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Women and Poverty in Morocco:

The Many Faces of Social Exclusion

Loubna H. Skalli

Abstract

This article focuses on the gender dimension of poverty in Morocco. It questions the inadequate parameters relied on in the existing studies on the subject and underlines their blindness to the complex causes and effects of poverty among the female population in the country. The article then approaches female poverty from its multidimensional perspective in order to underline the social, cultural, legal as well as economic aspects and implications of poverty. The final section of the article gives a critical reading of some of the strategies currently adopted to reduce the incidence of poverty in Morocco.

Keywords

exclusion (social), feminization of poverty, household (female-headed), Morocco/women

Poverty has many faces and dimensions. Its dominant face in Morocco is becoming increasingly female, rural, illiterate and unskilled. Among the total population declared poor in the country, women are disproportionately over-represented. Many economic, social, and cultural factors converge and reinforce each other to produce conditions of social exclusion for a sizable number of women. However, if the issue of gender inequality is gradually recognized and documented in the country, the incidence of women's poverty has not been adequately researched. The gender dimension of poverty has yet to be taken seriously and integrated in development projects and pertinent action plans for poverty alleviation.

This article analyzes the incidence of poverty among the female population in Morocco. It raises, first, the question of definition and measurement in order to stress the blindness of economists and statisticians to the gender dimension of poverty in the country. The article discusses then some of the main causes and manifestations of poverty among the urban and rural female population. Feminization of poverty is discussed in relation to female-headed households and their specific socio-demographic profiles.

The concluding section provides a critical overview of some approaches and strategies developed during the last decades of the twentieth century to alleviate (female) poverty in the country.

The gender dimension of poverty in Morocco

Measuring of poverty

The approach to poverty in Morocco has relied, until fairly recently, on economic criteria for the statistical measurement of poverty in the country. Development projects that sought to reduce poverty at the regional and national level focused, until the early 1980s, on the economic dimension of poverty at the exclusion of its cultural and social aspects (Chater, 1999). Concern over women's poverty was absent not because the incidence of poverty among the female population was non-existent, but because it was unrecognized both in research and in the action plans targeting poverty.

Over the last decade, and specifically as a result of the social effects of the Structural Adjustment Programs on the vulnerable population in Morocco,¹ numerous studies revealed the limitations of previous definitions of poverty and underlined the inevitably subjective and arbitrary nature of the parameters used for measuring the poverty line (Ajbilou and Abdesselam, 1999; Touhami, 1999). Thus, the Living Standard of Households was introduced as another basis for measuring poverty at the national level (Statistics Administration, 1984/5; 1991/2; 1998/9). Other national surveys on the Moroccan family, profile of vulnerable social groups, housing and health – although indirectly linked to the incidence of poverty – have proved to be a useful tool for determining the multi-dimensional nature of poverty (Statistics Administration, 1995).

Today, two significantly different methods for measuring poverty are used in Morocco. The first is the classic approach that determines 'poverty line'. While this method permits the quantification of poor individuals or households, it fails to give a clear indication of the population's (lack of) access to such basic needs as housing, food, education, and health (Ajbilou and Abdesselam, 1999).² Such an approach is specifically gender-blind since it does not take into account social, cultural, and gender considerations that serve to differentiate the impact of poverty on males and females within and between households.

The second approach, based on the dominant paradigm of sustainable human development,³ focuses on the 'satisfaction of basic needs' and underlines the multidimensional nature of poverty in the country. Poverty is defined, here, as the lack of 'basic needs' that ensures 'a minimally adequate standard of living.' Proper education, employment, housing, health,

and sanitation are considered among the basic needs to be satisfied (*Programme de Développement Humain Durable*, 1998; *Pauvreté et Satisfaction des Besoins*, 1999). One of the important assumptions of this method is the recognition that a poor household or individual is disadvantaged at many levels, hence their state of multidimensional deprivation prevents them from having an adequate standard of living.

Recently introduced in Morocco, this approach unquestionably permits the analysis of poverty from its gender dimension and allows for the discussion of the multiple levels at which women experience poverty differently because of their gender (Touhami, 1999).

This article insists, therefore, on broadening the concept of poverty and redefining it in such a way that it recognizes both its multidimensionality and its gendered nature. It recognizes that male and female households are not equitable in terms of accessibility to and utilization of resources, just as it underlines the fact that households do not share the burden of poverty equally.

Defining poverty as social exclusion

It is becoming clear in recent development paradigms that poverty cannot be comprehended or reduced if its definition is confined to the statistical parameter of ‘poverty line’, however useful this measurement tool might be. Poverty is a multidimensional phenomenon in which economic, demographic and socio-cultural factors interact and overlap. Poverty, in reality, is a complex phenomenon made up of a series of exclusions.

Approaching poverty from the perspective of ‘social exclusion’ is useful for many reasons. First, the concept of exclusion makes a serious contribution to the understanding of poverty since it provides an ‘integrated and dynamic analytical perspective which reveals the processes, agency, and multidimensionality of disadvantage’ (CERED, 1997). Second, it allows the broadening of the notion of deprivation while redirecting attention to poverty as a phenomenon with multiple root causes and manifestations. Research on poverty increasingly confirms that the notion of social exclusion is more pertinent as a conceptual tool precisely because it ‘offers a way of integrating loosely connected notions such as poverty, deprivation, lack of access to goods, services and assets, [and] precariousness of social rights’ (Faria, 1993).

Third, the concept of social exclusion enables a better understanding of poverty as a *process* that involves multiple agents as well as institutions. Focusing on the ‘processes of impoverishment’ rather than on the *poor* facilitates ‘causal analysis’ of the phenomenon as well as the perception of

the interplay between its material and non-material dimensions (*Social Exclusion*, 1997).

Finally, and particularly relevant to the present study, defining poverty as social exclusion permits the analysis of the gendered dimension of poverty. This is important in a country where the different levels of gender-related exclusions are only beginning to be explored and the inadequacies of past development paradigms in addressing women's poverty recognized. Projects and plans targeting poverty in Morocco, as is the case elsewhere, have thus far used a 'language that appears to be gender neutral, but that masks an underlying male bias' (Elson, 1992).

Causes and manifestations of women's poverty

The population of Morocco was 27.5 million in 1997/8, nearly half of which is made up of women (50.8 per cent). Research on the socio-economic and demographic profile of the population demonstrates that Moroccan women constitute the largest vulnerable social group in the country, with the highest levels of socio-economic and legal constraints that increase their exclusion (Statistics Administration, 1999; *Condition Socio-Economic 1998/9*). The term vulnerable is used throughout this article to mean 'economic insecurity' and the state of precariousness that is closely related to all changes in external factors.

To begin with, the patriarchal structure of society operates at all levels to position women in lower status than men. Patriarchal ideology and systematic gender biases have denied women not only equal educational, and employment opportunities and treatment before the law, but also equal access to and control over resources, adequate health services, housing, social welfare, and support. These are important social indicators that have a direct bearing on the incidence of female poverty and reflect the different levels at which social exclusion is produced, justified, and perpetuated.

On the other hand, the social effects and costs of Structural Adjustment Programs (SAPs) in Morocco have proved to be specifically detrimental to women in low-income households. They have made their already vulnerable status even more so despite, or precisely because of, women's ability, to 'devise and implement survival strategies for their families, using their unpaid labour to absorb adverse effects of structural adjustment policies' (Elson, 1992). Different surveys on labour, housing, and health conditions conducted over the last decade confirm that the female population suffers from severe cases of deprivation. A critical reading of the results of these surveys suggests that poverty is a burden that is unequally shared by men

and women regardless of their age, skills, or marital status. What follows is a brief discussion of major factors that continue to exacerbate women's vulnerability and reinforce the conditions of their marginalization and exclusion.

The alarming rate of illiteracy among the Moroccan female population demonstrates that investment in human capacities tends toward favouring men over women. No more than half of the female population aged 8 to 13 goes to school (51.5 per cent); the rate is remarkably lower for rural girls since only 25 per cent from the same age group are educated. Yet, if one girl out of two goes to primary school at the national level, only one out of eight girls aged 17 to 19 goes to high school. By the end of 1999, illiteracy rates among the female population (aged 14 years and above) stood at 62.6 per cent for women and 41 per cent for men. The urban/rural divide remains alarming since 87 per cent of female illiteracy is rural against 43.7 per cent in the urban centres (CERED, *ibid* 10, 45).

Many reasons are behind the exclusion of girls from education. These range from limited financial resources within the household to the burden of household chores assigned to young girls, particularly in rural areas, the absence of adequate educational, communication and transportation infrastructure, and the patriarchal ideology that prioritizes the education of the male child in the family. Young girls are assigned such traditional chores as house cleaning, dish/clothes washing, etc. In addition, they are responsible for providing the household with water (in 24.4 per cent of the cases compared to 15.8 per cent for boys) and wood (16.1 per cent compared to 9.4 per cent).

Women's low educational opportunities and skill training have a direct bearing on the female work pattern in Morocco as well as the cycle of exploitation and underpayment in which they are caught. Although the participation of Moroccan women in the labour market has considerably increased over the last two decades (from 14.6 per cent in 1984, it reached 23.3 per cent in 1987 and 32.5 per cent in 1999) recent research on the patterns of female labour gives non-reassuring indications about their overall work conditions. The quantitative increase in women's participation in economic activities has not been accompanied by a similar change at the qualitative level. First, the salary gap between active men and women in urban centres is of 41 per cent for the same competence and experience (*Rapport D'Analyse*, 1997: 21). Second, the majority of active women in both urban and rural areas are either underpaid or not paid at all, as Table 1 demonstrates:

In the urban world, the percentage of female workers who are below the minimum wage is substantially higher (54 per cent) than that of the

Table 1 *Percentage and status of economic activity of women/men in urban and rural areas*

<i>Indicators</i>	<i>1986/7</i>	<i>1997/8</i>
Rates of activity of 15 years and over		
Men in urban centers	73.1	76.4
Women in urban centers	23.3	32.5
Men in rural areas	86.3	90.1
Women in rural areas	53.2	60.6
Rates of the female active population		
Urban	25.7	31.8
Rural	42.9	43.8
Female activity according to status		
Urban salaried	63.4	59.3
Rural Salaried	3.5	4.6
Urban self-employed	4.1	17.9
Rural self-employed	11.6	15.5
Urban family help	2.6	6.6
Rural family help	84.2	69.4

Source: Statistics Administration, *Socio-Economic Condition of Women in Morocco* (1999).

salaried (39 per cent). In the industry sector, only 39 per cent of female workers are salaried (compared to 69 male) although industry in Morocco relies heavily on female labour. Food and textile industry combined absorb a considerable proportion of female labour (more than half of all the employed active female population) precisely because it is unskilled, cheap, poorly unionized and organized (Temsamani, 1999).

Female labour in the rural world is, on the other hand, characterized by its gratuity. Although rural women contribute with nearly two-thirds of female labour at the national level, their labour remains unrecognized and unpaid. Nearly 80 per cent of active rural women fall within the loosely defined category of 'family help'. As such, they work either on the farm of a male family member (79.6 per cent of female labour), or in such areas as carpet weaving, arts and crafts (Statistics Administration, 1999).

This unpaid labour is added to and not taken from the domestic workload (average six hours a day) that imposes a severe time burden on rural women. Most rural women live in bare-bone villages with no electricity or running water; provisions in both (usually not categorized as economic activities) take up an average of two hours a day (CERED, *ibid*: 15).

Poor housing conditions impose extra burden on women to provide the

household with some of the basic necessities (such as water and wood supply). Here again the discrepancy between living conditions and standards in rural and urban worlds are vexing: 81.5 per cent of rural households do not use electricity for lighting purposes; 93.8 per cent do not have running water; while 36 per cent use wood and other sources for cooking. Slightly more than one out of two rural households have proper sanitation (56.5 per cent, compared to 3.2 in urban centres) (*Household Living Standards*, 1999: 41).

Limited financial resources and scarcity of adequate health centres in rural areas are responsible for the poor health conditions of both infant and mother in the rural world. Although Morocco has recorded a significant improvement at the level of infant and maternal mortality, rates are still high in the country compared to other countries with a similar level of socio-economic development. On average, rural women aged 15 to 49 have twice as many children as urban women, only 50.7 per cent of the former use birth control compared to 65.8 per cent for the latter. Only one rural woman out of five delivered in a professional medical environment, while 70 per cent of urban women delivered in health centres. In rural areas, infant mortality is of an average of 46/1,000 compared to 24/1,000 in the urban world. The same difference is noticeable for maternal mortality with 362 rural cases compared to 284 in urban centres (Ministry of Health, 1997).

In brief, then, limited access to electricity, running water, proper sanitation, health centres, and community services are some of the important causes that trap women in the cycle of vulnerability and exclusion. The absence of adequate infrastructure, on the other hand, and the multiplicity of such constraints as low ownership of farming land, limited financial means for investment, absence of time-saving tools and technologies, difficulty in accessing markets, all prevent women from improving their conditions or directly benefiting from their labour.

The important aspects of living and work conditions, briefly outlined above, indicate the fragility of women's place in the economic fabric of the country. Their lack of training and skills increases the vulnerability of their position in the labour market and reinforces the precariousness of their socio-economic status. Recent research on patterns of unemployment in Morocco confirms that economic recession in the country affects women more intensely and more often than men (CERED, 1999).

Thus, while unemployment hits both men and women, particularly in the urban centres, women are more likely to lose their jobs than men. In 1995, unemployment reached 32 per cent for the former social group against 16 per cent for the latter. Also, the average rate of prolonged unemployment is substantially higher for women (63.2 per cent) than men (58.4 per cent).

Prolonged unemployment often results in women's acceptance of low-paid jobs (domestic and other services) and a greater insertion in the informal sector with a variety of small-scale home-based activities.

Unemployment in the rural world is relatively insignificant partly because rural areas constitute an important market for another type of exploited female labour: domestic service which young girls provide as housemaids in the urban households. Although statistics at this level remain often conservative and inaccurate, they nonetheless suggest that domestic labour stands as another activity in the service sector in which female labour outnumbers male (Meknassi, 1994: 28). Nearly one salaried woman out of four in urban centres is a housemaid and started work around age 10, for the most part.

Gender biases and patriarchal cultural norms do not facilitate the improvement of women's socio-economic status in Morocco. Although recent surveys on household living standards confirm that women actively participate in household expenses, and enter the labour market more out of necessity than choice, resistance to women's economic productivity is grounded in legal texts, traditional beliefs and practices. Article 115 of the Moroccan Family Law (promulgated in 1957) states that: 'Every human being is responsible for providing for his needs [*Nafaqa*] by his own powers except the wife whose needs will be taken care of by her husband.' *Nafaqa* is defined by law as that which is necessary for the satisfaction of basic needs (Mernissi, 1982: 79).

Despite the dramatic changes in the economic structure of the Moroccan family, and the growing number of female-headed households as will be discussed below, women increasingly share economic responsibility and the burden of family expenses. Blindness to the economic dimension of women has many serious consequences: it reinforces their marginalization in society, their exclusion from development projects, and reduces their opportunities for acquiring adequate training and skills with which to compete in the labour market. Ultimately, this devalorizes women's work and impedes their access to larger social and economic benefits that could break their social exclusion. Female-headed households are the concrete embodiment of all types of exclusions discussed so far.

Feminization of poverty: female-headed households

The latest socio-demographic profile of the Moroccan population reveals that out of six Moroccan households, one is headed by a woman (22.9 per cent of households in urban areas and 12.0 per cent in rural areas) (CERED, 1999).

All studies confirm that female-headed households represent the most vulnerable family units in the country.⁴ A total of 71.17 per cent of women family heads are widows (8.8 per cent of the total female population) and divorcées (nearly 3.2 per cent compared to 0.9 and 0.7 respectively for men). Illiteracy among this segment of the female population reaches 83.3 per cent. The socio-professional specificities of this group confirm the incapacity of women to diversify the sources of their income and their inability to achieve a reasonable degree of sustainable protection from poverty and exclusion. The percentage of unemployed women who are the family head is considerably higher (56.9 per cent) than that of males (15.1 per cent) (*Social Conditions*, pp. 8–9).

Despite the paucity of research on the consequences of divorce and widowhood on the socio-economic situation of Moroccan women, results of recent studies give sufficient indication that the overall conditions of this category of women enters a phase of serious precariousness. Divorce and widowhood often result in a redefinition and devaluation of the socio-economic status of women in Morocco. Women's low-income jobs and their high rate of illiteracy do not permit most of them to improve or even maintain their living standards after divorce and widowhood. A National Survey on the Marital Status of the Moroccan Population conducted in 1997 permit the following conclusions to be made:

- 1 Most women become economically dependent after divorce and widowhood especially if they did not have a paid job prior to this change in their marital status. Nearly four out of ten women return to their parents' home after divorce, more out of financial dependence than personal choice. Also, the socio-cultural pressure on divorcées is such that even if they were financially independent, the stigma of divorce often constrains them to return to their parents' home. However, when they have children to look after, they usually live in a separate home and become, thus, a female head of family. In Moroccan urban areas nearly 41 per cent of the households headed by divorcées include two to five members (Statistics Administration, 1997).
- 2 Widows are more vulnerable to poverty than divorcées because their advanced age and low skills force them to become dependent on their children's support, if they have any. Over four widows out of ten live with a son or a daughter. Nearly four women in the same category are heads of their small family, and constitute, thus, over 50 percent of female-headed households. In cases where widows have no children to live with, they are forced to accept the lowest paid jobs on the market.
- 3 The literacy rate of widowed women is significantly lower compared to the rest of the female population in the country.

Table 2 *Rate of illiteracy for married, divorced and widowed women*

Age group	Married	Divorced	Widows
15-24	69.1	66.7	—
25-44	73.7	65.8	83.2

While nearly all widows can neither read nor write, an average of four married women out of five are illiterate specially in the older age groups. Out of ten divorced women, seven are still illiterate, although these results are influenced by the high percentage of literate women in urban centres since the rate of female illiteracy reaches its highest in the rural world.

- 4 The low educational skills of this group of the female population correlates with the rather narrow job options offered to them in the labour market. The rate of activity of women in the labour market is much lower than that of men, 35 and 82 per cent respectively (*National Survey, 1991*). Such a rate does not reflect, however, the considerable differences between the female active population according to their marital status. Social, cultural and family constraints still confine the majority of women to unpaid household labour. Seven out of ten married women declared themselves 'housewives' in 1995; once divorced, the same women immediately enter the labour market in search of an income particularly if they have children to care for.

This sudden change in their status is reflected in the considerably high rate of activity of divorced women: over five divorced out of ten declare themselves employed. Nearly 70 per cent of divorcées live in urban centres and work in the manufacturing industry. Widows, on the other hand, are less active than married or divorced women given their advanced age.

Usually though, they enter the precarious work conditions of the informal sector, with home as an important space for little income-generating activities (needlework, sewing, knitting, etc.). It is specifically

Table 3 *Rates of activity of married, divorced and widows among the female population in Morocco*

Status/activity	Active	Women at home	Other inactive women	Total
Married	28.4	66.7	4.9	100.0
Divorced	54.1	37.2	8.7	100.0
Widows	23.5	29.4	47.1	100.0

Source: *Status Marital de la Population au Maroc*, CERED.

the informal sector that absorbs the majority of female-headed households. Work in the non-formal sector exposes women, regardless of their age or type of activity, to a number of constraints and prejudices because of the absence of labour laws, social security regulations, as well as social welfare benefits.

Some implications of the feminization of poverty

Although research on the implications of the feminization of poverty in Morocco is scarce, existing evidence suggests that economic crises and restructuring phases have adverse implications for women in low-income households. In Morocco, as elsewhere, the restructuring of the economy over the last two decades has resulted in the disengagement of the state from and reduction in its investment in the social services sector (health, education services). Cuts in public expenditure and/or occasional cancellation of subsidies on essential goods exacerbated women's vulnerability and their exploitation.

In particular, women saw their chances of securing employment in the formal sector decrease at the time that the burden of securing cash to cover their families' basic needs increased. The implications of these conditions on women are numerous, adverse, and far-reaching: they include, but are not limited to, an increased pressure to work in the informal sector at all ages, for longer hours, minimal wages, and a greater urgency to migrate within and outside the country in search of cash-earning activities some of which can be risky for their physical, mental, and psychological health. Inevitably, these pressures and related constraints constitute a serious challenge for women to break the cycle of exploitation and exclusion in a context that is already structured by gender inequity.

On the other hand, economic recession and restructuring have not only resulted in public expenditure cuts but also, and indirectly, in an increased pressure on the traditional support system and safety networks within the family unit. In times of difficulty it is the family network that is usually expected to provide the necessary support or 'safety net' to alleviate the impoverishment of its members. This support system is gradually and inevitably breaking down under the ripple effects of socio-economic, demographic, and cultural changes on the Moroccan family. For women in low-income households, in both rural and urban settings, this directly translates into the burden of combining unpaid domestic labour with low-income, labour-intensive activities in the informal sector.

Evidence in recent surveys suggests that though women's activities in the informal sector are anything but new, their expansion, intensification, and

diversification have taken more disturbing proportions over the last decades. Activities range from domestic service, to knitting, weaving, embroidery, small-scale trade, sale of smuggled goods and cooked food.

Among the consequences of the feminization of poverty and the marginalization of female-headed households is the reproduction of the cycle of illiteracy of the young girl and her exploitation in an increasingly competitive labour market. Evidence confirms that girls enter the labour market at the age where they should be sent to school. Despite the existence of the legislation prohibiting child labour in the country, poor rural families try to diversify the sources of income by inserting their daughters in the vicious claws of the informal sector.

To avoid poverty in urban centres, many women engage in risky occupations that increase their vulnerability to s/exploitation in the expanding, though invisible, market of prostitution. Unskilled younger women with poor backgrounds and low education are likely to find work in bars, restaurants, nightclubs, and hotels where they are often forced to end up working as prostitutes. Needless to say, poverty lays women open to abuse, rape, and other types of exploitation in a society that is not ready to accept the consequences of either prostitution or rape.

Finally, evidence indicates that there is a close link between the feminization of rural poverty and the increasing feminization of migration in Morocco. Rural exodus is no longer an exclusively male phenomenon since the decision to move to urban centres emerged as one of the survival strategies devised by rural women to reduce their exclusion. Recent statistics on the subject reveal that the rural world is becoming a predominantly male space precisely because the migration of women is on the increase with a rate currently estimated around 62 per cent (CERED, 1995). Emigration of Moroccan women, both qualified and unskilled, to European countries is another significant phenomenon of the last decade. In its newer development, it is not limited simply to cases of family reunion but includes the search for better job opportunities for single or divorced women. Whether at the domestic or international level, physical mobility has imposed itself as a choice (or a hope) for most women trying to cope with their exclusion.

Alleviating women's poverty in Morocco

It is clear that no developing country can pretend to achieve a meaningful level of sustainable development if its women remain victims of *sustained social exclusion*. The link between gender and poverty alleviation is considered one of the important components as well as conditions of

sustainable development (Harcourt, 1994). Development may be achieved not simply through recognition of women's participation in the labour force, but also and mainly through the elaboration and implementation of *gender-sensitive* programs that target the root causes of their exclusions and vulnerability.

In Morocco, it is becoming increasingly clear that development projects have not taken into consideration the specific needs or conditions of women. Although some poverty alleviation programs have included references to women, no assessment of their needs has been undertaken in a serious or systematic manner. Because of the gender-specific aspects of poverty, it can no longer be assumed that national programs for the reduction of poverty will necessarily benefit women in the same way as men. Experience has revealed that unless specific steps are taken to include women in programs and ensure they benefit from them, they usually remain excluded at many levels. The trend today is not only to question such development projects but also to revise policies aimed at poverty eradication and social integration. This is so because women experience poverty differently to men.

Targeted intervention for poor women: promise and predicament

Pertinent action plans targeting poor female population groups are fairly recent in Morocco. Despite the accumulated delay in this area, interventions are taking place at the micro- and macro-level with the participation of both governmental institutions and non-government organizations (NGOs).

On the non-governmental side, women's groups and NGOs with development objectives have proved to be effective instruments in breaking the cycle of vulnerability and social exclusions of women. With the help of national and international funds as well as expertise, NGOs operate as useful entry points for initiating pertinent strategies, and developing activities aimed at reaching poor households. Such actions range from literacy classes offered to women of all age groups, to consciousness-raising and initiation, to legal and health issues, counselling and assistance in the development of income-generating activities (Belarbi, 1997). Although most NGOs are based in the urban areas, and largely profit urban women, attempts at reaching rural women are gradually emerging with promising results. In both cases, however, the approach that is relied on for the most part is participative and inclusive.

Despite the determination and dynamism of the institutions of civil society,

their interventions cannot replace the state. On its own, civil society can succeed only if its actions are reinforced by gender-sensitive government policies and actions targeting the multidimensional nature of women's poverty. This is precisely the objective behind the *Plan d'Action pour l'Intégration des Femmes au Développement* (Action Plan for the Integration of Women in Development). The Action Plan is the result of a concerted effort between the Government (State Departments), civil society (feminine/feminist associations and NGOs), and international organizations (World Bank).

The project aims first at reminding national public opinion that the contributions of Moroccan women to national economy and development have been neither recognized nor valorized since the independence of the country in 1956. The Plan also seeks to update texts and practices that prevent a greater integration of women in the socio-economic fabric of the country. Thus, it does not target poverty in its narrowest meaning of the term; rather, it seeks to adopt a holistic approach to the many ills from which women suffer at the economic, legal, and socio-cultural levels.

If the implementation of the Plan has been a source of serious controversy and delay in the country, its formulation and vision are nonetheless a premiere in the history of the nation. When the Plan was unveiled in 1999, it met staunch opposition and resistance from conservative forces (Fundamentalists). It has become known as the controversial Plan between, on the one hand, liberal and progressive forces in the country, and Islamic Fundamentalists who denounce it as a 'ticket to debauchery.' Proposed revisions of the legal text regulating women's roles and duties are the real source of controversy. The Government set up a twenty-member consultative committee – including half a dozen Muslim scholars and five women – in order to reflect upon the possibilities of reconciling between the demands of the opposing voices.

The Plan targets the creation of greater opportunities in education and employment, and better sanitary conditions for poor and marginalized women. It also seeks to promote the culture of gender equity and justice through a revision of archaic legal texts and the implementation of anti-discrimination policies that were signed and ratified in international conventions.

If anything, the Plan is making a clear argument that any attempt at alleviating poverty should neither isolate the incidence of women's poverty from the larger context of exclusion, nor detach it from overall development projects. The gender dimension of poverty cannot be overlooked in the design of broad-based anti-poverty strategy.

Any effort to devise policies for the alleviation of poverty should, therefore, be aware that issues and constraints are gender-specific; men and women play different roles in society, have different needs and face different constraints on a number of different levels.

Notes

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- 1 Structural Adjustment Programmes (SAPs) entailed the implementation of macro- and micro-policies between 1983 and 1993 which aimed to correct market distortions, reduce government expenditure, liberalize the economy, and encourage the private sector. Although Morocco is often cited as a success story among the countries in North Africa and the Middle East, the social costs of SAPs are beginning to be assessed in terms of an increase in the incidence of poverty among the most vulnerable groups of the population; namely, women and children. See Nsouli *et al.* (1995); see also *Population Vulnerables: Profil Socio-Demographique et Repartition Spatiale* (hereafter referred as PV 1997), Statistics Administration (1997).
- 2 'Poverty line' was defined through a collaborative work between the Statistics Administration in Morocco and the World Bank on the basis of the results of the 1984/5 *Survey of the Living Standards of Households*. See Ajbilou and Abdesselam (1999: 3).
- 3 The development paradigm based on a 'humanist' philosophy insists on the notion of sustainable development and equality in the access to and utilization of resources. This was among the focal points of discussion during the international conferences organized by the United Nations (Rio 1992, Cairo 1994, Copenhagen 1995, Istanbul and Pekin 1996, etc.) which all underlined the 'satisfaction of basic needs' as a strategy for intervening in the social impact of Structural Adjustment Programs.
- 4 The 1995 national survey on Family segmented Moroccan households into four categories: (1) socially marginalized households which are deprived of any formal and stable source of income; (2) vulnerable households with a living standard fairly close to (3/2) of the poverty line; (3) the average household with a 'decent' living standard (from 1.6 to less than three times above the poverty line); and (4) the affluent household with a living standard at least three times above the poverty line. References to vulnerable households in this study include both of the first households. For more details on these categories, see Chaouai, 1997: 13–93.

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