

# **The Empowerment of Women as a Source of Economic and Social Development in Morocco: Exploratory Study of the Economic Status of Moroccan Women Based on the Third Billion Index**

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*Today, the relationship between women's economic empowerment and the level of economic and social growth is well established. In fact, the majority of studies that have been carried out in the context of female poverty and gender inequality have revealed the existence of a positive and very strong correlation between the level of empowerment of women and economic growth. These studies most often use statistical tools to analyze this relationship. Among these studies, we find the one conducted in 2012 by the American research firm Booz and Company and on the Third Billion Index. The objective of our work is to use this tool to understand the nature of this relationship in Morocco.*

*Keywords: women's economic empowerment, economic growth, empowerment, the third billion index and the firm booz & company*

## **INTRODUCTION**

In Morocco, gender equality has always been considered to be the poor relation of all public and territorial policies and strategies carried out in the area of economic and social development. Indeed, and despite all the efforts made, inequalities between men and women have only worsened over the past 10 years at several levels such as: Access to the labor market, access to basic social rights and infrastructure. Thus, and according to the latest estimates from the High Commission for Planning (HCP), the rate of participation of women in the labor force has remained below global and regional standards.

The objective of our work being to explore (describe) the existing relationship between the empowerment of women and economic and social development in Morocco. For this purpose, several recent studies have been carried out to determine the form of the link between the gender equality and economic and social growth. And the majority of those studies revolve around a new indicator called the Third Billion Index. The purpose of our article is to transpose this indicator to the Moroccan context in

order to determine the possible existence of a correlation between the economic empowerment of women and social development.

On the theoretical level, and in terms of the relationship between the economic empowerment of women and economic development, three schools of thought are opposed, namely the "Integration of Women in Development" (WID) current, the "Women and Women" current. development"(WAD) and the "Gender and development" stream (GAD).

Our methodology is at the same time quantitative and exploratory and it will be based on the Third Billion indicator. For the data collection we used secondary information namely the database from the World Economic Forum and the Economist Intelligence Unit. Data were collected on a sample of 128 countries for the years 2010 and 2012.

This work is structured in 3 parts: the first part will state the conceptual and theoretical framework of our work, the second part will present the state of play of gender inequalities in Morocco. Finally, the last part will be devoted to the methodology adopted, presentation of the index, data collection and presentation of results.

## **THE CONCEPTUAL FRAMEWORK AND REVIEW OF THE LITERATURE:**

For several years, the empowerment of women as a factor of economic development has aroused the interest of both researchers and practitioners, indeed, on the one hand, several currents of thought have emerged in order to highlight the place occupied by women in the process of economic and social development and on the other hand, several actions have been implemented by the public authorities and non-governmental organizations (NGOs) to improve the level of empowerment of women; but before doing the theoretical sweep of the economic empowerment of women and its role in economic and social development (1.2), we will first define the main concepts related to our issue (1.1).

- According to the last census in 2014, this rate is close to 25%.
- These are generally the studies carried out by the research firm Strategy & formerly known as Booz & Company

### **Some Defining Elements Around the Concepts of Gender and Women's Economic Empowerment**

In the context of this conceptual presentation, we will attempt in a summary and brief manner first to define the notion of gender and then we will attempt to define that of the empowerment of women or empowerment.

#### *Presentation of the Concept of Gender*

In order to define the concept of gender, we will base ourselves on the definition of the World Bank (WB) and that of Lucia Lizarzaburu.

Thus and according to the WB report published in 2012 "gender represents on the one hand all the social, behavioral and cultural attributes and on the other hand, the norms and expectations associated with being a man or a woman."

It emerges from the definition of the BM that the connotation of the term gender goes far beyond the biological characteristics linked to sex. In other words, gender transcends simple relationships based on some biological determinism by trying to highlight the economic and social relationships linking men to women.

In the same vein and for Lucia Lizarzaburu, the notion of gender generally refers to "three main dimensions which are: the accumulation of endowments (education, health and physical goods); using these resources to create economic opportunities that generate income; the impact of these actions on the well-being of individuals and households".

One of the consequences of this second definition is that gender generally represents a process made up of 3 aspects: the possession of human and social capital, access to resources and their optimal allocation and the effect of these two aspects on the future of women.

What about the definition of the concept of empowerment now?

### *Presentation of the Notion of Autonomy or Empowerment*

The concept of empowerment is most often defined as the acquisition of power on the part of women which allows them to improve their social and economic living conditions and better integration into society. These same elements of definition will be found in the United Nations report on the economic empowerment of women published in August 2017 which states that "the economic empowerment of women is a process that allows to increase human, financial and material capital. women as they benefit from economic opportunities". It emerges from the two previous definitions that the empowerment of women represents a process of empowerment by women, which allows them on the one hand, access to resources and factors of production, and on the other hand, to make choices and make decisions. In other words, empowerment refers to a woman's ability to act independently and at all levels, whether economic, social or political.

- Quoted by Lucia Lizarzaburu "Gender Equality and Economic Development: Women's Economic Empowerment: A Key Instrument for Development" BSI Economics.2014
- Lucia Lizarzaburu "Gender Equality and Economic Development: Women's Economic Empowerment: A Key Instrument for Development" BSI Economics.2014

Other authors in this case, Amartya Sen, who according to which empowerment is defined as "being a matter of choice (in opposition to analyzes of poverty as a fatality suffered and characterized by the absence of choice): It is about "extending the capacity of women to make strategic life choices in a context where they were previously deprived of this capacity"

In the same vein and for Jacquet Isabelle<sup>6</sup> "empowerment represents a process that tends towards more equality between men and women." For her part, Linda Mayoux<sup>7</sup> distinguishes three levels of empowerment:

- Individual economic empowerment;
- Empowerment by improving well-being;
- Social and political empowerment.

At the same time, several tools to aid in the analysis of the level of empowerment have appeared, among these tools we find the analysis framework of "Longwe Framework" <sup>8</sup>

This framework identifies 5 levels of empowerment which are:

- Quoted by Elisabeth Hofman "Empowerment indicators: how to measure complex processes? Online date Thursday, January 21, 2016 (IATU / STC, Université Bordeaux<sup>3</sup> and LAM, IEP de Bordeaux) Address: [http://www.adequations.org/IMG/article\\_PDF/article\\_a411.pdf](http://www.adequations.org/IMG/article_PDF/article_a411.pdf)
- Jacquet Isabelle, Male and female development - gender, tools of a new concept, L'harmattan, Paris, 1995.
- Quoted by Elisabeth Hofman, Kamala Marius-Gnanou "The empowerment of women between cultural relativism and instrumentalisation in microfinance evaluations in India" First days of GRES, Bordeaux IV, September 16-17, 2004
- Quoted by Elisabeth Hoffman, K. Marius-Ganou, The integration of the gender dimension in a development intervention: myth or reality? "Gender, inequalities and territories" study day of May 24, 2002, Regards, Maison des Suds, Bordeaux.
- Well-being: Empowerment is reduced to its lowest level, namely that of the beneficiary and passive woman, this level is therefore synonymous with assistantship;
  - Access: It corresponds to equal access compared to men to resources and factors of production;
  - Awareness: This level corresponds to a fair and equitable division of labor between men and women;
  - Participation: It corresponds to the equal involvement of men and women in decision-making;
  - Control: Control over access to resources and factors of production must be exercised equally between men and women.

After having defined the main concepts and notions related to our study, we will now present the theoretical and ideological springs of our work.

### **The Literature Review**

On the theoretical level, three schools of thought clashed in order to answer the question of the existence or not of a relationship between the level of economic empowerment of women and economic growth. These three trends are respectively: “Women in development”, “Women and development” and “Gender and development”.

#### *The Current of Thought WID "Integration of Women in Development" (IFD)*

This current was born at the beginning of the years 1970 under the impulse of the work initiated by the anthropologist of the economy of Danish origin Esther Boserup, within the framework of her work Boserup will try to distinguish itself from the deterministic and biological approaches having resulted in marginalization and increased female poverty.

To illustrate this trend, we will base ourselves on the subdivision adopted by Elisabeth Hoffman and Kamal Marius-Gnanou in their article entitled “Integration of the gender dimension in a development intervention: myth or reality?” 10

According to these two authors, this current comprises four approaches, namely:

- **The well-being approach:** According to this approach, women must be integrated into development by providing for their basic needs,
  - This current is inspired by economic theory and mainly modern theories of basic needs initiated by Theodore Shultz and the theory of human capital developed by Garry Becker.
  - Quoted by Elisabeth Hoffman, K. Marius-Gnanou (2002) "The integration of the gender dimension in a development intervention: myth or reality? Study day "Gender, inequalities and territories" Regards, Maisons des Suds, Bordeaux in other words women are reduced to being simple passive beneficiaries needing assistance from the public authorities and non-governmental organizations;
- **The Equity approach:** it considers women not as mere passive beneficiaries but as actors who can actively initiate economic and social development;
- **The poverty reduction approach:** it starts from the observation that women represent the main victims of poverty. And that poverty remains a phenomenon closely linked to economic and social underdevelopment. And in order to improve the situation of women, they should be given access to resources;
- **The efficiency approach:** According to its supporters, to fight against underdevelopment, women must be involved in this fight by giving them the same place as that given to men.

#### *The “Women in Development” Current WAD*

This approach was born in the late 1970s as a result of work based on theories of Marxist obedience (called theories of dependence). Dependency theories are among the approaches that have tried to explain the phenomenon of underdevelopment by appealing to the Marxist paradigm stating that the countries of the south (the periphery) are victims of inequalities inflicted by the countries of the north (the center).

Despite the fact that these theories did not integrate gender-related issues into their analyzes, they still had the merit of emphasizing the role of women in southern countries by criticizing DFI approaches based on gender. concept of passive participation in development.

#### *The “Gender and Development” Movement (GAD)*

The GAD current was born as a reaction to the WID and WAD approaches considered, as reducing the place of women in the process of economic and social development. Indeed, this current will integrate for

the first time the concept of empowerment or economic empowerment of women for the understanding of the existing relationship between the empowerment of women and economic development.

According to supporters of this current, the integration of women in development requires the recognition of the different roles they could assume in the fight against poverty. This recognition automatically involves increasing the levels of empowerment of women at all levels, both economically and non-economically.

It emerges from this presentation of the different theories that have approached the relationship between gender and development that the GED current presents the originality of introducing new notions borrowed from different disciplinary fields, in this case the key notion of women's economic empowerment. or empowerment.

After presenting the main concepts and theories attached to our work, we will now take stock of gender inequalities in Morocco.

### State of Play of Gender Inequalities and the Economic Empowerment of Women in Morocco

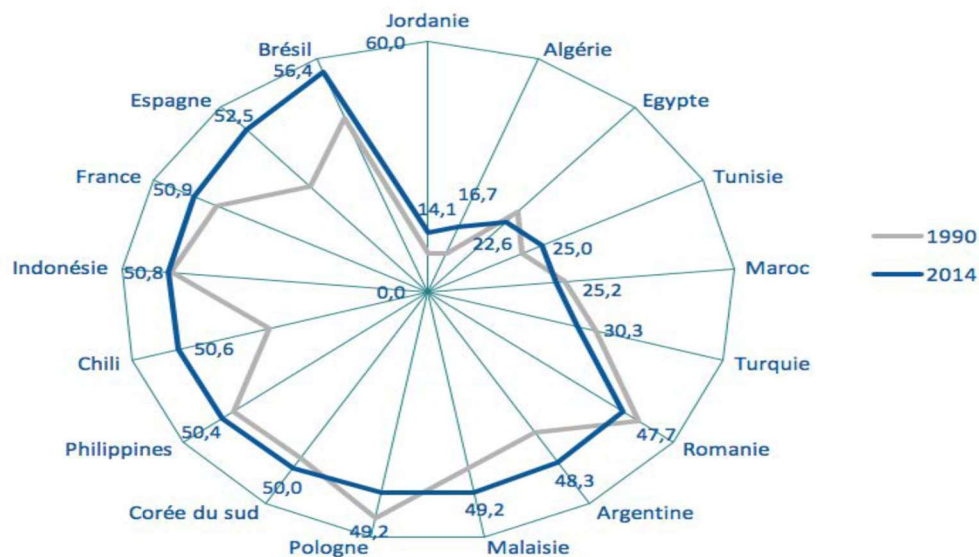
In Morocco, women are the main victims of gender inequalities and these inequalities appear at several levels. Within the framework of this paragraph, we will briefly review certain aspects attesting to these inequalities.

#### Low Participation of Women in the Workforce

Indeed, and according to data from the last general population and housing census (2014), the total Moroccan female population represents half of the total Moroccan population while the share of the female active population is only around 25% and the majority of activities occupied by women are characterized by their precariousness.

In the same vein and according to statistics from the International Labor Office for the year 2014, the participation rate of Moroccan women in the labor force remains one of the lowest rates compared to countries in the MENA region ( Middle East and North Africa) as shown in Figure 1 below:

**FIGURE 1**  
**EVOLUTION OF THE PARTICIPATION RATE OF WOMEN IN THE LABOR FORCE AGED 15 AND OVER BETWEEN 1990 AND 2014 IN CERTAIN COUNTRIES**



**Source:** Elaborated on the basis of data from the ILO taken from the Book “Gender equality, public policies and economic growth in Morocco”, Produced in collaboration between the studies and forecasts department of the Ministry of Finance and the OCP policy center Published in 2017.

The difficulties of Moroccan women in accessing the labor market also appear in the rate of feminization of permanent employment, as shown in Table 1 below:

**TABLE 1**  
**RATE OF FEMINIZATION OF PERMANENT EMPLOYMENT IN MOROCCO BETWEEN 1999 AND 2013**

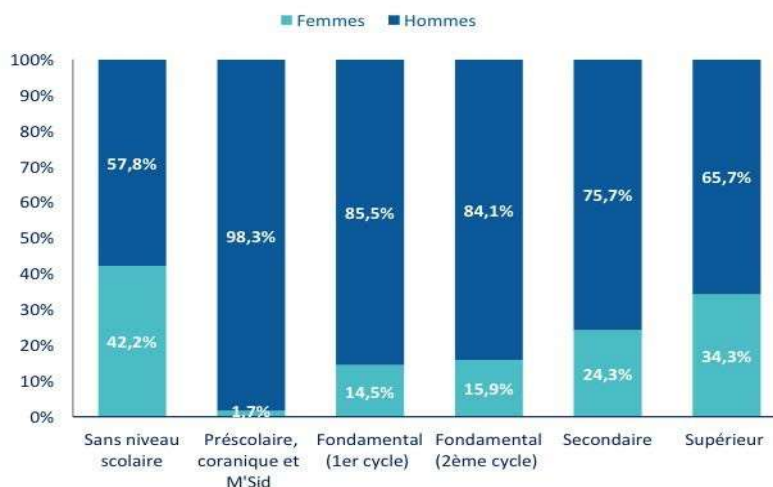
Years	1999	2012	2013
Rate of feminization of permanent employment	%48,4	%43,9	%44,4

**Source:** "Gender equality, public policies and economic growth in Morocco" Produced in collaboration between the studies and forecasts department of the Ministry of Finance and the OCP policy center. 2017

### Low Access of Women in General and the Female Workforce to Education

In order to illustrate these difficulties, we will base ourselves on figure 2 below:

**FIGURE 2**  
**DISTRIBUTION OF THE WORKING POPULATION BY LEVEL OF EDUCATION AND SEX OVER THE PERIOD 1999-2013**



Source: Prepared by the Department of Financial Studies and Forecasts of the Moroccan Ministry of Finance on the basis of HCP data (2017).

**Figure 2** reveals the existence of a glaring gap between men's and women's access to education, in fact, only 34% of girls manage to pursue higher education, which greatly compromises their chances of economic empowerment.

### Difficulties in Accessing Entrepreneurship and Self-Employment

In order to illustrate these difficulties, we will use the indicator of the proportion of businesses owned by women in the MENA region for the period 2006-2011. This indicator will be presented in Table 2 below:

**TABLE 2**  
**PROPORTION OF BUSINESSES OWNED BY WOMEN IN THE REGION MENA (IN%)**

Country	Participation of women in business ownership (%)
Morocco	13,1
Egypt	34
Iraq	6,8
Algeria	15
Jordan	13,1
Lebanon	33,5
Syria	14,4
Mauritania	12,3
West Bank and Gaza Strip	6,4
MENA average	6,6

**Source:** "Business survey" database, World Bank 2006-2011 taken from the Book "Gender equality, public policies and economic growth in Morocco" Produced in collaboration with the studies and forecasts department of the Ministry of Finance and OCP policy center. Published in 2017.

It emerges from this table that Moroccan women have great difficulty in holding shares in companies. This second paragraph dedicated to the summary presentation of the state of play of gender inequalities in Morocco attests on the one hand to the mediocre level of the economic empowerment of women and on the other hand to the waste accused in terms of economic growth and fight against female poverty.

To explore the economic status of Moroccan women, we will borrow the Third Billion Index as it was initiated by the American research firm Strategy & (formerly called Booz and Company).

The presentation of this index, its transposition to the economy of Morocco and the presentation of the different results of our work will be the objective of the last paragraph.

## **ANALYSIS OF THE ECONOMIC STATUS OF WOMEN IN MOROCCO VIA THE THIRD BILLION INDEX**

### **General and Methodology for Calculating the Third Billion Index**

The third billion index is an aggregate indicator that makes it possible to assess the economic status of women, in other words the potential of women in economic participation. This index was initiated by the American research firm Booz and Company in 2012.

The originality of this index is that it associates two important notions in terms of gender equality, namely the empowerment of women and economic growth.

In order to assess the potential for women's economic participation, this index divides the indicators measuring the economic status of women into two aspects:

- The first aspect analyzes the inputs: they represent the level of preparation of women (education and training) for integration into the labor market, the policies and actions (put in place by the State, companies and NGOs) in terms of access to work and entrepreneurial support.

These inputs reflect the direct impact of measures taken in terms of education, employment policies in favor of women, access to credit on the future of women. To complete its analysis, the index retains a second aspect represented by the outputs.

- The second aspect is therefore the outputs: these are measured using several parameters or indicators such as: the salary ratio between women and men, the number of women among executives, female business leaders and employees;

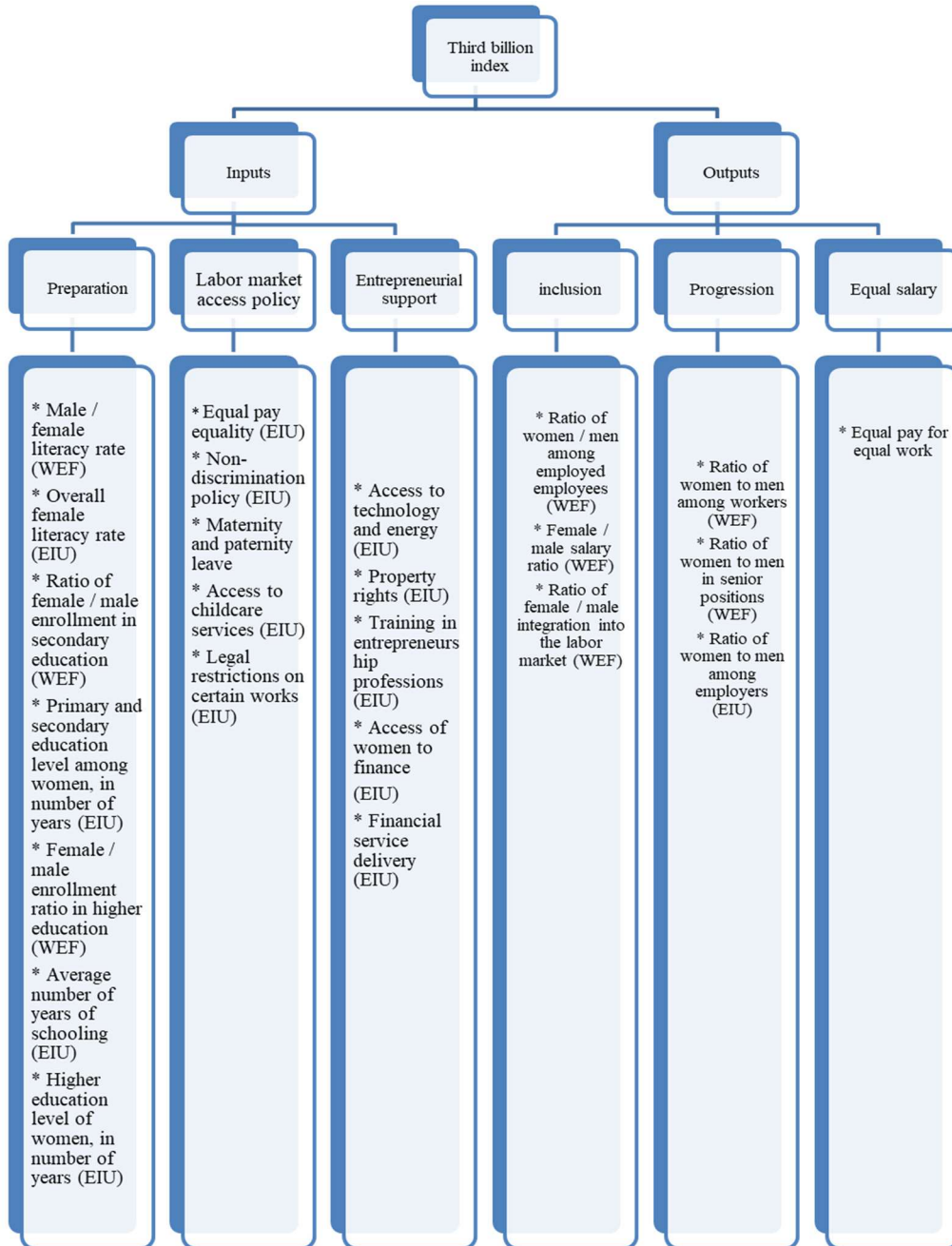
These Outputs are Grouped Into Three Sections:

- **Inclusion in the workforce;**
- **The degree of progression or advancement of the national economy;**

- **Equal pay for equal work.**

In order to clearly illustrate the composition of this index, we are going to base ourselves on the following figure 3:

**FIGURE 3  
COMPOSITION OF THE THIRD BILLION INDEX**



**Source:** Cabinet Strategy & (formerly called Booz & Company) (2012)

The central hypothesis of the index of the third billion is that high index scores both at the level of inputs and outputs would be strongly and positively correlated with strong performance in terms of women's economic participation and wealth creation (GDP, Employment).



On a general level, the index also shows that governments implementing economic and social policies in favor of the economic empowerment of women manage to achieve very high levels of economic and social performance.

Statistically, the Third Billion index represents the correlation between inputs and outputs. Indeed, the methodology adopted is to cross the total of the inputs and the total of the outputs.

In order to determine the MT index of each country: the calculated scores were adjusted so that 50 is the mean of all countries and the standard deviation is equal to 10 to facilitate comparisons between countries

The final score for each country reflects all the efforts made by the public authorities, private sector and NGOs for the purpose of women's economic empowerment.

### **Collection, Origin of Data and Analysis of the Third Billion Index in the Moroccan Context**

The data used to calculate the index comes from the database produced by the World Economic Forum and the Economist Intelligence Unit.

The data represent a sample of 128 countries and were collected for the years 2010 and 2012. The results of the index for the Moroccan context are presented as follows:

#### *At the Level of the Characterization of the Profile of Morocco*

In order to determine the profile of Morocco's economy, we will base ourselves on the results of the index. These results are provided by Table 3 below:

**TABLE 3  
SCORES OF INPUTS AND OUTPUTS AND MOROCCO'S RANK**

Indicators	Score	Rank
Preparation	36,1	114
Labor market access policies	37,4	115
Entrepreneurial support	53,1	48
<b>Total inputs</b>	<b>41,2</b>	<b>104</b>
Progression	37,5	110
Inclusion	28,7	121
Equal pay	47,8	42
<b>Total outputs</b>	<b>35,1</b>	<b>118</b>
<b>Third billion index</b>	<b>36,8</b>	<b>116</b>

**Source:** Elaboration of the authors on the basis of the results of the firm Booz and Company

Morocco's scores and rank attest on the one hand to mediocre or even low input levels (except for entrepreneurial support for which Morocco manages to outstrip a lot of countries) and on the other hand performance (outputs) below objectives displayed by actors operating in the field of women's economic empowerment (except for equal pay)

Similarly, analysis of the ranking based on the global third billion index further confirms the results drawn from the scores achieved in terms of inputs and outputs. This classification is provided by the following Table 4:

**TABLE 4**  
**RANKING OF THE DIFFERENT COUNTRIES ACCORDING TO THE THIRD**  
**BILLION INDEX**

Country	The score of the Third Billion Index	Le rank
Australia	70.6	1
Norway	70.6	2
Sweden	69.5	3
Finland	69.3	4
New Zealand	67.7	5
<b>Morocco</b>	<b>36.8</b>	<b>116</b>
Chad	33.8	125
Sudan	30.3	126
Pakistan	29.4	127
Yemen	26.1	128

**Source:** Authors' elaboration

Table 4 reveals that compared to the other countries concerned by the study, Morocco has a poor ranking (116/128), which attests that on the one hand, the level of economic empowerment of Moroccan women remains below the results. carried out by the majority of the countries concerned by the study and that, on the other hand, the actions and policies deployed for this purpose are ineffective.

What about Morocco's positioning now?

#### *Morocco's Positioning*

For the positioning of each country, the index distinguishes between 5 country typologies broken down as follows:

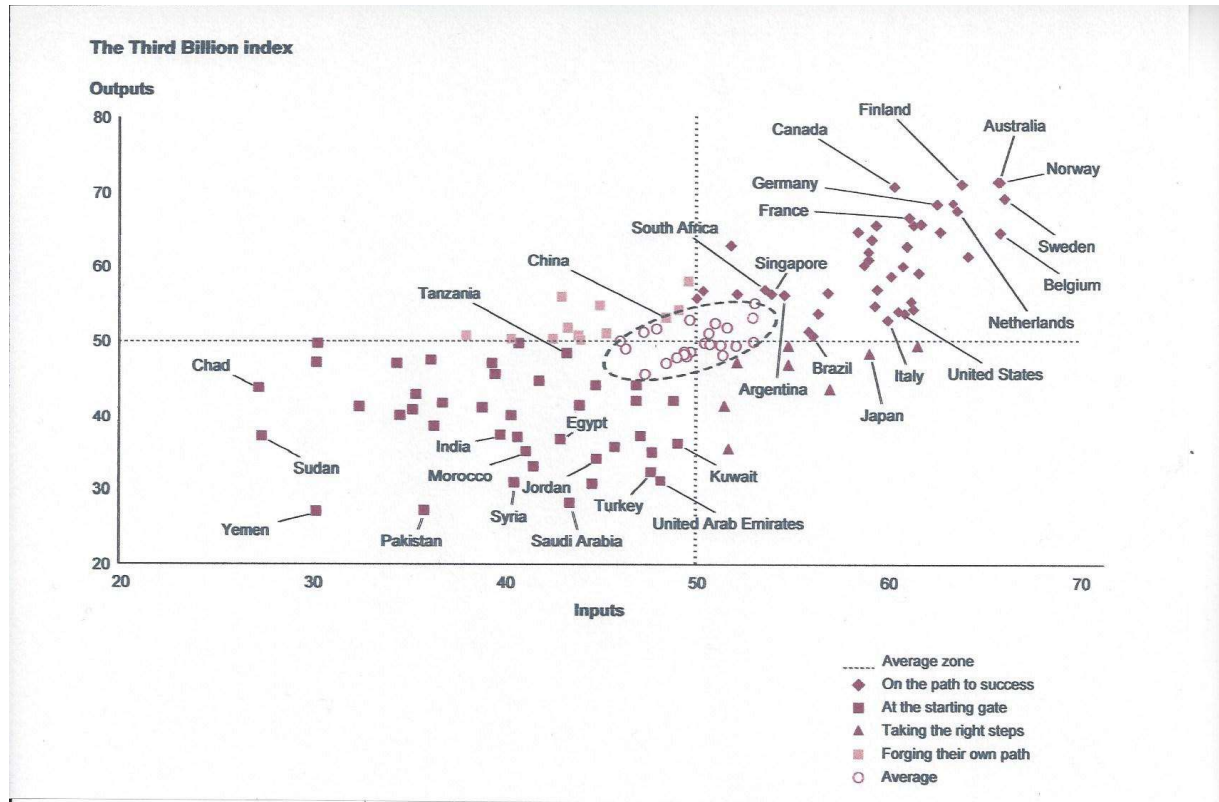
- Countries on the way to success;
- Country at the departure gate;
- Countries adopting appropriate measures;
- Countries plotting their own trajectory;
- Countries found in the average of countries.

To compare between the 128 countries, the countries are projected on a map crossing between two axes representing on the one hand the inputs and on the other hand the outputs. figure 4 below describes the positioning of each country and the category to which it belongs.

From Figure 4, we see that Morocco falls under the category of "country at the departure gate". This category is generally characterized by weaknesses that manifest themselves both in the measures taken for the empowerment of women (inputs) and in the displayed results (outputs).

By way of comparison with the countries of the MENA region, Morocco is found behind Egypt (108) and the United Arab Emirates (109) and ahead of Saudi Arabia (123rd).

**FIGURE 4  
COUNTRY TYPOLOGIES ACCORDING TO THE THIRD BILLION INDEX**



**Source:** Third Billion Index (Booz & Company), data From World Economic Forum and Economic Intelligent Unit. Extract from “Women and the world of work in 2012” Strategy &

**CONCLUSION**

At the end of our work, we can say that on the one hand, the economic empowerment of women represents one of the determining factors for the fight against female poverty and the reduction of gender inequalities and on the other hand, improving the essentially economic powers vested in women is a sine qua non for achieving economic, social, inclusive and sustainable growth.

In order to reach this summary conclusion, the Third Billion Index provided us with an interesting analytical framework for the study of the economic status of Moroccan women via the study of the existing correlation between the economic empowerment of girls and women. and the creation of wealth at the national level.

The main results of the index for the Moroccan context reveal mediocre scores for both inputs and outputs. Such scores bear witness to Morocco’s delay in terms of women's economic empowerment.

The index also shows that on the one hand, and despite the efforts made by decision-makers, whether public or private, the results (outputs) remain below the aspirations and objectives displayed by all the actors operating in the field of empowerment of women and that, on the other hand, the weak economic autonomy of Moroccan women compromises the efforts made in the fight against female poverty and the reduction of gender inequalities.

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