

Exploratory Study On Rural Women's Socio-Economic Status In Morocco¹

A study on rural women's socio-economic status, perceptions, and barriers to financial autonomy.



EXECUTIVE SUMMARY

This brief presents the findings of an exploratory study conducted with the financial support and technical guidance of FLPFI. **The research project was designed and directed by the Bank Al-Maghrib, the central bank of Morocco, and studied six rural regions in Morocco.** To perform this task the research project conducted both individual interviews and focus groups. 21 individual semi-structured interviews and 15 focus groups were held, and the results provide insights into rural women's households, living conditions, and perceptions. **The most significant trend is that despite the important progress made in rural areas in terms of access to electricity and water, rural populations still live in precarious conditions. Despite of this struggle, rural women play a key role in meeting their households' duties as set out by the community. Data collected shows that policy solutions that attempt to improve rural women's financial autonomy and inclusion must be holistic in addressing some of the cultural barriers that women face. The data also draw awareness to the need for tailored financial products and institutions that recognize existing social norms and the conservative rural context in which they operate.**

BACKGROUND

40% of Moroccans live in rural areas. On average, households in these regions have high illiteracy rates and low or irregular seasonal incomes. Hence, these households are more exposed to social,

financial, and economic exclusion. **Knowing the potential role of rural women in bridging gender and regional disparities, shifting their households out of poverty, and ensuring a better future for their children, Bank Al-Maghrib endeavors to design specific policies based on rural women's needs and challenges. However, there has been little to no data available to understand the social and economic status of rural women.**

The insights provided by the study grant valuable data that contributes to better understanding the profiles of rural women and their need for tailored policies and financial instruments that improve their well-being.

RESEARCH QUESTION, DATA, AND METHODOLOGY

This exploratory study tried to understand what sociological barriers or living conditions are limiting the financial and economic autonomy of women in rural areas. It also sought to comprehend the perception of rural women regarding the roles they play or should play within their households or communities and their propensity and aspiration to be more autonomous and take new responsibilities.

The data generated serves to characterize rural women and understand their perceptions related to their financial and economic autonomy. These data were the results of 21 individual semi-structured interviews and 15 focus groups consisting of at



least 9 women each. The insights gained have been applied in the survey design of a second research phase that will collect data that is representative of rural Moroccan women, their households, and their perceptions.

KEY FINDINGS

This exploratory study identifies trends and factors that inform the lack of financial and economic autonomy of interviewees. However, due to the limited sample size one should not claim that these findings represent all Moroccan rural women and their livelihoods. With this caution in mind, the data collected through semi-structured interviews and focus groups does paint a vivid picture of the socio-cultural characteristics of some rural women. The most significant trend is that despite the important progress made in rural areas in terms of access to electricity and water, rural populations still live in precarious conditions. Despite of this struggle, rural women play a key role in meeting their households' duties as set out by the community.

Concerning social norms, data shows that rural households are changing, but some structural cultural traditions still limit the economic autonomy of women:

- Households are shifting from being composed of extended families to mononuclear households.
- Arabic is spreading thanks to television, and diverse information is being accessed through social media.
- More girls are accessing schooling and women are receiving literacy programs. However, for most of them education comes to an end after primary school due to: i) safety issues, ii) limited resources, or iii) cultural considerations (like early marriage).
- Patriarchal rules still determine behavior: most rural women still find themselves depending on men's decisions, facing restrictions on their mobility, being disparately burdened with household responsibilities without financial retribution, and facing resistance from older women who reinforce patriarchal norms.


- Some interviewees explain they do not access financial products because of religious considerations and concerns that financial products are not Islamic finance-compliant.

When focusing on living conditions, it is possible to observe some positive and negative trends. For example, positive insights that can guide policy and projects that aim to improve rural women's financial and economic autonomy are the following:

- Most interviewees actively use mobile phones or smartphones. Moreover, young women use their phones to access social media, communicate with each other, or find information.
- Interviewees state that they wish to create their own income-generating activities. They think this would be possible if training and support were available.
- Women are playing a more active role in generating income for their households and managing the family budget. This is especially true in mononuclear households.
- "Independent women" have been mentioned as role models, showing how earning money and starting income-generating activities lead to further empowerment in the household and the community.

However, these positive conditions are limited due to other circumstances that were reported:

- In places where connectivity to water or electricity is limited, women are responsible for drawing water and collecting firewood.
- While access to primary schooling has improved, rural areas have no access or very limited access to health centers and secondary education institutions.
- Rural women face limited access to formal employment and struggle to make a regular income.
- Households encounter several financial stress events especially during holidays, Ramadan, and the back-to-school period.

- 
- Financial institutions are far from women’s daily life or context as they target more prosperous populations with regular incomes; or fail to adapt to women’s needs or the conservative rural context.

TAKEAWAYS AND NEXT STEPS

Data collected shows that policy solutions that attempt to improve rural women’s financial autonomy and inclusion must be holistic in addressing some of the cultural barriers these women face. Digital media tools and communication campaigns targeting men and elders could prove useful to change some cultural norms. It also shows how role models or programs that provide training or assistance to female entrepreneurs have the potential to unlock social and economic benefits for women, their households and communities. Finally, data also draws awareness to the need for tailored financial products and institutions that recognize social norms and the conservative rural context.

ENDNOTES

1. This concept note is based on the reports presented by the Payment Systems and Instruments Oversight & Financial Inclusion Department of the Bank Al-Maghrib. All data and comments reflect the findings of the study, and FLPMI was not responsible for the data collection or analysis presented in the study. The research was done independently by consultants hired and supervised by the Bank Al-Maghrib.