structural measures included in the program, through which we aspire to improve the indicators of women’s participation in the economic life of our country, there is a set of urgent measures, whether at the level of communication and support or direct intervention with target groups, which would protect the rights of girls and women, improve their conditions and improve their standard of living in this particular context.

This ambitious program will strengthen the influence and position of Morocco at the regional and international levels as a pioneering model in the field of promotion and protection of the rights of women and girls in general and will guarantee their empowerment at the economic level.

The “Morocco-Attamkine” program was enriched by the Ministerial Commission for Equality which adopted it at its 5th meeting held on July 14, 2020 under the chairmanship of the Head of Government and by the Council of Government on 9 September 2020.

Context

In Morocco, the efforts made by the various actors have made it possible to establish the values of human rights, to strengthen the levers of fair and sustainable development ... enhance principles of gender equity and equality and contribute to reducing gender gaps, thereby granting equal access to different services and institutions including access to the economy and property as a priority entry, and this through policies, strategies and programs in the different areas.

The initiatives and projects launched over the past decade bear witness to this concern:

- **Constitutionalization of the principle of equality with a view to parity and combating all forms of discrimination.** The Constitution of 2011, a veritable charter of fundamental rights and freedoms, enshrines the principles of equality in rights and obligations, equality of opportunity between individuals, categories, generations and regions. The constitution reaffirms Morocco's adherence to the universally recognized principles and values of human rights, with the recognition of the primacy of international conventions ratified by the Kingdom over domestic law in respect of its immutable national identity, the need to harmonize the legal arsenal with the new constitutional provisions, the ban on all forms of discrimination and the strengthening of gender equality by affirming the principle of parity.
- **Constitutionalization of the Right to Development:** the State is required to mobilize the available means in order to facilitate equal access for citizens of both genders to the conditions allowing them to enjoy the rights to healthcare, education, housing, employment and social protection. The constitution confirms the priority of promoting women's rights as a condition for the achievement of development.
- **Inclusion in the 2017-2021** governmental program of the dimension relating to "strengthening the program for women's economic integration".
- **A public policy to promote equality between men and women:** in 2013, the Governmental Plan for Equality ICRAM 2012-2016, was adopted for the first time as a framework for the convergence of the various public programs in the field of equality and a mechanism allowing the territorial deployment of the provisions of the constitution. Capitalizing on the achievements of the ICRAM 1 Plan, a second ICRAM 2 Plan was launched for 2017-2021. This new ICRAM 2 Plan shares an ambitious vision which is to **"Achieve gender equality and empower all women and girls, through a human rights-based approach"**. The issue of WEE is placed there as a priority through the commitment to "design and implement an integrated national program for women's economic empowerment".

- **The gender-sensitive Budget:** these legal reforms, and others, were supported by the project of gender-sensitive budgets. Initiated in 2002, this gender-sensitive budgeting process was crowned in April 2015 by the reform of the Organic Law of Finance, Article 39 of which sets out the integration of the gender dimension in the programming of the budgets of the various ministries and in the monitoring and evaluation stages. Thus, the program of each ministry and each establishment must be accompanied by well-defined objectives and quantified indicators to measure the results obtained, while taking into account the gender dimension, and the promulgation of Dahir No. 1.15.62 (June 2, 2015) relating thereto, in addition to the Decree of July 15, 2015 relating to the preparation and execution of the Finance Laws.
- **A national statistical system integrating gender:** In accordance with the international recommendations regarding the fundamental principles of official statistics, and in accordance with the missions assigned to the High Commission for Planning (HCP), and as part of its statistical action program, the gender approach is integrated into its projects to meet the needs of users of this type of statistics, particularly government sectors, constitutional bodies and civil society. Gender statistics are also published periodically, and according to the environment (urban / rural), as well as a series of research studies highlighting gender disparities in several areas, including demographic and socio-economic areas, by making them available to different users.

A new generation of national legislation in favor of WEE:

- **The Family Code:** financial autonomy of the wife and management of property acquired during married life.
- **Law No. 103.13** relating to violence against women: which constitutes a coherent and clear normative legal framework, established according to the fundamental principles adopted to address the phenomenon of violence against women and which consist of punishing violence perpetrators, preventing violence, protecting and caring for victims of violence.
- **Law No. 19-12, setting the working and employment conditions of domestic workers of both genders,** aims to regulate the relations between domestic workers and their employers, to guarantee them social protection and economic and social rights to protect them from any abuse, taking into account the international labor standards, in particular the two international Labor Conventions No. 138 and 182, ratified by Morocco. It criminalizes the labor of children under the age of 18, especially that of girls. This law made it possible to determine the working hours as well as the working conditions guaranteeing its indignity.
- **Adoption of the law relating to the status of the self-employed** (auto-entrepreneur): promulgated in March 2015 to encourage self-entrepreneurship and allow self-employed entrepreneurs to benefit from a specific tax system and social security coverage.

- **The historic promulgation of three pieces of legislation relating to collective lands (Soulaliyates)** which for the first time re-establish the right of Soulaliyate women to own these lands and participate in their management.
- **The Organic Law of the Finance Law in May 2015:** which represents the culmination of the efforts to improve public finance management and the adoption of a gender approach in accordance with an operational plan spread over five years, starting from January 1, 2016. It concerns all government ministries, institutions and organizations.

Structuring development projects including the National Human Development Initiative (NHDI), launched by His Majesty King Mohammed VI in 2005, according to an approach that targets and gives priority to the most vulnerable groups and regions, and supports proximity services, as part of good local governance.

National institutional projects such as advanced regionalization, the reform of the social protection system, and the new development model, constitute radical transformations in the process of construction of the new Morocco, in order to provide sustainable mechanisms that guarantee territorial and fair access to the various basic services and infrastructures, as part of a territorial policy that targets efficiency, proximity and good local governance.

In terms of international interaction, the Kingdom of Morocco is continuing its efforts of permanent and continuous interaction in the actions carried out at the national level and their harmonization with international and regional standards:

- **Ratification of numerous international conventions** and covenants, consolidating the principle of non-discrimination between the sexes, such as the International Covenant on Economic, Social and Cultural Rights, the International Covenant on Civil and Political Rights and its Optional Protocol, as well as the modification of the first paragraph of Article 20 of the Convention on the Elimination of All Forms of Discrimination Against Women, CEDAW, and its Optional Protocol, in addition to the adoption of the Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially women and children, additional to the United Nations Convention against Transnational Organized Crime. In addition to the Equal Remuneration Convention (No. 100) of 1951, and the Discrimination (Employment and Occupation) Convention (No. 111), as well as the (revised) Maternity Protection Convention No. 183 of 2000.
- Morocco's commitment to the implementation of the Beijing action plan, which makes the economic empowerment of women one of the 12 priority areas of action.

- **Morocco's subscription to the 2030 Agenda for Sustainable Development Goals (SDG)**, which makes the achievement of equality a separate goal through SDG 5: "Achieve gender equality and empower all women and girls", while enshrining the transversality of gender in the other 16 sustainable development goals.
- Together with the country's **adherence to the African Union's 2063 agenda**, one of the priorities of which is "an Africa whose development is people-oriented, relying on the potential of its populations, especially that of women and young people, with a concern for the well-being of children".

However, despite the willingness and efforts made at the legal, institutional, strategic and operational levels, the economic and social situation of women in Morocco remains below expectations (42,10% of female illiteracy at the national level, in 2014) in particular that of rural women (60%¹ illiteracy in 2014). Also 70.5%² of female agricultural workers were in unpaid jobs in 2018.

Thus, today, nearly 4 in 10 women are illiterate; only 2 in 10 women of working age are in the labor market, and only one of them is paid for her work.

Indeed, the development of women's economic empowerment comes up against several difficulties:

- The fragmentation of initiatives ;
- The waste of the efforts led by several institutional and non-institutional actors ;
- Redundancy in the initiatives implemented and lack of consistency in the actions ;
- The limits of the governance mechanisms put in place ;
- Poor exploitation of synergies between actors ;
- The limits of human and material resources of the actors concerned.

This is what makes it a concern for the Moroccan government, requiring the provision of an adequate framework for the economic equality of women and men, the reconciliation of professional and family responsibilities, the strengthening and support of women's businesses, support for women's activities, facilitation of their access to work and property, guarantee of decent work in the private and

¹. RGPH 2014

². HCP; "About rural women in Morocco"; The Writs of the Plan, No. 10 • October 25, 2019

public sectors, support for their professional and scientific qualification, the establishment of a societal culture supporting the work of women and girls in the various sectors and particularly those of telecommunications and new technologies, etc.

Aware of these challenges, the Moroccan government plans to promote the economic empowerment of women through the strengthening of convergence, complementarity and coordination of actions of the various national stakeholders and the inclusion of WEE in dialogues, programs and economic decisions, with the objective of consolidating the gains already accomplished and reducing the gap between men and women.

The aim is, through this **National Integrated Program for Women's and girls' Economic Empowerment (PNIAEF) by 2030**, to provide Morocco with a **National Integrated Framework for Women's and girls' Economic Empowerment**; developed on the basis of a global vision established from a detailed analysis of the barriers, and allowing the convergence of the programs and projects of the various stakeholders, by clarifying the priority areas and responsibilities, and by guaranteeing coordination and promoting synergies with all the sectoral departments concerned.

Opting for a participatory and territorial approach, the main phases of the development of the national integrated program for the economic empowerment of women and girls focused on:

- **A situation diagnostic and analysis phase** based on a data collection stage, a documentary analysis and an international benchmark ;
- **A phase of identifying the priority areas of the program** and defining the strategic framework with the key stakeholders;
- **A roadmap construction phase** outlining the various projects to be addressed with adequate governance and financing mechanism: **the National Integrated Program for Women's and girls' Economic Empowerment (PNIAEF)**.

I. Concept of Women's and girls' Economic Empowerment (WEE), adopted

The notion of Women's Economic Empowerment, adopted for this National Integrated Program for the Economic Empowerment of Women (PNIAEF), is that of the United Nations, which identifies three dimensions:

1- Strengthening economic opportunities for the benefit of women by:

- **Strengthening the employability of women by** providing access to more jobs of better quality and equitably paid in the formal sector;
- Ensuring an **increase in women's entrepreneurship** by creating a favorable business climate and endowing them with the capacities allowing them to sustain their activity;
- **Setting up financial mechanisms** involving banks and microfinance and institutions able to offer products adapted to the needs of targeted women.

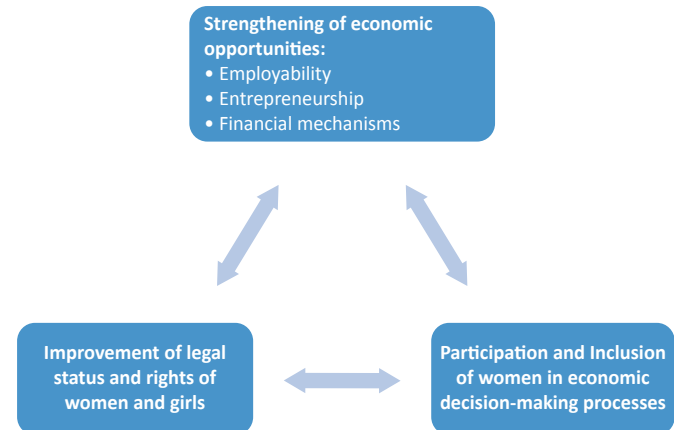
2- Improving legal status and women's and girls' rights.

This dimension concerns women's rights to property, equal access to resources and to financing, equal access to opportunities, services and to protection against forms of discrimination and violence in all spaces.

3- The participation and inclusion of women in economic decision-making processes

through the establishment of mechanisms encouraging the presence of women at the level of decision-making, whether in the public sector or in trade unions and chambers of trade, industry or at the level of the boards of directors of the various establishments.

Moreover, the participation of a greater number of women in parliament and government constitutes a lever for strengthening the voice of women in decision-making processes and facilitates their inclusion in the economic sphere.



III. Diagnostic and analysis of the situation

The objective of this phase was to establish a knowledge base:

- of the economic situation of women and girls in Morocco and analyse the root causes;
- of the main programs, projects, actions, provisions and main avenues of access for women to labor markets, set up at national and territorial level by sector departments, local authorities, technical and financial partners and civil society;
- good practices at world level through a benchmark.

Thus, a survey, a field study, interviews with the main stakeholders and a documentary analysis of the main statistics were carried out.

The Field Survey was carried out with **1,200 women in 8 regions**: the selected sample is representative of the population in terms of housing (urban / rural), age groups and marital status. The density of the regions and the SPC³ are the two variables that were adjusted during the analysis of the results obtained.

And to test certain perceptions, a survey was also carried out on a sample of **325 men** in the region of Casablanca.

The field study was conducted through the organization of 11 field workshops in 4 regions of Morocco, in the cities of Rabat, Agadir, Kenitra, Casablanca, Fes and Meknes. **The 70 women interviewed** come from different backgrounds: salaried women in the private sector, self-employed women, women working in cooperatives, street vendors, workers (textiles and fishing), sub-Saharan women. And about **15 young girls aged between 15 and 18** interviewed in urban and rural areas and young graduates looking for work.

Interviews were conducted with 20 stakeholders (public entities, civil society, technical, financial and social partners).

These workshops aimed to:

- Understand the current situation of the women and girls encountered ;
- Make a retrospective to analyse the choices and the conditions which led to the current situation ;
- Discuss their aspirations/ ambitions ;
- Discuss the priorities to be implemented in order to achieve their ambitions.

³. Socio -professional classes, based on household income

The documentary study concerned more than **30 reports and studies** in addition to the data and indicators produced by the High Commissioner for Planning and other national and international organizations (World Bank, ONDH, CESE, CNDH, UN etc.).

1. Review of the economic situation of women and girls in Morocco and its root causes

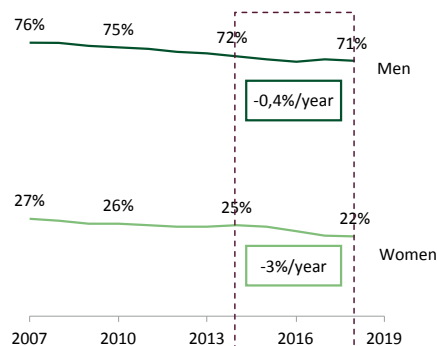
Among the priorities of the Moroccan Government in the coming years are those relating to the promotion of women's and girls' economic rights. While the economic dimension concerns the share of women in the field of production and exchange of goods and services, the identification of the degree of impact of various public policies on the share of women in the distribution of goods and wealth and the place reserved for them within economic institutions and mechanisms, the fact remains that the indices relating to this dimension require more efforts to achieve this economic empowerment in order to reflect the real place of Moroccan women and respond to their aspirations.

• Socio-economic indicators

- The economic participation of women is estimated at 21.8% in 2018 (48% is the world average) and 14.10% as the percentage of female entrepreneurship in 2019.
- When women work, they have precarious occupations:
 - **About 50%** of female employment is unpaid (**2/3 of rural women**) ;
 - Six women among those employed, have no diploma (61% compared with 53.8% for men, this percentage conceals a disparity between places of residence (89.8% in rural areas and 33.2% in urban areas);
 - A difference in compensation of at least 20% for an equal position.
- The instability of precarious working conditions, preventing women from opening up to the labour market, which turns out to be unprofitable for the household.
- Women are more affected by unemployment, especially those with vocational training diplomas, which represent a percentage of **33% of unemployed women** versus 18% of men.

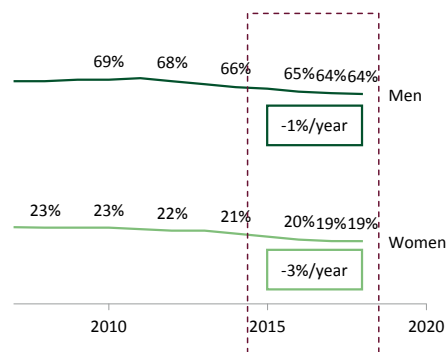
A significant drop in the participation rate of women since 2014

Activity rate by gender (%) 2007-2018



A significant drop in the employment rate of women since 2014

Employment rate by gender (%) 2007-2018



Note: An active person is any person in the workforce available for the production of goods and services, carrying out productive work in a branch of economic activity or unemployed.

Sources : HCP - employment data (2007 - 2016), World Bank and International Labor Organization.

An activity rate that varies according to the level of education, socio-professional class and marital status. In fact, active employed women belong to the youth category, 36.2% being under the age of 35. They are characterized by their low level of training. Six women out of those employed have no diploma (61% compared to 53.8% for men). The distribution of actively employed women according to activity status, differs between places of residence (in rural areas, women work mainly as family helpers (70%) or self-employed (19,7%) whereas in urban areas, more than 8 out of 10 working women (81,2%) are salaried employees and 12.2% are self-employed).

Furthermore, we note that **married women** are less likely to be active. This economic situation was studied from four angles: the level of education, the environment (rural / urban), the generation (stock / flow), and the marital situation.

Several unstable social situations can push women into vulnerable situations: death or departure of a parent, early marriage, divorce, widowhood, illness ... Nevertheless, these women aspire to a better life and express a strong willingness to act to improve their situation: peace of mind and a better life for the children, especially girls.

Despite the marked improvement in the education of young girls in Morocco, problems remain, particularly in rural areas:

- **For women and girls with a low level of education**, the two main reasons for their exclusion from the working world are (i) the difficulty of reconciling work and household tasks, (ii) the lack of qualifications, and for some, the decision to interrupt their studies were imposed by their father.
- **For women and girls with a high level of education**, the two main reasons for their exclusion from the working world are (i) the difficulty of reconciling work and household tasks, (ii) and for some, the decision to interrupt their studies was imposed by their husband.
- Some of these women see no interest in working, and issues of quality of education and guidance for girls in school emerge from the study.

During the field workshops, it was noted that the main challenges for girls in school are guidance and lack of knowledge of employment-creating sectors.

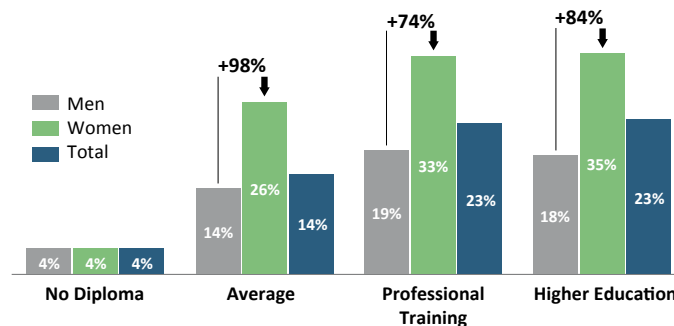
• **Women in the labor market**

Women in Morocco are more exposed to unemployment than their male counterparts, and this is true particularly of the more educated (33% versus 18% for men)

Also, when they work, the majority of women have precarious occupations. Most of them work in the agricultural sector. Indeed, at the national level, a good presence of women in the sectors of agriculture, forestry and maritime fishing was recorded in 2019. These sectors employ 46.9% of active employed women, followed by the service sector, which is the 2nd sector employing women with a percentage of 38.5%, then the industry sector including crafts which employs 14% of women.

A high unemployment rate for the most highly educated women

Unemployment rate by type of qualification and gender (%) 2017 T4



Almost 50% of female employment is unpaid, and nearly 70% of jobs held by women in Morocco are low-skilled. In addition, there is a difference of about 17% in salary for the same job with equal qualifications.

Furthermore, there is a limited representation of women in entrepreneurship professions. (In Morocco, only 17%⁴ of entrepreneurs are women.)

Many issues hinder full access for women to the labor market, including the working conditions for employees in the most precarious jobs, and access to funding and to markets for women entrepreneurs.

Women in Morocco have limited access to land, only 7% of them have access to real estate, and only 2,5% of the Utilised Agricultural Area (UAA) is owned by women, obstacles limiting their eligibility to contract loans.

⁴. OMPIC figures / 2019

With regard to self-employment, it should be noted that in addition to the efforts made to generalize the self-employed status (auto-entrepreneur), social and solidarity economy has played a major role in structuring women's activity in various sectors (agriculture, handicrafts, local products ... etc).

Today, there are **42,000 women members of female cooperatives**, with an annual growth of 55% over the past two years. Also, the number of female cooperatives reached **4,524 cooperatives** in 2019, i.e. +33% compared with 2016. **In 2019, women represent 35% of the total members of cooperatives nationally, or 197,000 femmes.**

The underestimation of the role of women is deeply rooted in society, including among women themselves

In the survey, many women spoke of a lack of freedom in their choices and decision-making at key moments in their lives.

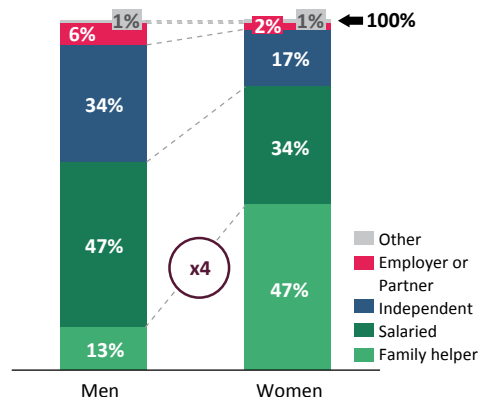
- 2 out of 5 women declared they had been influenced by their father / husband when they chose to drop out of school;
- 2 out of 5 women declared they had been influenced by their father / husband in accessing work;
- And almost one in 3 women said they were not free to spend their income.

In addition to the lack of autonomy of choice, ideas and perceptions concerning the role of women in society persist and remain ingrained in people's mind-sets.

The survey carried out on women showed that nearly 65% of women believe that if the income of the head of the family, father or husband, is sufficient to meet the needs of the household, the woman should not work. Similarly, 30% of the women questioned consider it normal for a man to receive more remuneration than a woman, for the same job and the same level of qualification.

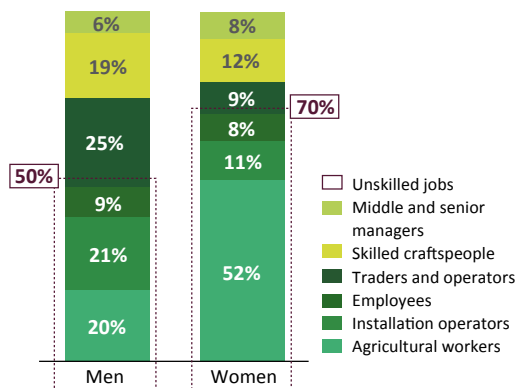
The majority of working women are unpaid

Types of assets by gender (%) 2016



... and occupy low-skilled jobs

Distribution of jobs by qualification M / F (%) 2014



When they are paid, a wage gap with men remains

Pay gap Men / Women (%) 2017



• Women's activity in the informal sector

In general, informal work is casual, independent, seasonal work, which can be done under the status of unpaid caregivers, self-employment, and home-based work or else in the form of a hybrid status.

In Morocco, the presence of women in the informal sector is characterized by the preponderance of unpaid work and the vulnerability of their status. Women are largely relegated to precarious forms of activity and are over-represented in this sector, with risks related to the vulnerability and lack of social security that characterize this sector. The most recent disaggregated data on job characteristics for both sexes by status in the profession highlight the existence of more informality in women's work. Indeed, self-employment or home-based work and family help are more often occupied by women.

Professional status of the chief before the creation of the UPI	Gender of heads of informal units			
		Men	Women	Total
Employee	% line	95.5	4.5	100.0
	% column	67.6	61.4	67.3
Employer	% line	97.0	3.0	100.0
	% column	2.6	1.6	2.6
Independent	% line	93.8	6.2	100.0
	% column	19.3	24.7	19.6
Apprentice	% line	93.9	6.1	100.0
	% column	3.1	3.9	3.2
Family help / Caregiver	% line	94.3	5.7	100.0
	% column	7.0	8.3	7.1
Other	% line	100.0	0.0	100.0
	% column	0.3	0.0	0.3
Total		100.0	100.0	100.0
National Survey on the Informal Sector, 2013 / 2014. HCP				

2. Review of national programs and projects

• Support programs for the economic empowerment of women and girls

Various measures have been taken by Morocco for the economic empowerment of women and girls, as a determining factor in reducing precariousness and an important contribution to effective equality.

The main challenges to be met are related to the valorization of the contribution of women and girls to the economy and the mechanisms aimed at reducing the disparities between men and women in the economic construction, where Moroccan women have been and remain at the heart of the economic construction of our country. Women contribute alongside men in open economy projects and achieve cumulative gains that give them an economic position as actors in the development of our country.

- **Support programs for income-generating projects**

The National Human Development Initiative (NHDI), launched in 2005 in parallel with economic reforms set up for the development of infrastructure, programs to open up rural areas, and measures to improve the business climate to promote investment, to strengthen social action projects using an approach focused on targeting the most vulnerable categories and areas and support local services through projects and programs including income-generating activities. The NHDI recorded, both in its first and second phase, positive results both qualitatively and quantitatively. It thus contributed to reducing the social deficit and combating poverty, exclusion and marginalization, in urban and rural areas. This initiative thus recorded, during the 2005-2016 period, more than 10.4 million beneficiaries, including 4.2 million women and girls, the implementation of 44.477 projects and 12.777 development activities, with a budget of 39.5 billion dirhams, to which the NHDI contributed 26 billion dirhams.

The third phase (2019-2023), launched in September 2018 is characterized by the adoption of four cohesive and complementary programs ensuring the contribution of all actors in the social field, with a budget of 18 billion dirhams (Program for the resorption of the deficit in terms of infrastructure and basic services in the least equipped areas, Support program for people in precarious situations, Program for Income improvement and economic integration for young people and the Support program for human development of generations.

The “Mourafaka” Program, guided by the Office for the Development of Cooperation (ODCO), plays the role of accelerator of the development of the newly created cooperative by supporting it in its efforts to facilitate access to markets and control of growth. This program works in close collaboration with the NHDI. The program targets **500 new cooperatives each year**, making it possible to support and accompany **2,000 new cooperatives during the period 2015-2018**. This program functions according to the gender approach, through recovery projects that give women and girls more opportunities in economic life through income-generating activities.

The “TATMINE Program” to support small local production and service sectors, led by the Social Development Agency, aims to promote actors, associations and cooperatives, and develop their project for income-generating activities and stable jobs. It acts according to the sector-specific approach, with the objective of structuring the sector and building an ecosystem capable of ensuring women’s economic autonomy, of supporting women’s aspirations and of representing them (ex. Structuring of the federation of Argan cooperatives – project with the EU). The overall results of the TATMINE Program since the creation of ADS (Social Development Agency) to December 2019 are as follows:

- **16,187 beneficiaries** (Cooperatives, Unions of cooperatives, Economic Interest Groups, professional Associations), including **8,766 women**;
- **An overall budget of 346 million dirhams**, ADS contributed with 90 Million Dirhams.

Support program for access to funding and support for Small and Medium-sized Enterprises

The **“Addaman Ilayki” the Guarantee Fund of the Central Guarantee Fund** created to encourage female entrepreneurship by granting women up to 80% of the bank loan. Since its launch in March 2013 and up to November 2019, around 3,643 projects have been approved, with a budget of 773 Million Dirhams.

The **“INTILAKA” program**: a new program for business support and financing companies to tackle youth unemployment and encourage an entrepreneurial spirit among young people. This program aims to reduce social disparities and support the emergence of an agricultural middle class, promote employment with the aim of creating value and increasing the National Domestic Product.

The **Self-Employed System (auto- entrepreneur)**, according to which the economic empowerment of women and girls is one of the main objectives, by promoting the entrepreneurial spirit and supporting female entrepreneurship. In this context, a partnership agreement between the State and Maroc Poste was signed to launch this system, as well as another agreement between Maroc Poste, the Professional Group of Banks of Morocco, and the Professional Association of Companies of Funding, to support the operationalization of this system and also resulted in a partnership agreement between Maroc Poste and seven banks to enable them to register the auto-entrepreneurs in the national register.

New measures to promote employment

The **Executive Program of the National Employment Promotion Plan 2019-2021** devoted a series of measures aimed at promoting the situation of women and their economic empowerment through employment programs provided by the National Agency for the Promotion of Employment and Skills (ANAPEC), as well as by improving working conditions in productive enterprises by 2021.

A social assistance system for categories in vulnerable situations

The **Family Solidarity Fund**, including a law published in December 2010 setting out the conditions and procedures for receiving benefits, has established a new generation of social protection services and covers the following vulnerable categories:

- Poor divorced mothers;
- Those eligible among the children after the marital relationship is dissolved.

The main reform undertaken by this Law organizing the operation of the fund according to the provisions of Law 17.83 promulgated on March 12, 2018, made it possible to broaden the base of beneficiaries of its services to include:

- The destitute wife to whom alimony is due;
- Those eligible from among the children for whose benefit a court order for maintenance has been pronounced, whether the marital relationship is existing or dissolved, after confirmation of the mother's indigence;
- Eligible persons entitled to alimony among the children after the death of the mother;
- Eligible persons entitled to alimony among the children in care (makfouls) for whose benefit a judicial decision of alimony was pronounced.

The Social Cohesion Support Fund, created in 2012 as a mechanism responding to the demands and expectations of vulnerable and destitute categories of citizens of both sexes in our country, including widows with custody of orphaned children, people in a situation of disability and their families as well as associations working in the field; comprises:

- **The Program of direct assistance to widows in vulnerable situations with the care of orphaned children** as a direct support mechanism, with a budgetary envelope of 15% of the annual allocations of the Social Cohesion Support Fund, ensuring support for their children, on condition they continue their education, training or age limit, and which amounts to 350 dirhams per month for each child, boy or girl, without the total amount of assistance exceeding 1,050 Dirhams for each family. This program enabled, at the end of 2019, the enjoyment of 100,000 widows with custody of more than 176.000 orphaned girls and boys, at the rate of 90,000 beneficiary families. This constitutes a practical response and an effective mechanism for social protection.
- **The "TAYSSIR (Facilitation)" Program**, created in 2008, as one of the conditional financial transfer programs that offer direct financial support to indigent families to facilitate access to social services dealing with schooling, to contribute to the reduction in school waste, made it possible to achieve a qualitative leap in the number of pupils (girls and boys) who are beneficiaries, which went from around 88,000 during the 2008-2009 school year to around 734,000 during the 2016-2017 school year and to more than 2,087,000 during the 2018-2019 school year. The number of beneficiary families increased from

around 47,050 during the 2008-2009 school year to around 441,000 during the 2016-2017 school year, reaching 1,200,000 families in the 2018-2019 school year.

In addition, the end of 2018 saw a strong boost to the TAYSSIR program, whether through the broadening of the type of targeting, as from the 2018-2019 school year, to include families of pupils (girls and boys) of the primary cycle in rural areas, and pupils (girls and boys) of the preparatory secondary cycle in rural and urban areas, provided they have a valid RAMED card, or by means of the amount allocated to this effect which reached, during the 2018-2019 school year, the overall cost of 2,170 Billion Dirhams.

- **The One Million Schoolbags Initiative**, launched by His Majesty King Mohammed VI during the 2008-2009 school year, reflects the royal will to promote school performance and to consolidate basic education and its compulsory nature. The reduction of the costs of the most vulnerable categories made it possible to contribute significantly to the reduction of the school dropout rate and to the notable progress recorded in the generalization of schooling in primary education, to the reduction of inequalities between rural and urban areas and between the sexes. Thus, the number of beneficiaries during the 2019-2020 school year reached 4,463,000 pupils, girls and boys, compared with 4,018,470 pupils, girls and boys in 2016-2017. The percentage of female students benefiting from this initiative represents 48% of all beneficiaries.

As part of the Social Cohesion Support Fund, significant financial allocations were granted to this program, reaching 1.47 Billion Dirhams, including 250 Million for the 2018 financial year.





- **Support for people in a situation of disability**, the services of the Social Cohesion Fund for people in a situation of disability have made it possible to improve schooling conditions for children a situation of disability, the number of beneficiary children reached a total of 13,221 at the end of 2019, with a rate of 37% of female beneficiaries, the encouragement of professional integration and income-generating activities (between November 2015 and the end of 2019, more than 1,730 projects, up to 56 Million Dirhams with a rate of women beneficiaries of this program of 31% and the acquisition of specialized equipment and other technical accessories, 39,547 people in a situation of disability benefited, between 2015 and 2019, with a budgetary envelope exceeding 42 Million Dirhams. The rate of female beneficiaries reached 37%.


National programs and projects with little integration of WEE actions

Morocco continues to consolidate plans to promote human development and social cohesion to accelerate the pace of development and support territorial equity, in particular by reducing disparities that exist between cities and rural areas on the one hand, and between agricultural and industrial sectors on the other, especially the discrimination faced by women and girls.

Nevertheless, some structuring programs and projects such as the Green Morocco Plan, the HALIEUTIS Plan, the Industrial Acceleration Plan, the 2020 Tourism vision etc., in addition to the expected results in terms of accelerating development dynamics, reducing social and spatial inequalities, approached the issue of Women's Economic Empowerment (WEE) through one-off and palliative measures and not in a systemic and integrated manner. These projects constituting opportunities for the economic empowerment of women are poorly integrated, and the initiatives dedicated to women have been designed following an a posteriori intervention logic.

All the more so given that the majority of these national program plans, which expired in 2020, are being revised and new versions are being drawn up according to other horizons. They would benefit from strengthening the economic support of women, by taking into account the gender dimension in all the stages of design, implementation, monitoring and evaluation.

Initiatives	Budget	Impact	Result
NHDI (National Human Development Initiative)	~ 2Bn MAD/ year (Phase I & II) - 3.6Bn/year (Phase III)	10M beneficiaries (M & F) in 403 municipalities	✓
Program to fight poverty, vulnerability and begging	10Bn MAD	TBD	?
Programme Tayssir - conditional Financial aid	2.1Bn MAD	60% reduction in early school leaving	✓
 Direct assistance program for widowed women	~450M MAD in 2017	100 000 widows beneficiaries	✓
 Ilayki – CDG guarantee fund	230M MAD	780 VSEs funded in 2018	✓
 Family solidarity fund	~160M MAD in 2018	23 685 judicial acts executed	✓
Mourafaqa support program for cooperatives	~20M MAD/year	2 000 beneficiary cooperatives	?
Maroc Taswiq	N/A	750 women's cooperatives	?
 INFITAH for Her	N/A	2 724 beneficiaries	✗

 Initiatives dedicated to women ✓ Success ✗ Mixed results

• Analysis of projects formalized at the level of Regional Development Programs

According to the Organic Law on the Regions⁵ (No. 111.14), during the first year of its mandate, the regional council sets up a **Regional Development Program (RDP)** and works on its monitoring, updating and evaluation. The regional development program must include a diagnostic highlighting the region's needs and potential, an identification of its priorities and an assessment of its resources and forecast expenditure relating to the first three years and must take the gender approach into consideration.

The principle of equality between women and men is reflected in this organic law, in particular by the provisions relating to the application of the gender approach in results-based planning, development of the action program, diagnosis of potentialities and needs, definition of priorities, Gender Sensitive Budgeting, implementation and evaluation of the Regional Development Programs.

This organic law also provided for the establishment of participatory mechanisms for dialogue and consultation to promote the involvement of citizens of both genders and associations. These include a consultative body in charge of questions and areas of interest to young people, and a consultative body, to be set up in partnership with civil society actors for the implementation of the principles of equity, equal opportunities and the gender approach.

Moreover, Article 2 of the Decree on the **Deconcentration Charter** stipulates that the administrative deconcentration of State services is a system of administrative organization which ***"is based on the transfer of skills and resources and the allocation of credits to decentralized services at the territorial level, with a view to enabling them to accomplish the missions which are devoted to them and to take the initiative with the objective of effectiveness and efficiency"***. Article 15 of the aforementioned decree stipulates that ***"the decentralized services of the State at regional level ensure the management of regional public services under the State, implement public policies and contribute to the development and execution of public programs and projects at regional level ... and ensure the execution of national and sectoral strategies adopted by the State in the various fields of economic, social, cultural and environmental development"***.

Each territorial entity has:

- specific skills,
- competences shared with the State,
- powers transferred by the State.

⁵. <http://www.pncl.gov.ma/fr/Publication/regle/Documents/Loi%20organique%20region.pdf>

	Region-specific skills	Competences shared with the State
Economic Development	✓	✓
Professional and Continuing Training	✓	
Rural Development	✓	✓
Social Development	✓	✓
Transport	✓	
Culture	✓	✓
Environment	✓	✓
Decentralized International Cooperation		
Skills Transferable from the State to the Region		
Regional Equipment and Infrastructure	Industry	
Health	Trade	
Education	Culture	
Sport	Energy, Water and Environment	

Based on these considerations, the region seems to be the appropriate territorial entity to build with its economic and social territorial partners a vision of development and a frame of reference and coherence guaranteeing sustainable and inclusive development.

Eleven **regions in Morocco were able to develop their Regional Development Plan (RDP)**. All of the RDPs developed paid little attention to the gender approach both in the procedure for drawing up the development program but also in terms of the impact of the selected projects on the reduction of gender inequalities and only the **region of Rabat-Salé-Kénitra** benefited from support for the development of its **Regional Plan for Equality**, under the territorial deployment of the “ICRAM 2” Plan. This support provided by the MSDSEF has made it possible, as part of the EU support program for the ICRAM Plan, to draw up a gender profile of the region, to develop inputs for the integration of the gender approach at the level of the RDP.

- **Legal norms favoring the economic empowerment of women and others which still contain discrimination that limit it**

Significant progress recorded in Morocco at the level of the normative, institutional and legislative framework relating to the protection and promotion of human rights and the human rights of women and girls in particular:

The Constitution: comprising nearly 18 provisions relating to women's rights, in particular Article 19, which enshrines the principles of equality: ***"Men and women enjoy equal rights and freedoms of a civil, political, economic, social, cultural and environmental nature, set out in this title and in the other provisions of the Constitution, as well as in international conventions and covenants duly ratified by the Kingdom and this, in compliance with the provisions of the Constitution, constants and of the laws of the Kingdom. The Moroccan state is working to achieve parity between men and women. To this end, an Authority for parity and the fight against all forms of discrimination has been created"***.

The Family Code: enshrines equality between men and women and specifies the rights and duties of spouses. It recognizes the evolution of relations between women and men within the family by entrusting its management to both spouses as stipulated in Article 4.

In addition, while enshrining the principle of separation of property, the law introduces the possibility for the spouses to agree, in a document separate from the marriage certificate, to define a framework for the management and the fructification of the goods acquired during the marriage.

The general statute of the public service stipulates in its first article that "every Moroccan has the right to have equal access to public employment..."

The Labor Code: prohibits discrimination based on gender as stipulated in Article 9 of the Labor Code, the violation of which is punished by virtue of the provision of Article 12 of the Code by a fine, the amount of which ranges from 15,000 to 30,000 dirhams; it guarantees the right of married and unmarried women to join the trade union and participate in its management (Article 9). It also stipulates the prohibition of any discrimination in relation to wages between the two sexes for work of equal value (Article 346), the prohibition of sexual harassment (Article 40), the prohibition of employing women in work that presents risks of undue danger (Article 181); and their protection during night work (Article 172). The Labor Code also prohibits the employer from terminating the employment contract of an employee, when she is in a state of pregnancy attested by a medical certificate, during the period of pregnancy or after childbirth (Article 159).

The Commercial Code: A married woman can trade without permission from her husband. Any contrary agreement is deemed void.

The Penal Code also criminalized discrimination on the basis of gender as a result of the amendment to Article 1-431, and punished it in Articles ranging from 2-431 to 5-431.

Law No. 83-13 amending Law 77-03 relating to audio-visual communication, which thus specifically introduces the obligation to respect equality between men and women and the fight against sexist stereotypes in the medias and their contents. According to the provisions of this new law, audio-visual communication operators are now required to promote the culture of equality between women and men, as well as the fight against discrimination based on gender, including stereotypes that undermine the dignity of women.

Law No. 19-12 setting the conditions of work and employment of domestic workers of both genders, obliges the two parties to conclude a written contract according to a model fixed by regulation and to file a copy with the work inspector. It also prohibits natural persons from carrying out, for remuneration, the activity of intermediation in the recruitment of domestic workers. The law also punishes anyone who inflicts verbal or bodily violence, sexual harassment or deprivation of food and all inhuman living conditions on the domestic worker. It punishes with a fine of 500 dirhams any employer who has not issued the domestic worker with the work certificate, or has not observed the obligation to grant a weekly rest or who has refused to grant the domestic worker her right to rest for breastfeeding and her right to annual leave or has not respected public holidays and paid holidays.

The three laws (62.19, 63.19 and 64.19) relating to collective lands (soulaliyates) and the implementing text (Decree-2-19-973), which restore for the first time the right of Soulaliyate women to the ownership of these lands and participation in their management.

Law 114.13 relating to the auto-entrepreneur system, encourages self-entrepreneurship and allows self-employed people to benefit from a specific tax system and social cover.

The Nationality Code: Article 10 amended in 2007, recognizes the right of children born to a Moroccan mother and a foreign father to acquire Moroccan nationality from their mother.

Law No. 50.05, modifying and supplementing the Cherifian Dahir No. 1.58.008 of February 24, 1958 relating to the statute of the public service, was drawn up and published; in particular Article 46, which grants pregnant women civil servants 14 weeks maternity leave instead of 12 weeks.

Law No. 130-13 relating to the Finance Law (LOLF) institutionalizes, in Articles 39 and 48, the obligation of all ministerial departments to take into account the gender dimension in programming and reporting from ministerial departments, through Gender Sensitive Budgeting.

The Head of Government's Circular 07/2017 aimed at launching performance-based gender-sensitive budgeting pre-configuration operations as part of the reform of the organic law relating to the finance law, which defines the methods of setting up pre-configuration operations as well as the steering bodies.

Decree No. 2-17-585 of 23 November 2017 relating to the impact study to accompany certain bills requires the adoption of an impact study before the adoption of bills. Although this decree does not specify that this impact study must include the gender dimension, it does require taking into account social impact, which includes gender equality.

However, difficulties in implementing certain legal standards are recorded. For example:

Family Code :

- Access to the patrimony established during the marriage is guaranteed, but on condition that the woman signs a document separate from the marriage certificate, which is not yet a common practice today – only 0.35% of the documents of marriages were accompanied by an ad-hoc contract.
- The difficulty of access for divorced women to pension – out of ignorance of the procedures to be initiated in the event of a husband's refusal and by the slowness of the processing times for cases (Satisfaction Survey – Ministry of Justice – 2012).

Labor Code:

- Despite the fact that the Labor Code prohibits, in accordance with Article 346, gender-based wage discrimination between the sexes for work of equal value, Wage disparities persist.
- Difficulties in implementing legal provisions **prohibiting discrimination** (Article 9 prohibits all forms of discrimination against women and Article 12 provides for fines for offenders – number of work inspections and follow-up given to observations), **social protection** – obligation of the employer to guarantee social protection to employees (Article 24, Law 65 -55), protection of home workers – prohibition of certain tasks before the age of 18 and improvement of working conditions (minimum wage, holidays, social security...).

Civil Service Code:

- The civil pensions and retirement scheme (Law 011.71) discriminates against women who only receive a widow's pension if the marriage was contracted at least two years before the death of the husband or if one or more children are from this marriage.
- The regulation of the retirement system, the mother's dependents, just like the father's, do not benefit from her retirement upon her death.

The Nationality Code:

- This code maintains discrimination between the two sexes insofar as the foreign wife of the Moroccan man can acquire nationality through marriage while this right is not recognized for the foreign husband of the Moroccan woman. It is under review.

In addition, the situation of **house-wives** is not covered by any law that regulates their status, in particular with regard to the assessment and evaluation of the domestic work of housewives.

• **Women's and girls' economic empowerment, the priority defined for the "ICRAM 2" Government Plan for Equality**

The Moroccan Government, by adopting for the period 2017-2021, the 2nd Governmental Plan for Equality "ICRAM 2" which has dedicated its first axis to **"Strengthening the employability and economic empowerment of women"**, is committed through this priority, to enhancing female human capital and facilitating a greater contribution of women to the country's economic growth and sustainable development.

Indeed, the 1st axis of the "ICRAM 2" Plan provides that the work is essentially on the promotion of equal access for women to decent work and the development of professional opportunities. To this end, a framework conducive to economic empowerment will be established. This new framework will pay particular attention to entrepreneurship, strengthening women working in the primary sector, thereby affecting the needs, interests and rights of women farmers, fisher women, foresters, and workers in various extractive industries. The Moroccan government also considers the specific needs and interests of women victims of violence.

Some of the success factors for the advanced employability and empowerment of women and young graduates lie in the implementation of new measures to reconcile work and private life and to promote equality within families. Axis 1 will also be supported by efforts to promote female leadership, which in turn will facilitate the participation of women in political power and decision-making positions.

The "ICRAM 1" Government Plan for Equality placed WEE as a priority; it devoted its 6th axis to "Women's Social and Economic Empowerment" and targeted the acceleration of efforts to eliminate the feminization of poverty, support for project development approaches, the creation of networks for the development of income-generating activities, relying on the skills of women and the human and natural potential of regions, provinces and municipalities, while ensuring the integration of these elements in the framework of local and regional development plans.

- **Initiatives led by technical and financial partners in Morocco (PTF) with regard to WEE**

Several international organizations operate in the field of women's and girls' empowerment in Morocco. Each one directs its intervention according to its center of interest and its objectives or those of its partners. These organizations provide assistance and services to women, especially those in vulnerable situations.

USAID: USAID addresses gender issues through their various initiatives in favor of economic development and the integration of young people, also in initiatives to reduce gender inequalities, in particular through (i) the professional training of young women, (ii) support for civil society on issues of violence against women or the development of indicators capturing existing gender imbalances, (iii) professional development of women teachers, (iv) promoting the political participation of women and girls.

The Belgian Cooperation, whether direct bilateral, delegated or indirect, structures all the projects in its field of action around the themes of (i) agriculture, (ii) water and sanitation, (iii) capacity building and (iv) migration, and addresses the gender issue in a transversal manner.

GIZ has carried out a program to improve the conditions for the integration of women into economic life and the labor market, in particular through (i) a change in mentalities and the image of women in working life, (ii) support and implementation of gender-sensitive economic and employment policies, (iii) support for analyses of gender-sensitive value chains, particularly in rural areas, (iv) support for universities for the implementation of Mentoring programs for low and high skilled women. The gender issue is also tackled in a transversal way in economic inclusion projects such as the promotion of youth employment in rural areas, the promotion of green jobs for young people in rural areas, Women's Empowerment in the Maghreb.

The United Nations System, and in accordance with the United Nations Development Assistance Framework 2017-2021, several actions aimed at (i) achieving inclusive and sustainable development as well as (ii) economic inclusion, reduction of inequalities and vulnerabilities; address the gender issue in a significant way: inclusive and sustainable development, economic inclusion, reduction of inequalities and vulnerabilities ...

The EQUALITY Program of support of the European Union, to the Governmental Plan for Equality II - ICRAM 2 is a tool for the implementation of the priorities of the Action Plan on Gender Equality 2016-2020 (GAP II) in Morocco through the following axes which are in alignment both with the objectives of the program and with the axes of the Governmental Plan for Equality "ICRAM 2" (2017-2021):

- Physical and psychological integrity of girls and women;
- Economic, social and cultural rights and economic empowerment of women;
- Civil and Political Rights – Voice and Participation of Women.

It is also part of Morocco's support for the implementation of the Sustainable Development Goals in the thematic area.

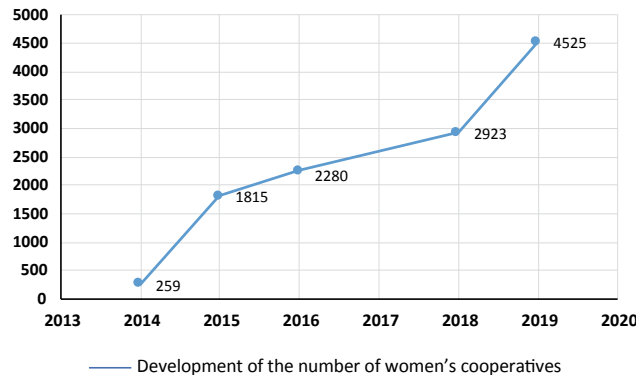
• Initiatives carried out by associations and cooperatives with regard to WEE

Strengthening the role of civil society is another effective way to support the empowerment of women and girls. In addition to the financial and institutional support of the government for associative projects in various fields, in particular in fields relating to the women's issue, the Constitution insists on the fundamental role played by civil society in the framework of participatory democracy, and it asserts its right to present petitions and to contribute to the development of public policies. These changes in the constitutional context and the political context allow civil society in general, and associations which defend the fundamental rights of women in particular, to introduce their vision of things as a propositional force for the advancement of women's rights when drafting laws, as well as for supporting programs. This represents an avenue that will contribute to the realization of women's rights on the ground.

The projects of associations and cooperatives that specialize in the field of the economic empowerment of women have an important role in contributing to the fight against the socio-economic deficit suffered by people in exclusion, in particular women who suffer from situations of vulnerability and poverty, such as widows, divorced women and women with disabilities, and young women looking for work, through:

- **Income-generating activities** form an effective tool to help the integration of disadvantaged groups into the economic cycle and improve their living conditions.
- **Women's cooperatives:** being small businesses adapted to their limited resources, they help provide employment opportunities for women and their integration into economic and social life in several productive sectors. The number of women's cooperatives nationwide increased to 1,815 in 2015, from 259 in 2014, to reach 2,280 in 2016, 2,923 in 2018 and **4,524 in 2019. The rate of women's cooperatives represents 17%** of total cooperatives in Morocco, which is equivalent to 27,262 cooperatives with 563,776 members, of which **35% are women**. These cooperatives include collaborators located in different regions of the Kingdom and carrying out their activities in various fields, such as livestock or poultry, breeding, Argan, food, sewing, weaving, couscous production and cosmetics, literacy, education, training and art.

Development of the number of women's cooperatives



Source : ODCO (Co-operation Development Office) - March 2020

Whether they are organized in networks or operate individually, these associations and cooperatives lead projects supported in their majority either by the public authorities, the Ministry of Solidarity, Social Development, Equality and the Family for example, which has supported, since 2012, 178 associations working in the field of WEE to set up projects, or by donors as part of structured programs (the European Union through support to non-state (NSA) actors as part of the support to the 1st "ICRAM" plan or the "MOUCHARAKA MOUWATINA" program ...).

3. Main Benchmark conclusions

In order to gain a better understanding of the practices and interventions applied throughout the world, a benchmark was carried out, which made it possible to learn about best practices in terms of strategies, programs and initiatives to strengthen the participation of women in the labor market.

More than 12 countries studied have succeeded in improving women's and girls' economic empowerment: **Turkey, Egypt, Tunisia, Nicaragua, Colombia, Chile, Philippines, Rwanda, Kenya, Indonesia, Bangladesh and India.**

In these countries, efforts to achieve women's and girls' economic empowerment mobilize **5 intervention levers**:

- **Legislative developments** – legislative reforms to reduce inequalities in the legal texts and allow women and girls to access their rights (guarantee equal access of women and men to land – e.g. Rwanda or the ban on marriage for minors – Child Marriage Prohibition Act in India 2006);
- **Incentives** – of different kinds: financial, fiscal or through the establishment of quotas (e.g. specific grants to women for the acquisition of agricultural equipment – Philippines);
- **Technologies** – use of digital tools to overcome material and environmental constraints (e.g. Harasmap against sexual harassment in Egypt or Himmat, application to denounce violence against women in India);
- **Equipment** – investment in infrastructure or in administrative systems to support women and girls (professional integration, entrepreneurship, etc.) – (e.g. intensive training for vulnerable women to be integrated into the tourism sector - Indonesia).

Transformation of perceptions – awareness-raising work over the short and long time to change mentalities and support the implementation of measures (e.g. sensitization of younger generations on gender equality in order to fight against violence against women - Indonesia).

Several factors common to all national strategies for the economic empowerment of women:

- **A national priority** – WEE is placed at the heart of development issues and economic growth in the countries studied.
- **Strong political support** – WEE strategies have benefited from political support at the highest State level.
- **An efficient implementation mechanism** – having mobilized various key stakeholders – in the design, execution and monitoring with centralized coordination within a dedicated body created specifically.
- **Specific measures for future generations** – making it possible to address the problems of unqualified women and girls at the source.
- **Differentiation of measures according to the environment** – with specific attention to the problems of rural women and girls.
- **Availability of data on women and girls** – giving rise to indicators for monitoring the execution of action plans.

Faced with this situation, a National Integrated Program for Women's and girls' Economic Empowerment (PNIAEF) by 2030 must be a national priority consolidating the efforts of all stakeholders to be part of a logic of sustainability.

IV. Priority Axes of the National Integrated Program for Women's and girls' Economic Empowerment

The National Integrated Program for Women's and girls' Economic Empowerment, as a commitment of the 2017-2021 government program and capitalizing on the assessment of the implementation of the 2012-2016 Government Plan for Equality "ICRAM1", which devoted its 6th axis to «Women's Social and Economic Empowerment» and its 8th axis to «Equal opportunities between genders in the labor market» with the objective of ensuring full and equitable participation in all areas and being an achievement of the 2nd Government Plan for Equality "ICRAM 2" 2017-2021 which dedicated its 1st axis to "Strengthening the employability and economic empowerment of women", targets through indicators the expectation by 2030 of:

- Reduction of the Disparity (gap) between women and men in the rate of participation in the labor market by 5 points;
- Reducing the pay gap between women and men by 2%;
- The increase in the number of organizations (Government Departments, EEP, TC, political parties, Unions, etc.) which have publicly committed to integrating the objectives of real equality between women and men in their Human Resources Management;
- The increase in the number of organizations that have publicly committed to improving women's access to public spaces and facilitating their mobility (awareness actions, infrastructure, transport, lighting, security ...);
- 10% increase in the number of women in decent (formal) employment – Compared to 2017 data;
- The reduction of the % of illiterate women in the rural world by 5 points (Compared to the % of 2017);
- The change in the percentage of rural women active in the agriculture, forestry and fishing sectors with social protection (by 25 points compared to the situation in 2017);
- The increase in the % of women among entrepreneurs and self-employed entrepreneurs in Morocco (Disparity reduced by 5 points compared to 2017);
- The increase to 35,000 in the number of women who have successfully made the transition from informal to meaningful work in the formal sector, notably through the self-entrepreneurship mechanism.

This national integrated program for the economic empowerment of women and girls is based on the results of the process of consultation and coordination with the various actors in the field and includes in particular: the strategic vision, the axes and strategic objectives

of interventions, as well as the foundations and those responsible for implementation, in addition to the financing, evaluation and governance system.

1. Strategic Vision

The National Integrated Program for Women's and Girls' Economic Empowerment by 2030 is based on the strategic vision framed by the provisions of the "ICRAM 2" Government Plan for Equality 2017-2021, which considers "strengthening the opportunities of women and their economic empowerment" as a priority axis, taking into account the economic empowerment of women and girls, especially in the rural world, as the main input to achieve development and ensure its sustainability, according to an approach of convergence and results-based management as a mechanism for reducing social and territorial disparities.

The vision adopted for the national integrated program for the economic empowerment of women by 2030 is as follows: "**women's and girls' economic empowerment, a pillar of the new development model of the country**".

2. Main Commitments

The National Integrated Program for Women's and Girls' Economic Empowerment carried out by the Ministry of Solidarity, Social Development, Equality and the Family, in partnership with UN WOMEN according to a participatory approach involving the various actors, aims to achieve five biases:

1. Combine action aimed at addressing the problems of **current (stock) and future (flow) generations**;
2. Give women and girls the **means for their economic autonomy**;
3. Continue the **legislative reforms** able to anchor professional equality and positively influence mentalities;
4. To respond to the emergency, take strong and immediate **affirmative action measures and accelerate the integration of the gender dimension** into public policies and strategies and Regional Development Plans (RDPs);
5. Use technology to **overcome the material and cultural constraints** with which women and girls' are confronted.

3. Strategic Axes of the Program

The program seeks to ensure the impact of women's participation in the formal labor market to increase Moroccan economic growth, according to a cross-cutting and intersectoral approach able to meet the specific needs of women in Morocco.

To this end, it is important to strengthen the mechanisms put in place to integrate gender by the ministries concerned (MSDSEF, MTIP, MEFRA, MS, MENFPESRS, etc.), taking into account projects and measures intended for people and categories with specific needs in rural areas.

These provisions are applicable to the situations of widows, divorced women heads of families, women victims of violence, women in a situation of disability, rural women, migrant women, refugee women and single elderly women ... who remain particularly vulnerable.

The WEE program addresses, for the 2030 horizon, the main themes emerging from the diagnosis.

In total, **three (03) main strategic axes have been identified as priorities:**

Axis 1: Access to economic opportunities: To achieve equality in the workplace, it is important to offer more decent job opportunities, which will require targeted efforts by the government to promote the participation of women in economic life as part of a collective effort of the various actors concerned. These economic opportunities mainly concern:

- 1. Access to employment:** Fight against discrimination in hiring, reduce the burden of family responsibilities on women, facilitate the professional integration of post-maternity women (part-time, telework, etc.), and bring out more female "role models";
- 2. Entrepreneurship:** Offer women entrepreneurs / self-employed women opportunities for their activities and improve women's access to means of production (land, equipment and financing);
- 3. The social and solidarity economy as a response to precariousness and exclusion:** in particular by strengthening cooperatives, encouraging the creation of value chains.

Axis 2 : Education and training: This mainly concerns the need to fight against school dropout for girls, especially in rural areas, reduce illiteracy, increase the number of women graduating from vocational training, and sensitize society (young and old) on the economic role of women and girls; at all levels of education.

This axis must be based on the right to education, in particular access to quality and inclusive education, which contributes to the achievement of the empowerment of girls and women. Thus, its measures should contribute to reducing the gap between boys and girls

which persist in secondary and tertiary education and strengthen lifelong learning. In addition, it emphasizes new technologies, which restructure the labor market and create employment opportunities especially for women.

Axis 3 : A conducive and sustainable environment for the economic empowerment of women and girls, protecting and improving their rights: While addressing the discrimination that still persists in certain legal texts, this concerns the need to combat violence against women and girls , in particular in public spaces in urban and rural areas, with priority given to the problem of violence suffered in transport and in the workplace.

4. Strategic Objectives

Based on the five parties, the national integrated program for women's economic empowerment aims to achieve **3 strategic objectives by 2030**:

1. **Reach 30% female employment rate** versus 19% today (in 2020), to reach at least half of the male employment rate.
2. **Double the proportion of women vocational education graduates, to be at the same level as men today - 8% versus 4% today.**
3. Promote a **conductive and sustainable environment** for the economic empowerment of women and girls, protecting and enhancing their rights.

5. Intervention Levers

Five (5) intervention levers have been identified for the implementation of the national integrated program for women's economic empowerment, with different objectives:

1. Legislative and Institutional Developments

- Reform the legal provisions hindering women's access to economic autonomy;
- Set up institutional mechanisms to enforce laws and acquired rights and integrate the gender approach into sectoral programs and strategies.

2. Gender-sensitive incentives and policies

- Adopt affirmative action measures to promote women's access to economic opportunities (taxation, financial aid, quotas);
- Integrate the gender dimension in all public policies / strategies and strategic planning documents of local authorities.

3. Digital

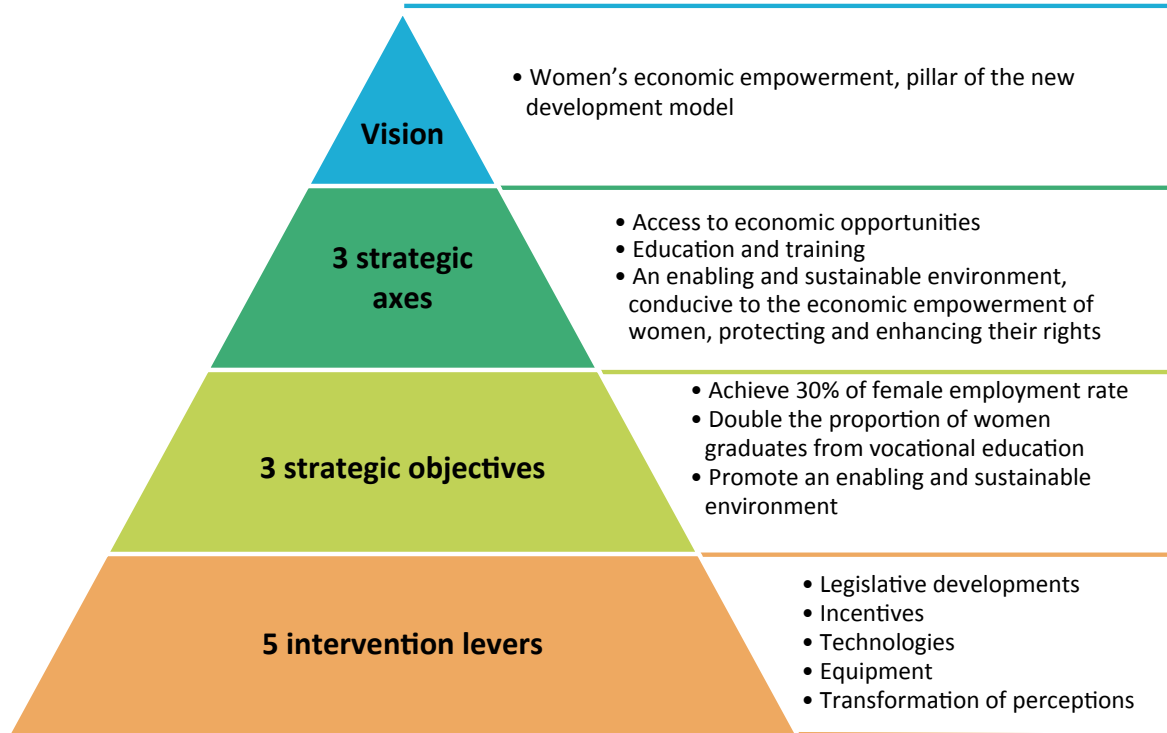
- Create an environment conducive to the emergence of digital solutions for the benefit of women, particularly in rural areas;
- Invest directly in digital solutions or through PPP.

4. Equipment

- Set up infrastructure or administrative mechanisms to facilitate women's access to economic opportunities (e.g. social policy).

5. Transformation of perceptions

- Carry out awareness-raising actions for the public at large (including women and girls) to transform mind-sets and attitudes.



6. Overview of the key measures to be undertaken under this program

• Overview of the key digital measures to be undertaken

Digital has been identified as a potential catalyst for WEE, given the high penetration rate of mobile phones and Smartphones in Morocco, with over 71.8% of women using a Smartphone in 2018⁵.

Several digital initiatives have been identified that could help women and girls have better access to economic opportunities and markets (for women and girls entrepreneurs), as well as to vocational training. Digital can also be used to combat violence against women in transport and in public spaces.

Through digital tools, the national program for the economic empowerment of women and girls will be able to address the three main themes:

Access to economic opportunities

- Adopt a preferential tax regime to encourage the deployment of technological solutions promoting the employment of women.

Education and training

- Set up PPPs with e-learning platforms targeting women with a low level of education (the State finances the platform and the private sector manages the content and deployment in coordination with OFPPT) – with an offer for rural women (e.g. modern agricultural technique);
- Integrate training modules on digital tools in the support provided to cooperatives today to reduce the digital divide;
- Create an online platform around the orientation of young high school girls after obtaining the Baccalaureate to encourage them to integrate the professions of the future (STEM).

Conducive and sustainable environment for WEE

- Monitor and regularly evaluate the implementation of Law 103.13;
- Set up an application for reporting attacks on women in public spaces to law enforcement ;

⁵. Survey on access and use of Information and Communication Technologies by individuals and households in 2018, ANRT

- Create a channel on social networks that informs women about the legal circuits and procedures to follow in the event of harassment.

▪ **Overview of social measures**

In order to respond to the main challenges that prevent women and girls today from working and in order to improve the work equation for women, social policies have been identified as levers to reduce the social burden on women and improve their access to employment and education. Among these measures, support for the care of elderly or dependent people and the tax exemption for household help costs have been identified. This, based on international benchmarks.

Thus, through social policies, the WEE national program will be able to address the following themes:

Access to economic opportunities:

- Orient the payment of family allowances and the reimbursement of health insurance to mothers (versus fathers today) regardless of marital status.
- Tax exemption for household help costs for households employing household help - (as for interest on mortgage loans).

Education and training:

- Guide the transfer of TAYSSIR conditional aid to «mothers”.
- Adopt a tax regime that promotes investment in preschool education establishments – with particular attention to early childhood care.

Conducive and sustainable environment for WEE:

- Include home care services for dependent people in the reimbursement nomenclature.
- Include the self-employed/ auto-entrepreneur status in the social protection system to encourage women to move from the informal to the formal.

▪ Overview of affirmative action measures

Affirmative action has been adopted by several countries, to accelerate equality and bring out **inspiring women** (role models). Today, it represents a necessary lever to correct inequalities, along the lines adopted by the WEE program.

Education and training:

- Organize at high school / college level, career orientation days dedicated to girls to encourage them to access traditionally male (vocational) training courses (mechanics, electricity etc.).
- Establish quotas for the number of salaried women without diplomas who will benefit from “validation of professional experience” programs (Law 60-17) and include functional literacy modules.
- Establish quotas and training objectives for women for vocational training establishments (OFPPT and others).

Access to economic opportunities – Employment:

- Set up a mechanism dedicated to the integration of women at ANAPEC with specific integration objectives for women.
- Adopt a preferential tax regime to encourage the deployment of technological solutions promoting the employment of women.
- Establish quotas for the representation of women in trade union decision-making spheres (central and at office level) and at the level of employee representative offices.

Access to economic opportunities – Entrepreneurship:

- Establish quotas for the representation of women on the Boards of Directors of public and private companies;
- Establish the obligation to have female representation on collective land granting commissions;
- Allocate specific subsidy envelopes for rural women’s access to the means of agricultural production;
- Establish quotas for women entrepreneurs for access to public procurement;
- Prioritize cooperatives led by women in accessing public financial aid (for example: NHD).

Transversal measures:

- Set up «female leadership» training courses for women of different profiles (presidents of cooperatives, heads of VSEs, union representatives, etc.)
- Establish quotas for the representation of women in political decision-making spheres (central and local).

In addition, the creation of a WEE label will be a means of fully integrating the private sector into the integrated programme for women's economic empowerment:

A WEE label for private companies ...

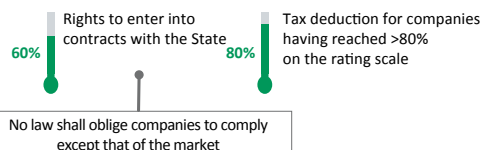
A WEE Label conformity assessment grid measuring the representativeness of women at several levels:



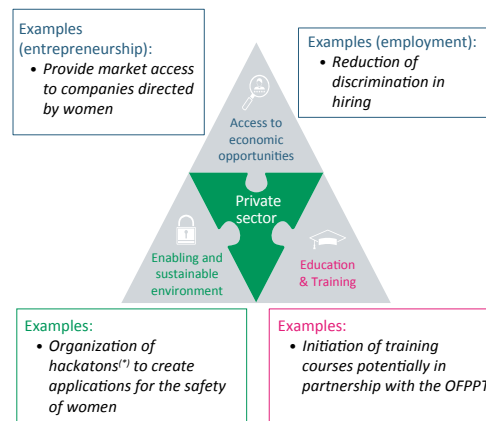
- **Shareholding and management**
- **Proportion of employees**
- **Suppliers / distributors**
- **Equal pay**
- **Social actions**



A rating system that gives access to state markets and has advantages for the best assessed



... encouraging them to act on the themes of the PNIAEF



(*) Hackaton: event during which groups of volunteer developers work on computer programming projects in a collaborative manner (for example: e-commerce applications, AEF projects, applications for reporting violence against women ...)

▪ Overview of the gender approach

Mainstreaming the gender approach is necessary to improve women's participation in the economy, for two main reasons:

- **Effectiveness:** if well applied, the gender approach can lead to concrete improvements in the situation of women in the field.
- **Transversality:** the objective being to make the gender approach an integral part of the daily life of public entities and systematized in decision-making.

This should be integrated as a priority in the sectors that employ the most women, namely agriculture, industry and tourism.

Gender mainstreaming should be given priority in sectors that employ the most women

	Feminization rate	Proportion in female employment
Agriculture	34%	59%
Industry	22%	11%
Tourism	21%	n/a



The integration of the gender dimension at the level of public strategy on employment in general

Source: HCP reports

▪ **Overview of specific measures for women in rural areas**

The condition of women is particularly precarious in rural areas, where the female illiteracy rate is over 61%, where only 1 in 10 girls go to secondary school, where 65% of employment is unpaid and where the rate of social coverage is less than 1%. It is therefore legitimate to put in place measures specific to this segment of women and girls.

The WEE program takes an inclusive approach to improve conditions for women in rural areas.

Training and professionnel integration:

- Creation of vocational training modules dedicated to rural women with a focus on literacy – use of digital for training;
- Support for the women's cooperative (priority in access to financing and support) – use of digital for market access;
- Financial inclusion;
- Diversification of financing tools (ex : Mobile money);
- Diversification of sources of guarantee and credit assessment (ex : microfinance and mutualisation);
- Financial education for women.

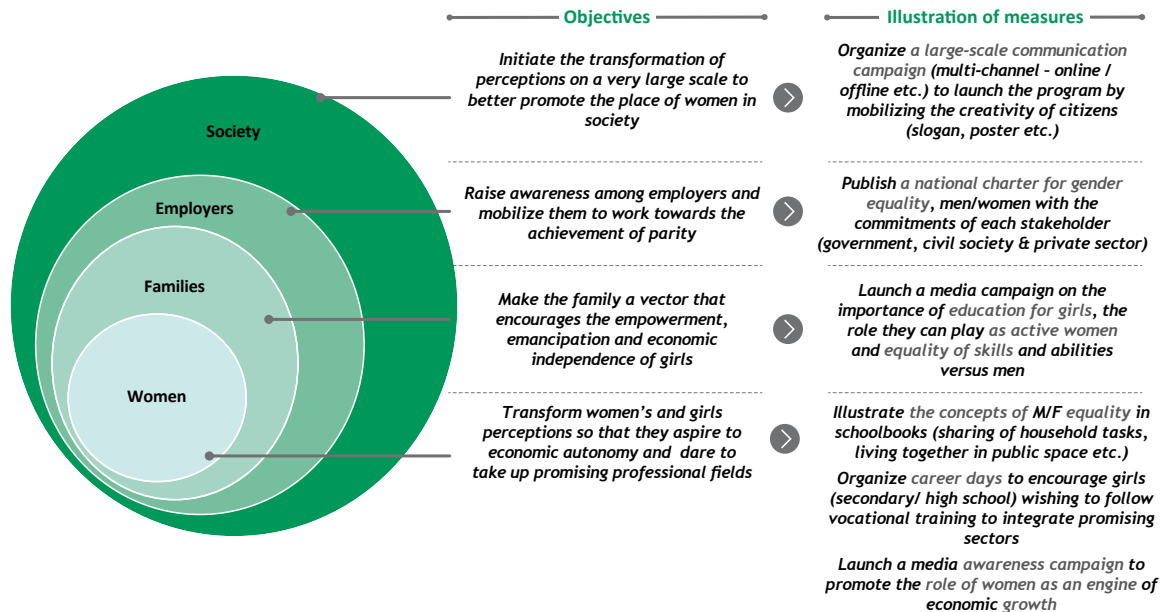
Grouping:

- Structuring of the local associative fabric to play a role similar to that of Self Help Groups in India.

▪ **The transformation of perceptions: A transversal approach to the different components of society**

Significant efforts to transform perceptions will have to be consolidated in order to support the WEE program and to sensitize Moroccan society to issues of empowerment and emancipation of women and girls. The targets of the actions will concern women, girls, families, employers and society in general.

Transformation of perceptions - A transversal approach to the different components of society



7. Implementation system of the PNIAEF

The implementation of the program requires a coherent mechanism capable of ensuring good governance of the activities to be carried out, of providing the necessary means, in particular the necessary financing, of monitoring and evaluating the indicators for monitoring the performance of the activities, and to mobilize the various stakeholders.

▪ Stakeholders

The WEE program will mobilize various stakeholders from the public and private sector in Morocco, with commitments for each of the actors:

Ministerial departments:

- Make the issue a **priority** for each sector.
- Initiate and support the **legislative reforms** needed for the execution of the program measures.
- Accelerate the effective integration of the **gender dimension** into public policies and strategies.

Companies and public establishments:

- Ensure the effectiveness of the coordination and support system put in place by Law 103.13 and its implementing decree;
- Introduce quota policies at different levels (vocational training, employment ...).

Local authorities:

- Ensure that the gender approach is taken into account in the formulation / revision of strategic planning documents (PDR, SRAT, PDP, PAC).
- Make the employability of women a priority in local projects and programs.

Private sector, technical and financial partners:

- Make sure to respect the quotas in terms of representativeness of women within companies.

- Facilitate the employability of women by offering adapted services (transport, crèches...).
- Guarantee equal pay for men and women with equal competences.
- Mobilize the required expertise and funding.

Civil society:

- Organize awareness campaigns on the fundamental roles of women and girls in society and the dissemination of knowledge on their rights.

Universities and research centers:

- Enrich, through research, the inventory of women's economic participation and carry out forward-looking analyzes and proposals for niches in favor of better emancipation of women.
- Adopt the vision and objectives of this program in university establishments and research centers.

Social partners

- Work towards achieving parity in their various bodies.
- Speak up for female employees and be a source of proposals to improve their situation.

Medias

- Audio-visual campaign for the fight against discrimination.
- adopt zero tolerance for discriminatory statements against women.
- An implementation mechanism mobilizing various stakeholders to ensure the implementation of all measures.

▪ Funding mechanism

The design of the financing mechanism should answer 3 questions:

- Which funding organism?
- What sources of funding?
- How to integrate with other existing systems?

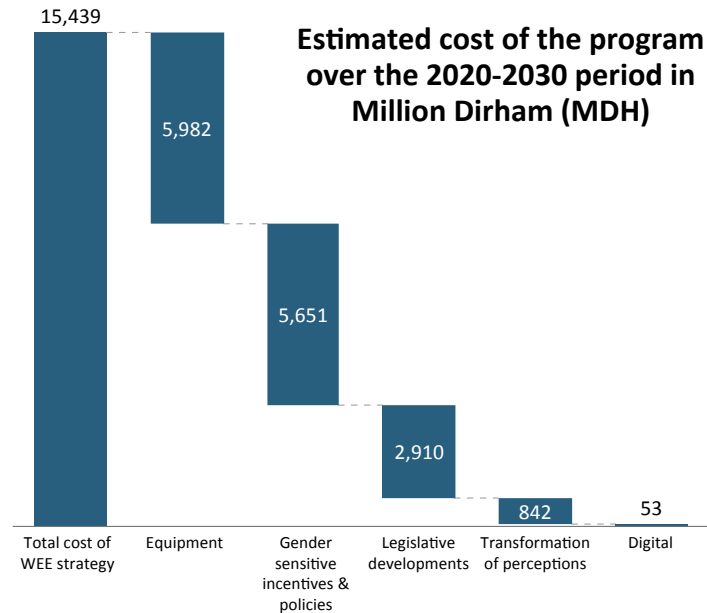
The financing mechanism to be put in place must make it possible to bring together all the financial resources, for various reasons:

- Various organisms have been tested in Morocco for other experiences (e.g. Social Cohesion Support Fund, Special Road Fund, the "ILAYKI" Fund of the Central Guarantee Fund to promote female entrepreneurship, etc.);
- Financial mechanisms adopted by other countries to give impetus to the issue of WEE (e.g. Tunisia, Turkey);
- A single funding organism ensures consistency and breaks with the fragmentation of social initiatives;
- A permanent funding arrangement ensures visibility and better monitoring, which is essential for a long-term program.

The PNIAEF funding system is based on a national mechanism for the convergence of all possible financial resources, able to ensure consistency, harmony and sustainability. It draws from several sources of funding:

- Budget allocation from the general state budget ;
- Co-financing;
- Donations from donors;
- Donor loans;
- Others.

The cost of the WEE program should amount to around MAD 15 billion over 10 years. The breakdown of program costs according to the five levers over the 2020-2030 period is as follows (in MDH):

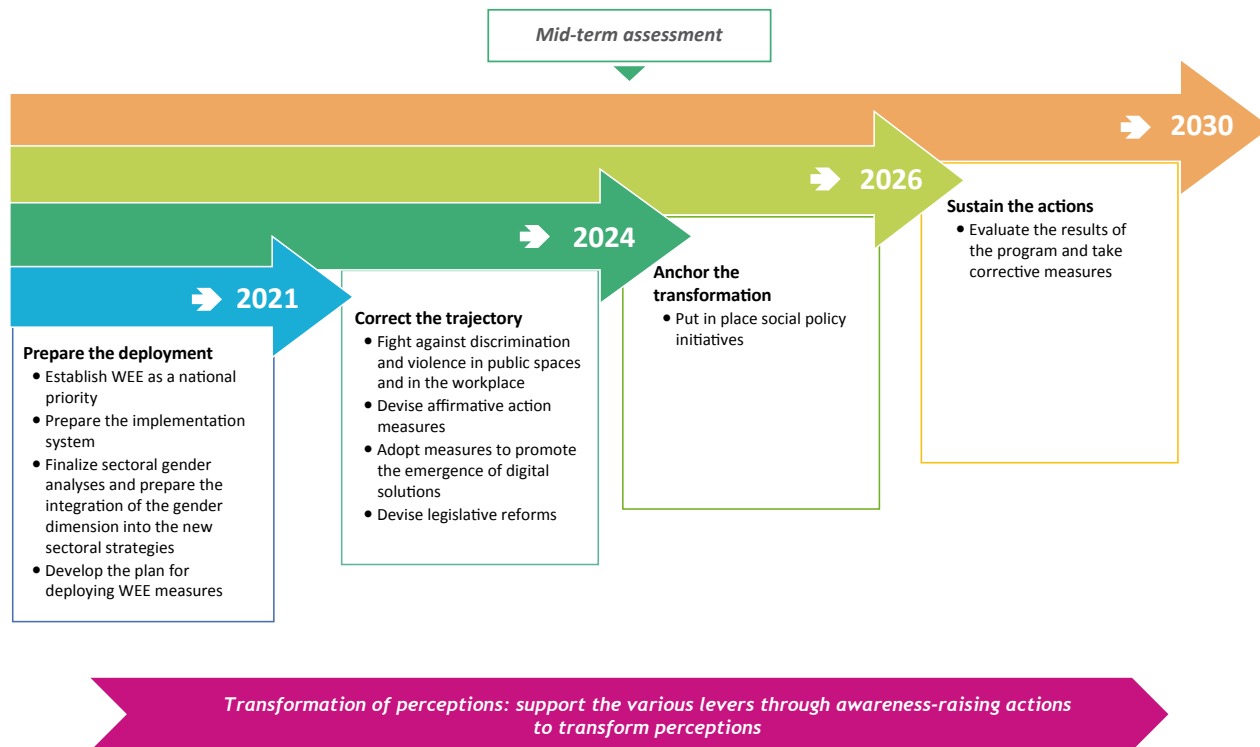


Given that this program constitutes a framework for the convergence of sectoral policies and programs, a significant number of its measures fall within the framework of the public sectors' own budgets, and another part can be financed by possible partnerships with national institutions and territorial councils as part of the implementation of their territorial programs and plans, and by external funds that can be mobilized from international institutions in addition to technical support.

The program will be based on 10 key measures:

		Estimated cost in MDH
Equipment	Equip 50% rural municipalities with school transport (vs 13% aujourd'hui)	5351
	Accelerate the rate of construction of boarding schools for girls	3101
	Adopt a tax regime that promotes investment in preschool establishments – with particular attention to early childhood care	904
Incentives & Gender-sensitive Policies	Establish tripartite partnerships to set up short-term vocational training (6 months) to integrate women with low levels of education	649
Incentives & Gender-sensitive Policies	Include home care services for dependent people in the reimbursement nomenclature	1573
	Tax exemption for household help costs for households employing domestic help – including all home workers	880
Legislative Developments	Set up reception desks in the municipalities to inform and support women in their efforts to access collective land / inheritance	7441
Equipment	Support local women's associations and cooperatives to structure their actions and strengthen their role as a self-help community (like self-help groups – granting of credit, assistance in the event of family problems, etc.)	889
	Set up a guarantee fund dedicated to women entrepreneurs (self-employment, head of SME / VSE, etc.)	731
Incentives & Gender-sensitive Policies	Include auto-entrepreneur status in the social protection system to encourage women to move from informal to formal	798

The program will be implemented in **4 waves by 2030**, to redress the current situation and anchor the transformation in the long term.



▪ **Governance**

The “target” governance mechanism of the WEE national program is inspired by the existing governance system of the “ICRAM 2” Governmental Plan for Equality, and has four major objectives:

• **Mobilize**

- Mobilize all stakeholders ;
- Create a discussion forum for the actors of the program.

• **Guide**

- Define strategic orientations;
- Carry out arbitrations between sites / projects.

• **Execute**

- Organize projects and operational teams;
- Execute the actions of the program.

• **Coordinate and monitor**

- Coordinate and support the realization of different projects;
- Centralize the KPIs of the program and of each lever.
- Follow their evolution

Four levels for the deployment of the WEE program:

• **Political**

- Ensures strong political support for the program ;
- Establishes the issue of WEE as a national priority;
- Coordinates government commitments.

- **Strategic**

- Guarantees the execution of the program measures;
- Communicates about the project to elected officials and public opinion (media);
- Mobilizes the “top management” of stakeholders around WEE issues.

- **Executive**

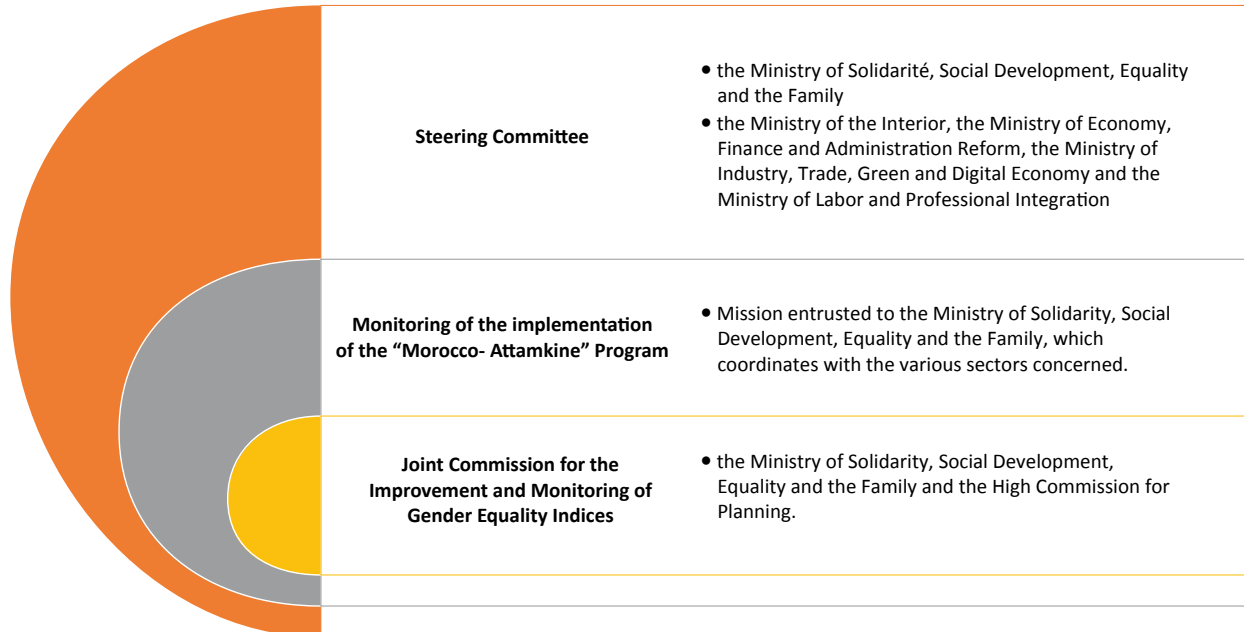
- In charge of coordinating the program with the various stakeholders;
- Animates the relationship with the different levels (from the prime ministerial to the regional level).

- **Regional**

- Ensures the achievement of synergies with other sectoral strategies at territorial level;
- Carries out the measures of the WEE program with a regional foothold in connection with regional development plans.

Following the decisions of the Ministerial Commission for Equality, at its fifth meeting, chaired by the Head of Government on July 14, 2020, the governance of the National Integrated Program for Women’s and girls’ Economic Empowerment is based on the following mechanisms:

Governance of the “Morocco-Attamkine” Program



▪ A strong political backing and execution excellence to succeed the WEE program by 2030

The women’s and girls’ economic empowerment program thus defined is at the intersection between the various key themes of Morocco’s new development model (the social issue, economic dynamism, respect for rights and individual freedoms, etc.). For its success by 2030, it therefore requires strong political will reflected in the excellence of its execution.

On the one hand, strong political momentum is a prerequisite for the execution of a program of this magnitude. On the other hand, coordination between the various stakeholders and collective mobilization must be ensured by a dedicated entity with relays at the central and regional levels.

▪ **Main challenges to consider for the success of the WEE program**

• **Operational challenges**

- Delay in the implementation of measures: measures based on legal reforms requiring a profound change in mentalities;
- Difficulty in engaging certain partners, especially on questions of affirmative actions (tax incentives, quotas for access to public markets, etc.)

• **Financial challenges**

- Inability to raise funds in time to ensure the implementation of the measures, for this a strategy of fundraising and identification of partners will have to be steered continuously.

• **Institutional challenges**

- The integration of the gender dimension is the guarantor of the sustainability of the actions, the success of this project is strongly linked to an overall development of the country's institutions.

U. National Integrated Program for Women's and girls' Economic Empowerment (PNIAEF)

1. Presentation

The "National Integrated Program for Women's Economic Empowerment by 2030" was developed on the basis of an overall vision and on the basis of a detailed analysis of the obstacles, which allows the convergence of programs and projects of the different stakeholders, clarifies priorities and responsibilities and ensures coordination among all government sectors. This program was prepared using a participatory approach based on a precise methodology which included an analysis of available documents and data, an in-depth diagnostic study, as well as a review of a set of international experiences, which has resulted in precise data on the obstacles that prevent the empowerment of women in Morocco, and allowed the development of a formalized executive plan through a matrix of measures, stakeholders and monitoring indicators, in addition to the proposed funding mechanism.

In line with the vision and the defined strategic objectives, this program constitutes the operational framework for the implementation of the strategic framework for the economic empowerment of women and girls and defines in particular:

- The intervention actions of all stakeholders ;
- The desired impact indicators, structured according to the defined strategic axes ;
- The implementation schedule and budget programming.

It proposes operational measures allowing immediate action to deal with urgent situations while projecting into the medium and long term to redress the declining trend of women's and girls' economic empowerment and sustain the results.

2. Measures to respond to the negative impact of the COVID-19 pandemic, especially among women in difficult circumstance

The coronavirus pandemic has affected the economies of the world and forced governments to take preventive measures to combat it and declare health emergencies Morocco, like the rest of the world, has adopted the same process, and the Moroccan government has taken a series of measures aimed at eliminating the pandemic and protecting citizens from its repercussions, particularly social

groups in difficult situations, and especially women in the informal sector, who are not covered by social security coverage, health insurance and guarantees provided for by law through membership in social protection funds and social security funds ... and the sustainability of work with all its rights.

The operationalization of the “National Integrated Program for Women’s and girls’ Economic Empowerment by Horizon 2030” will certainly contribute to the national effort to reduce the negative effects of the coronavirus pandemic, in particular for women and girls in difficult circumstances. In addition to the structural measures included in the program, through which we aspire to improve the indicators of women’s participation in the economic life of our country, there is a set of urgent measures, whether at the level of communication and support or direct intervention with target groups, which would protect the rights of girls and women, improve their conditions and advance their standard of living in this particular context.

Based on the diagnosis carried out and drawing on the good practices analyzed, operational objectives have been defined for each strategic axis in perfect alignment with the objectives and targets of sustainable development, in particular the following SDGs:

- **Goal 1:** “Eradicate poverty in all its forms and everywhere”;
- **Goal 4:** “Ensure equal access to quality education for all and promote lifelong learning opportunities”;
- **Goal 5:** “Achieve gender equality and empower all women and girls”;
- **Goal 8:** “Promote steady, inclusive and sustainable economic growth, full and productive employment and decent work for all” ;
- **Goal 10:** “Reduce inequalities within countries and between countries”.

Morocco-Attamkine Program



VISION 2030

Women's and girls' economic empowerment, **"pillar of the new development model"**



3 STRATEGIC AXES

Access to economic opportunities
Education and training
An enabling and sustainable environment, conducive to women's and girls' economic empowerment, protecting and enhancing their rights



3 STRATEGIC OBJECTIVES FOR 2030

Achieve **30%** of women's employment rate
Double the percentage of women graduates from vocational education
Promote an enabling and sustainable environment



5 LEVERS

Legislative developments
Incentives
Technologies
Equipment
Transformation of perceptions



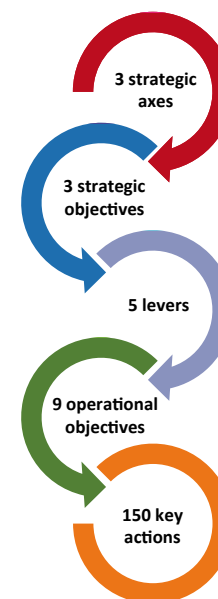
IMPLEMENTATION SYSTEM

Portage (National priority)
Indicators
Stakeholders
Funding
Governance

3. Breakdown of the strategic axes of the PNIAEF into operational objectives

The 3 strategic axes defined for the PNIAEF are broken down into operational objectives and key actions as follows:

- Three strategic axes;
- Three strategic objectives;
- Five levers;
- Nine operational objectives;
- 150 key actions.



Axis 1: Access to economic opportunities

In order to achieve equality in the workplace, it is important to provide more decent job opportunities, which will require targeted efforts by the government to promote the participation of women in economic life as part of a collective effort of the various actors concerned. It involves promoting:

- **Access to employment** through in particular the fight against discrimination in hiring, reducing the burden of family responsibilities on women, facilitating the professional integration of post-maternity women (part-time, teleworking, etc.), and encouraging the emergence of more female “role models”.
- **Entrepreneurship** by offering women entrepreneurs / self-employed women outlets for their activities and by improving women’s access to means of production (land, equipment and financing).
- **The social economy**, in particular through the strengthening of cooperatives and the encouragement of the creation of value chains.

The benchmark carried out was based on two levels: the first concerned social policies at the level of Brazil, Rwanda, Mexico and Chile, and the second concerns digital at the level of India and Kenya.

The benchmark showed that in **Brazil**, the adoption of an integrated program to reduce inequalities, fight against school dropout, poverty and social inequalities makes it possible to have a positive impact on income. As for **Rwanda, Mexico and Chile**, it is the programs of access to land, access to healthcare that have impacted the employability of women.

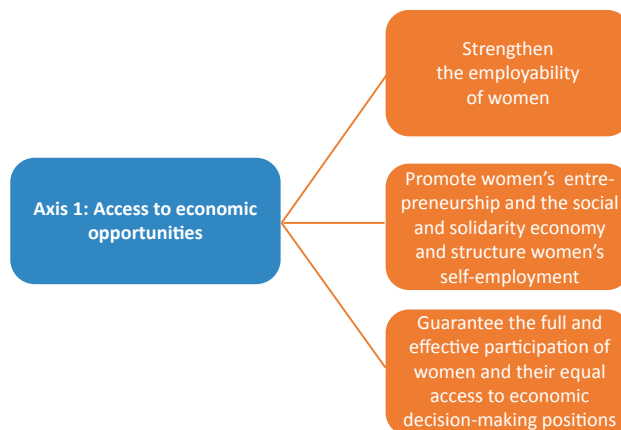
Regarding digital, **India** has adopted **Loop Mobile**, a market that allows young operators to bundle products, offer real-time selling prices and sell remotely. This has had a significant impact on women: 90% of members are women in more than 15,000 villages and there has been a 50% increase in agricultural income.

Kenya has adopted the **M-PPesa digital application**, which is a mobile service that provides access to financial services without having to travel while reducing the cost of operations. The **impact of the application** has enabled:

- 80% of women to have access to Mobile Money;
- 194,000 households (or 2% of the population) to rise out of poverty;
- 185,000 women farmers to convert to trade.

Thus, from the diagnosis carried out and drawing inspiration from the good practices analyzed, the operational objectives defined for this axis are:

1. Strengthen the employability of women;
2. Promote female entrepreneurship and the social and solidarity economy and structure women's self-employment;
3. Guarantee the full and effective participation of women and their equal access to economic decision-making positions.



The breakdown of these operational objectives into measures is as follows:

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Objective 1.1 : Strengthen the employability of women				
Legislative and Institutional Developments	1.1.1 Reform legal provisions that limit women's access to employment and economic opportunities	2022 - 2025	MTIP	Number of reforms adopted
	1.1.2 Increase the number of labor inspectors and broaden their prerogatives so that they can carry out checks aimed at reducing discrimination and feminize the inspectorate and extend checks to domestic workers	2020 - 2024	MTIP	Increase by 50% from the current figure
	1.1.3 Create reception desks within labor inspectorates for employed women who explain the procedures to follow to access the rights guaranteed by the labor code (for example: social protection)	2020 - 2024	MTIP and MAPMDREF	Increase by 50% from the current figure
	1.1.4 Extend the "TAEHIL" program to non-graduates, especially women	2020-2021	ANAPEC	Restriction lifted

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Gender-sensitive Incentives and Policies	1.1.5 Integrate the gender approach into all employment programs and plans (Agriculture, Industry, Tourism, Handicrafts, Sports industry, etc.)	2020-2030	Prime Minister's Office, MSDSEF, MEFRA, MEME	Number of programs and plans integrating the gender approach
	1.1.6 Grant a tax deduction to companies that provide decent work and guarantee equity and equality in employment	2020 - 2022	MEFRA MSDSEF INDH	5% of companies labeled from 2024 then 10% from 2026, 10% reduction in corporate tax
	1.1.7 Grant a tax allowance to businesses employing women with disabilities	2020 - 2022	MEFRA	2% of labeled companies from 2024 then 5% from 2026, 15% reduction in corporate tax
	1.1.8 Tax exemption for household help costs for households employing household help (% reduction in income tax costs incurred) as for interest on mortgage loans	2020 - 2022	MEFRA	Declare 20% of homeworkers by 2030
	1.1.9 Include home care services for dependent people in the social protection system	2020 - 2024	MI, private sector and regional councils	Number of social workers hired
Digital	1.1.10 Adopt a preferential tax regime in order to encourage the deployment of online platforms (Market place) promoting the employment of women, particularly in rural areas	2021 - 2023	MEFRA and MICEN	Tax regime adopted

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Equipment	1.1.11 Include in the specifications for the development and management of industrial zones measures favorable to female employment (nursery, secure transport, etc.)	2021 - 2023	MICEVN	Specifications developed and adopted
	1.1.12 Set up a mechanism dedicated to the integration of women at ANAPEC with specific integration objectives for women, particularly in rural areas	2020 - 2022	ANAPEC and Private Sector	Number of women inserted per year, % F / M
	1.1.13 Support the geographic mobility of young people through training and retraining adapted to the regions	as from 2020	ANAPEC	Number of initiatives
	1.1.14 Facilitate access to public land for investors wishing to build hostels for young workers in order to encourage women to move geographically	as from 2020	MI, ANCFCC, State Domains and Private Sector	Number of places in the hostels
	1.1.15 Set up mobile units for guidance, communication on job offers and training, especially in rural areas	2020-2030	ANAPEC, OFPPT	Number of mobile units set up

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Transformation of perceptions	1.1.16 Illustrate in school textbooks notions of M / F equality (housework, employment, etc.) and the role that women can play in the country's economic development	2023	MENFPESRS	Number of textbooks revised to integrate notions of equality M / F
	1.1.17 Communicate on case law / court decisions on judgments in favor of women who have suffered discrimination within the company	as from 2020	MJ	Number of judgments published by the Court of Cassation and its analytical files
	1.1.18 Organize days of communication with lawyers on the arguments that can be raised in court on cases of discrimination against women	from 2020	MJ	Number of lawyers who benefited from communication days and the number of pleadings made
	1.1.19 Organize awareness days for employed women on their rights	as from 2020	MJ	Number of women beneficiaries
	1.1.20 Organize media awareness sessions for domestic workers to inform them of the new legal provisions.	2020 - 2025	CIVIL SOCIETY and MSDSEF	Number of women trained

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Objective 1.2: Promote female entrepreneurship and the social and solidarity economy and structure women's self-employment				
Legislative and Institutional Developments	1.2.1 Establish a quota for women entrepreneurs for access to public procurement	2020 - 2022	MEFRA	% of female companies in public procurement
	1.2.2 Set up reception desks in the municipalities to inform and support women in their efforts to access collective land	2020- 2022	MI, CT	% Agricultural area owned by women
	1.2.3 Allocate specific grant envelopes for rural women's access to the means of agricultural production	2020-2030	MAPMDREF, ADS, ODCO	Number of grants awarded
	1.2.4 Include the DEF ⁷ in the process of programming and development of regional plans and local communities and institute budget lines dedicated to women-led businesses in the municipal budget, as well as a specialized municipal commission	2020 - 2021	MEFRA, MI, CT	Number of PDRs, PDP and PAC having registered the DEF
	1.2.5 Integrate women-led businesses into existing professional associations	2020- 2022	MICEVN, CGEM	Rate of representativeness of businesses headed by women in existing professional associations
	1.2.6 Integrate the promotion and development of female entrepreneurship into the National Business Environment Committee (CNEA) and deploy this theme within the regional business environment committees (CREA)	2020 - 2021	MEFRA, MI, MEME, CT	Number of measures to promote and develop female entrepreneurship, adopted by the CNEA and CREA
	1.2.7 Support initiatives aimed at strengthening the economic presence of Moroccan women on the African scene	as from 2021	MSDSEF, MAECAMRE	Number of initiatives supported

⁷. The measures relating to the DFE are taken from the «Synthesis and evaluation of the development of female entrepreneurship in Morocco»

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Gender-sensitive Incentives and Policies	1.2.8 Develop information tools for women entrepreneurs on labor market laws and regulations, as well as on workers' rights, with a view to fostering recruitment by companies and improving the participation of women in the labor market	2020 - 2021	MTIP	Number of tools developed
	1.2.9 Set up incentive measures (support, financial contribution, tax advantages, access to social protection, etc.) to encourage the creation and formalization of the company, and this according to the profile and place of residence of women entrepreneurs	2020- 2022	MEFRA, MICEVN, CGEM	Number of women businesses created that have benefited from incentives
	1.2.10 Generalize the National Status of Student Entrepreneur (SNEE) to all universities and graduate business schools	2021-2030	MENFPESRS	Ratio of universities where the National Status of Student Entrepreneur (SNEE) is implemented
	1.2.11 Set up a support program for cooperatives towards business status	2021- 2030	ODCO, in partnership with sectors concerned by the activities of cooperatives	Number of cooperatives having had the status of companies
	1.2.12 Support for young women entrepreneurs during the first 5 critical years	2020- 2022	MEFRA, MICEVN, MAPMDREF, CGEM	Percentage of companies delisted during their first 5 years
	1.2.13 Focus BDS ⁸ activities on support that meets the specific needs of women entrepreneurs: technical training integrating adapted teaching methods, mentoring and coaching services, information on rights and regulations, professional networking so that women entrepreneurs can be informed on business opportunities, commercialization and marketing, and export channels	2021- 2030	MICEVN, MTIP, MEME, CGEM CIVIL SOCIETY	Ratio of BDS activities focused on support meeting the specific needs of women entrepreneurs, compared to all activities

⁸. BDS: Business Development Support

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
	1.2.14 Integrate women-led businesses at all levels of value chains, especially high-growth ones, at national, regional and local levels. Make this integration a parameter of “corporate social responsibility (CSR)” labeling by the General Confederation of Enterprises in Morocco (CGEM)	2021- 2030	MTIP, CGEM CIVIL SOCIETY	Inclusion of the integration parameter of companies headed by women at all levels of the value chains, in the labeling criteria (CSR)
	1.2.15 Strengthen regional branches representing women entrepreneurs	2020- 2025	MEFRA, MICEVN, CGEM CIVIL SOCIETY	Territorial coverage rate by regional branches (objective 12)
	1.2.16 Support the CGEM in the development of a strategy for integrating gender equality and parity, at both national and regional levels (for example, create within the CGEM a national commission dedicated to women entrepreneurs, and roll it out in all CGEM regional offices)	2020- 2022	MSDSEF, CGEM CIVIL SOCIETY	Strategy for mainstreaming gender equality and parity developed by CGEM
	1.2.17 Valuing and promoting the know-how of women according to the specificities of each region	2020-2030	MTATAES, MAPMDREF, ADS, ODCO	Number of promotion initiatives
	1.2.18 Train and support women inmates in the implementation of their projects and self-employed businesses during the period of detention	2020-2030	DGAPR	Number of women in prison who have benefited from specific WEE actions and number of projects and self-employed businesses supported

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Digital	1.2.19 Carry out an analytical study on cooperatives with a view to drawing up a development and strengthening plan	2021	ODCO, in partnership with sectors concerned by the activities of cooperatives	Cooperative development and strengthening plan drawn up
	1.2.20 Develop and strengthen the partnership between regional councils, associations and cooperatives	2020-2030	REGIONS, ADS, ODCO, SOCIETE CIVILE	Number of partnerships developed
	1.2.21 Put in place measures to organize production units for women who are active in the informal sector (training to professionalize women's activities and work, fight against illiteracy at work, and support the creation of artisanal cooperatives and structured production units ...)	2020-2030	MAPMDREF, MTATAES, MCJS, INDH, ADS, ODCO, OFPPT, AN-APEC	Number of women who benefited from these measures
	1.2.22 Improve access for women entrepreneurs to information on existing sources of funding	2020-2025	MEFRA, MEME, HCP, CT, CGEM SOCIETE CIVILE	Setting up an information platform
	1.2.23 Support for the women's cooperative (priority in access to funding and support) – use of digital for market access.	2020-2025	MTATAES, MAPMDREF, MCJS, ADS, ODCO, OFPPT	Number of women's cooperatives that have been supported
	1.2.24 Increase the access of women entrepreneurs to new ICTs and promote support programs for the use of new ICTS (prospecting for entities with support programs for female entrepreneurship; organizing awareness-raising and training sessions on ICT).	2020- 2025	MICEVN, CGEM CIVIL SOCIETY	Number of women entrepreneurs who have benefited from support programs for the use of ICTs

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Equipment	1.2.25 Encourage the participation and inclusion of women entrepreneurs in programs and BDS ⁹ by covering travel costs, in particular for self-employed women and VSEs ¹⁰ led by women, in all phases of creation and development of companies	2022- 2030	MEFRA, MICEVN, MTIP, MAPMDREF, MTATAES, CGEM CIVIL SOCIETY	Number of women entrepreneurs and self-employed people who have benefited from care
	1.2.26 Extend support for SMEs led by women to VSEs and women's cooperatives to participate in regional and international fairs and exhibitions and join export circuits: subsidies for travel costs, aid for product valuation techniques	2022- 2025	MEFRA, MICEVN, MAPMDREF, MTATAES, CGEM CIVIL SOCIETY	Extended support
	1.2.27 Create mobile markets to support the marketing of products of women's associations and cooperatives	2022- 2025	MI, MICEVN, MTIP, MAPMDREF, MTATAES, ODCO, ANAPEC, ADS, CGEM REGIONS, CIVIL SOCIETY	Number of women's associations and cooperatives that have benefited from mobile markets

⁹. BDS: Business Development Support

¹⁰. VSE: Very Small Enterprises

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Transformation of perceptions	1.2.28 Organize local information and awareness campaigns for the benefit of women entrepreneurs or project leaders on the different types, statuses and procedures for setting up / formalizing a business. This involves, among other things, the animation of activities on the status of auto-entrepreneur with a language that is comprehensible, accessible and specific to the targeted communities (use of the Moroccan dialect and Amazigh), and by mainly appealing to local animators	2022- 2030	MICEVN, MTIP, AN-APEC, CGEM CIVIL SOCIETY	Number of women entrepreneurs or project leaders who have been reached by local information and awareness campaigns
	1.2.29 Develop educational tools to raise awareness of female entrepreneurship according to the targets of women entrepreneurs (for example ICT applications on mobile phones with simplified content for women; creation of a national web platform dedicated to DFE, and which allow women to be valued as entrepreneurs)	2022- 2025	MICEVN, CGEM CIVIL SOCIETY	Number of educational tools developed
	1.2.30 Increase the number of qualification initiatives for women entrepreneurs to develop their capacities for leadership, political advocacy on the issue of DEF, negotiation and proposals for innovative measures in this area	2021- 2030	MICEVN, CGEM CIVIL SOCIETY	Number of qualification initiatives

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Objective 1.3: Guarantee the full and effective participation of women and their equal access to economic decision-making positions				
Legislative and Institutional Developments	1.3.1 Establish a quota for the representation of women on the boards of directors of public and private companies	2020 - 2021	MEFRA and CGEM	Quota established
	1.3.2 Establish a quota for the representation of women in trade union decision-making spheres (central and at the office level) and at the level of employee representatives' offices	2020 - 2021	MTIP and Social Partners	Quota established
	1.3.3 Condition part of the public subsidy granted to political parties, trade unions and associations on reaching a minimum level of representativeness of 30% of women in their governing bodies	2020 - 2021	MI, political parties and Social Partners	Quota established

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Gender-sensitive Incentives and Policies	1.3.4 priority to cooperatives led by women and those where women represent more than 50% of its members and board members, in access to public financial aid (for example: NHDl)	2020-2021	MEFRA, MI, CGEM in partnership with sectors concerned by the activities of cooperatives	Quota established
	1.3.5 Extend social protection to the status of self-employed/auto-entrepreneur in order to encourage women to move from the informal to the formal	2020- 2025	MICEVN, MTIP, MEFRA, CNSS	Protection extended to the self-employed/ auto-entrepreneur status
	1.3.6 Encourage the representativeness of women at the level of Chambers of Commerce, Industry and Services and open up to these chambers to strengthen women's projects, particularly in the areas of Professions / Trades	2020- 2025	MICEVN, CGEM CIVIL SOCIETY	Quota established
	1.3.7 Strengthen the representation and positioning of women entrepreneurs in the advanced regionalization process (for example, strengthen the representativeness of FEs in regional commissions through professional women's associations, the grouping of women's professional associations and national and regional sectoral networks of women entrepreneurs)	2020-2021	MI, CT, CGEM	Percentage of FE in regional commissions

Result Indicators				
Levers	Key Actions	Timeline	Portage	Result Indicators
Digital	1.3.8 Develop an information system to identify women-led businesses, their growth and development. The idea is to document the contribution of female entrepreneurship to the development of the Moroccan economy in order to give the question its full consideration (for example a national dashboard and / or systems for reporting and consolidating sectoral information. which make it possible to measure the impact of the participation of businesses run by women in the creation of jobs and wealth, monitoring of factors favoring female entrepreneurship, the obstacles inherent in female entrepreneurship, etc.)	2021- 2030	MICEVN, OMPIC, CGEM CIVIL SOCIETY	Information system in place
Equipment	1.3.9 Support local women's associations and cooperatives to structure their actions and strengthen their role as a mutual aid community (like self-help groups – granting credit, assistance in the event of family problems, etc.)	2021 - 2024	MICEVN, ANAPEC, CGEM CIVIL SOCIETY	Number of local women's associations and cooperatives supported
Transformation of perceptions	1.3.10 Launch a financial education campaign for women – to be maintained over time	2021- 2030	MEFRA, MICEVN, OMPIC, CGEM BANQUES, CIVIL SOCIETY	Number of women trained in financial education
	1.3.11 Structure the consultation and monitoring channels for the feedback of opinions from organizations and associations of women entrepreneurs in dialogue on policy	2021- 2030	MECDHRP, MTIP, APALD, CIVIL SOCIETY	Mechanism in place and operational

Axis 2: Education and training

This mainly concerns the need to prevent school dropout by girls, particularly in rural areas, to reduce female illiteracy, to increase the number of women graduating from vocational training, and to raise awareness in society (young and old) on the economic role of women; and this, at all levels of education.

This axis must be based on the right to education, in particular access to quality and inclusive education, which contributes to achieving the empowerment of girls and women. Thus, these measures should help to reduce the gap between boys and girls who persist in secondary and tertiary education and strengthen lifelong learning. In addition, it emphasizes new technologies, which restructure the labor market and create employment opportunities especially for women.

The issue of preparing and guiding young girls for promising new professions is therefore placed at the heart of the measures of this axis. Indeed, the presence of women is relatively low in the trades (STEM) of science, technology, engineering and mathematics, where jobs should be created¹¹.

The benchmark made it possible to identify international initiatives in this area. Indeed, it showed that in Rwanda, the promotion of education and training for women must be based on two levels: institutional mechanisms and concrete measures. While in Indonesia, the state has prioritized the professional integration of marginalized women, the **Bali Wise** program trains and integrates marginalized women into various occupations in the tourism sector: Degree courses, scholarships, etc.

On the digital front, the **Philippines** have launched **Text2Teach**, a mobile learning program that equips primary schools with computer hardware, and provides them with interactive lesson videos in English, math and science. Thus:

- More than 940 primary schools benefit from the program and more than 3,500 teachers are trained in mobile learning.
- The model has been duplicated in 10 other countries, including Tanzania, India, Vietnam and Colombia.

In **Latin America**, a **Laboratoria** program provides women looking for work with training modules in computer development and support for professional integration. Thanks to this program, 80% of these women have tripled their salaries.

Therefore, the operational objectives defined for this 2nd axis are as follows.

¹¹. World Economic Forum, Global Challenge insight report (2016); UBS, "Extreme automation and connectivity: The global, regional, and investment implications of the Fourth Industrial"

Operational objectives:

1. **Promote a higher participation rate of girls at secondary level**, through:
 - The fight against school dropout among girls at secondary level, especially in rural areas.
 - Better preparation and orientation for employment market opportunities in secondary and higher education.
2. **Strengthen the personal and professional skills** of women and girls in promising sectors: information and communications technologies, professional services, media, entertainment and information professions.

The breakdown of these operational objectives into measures is as follows:



Axis 2: Education and Training				
Levers	Key Actions	Timeline	Portage	Result Indicators
Objective 2.1: Promote a higher participation rate of girls at secondary level				
Legislative and Institutional Developments	1.2.1 Adopt a tax regime that promotes investment in preschool education establishments with particular attention to early childhood care	2021-2022	MEFRA, MENFPESRS	Tax regime adopted
	1.2.2 Directing the transfer of TAYSSIR conditional aid to "mothers"	2021-2022	MEFRA, MENFPESRS	Provision taken into account
	1.2.3 Carry out a study on the causes / determinants (economic, social, cultural) of dropout and repetition based on gender, and propose a regional plan to fight against gender-sensitive school failure, focusing on results and budgeted	2021-2022	MENFPESRS	Gender-sensitive Regional Plan to fight against school failure, focused on results and budgeted, is completed

Axis 2: Education and Training				
Levers	Key Actions	Timeline	Portage	Result Indicators
Gender-sensitive Incentives and Policies	1.2.4 Initiate and implement a program to promote the right to education for girls in rural areas and foster the development of women's skills at a critical stage (pre-higher education)	2020-2030	MENFPESRS, MEME, ANAPEC, OFPPT, EN	Percentage of girls from rural areas who entered higher education
	1.2.5 Set up and strengthen qualifying training for retraining	2020-2030	ANAPEC	Number of qualifying reconversion training courses set up and % of girls benefiting from them
	1.2.6 Develop a monitoring mechanism for students, girls and boys, who have not re-enrolled in order to integrate them into non-formal training or redirect them to vocational training	2021-2030	MENFPESRS, ANAPEC, OFPPT, EN	Mechanism for the follow-up and reintegration of students, girls and boys, not re-enrolled, set up and operational
	1.2.7 Further develop sports and physical education activities in order to make the school more attractive and to improve school attendance	2020-2030	MENFPESRS	Rate of change in the number of sports and educational activities
	1.2.8 Provide economic support to needy parents (mothers and / or fathers), - including women heads of families - of unregistered students	2021-2022	MEFRA, MENFPESRS	Number of parents of non-registered students, supported
Digital	1.2.9 Set up PPPs with e-learning platforms targeting women with a low level of education (State finances the platform and the private sector manages the content and deployment in coordination with OFPPT) - with an offer for rural women (example: modern agricultural techniques)	As from 2022	MEFRA, MENFPESRS, MAPMDREF, OFPPT, EN, CGEM	Number of women beneficiaries

Axis 2: Education and Training				
Levers	Key Actions	Timeline	Portage	Result Indicators
Equipment	1.2.10 Equip 50% of rural municipalities with school transport (versus 13% today)	2020 - 2026	MENFPESRS, CT	% of rural municipalities for school transport
	1.2.11 Accelerate the rate of construction of boarding schools for girls	2021-2030	MENFPESRS, INDH, MSDSEF, EN	Rate of territorial coverage of boarding schools for girls
	1.2.12 Illustrate in school textbooks notions of M / F equality (housework, employment, etc.) and eliminate any stereotype appearing therein	2021-2022	MENFPESRS	Number of textbooks in which discrimination and gender stereotypes have been eliminated
	1.2.13 Improve teaching conditions: generalization of sanitary facilities + transport + infrastructure + municipal school + generalization of canteens with a contribution from local authorities, associations of parents of pupils	2020 - 2025	MENFPESRS, CT, Associations of pupil's parents	% of schools where teaching conditions are satisfactory

Axis 2: Education and Training				
Levers	Key Actions	Timeline	Portage	Result Indicators
Transformation of perceptions	1.2.14 Launch an awareness campaign on the provisions of Framework Law 51.17 relating to the education, training and scientific research system, in particular those relating to the compulsory education of children aged 4 to 16	2020 - 2030	MENFPESRS	Number of families affected by the campaign
	1.2.15 Launch a media campaign around the importance of girls' education, the role they can play as active women and equal skills and capacity versus men	2021-2030	MENFPESRS, MSDSEF	Organized campaign
	1.2.16 Promote and communicate on the successes of young girls and women in STEM sectors	2021-2030	MENFPESRS, MSDSEF	Number of success stories in STEM sectors, disseminated
Objective 2.2: Strengthening the personal and professional skills of women and girls in promising sectors				
Legislative and Institutional Developments	2.2.1 Establish a quota for young girls in technical fields	2020 - 2022	MENFPESRS, MAPMDREF, ANA-PEC, OFPPT, EN	Quota established
	2.2.2 Establish quotas for the number of salaried women without diplomas who will benefit from the "validation of professional skills" programs (Law 60-17) and include functional literacy modules.	2020 - 2022	MENFPESRS, OFPPT, EN	# of women beneficiaries of prior learning validation programs
	2.2.3 Establish quotas and training objectives for women for vocational training establishments (OFPPT and others) in partnership with the sectors of industry, tourism, maritime fishing and others	2020 - 2022	MENFPESRS, MAPMDREF, MTA-TAES, ANAPEC, OFPPT, EN	Quota established

Axis 2: Education and Training				
Levers	Key Actions	Timeline	Portage	Result Indicators
Gender-sensitive Incentives and Policies	2.2.4 Establish tripartite partnerships between States, OFPPT, ANAPEC, EN and the private sector to set up short-term vocational training (6 months) to integrate women with a low level of education.	2020 - 2022	MENFPESRS, ANAPEC, OFPPT, EN, CGEM	Number of women with a low level of education, integrated
	2.2.5 Improve the access of women and girls to physical education and sport, this helps them to have more self-confidence and promotes better social integration	2021-2030	MENFPESRS	Percentage of women and girls with access to physical education and sport
Digital	2.2.6 Integrate training modules on digital tools in the support provided to cooperatives today to reduce the digital divide	2021-2030	ODCO	Number of cooperatives trained on digital tools
	2.2.7 Create vocational training modules dedicated to rural women with a focus on digital literacy – use of digital for training	2020-2030	MHAI, MCJS, ANLCA, OFPPT, ANAPEC, EN, ADD, Civil Society	Number of women trained on digital tools
	2.2.8 Promote and support e-learning platforms for developing the skills most in demand on the labor market, especially digital ones	2020-2030	MENFPESRS, ADD, Civil Society	Number of people registered in e-learning skills development platforms
Equipment	2.2.9 Create an online platform around the orientation of young high school girls after they have obtained the Bac to encourage them to integrate the professions of the future (STEM)	2020-2022	MENFPESRS, ADD	Evolution of the number of young high school girls having integrated the professions of the future (STEM)
	2.2.10 Generalize female business incubators-accelerators and include young girls who have graduated, especially those from rural areas	2021-2030	MENFPESRS, INDH, MSDSEF, ADS, Civil Society	Rate of territorial coverage of female business incubators-accelerators

Axis 2: Education and Training				
Levers	Key Actions	Timeline	Portage	Result Indicators
Transformation of perceptions	2.2.11 Organize guidance caravans at high school / college level, to encourage girls to access traditionally male (vocational) training courses (mechanics, electricity, etc.)	2020-2030	MENFPESRS, OFPPT, ANAPEC	% of secondary schools / colleges benefiting from caravans
	2.2.12 Organize awareness-raising workshops for women seeking employment and invite employers, celebrities, etc.	2020-2030	MENFPESRS, OFPPT, ANAPEC, EN, ADS, ADD, secteur privé, Civil Society (UNFM Platform)	Number of workshops organized
	2.2.13 Organize training days for girls on entrepreneurship in middle and high schools	2022 - 2020	MENFPESRS, ANAPEC, OFPPT, EN, CGEM, Civil Society (UNFM Platform)	Number of beneficiary girls
	2.2.14 Organize at high school / college level, career orientation days dedicated to girls to encourage them to access traditionally male (vocational) training courses (mechanics, electricity, etc.)	2020-2030	MENFPESRS, MHAI, OFPPT, ANAPEC, EN, ANLCA, Civil Society	Number of beneficiary girls
	2.2.15 Launch awareness campaigns on the harmful effects of underage marriage (objective: enable young girls to continue their studies) – through civil society and the media	2020 - 2025	MENFPESRS, MS, MCJS, OFPPT, EN, Civil Society	Number of beneficiary girls
	2.2.16 Launch a media campaign on the importance of education for girls, the role they can play as active women and the equality of skills and capacity versus men	2021-2030	MENFPESRS, INDH, MSDSEF, MCJS, ADS, EN, Civil Society	Territorial coverage rate of campaigns

Axis 3: An enabling and sustainable environment, conducive to women's and girls' economic empowerment, protecting and improving their rights

The diagnosis showed the impact that a favorable environment for the emancipation of women and girls can have, enabling them to participate in public life, whether for their education, training, employability, access to opportunities and sustainability of this access, enjoyment of rights, access to entrepreneurship, etc.

The PNIAEF is intended as a response to the economic non-inclusion of women through affirmative actions to deal with certain still-persistent discriminations, to fight against violence against women in public spaces in urban and rural areas and in transport and to improve the conditions of access to economic opportunities and the sustainability of this access.

The benchmark made it possible to identify international initiatives in this area, such as the awareness campaign "Safe Delhi Campaign" launched in India to fight against women's insecurity in transport, in order to make public transport safer for women and reduce the aggression rate. The campaign resulted in the training of 3,600 drivers and the introduction of training courses on the safety of women in transport in the training programs for employees of the Delhi Transport Corporation (DTC).

In terms of digital: India has adopted mobile applications to strengthen the safety of women in public places: Himmat is a mobile application developed by the Delhi police which allows women to warn the authorities and their relatives during situations of emergencies, thanks to the transmission of GPS coordinates and the activation of the real time ambient listening.

Therefore, **the operational objectives** are as follows:

1. Provide the necessary and sustainable infrastructure to facilitate women's access to employment
2. Work to eliminate and prevent violence against women and girls in particular in public spaces and workplaces and facilitate the sustainable development of safe mobility; fight against poverty through a system of universal health coverage, access to social security and equal pay
3. Improve knowledge of the economic situation of Moroccan women and ensure good communication



The breakdown of these operational objectives into measures is as follows:

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights				
Levers	Key Actions	Timeline	Portage	Result Indicators
Objective 3.1: Provide the necessary and sustainable infrastructures to facilitate women's access to employment				
Legislative and Institutional Developments	3.1.1 Identify and reform provisions that discriminate against women in the various legislative texts, prioritizing those having the most impact on WEE	2022	MSDSEF, MECDHRP, MTIP, MJ, MECDH	Number of draft laws prepared
	3.1.2 Generalize gender units in the organizational charts of all ministerial departments and institutions under supervision	2020-2022	MSDSEF, MEFRA	Ratio of ministerial departments and institutions under supervision that have institutionalized gender units
	3.1.3 Prepare a criminal policy clarifying the government's approach to crimes of discrimination against women	2021-2023	MJ in partnership with the sectors concerned	Approval of the penal policy document and number of axes allocated to women
	3.1.4 Establish the exemplary nature of the State in terms of equality between women and men in access to the central and territorial public service, in terms of parity in positions of responsibility	2020-2030	Prime Minister's Office, MEFRA, MI, MSDSEF, CT	Percentage of women in decision-making positions
Gender-sensitive Incentives and Policies	3.1.5 Finalize sectoral gender analyses and include the gender dimension in future sectoral strategies which will be revised from 2020	2020-2021	MSDSEF, MEFRA	Ratio of ministerial departments having finalized Gender analyzes and % of revised sector strategies as from 2020 integrating gender

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Digital	3.1.6 Carry out a study, based on gender, on deregistered companies and companies in the process of dissolution and analyze the possibilities of relaunching or safeguarding companies	2022	MICEVN, OMPIC	Study carried out
	3.1.7 Develop support actions for the benefit of territorial consultative bodies to become a source of proposals for the design and implementation of territorial policies meeting the differentiated needs of men / boys and women / girls, for the promotion of equality and rights of women and their access to decision-making positions	2020-2030	MI, MSDSEF, CT	Number of territorial consultative bodies that have benefited from support actions and educational tools
	3.1.8 Dedicate the TAMAYUZ Prize editions to innovative projects aimed at the economic empowerment of women	2022-2030	MSDSEF	Number of TAMAYUZ Prize editions dedicated
	3.1.9 Dedicate editions of the "Professional Equality" Award for the benefit of companies working to facilitate women's access to employment	2022-2030	MTIP	Number of editions of the "Professional Equality" Award dedicated
	3.1.10 Create a charter to combat wage discrimination within companies, like the Rabat declaration on the fight against violence against women	2021	MTIP, CGEM	Number of companies having adhered to the Charter to combat pay discrimination
	3.1.11 Raise awareness among women about their rights, the existing support mechanisms and resources (Laws, Funds, Programs, Centers, etc.), particularly in rural communities	2020-2030	MTIP, MSDSEF	Number of media and awareness campaigns carried out

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Equipment	3.1.12 Promote teleworking solutions, make the use of new forms of work more flexible within companies (teleworking, part-time work, flexible working hours, etc.) and encourage companies, through tax incentives, to resort to part time employment	2020-2030	MTIP, CGEM, AN-APEC, OFPPT	Number of companies involved
	3.1.13 Set up counseling and guidance services to help women re-entering the labor market (guidance services to benefit from low-interest loans, free family legal aid services)	2020-2030	MTIP, MJ	Number of women beneficiaries
	3.1.14 Create a center of social workers specialized in the field of legal social support for women	2021-2024	MJ	Center created, number of social workers assigned to the center according to the court, statistics on services rendered to women, number of women who benefited from the services of the center
	3.1.15 Develop areas for the promotion and marketing of products: fairs, regional and international exhibitions and join export channels: subsidies for travel expenses, aid for product promotion techniques	2020-2030	MTATAES, MAPMDREF, MICEVN, ADS, ODCO	Number of cooperatives and beneficiary associations
	3.1.16 Initiate a national plan to open public or corporate nurseries throughout the country and publish indicators on the number of nursery places per municipality in relation to needs, to help women reconcile private and professional life	2020-2030	MEFRA, MICEVN, MI, CT	Number of nursery places per municipality in relation to needs

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Transformation of perceptions	3.1.17 Set up "female leadership" training courses for women of different profiles (presidents of cooperatives, VSE leader, union representative, etc.)	2020-2030	MTATAES, MAPM-DREF, MTIP, MEFRA, MICEVN, MENFPESRS, INDH, MSDSEF, EN ADS, ODCO	Number of women beneficiaries
	3.1.18 Develop e-commerce applications and the necessary training for women, especially those in rural areas	2020-2030	MTATAES, MAPMDREF, MICEVN, MENFPESRS, ODCO	Number of women registered in e-commerce applications
	3.1.19 Implement and evaluate the "ICRAM2" Government Equality Plan»	2021	Ministries and Institutions under supervision	Rate of achievement of the objectives of the "ICRAM 2" Plan
	3.1.20 Launch awareness campaigns to support the reconciliation between private and professional life on the basis of the results of the time budget survey	2020-2030	MTIP, MEFRA, MICEVN, MI, CT	Number of targets reached

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Objective 3.2: Work to eliminate and prevent violence against women and girls in public spaces and workplaces and facilitate the sustainable development of safe mobility				
Legislative and Institutional Developments	3.2.1 Strengthen the mechanisms for coordinating the action of the various stakeholders in the service package chain	2020-2023	MSDSEF, PMP, MJ, MCJS, MS, DGSN, Gendarmerie, EN, CNPECFVV	CNPECFVV reports, prepared in accordance with the provisions of Law 103.13 and its implementing text
	3.2.2 Strengthen the mechanisms put in place by each stakeholder to improve the quality of care for women victims of violence at the level throughout the service package chain	2021-2024	MSDSEF, PMP, MJ, MCJS, MS, DGSN, Gendarmerie, EN, CNPECFVV	Number of VWFs that benefited from CEP services
	3.2.3 Generalize labor inspectors in the public sector like those in the private sector	2021-2022	MEFRA	Labor inspectors in the public sector, institutionalized
	3.2.4 Include the safety of women, in public transport and in public places, at the center of the concerns of city policies, public security policies, urban development plans and housing programs	2021-2024	MSDSEF, MP, MATU-HPV, DGSN, Royal Gendarmerie, EN, CNPECFVV, CT	Prevalence rate of VEF in public transport and in public places
Gender-sensitive Incentives and Policies	3.2.5 Develop and implement a national strategy to combat violence against women and girls	2020-2030	MSDSEF	Strategy implementation rate
	3.2.6 Support the implementation of Law 103.13 and its implementing text (committees, PECFVV units, information systems, etc.)	2020-2030	MSDSEF, PMP, MJ, MCJS, MS, DGSN, Gendarmerie, EN, CNPECFVV	Rate of implementation of the provisions of Law 103.13 and its implementing text

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Digital	3.2.7 Set up an application for reporting attacks on women in public spaces to law enforcement	2020 - 2022	MSDSEF, PMP, MJ, DGSN, Royal Gendarmerie, EN, Private Sector and Civil Society	Application implemented and operational
	3.1.8 Create a channel on social networks that informs women about the legal circuits and procedures to be followed in the event of harassment	2022	MSDSEF, MJ, Civil Society	Channel created, and number of channel subscribers
Equipment	3.2.9 Set up a "hotline" to denounce sexual harassment and other types of violence in transport	2020 - 2021	MI, CT	"hotline" implementation and operational
	3.2.10 Professionalize more multifunctional spaces for women victims of violence and generalize them throughout the national territory	2020-2030	MSDSEF, EN	Territorial coverage rate by operational MFIs
	3.2.11 Equip buses / coaches with surveillance means (cameras) and train staff to recognize cases of sexual harassment and intervene	2020 - 2022	MI and Private Sector	Introduce security requirements in the specifications
Transformation of perceptions	3.2.12 Organize awareness sessions for adolescents to combat violence against women (summer camps, schools, etc.)	As from 2021	Civil Society, MEN-FPESRS, Ministry of Youth and Sports	Number of young beneficiaries
	3.2.13 Launch public awareness campaigns to fight against women's insecurity in transport	As from 2022	MSDSEF	Number of targets reached

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Objective 3.3: Combat poverty through a system of universal health coverage, access to social security and equal pay				
Legislative and Institutional Developments	3.3.1 Facilitate access to social security for rural women	2021	MI, CNSS	Rate of rural women covered by social security
	3.3.2 Directing the payment of family allowances and the reimbursement of health insurance to mothers (versus fathers today)	2020 - 2022	MEFRA and CNSS	Provision taken into account
	3.3.3 Promote digital health to help fight inequalities in health, particularly in rural areas	2020-2030	MS, ADD	Number of women beneficiaries of digital health services at rural health care facility level
	3.3.4 Conduct awareness campaigns among Moroccan women on the importance of the asset management agreement document constructed during marriage	2020-2025	MJ, MSDSEF	Number of heritage management agreement documents made during the marriage
Gender-sensitive Incentives and Policies	3.3.5 Design and implement a mechanism to promote women's domestic work (housewives, mothers, elderly women, people in charge of dependent persons, etc)	2020-2028	MTIP, HCP, MFSEDS, MEFRA, CT, CNSS	Mechanism to promote women's domestic work designed and implemented
	3.3.6 Establish specific WEE programs for women engaged in informal commercial activities in the cities of Ceuta and Melilia and other regions	2020-2022	MI/INDH, MSDSEF, MEFRA, MICEVN, MTIP, MAPMDREF, MTATAES, CT, CGEM, Civil Society	Integration rate of these women in formal sectors
Digital	3.3.7 Establish a system to target beneficiaries of social protection programs and ensure access to all eligible categories, especially women in rural areas	2022	MI, MEFRA	Launch of the Registration Platform Number of rural women beneficiaries

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Equipment	3.3.8 Generalization and professionalization of social protection institutions dedicated to women (EMF, CEF, Young Women's Centres, COAPH, elderly people, youth centers, etc.), particularly in rural areas	2020-2030	MSDSEF, MP, MS, MJ, MCJS, DGSN, Royal Gendarmerie, EN, CNPECFVV	Territorial coverage rate
Transformation of perceptions	3.3.9 Organization of caravans and awareness campaigns	2025	MI, MEFRA, CT	Number of campaigns organized
	3.3.10 Promotion of good practices and success stories	2020-2030	MSDSEF, MI, MCJS, MS, Civil Society	Number of initiatives to promote good practices and success stories

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Objective 3.4: Improve knowledge of the economic situation of Moroccan women and girls and ensure good communication				
Legislative and Institutional Developments	3.4.1 Set up a joint committee made up of the MSDSEF and the HCP to monitor and improve the gender disparity indices in all areas	2020	MEFRA, HCP	Number of improved gender disparity indices
Gender-sensitive Incentives and Policies	3.4.2 Introduce provisions in the framework note for finance laws to encourage ministerial departments, public enterprises and establishments and local authorities to carry out gender analyzes and produce gendered sectoral data.	2020	MEFRA, MSDSEF	Framework note for finance laws encouraging the development of gender analyzes and the production of gendered sectoral data, prepared and disseminated
	3.4.3 Set up an efficient gender-based information system for the production, collection and dissemination of data and indicators relating to the situation of women	2020	HCP	Information system in place and efficient
	3.4.4 Develop and implement a societal strategy for changing perceptions	2021-2025	MSDSEF	Survey to assess changes in perceptions
	3.4.5 Set up a multi-stakeholder partnership program to support the development of WEE in Morocco	2022	MEFRA	Multi-stakeholder partnership program established and evaluated
	3.4.6 Promote the PNIAEF with economic partners in order to create economic and investment opportunities for the economic empowerment of Moroccan women	Upon adoption of PNIAEF	MAECAMRE, MEFRA, MSDSEF	Number of partnerships and amount of budget mobilized

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
Digital	3.4.7 Set up a national portal providing data and reports on the economic situation of Moroccan women	2022	MSDSEF, MEFRA, HCP, ONDH	National portal set up and continuously updated
	3.4.8 Develop digital applications / tools for sharing and collecting perceptions about the economic situation of Moroccan women	2022	MSDSEF, MEFRA, HCP, ONDH	Number of tools developed
Equipment	3.4.9 Develop a statistical database on female entrepreneurship (number by sector, transition from informal to formal, ...) and observation (regular analysis) of opportunities for and obstacles to female entrepreneurship	2020-2021	MICEVN, MAPMDREF, OMPIC	Statistical database on female entrepreneurship, set up and continuously updated
Transformation of perceptions	3.4.10 Develop and implement a PNIAEF communication plan and ensure its marketing	2020	MSDSEF, MEFRA	Achievement rate of performance indicators of the Communication plan
	3.4.11 Launch a mass communication campaign to announce the start of the WEE program	2020	CHIEF OF GOVERNMENT	Campaign organized targeting the various stakeholders
	3.4.12 Organize each year the "foundations of economic parity"	As from 2022	CHIEF OF GOVERNMENT	Rate of implementation of recommendations from meetings organized annually
	3.4.13 Anchor a communication campaign on social networks in collaboration with a major brand to break down stereotypes related to the role of women and their ability to be part of the action and sovereign in their decisions (for example: Under armour "I Will What I want", PetG - #Like a Girl, etc.)	As from 2021	MSDSEF, Civil Society and Private Sector	Permanent communication campaign on social networks, organized and maintained

Axis 3: An enabling and sustainable environment for women's and girls' economic empowerment, protecting and improving their rights

Levers	Key Actions	Timeline	Portage	Result Indicators
	3.4.14 Produce video clips of women's "success stories" and distribute them massively on national channels and on social networks	As from 2021	MSDSEF, Civil Society and Private Sector	Number of views of video clips broadcast
	3.4.15 Produce and distribute on a large scale video clips and communication media of "success stories of Moroccan women abroad" highlighting the role of women and their contribution to international and regional integration	As from 2021	MAECAMRE, Civil Society and Private Sector	Number of success stories and number of platforms on which the video clips and communication materials were broadcast

This report is the result of a study carried out between September 2019 and December 2019 by the Ministry of Solidarity, Social Development, Equality and the Family, in partnership with UN Women in the Maghreb Multi-Country Office and by mobilizing the Boston consulting Group (BCG) design office.

It has been updated and enriched by contributions from ministerial departments and public establishments (June 2020).

