

# **MOROCCO**

## **National Report Beijing +10**

### **GLOBAL CONTEXT**

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In the months that followed the adoption of the Programme of Action at the Beijing conference on Women, the Moroccan authorities developed a Plan of Action for the advancement of equality between men and women. For the decade 1996-2005, The Kingdom of Morocco offers a global context favourable to the emancipation of women, all the more so since it is supported by strong political will on the part of His Majesty, King Mohammed VI, — as demonstrated in the excerpts from his speeches below — on the part of the Government and the vitality of the nation as a whole. The emerging strategy is accompanied by a series of concrete and bold measures in all sectors, aimed at accelerating social transformation towards progress and prosperity.

*“The Islamic world has no other means to overcome the difficulties it faces in the areas of growth, progress and development, other than involving women with social progress on the scientific and practical levels.”* March 22, 2000

*“We aspire to have Moroccan women benefit from fair and equitable treatment in all areas of national life”* October 11, 2002

*“At this celebration of the revolution of the King and the people, the best expression of fidelity to its spirit (...) lies in the realization of our firm desire to do justice to Moroccan women. Unless women are appropriately honoured freed from all injustice, democratization and human rights will have no meaning.”* August 20, 2003

### **Actions in favour of women**

Today the constitutional principle of equality of men and women has become a legal right which must be observed more fully in practice. During the transition, and, faced with the requirements of the globalization of the economy, the country has undertaken a process of democratization and modernization of society, as an essential prerequisite to attain a growth rate of 5 per cent per year. This factor in economic and social development and poverty eradication is the source of all human misery and a real obstacle to a stable society.

The country's new strategy has been expressed specifically through reforms taking into account the significant potential and advantages available, but also extent of the obstacles and challenges to overcome.

**a)** Since the national debate at the end of the nineties, Morocco has focused on reform in several public and institutional sectors, in order to mobilize their efforts; women have been recognized as a potential source to be channelled.

For the first time in the history of Morocco, there is political mobilization around women's issues, raising awareness for a more realistic understanding of economic and social realities in the Kingdom, establishing equality between men and women in the public arena and within the family as a prerequisite for democracy. Participation by women has become a major concern in sustainable development policies.

b) This awareness has benefited the spirit of coherence and efficiency which will characterize all macroeconomic reforms, by gradually integrating the gender dimension in the elaboration of the country's socio-economic development programmes, in particular starting in 2000 in the context of the planning, and since 2003 in the budget.

By the creation of a Cabinet ministry for the status of women, protection of the family and children and the integration of disabled persons, it has allowed the institutional strengthening of the mechanisms of promotion, control and follow-up, to oversee the application of policies and programmes for the advancement of women, in compliance with the spirit of the reforms. Several major themes are outlined below.

- Constitutional recognition of human rights, as they are recognized universally increasingly more integrated in public policy, cannot ignore the component of protection of the rights of women and children (ex. Charter of Education And Training).
- Human development towards a society which is more equitable and safe from want, with a view to a considerable reduction of disparity between the rural population and the urban population, the disparity in socio-economic conditions and infrastructure with the establishment of the BAJI programmes (social priorities), PAGER (clean water), PNBR (combating poverty), PERG (electrification). All these programmes have contributed (2001-2002) to an increase of 50 per cent in availability of clean water and electrical supply in rural areas.
- Upgrading the country's economy as a necessary factor for integration into the world economy: shared economic growth, job creation (unemployment rate in 2001 of 19.5 per cent, of which 30 per cent had university degrees) and income (growth rate of 3.5 per cent between 1996 and 2002, despite the persistent drought) and the fight against poverty (19 per cent), primarily women, a principal source of inequality and social breakdown.
- Redefinition of the roles of all economic and social partners, by capacity-building of the State in its functions of regulation, coordination and redistribution; by strengthening strategic partnerships with local communities, civil society and the private sector as forces of decentralization and the balance of power, by utilizing existing capacities in their roles as catalysts and supporters of local actions.
- The reform of the civil service and the legal system as key instruments for the respect of the rights of citizens, with good governance, more transparency and strengthening of skills.

c) Particular attention is being given to the objective of gender equality. Gender-specific issues and the concerns of women are being given more consideration in the Millennium Development Goals for example:

- Elimination of poverty;
- Access for all to primary education;
- Promotion of gender equality and autonomy for women;
- Reduction of child mortality;
- Improvement of maternal health;
- The fight against HIV/AIDS and other illnesses;
- Action for a sustainable environment;
- The establishment of a global partnership for development;

d) The ratification of the Convention on the Elimination of All Forms of Discrimination against Women, despite the reservations made, has had an influence on national legislation by initiating a positive legislative process.

e) In February 2002, the Moroccan government adopted a national list of 30 seats reserved for women for the legislative elections in September 2002; which increased the number of female deputies from 0.5 per cent to 10.8 per cent. In the legal area, the principal changes were made in statutes and laws concerning the status of women: the Civil Code, the Commercial Code, and the Code of Civil Procedure, and the Personal Status Code, which was viewed as real progress, in October 2003.

Morocco has also widely introduced into its legal system the various conventions, declarations, recommendations and resolutions concerning women's rights adopted by the United Nations and its specialized agencies.

f) At the national level, since 2003, the elaboration of the budget integrates gender-specific items, although that effort has not yet addressed all women's concerns at the local and regional level.

During that decade, social progress, even though insufficient, clearly demonstrates this new political vision. Several basic indicators attest to this change:

- Institutionalization of women's issues through the creation in 1998 of a ministerial department responsible for the status of women, and focal points on gender in several other ministry departments.
- The expansion of education for children six years of age has resulted in a net rate of school attendance of 85.4 per cent of girls and 88.7 per cent of boys (in 1990-91 the statistics were only 23.1 per cent of boys and 17.9 per cent of girls). For the school year 2003-2004 6 million girls were enrolled in the basic cycle.
- An improvement in the indicators of provision of health services for mothers and children with a life expectancy at birth increased from 65 years in 1980 to 70 years in

1997, the index of fertility rates went from 5.9 children per woman in 1980 to 3.1 in 1997. The use of contraception was 19 per cent in 1980 and increased to 58 per cent in 1997.

- A positive change in mentality, which was demonstrated by national campaigns to combat violence against women and sexual abuse of children.
- The inclusion of gender issues in educational programmes and textbooks demonstrated a willingness to participate actively in the elimination of stereotypes.
- The political will, demonstrated by a Programme of Action initiated by the Ministry of Communication to improve the image of women in the media (the two public channels have adopted this strategy). Other significant developments include the establishment in 2004 of a monitoring group in the audio-visual area, with women as a significant presence.
- An increase in the participation of women in the political, economic and legal decision-making process (35 women in Parliament, with 10.7 per cent of seats in 2002 compared to only 0.6 per cent in the 1997 elections).
- An improvement within the legal context, of which the new Family Code is the best example. The Code, while respecting the sacred values of Islam and universal values of the rights of the individual, provides the re-establishment of the dimension of joint responsibility of spouses in the family and the protection of women and children. This constitutes a true revolution in Moroccan society and may become a model for other Muslim countries.

g) Other changes in the legal framework of Morocco demonstrate the Government's willingness to harmonize its national legislation for the promotion of human rights with existing international conventions:

- Women are free to engage in business (Commercial Code 1996);
- The right of women to enter into employment contracts (Commercial Code);
- Access by women to employment in specific government Sectors (active duty in the police department, post office, and customs officers);
- Adoption of Act No. 37-99, in April 2002, concerning civil status; the father and mother were given equal rights to register the birth of a child; the right to attribute to the child of an unmarried mother a fictitious name; the right to inscribe marriage and divorce data on the family's individual family record document; and provide a duplicate copy of same to the child's mother;
- The repeal of Article 336 of the Code of Criminal Procedure, which had prevented the wife from instituting legal proceedings against her husband;

- Amendment of the Criminal Code with the abolition of male/female discrimination in the event of murder of one of the spouses by the other; criminalization of violence against women (battery, rape ...).

The publication of an Official Bulletin in 2001, to ensure the dissemination and the effectiveness of the provisions of CEDAW and other human rights instruments, further affirms our commitment.

Education remains in the forefront of all our strategies for the advancement of women. However, the effectiveness of efforts initiated in compliance with the commitments made in the Beijing+5 Report, would be enhanced by more rational management of public expenditure and positive interaction on the national and international levels.

The fight against illiteracy as a measure of sustainable development calls for a universal citizens contract in terms of resource mobilization and actions, and , as a natural extension of public policy on eradication of poverty and ignorance, improved health care and equal opportunities in all areas of public life.

i) Moreover, the globalization that affects the workforce, which is primarily women in the handicraft sector, is an emerging concern with government authorities and civil society. Initiatives are underway for the installation of electronic trading centres and the development of computer technology to benefit women.

j) Specific strategies for gender equality and to combat marginalization of women have been defined, particularly in the area of formal and informal education, and continuing education. Gender differences and the concerns of women are beginning to be taken into account in the legislative process and programmes in different sectors, as illustrated by the examples mentioned.

k) These specific measures are increasingly supported by strategic partnerships between government, the private sector and the NGOs, as well as groups within civil society in such areas as illiteracy, health, labour, equal rights, combating violence and poverty.

l) The movement for the advancement of women in Morocco has received increasingly active support from men.

The social context with its many priorities, highlights the difficulty of the mission despite the efforts undertaken, confirming the need for cohesion in all the efforts deployed and integration of all the parties involved from the public sector, the private sector and associations to ensure:

- The guarantee of the rights of women to education and training;
- The promotion of reproductive health and improvement of women's health;

- The establishment of conditions for an equitable and sustainable participation of women in economic development, within the framework of the integrated action plans, the fight against poverty and ignorance aimed at the professional development of women and access to employment.
- The reinforcement of legal rights and combating violence against women;
- The development of political power of women, with significant access to decision-making positions.

## **1. CRITICAL AREAS OF INTERVENTION: RESULTS AND CONSTRAINTS**

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### **A/ PUBLIC POLICY AND STRATEGIC OBJECTIVES**

#### **A.1 Education, Training and Information: factors of social progress and the fight against illiteracy**

Illiteracy remains widespread in Morocco despite efforts undertaken during the last decade. This social plague has been addressed by both governmental and non-governmental institutions responsible for this issue. The census on household standards of living in 1998/1999 revealed a 46 per cent rate of illiteracy among women in cities, and 62 per cent in rural areas, as opposed to 21 per cent of men in cities and 34 per cent in rural areas.

**The strategic objectives:** access to education for all, promotion of the equality of women, fight against illiteracy among women.

#### **1/a Compulsory education**

In Morocco, legislation was enacted, henceforth supported at the constitutional level, providing for compulsory education as a right and an obligation, for all children over age 6, of both genders (Act No. 04.00); pre-school is being considered in 2004. Under the terms of this law, the State, the parents and guardians have a joint responsibility, subject to penalties, to reduce all disparity in the area of education, in particular, gender disparity.

The expenditure allocated the social sector of education now represents one fifth of the state budget and 5 per cent of GDP. Therefore, in order to remedy the low rate of school enrolment for girls in rural areas, and within the framework of the 20/20 Initiative, Morocco has developed a strategy which reserves 20 per cent of the state budget for basic social initiatives, and 20 per cent of international aid it receives for social services.

#### **1/b Gender approach in the educational system, strategy in the fight against illiteracy**

One of the obstacles found in past policies on education and illiteracy lay in male dominance at the conceptual level, reproducing social differentiation of the sexes, to the detriment of girls. However, since the Fourth World Conference on Women, and in particular since 2000, the commitment to education of women is more significant because of:

- The integration of the gender approach as a planning tool in programmes against illiteracy and school enrolment activities;
- Establishment of a functional literacy programme to benefit rural women (in 2001-2003 11,488 attended, of which 8,289 completed the programme), based on rural activities, within the framework of the agreement with the Secretary of State responsible for the fight against illiteracy and non-formal education;

- In order to reinforce the impact of the actions in favour of women, measures have been undertaken for encouragement, coordination and evaluation;
- Qualitative and quantitative elements on a local level have been taken into account to evaluate adaptability and efficiency of programmes;
- Programmes specific to the area involve greater participation of women beneficiaries, local actors and members of civil society (ex. radio spots on a national and regional level, in Arabic and Berber, to fight against illiteracy);
- Review of contents of school text books from a gender equality perspective (reference to high-profile women and the importance of the role of women in society) 120 school textbooks have been reviewed to remove all stereotypes discriminating against women. Civil society has undertaken a parallel action towards the same goal;
- The life of the rural inhabitants and its specifics and constraints, were taken into account for the creation of boarding schools (dar talib and dar taliba), school food service, means of transportation, stipends and school supplies (operation for 100,000 school bags, the 1001 schools of life ...). This social initiative resulted in a reduction in the number of school dropouts and facilitated the continued access of girl children to the educational system. Among the many parties involved in this initiative were the Ministry of National Education, local governments, women's associations, parent associations, agricultural cooperatives, industrial cooperatives, humanitarian foundations and international organizations;
- The diversification of the orientation of young girls; Act No. 01.00 reinforced girls' right of access to scientific and technological studies, as well as vocational training: "higher education is open to all citizens fulfilling the basic required conditions on the basis of equal opportunity";
- Revision of educational programmes and school textbooks, according to the principle of gender equality, The realization of these goals is taken into account within the accountability framework;
- At the level of higher education, many courses (Rabat Kenitra ...) and training and research areas (UFR, de Fes, Meknes ...) have been consecrated to the issue of gender equality;
- Institutionalization of the gender approach through a three-year training programme for journalists.

## **A.2/ Public Policy and Strategic Objectives: Women and the Economy**

**Strategic Objectives:** eliminate poverty, promote gender equality, autonomy for women, and ensure sustainable development.



Poverty in Morocco impacts primarily on women, and has its roots in the multiple inequalities between men and women, in terms of access to education, basic health care and employment.

## **2/a Policies in favour of economic participation of women**

The question of gender with respect to economic rights of women remains one of the major concerns for which the Moroccan government was unable to confirm the commitments made during the Beijing Conference like other States, for two essential reasons: the lack of necessary resources and the limited gender sensitivity of macroeconomic policies in the elaboration of development programmes. Nevertheless, since the beginning of the millennium, the adoption of the gender approach in planning and in the budget demonstrates the political will to ensure a more equitable distribution of resources and more rational and efficient management of public expenditure.

To facilitate access of women to the formal sector of the economy, joint initiatives among government, civil society and international organizations have led to the establishment of programmes promoting the development of women's businesses:

- Projects to build capacities of women entrepreneurs have been led by the Ministry of Commerce and Industry in collaboration with ASDI and the Chambers of Commerce in 2000, and with UNODI and ANPME in 2003;
- Twenty-six per cent of the beneficiaries of the Youth Credit programme are women; other programmes include support for self-employment and national business incubator programmes;
- Income generating programmes for women in rural areas (PGR) from the Ministry of Agriculture and Rural Development, with a special line of financing;

The priority areas in the strategy of economic integration for Moroccan women are aimed at poverty eradication and making full use of women's potential;

New legislation enacted provides women with the equal right to commercial activity (Article 17 of the Commercial Code published in 1996);

In itself, the new commercial legislation and special jurisdictions responsible for verifying its application, serve to reinforce these economic rights;

The government has been engaged in action to support these goals in conjunction with the private sector through a voluntary policy to promote small business by means of legal and institutional instruments: Act No. 53.00 created a National Agency for Small and Medium Business and regional centres for investment and specific programmes to provide working capital have been created;

It is within this general framework, which does not specifically mandate actions in favour of women, that the promotion of women's enterprise is based.

## **2/b Public Policy and Strategic Objectives: Women and Vocational Training**

Vocational training constitutes a considerable social advantage enabling young girls to enter production units in various sectors of the economy and to create their own businesses.

Particularly significant efforts have been undertaken in this area by the government and families themselves, as this is seen as one of the most direct avenues to the promotion and empowerment of girls and women, enabling them to exercise with dignity productive paid employment.

Unfortunately, however, this type of training has been hampered by such obstacles as disparities between training slots and available employment, inability of trainers to resolve certain practical problems of women, inappropriate teaching materials, lack of flexibility of hours and the programmes with regard to the requirements of women. Additionally, there is a lack of training adapted to rural women.

## **2/c Women's Enterprise**

The government has made a major commitment to the promotion and development of small and medium business, as reflected in its economic, social and political plan. The objective is to utilize all necessary efforts to improve the business environment (financial, technical services, modernization, real estate). In this context, there is no discrimination between men and women, aside from the fact that in the formal sector, women's participation in business management remains limited (0.5 per cent). In the informal sectors, however, women are more widely represented.

Women in the private sector are represented either as salaried employees, or as entrepreneurs in the textile sector, clothing manufacturing, artisans, the service sector, as well as in the legal and medical professions.

The role they play is even larger in the informal sector.

## **2/d The informal sector, a feminine economy: advantage or constraint**

The informal economy which impacts on a large number of women from disadvantaged backgrounds, because of their experience and skills, constitutes a large pool of potential women entrepreneurs. A strategy for strengthening their skills, through restructuring programmes like PADEF, appears to be the best means to fight poverty. Its objectives are to support entrepreneurial activities of women (marketing and management) by means of a business incubator in economically depressed areas and to strengthen the institutional capacities of local associations which are associated with the programme.

To facilitate women's access to a structured economy, the initiatives undertaken by the government, civil society and international organizations have resulted in the following programmes:

- Assistance in entering the workforce, within the framework of encouraging businesses (training and employment contracts from OFPPT);
- Specific measures to benefit unemployed graduates of higher education;
- Increased contribution of the State to the financing of different programmes to support employment opportunities;
- Creation of equipped workspaces suitable for artisans and light industry, along with support services and dissemination;
- Business incubators and facilities for these incubators;
- Enactment of law on microcredit;
- The institutional straightening of organizations for microfinancing on a national and regional level;
- Microfinancing, an example of which is the MICROSTRAT project. It benefited 2000 women in the year 2002;
- Associations for microcredit;
- Training and establishment of women's cooperatives in cities and suburban areas. The pilot programme in Marrakesh "Women were not made just for domestic activities";
- Training of women in rural areas (60,000 beneficiaries in 2002), within the framework of agricultural extension activities at the level of the Provincial Direction of Agriculture and the Office of Agricultural Progress;
- Project ASEG provides the means to evaluate the impact of the socio-economic promotion of rural women within the framework of the activities of the Ministry of Agriculture and Rural Development and to capitalize on the experiences in this area;
- The Gender and Development Project, a tool to combat poverty, led by SEFSAS in partnership with UNFPA;
- Programmes to combat begging and poverty led by the Ministry of Social Development and Employment.

Today the priority of the Kingdom of Morocco is the financial and Institutional framework of an economy of solidarity:

- The Agency of Social Development received 146 million dirham in 2001;
- The Foundation Mohamed V for solidarity, with a national week of solidarity and socio-economic development projects throughout the country;
- A total credit of 1 billion dirhams has been allocated within the framework of the five-year plan for economic and social development 2000-2004;
- Financial support of 76.6 million dirhams to benefit social associations in 2001;
- The Hassan II Fund contributed 100 million dirhams to finance the activities of microcredit associations.

## **2/e Employment of Women**

On a legislative level, the right of women to employment, guaranteed in Article 13 of the Constitution, and legislation governing the employment sector, has been reinforced by the reform of the Labour Code (2003), which emphasizes equality combating all forms of discrimination. It consolidates specific protections for women, which take into account women's role in procreation. In addition, it prohibits child labour under age 15.

Within this framework, certain training initiatives were undertaken to raise awareness of the specific problems of working women:

- Training of labour inspectors;
- International programme to combat child labour.

In the public sector, the feminization of those sectors considered to be traditional areas for women, such as education and health, have undergone rapid change.

In January 2001 a circular letter from the Prime Minister gave guidelines for opening to women positions of responsibility in the civil service.

The valorization of women in administrative positions in government is henceforth taken into account within strategic departments, which previously had been male bastions. For example, in the Ministry of Finance (28 per cent of executives are women, 13 per cent hold positions of significant responsibility, since 1998 there has been more rapid promotion of women in the central administration — 48 women in 1978, compared to 70 in 2002). In the Ministry of Justice 39 per cent of all staff are women, of which 22 per cent hold positions of responsibility in the central administration, and in the judiciary 16 per cent are women.

### **A/3 Public Policy and Strategic Objectives: Women and Health**

**Strategic objectives:** reduce infant mortality, improve maternal health, continue to combat HIV/AIDS and other diseases.

During this decade, the government has instituted *various programmes concerning the health of women and their family, promoted safe motherhood, the expansion of services in rural areas, family planning, the fight against infant and maternal mortality and sexually transmitted diseases and HIV/AIDS.*

Thus we have witnessed:

- The reinforcement of government action plans through a range of programmes on a national and regional level and the establishment of provincial networks on reproductive health;
- Improvements in training for health-care professionals, general practitioners in the area of obstetrics and family health, medical aid workers (both resident and itinerant) in reproductive health;
- Establishment of a system to gather and disseminate information, through the creation of a national centre for documentation on reproductive health, and support for medical and sociocultural research on reproductive health;
- Improvement of information provided to beneficiaries, an area where activities are insufficient and there is room for improvement;
- Improvement in the rate of childbirth in hospitals, with a better care for beneficiaries and raising awareness among the pregnant women on the local and regional level;
- In the reinforcement in the monitoring of epidemiology, the provision of care in IST cases in women; and public awareness for the population at risk;
- Establishment of a National Health Programme for Youth, in collaboration with the Ministry of National Education;
- Strengthening of the role and capacity of NGOs.

### **A/4 Public Policy and Strategic Objectives: Women and the fight against violence based on gender**

**Strategic Objectives:** develop a national response to violence against women and develop a database necessary for the study of the phenomenon.

#### Public policy

Since 1993, combating violence against women has been a priority for civil society with the creation of the first help centre in 1995, with legal support from revision of the Criminal Code, begun in 2003. The revised Criminal Code prohibits domestic violence, sexual harassment and many other types of violence against women.

In 1998/1999/2002, the silence was broken surrounding violence against women and sexual abuse of children. Government and civil society jointly launched national campaigns in a concerted effort to sensitize the public to the issues. Seminars were organized, and training groups were provided to the police department, doctors, social services and staff at neighbourhood centres.

## **B/ RESULTS AND CONSTRAINTS**

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### **B/1 Education, Training and Information**

Structural adjustment policies have had a negative impact on the rate of school enrolment in general and on girls in rural areas in particular, resulting in a decrease of 11 per cent in social expenditure for education (1983-1989). In this context of mounting deficits, the very day after the Beijing Conference, the Moroccan government implemented this multi-dimensional educational development strategy covering both formal and informal education in urban and rural areas, with a gender perspective.

Among the significant actions, a series of programmes were implemented by the Ministry of National Education and the Ministry of Human Rights consisting of three phases: preparation, experimentation and general implementation:

- Preparation of curricula for human rights education in primary and secondary schools;
- Training of trainers, inspectors and administrative personnel;
- Revision of text books, publication of compilations.

#### **? Basic education.**

Despite all these difficulties, the results obtained in basic education are substantial. In 2002-2003, 3.9 million students were enrolled in schools. The number of girls enrolled remained lower than boys but the rate of increase has been more rapid (6 per cent on average per year for an overall rate of 4 per cent).

90.7 per cent of children were registered in the first year of school in 2002-2003. In comparison, only 37.2 per cent were enrolled in 1997-1998, and for the same period, 87 per cent of children in rural areas, compared to 55.4 per cent in the earlier period.

Another indicator shows that, in the 7-14 age group, despite the considerable difference between the girls (67.4 per cent) and boys (82 per cent), the number of girls who continue on to secondary school completion (baccalaureate) is relatively higher than the number of

boys. The success rate in obtaining their diplomas is 60.5 per cent for the girls and 60.3 per cent for boys.

In higher education, for scientific studies, despite the small number of those enrolled, there is a slight difference between girls and boys (17.26 per cent and 10.79 per cent). In law and economics, the rates are close (46.63 per cent and 45.20 per cent).

### ? **Informal education and the fight against illiteracy**

The programme of informal education implemented in 1997 by the Ministry of National Education and Ministry of Youth, as a complement to formal schooling, seeks to provide a three-year training programme for youth in the age range from 8-16, not enrolled in school. The goal of this programme is their entry or re-entry in the formal educational system.

In this context 48 partnership agreements were concluded by the year 2002 with national NGOs working in this area. Ninety thousand people benefited from this programme, including 54,743 young people who re-entered either the work force (49,777), or the educational system (4,710), or a vocational training programme (256).

With regard to the fight against illiteracy the focus is on women in general, and women in rural areas and the outlying urban areas in particular (85 per cent of the beneficiaries). There has been an increase in national campaigns in the fight against illiteracy (ex. Massirat Ennour), in the framework of joint or individual actions on the part of government and civil society. The results are that more than 57 per cent of this population can now read and write.

### **B/2 Women and the Economy**

In the framework of the policies to combat poverty, the government does not sufficiently take into account the socio-professional needs of women. In 2000, The National Agency for Social Development took into consideration to a greater extent the specifics of economic initiative for women. However, this remains focus of intervention by national and international NGOs, as well as United Nations agencies. Until 2002, economic growth reached 3 per cent, although population growth declined only slightly. The result is a considerable demand for employment, which cannot be met, either in the formal sector or the informal sector. The unemployment rate in 2003 was 11.8 per cent, with only a 3.6 per cent rate of jobs creation.

Despite these factors, the activity of women increased both in urban areas (16 per cent in 1987 compared to 23 per cent in 1999); in rural areas the increase in the same period was 37 per cent to 41 per cent.

This positive evolution should, however, take into consideration the following factors which have a negative impact negatively on women's employment:

- The unemployment rate in urban areas (26.7 per cent for women and opposed to 19.7 per cent for men). The age group most affected by this is 25-34, with a rate of 22 per cent;
- The underemployment of women is approximately 30 per cent;
- The precariousness of the professional status of unpaid domestic workers remains a persistent factor in the rural areas. A slight decrease has been noted, dropping from 69 per cent in 1998 to 62 per cent in 2002;
- In the area of combating poverty, the deficit in human development is compounded by lack of resources and infrastructure, especially in rural areas, and low investment in women's skills;
- It is not enough to establish educational training to improve the level of human development. It is also necessary to facilitate access to social infrastructure and to lighten the burden of their daily expenses to encourage saving and investment;
- The weak structure of the solidarity economy has not yet attracted appropriate interest as an alternative model of economic development, despite its real strength;
- Access to credit is not the only obstacle to the women's initiatives. Interest rates are very high, thereby creating a financial burden affecting the functioning of business ventures;
- Within the framework of national and international partnerships, there is a limited amount of information available on financing through lines of credit, or any explanation of the mechanisms;
- The level of education of the work force in Morocco remains extremely low. In 2000, 55 per cent of workers did not have any qualifications. Continuing education is only offered by 15 per cent of companies, resulting in a very limited impact on women.

### **B/3 Women and Health**

According to surveys by ENPS-II in 1992 and ENSME in 1997, the incidence of infant mortality declined from **57 per thousand, to 36 per thousand**. The rate of death of infant children decreased from 76.1 per thousand to 45.8 per thousand. This decrease is attributed to the use of vaccinations and improvements in health care and living conditions which are the causal factors of respiratory illness, diarrhoea and malnutrition.

With regard to **maternal mortality, considered to be among the highest in Africa, there was a 31.3 per cent decrease between 1985 and 1997, dropping from 332 deaths per 100,000 births to 228**. This figure continues to remain high in rural areas (307 per 100,000 births, as opposed to 125 in urban areas).



Programmes for the expansion of family planning services have contributed to an increase in the rate of contraceptive use (58.8 per cent in 1997 compared to 19 per cent in 1980). This represents an increase of 40.7 per cent, with a marked increase in rural areas (31.6 per cent to 51.7 per cent), compared to urban areas (54.5 per cent to 65.8 per cent).

***The national programme for safe motherhood*** has contributed to a reduction in mortality rates and maternal morbidity, due to initiatives for pregnancy supervision at home, follow-up after childbirth, care for obstetrical complications and appropriate treatment for newborns. The number of childbirths in a controlled environment nationwide increased slightly from 31 per cent in 1992 to 43 per cent in 1997. In rural areas this increase was 14 per cent to 20 per cent for the same period.

***Campaigns to raise awareness and educate pregnant women and nursing mothers*** were launched by the Ministry of Health to combat iron and vitamin A deficiencies. This resulted in a marked improvement in the health of women (45.5 per cent of pregnant women with haemoglobin counts inferior to 11g./100ml in 1995, compared to 35.3 per cent in 2000).

The results obtained in rural areas demonstrate the mobilization of the government among the most disadvantaged categories, whose response rate depends on the care and the means provided to them.

***HIV/AIDS infection.*** Recognizing that majority of cases were related to sexually transmitted diseases, the Five Year Strategic National Plan (1996-2000), with a multifaceted approach, had among its objectives the strengthening of prevention campaigns against HIV infection in Morocco. Additionally, it provided care for patients (the most disadvantaged among them) to reduce the individual and community impact for infected individuals and their families. Other awareness, communication and education activities were organized in schools and universities (Schools and university health services), and provided to groups at risk to strengthen prevention, control and monitoring of the epidemic.

***Initiatives for preventive health care,*** breast cancer, cancer of the uterus, diabetes, cardiovascular disease and blindness have been organized by the government and by associations of volunteers from the health-care field, contributing their knowledge and expertise to the most vulnerable segments of the population, in particular women in rural areas.

#### **B/4 Women and the Fight Against Violence based on Gender**

Creating of a focal point for gender with the Office of the Director of National Police;

Creating of a special unit to combat family violence, headed by a police commissioner;

- Monthly collection of statistics by the criminal investigation department on violent incidents against women, compiled by age, profession, type of attack and family relationship to the perpetrator;
- Project within the framework of MOR-001 “Gender and development”, with the objectives of developing the capacity of NGOs to reinforce legal aid and psychological counselling in counselling centres, and training for trainers in the area of counselling and legal assistance.
- Funding for associations and centres for psychological counselling and legal assistance. In 2003, there were 15 covering all the regions in Morocco except the south.
- Specific measures to protect women against violence while in police custody and when incarcerated. There has been reform of procedures and the prison system, providing separate areas, childbirth outside of the prisons, with particular concern given to the protection of the child;
- In the government’s fight against the trafficking of women and sexual exploitation of women through prostitution efforts are directed toward aid to women and young girls who are victims of forced prostitution. Funds are made available to NGOs in a strategic action to fight against the various social scourges, such as delinquency, dropping out of school and prostitution, which endanger the human dignity of women;
- Project MOR 03 PO8 in 2003 instituted an information system and a network of counselling centres. The project had strategic goals of formulation, facilitation, execution and follow up, and evaluation of the SLCVF.

## **C/ EDUCATION**

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### **C/1 Education — Training — Information**

- Lack of resources hampers the improvement of educational infrastructure and training of teachers, the quality of teaching and implementation of large-scale reforms, for examples the provisions in the Charter resulting from the work of COSEF.
- Household poverty in rural areas, taken in conjunction with the constraints of local infrastructure (roads, schools, water, lack of electricity ...) remain contributing factors in the marginalization of the population of these regions;
- The weakness of the mechanisms for initiative and coordination, follow-up and evaluation of these actions prevent the capitalization of these efforts and weakens their impact in favour of women.

- Lack of quantitative and qualitative data on local areas limits the adaptability and efficacy of initiatives undertaken;
- The lack of programmes easily accessible to women, which are flexible and can be mobilized; they would require greater participation of the potential beneficiaries and local actors.

If the efforts undertaken are maintained and if they are reflected within the overall policy framework, in coordination with all parties involved, the deficiencies will be overcome in a relatively short time. Democratizing the educational system is the primary means to improve the social standard of living, in terms of reproductive health, access to employment and combating poverty, which are the main sources of exclusion and violence.

All these trends will revolutionize the socio-economic landscape of Morocco, promoting the inclusion of millions of women (1/3 of the active population) into the workforce.

Women, when educated, will constitute a pool of qualified workers, university graduates, technicians, professionals, the need for which has expanded. Moreover, they will express their desires for equal rights and equal opportunity. They will seek to obtain stronger policies of integration of women into development, as well as legislative reform which affects women's family, work and decision-making rights.

## **C/2 Women and the Economy**

The Moroccan government is called upon to:

- Enlist the support of the business community to provide specific measures of encouragement to promote women entrepreneurs via policies of trial periods in companies, outsourcing to women, and sponsorship;
- Develop a fund to support women's initiatives in difficult regions;
- Redefine the roles of economic leadership in the communities and professional associations;
- Strengthen the representation of women in economic matters;
- Diversify professional training taking into account the employment opportunities in various sectors, and specific capacities of women;
- Organize income generating activities, in each sector of activity and provide benefits to partnerships within the sectors (dressmaking, embroidery, weaving, leather work, etc.);

- Modernize and structure agricultural economic activities for women in rural areas and support partnerships within sectors in order to strengthen economic ties between rural production areas and urban consumer communities; in the formal and informal sector (agriculture, natural products, rural tourism, culture ...).

### **C/3 Women and Health**

Public policies are not sufficiently integrated in terms of gender approach. Thus, it is necessary to take action in the following areas:

- Low social services coverage, despite the creation of mandatory health insurance;
- Deficiencies in health-care infrastructure in rural areas and peri-urban region;
- Limited participation of women in decision-making positions at the regional level;
- Weaknesses in the allocation of health-care workers and regional as well as social class disparities. This can, in future years, result in a shortage if measures are not taken to reinforce the training and recruitment of medical personnel and health-care workers to provide future staffing;
- Low socio-economic level for the most vulnerable sectors of the population with difficult access to health care;
- Insufficient official programmes which are accessible, with the exception of vaccination campaigns;
- Poor representation and involvement of the private sector health-care industry (clinics, doctors, pharmacists ...) in solidarity with popular initiatives.

To lessen the burden of these constraints, educational initiatives to inform and raise awareness on health care are required, carried out by voluntary campaigns to promote health care (radio, television and at the community level) and aimed at reaching a larger segment of the population and mobilizing all the parties involved in this issue.

### **C/4 Women and the Fight Against Violence based on Gender**

The process of combating violence against women is participatory and systematic:

- Participatory — through the involvement, in all its complex aspects, of actors and partners (national police, lawyers, psychologists, sociologists, various departments in the relevant Ministry (Ministry of Health, Justice, Police), gender focal points, NGOs) in the problem of violence in Morocco;
- Systematic — through the application of the latest techniques of analysis of the areas requiring intervention. The measures and modalities undertaken to combat violence

against women have produced conclusive results. It would be desirable to capitalize on them and apply them in other areas of action.

## **II. THE INSTITUTIONAL ENVIRONMENT**

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Long almost absent from the political arena and the decision-making sphere, women are now organizing associations, advocating for improved legal status for women and they have united in force. Their objective is to remove the major contradiction between the Constitution which grants women the same rights as men as Moroccan citizens, and the old Personal Status Code which ranks them with minors. This only serves to increase discrimination between men and women and impedes the process of democratization.

This collective awareness of the rightful place of women within the national context, reinforced by numerous government initiatives and by the ratification of international conventions, has become part of the strategic advantage in the elaboration of development policies aimed at modernization and social equality. This has also been bolstered by the militancy of civil society and the contribution by women — despite the limitations imposed upon them.

In 1993, all these related elements were reflected in the revision of the Personal Status Code. Despite their timidity, the modifications were audacious enough to desecrate a text that had hitherto been considered untouchable and to open an avenue to other innovations. Among these was the appointment of women to higher decision-making positions in various sectors of the political sphere. In 2001 a disparity existed between the public sector and the private sector. Women represented 9.2 per cent of members of the legislature, locally elected officials, and management positions in government hierarchy, as opposed to 25.7 per cent in executive positions and the professions.

### **A/ Legal and Institutional Achievements**

The political will was clearly expressed in the Declaration of the Government in November 2002, and in the October 2003 speech by His Majesty, the King. It resulted in legislative reform and the creation of institutions and gender focal points in several departments throughout Morocco responsible for issues pertaining to equality between men and women.

The advances are significant:

- In the political and administrative area, women began to appear at the highest level of the hierarchy as counsellors to His Majesty, the King (1 in 2000), Secretary of State (2 in 1998), Minister (1 in 2000), Ambassadors (2 in 2000), as well as Deputies and Counsellors in the two Chambers (37 in 2002);
- In September 2002, the new Electoral Code facilitated the access of 35 women to Parliament, 30 of which were by quota and 5 from local lists. This figure is almost 10 per cent of the members of the Chamber of Deputies. We have also witnessed for the first time the election of a woman President of a Parliament Group, and a Vice President of the House of Representatives;

- The new Labour Code (2004) confirms the principle of equality in the workplace between men and women with regard to employment and salaries. Sexual harassment in the workplace is now categorized as an offence (*faute grave*), and actionable. Maternity leave has been increased from 12 to 14 weeks;
- The new Criminal Code has new provisions which provides guarantees for human rights and improved protection for women;
- The new legislation on family status created the right for women to have their own copy of the family record document;
- The “Family Code” and its principal innovations:
  - It enshrines the principle of equality between women and men. It provides equality with regard to family responsibility. Rights and obligations of the two spouses in terms of responsibility and obligations for the family have been instituted. It has abolished the rule whereby the wife is subject to guardianship (*Wilaya*). It incorporates the minimum legal age of marriage — 18 for both spouses. It places divorce by mutual consent under the control of a judge;
  - Strict legal conditions have been imposed on polygamy. Henceforth authorization is required from a judge, which now renders it almost impossible.;
  - The establishment of courts and judges, specialized in family law, to provide justice and equity and ensure the protection of women and children. Additionally, funding for family assistance has been created. Provisions now exist which mandate the separation between spouses of assets acquired during the period of the marriage. Additionally, procedures have been simplified for marriage of Moroccans residing abroad;
  - Strengthening of the protection of the rights of the child with respect to the values of Islam and international agreements. Issues pertaining to child custody (child support, housing and parental authority) have been codified. The child of an unmarried mother can now benefit from the right of the father to acknowledge paternity, and regularize the situation.

## **B/ The New Institutional Landscape**

All these vicissitudes in the history of Moroccan women, combined with the determination of the Government are undoubtedly auspicious for a new orientation which efficiently supports the reinforcement of the power and autonomy of rural and urban women. Moreover, it bestows legitimacy to the respective departments of the Ministry responsible for capacity-building and empowerment of women.

Since its creation in 1998, this department has undergone several changes. **The Secretary of State responsible for the Family and the Solidarity of Social Action** (SEFSAS) has been integrated into the Ministry of Labour and Social Action.

The main goals of the Action Plan 2003-2007 of the Secretary of State responsible for the Family, Solidarity and Social Action (SEFSAS) are as follows:

- Implement the changes resulting from all reforms undertaken — in particular, the draft Family Code — by actively participating in the campaign to raise awareness of the issues;
- Develop a dynamic partnership with civil society, and in particular with women's associations;
- Contribute to the awareness and integration of the gender approach in the planning process, and institute a gender audit;
- Harmonize the actions to combat all forms of discrimination and violence based on gender through the implementation and follow-up of an operational plan with SNLCVF;
- Stimulate the necessary transformation at all levels of society by becoming a force to be reckoned with.

### **C/ Actions Undertaken**

In this new context and due to the scope of its mission, SEFSAS has initiated a series of projects with national and international partners.

Cooperation projects:

- Project phase 1: gender and development (UNFPA/UNFIP, UNDP, UNIFEM, and the Italian Government);
- Project phase 2: promotion of gender equality and combating violence based on gender;
- The project for 2003 to 2006 by SEFSAS in cooperation with GTZ ensures support to Government institutions, NGOs and the private sector for the elaboration of social audit in accordance with the gender approach and the implementation of policies and programmes which integrate this approach;
- The multipurpose space project at Ouarzazate, a gender and development project financed by Belgian cooperation;
- Project with UNFPA, based on the strategy to combat violence against women, training and monitoring of focal points and studies;
- Project for inclusion of a gender perspective in the budget (UNIFEM, World Bank and Ministry of Finance);



- The creation of the Moroccan Center of Information, Documentation and Studies on Women, (CMIDEF), initiated by SEFSAS in partnership with the European Union. CMIDEF will have as its primary mission to support all the national policies which promote women's rights. To achieve this goal it will institute multi-disciplinary technical services to provide support to SEFSAS, the government department responsible for women's issues. It will centralize and evaluate actions undertaken on behalf of women and allow some decision makers to launch new initiatives and put new programmes into place. These programmes will integrate equality between men and women at all levels of decision-making. The linkages and organization of the relevant agencies are many and varied. Given the multiplicity of change agents involved in women's issues, CMIDEF has the role of coordinating their efforts, centralizing information and providing visibility for all the initiatives and results concerning women.

#### **D/ Women's Associations**

They are numerous and extremely active in all areas of social life in Morocco. They represent a strong voice for negotiation and ideas. The results obtained are remarkable due to the impetus they have given to women's issues in Morocco. It is encouraging to read about the positive actions undertaken in all areas.

Public policy for the promotion of the network of associations has several major focal points:

- Legislative, through the harmonization of legislative provisions for public freedoms;
- Financial — through agreed mechanisms of contribution to achieve the projects of the associations. In 2003, SEFSAS financed more than one hundred projects throughout the country, in accordance with the terms of the agreements;
- Institutional, reinforcement of NGOs (training, assistance in management, and secondment of personnel).

#### **Achievements**

- Achievements have taken place in the sectors of health, education, the legal system, and the economy. Since 1995 they have proliferated and are now an unstoppable force. They have greatly contributed to reforms which have revolutionized Morocco's social and economic life. At the same time, due to the multiplicity of local initiatives they have helped to transform the national mindset.
- Today women are counted among members of the advisory council on human rights, as well as the media. Women have participated in the elaboration of policies and reforms, such as the Family Code and the white paper on small business.

- The movement of women's associations is ensuring that their voices are heard and taking positions on public issues. They have developed initiatives with the target population by making their needs known. Thus, they have proven the benefits to society when they are fully involved in all the areas of public life. They serve as an important interface between local populations and the Government.
- Women make policy within the associations. They express their views with regard to the issues and the vision of society which they strive towards.

### **Constraints and challenges**

The participation of women's association movement is important in the modernization and democratization of society. However, it remains limited. To enable their actions to be effective and long-term, it is necessary to:

- Build the capacities of the associations, organizational structures (premises, manpower, and financial) and professional training;
- Strengthen the partnership with the public sector, and involve them more closely with government policies and strategies;
- Strengthen the partnership with the private sector, by granting them the status of an entity of public interest. This would allow them to enter into partnerships with corporations, and encouraged by tax benefits, can facilitate actions of solidarity;
- Increase the possibilities of their representation in government and non-governmental organizations, in international institutions, by facilitating means and procedures. Building of the competency of NGOs requires institutional reinforcement and improvement of management capacities, in a context of dialogue, participation and transparency.

### **III. THE MAJOR CHALLENGES AND THE PROSPECTS**

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In order to meet the present challenges from now to 2015 most effectively, Morocco must be able to influence the requirements of new political and economic environment, with the contribution of all parties. All national energy will need to be mobilized under conditions of confidence and hope.

The Moroccan government has focused on overcoming its deficiencies in human potential in several areas and maximizing its potential in accordance with the basic indicators of human development: neo-natal care, illiteracy rates and enrolment in schools. It is aware that its economic and social development is linked to the development of men, women and children which are a valuable resource, and which creates other resources.

The progress achieved in the priority area of primary school enrolment and health-care coverage has resulted in an increase, though slight, in the human development index (HDI). In 1990 it was 0.537 compared to 0.630 in 2002. The HDI estimate reveals a variation according to gender and region for the same period. The indicator for women is 0.4393 for Marrakech, Tensift, El Haouz, Taza, El Hoceima, and Touante. It was 0.504 in Guelmin and Smara.

When the policies and strategies that are put in place involve women in a quantitative and qualitative manner, it has been noted that the progress made is more significant and has a more effective impact on all areas of life.

Today the need to include a gender approach in all development strategies requires no further proof. Policies and actions to include women in development will only produce positive results if they are based on combating the causes and effects of poverty, of which women are the primary victims.

The progress made can only become permanent and continue to positively influence society as a whole to the extent that it allows women to affirm their autonomy and to use their energy and personal commitment in all areas of public and private life. In particular, they can be deployed as co-decision makers, actors and as direct beneficiaries of the actions undertaken within the framework of development policies.

Granting more power to women and youth implies more responsibilities and obligations in a country which is being built by men and women in the context of a competitive and demanding globalization.

By 2015 the Government plans the following strategic actions:

- Strengthening of democracy and protection of rights and liberties;
- Diminished inequalities between men and women, and between regions;
- Stimulate strong, sustained and shared economic growth (5 per cent);

- Generalize education, eradicated illiteracy with more efforts directed to the young girls in rural areas;
- Expansion, in an optimal manner of access to social services and basic infrastructure, focused primarily in the areas of basic health care, ending isolation, rural electrical services, clean water supply for the rural population and decent housing;
- By 2015 reduce the maternal mortality rate by three fourths.
- A review of the results of public action for the advancement of women can only be conducted within the context of an overall analysis of human development in Morocco. The primary focus is combating poverty by the elimination of disparities between men and women, regions, and the various socio-economic levels, in a global context where economic growth is the leverage for employment rates. However, in Morocco this has not grown in parallel with the growth of the work force.

Which vision for the future, which policies of coordination, and which instruments are necessary to implement and follow up in the areas of education, technological innovation, knowledge, creativity, health and cultural diversity, sport and other areas for the next decade, and what will women actually benefit from?

Which institutional framework can serve to create an incentive for effective participation of women, and in which organizational structure?

## **RECOMMENDATIONS**

These recommendations can be grouped in five areas of action:

### **ACTIONS IN THE AREA OF TRAINING — COMMUNICATION — EDUCATION:**

#### **ILLITERACY**

- Harmonize all forms of intervention at local, regional and national levels.
- Determine the priority geographic areas where women can participate in sustainable economic activities, with adequate job training.
- Develop the educational tools and information campaigns to make known the roles and contributions of women and their influence in controlling their fertility.
- Reinforce the process of improving the image of the woman in all avenues of communication (school textbooks, advertising campaigns, media).
- Training for the creation, management and development of businesses.
- Training in new professions and rehabilitate or renew arts and crafts.
- Create training centres for women in general and women in rural areas in particular.
- Training in new technology and provide equipment and adequate space to collectives and community groups.

#### **ACTIONS IN THE ECONOMIC AREA**

- Act on capital, and create awareness of women to mobilize savings.
- Create support structures and incentives, encourage the creation of units by focusing on the value of local or regional resources and drawing on the know-how of women in the area of local products, rural and cultural tourism.
- Institute relay structures between the individual and collective units created, and the institutions that can help in the circulation of the products or mobilization of financial resources (service cooperatives, banking institutions, administrative agencies, and sales development companies).
- Sensitize government and local administrative entities, particularly at the commune level, to their role as economic leaders. Advise them on the facilities and advantages that they should grant to entrepreneurs in general. The “single window” project is still being elaborated, and the burden of procedural formalities impedes entrepreneurial initiative.
- Establish a database of projects that are sustainable and can be mastered.
- Develop market access through improvement of infrastructure and services.
- Encourage local policies for business incubators, and also focus on access to land, and commercial and industrial zones.
- Create encouragement for an entrepreneurial culture and self-reliance in order to limit the unemployment problem, accompanied by a general policy of support.

#### **ACTIONS ON PUBLIC HEALTH POLICIES**

- Improve reproductive health and combat AIDS/STD.
- Improve access to and quality of health-care services and reduce the regional and socio-economic differences.
- Expand the social safety net, which remains limited and to which only 15 per cent of the Moroccan population had access in 2003.
- Expansion of mandatory health insurance for women in difficult circumstances, by creating a fund for medical assistance and providing them with health insurance.
- Reinforcement of health programmes which are geographically accessible.

### **ACTIONS ON INSTITUTIONAL MECHANISMS AND PUBLIC POLICY**

- Strengthen the capacity of the structures responsible for issues of equality between men and women. (Ministry departments, focal points on gender).
- Remove the reservations under international conventions.
- Ensure that legislation is strictly enforced.
- Strengthen the institutionalization of gender in sector planning and in action plans.
- Strengthen women's rights, in particular in the reform of the Nationality Code (art. 6) conferring Moroccan nationality on children born in a marriage with one non-Moroccan parent.
- Support the proposed legislation intended to amend Article 6 of the Code of Moroccan Nationality, which would authorize a woman to transmit Moroccan nationality to her children, even if their father is a foreigner.
- Reinforce the role of women in political power structures and the judiciary.
- Increase the presence of women in the presidency of parliamentary commissions.
- Support the participation of women at managerial levels of political parties and create awareness of the need to correct the limited representation of women. At present they are underrepresented; 127 women in the entire country, which is only 0.5 per cent.
- Develop the means for women to have access to professional organizations.
- Ensure equal pay for equal work in all areas, both private and public sectors.

### **ACTIONS ON STRUCTURES OF ASSOCIATIONS**

- Augment the mechanisms of partnerships between government and civil society and involve them in concrete, coordinated and on-going goals.
- Create an interest among women in their own projects with an educational dimension.
- Enable the emerging women's movement, which is presently insufficiently structured, to become a lobbying instrument.
- Make the promotion of women active, consensual and ongoing.

## **ABBREVIATIONS**

BAJI:	Program of social priorities (Barnaoul Al Aoulaouiyat Al Ijtimaiya)
PAGER:	Program for supply of clean water in rural areas
PNER:	National Program for supply of Electricity in Rural Areas
PERG:	Program of Global Rural Electrical Provision
CEDAW:	Convention on the Elimination of All Forms of Discrimination against Women
UFR:	Units of Research and Training
COSEF:	Scientific Commission on Training and Education
CMIDEF:	Moroccan Center for Information, Documentation and Studies on Women
HDI:	Human Development Index
PME:	Small and Medium Businesses
OFPPT:	Office of Professional Training and Promotion of Work
NGO:	Non-Governmental Organizations
STI:	Sexually Transmitted Infections
SNLCV:	National Strategy in Fight against Violence Against Women
GDP:	Gross Domestic Product
SEFSAS:	Secretary of State for the Family, Solidarity and Social Action
ASEG:	Socio-Economic Analysis According to Gender
ENPS II:	National Study on Health and Population 1992
ENSME:	National Study on Maternal and Child Health
ASDI:	Swedish Agency for International Development
ANPME:	National Agency for Small and Medium Businesses
PADEF:	Program for Development and Support for Women's Economic Incentives

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