



**Women's World Banking**

## **Gender Baseline Survey**

**Household Resource Allocation and the Capacity of Poor Women to Grow their Businesses in Morocco**



**Customer Insight Series**

# Gender Baseline Survey Morocco

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Women's World Banking

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## A. INTRODUCTION AND CORE FINDINGS

### **Women’s Businesses Held Back by Gender Roles—What Can Microfinance Institutions Do?**

Moroccan women’s micro businesses are less likely to grow than those of Moroccan men. Few women earn enough money to reinvest. Their business income is used to cover family expenses. This situation impacts the women and their households—and it affects microfinance institutions (MFIs) providing products and services to female clients.

Changes in Morocco’s economy, in particular structural unemployment and low real wage growth, have compelled many women to establish businesses. Traditional gender identities and gender roles work against them. The man is expected to be the authority figure, financial provider and decision maker. The woman is expected to be the homemaker, mother, wife, and financial manager. These roles limit women’s ability to grow their businesses.

This report, *Household Resource Allocation and the Capacity of Poor Women to Grow their Businesses in Morocco*, finds that both men and women think it is best if a woman does not work. If a woman engages in paid work, her family and household responsibilities are not lessened accordingly. Most women work from home. This limits both the woman’s choice of business type and her customer base. The woman’s income is used to cover family expenses and to save up for emergencies.

Health insurance, emergency loans, life insurance, and loan insurance could possibly free up funds for business reinvestment. Owning a home is an important way to secure one’s old age. Housing loans and pensions would be useful for this client group. While women’s legal status has improved, many women still stand to lose everything in the event of a divorce. A microfinance product that could make a difference is a housing loan requiring the title to include the wife’s name. A summary of this report’s core findings follows the introduction.

The goal of this report is to offer insight to new approaches that can help MFIs become providers of choice for women regardless of market or country. It provides an in-depth case study for MFIs wishing to develop an understanding of how women’s roles and responsibilities impact growth and non-growth of their businesses.

This report is produced by Women’s World Banking (WWB) in cooperation with its network member Al Amana, one of the leading microfinance institutions in the Middle East and North Africa (MENA). WWB is a leader in building financial systems for low-income women and households around the world. Today, WWB and its network provide financial products and services to over 18 million low-income entrepreneurs in Africa, Asia, Europe, Latin America, the Caribbean and the Middle East.

The report is part of an ongoing series of “Gender Baseline Surveys” bridging the divide between gender studies and microfinance. They are based on analysis conducted by WWB with borrower populations from different WWB network members—all MFIs—operating in very different cultural contexts. The first report, *Gender Relations and Microfinance: Intra Household Resource Allocation and the Capacity of Poor Women to Grow Their Businesses in the Dominican Republic* (2002), explained how Dominican gender identity encourages different

expenditure, savings and investment strategies by gender. WWB plans to publish a third Gender Baseline Survey derived from a case study conducted in Bosnia-Herzegovina.

**Box 1: Morocco: Gender Roles, Financial Behavior, and New Product Ideas**

**Main findings of WWB/Al Amana qualitative research on microfinance, gender relations and intra-household resource allocation among Al Amana clients:**

- If they had a choice, many women would not work. Being forced to work makes a woman socially vulnerable. It signifies her husband's inability to provide, or his absence.
- Working in the informal economy or in domestic service tends to be looked down upon—but these are the only activities available to women without formal education. Most women are illiterate.
- Both men and women are ambivalent about working in the informal economy. The ideal is for men to have steady jobs with pensions. Neither men nor women define business success as an important indicator of one's success in life.
- A woman must defer to her husband for most decisions. In practice, she cannot work if he does not allow it. A woman loses almost everything if her husband divorces her. *Microfinance institutions could consider introducing housing loans that require the title to include the wife's name.*
- A woman must fulfill all her household responsibilities to the same standard as if she was not working. This limits the time she can dedicate to running a business. Older women with adult daughters or daughters-in-law to help with the housework experience fewer time constraints. So do widowed and divorced women.
- In order to maintain her virtue once she enters the labor market, a woman must avoid anything which is shameful, or "ashouma." Women crowd into very few, highly competitive sub-sectors: sewing/embroidery, trading, and activities associated with lifecycle ceremonies (weddings, birth ceremonies, funerals) and festivals, such as making pastries for Ramadan. If a woman works in a traditionally male sector, she is subject to name-calling and sometimes sexual harassment. *Microfinance product idea: seasonal loans enabling women to take more advantage of seasonal opportunities. This type of loan could also help them pay for children's schooling.*
- Working from home, as most women do, a woman's customer base is limited to the immediate neighborhood and members of her social network. It also obliges her to sell on credit.
- Women have little business experience. *Product idea: business training.*
- Women may not be away from home for more than one night, and many are not allowed to stay away overnight at all. This is seen as a constraint to conducting business.
- Women are responsible for many household expenses. They do not have money left over to reinvest in their businesses.
- Women tend to set aside a relatively large pool of cash to cover costs in the event of an emergency. *Product ideas: health insurance, emergency loans, life insurance, and loan insurance could free up funds for business reinvestment.*
- Women feel a lot of pressure from their children, of all ages, to give them money, smart clothes, sports shoes etc. This pressure is most acute from unemployed adult sons. There is also pressure to gather sums of money to set them up with jobs (via bribes), or to pay for their emigration.
- Building a house is a way to secure one's old age. Parents will be taken care of by an adult child sharing the house with them. *Product ideas: housing loans and pensions.*
- Many women have not diversified their businesses. They 'diversify' investments to manage risk in other ways, i.e. giving money to male relatives in their natal family (who are expected to provide for them in the event of a divorce), contributing gifts/food to wedding parties, birth ceremonies and funerals (expecting reciprocation when their time comes), and investing in sons who hopefully will provide for them when they get old.

## B. RESEARCH QUESTION, RATIONALE, AND METHODOLOGY

*“Woman can have larger horizons but then she finds always many obstacles.”* (Female participant)

### Central Research Question

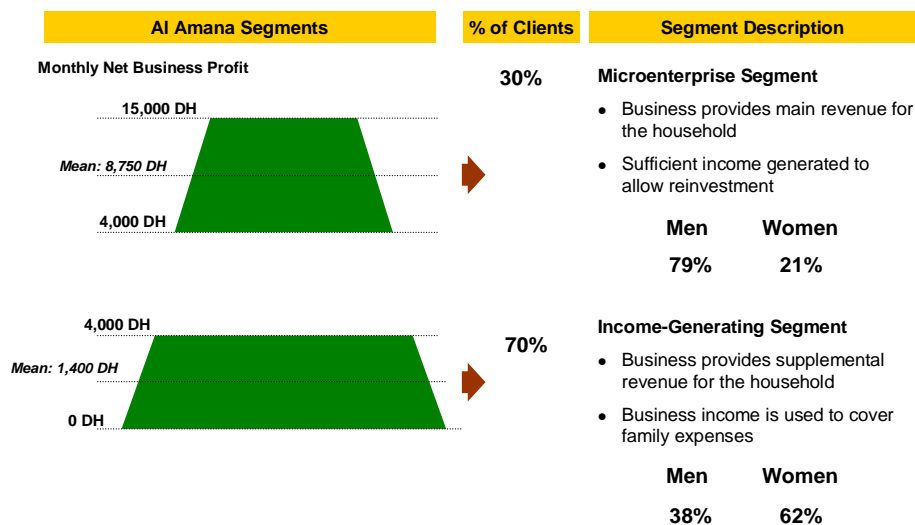
How do gender identities and consequent roles and responsibilities impact the growth and non-growth of women’s businesses? The term ‘glass ceiling’ is often used to describe the discriminatory barrier that hinders the advancement of women and minorities to upper-level job positions. In the context of this report, the term ‘glass ceiling’ refers to the barriers women entrepreneurs face in growing their businesses.

### Research Rationale

As a result of a strategic review in 2001, Al Amana decided to introduce an individual loan product to both deepen its market penetration and offer a product for clients who could or had already outgrown their group loans. To understand the potential demand for individual loans within Al Amana’s current borrower base, a business and household financial analysis was carried out on a small sample (128) of Al Amana’s clients in Rabat (7,000 in total) in October 2002.

The analysis revealed a significant gender asymmetry by business size—women tended to have much smaller businesses as measured by net monthly business profit and value of assets than their male counterparts (Graph 1). Subsequent analysis of Al Amana’s entire borrower database reveals that this pattern holds and is even more pronounced.

**Graph 1: Asymmetry in Gender Composition by Business Profitability**



*Borrowers can only qualify for an individual loan if their enterprises generate sufficient profit to reinvest in their businesses after having paid household and business expenses. Analysis of the sample data revealed that 4,000 DH net monthly business profit was the appropriate cut-off. Moroccan Durham (DH) = US\$0.11. The cut-off for this research project had to be lowered to 3,500 DH in order to generate a sufficient number of potential female interviewees in the microenterprise segment.*



## Research Methodology

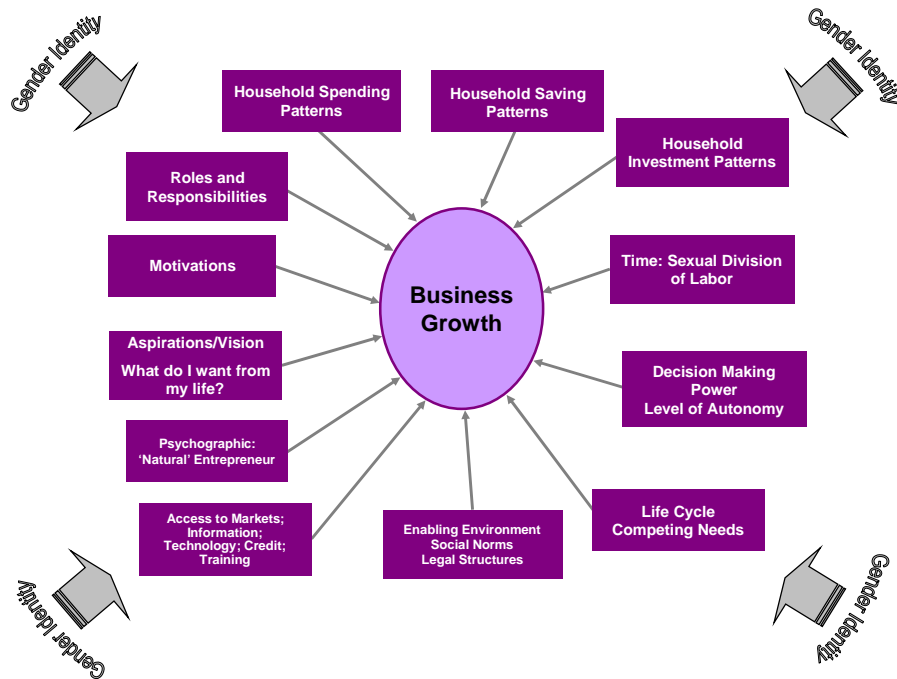
Qualitative research using in-depth individual interviews and focus groups was conducted in the Rabat region during October 2003. Nineteen in-depth individual interviews and twelve focus groups were held with a total of 108 participants. Research instruments were a combination of interview guides and focus group discussion guides, the latter using some Participatory Rapid Appraisal (PRA) tools. The sample population was stratified using the following criteria: gender, monthly net business profit, marital status, head of household, and age.

The quotes were coded according to:

- Number of interview or focus group
- Gender (male or female)
- Monthly net business income:
  - microenterprise: monthly net business income over 3,500 DH.
  - income-generating: monthly net business income under 3,500 DH
- Marital status (married or not married)
- Age (over or under 42 years of age)

The research was conducted with male and female clients in five branches in the Rabat region, where the individual loan product is being piloted, and in Kinetra, a town located 30 kilometers from Rabat. This report reflects the opinions expressed by participants during interviews and focus group discussions. They are not representative of all the populations under study in this region.

**Graph 2: Drivers of Business Growth**



## C. FACTORS INFLUENCING BUSINESS PERFORMANCE

There is a clash between modern economic imperatives and traditional ideals of the roles of men and women. This limits the capacity of women to grow their business. In the following section, factors influencing business performance will be outlined.

### Gender Identities, Roles and Responsibilities

In Moroccan society, gender roles are both defined and fulfilled by marriage. The institution of marriage is one that privileges men over women. The primary basis of this asymmetry is a man's obligation, as stated in the Quran, to be the financial provider for the household. In return for this, his wife must obey him (principle of "ta'a"). Her obedience is an acknowledgement of his total responsibility to provide for her. Men are also expected to take financial care of aged parents and, in some instances, to buy the groceries for the house although this is less so now than in the past. In turn, women are expected to be the homemakers, mothers, wives, and financial managers.

*"The most important role for a woman is to take care of children, take care of the house. This is cited in the Quran. Women have to take care of husband, to satisfy him—this is in the Quran. They cannot work outside."* (Married woman with income-generating business)

### Changing Gender Identities

The roles men and women define for themselves based upon social ideals, or what they perceive to be the "model", differ from the roles they are actually playing in one major respect: women have become important financial providers for their households. Men have become less able to act as the sole providers due to structural unemployment and low real wage growth.

This fundamental shift in roles is the source of a great deal of ambivalence among both male and female interviewees—an ambivalence that, along with several other factors, limits women's capacity to grow their businesses.

*"Our mothers didn't work, they stayed at home; they didn't leave the houses. She would rather be hungry than go out to work, but nowadays it's a different story."* (Married woman, over 42 years of age, with income-generating business)

### Box 2: Women's Entry into the Labor Market

The entry of women into the labor market in Morocco in the last half of the 20<sup>th</sup> century was prompted by the following factors:

- Access to education for girls started in the colonial era and took off after independence in 1956. While it faltered along the way for a multitude of reasons, it had a profound effect on the labor market. The main employer of educated women was the State, while uneducated women got jobs in clothing factories as Morocco industrialized. Many lower-income women also found work in domestic service. By the 1990s it had become the norm for women to stay in the labor market upon marriage (*Enquête sur la population active urbaine*, Direction de la Statistique, 1990).
- While women were finding more job opportunities, male employment was hit badly in the 1980s as a result of Structural Adjustment Policies (SAP) which downsized the public sector. The private sector had, on the other hand, failed to create sufficient jobs. This was compounded by rapid rural migration to the cities and increasing poverty in the 1990s. The informal economy grew and many women moved into it in order to support their families. Official unemployment remains extremely high. In 2001, it was estimated that 41.4% of males and 53.4% of females aged 25 to 34 years with a university or equivalent level diploma were unemployed (*Enquête Activité, emploi et chômage*, 2001).

## Female Attitudes towards Women Working

When asked what motivated them to generate income, many women described themselves as being ‘forced’ into it through economic necessity. Despite the economic imperative, women expressed ambivalence about working for a variety of reasons:

- Being forced to work makes a woman socially vulnerable, because it signifies either her husband’s inability to provide or his absence.
- In order to maintain her virtue once she enters the labor market, a woman must avoid anything which is shameful, or “ashouma.” This places limits on the types of businesses she engages in and the extent of her mobility.
- She must still fulfill all her household responsibilities to the same standard as if she was not working. Thus her workload doubles—at least.
- Working in the informal economy or in domestic service tends to be looked down upon but these are the only activities available to women without formal education, which is the majority of our research population.

Many women also noted that as a result of women earning income, their responsibilities to the household have increased while men’s responsibilities have decreased.

*“I think it [responsibility of men] has reduced 70%. It used to be 100%, but now it is just 30%. The big responsibility of modern life, the expenditures, is added to woman.”* (Married woman, over 42 years of age, with income-generating business)

The ambivalence towards paid work is strong. Even when women acknowledged that they have learned a lot from being in business, have increased their sense of self-worth, and have increased their decision rights inside the household, a sizable number said that they would still prefer not to work, if they had a choice.

Interviewer: *“Has working outside changed anything inside the house?”*

Aicha: *“I have gained more authority. I am no longer afraid of him the way I was before.”*

Interviewer: *“So, if you had a choice, would you rather work or not work?”*

Aicha: *“Of course I would have [given up work to be at home]. Why would I travel these long distances, and carrying stuff? I would be staying at home, praying, eating and sleeping instead of exposing myself to the things I am exposing myself to.”* (Married woman, 54 years old, with income-generating business)

Still, there were several interviewees who said that they would not go back to the old ways.

*“Nobody would accept it, you can’t go back.”* (Married woman, over 42 years of age, with income-generating business)

## Male Attitudes towards Women Working

Male interviewees expressed even more ambivalence than female interviewees about women working. They gave a series of reasons for why they did not want their wives to work:

- It signaled to others that the husband could not provide.
- Their wives could only work in menial tasks because they are uneducated.
- Their wives cannot earn enough to pay the expenses associated with working. Therefore the tradeoff was not worth it.
- By working, a wife could not fulfill all her household duties.

- Their wives may be subject to sexual harassment.
- She will have more authority.
- It is forbidden by religion.

*“Why would I let my wife suffer and work outside? I let her help me if my income is low. If I have a good income, I don’t let her work.”* (Married man with income-generating business)

*“Worst thing is for a woman to scrub the floors under people’s feet. Each time there is a dirty thing she must clean. It is her self-respect that is at stake, and the self-respect of the husband.”* (Married man, microentrepreneur)

### **Definition of Success**

When asked how they would like to look back on their lives when they are old, most interviewees defined success in terms of their children. Defining one’s success in life at least in part by the success of one’s business activities is an indicator of whether one has an entrepreneurial mindset. It is notable that in this research population neither women nor men defined success in this manner. Indeed, men had aspirations for jobs with pension rather than successful businesses.

*“I have my health, I have my children, they are married. My other two are good with me. If you ask in my quarter, people say good things about me. This tells you that I am good. Until now, thank God, my reputation is clean.”* (Married man with income-generating business)

Men were, however, much more likely than women to mention having been able to provide for their families as a marker of their success. Having a successful business is not part of the script for women. It is to some extent for men.

### **Capacity to Devote Time to Business**

The research team found that taking care of reproductive responsibilities places severe limitations on the amount of time and resources women can devote to their businesses. While women have moved into the productive or income-generating sphere, men have not reciprocated by taking on any of the reproductive responsibilities.

*“If I go to a neighbor’s house and the man is doing the work, I think that he is the woman. The man always wants to be seen as the power at home.”* (Married man, microentrepreneur)

Most women in the research sample can engage in their paid work only during certain hours of the day, such as afternoons and late evenings, and only when they have fulfilled all of their household duties. Most women mentioned time constraints as being a limiting factor on the growth of their business, while none of the men did.

Wives are expected to provide the same quality of food, level of cleanliness, and devotion to care-taking, as if they were not working. Neither the husband nor the family or the social milieu condones a woman putting her business interests before family obligations.

Wives, families, peers, communities, and society in general do not encourage men to do any housework. It is perceived as a shame, or “ashouma,” if a man performs housework. This perception is shared by both men and women.

*“It’s not part of our culture [men doing housework]. It’s shameful for a man unless the wife is sick.”* (Woman, microentrepreneur, not married).

Divorced and widowed women thought that the fact that they no longer have to cater to their husbands means that they have fewer constraints on growing their businesses. Among married women, those with young children have the least amount of time, while those with adult children have the most.

When asked what the key to running a successful business was, most women mentioned better time management skills; finding substitutes for some of the household responsibilities (daughters, daughters-in-law, and sons if there are no daughters); and expanding their work day (waking up early and going to bed late).

*“A woman who is just a housewife wakes up at 8 a.m. instead of 6 a.m. She is not in a hurry. If I didn’t have to work outside I wouldn’t have to get up at 4 a.m.; I would wake up later, I would watch TV, and I would visit relatives. But because I am working I have to think of everything. Instead of a siesta, I have to prepare lunch, make bread, and serve children, groceries and errands.”* (Married woman with income-generating business)

**Table 1: Household Distribution of Labor**

Activities	One or More Female Members in the HH	One or More Male Members in the HH	Shared Between Male and Female Members in the HH	N/A
<b>Inside the House</b>				
Cooking	15	1	2	
Making bread	16			2
Laundry	9		2	7
Ironing	9			9
Washing plates	12	1	3	2
Cleaning	11	1	5	1
Childcare	9		1	8
Income-generating activities	7		1	10
<b>Outside the House</b>				
Shopping for the house	9	2	6	1
Paying bills	5	9	4	
Taking out a loan	12	4	2	
Managing savings	12	2	1	3
Meeting with neighbors/relatives	5	1	1	11
Going to the Mosque		10	1	7
Other meetings (NGOs)	2	1		15
Going to cafés		4	4*	10
Income-generating activities	6	6	4	2
Contact with administrations	6	3	2	7

\* Women who go to cafés are always accompanied by their husbands

This “gendered” pattern of household labor distribution is not unique. On average, women around the world work more hours per day than men. This gender gap is true of all societies regardless of wealth. The poorer the country, however, the longer the day that is worked by both men and women, and the wider the gender gap is between men and women. Low-income women work the longest days (*Engendering Development*, World Bank, 2001).

## **Level of Autonomy**

The capacity to make decisions about one's business is an important factor in having a successful business. Women are limited in this regard by their male relatives. Although legally a wife no longer has to ask permission of her husband to engage in paid work, in practice, she does. If a woman is single, she must defer to her father and her brothers. If she is widowed or divorced, she must refer to male members of her natal family. Likewise, male relatives must be consulted about what kind of paid work she can do and where she can do it.

*"Yes, men are men. He sells whatever, he keeps being a man. He does whatever he wants to. The idea is that the man can do anything but the woman must be respected, so she must only do certain jobs."*  
(Widowed woman, microentrepreneur)

Some women interviewees felt strongly that women have more freedom when they are not married and that this is critical for business growth.

*"Freedom is to go wherever you want to. You are not tied to man's responsibility. You are not scared of husband."* (Woman, microentrepreneur, not married)

## **Location of Business**

The vast majority of women in the sample had their businesses located in their homes compared to none of the men. While many husbands prefer that their wives work from home, it is also necessary in many cases if women are to look after young children.

Locating the business at home places limitations on its growth prospects. It limits both the type of businesses that can be engaged in and the volume of business as space is limited (for example, the workshop has to double up as family living quarters). It also means that one's customer base is often limited to neighbors.

*"When you have a business inside the house, we are limited. It's not like when you have a window shop and people have access to see it and purchase what they want."* (Female microentrepreneur, not married)

Limiting one's customers to neighbors and one's social network also means being obliged to sell on credit.

## **Mobility**

Traditional cultural norms informed by the Muslim tradition of seclusion dictate that women may not be away from home for more than one night, and many are not allowed to stay away overnight at all. Again, this is perceived by women as a constraint on their capacity to conduct business.

*"Men's businesses are more prosperous because they have more time. They can sell goods anywhere on the street. I have limits, I can't travel or stay away a long time or sell goods anywhere."* (Married woman, over 42 years of age, with income-generating business)

### Choice of Business Activity

Women in the research population tend to be concentrated into just two or three business activities, including embroidery, trading, and activities associated with lifecycle ceremonies (weddings, birth ceremonies, funerals) and festivals, such as making pastries for Ramadan. Often these are logical extensions of their household duties. As women tend to be crowded into just a few business activities, competition is high.

Women who engage in traditionally male activities are usually subject to some form of social sanction such as name calling and, in some cases, sexual harassment. The prohibition on women selling in the markets that applies in some Muslim countries does not apply in urban Morocco. It still applies in some rural areas of Morocco where it is not customary for women to shop for the house. A sexual hierarchy does exist, however, in the size of trading activities. Men are much more likely to have larger, more established businesses and to be located in premium positions in the market. Asset base, access to capital, and level of business experience were cited by women participants as barriers to having trading businesses similar to men's.

Buying and selling contraband goods from the North is a common informal sector activity in Rabat. It is dominated by women mainly because it has low barriers-to-entry (working capital and bus fare) and limited returns (limited to the amount of goods a passenger can carry on a bus). The activity is illegal and therefore risky. Goods are frequently confiscated by customs and/or bribes must be paid to officials.

**Table 2: Business Activity by Gender of Interviewee**

Activities	Men	Women	
Embroidery and Sewing		34%	
Selling	25%	30%	
Buying and selling goods from the North		13%	
Wool clothes/carpet weaver		6%	
Hairdressing/barber	11%	4%	
Pastry		4%	
Kitchen decoration		3%	
Bride business		1%	
Cook in a restaurant		1%	
Grocery	7%	1%	
Nursery		1%	
Sandwich business		1%	
Bookstore	4%		
Hardware store	4%		
Manager of café	4%		
Tailor	4%		
Welder	4%		
Carpenter	7%		
Mechanic	7%		
Spice shop	7%		
Technician	7%		
Driver	11%		Men

## **Diversification**

One of the reasons found in other countries as to why women's businesses do not seem to grow as men's do is that women tend to diversify into several different business activities while men tend to invest in a single business. In the research population, there was no significant diversification by women, with the exception of making pastries for Ramadan, so this factor does not account for differences in growth patterns between male and female owned businesses.

## **Social Networks**

With male and female spaces so dichotomized, each gender uses its respective space to exchange ideas and make business connections. This is an area in which women are not disadvantaged. For men, the locus is mainly the café but also the Mosque and the hammam (public bath house, each gender is assigned different access times). For women, it is the hammam and the various lifecycle ceremonies they take responsibility for, such as weddings and birth ceremonies. Women rely heavily on word-of-mouth to establish their business reputations.

*“My group of friends share ideas. I have friends whose daughters do embroidery. So we set up some business together.”* (Married woman, over 42 years of age, with income-generating business)

## **Capacity to Reinvest Profits in the Business: Gendered Spending Patterns**

The capacity to re-invest profits into the business is another growth-driver. Overall, the pressure on women to divert money from their businesses to their families appears higher than the pressure on men due to a combination of factors:

- Men and women generally consider the income earned by the wife as supplemental to the husband's, even when it is the primary income in the household. When an unforeseen expenditure needs to be made, the women said that they felt more pressure to spend from their business income.
- In households where both earn income, many women reported that the husband's contribution was insufficient to cover even basic needs. Not only do women have to make up the shortfall but they take on the unrecognized psychological pressure of making ends meet.
- While husbands feel responsible for housing, food and clothing, the man may have a different understanding of the minimum standards required than the wife or children have. If the wife and children want more, the wife has to make up the difference.
- Women reported feeling under constant pressure from their children, of all ages, to give them money, better clothes, sports shoes etc. This pressure was most acute from unemployed sons.
- While traditionally sons as opposed to daughters have financial responsibility for their aged parents, the trend nowadays is that daughters are increasingly liable. It is not that sons do not want to fulfill their obligation, but rather that it has become too expensive to do so.
- Women spend money to maintain their position in a carefully constructed support system based on reciprocity with neighbors and extended family members. They are expected to contribute gifts and sometimes food to wedding parties, birth ceremonies and funerals, and they expect that their contributions will be reciprocated when their time comes. These reciprocal arrangements help women smooth their income flows and manage risks. Men, on their part, spend money on going to the café and buying cigarettes. Going to the café can be a way to network and find work.



### **Capacity to Reinvest Profits in the Business: Gendered Saving Patterns**

Another trend noted in the research population is the tendency to keep substantial pools of cash on reserve for emergency purposes. This high savings propensity affects the capacity of respondents to reinvest capital in their businesses thus compromising growth.

*“From the business, we take away the capital and what we need, and everything else is what we save.”*  
(Married woman, microentrepreneur)

It was unclear if this high savings propensity affected women’s businesses more than men’s. While it is clear that in many households both men and women save, it was also evident from interviews that it is women who are responsible for saving.

*“A woman is a chicken and a man is a tempest. The woman has to gather seeds from here and there, eat some and put some aside. When the tempest comes it scatters everything everywhere.”*  
(Married woman with income-generating business)

**Product idea: The high savings ratio points to the lack of alternative risk amelioration financial products in this market, such as health insurance. Access to such products would enable microentrepreneurs to significantly increase their investment in business.**

### **Cooperation inside the Household**

Married women said that a key element to being successful in business was cooperation between husband and wife. High levels of cooperation imply alignment on goals and agreement over spending, savings and investment decisions—including whether, how much and in which activity the wife should work. Both women and men reported that the level of transparency in financial matters—the extent to which each person knows what the other earns, what they save, and what they invest in—often directly correlates with how good the relationship is.

*“It’s more the women who know how to do that. We are all the time at work and we give her the money. She knows how to buy food and she saves the rest. When you need it she gives it to you. She is your wife, she will not rob it from you.”* (Married man with income-generating business)

### **Level of Education**

In all focus groups conducted during this research, either a substantial portion or all of the women were illiterate while all of the men were literate. Morocco has the highest gender gap in education in the Middle East North Africa (MENA)/Arab world. In 1995, sixty-nine percent of Moroccan adult females were illiterate (*Schooling Investments and Gender Gap in Schooling in the MENA Countries: An International Perspective*, Tansel and Gungor, 1997).

While many illiterate people do have very successful businesses, illiteracy does cause limitations, especially as businesses become more formal.

*“I feel handicapped because I cannot read or write.”* (Widowed woman, microentrepreneur)

Women are similarly disadvantaged because many of them do not have significant business experience. This was cited as an important determinant of success.

**Product idea: Business training.**

## Initial Capital Base

Getting the sufficient capital to expand a business beyond very small income-generating activities is difficult for many women. Al Amana has provided the means by which women can do this. Women are grateful to the organization for giving them this opportunity and, by implication, for giving them the chance to be self-sufficient.

*“The money we take from Al Amana allows us to make the business bigger. Before, I used to do embroidery for my family only. Now I can deal with shopkeepers and sell hats and scarves, thanks to Al Amana.”*  
(Married woman, over the age of 42, with income-generating business).

## Poverty

Many of the limitations on investing and growing a business relate not only to gender but to poverty. Poorer households have less capital to invest and are more vulnerable to shocks, such as unemployment and illness, compromising growth.

The hypothesis that women from poorer households tend to de-capitalize their businesses (divert profits away from them to pay for household expenses), which limits their growth potential, is true.

*“No, I can’t save. I just put the capital for the milk products. I can’t save, I pay bills, etc.”* (Divorced woman with income-generating business)

**Table 3: Indicators of Women’s Success in Business**

Marital Status	Divorced, Single or Widowed	Less housework and greater decision-making power due to absence of husband. Greater social acceptance to do business. Greater need/determination.
Age	Older	Children have grown; husband likely to give more autonomy; daughters-in-law do housework.
Income	Higher	Fewer competing needs for cash.
Number of Unemployed Children	Fewer	Fewer competing needs for cash.
Social Capital	Higher	Support network, share ideas.
Education	Literate	Easier to scale up business.
Personality	Independent	Can defy social norms—ignore criticism and harassment.
Initial Capital	Higher	Stronger capital base means higher growth potential given limited alternative basis for differentiation.
Business Acumen	Higher	Better decision-making ability.
Business Experience	Higher	Better skills.
Time Management	Better	More time to invest.
Decision-Making Power	More	Freedom to make decisions, take risks.

## D. FINANCIAL NEEDS BEYOND BUSINESS INVESTMENT

To develop a deeper understanding of competing needs for cash, beyond business investment, a series of Participatory Rural Appraisal tools were used during focus groups. Housing, health, education, and old age are the events that exert the most financial pressure on poor households.

### Housing

Housing ranked number one in terms of exerting the most financial pressure on households. Many found paying rent very stressful on limited family budgets. Many respondents also expressed the desire to pass on a house to their children. Doing so creates security for one's old age as the respondent would then live with the adult child whom he/she was passing the property on to. While both men and women say that men are responsible for the provision of housing, it is clear that women are instrumental in helping to save up for it.

**Product idea: There appears to be considerable interest among Al Amana clients in housing loans/home improvement loans. When and if Al Amana decides to offer housing loans, the institution should consider only extending loans to borrowers who have a title with the name of the wife or the names of the wife and the husband on it.**

Despite heavy investment by women in the construction of the family home (and subsequently through furniture acquisition and payment for repairs), it is rare for them to have their names on the property title. Most women just accept that it should be in the husband's name.

*"I don't even think I will put my name on the title. My husband is there, virile and masculine. It's a shame that you will put your name on the title."* (Married woman, over 42 years of age, with income-generating business)

Those women who do not accept that it should be in the husband's name exclusively either will not ask to have their name included or, when turned down, will not push further for it. They fear that it will cause trouble in their marriage and prompt a divorce. Up until very recently, divorced women could be left with neither property nor children or alimony. Recent changes in Moroccan family law stipulate that the husband and wife are each entitled to 50% of the family home. In practice this may be difficult to enforce.

### Health

Health ranked number two in terms of financial pressure exerted on households because medical costs are high and illness is unpredictable. A health crisis can be devastating to a family since it is not only expensive but can imply loss of income.

Methods used to pay include: delaying going to the doctor, drawing down on capital from the business, collecting money on accounts receivable, drawing down on savings, selling jewelry, borrowing from family members, using the Al Amana loan, selling assets and—in desperate cases—going to charities or moneylenders.

The coping strategies adopted by poor households in response to health crises can have further repercussions. For example, selling productive assets may make resuming business more difficult and have longer-term effects on the household. Likewise, depleting one's savings interferes with future goals such as children's education and housing.

*"I had a piece of land I inherited from my father. I sold it a long time ago, one of my sons had serious kidney problems so I spent 30,000 DH curing him."* (Married woman, over 42 years of age, with income-generating business)

Finally, ensuring sufficient savings to cover health expenses limits the amount of money reinvested in the business.

**Product idea: Access to health insurance would be of tremendous benefit to this population and encourage a more productive use of cash.**

### Education

Education ranked third in terms of financial pressure exerted on households. There is more and more pressure to send children to private school as the state fails to provide quality schools. Women with a lot of children found the pressure of education particularly high.

Responsibility for school fees tends to fall on men. Women take care of recurring expenditures, such as books, money for food, transport etc.

Women reported feeling more pressure than men because when children come home from school and ask for things it is the mother who is there, not the father. Women respondents also said that they are more concerned than their husbands that children get a good education.

For this generation of men and women—in marked contrast to their parents' generation—there appears to be no obvious preference for sending boys rather than girls to primary or indeed secondary school. However, there may well be a preference to invest in a son's tertiary education over a daughter's.

*"Boy, because he is a man and he is going to be a crown prince and the head of a household, but your daughter is like a guest, she is staying with you and she is going to leave."* (Married man, microentrepreneur)

**Product idea: Introducing seasonal loans for small amounts with fast disbursement. There will likely be considerable demand for this. On average, a family of an Al Amana borrower spends 2,000 DH to 4,000 DH in the end of August on school fees and other education-related expenditures.**

### Old Age

The financial pressure associated with old age ranked fourth on the list. Having children is the primary way of coping with old age. The obligation to care for aged parents falls on both male and female children. Several interviewees noted that daughters tended to be more reliable than sons. Some respondents mentioned that children were not necessarily a guarantee of care, given high rates of unemployment and the fact that the daughter-in-law may not put up with them.

While men did not mention it in their focus groups, women said that it was men who shouldered the brunt of responsibility for saving for old age.

Many participants cited ownership of a house as important for security in one's old age.

*"You can have two floors and live on one and rent the other, or allow your kids to live there if they want to get married. When you are old and sick you can live with the rent you make."* (Married woman, over 42 years of age, with income-generating business)

Those unfortunate enough not to have children or to have children who were unemployed said that they would have no alternative but to work until they die.

<p><b>Product idea: Participants said that they would like access to an affordable pension product.</b></p>
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### **Jobless Sons**

The issue of jobless sons ranked number five in terms of financial pressure exerted on households. Despite considerable household sacrifice for their education, the formal sector has failed to absorb a large population of educated young men.

No participant mentioned jobless daughters. This is because daughters will work as maids or in garment factories or learn to do embroidery and work from home. Sons want more of a choice. They will not accept the less desirable activities that the informal sector presents.

The man's role as breadwinner and the woman's role as homemaker justify keeping boys in school longer and ensuring that they hold out for decent wages that can support a family. According to some women respondents, the fact that women spoil their sons can also account for joblessness.

Women said that they bore the financial burden for unemployed sons more than their husbands did. A man, while sympathetic, is less likely to give in to the pressure.

*"What eats up money most is the kids, mostly sons, not daughters—they end up getting married and go to their husbands' houses. Boys you need to buy cigarettes and shoes; they need to sit in cafés. Even if you don't have money, they keep screaming, he wants to get a job, buy sport shoes that cost 1,000 DH; they want to go abroad and go on vacation and you have to give them money."* (Married woman, microentrepreneur)

The financial pressure that jobless sons place on households, particularly mothers, comes from several sources. First, there is tremendous pressure to give a son money to make his life feel as normal as possible. Second, virtually the only way for members of the research community to get formal jobs was through bribes. For example, to get a job in the police force requires a bribe of 10,000 DH or more. Another expensive option is emigration.

## Death

While death ranked tenth in terms of the financial pressure it exerts on households, the loss of a husband can have a devastating impact on a widow in the long term. Despite the inevitability that many women will be widowed, no participant reported anticipating this event.

**Product idea: Access to life insurance (a lump sum to cover the needs of the household as they see fit following the death) and loan insurance (a lump sum to cover the balance on the deceased's outstanding loan and relieve the bereaved of any financial contracts with the MFI) would help borrowers cope with death.**

## Risks Associated with Conducting Businesses

The research team asked participants what the main risks they faced in life were. Apart from health and death, participants mainly mentioned risks associated with business. These included having their goods confiscated by customs (since many are involved in illegally bringing goods in from the North of the country); theft; seasonality; selling on credit (sometimes customers end up not paying); and low overall demand in the economy.

**Product idea: Participants expressed an interest in seasonal loans allowing them to take more advantage of peak seasons.**

## Divorce

Finally, women mentioned the risk of being divorced by their husbands and the risk of their husbands taking a second wife. As noted earlier, divorced women stand to lose everything. They may be expelled from their family home, lose their children and, almost certainly, will be forced to earn their own living. Traditionally a woman's natal family helps her out but in many cases this support is limited by financial constraints.

*"Women now suffer more than before. Years ago we did not have a lot of divorce, now we have a lot. It has a bad influence, she separates from man and she has children and no job, sometimes she has to take care of three, six children and she has to work to take care of her children." (Divorced woman with income-generating business)*

On October 10<sup>th</sup>, 2003, the Moroccan King made a seminal speech regarding proposed changes in Moroccan family law that would secure more rights for women. Some of these changes were around the issue of divorce and men taking on second wives. Several members of our research population had heard the King's speech on the radio and were overjoyed with it.

## E. CASE STUDIES

### CASE STUDY # 1: YOUNG EMBROIDERER

#### Personal Profile

Malika is thirty-six years old and the mother of three children. She lives with the two youngest children and her husband, who sells fish, in the small town of Kenitra, about 30 kilometers from Rabat. Malika's principal income-generating activity is embroidery. Occasionally she earns income by teaching girls how to embroider and by making pastries for special occasions, such as Ramadan. She has two sewing machines located in a room on the second floor of the house.

#### History

Malika left school because her mother was pushing her to earn some income. Malika wanted to work in a factory or join the military but her father would only agree to her working in the house. She began sewing at home with her sisters and mother and gave most of her income to her mother. Upon marriage, Malika moved in with her in-laws. Though her mother-in-law did not approve, Malika's husband had, before they got married, agreed that Malika would be allowed to work. The couple was able to save 9,000 DH and move to a rented room. Malika's father then gave her some money to buy a small plot of land on the outskirts of Kenitra, and the couple built a one-room structure on it. Malika started to grow her business. She went to the market with samples of her sewing and took orders from shopkeepers. She also started selling to neighbors. More and more women kept coming to her for their kaftans. Slowly the couple built her sewing business and his fish trading business. Her husband now has two young men working for him, and Malika recently bought a third sewing machine with her loan from Al Amana. They extended their house and live in a modest two story home.

Malika's sewing business is based at home so that she can take care of her household responsibilities. On an average day, Malika gives her son breakfast before he goes to school at 8 a.m. Her husband has already left the house to buy fish at the port. Malika starts organizing and cleaning the house. At 10 a.m., her husband comes home to eat the breakfast that she has prepared. Malika bakes bread and continues to clean the house. She washes the floors every day and does laundry twice a week. She usually takes ironing to the local laundry. After the morning chores, she makes lunch for the family. Once the family has eaten, Malika has a thirty-minute siesta, and she then starts sewing. When her son comes home from school she helps him with his homework. She continues to sew until sunset when her husband comes home to pray. She makes him tea—but if she is very busy, he makes his own tea. He goes back to his stall. Malika prepares dinner. Her husband returns home at 8.30 p.m. for the final prayer of the day, has dinner, and watches TV. If business is good, Malika continues to sew until midnight.

Malika reinvests some of the money she earns back into her business and spends the rest on furniture, repairing the house, clothes for herself and her children, and other household expenses. She also gives money to her brother when he needs it. She saves as much as she can, either in cash, in *Dar't* (a rotating savings and credit association), and/or in gold. She reported having 8,000 DH in cash at home at the time of her interview. Her husband knew about 5,000 DH of it.

She did not want to tell him about the entire amount. *“There are many things I would like to buy and he would not let me.”* She has a relatively large pool of money saved for emergencies.

Malika’s husband pays for the main household expenses and also saves, but Malika is not sure how much he has. Malika views her money as supplemental to her husband’s. The property title to the family home is in Malika’s husband’s name. *“I asked him why I couldn’t own the bottom floor and him the middle floor, and he started pushing me into saying that I doubted him.”* Malika did not continue with the topic because she did not want to cause trouble.

## Future Goals

Malika would like to convert her living room into a sewing workshop and have a sewing school.

## Financial Analysis

Indicators	Amount
Business Profit	3,343 DH
Other Revenues	
Expenses	
Household	1,500 DH
Other	
Disposable Income	
Total Business Assets	12,350 DH
Personal Net Worth	35,900 DH

## Business Growth Prospects

Business Success Drivers	Positive/Negative	Details
Capacity to devote time to the business	-	<ul style="list-style-type: none"> <li>Married with two young children, Malika has to fulfill all household duties and has severe limits to the amount of time she can devote to her business. Sometimes gets help from her aunt.</li> </ul>
Capacity to re-invest profits in business	-	<ul style="list-style-type: none"> <li>Gives her brother money. If Malika got divorced, she could rely on her brother to take care of her. Malika also helped her parents build a house.</li> <li>Keeps a relatively large pool of cash for emergencies and/or extraordinary expenses such as a wedding in the neighborhood. This phenomenon is common among Al Amana borrowers and speaks to the need for more sophisticated instruments to manage emergency risk, for example medical insurance, loan insurance, life insurance, and emergency loans.</li> </ul>
Level of cooperation in the household; decision rights	+/-	<ul style="list-style-type: none"> <li>Semi-cooperative relationship with her husband, subject to her fulfilling all her gender-prescribed roles (wife, mother, homemaker, etc.). She does not disclose all profits to him as she has different spending preferences than he has.</li> <li>Agreed before they got married that Malika would be allowed to earn money, which set a good precedent. Malika is semi-autonomous in business decisions (still subject to her husband’s sanctions).</li> </ul>
Customer base	+/-	<ul style="list-style-type: none"> <li>Has built up a network of clients in the neighborhood.</li> </ul>
Location of business	-	<ul style="list-style-type: none"> <li>At home, limited space for a workshop.</li> </ul>



<b>Business Success Drivers</b>	<b>Positive/Negative</b>	<b>Details</b>
Level of education	-	<ul style="list-style-type: none"> <li>Minimal formal education.</li> </ul>
Business experience	+	<ul style="list-style-type: none"> <li>Extensive experience in sewing (12 years).</li> </ul>
Risks	- - +	<ul style="list-style-type: none"> <li>Divorce. Malika invests a considerable amount in the family home but does not have her name on the property title.</li> <li>Widowhood.</li> <li>Seasonality. Some diversification. Pastries for special occasions (occasional); fees from teaching sewing (occasional).</li> </ul>
Definition of success		<ul style="list-style-type: none"> <li>N/A</li> </ul>
Aspirations for business	+	<ul style="list-style-type: none"> <li>Wants to convert her living room into a workshop.</li> </ul>
Motivations to engage in paid work	+	<ul style="list-style-type: none"> <li>Financial independence.</li> </ul>
Choice of business activity	-	<ul style="list-style-type: none"> <li>Taken out of school, no choice. Mother taught her to sew.</li> </ul>
Gender identity	+/-	<ul style="list-style-type: none"> <li>Wife, mother, homemaker. Not income earner. Her income is supplemental to the household.</li> </ul>
Head of household	-	<ul style="list-style-type: none"> <li>No. Husband has final decision rights.</li> </ul>
Level of competition	-	<ul style="list-style-type: none"> <li>High. A lot of women engage in the same activity.</li> </ul>
Loan from Al Amana	+	<ul style="list-style-type: none"> <li>Malika put the 5,000 DH loan toward a third sewing machine (estimated cost 7,500 DH).</li> </ul>
<b>Overall growth prospects</b>	<b>Medium</b>	<ul style="list-style-type: none"> <li><b>Could increase net profit to 3,500 DH. Will be easier when she is older and children have grown.</b></li> </ul>

## CASE STUDY # 2: FAMILY MATRIARCH

### Personal Profile

Fifty-four-year-old Aicha lives with her husband, five adult sons, two daughters-in-law, and one grandson. Her only daughter lives in the same town, Kenitra, with her Mason husband and two children. Aicha helps them out whenever she can. Life is tough for Aicha because none of her well-educated sons have found formal employment. Three sons work in the informal economy buying and selling goods, but they define themselves as unemployed.

Aicha's husband was laid off a couple of years ago after twenty-two years of work for a construction company. He has no pension. Fifty-five years old and suffering from health problems, he is unlikely to be able to find another job. Aicha is the main breadwinner while her husband is the head of the household.

### History

Upon their marriage in 1963, the couple lived in his father's house in the rural hinterland of Rabat. Aicha's husband worked in farming until he got a job in construction in Kenitra in 1978. When an accident put him out of work for seven months, Aicha started trading clothing and gradually built up a small business. She dealt in pajamas, trousers, woolen clothes and the like. Her husband was the main income earner, but her money, though supplemental, was vital to the house. Her husband never objected to her working.

Aicha continued to trade over the years while raising six children. Nowadays she travels once or twice a week. Like most women who bring goods from the North, she travels overnight by bus, arrives in the early morning, buys the goods, and returns to her home in the evening. That way she is gone for just one night and sleeps in a coach rather than a hotel. She has time to allocate to her business because her daughters-in-law do all of the housework.

Aicha solicits orders from storekeepers in Kenitra. On an average buying trip she brings 3,500 DH to 4,000 DH worth of working capital and has a net profit of 700 DH to 800 DH.

Aicha is on her fifth loan from Al Amana and borrows as part of a group which she defines as having tremendous solidarity. She would like to grow her business. Her limitation is capital. She simply has too many competing needs for her cash.

In 2002, Aicha's husband had to have kidney surgery costing 15,000 DH. Aicha paid for it, drawing from her savings, taking money out of her business, and selling a piece of land she had for 8,000 DH. She helped set up her husband with a little store selling detergent from a room in their house. The shop is small, with just 500 DH worth of capital, but it makes her husband's day go faster and gives him money for his cigarettes and medicine. *"It is better to make 10 DH to 15 DH a day than spend the day in a café and waste at least 5 DH."*

Aicha and her family live in a modest but comfortable house. They used to live in the slum but the government gave them a plot of land, and Aicha sold the gold that she had saved from her housekeeping money to build the first floor. Over the years they gradually built the other floors. Aicha manages to save from time to time. She has just started in a *Dar't* with 15 women and pays in 250 DH a month. Her turn will come during Ramadan. She intends to buy food with it.

## Future Goals

When asked about what she wishes for her future, Aicha said: *“I wish my kids had a good life and good jobs so that when we are old they will take care of us. Now we are relatively young and healthy and work for them, but when we are old, that they should work for us. That they can find work.”*

## Business Growth Prospects

Business Success Drivers	Positive/Negative	Details
Capacity to devote time to the business	+	<ul style="list-style-type: none"> <li>Older woman with married sons. Daughters-in-law do all household chores. Aicha is free to conduct her business.</li> </ul>
Capacity to re-invest profits in business	-	<ul style="list-style-type: none"> <li>Aicha has a huge number of dependents relying on her income, including her daughter whom she helps out from time to time because she is poor.</li> </ul>
Level of cooperation in the household; decision rights	+	<ul style="list-style-type: none"> <li>Cooperative relationship with her husband.</li> <li>Because she is the main breadwinner and he hardly earns anything, she has won the right to make decisions. Similarly, her age (54), together with the fact that she has daughters-in-law to control, has elevated her status in the house. She very much ‘rules the roost’.</li> </ul>
Customer base	+	<ul style="list-style-type: none"> <li>She has been in business for many years and has an established clientele.</li> </ul>
Location of business	+	<ul style="list-style-type: none"> <li>Outside home.</li> </ul>
Level of education	+/-	<ul style="list-style-type: none"> <li>Illiterate, however education is less of a success driver for traders than entrepreneurs working in other sub-sectors.</li> </ul>
Business experience	+	<ul style="list-style-type: none"> <li>Extensive experience in the business.</li> </ul>
Risks	-	<ul style="list-style-type: none"> <li>Divorce is a remote possibility at this stage; however, the property is in her husband’s name.</li> <li>Health/death. Aicha has very limited savings because of all her family expenses. Her husband has poor health. An emergency of any kind would set the family back. She herself gets tired so that will place limitations on her business growth.</li> <li>Customs clampdown: if tax-free zone closes down, her business will be in trouble.</li> </ul>
Definition of success	-	<ul style="list-style-type: none"> <li>That her children will get good jobs and look after her.</li> </ul>
Aspirations for business	-	<ul style="list-style-type: none"> <li>Says she is growth-oriented but in reality likes to keep the working capital at a steady manageable amount. No aspirations to formalize.</li> </ul>
Motivations to engage in paid work	+	<ul style="list-style-type: none"> <li>Survival of household.</li> </ul>
Choice of business activity	-	<ul style="list-style-type: none"> <li>Low barriers to entry, difficult to differentiate.</li> </ul>
Gender identity	+	<ul style="list-style-type: none"> <li>Wife, mother, homemaker, and now chief breadwinner.</li> </ul>
Head of household	+	<ul style="list-style-type: none"> <li>Nominally no. In reality yes.</li> </ul>
Level of competition	-	<ul style="list-style-type: none"> <li>High. A lot of women engaged in the same activity.</li> </ul>
Loan from Al Amana	+	<ul style="list-style-type: none"> <li>Aicha borrowed 5,000 DH from Al Amana and generally has 5,000 DH as working capital in her business.</li> </ul>
<b>Overall growth prospects</b>	<b>Low</b>	<ul style="list-style-type: none"> <li><b>Overriding issue is diversion of funds to family, limiting her capacity to reinvest in business.</b></li> </ul>

## F. CONCLUSION AND RECOMMENDATIONS

Moroccan women face many obstacles in growing their businesses. Many of these hurdles are a direct result of traditional gender roles. The traditional role of the woman is inside the house taking care of her family and home. Running a business is not part of the normal script but many women have become important financial providers for their households anyway. Women's businesses tend to be small, home-based, and crowded into a few, highly-competitive sub-sectors. Rather than reinvest the profits, women spend their income on family and household needs and/or save cash for emergencies.

For an MFI to be profitable, it must adapt its products and services to facilitate the needs of its current and future clients. This report offers the following recommendations and insights for Al Amana and other MFIs striving to become the providers of choice for women:

- Health insurance products would be beneficial to the growth of women's businesses. Women save large sums of cash for emergencies instead of reinvesting in their businesses. In addition, access to life insurance and loan insurance would help borrowers cope with death. MFIs can provide insurance either on their own or in partnership with an insurance company. Examples of innovators in the area of microinsurance are Kashf in Pakistan, SEWA in India, and FINCA Uganda.
- There is a significant demand for housing loans. Home ownership is a way to secure one's old age. To support women who risk losing everything in the event of a divorce, the institution should consider requiring the title to include the wife's name. SEWA Bank in India and Grameen Bank in Bangladesh are examples of innovators in this field. Pension products would also be useful for both Moroccan men and women.
- Introducing seasonal loans for small amounts with fast disbursement would enable women to take more advantage of seasonal business opportunities, such as making pastries for Ramadan, as well as pay for children's schooling. MFIs around the world are launching products such as seasonal loans, emergency loans, education loans, and lifecycle goal targeted savings accounts.
- Business training would be useful for the large group of women who are illiterate and who have little business experience. For example in Ghana, Sinapi Aba Trust combines asset building loans with intensive business training.
- Financial literacy would also be useful. An example of an innovator in this field is SEWA in India. SEWA offers financial literacy counseling and training to its clients.

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