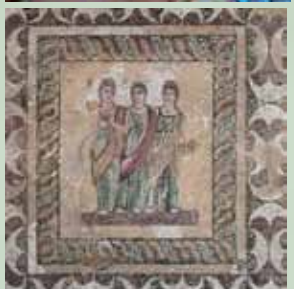




United Nations  
Economic Commission for Africa  
Office for North Africa



# Improving access to finance for the empowerment of rural women in North Africa

Good practices and lessons learned

*Publication based on case studies of  
Tunisia, Morocco, Algeria and Egypt*

2014




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This publication was prepared under the supervision of Mrs. Karima Bounemra Ben Soltane, Director of ECA-NA, and coordinated and revised by Mrs. Houda Mejri, Information and Gender issues Officer. It has been enhanced by the technical contributions of Mrs. Nouzha Lamrani and Nadia Bellal, ECA consultants, and takes into account the conclusions and recommendations of the regional expert meeting on the theme « Improving access to finance for the empowerment of rural women in North Africa » (Rabat, Morocco, October 31st – November 1st 2013).

The final layout and edition of this paper were ensured by Mr. Mohammed Mosseddek, Research Assistant.

## FOREWORD

Unless they are able to exercise their own rights, women will not move forward, and this is especially true in the case of rural women whose social and economic rights are often neglected, which further complicates the situation and issues concerning rural areas where gender inequalities are tougher, and more noticeable at all levels. Nevertheless, women make a considerable contribution to agriculture and rural economy in developing countries, but compared to men, they have lesser access to productive resources and employment opportunities, among other things.

According to FAO, reducing gender inequalities regarding access to resources, services and employment could develop the agricultural production of these countries by 2.5 to 4 per cent, and globally help to reduce the number of people suffering from hunger by 100 to 150 million. But the reality on the ground is quite different. Women living in rural areas face many obstacles, mainly in their access to education and schooling, employment opportunities, land ownership and access to other productive resources such as all forms of financing. In view of these unequal opportunities, rural women are limited to modest and lower yielding activities, and work mainly in the informal economy. This limits their production capacity and impacts negatively on them, as well as on their families and rural areas communities in general.

It is increasingly recognized that the effective empowerment of rural women implies comprehensive strategies to overcome the persistent obstacles they face. The lack of gender-specific analysis, of awareness about socio-economic issues and of political will result in policies and programs that only replicate the systemic obstacles and hamper women empowerment and their involvement as fully fledged economic players. This situation calls to review the policies and laws in force so as to ensure all women, including those living and working in rural areas, an equal access to productive resources, basic services, employment opportunities, and labor-saving technologies. It also highlights the need for North-African countries to review the laws that restrict women's legal capacities.

In addition, the current economic and social conditions in the countries of North Africa reveal the need to strike a better balancing of public policies and strategies in favor of the most disadvantaged regions, mainly rural areas. It is up to the State to show a stronger political will to encourage the participation of all social players, to implement development strategies and to have the ability to meet the needs of all social categories, including women who play a significant role in the development and stability of rural areas, as well as in food security in the countries of the region.

In order to support the member states in this process, and in line with the new orientations of the United Nations Economic Commission for Africa and the strategy of its regional Office for North Africa, that aims at strengthening research on gender and mainstreaming this issue in its programs and activities, in October 2013 the Bureau organized a regional expert meeting on "Improving access to finance for the empowerment of rural women in North Africa" and prepared this publication on the access of rural women to finance, based on case studies covering Algeria, Egypt, Morocco and Tunisia.

This paper aims at identifying the difficulties and discriminations that women face regarding their access to and control of funding resources, at highlighting best practice and analyzing the prospects for a better adjustment of strategies to enhance rural women's access to finance, in order to promote their rights and role as development players.

This study also raises the issue of how to develop rural areas through integrated development programs, in order to help stabilize women - but also educated rural girls - in their home environment, to root them deeply in that environment particularly by improving its economic attractiveness. Access to finance and qualitative support, along with the creation of alternatives and opportunities in new sectors such as information technologies, activities related to ecotourism and green economy, are a few of the courses of action this study recommends for consideration.

This study also suggests tools to address other issues deriving from the observations and analyses made therein, the most relevant being: how to encourage legislators to review legislation relating to women's access to productive resources and the promotion of entrepreneurship in rural areas; how to convince banks and micro-credit organizations to better focus on women customers; how to attract investment dedicated to rural women, including young educated young women; how to focus on less traditional sectors and thus create a new dynamic for employment in rural areas; what assistance should be offered to member States in order to allow them to provide a breakdown of statistics by sex that could provide better information in the decision making process for setting rural development policies and strategies, integrating the gender approach systematically ?

We hope that this publication will open new prospects for research concerning this essential issue and will contribute to strengthen the necessary consistency between the needs and rights of rural women in the countries of North Africa on the one hand, and the national development policies and strategies on the other. The ECA-NA will continue to support its member States in their efforts in this field.

*Karima Bounemra Ben Soltane  
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The Zeugma Gypsy, Gaziantep Archeological Museum, Turkey

## INTRODUCTION

### 1. Context

During the last decade, many international conferences and meetings have focused on the conditions of rural women, recognizing their role in the agricultural production and the rural development in most developing countries. These international events adopted several recommendations and resolutions, the main one being Resolution 62/136 dated December 18, 2007 of the UN General Assembly establishing the International Day for Rural Women.

The last of these meetings was the fifty-sixth session of the Commission on the status of women in March 2012. The main theme of this session was “The empowerment of rural women and their role in poverty and hunger eradication, development and current challenges”. The report issued by the Secretary General on this occasion sheds light on the constraints and inequalities which rural women face all over the world, and strongly recommends taking into account rural women and girls and capitalizing on their skills. In its recommendations, the report emphasizes the following:

- Strengthening the implementation of all existing commitments on rural development and rural women’s empowerment and rights, in particular the provisions of the Convention on the Elimination of All Forms of Discrimination against Women;
- Adopting gender-responsive rural development strategies and budget frameworks, and ensuring the mainstreaming of rural women’s needs and priorities;
- Setting up special temporary measures in order to ensure the full and equal participation in decision-making bodies at the national and local levels for rural and indigenous women;
- Targeting rural women in national and local employment creation initiatives and building their productive capacity to enable them to participate in the global value chain;
- Developing monitoring and evaluation strategies and frameworks on gender equality and women’s empowerment in rural areas to ensure efficient progress monitoring and impact measuring, and finally strengthening the capacity of national statistics bodies in order for them to collect, analyze and disseminate comparable data, including the use of time with a gender breakdown in rural areas.

Within the framework of the implementation of the recommendations of the said fifty-sixth session, through its North Africa sub-regional office ECA organized an ad-hoc expert group meeting on “Improving access to finance for the empowerment of rural women in North Africa: good practices and lessons learned”. For this meeting, the commission carried out four case studies



covering four countries of the sub-region, namely Algeria, Egypt, Morocco and Tunisia, which were used as a platform for discussion and served as the basis for this publication.

## 2. Objectives of this publication

The main objective of this publication is to establish a diagnosis of the access to finance and the financial resource control by rural women in these countries, through a gender-sensitive approach, in order to identify progress made and existing obstacles and formulate the necessary recommendations. A study of ongoing strategies, policies and programs taking into account gender inequalities in rural areas and the specific strategies developed by various stakeholders in this field (governments, financial institutions, specialized financial bodies, NGOs, etc.) to enhance the access of rural women to funding was carried out. This publication aims at understanding the major challenges regarding this situation and presents some of the practical issues : i) measures to be undertaken regarding development strategies and programs to further promote the condition of rural women; ii) how to facilitate access of rural women to funding mechanisms, and how to convince providers such as banks and micro-credit organizations to further focus on women customers; iii) how to attract investment dedicated to rural women - including young graduates - and promote the less traditional sectors such as ICTs, green economy, and eco-tourism; iv) what assistance should be offered to member States in order to improve the production of statistic with a gender based break down, etc.

This publication mentions various national and regional experiences and initiatives on the access of rural women to funding, and suggests thoughts and innovative actions, as well as feasible recommendations for the middle and long term, targeting decision-makers and development players in charge of the promotion of rural women in the sub-region.

This work was carried out based on the following methodology:

- Definition of concepts and terminology regarding the topic, analysis of documents and reports about the condition of rural women, their access to funding and their control of funding resources (bank reports, micro-credit organization activity reports, etc.);
- Interviews with leaders of some targeted stakeholders such as : agricultural credit bodies, micro-credit NGOs, agriculture departments, central bank, etc.; focus groups with rural women who received micro-credits for the implementation of a project, and finally the results of the ad-hoc expert meeting organized from October 31<sup>st</sup> to November 1<sup>st</sup> 2013 in Rabat (Morocco).

## 3. Constraints

Constraints identified when carrying out this study are of two categories:

**3.1.** The lack of reliable and up to date data concerning rural women due to the fact that it has only been a few years since donors and governments have started focusing on this issue, when the lack of data became obvious. Generally

speaking, indicators used in carrying out MDGs do not distinguish between rural and urban areas, as it is shown by the studies and reports on MDGs assessment (national and international MDGs Reports, etc.)<sup>1</sup>. Furthermore, in both international and national statistics, figures are seldom broken down by place of residence (UNDP, ILO...), and regarding access to funding resources and financial inclusion in general, there is no data available according to place of residence or sex, either in international or national reports. In rural areas of the four reviewed countries, informal sources are the main source of information about the access of women to funding resources (tontines, saving in cash or kind, jewelry, family loans, etc.), and regional, local or national data related to these resources is non-existent. We therefore cannot estimate them without specific surveys. Even concerning formal sources, access and financial inclusion indicators (ownership of land or livestock, loans, micro-credit, etc.) are non-existent; and if they are available, they are not broken down by sex or place of residence. As for the control of formal and informal funding resources, there are very little indicators in this regard, while it is well known that empowerment of women cannot be achieved without them controlling their own resources.

In addition, there are very few studies and little research material related to the conditions of RW in North Africa, particularly about access to resources and their control. Besides the lack of data in this field or relating to rural populations' living conditions in general, there are also problems with regards to the concepts adopted by those who produce statistics which are not always suitable to measure the activity of women, especially in a rural environment. Let us only mention as an example the problem arising from the definition of the "active population" concept. This term means "all the persons, men and women, who make up the necessary labor force to produce goods and services in a given reference period for a study". In rural areas, people – mostly women – often cannot distinguish economic activities from those who have a non-economic character. For women and girls, outward journeys to fetch water from the well or the fountain, housework, looking after the children, collecting wood or vegetables, weeding a field or dealing with the cattle are combined tasks (domestic tasks and tasks for the production of economic goods). These women and girls generally declare that they have no occupation. There is another difficulty relating to the fact that the concept of work is even sometimes confused with that of paid work. The low percentages of female activity reported by the censuses and national surveys are a result of this fact. In addition, as the agricultural activity is mainly seasonal and the data cannot be based over one reference period<sup>2</sup> only, one needs to be cautious in considering

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1 ECA : 2012 MDG report: Assessment of progress in Africa toward the Millennium Development Goals, 2012 - ILO : International conferences of labor statistics experts - ILO-FAO : Gender and Employment Policy Briefs 2010

2 Nouzha Lamrani :

- Les structures d'emploi dans le milieu rural 1960-1982 et au-delà. Annales Marocaines d'Economie - Revue de l'Association des Economistes Marocains. Summer 1994.
- La pluriactivité des ménages agricoles Le cas du Maroc Annales Marocaines d'Economie - Revue de l'Association des Economistes Marocains. No. 22/ 23. Summer 1998.

all data relating to female activity in rural areas, and try to assess these with the help of time-use data if available, or qualitative information. According to our interviews with persons in charge of Micro-Credit Associations (MCAs) in Morocco for instance, rural women do not declare their activities nor their savings, because “It doesn’t work like this, it is cultural” (superstition, evil eye, discretion, decency, etc.).

### 3.2. Constraints relating to the political conditions in Egypt and Tunisia:

Given the political instability in these two countries, conducting the research was difficult. This caused some delay, or sometimes restrained access to the necessary information. We were not able to organize direct interviews or focus groups in Egypt.

The present results should consequently be further developed by other surveys and studies extended to other countries in the region, so as to establish a more complete and comprehensive diagnosis of the access of women living and working in rural areas to funding resources. To further document this subject and to encourage research on the economic role of rural areas in general would contribute to efforts aiming at reconsidering the policies and strategies adopted so far in this field, and to review the legislation and other obstacles that restrict women’s capacities in this regard.

This publication prepared and based on four country case studies covering Algeria, Egypt, Morocco and Tunisia, is built around the following chapters:

- I. Rural women and development in North Africa
- II. Access of rural women to funding resources in the countries under review: reducing constraints and fostering good practices
- III. Main conclusions and recommendations







Roman mosaic, Tunisia



## I. Rural women and development in north africa

All research and exploration requires prior definition of the main concepts used therein. For this study, concepts adopted are as follows:

- **Rural women:** are all the women and girls who reside in rural areas, where active population of both sexes is employed in several activities: agriculture, trade, services, industry, handicraft, etc.
- **Access to financing:** means the access to all formal and informal funding resources to meet the various consumption or investment needs: cash resources derived from formal or informal activities but not deposited into a bank account; current or savings accounts in public or private agencies, or specialized institutions; loans from these organizations, micro - credits from NGOs, government grants, informal loans from friends or family, tontines, sale of jewelry (hoarding), etc.
- **Empowerment of women:** does not only depend on funding resources and their control by women, but also on a number of factors such as gender inequalities (the social power relationships), the socio-cultural environment, the laws and traditions in force, as stressed in several United Nations reports<sup>3</sup>. The UN defines “empowerment of women using five main criteria reflecting respectively the dignity, the right to make and set one’s choices, the right to access resources and opportunities, the right to have control on one’s life inside and outside the home, and the capacity to influence social change to create a fairer economic and social environment, at the national and international levels.”

### Rural women in developing countries: some indicators

#### - Importance of rural women in the agricultural and rural work

Rural women account for one fourth of world population. In developing countries, they represent 43% of the active population and provide most of the agricultural production<sup>4</sup>. Women’s contribution to agriculture and the rural economy is considerable in these countries, however, unlike men, they have a lesser access to productive resources and employment opportunities. In the FAO report entitled “The State of Food and Agriculture”, the chapter “Women in Agriculture: closing the gender gap for development (2011)”, shows that reducing gender inequalities in the access to resources, services and

3 - UNDP (2008) « Innovative approaches to promoting women’s economic empowerment », [<http://undp.org/women/publications.shtml>]

- United Nations (2010) « Millennium Development Goals: 2010 Report », [<http://www.un.org/fr/millenniumgoals/pdf/report2010.pdf>]

4 UN-Women: Report of the Secretary General on RW. March 2012 <http://www.unwomen.org/fr/>

employment would develop the agricultural production of the countries by 2.5 to 4% which would, on a global scale, reduce the number of people suffering from hunger by 100 to 150 million. In regions where agriculture is the main employer of rural population, the number of poor workers is quite high. Most rural women workers are unpaid family or independent workers, and they are exposed to unstable and low-paid jobs. Women in rural areas generally work longer hours than men. This type of work is rarely covered by labor regulations because of its informal nature.

Gender-specific standards determine the role of women and men in agriculture and rural work. These standards are often slow to change and women still carry out the major part of housework (housekeeping, child and elderly parent care, collecting wood, fetching water, etc.), as well as the unpaid productive work (participation in agricultural work, cattle tending, etc.). These forms of activity are not recognized as labor and are not included in employment statistics. Such multiple tasks are due to the non-existence or lack of basic social infrastructures (access to water, electricity, roads, childcare centers, schools, hospitals) and limit the opportunities for paid work. This also leads girls in particular drop out of school. The insufficient or unequal access to education and training for young people in rural areas, specifically for girls, is a major constraint which prevents them from securing a decent and productive job in their adult life<sup>5</sup>.

#### - Access to resources



It seems that there is a glass ceiling concerning women's careers in general, and a "metal" ceiling in the case of rural women's careers, because access to funding is often impossible without the presence of a man even if he is not active. **Hardly 20% of rural women are owners of the land they cultivate and only 10% in North Africa, Central and Western Africa, and the Middle East.** Men have twice as many chances as women to own a company with employees in developed and developing countries, except in East Asia, where the rates of ownership between men and women are similar. In the non-traditional agricultural exports sector, women work in the least qualified jobs, which are increasingly occasional and flexible jobs, with no social security nor other welfare benefits. They are paid on average 25% less than men. Although micro-finance has

5 FAO, IFAD and ILO : Gender and Rural Employment Policy Briefs : lessons learned from the 2009 FAO-IFAD-ILO Workshop on Gaps, trends and current research in gender dimensions of agricultural and rural employment: differentiated pathways out of poverty. For more details (fao-ilo.org)

Policy briefs :

- Gender-equitable rural work to reduce poverty and boost economic growth
- Investing in skills for socio-economic empowerment of rural women
- Rural women's entrepreneurship is a "good business"!
- Agricultural value chain development: Threat or opportunity for women's employment?
- Women in infrastructure works: Boosting gender equality and rural development!
- Making migration work for women and men in rural labor markets
- Breaking the rural poverty cycle: Getting girls and boys out of work and into school

brought them some opportunities to have an independent job, including in non-agricultural activities (42% of rural income of households in Africa), men tend to profit from higher loans.

#### - Access to basic social infrastructures

Only one third of rural women receive medical care in the world, 60% of under-fed people in the world are women and girls in rural areas.

#### - Access to education

Two thirds of the 800 million illiterate in the world are rural women. The global rate for school attendance in secondary education for girls in rural areas is 39%, against 45% for boys. Education and training are powerful tools to fight against poverty and hunger and to foster women empowerment. Educated women are more likely to have a better health, a higher income, and to exert a greater power in decision making in their home. The data collected in certain African and South Asian countries show that they are able to take care of their own children's education, thus breaking the circle of poverty.



### **Rural women in Africa and North Africa**

Poverty in Africa is geographically-related, and characterized by a higher prevalence of rural poverty that affects men and women on an unequal basis. Over all the 37 countries which provided data on this indicator, there exists a clear disparity between urban and rural poverty, the latter being at least three times higher. In Morocco, Egypt, Ghana, Zambia, Cameroun, Cape Verde and Rwanda, women are the most affected by poverty<sup>6</sup>.

In North Africa, men (32.2 percent) are less likely to work in vulnerable jobs than women (55.1 percent). On the African continent, North Africa is by far the area with the highest unemployment rate among young people and women; and this situation has hardly varied during the past decade.

Education: A majority of African countries have made sustained progress in this field and are on the right track to reach the target of net enrolment rate of schooling at primary level by 2015. Girls are however more likely than boys to drop school, and this is why the rates of completion for primary education are low for them.

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6 ECA : MDG report 2012 Assessment of progress in Africa toward the Millennium Development Goals, 2012

**Employment:** employment of women in the non-agricultural sector is weak compared to other regions in the world. In 2009, the proportion was respectively 18.8 percent in North Africa and 32.6 percent in the rest of Africa. In North Africa, the proportion of women employed in industry dropped down between 2000 and 2011.

**Political empowerment:** Five African countries are amongst the top 30 of the world with regards to political empowerment of women: South Africa, Mozambique, Angola, Uganda and Tanzania (Egypt and Algeria hold the lower ranks in Africa). As for the world index of gender gap, the first five African countries are Lesotho, South Africa, Burundi, Mozambique and Uganda; whereas Chad, Mali, Ivory Coast, Morocco, Benin, Egypt and Algeria are among the worst in this respect.

**Access to social basic infrastructures:** Maternal health remains a subject of concern in the majority of African countries. The Maternity Mortality Rate (MMR) average in the continent was of 590 deaths for 100,000 live births in 2008. This means that in the said year, one woman died in Africa from the aftermath of her pregnancy or giving childbirth every 2.5 minutes, making it 24 deaths every hour, 576 per day and 210,223 over a year. From 1990 to 2010, more than two billion people (89 % against a target of 88 %) could reach a source of improved drinking water, but this was not the case in Africa where the rate of access to a source of improved drinking water for rural African population increased only from 42 percent to 53 percent during the same period.

This set of indicators on the situation of rural women provide the empirical evidence that the living conditions of rural women, as it is increasingly recognized, are major obstacles to their access to/control of resources, including financial ones, which are the subject of this study.

## **Formal and informal funding resources in rural areas**

### **A. Funding supply in rural areas**

Funding resources consist of internal and external resources. Internal resources may be personal capital contributions either in cash form, or in banked form (current and savings accounts in banks or other institutions), or hoard resources (jewelry and others). These are the result either of women's activities or of other family members (transfer of funds by migrants from elsewhere in the country or abroad). The second category are the external funding resources that can be informal or formal.

In rural areas, the informal system is widespread because of the various constraints relating to these areas: populations often living in remote areas where infrastructure is defective, inexistence or lack of financial institutions, income from informal activities with no guarantee...<sup>7</sup> This informal system can take various

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7 Micro-finance portal <http://www.lamicro-finance.org/>

forms, some of them specific to certain communities: tontines, loans from private lenders (often called usurious credit because interest rates are high), informal savings entrusted to mobile bankers, loans from the family or friends, etc.

Various institutions offer formal funding: loans for development projects, trade banks, banks specialized in rural/agricultural loans; micro-finance organizations (managed by NGOs or specialized institutions) and official bodies (subsidies and various grants). In rural areas, there are many micro-finance institutions, and they try to adapt to the specific needs of women in those areas.

Regarding their access to funding resources, and taking into account the constraints listed above, one of the objectives of this study is to analyze the offer for formal funding. This requires defining certain concepts, such as:

Micro-finance: system allowing a range of financial services (savings, insurance, money transfer, means of payment and loans) adapted to the needs of people with low income, micro enterprises and very small businesses. Thanks to outreach services, **this system makes it possible to serve a population generally not covered by the traditional financial system.** The objective is to allow these people and companies to better manage their income and expenditure, to smooth their consumption, acquire assets, protect themselves from external risks, and invest in an activity in order to increase their income. Sometimes, micro-finance includes non-financial services (literacy, training, etc.) allowing a better use of the financial services.

Micro-credit: a loan of a small amount granted to people with low income to allow them to improve their living conditions, as well as to micro-enterprises and very small businesses to help them launch income-generating activities.

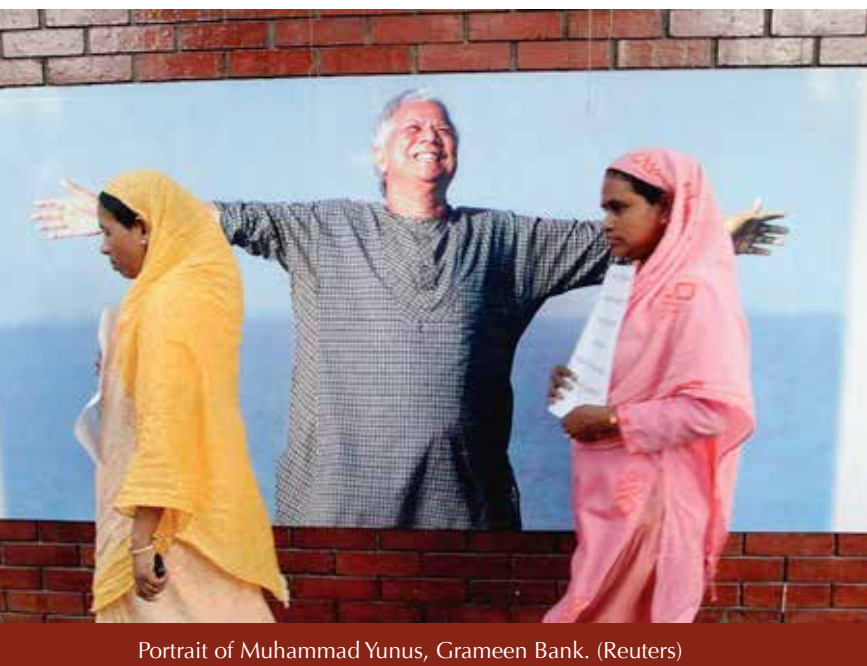
Financial inclusion: in contrast to financial exclusion - where a large range of the population does not have access to financial services adapted to their needs - financial inclusion designates the creation of financial systems accessible to the whole population.<sup>8</sup>

Rural micro-finance has developed in very diverse organizational forms:

- ***The “Grameen Bank” model:*** a loan, which may be of a very small amount, is granted to a group of borrowers who are interdependent regarding its refunding.
- ***Savings and Credit Mutuals :*** these are co-operatives managed by their members. In the initial model, the mutual gives priority to the collection of savings, the loan is granted from the resources of savings, and the savings are a part of the guarantee requested from the borrower. Within the African micro-finance system, these cooperative networks make the strongest contribution to financing agriculture.
- ***Village Funds from Self-managed Savings and Credit (CVECA):*** The key principle of CVECA is to mobilize social cohesion at the more decentralized level, generally the village. The Village Fund belongs to the

8 Ministry of Finance : A coordinated vision for the development of micro-finance in Tunisia 2011-2014





Portrait of Muhammad Yunus, Grameen Bank. (Reuters)

community members who manage it. The loan is given initially on the basis of resources from the collection of savings, in order to make the borrowers more aware of their responsibilities. The CVECAs differ from Mutuals by their technical management as they are not managed by employees, but by village staff designated by the members.

- On the basis of these emblematic models, many experiments have been developed using elements from one of the models or another and adapting them to new contexts.

### **B. Impact of micro-finance on women: results based on existing literature**

At the international level, since the 1990s with the rise of micro-finance in rural areas, several

studies and reports point out the importance of women's access to funding resources, but they also highlight the limits and obstacles that these women encounter, especially the poorest of them<sup>9</sup>. Although rural women form a basic pillar for the survival and management of the family, they are faced with the major difficulty of access to resources such as loans. It is worth noting however that access to/control of funding resources and their improvement has a positive impact on the well-being of the family and community. Several studies carried out in Africa, Latin America and South Asia showed that women allocate a greater part of their income to the well-being of the household than men do<sup>10</sup>. They showed that women are more likely to devote more money to the improvement of health and food in the household, as well as to the schooling of children<sup>11</sup>. This means that targeting women contributes

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- 9 - IFAD : Gender and rural micro-finance : reaching and empowering women August 2009 - Guide for practitioners  
 - R. M. Vonderlack and M. Schreiner (Saint Louis University, USA) November 2002 in « Development in practice, Vol 2, n°5, pp.602-612. Synthesis by Betty Wampfler for Pole Micro-financement BIM 2004.  
 - Commission on Women and Development DGD, General Directorate of Development Cooperation - FPS Foreign Affairs, Foreign Trade and Development Cooperation - Brussels 2011 : Access to and control of resources by women: a challenge for food security.
- 10 IFAD : Gender and rural micro-finance : reaching and empowering women August 2009 - Guide for practitioners
- 11 For the analysis of studies relating to the link between assets of women and the household well-being, see :  
 - Quisumbing, A.R. and McClafferty, B. (2006), Using gender research in development, International Food Policies Researches Institute (IFPRI), Washington, DC.  
 - Gammage, S. (2006), A menu of options for intra-household poverty assessment, United-States Aid for International Development (USAID), Washington, DC  
 - Chant, S. (2003), New contributions to the analysis of poverty: Methodological and conceptual challenges to understanding poverty from a gender perspective, Mujer y Desarrollo Series No. 47, Women and Development Unit, Latin America Economic Commission (ECLAC), United Nations, Santiago, Chili.

to further reducing poverty of children and households. Women rate higher than men in so far as refunding of loans, but also with regards to saving, and they are able to form effective groups to collect savings and grant many small loans with a lower cost.

**These studies however reveal four main limitations:**

- *Micro-finance services remain almost exclusively limited to urban areas.*
- *Even if the women have had access to more funding resources thanks to the development of micro-finance since the 1990s, this access is not equal to men's, and they do not have control of these resources. Although micro-finance can contribute to their empowerment and well-being, women are far from profiting from equality. The amounts for the loans granted to them are lower than those granted to men; and the majority of the programs they can use do not grant them sufficiently high loans to buy assets such as lands or houses. The loan must often be guaranteed or secured by a male "tutor". Moreover, a man can use the proceeds of the loan granted to his wife or negotiate directly with a male lender to obtain the loan in the name of his wife. The increased contribution to the household income does not necessarily improve the woman's living conditions nor equality within the couple.*
- *Very poor women do not profit from loans: micro-finance seems to have less impact on the poorest women and the most underprivileged.*
- *The limits of "traditional" micro-finance which focuses on offering small loans were subject to a lot of criticism: the loan is not always designed according to the specific needs of poor women. The products designed are generally based on the assumption that women have economic activities which the loan is then supposed to help develop; but the services offered rarely integrate family needs (health, schooling...) that women often ensure in the household. The design for loan products doesn't integrate constraints specific to women. Compared to savings, loan is more risky and less flexible. Saving has many advantages: it is voluntary, non-compulsory and makes it possible to face risks and uncertainty. It is a reserve that allows benefiting from investment opportunities, whereas loan is a debt.*

These analyses as well as the modalities of access to funding resources - to some extent - apply to rural areas in either Algeria, Egypt, Morocco or Tunisia. This issue will be addressed in the country case studies, a synthesis of which is presented in the following chapter.





A roman mosaic representing a basket of cherries

## II. Rural women's access to funding resources in countries under review: reducing constraints and fostering good practices

### Tunisia case study

#### A. National context

##### a. Social-economic context

Following the political change driven by the January 2011 revolution, it became apparent in Tunisia that poverty and unemployment rates are much higher than what official communication used to publish. Despite a strong growth and a seemingly stable macro-economic environment in the past, Tunisia is an obvious example of fragility of an economic system based on a model of inefficient growth<sup>12</sup>. In addition to these structural problems, there are other issues relating to the collateral damages of the January revolution and civil war in Libya<sup>13</sup>. Tunisia is ranked 94th for HDI (same ranking as in 2011) and the value of the index underwent significant change since 2005. As for the gender inequality index, the country holds the 46th rank in 2012, far above Morocco (84th) out of 148 countries, with a value at 0.261 which is lower than the world average (0.463) and the average value for Arab countries (0.555). This shows the significant progress of Tunisia in the field of gender equality.

##### b. Gender equality context

**At the international level:** Tunisia is party to key international commitments on gender equality: commitment to the MDGs, ratification of the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), ratification of the Optional Protocol to the Convention in June 2008, etc.

**At the national level:** the 1959 Constitution established the principle of gender equality and guaranteed all citizens the same rights and obligations. The status of Tunisian women - established in the Personal Status Code (PSC) - is one of the most modern in the Arab and Islamic world. Women's rights in Tunisia have evolved and continue to move forward through several reforms at the legal, political and social levels (1957, 1993, and 2007). The new Tunisian Constitution adopted on January 26, 2014 establishes the rights of Tunisian women and the fight against violence towards women. It compels the State to guarantee women's representation in the elected bodies, thus introducing for the first time in the Arab world the principle of gender parity in Tunisian official assemblies.

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12 Mercy Corps: An assessment of the financial and non-financial market of South of Tunisia, the governorates of Gafsa, Kasserine, and Mededenine, December 2011-January 2012 Tunis, Tunisia

13 Ministry of Finance: A coordinated vision for the development of micro-finance in Tunisia October 2011

However, many inequalities persist in all areas: women's access to decision-making bodies, access to employment, to resources, etc.

After the 2011 Revolution, women felt a threat over their long-standing rights. The contradictions in statements from leaders of some influential parties on the political scene raised a feeling of insecurity among women, and within all democratic forces. The strong participation of Tunisian women in the January 2011 revolution and the events that followed is however now widely recognized.

### *c. Rural women living conditions*

In Tunisia, poverty is concentrated in rural areas and certain regions, particularly the Mid-West. The level of consumption in the communal areas is about twice that of non-communal areas and the situation has not evolved much between 2000 and 2010<sup>14</sup>. **Rural women play a major role in farm work, off-farm and domestic work.** The current legislative reforms have not eliminated all discriminatory practices, nor changed the division of work according to gender that characterizes the patriarchal organization of the peasantry<sup>15</sup>. Women's poverty in rural areas and gender inequality which are similar to those of developing countries and North African countries analyzed in Chapter 1 can be assessed through several significant indicators:



14 INS: Measurement of poverty, inequalities and polarization in Tunisia 2000-2010. October 2012

15 Souad Triki: Marginalisation des femmes rurales en Tunisie in Sexe genre et société - Edition CODESRIA Karthala, 2004



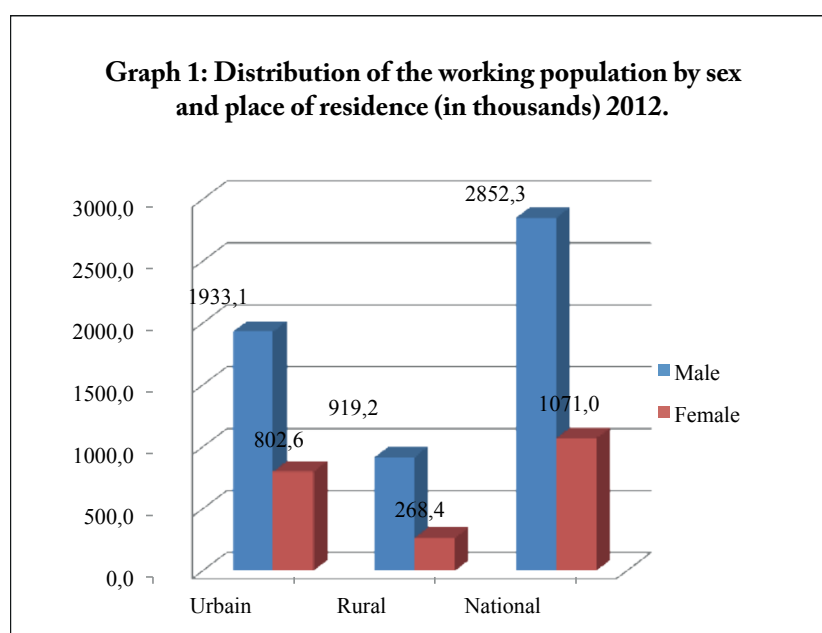
### - Access to employment: invisible work and vulnerable jobs

The Employment Survey of 2011 indicates that 34.2% of the population lives in rural areas<sup>16</sup>. As the data in the table below shows, employment is 70% urban. Women working in rural areas account for 25% of working women (32.3% for men). The proportion of working women in rural areas is only 22,6% (percentage of women).

**Table I: Distribution of the working population by sex and place of residence (in thousands) 2012.**

Gender	Urban	Rural	National
Male	1933.1	919.2	2852.3
Female	802.6	268.4	1071.0
Overall	2735.7	1187.5	3923.3
Women's ratio in the working population	29.3	22.6	27.2

Source: data received from the INS



The activity rate of women is 25.8% compared to 70.3% for men. Female employment work is mainly concentrated in agriculture, manufacturing industries, services, and these are activities vulnerable to climate and economic hazards and downturns. In rural areas, the female activity rate is only 19.1%

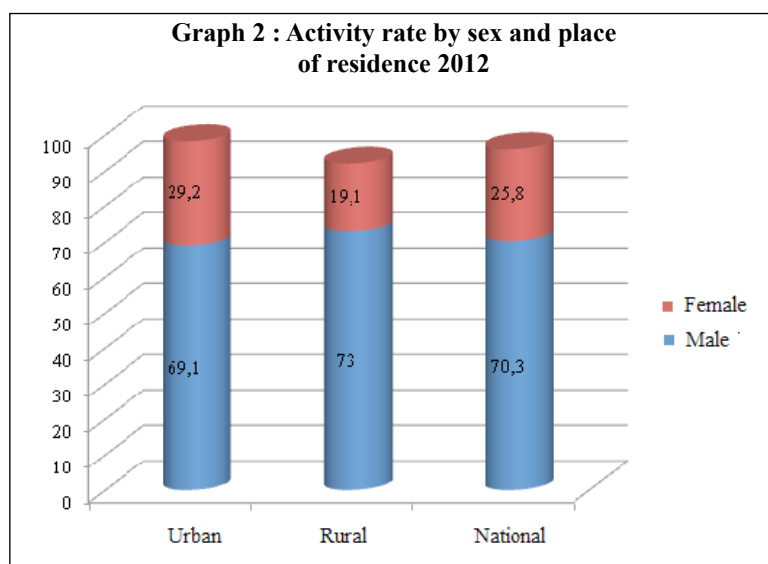


compared to 73% for men. The gap between men and women in rural areas is more noticeable than in urban areas: 53.9 compared to 39.9 (Table II). This data does not take into account the invisible work of rural women as it has been shown in numerous studies. A rural woman has an average daily workload of 9.3 hours compared to 6.2 hours for the head of household<sup>17</sup>. These figures are inconsistent with rural women's statements who say they work all day (paid and unpaid work).

Table II : activity rate by sex and place of residence 2012

Sex	Urban	Rural	National
Male	69.1	73.0	70.3
Female	29.2	19.1	25.8
Both	49.3	44.6	47.8
Gap between men and women	39.9	53.9	44.5

Source: data provided by the National Institute of Statistics (INS)



The most important socio-professional status for rural women is salaried work: 59.5% of women, almost as high as men (61%). The family worker status comes in second position: 22.8% compared to 6.7% only for men, which shows that about a quarter of the rural women are unpaid workers in non-valued vulnerable activities. The status of independent employer comes last for rural women with only 17.6% compared to 32% for men, which shows the unequal access of RW to resources and lack of opportunities for economic empowerment.

17 CREDIF

- Time-use of rural households and of the invisible work performed by rural women in Tunisia, 2000  
 - Women and Employment in Tunisia, 2002  
 - Research action on entrepreneurial dynamics of women in the agricultural sector in Tunisia, 2003

**Table III: Distribution of occupied working population by work status and gender 2012 - non communal area**

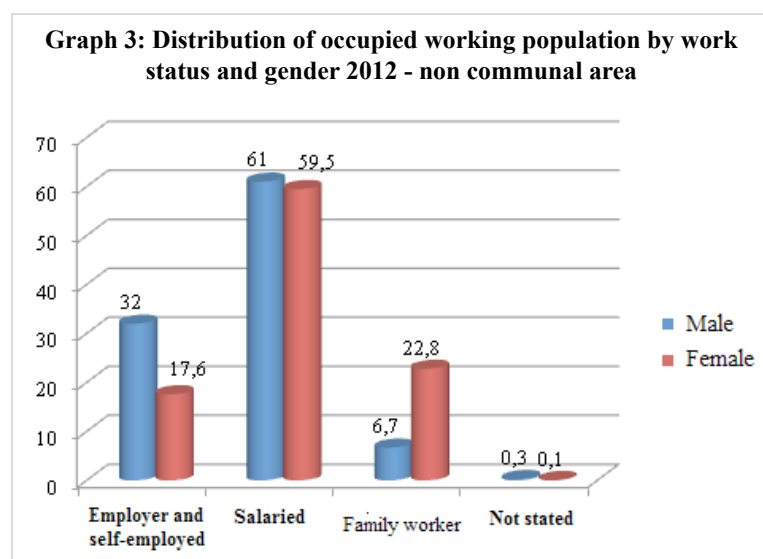
Work status	Male	% M	Female	% W	Both
<b>Employer and Self-employed</b>	251.0	32	35.5	17.6	286.5
<b>Salaried</b>	478.5	61	120.3	59.5	598.8
<b>Family worker</b>	52.6	6.7	46.1	22.8	98.7
<b>Not stated</b>	0.3	0.3	0.1	0.1	0.3
<b>Total</b>	782.4	100	202.0	100	984.3

Source: data provided by the INS

Women's most important sectors of work are: crafts, industry and administration, while for men, they are mainly: transport, trade, services, construction and public works and agriculture-fishing<sup>18</sup>. In rural areas, women are mainly present in the secondary labor market and in small family agricultural work<sup>19</sup>.

Unemployment affects women more than men: in 2012, the rate was 23% for women compared to 13.3% for men.

This shows that despite a high level of education similar to men's, women are not considered by the majority as a work force, work mostly in unpaid and insecure jobs compared to men's and face discrimination in the access to jobs.



18 Collectif 95 Maghreb Egalité: le travail des maghrébines l'autre enjeu 2006

19 Femme rurale et emploi, le duo désassorti - in <http://www.tap.info.tn/fr/>

- A very limited access to and control of resources

Table IV: Access to resources indicators

Access to resources indicators	Figures	Percentage	Source
The proportion of women as land owners	33,000	6.4%	Structure Survey 2005 Ministry of Agriculture (MA)
The proportion of women owning livestock :			Structure Survey 2005 Ministry of Agriculture (MA)
Cattle rearing	4,570	5.9%	
Sheep rearing	14,550	9.48%	Structure Survey 2005 Ministry of Agriculture (MA)
Keeping goats	6,900	4.2%	Structure Survey 2005 Ministry of Agriculture (MA)
Rabbit farming	670	3%	Structure Survey 2005 Ministry of Agriculture (MA)
Bee-keeping	190	7%	Structure Survey 2005 Ministry of Agriculture (MA)
Poultry farming	14,830	11%	Structure Survey 2005 Ministry of Agriculture (MA)
Proportion of women managing farms	33,000	6.4%	Structure Survey 2005 Ministry of Agriculture (MA)
Proportion of women entrepreneurs in urban and rural areas	3,675	4.07%	APIA 2012
Proportion of women as landlords, only	542,000	18.77%	National Institute of Statistics (INS) 2009
Proportion of landlords with spouses	886,800	30.71%	National Institute of Statistics (INS) 2009

These indicators obviously demonstrate the very low access by women to resources, which is a serious obstacle for their access to and control of funding resources. This is the case even though women are more enthusiastic about entrepreneurship than men<sup>20</sup>.

The results of a recent survey in Tunisia (1000 households in rural and urban areas) show inequalities in access to assets: 68% of men own property individually compared to 28% of women<sup>21</sup>. Concerning the control of these

20 Mercy Corps: An assessment of the financial and non financial market of South of Tunisia, the governorates of Gafsa, Kasserine, and Médenine December 2011-January 2012 Tunis, Tunisia

21 Moez El Elj : Equality in inheritance and economic empowerment of women in Tunisia - Presentation in a seminar organized by ADFM and AFTURD in April 29, 2013. A survey under publication by Collectif 95 Maghreb Egalité.



assets, when they exist, the survey showed that 41% of women do not manage inheritance from their father themselves, and 29% when it is inheritance from their mother.

#### - Access to education: illiteracy is still significant in rural areas

As shown by Table V, there are still 40% illiterate rural women in Tunisia compared to 19% for men.

Table V: Illiteracy rate for population aged 10 and older (2011)

Overall	Urban		Overall	Rural	
	Men	Women		Men	Women
12.9	7.4	18.5	29.9	19	40.1

Source: Data from the Employment National survey (2011) – INS

#### - Access to basic social infrastructure

We will mention only two significant indicators: the rate of household connection to safe drinking water in non-municipal areas is 59.3% compared to 98.9% in communal areas<sup>22</sup>. The rate of electric connection is nearly the same in municipal areas and non-municipal: 99.8% and 99.9%.

These inequalities of access to employment, resources, and education represent real obstacles to equal access and control of funding resources at the same level as men.

### B. Gender-responsive strategies, policies and programs in rural areas

There is currently in Tunisia no specific strategy to improve women's conditions in rural areas nor development policy in their favor<sup>23</sup>. In addition, there is a serious lack of pre-defined and comprehensive strategies to create a favorable business environment for entrepreneurship which may reduce barriers to women's integration<sup>24</sup>.

Poverty eradication policies and programs in rural areas are mainly part of national or sectoral programs: economic and social development strategy 2012-2016, integrated development projects, outreach programs for rural women, supported by many international donors. We will give examples of



22 INS: annual report on infrastructure indicators 2011

23 CREDIF: Time-use of households op cit

24 Najoua Zouher: Intégration économique de la femme en Tunisie : un pari gagné ou un défi à relever? - Magazine of CREDIF - August 2012

some projects and activities initiated by the government and stakeholders to offer micro-credit, knowing that the situation of rural women raises a number of cross-cutting issues.

*a. Economic and social development strategy 2012-2016<sup>25</sup>*

One of the six priorities of this strategy is 'Human development and social and regional inclusion'. Among 10 commitment axes, Axis Nr 7 'Enhancing social justice and equal opportunities' deals with women and includes a whole page on improving their conditions. In order to reduce gender inequalities that hinder mainly economic integration and participation in decision making, this strategy sets forth a number of programs and actions: Promoting women in rural areas to enhance their integration into the development process; reducing female illiteracy, etc. These are ambitious goals to improve the economic empowerment of women, especially those living in rural areas. This strategy however does not include any means to achieve these objectives.

*b. Department of Agriculture Projects*

*- Integrated Agriculture Development Project (PDAI) in Kairouan<sup>26</sup>*

Among its specific objectives, this Project includes the Promotion of Micro-projects for women and youth. As an illustration, areas identified or micro-projects cover: crafts (girls will be trained in weaving and monitored within the project until they obtain their certificate of professional competence); bee-keeping (women and youth will be trained in bee-keeping and will be supported to set up micro-projects in this sector); rabbit farming: women will benefit from the main part of the micro-projects (1,000 over 1,500 micro-projects planned).



25 Ministry of Regional Development and Urban Planning: strategy for economic and social development 2012-2016. Areas of commitment, Principles of action, phases and growth scheme. September 2011

26 AFDB : February 2006 <http://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/TN-2006-017-FR-ADB-BD-WP-TUNISIE-RE-PROJET-DE-DEVELOPPEMENT-AGRICOLE-INTEGRE-PDAI-DE-KAIROUAN.PDF>

- *Participatory Development Plans (PDP)*<sup>27</sup>

These plans define the investments to be carried out through the Integrated Rural Development Project to benefit the population directly, they are prepared by the beneficiaries with the assistance of facilitator teams. The results of an experiment conducted in ten governorates within the framework of restructuring the agricultural development system and the PDAI project (Phase I and II) have been used to measure the impact on:

- Female facilitators and coordinators : better command of crop techniques;
- Better coaching for farmers within the farmland;
- Rural women: participation to various outreach and awareness actions, development of local expertise, participation in decision-making for their farms, joining informal and formal associations, etc.

It would have been interesting to have impact indicators to assess these actions.

- *The local development plans*<sup>28</sup>:

Since 2012, for its future strategy and program, the Rural Women Support Office has engaged in preparing local development plans (training/action) in favor of female managers, with women coordinators in regional offices and CRDA (*Comité Régional de Développement Agricole*) development agents in all 24 governorates. The Ministry of Agriculture project in support of regional structures designed to implement programs promoting rural women in agriculture and fisheries was implemented through an integrated and participatory approach (*API Approche Participative Intégrée*) taking into account the gender dimension, it aims at building professional capacities of women as farmers, promoting their role in the development of farming and improving the income of rural households.

c. *Strategy for the Micro-finance Sector: "A Coordinated Vision for Micro-finance Development in Tunisia 2011-2014"*

This three-year strategy characterizes four priority axes:

**Axis 1:** Establishing a regulatory framework and follow-up to promote the sector's development;

**Axis 2:** Contributing via micro-finance to the development of priority regions and segments: market study, establishing an incentive framework to encourage MFIs to reach customers in difficult areas and segments, coordination between the sector's stakeholders;

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27 - Ministry of Agriculture «*structure survey*» 2005  
 - Interview with Mrs. Narjess HAMROUNI, director of rural women support office at the ministry of agriculture

28 Interview with Mrs. Narjess HAMROUNI, director of rural women support office at the ministry of agriculture

**Axis 3:** Structuring the industry to ensure the sustainability of its impact: restructuring MCAs and redefining the role of the TSB and National Guarantee Fund, studying the role of the Post Office in financial inclusion, encouraging the private financial sector to refinance;

**Axis 4:** Promoting and supporting the expansion of responsible industry: setting up an information center, an observatory for financial inclusion, ensuring the protection of customers.

This strategy does not provide specific gender-sensitive programs or actions, and according to the interviews with TSB and ENDA, the implementation of this strategy has not yet started, due to the political instability.

#### *d. Policies and programs of micro-finance players*

### **The TSB**

The TSB is not directly involved in specific programs for women, but rather in several partnerships in this regard. Since 1999, on the government's initiative, the TSB has been developing programs for the support and expansion of micro-finance through a network of development associations. A budget line is provided each year for this purpose to support MCAs<sup>29</sup>.

### **ENDA INTER-ARAB**

This NGO's strategy stipulates the principle of a quota of 2/3 for women. It is the institution's commitment to guarantee very good access to micro-credit for women as it will be shown in part 3 below. ENDA is considering a project to grant in-kind loans and participate in the project's benefits and monitoring. This would allow the funded activity to be the subject of follow up and hence sustainable. ENDA envisages carrying out a study to identify the needs of rural women<sup>30</sup>.

## **C. Rural women's funding resources : access and control**

No data is available concerning informal funding resources, but the 2011 Coordinated Vision emphasizes the importance of supplier credit, money-lenders and having recourse to friends and family<sup>31</sup>. The 2010 European Union study shows that over a sample of 333 people, 24% had a supplier credit, 8% were indebted to relatives, neighbors or friends, while only 8% were customers of MCA and 5% of ENDA. In this sample, the share of informal credit was thus higher than that of formal loan<sup>32</sup>. Rural women interviewed during the focus groups however declared not using informal resources, except a few.

29 From the interview with Mrs HENDA Kochbati, In charge of micro-credits to NGOs within TSB

30 From the interview with M. M. Zmander, Operating Chief in ENDA Tunis (see list of interviews and contacts in the annexes of the country study)

31 Ministry of Finance: A Coordinated Vision for the development of micro-finance in Tunisia October 2011

32 Micro-finance Portal – Profile of Tunisia <http://www.lamicro-finance.org/>



Given the absence of data, and in order to assess the access to funding resources and estimate the financial inclusion of rural women, we will focus only on *a few general banking indicators and data about micro-credit in rural areas*. Micro-credit is the largest formal source of funding in this field.

#### *a. Indicators of rural women's financial inclusion*

There is no official data available concerning financial inclusion by place of residence or sex. Indicators are taken from unofficial sources: reports and studies. With a rather dense bank and postal network (1.3 bank branch and 1 post office for every 10,000 inhabitants, compared to 0.5 bank branches in Algeria and 0.3 in Morocco), the penetration of banking services is much higher in Tunisia than in other countries in the region. In late 2011, 30% Tunisians had a current account and 10% had a bank loan. The post office is a palliative to bank failure in many inland cities.



However, despite a good geographical location, access to financial services remains limited for a significant proportion of the population. The 2011 Coordinated Vision paper shows that 2.5 to 3 million is the number of individuals and businesses poorly served or underserved by the existing institutions, including 1.2 to 1.4 million specifically for micro-credit. Indeed, national data hide serious disparities between regions and between segments of population (loan is only available to people/businesses with tangible guarantees and /or regular income)<sup>33</sup>. The Tunisian banking network is concentrated along the cities on the coast rather than inland. In fact, cities such as Tunis, Sousse or Nabeul have better penetration (more than 15 branches per 100,000 inhabitants), while cities such as Siliana, Sidi Bouzid and Kasserine remain the least-served despite their growing needs in terms of funding.

Banking services for low income are very limited: only 15.6% of low incomes have access to finance, against 41.3% at the top of the income pyramid. Women, poor, rural and less educated people remain outside the conventional financial networks. This is why it is important to bolster early experiences of mobile banking, the results of which are still limited<sup>34</sup>.

33 Ministry of Finance Portal - Coordinated vision op cit

34 ZIADI Latifa ISCAE, University of Manouba, Tunisia. ECSTRA, IHEC Carthage: Le mobile banking, une opportunité pour la réduction de l'exclusion financière en Tunisie. undated



*The advantages of Mobile Banking for rural populations, including women*

*In a continent like Africa where discrimination still impedes access to banking services for a majority of the population, m-banking is a windfall. The experience of countries with high levels of financial exclusion and widespread mobile phones shows that m-banking could be an alternative solution to conventional finance, allowing a better access to financial operations, mainly for women in rural areas, despite the objective constraints on the ground such as illiteracy, poor connectivity in some areas, as well as cybercrime which calls for the establishment of a suitable legal framework.*

Regarding the financial inclusion of women, data from the World Bank based on a survey over 1,000 people in 2011 shows that: 25.3% of women have access to conventional finance services against 39.2% of men. The use of banking services by Tunisian women remains higher than in Egypt (6.5%), Algeria (20.4%), Syria (19.6%) and close to the levels achieved in Morocco (26,7%) and Lebanon (25.9%)<sup>35</sup>.

#### *b. Access of rural women to micro-finance : some indicators*

To what extent have rural women benefited from micro-credit, for what type of activity, under what conditions? What progress has been made, what impact on their daily life, what are the remaining obstacles, and do women themselves state on this issue ?

#### *The micro-finance sector in Tunisia<sup>36</sup>*

The stakeholders in the micro-finance sector are: MFIs including the MCAs, ENDA, banks, mainly the TSB through funding MCAs, and the Post Office.

#### **MFIs**

The description gives an overview of the sector in December 2011, consisting of more than 280 “micro-credit associations” (MCAs) refunded by the TSB, with ENDA as independent stakeholder.

- Micro-credit associations:

35 [www.worldbank.org/globalindex](http://www.worldbank.org/globalindex)

36 Information from:

- Coordinated Vision, op cit
- Micro-finance Portal
- Interviews with officials of BTS and ENDA. See list of contacts and interviews in the country study.

Their activities include the management of micro-credit, when many others, including some NGOs created before the TSB, offer other activities such as vocational training. TSB ensures their refunding (zero-rated) and covers certain operational costs, by allocating start-up grants and loans. TSB requires the repayment of 80% of the amount of sums overdue.

### **The proportion of women : 29% of projects funded by TBS in 2008**

*Founded in 1997, it is actually the only bank involved in financing micro and small projects, using two types of funding:*

*Indirect funding: refunding MCAs, mentioned above, for loans up to 5,000 TND. The interest rate is 5% per annum and commissions amount to 2.5% per year. These are all individual loans.*

*Direct funding (24 branch offices, one in each governorate): medium-term loans up to 100,000 TND (recently increased). These loans are designed for holders of micro projects mainly in urban areas and particularly unemployed graduates. The conditions are favorable: 7% interest rate per year. The only requirements are: to have a Post account and to accept that the TSB purchases directly for the client any investment need for the project: equipment, purchase of cows, etc. (source: interview with TSB).*

- *This is an interesting experience since the beneficiaries will not have the opportunity to use the loans for other purposes (consumption or otherwise) ; and this promotes financial inclusion since the repayment is made through the Post office where the recipient must have an account.*



#### • ENDA INTER-ARAB:

It offers its services through a network of 65 agencies in 206 delegations. It has received several awards including: Grameen Jameel Prize for the best leadership in the MENA region in June 2011. The focus of ENDA on Tunisian women, and its contribution to improving the living conditions of their families has been recognized and crowned in 2005 by the Award of the President of the Republic of Tunisia for promoting family.

ENDA offers several financial products, many of which are specific and adapted to rural areas: Mawilni (adapted to business needs), Solfa (income generating activities), Darna (better housing), Bidaya loan (support for young micro-entrepreneurs), Mawsam (livestock and agriculture loan with flexible repayment), Al Machia (livestock loan) and Taalim (training loan). The average interest rate varies between 19 and 20% per year. It also offers support services “Business development services”: training, information, consulting, marketing support, networking (organization of fairs, etc...) and human development (awareness campaigns in all topics (such as rights, elections) for women.

## Banks

### *Tunisian Solidarity Bank (TSB)*

#### The Tunisian Post Office

The National Post Office (the Post) plays a major role in the dissemination of savings products, thanks to its widespread network (1,103 offices in 2011, 53% of which are in 14 governorates identified as a priority by the Ministry of Regional Development), and interesting tariff conditions.

With an overall estimation, in early 2012, micro-credit accounted for more than **400,000 active customers** (205,000 for ENDA and about 210,000 for MCAs, with possible duplicates). Now that the field of micro-finance has expanded, most of the activities of direct funding by the TSB could be incorporated in it, approximately 70,000 active customers<sup>37</sup>.

Available indicators of access to micro-credit are not broken down by place of residence or sex. And among the 210,548 customers of the 15 largest MCAs in 2010, 45% are women.

\*As national data do not exist by place of residence and sex, we will focused on two major players in micro-finance -TSB and ENDA- to obtain disaggregated data and to organize Focus groups with the beneficiaries.

*The proportion of women beneficiaries of MCAs micro-credit funded by TSB in rural areas*

**Table VI: Number of women beneficiaries from MCAs**

Number of loans 1999-2012 Women	% women	Amount of loans 1999-2012 Women	% Women	Average amount in TND
155015	26.4%	142905	25.8	921

*Source: Data provided by the TSB*

Rural women's access to micro-credit allocated by the MCAs and supported by the BTS is low: only 26.4 % of the loans are granted to women. Funded projects mainly concern agriculture with 73.5 % of loans, followed by crafts 12%. Other activities (trade, small activities, etc.) vary from 2 to 6%.

*The proportion of women beneficiaries from micro-credit by ENDA in rural areas*

In 2012, the number of customers in Rural Areas (RA) amounted to 39.1% against 6.1% in 2005 which indicates that ENDA operates increasingly in the rural areas. Women represent 68.4 % of its customers in 2012 and 85.5 % in 2005. These figures correspond to the principle adopted in the strategy of ENDA: two thirds of loans for women. It is an ENDA's commitment, as pointed out by its loans officer during the interview held with him<sup>38</sup>. In rural

37 Coordinated Vision 2011 / ENDA Web Site

38 M. Zmander, Chief Operating Officer, See list of contacts and meetings in the country study

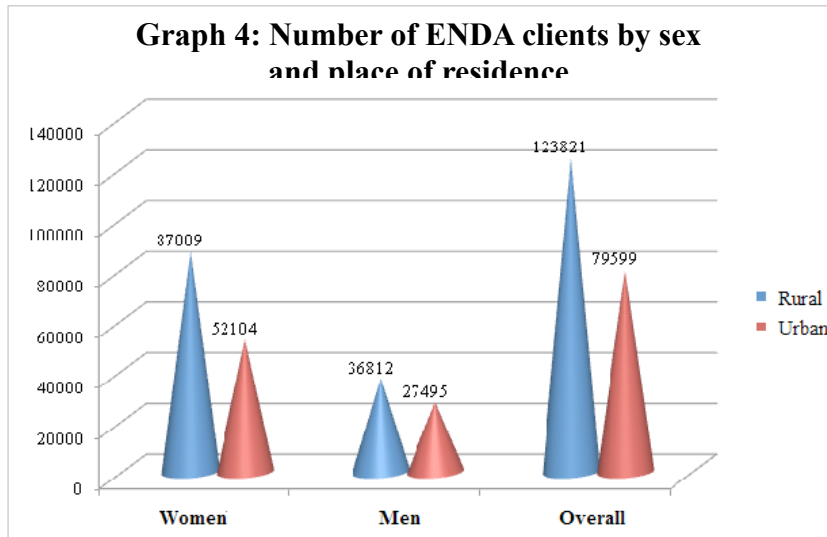
areas, 65.4% of women are customers of ENDA, only 5% less than urban women. Women's access to ENDA micro-credit in rural areas is much more important than that of men, which is a good experience to share.

However, the amounts of loans granted to men are higher than those granted to women (858TND for women against 1092 TND for men in rural areas). The same situation applies to urban areas. Thus, even men are much fewer than women, they hold on average more value than women. This shows that men have more capacities and guarantees for higher loans than women.

**Table VII: Number of ENDA clients by sex and place of residence**

	Area	Woman	Man	Total
2012	Urban	87009	36812	123821
	Rural	52104	27495	79599
	Grand total	139113	64307	203420
2005	Urban	21294	3568	24862
	Rural	1296	326	1622
	Grand total	22590	3894	26484

Source: Data provided by ENDA Tunis



As for the main activities funded through micro-credit, we have no data on the place of residence. For both areas in 2012, the most important activities for women are: livestock (the proportion of women is 65%), trade (70%) and education (66%). Handicrafts come in fourth position. The proportion of women who dedicate their loans to services is the only activity where they rate lower than men: 41%.



The predominance of demand for livestock in all categories is significant<sup>39</sup>. This was confirmed at the meeting with the heads of ENDA and in the interviews conducted in Grombalia where all women beneficiaries had credits for livestock (Mashia credit).

As a conclusion, we note that rural women's access to micro-credit varies between the two main categories: rural women who benefit from micro-credit through MCAs are very few, whereas the number who benefit through ENDA reaches 65% of total beneficiaries. This is the result of ENDA's policy towards women. The average amount of loans for men remains higher than for women however.

*c. The impact and control of micro-credit allocated to rural women*

Studies of the impact of micro-finance in Tunisia are non-existent for all categories of beneficiaries. ENDA has undertaken some impact studies<sup>40</sup>, but they were not accessible to us. The little information obtained in this respect is taken from three general studies:

- The study undertaken by the French Agency for Development "Ensuring access to agricultural finance"<sup>41</sup> indicates that agricultural loan programs actually had very little impact on agricultural development.
- A thesis on "Micro-finance in Tunisia and Egypt: a tool for local development"<sup>42</sup> shows that a significant part of loans is used to fund consumption and that only 19% micro-credit beneficiaries use them to finance new activities. Accessibility to micro-credit allowed people to increase their stock of goods by 83%, education and nutrition come in the second and third positions, with 52% to education and 39% to health. In addition, the increase in income generated by micro-credit allowed improving the standards of living of these populations.
- The CREDIF report, slightly out-of-date, on action research concerning entrepreneurial dynamics relating to women in the agricultural sector in Tunisia<sup>43</sup> confirms these results: the impact assessment showed that actions in support of income generating activities (IGA) present mixed results in terms of profitability. Over one third of respondents had to use family income to pay their installments.

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39 IBM Belgium : Study on micro-finance market in Tunisia – regulatory context, offer, demand and development conditions – Final Report 2009 - Europaid

40 Interviews with some officials of ENDA

41 AFD : Ensuring access to agriculture finance - December 2012

42 Pascal KENGUE MAYAMOU : «la micro-finance en Tunisie et en Egypte : un outil au service de développement local» Rennes<sup>Y</sup> University - June 25, 2012

43 CREDIF : Research action on entrepreneurial dynamics of women in the agricultural sector in Tunisia, 2003

These results challenge the stakeholders in terms of income generating activities and their funding.

Based on interviews conducted with female beneficiaries in rural areas (FG) in two different zones, the impact seems rather positive on household's income, but with several limits. All the participants feel that the funding policy adopted by the BTS is "extraordinary" to initiate a project, which allowed them to be "different, independent and optimistic for a better future for themselves as well as their families"; especially in these times of crisis, where no one would help them either to meet their needs or to start new projects, for lack of trust in their ability to pay. Beneficiaries were unanimous about ENDA Inter-Arab being their "savior". Micro-credits allowed all of them to achieve their "dream" without having to borrow money from family or friends. As for resource control, all participants confirmed that it was up to them alone to choose what to do with the credit no matter what their status.



**Women and Leadership : a Tunisian association to support unemployed graduate women to better foster rural development**

*Given the macro-economic needs for regional development, the white paper issued by the Ministry of Rregional Development in 2011 showed that women executives represent a huge pool of resources when stabilized in their regions and able to build sustainable development. The main objective of the Boost Your Business (BYB) initiative launched by the Women and Leadership association with major partnerships is to coach young unemployed graduate women (representing %70 of unemployed graduates in 2011) and help them find funding sources for their capital, thus launching their own projects. BYB has targeted 6 most vulnerable governorates (Ariana, Kairouan, Seliana, Kef, Gabes and Gafsa), and our association engaged in helping unemployed young graduates. The natural selection resulted in a potential of future entrepreneurs representing %65 of women in all sectors. Priority was given to projects targeting regional development and future job creations, and post training support – coaching - was implemented by specialized firms for graduate beneficiaries. The supported projects met up to %80 of the needs and rural specificities in some regions.*



Women & Leadership

Based on some qualitative observations which are not representative of all female micro-credit beneficiaries in Tunisia, we can say that if micro-credit could increase household income and improve their standards of living, it nevertheless had certain negative impacts on women:

- It does not allow savings or investment that might enable women to pay off the loan the cost of which is high;
- It does not contribute to changing social relations between men and women: it increases the women's workload and decreases men's financial participation while they continue to hold absolute power in the family.

However, it seems that micro-credit allows women to gain consideration and respect from their husbands, fathers and friends. Success in their projects and autonomy are generally positive results with regards to the relationships between men and women: changing behavior of fathers, husbands, neighbors who show more consideration and respect towards them. Most women do not have savings but own jewelry that they will "never sell", meaning they will always need credit and remain dependent. Their small-sized activities do not allow them to save and invest with their own resources.





Henna tatoed hands on Moroccan Zellige



## Morocco case study

### A. National context

#### a. Social and economic background

The various projects undertaken by Morocco (institutional framework, sectoral strategies and programs, NIHD, etc.) in the last decade have led to major progress in the political, economic and social fields, but there are still many challenges in reducing multidimensional poverty, especially in rural areas.

As shown in the table below, Morocco is ranked 130th in the HDI, remaining in the same position as in 2011, and there has been no significant change in the value of this ranking since 2005. As far as the indication of gender inequality is concerned, Morocco is ranked 84th out of 148 countries in 2012, right behind Tunisia and Algeria. Its value of 0.444 is higher than the world average (0.463), despite the adoption of many reforms and public policies regarding gender.

#### b. Situation of Gender Equality

At the international level: Morocco is party to the key international conventions on gender equality: commitment to the achievement of the MDGs, and ratification of the CEDAW with the lifting of reservations on certain articles, as well as to the Optional Protocol to the Convention of April 18, 2011.

At the national level, in July 2011, Morocco adopted a new constitution that allows NGOs to contribute to the development, implementation and evaluation “of decisions and projects of elected institutions and governments”; it also to some extent guarantees man/woman equality in all rights.<sup>44</sup> Regulatory legislation for this purpose and the relevant mechanisms of implementation have not yet been developed.

Public policies for gender equality show a political will in favor of the fight against inequality: adoption of the National Strategy for Gender Equity and Equality (SNEES), adoption of sectoral strategies in four key government departments (Ministry of Modernization of Public Services, Ministry of Communications, Ministry of Education, Ministry of Employment and Vocational Training). In addition, the adoption of the 2011-2015 Government Agenda for gender equality, entitled Government Plan for Gender Equality “IKRAM”, along with the coming into office of the new government in 2011.

Despite all these reforms that were undertaken in the institutional, legal, political and social fields over a decade, inequality in Morocco still persists in all areas and progress is very slow or non-existent, especially in rural areas. The prospects are not favorable for women in the current political context regarding the implementation of the Constitution, of policies elaborated or the adoption of further reforms for gender equality.

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44 Moroccan Constitution, articles 12, 19 and 20 : <http://www.maroc.ma>

### *c. The condition of rural women*

In Morocco, rural women are a permanent or occasional domestic workforce. They play a vital role in agriculture and domestic labor<sup>45</sup>. Lately, the contribution of women in agricultural labor has become increasingly important, especially in irrigated areas. Decisions about the sale and lease of land, the purchase of inputs for agriculture and the choice of the rotation/ distribution of crops are made by the husbands<sup>46</sup>.

In Morocco, there are considerable socio-economic disparities and gender inequalities between urban and rural areas, and differences are not likely to ease despite the numerous policies. The most vulnerable groups are small farmers, workers in small-scale fishing, seasonal workers, unemployed youth and women in all categories<sup>47</sup>.

Female monetary poverty cannot be estimated by the HCP approach based on the level of household expenditure, as it does not allow the option to provide data per person. Poverty among women in rural areas and gender inequalities, which are similar to those of developing countries and North African countries analyzed above, can be witnessed from several significant indicators presented below:

#### *- Invisible work and vulnerable employment*

In Morocco, the rural population is still very important: it amounts at 42.6% of the total population<sup>48</sup>. The proportion of active women within the total active population (percentage of women in the labor force) at the national level tends to decline: from 1999 to 2012 it shrunk from 29.2 to 26.5%. **In rural areas, this proportion reached 32.4% in 2012, knowing that women and girls contribute in one way or another in agricultural and off-farm activities.**



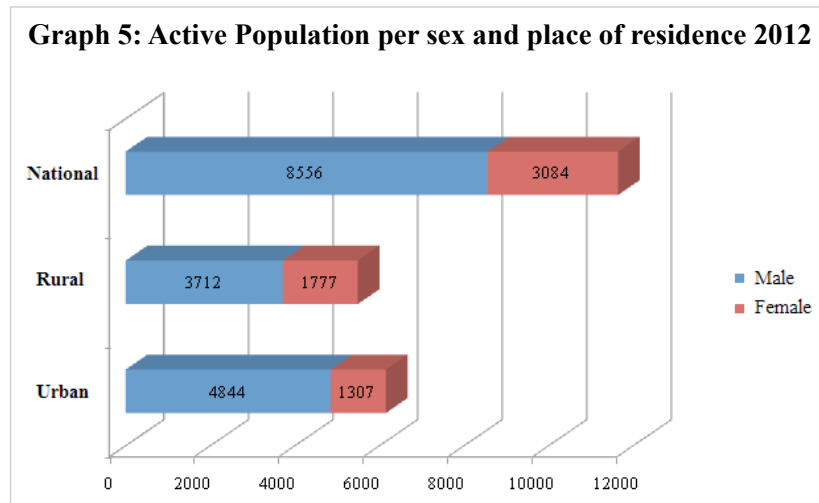
- 45 Z. Bouzidi S. El Nour W. Moumen : Le travail des femmes dans le secteur agricole: Entre précarité et empowerment Cas de trois régions en Egypte, au Maroc et en Tunisie gender and work in the mena region working paper series Poverty, Job Quality and Labor Market Dynamics JUNE 2011 NUMBER 22
- 46 Khadija Doublali : the situation of rural women – Documents of the seminar on «Development outlook of the segment goat milk in the Mediterranean basin» held from 5 to 7 October 1995 at Chefchaouen (Rif region, Morocco)- Ministry of agriculture and agricultural development, CIRVAL, and meat and milk division at FAO.)
- 47 IFAD : Rural poverty in the Kingdom of Morocco site <http://www.ruralpovertyportal.org/country/home/tags/morocco>
- 48 HCP : Moroccan women in figures 2011

Table VIII : Active Population per sex and place of residence 2012 (in thousands)

	Urban	Rural	National
<b>Male</b>	4844	3712	8556
<b>Female</b>	1307	1777	3084
<b>Overall</b>	6151	5489	11640
<b>Rate of women in Active Population</b>	21.3	32.4	26.5

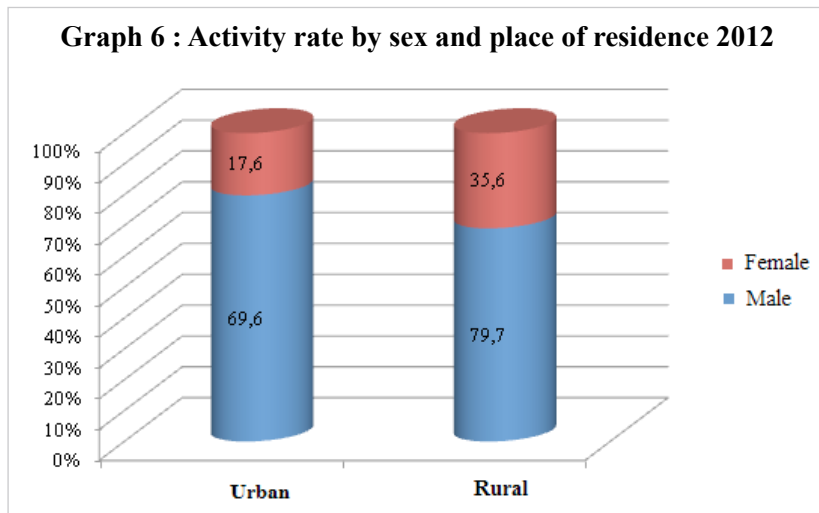
Source : HCP ENPA 2012

Graph 5: Active Population per sex and place of residence 2012



The female participation rate decreased sharply during the same period from 30.3 to 24.7%, and the gap between men and women have grown wider<sup>49</sup>. **In rural areas, the female participation rate was only 35.6% in 2012 against 79.7% for men.**

Graph 6 : Activity rate by sex and place of residence 2012



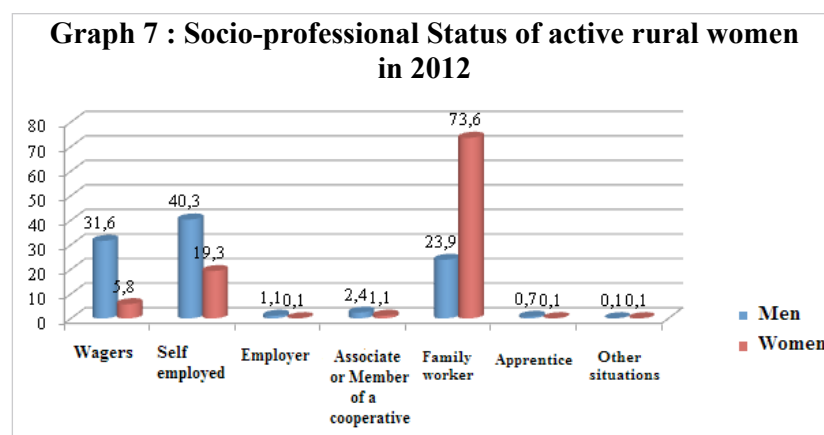
49 Lamrani Nouzha : Les inégalités Hommes Femmes : des inégalités sociales construites Revue Critique Economique Numéro double 28-29 Printemps été 2012

Table IX : Activity rate by sex and place of residence 2012

Sex	Urban	Rural	National
Male	69.6	79.7	73.6
Female	17.6	35.6	24.7
Overall	42.8	57	48.4
Gap Men /Women	52	44.1	48.9

Source : HCP ENPA 2012

Across Morocco, the most common status for women is that of “Family worker” concentrated in rural areas (Table X). **The percentage of women and girls as unpaid workers in 2012 reached 47.8%. In rural areas, the rate was 73.8% against 23.9% for men.** Independent female workers are in second position with 19.3% rural working women (against 40.3% for men) and employees in the third position with 5.8% against 31.6% for men.



The most common occupation of working women in rural areas is that of “workers and farm and fishing laborers (including skilled workers)”, be it 75.2% of women against 33.2% for men.

Table X : Socio-professional Status of active rural women

	Men	Women	Total
Salaried	31.6	5.8	23.1
Self-employed	40.3	19.3	33.3
Employers	1.1	0.1	0.8
Associate and cooperative members	2.4	1.1	2
Family worker	23.9	73.6	40.2
Apprentices	0.7	0.1	0.5
Other status	0.1	0.1	0.1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Source : HCP ENPA 2012

*- A very limited access to resources and their control*

Unpaid workers account for about three quarters of the workers in rural areas and, by definition, do not have access to personal income in cash. For other resources, there is no official source of national data (ownership of land and livestock, housing, access to credit by gender, etc.). Some indicators exist, but they are outdated, thus we will consider a few national or regional indicators from some studies or reports.

Disparities in the access to land are a major cause of social and gender inequality in rural areas. Gender-differentiated rights have an impact on food security, nutrition and well-being of families and individuals in rural areas<sup>50</sup>. In 1996, women represented 4.5% of the total number of farmers. Female heads of businesses account for only 10% of business managers, almost all being in urban areas. The percentage of small business owners, according to surveys by the World Bank (surveys on companies in 2007) is also low: it is about 21% in Egypt, and hardly 13% in Jordan and Morocco. No information is available regarding this rate in Tunisia.

In the rural area of Rabat-Sale-Zemmour-Zaer, one of the most developed regions in the country: 14.9% women have access to cash income against 74.4% of men; 30.9% adult men and 16.1% adult women have access to livestock ownership (mainly poultry); 25.3% adult men and only 5.3% adult women have access to farmland ownership; the percentage of men responsible for the repayment of a loan is 82.3% against 17.7% for women; 40.7% of women who contracted a loan mentioned children's education and health care as the main reasons for their use of credit, while the percentage of men who mentioned these reasons does not exceed 10%; autonomy in decision-making is lower among female owners than males whichever the type of asset<sup>51</sup>.

*- A high rate of illiteracy*

Since the 1980s, women and girls have better access to education (literacy and schooling). However, the increase in the literacy rate is far behind goals set by the government (eradication of illiteracy by 2015). In 2009, more than half the women and girls were illiterate in Morocco. The rate of illiteracy is much higher in rural areas, especially among women: 69% of women cannot read or write in 2009 against 41.6% for men, as shown in the table below.

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50 FAO : Gender and land rights Database <http://www.fao.org/gender/landrights/home/fr/>

51 ADFM : les écarts de genre dans les ressources et dépenses des ménages : quelle autonomie économique pour les femmes ? Cas de la région Rabat Salé Zemmour Zaer Enquête auprès des ménages. October 2012

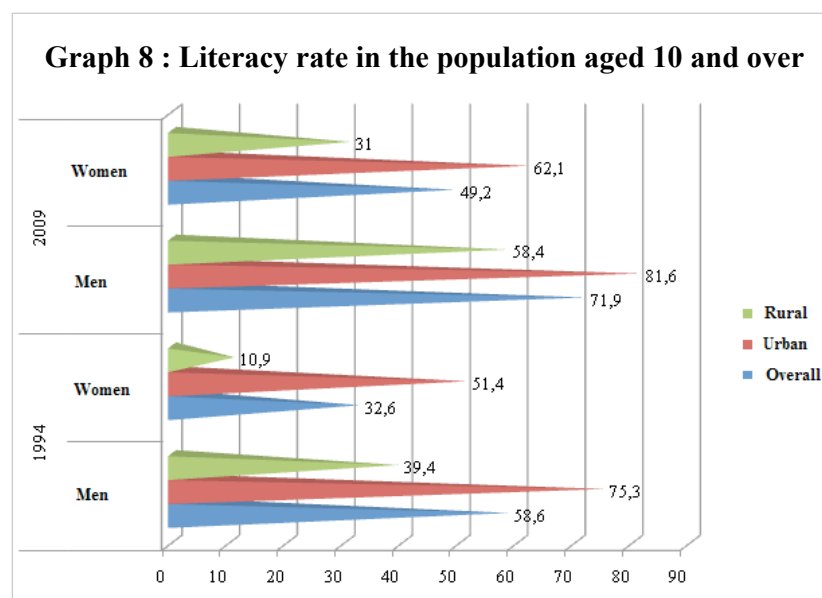


Table XI: Literacy rate in the population aged 10 and over

	1994		2009	
	Men	Women	Men	Women
Overall	58.6	32.6	71.9	49.2
Urban	75.3	51.4	81.6	62.1
Rural	39.4	10.9	58.4	31

Source : HCP – General Census of Population and Habitat and MDG Report 2009

Data in rural areas is very significant concerning girls' education : great efforts have been made and the differences between girls and boys also decreased significantly both in primary and secondary classes. In 2009, the net enrollment rate for primary education in rural areas for girls aged 6 to 11 was 87.9% against 93.2% for boys. It is worth noting, however, that high school enrollment in rural areas remains very low, indicating a significant dropout: 22.5% for boys and 16.2% amongst girls<sup>52</sup>.



#### - The issue of access to basic social infrastructure

Women suffer from the lack or absence of basic social infrastructure more than men because they are in charge of teaching children, taking care of elderly and disabled persons, fetching water and collecting firewood. For example, we will focus on two significant indicators. In rural areas, the percentage of households connected to the electricity network was 83.9% in 2009, and the percentage of households connected to the drinking water network was only 43.4%. These figures do not show that access to these services is ensured.

## B. Gender-responsive strategies, policies and programs in rural areas

There is no specific strategy in Morocco for improving the conditions of women in rural areas. Policies and programs to fight against poverty and exclusion in rural areas are part of national or sectoral programs: the NIHD, the Green Morocco Plan (Ministry of Agriculture), etc. funded by many international donors. In this respect, only actions undertaken by the two concerned departments shall be mentioned: the Ministry of Interior (for the NIHD) and the Department of Agriculture, given that the situation of rural women raises cross-cutting issues.

The implementation of gender-sensitive public policies, as well as new policies and programs aiming to reduce gender inequalities are essential because the empowerment process should include an efficient strategy likely to change male mindset and social relationships between men and women. The economic empowerment of women and their participation in a micro-finance program sponsored by an association does not necessarily pave the way for social and political empowerment. Facilitating access of poor women to productive and funding resources, in addition to the promotion of gender equality inside the household and community in general, results in strong dividends for development<sup>53</sup>.

### a. *The NIHD*

As part of the National Initiative for Human Development (May 18th, 2005), the anti-poverty program in rural areas has covered 403 municipalities with poverty rates higher than or around 30%. During the years 2011-2015, the scope of this program was expanded to 701 rural municipalities selected on the basis of a poverty limit of 14% (instead of 30% in the first phase).

The Initiative includes a gender dimension in the implementation of projects, in order to meet the needs and concerns of women and reduce gender inequalities in all categories of population and provide the foundation for social justice.

Approximately 1,298,547 women were targeted and/ or benefited from more than 22,000 projects since the launch of the NIHD. The second phase of this program saw an acceleration of actions in favor of women. These address several issues, targeting the population in general through local diagnoses or specific actions for women : listening centers and women's centers; income generating activities (IGA); programs to fight school dropout ; health and fight against maternal mortality<sup>54</sup>.

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53 IFAD : Women and rural development – March 2011 <http://www.ifad.org/gender/>

54 MEF : Budget law 2013 – Report on gender budget 2013

### *b. The Department of Agriculture*

In 2010, the Department of Agriculture adopted a new strategy for agricultural development: the Green Morocco Plan. The strategy is built around a comprehensive approach that covers all the players according to their own objectives. It is based on two main pillars: a modern agriculture and solidarity agriculture. However, nowhere does this strategy mention gender or rural women.<sup>55</sup> But the Department has initiated several actions in favor of the social and economic promotion of rural women including:

- Promotion of Income Generating Projects (PGR): Over the period 2005 to 2011, nearly 9,742 rural women were able to develop PGR through 505 units.
- Integrated Programs: the Department of Agriculture has also contributed to several programs (functional education, awareness raising about HIV/AIDS ...), in partnership with other government departments and international organizations with the following main achievements:



- During 2009-2010, nearly 1,169 rural women have benefited from a literacy program;
- As part of a partnership agreement with UNAIDS, the Department has also launched an awareness program for rural women to fight against HIV/AIDS.
- In 2012, the budget for agricultural development dedicated to the economic development of rural women and regions was increased and the budget allocated to female coaching reached about MAD12 million against MAD9 million in 2011.

55 <http://www.agriculture.gov.ma/>

According to the report on gender budget of 2013<sup>56</sup>, the Department has developed only two target indicators taking into account the gender dimension. It would be interesting to “genderize” other target indicators, which would help better integrate the needs of the target population in actions undertaken by this Department.

### *c. Strategy for the micro-credit sector*

In 2012, the Moroccan micro-finance sector developed a national micro-finance strategy as a result of the crisis it has been experiencing since 2008. Initiated by Mohammed VI's Centre for Micro-Finance Solidarity, this strategy aimed mainly at giving visibility to the sector, developing a strategy for the next decade and turning national micro-finance into a key player in the fight against poverty through job creations and income-generating activities, but also an efficient, sustainable and integrated player in the Kingdom's economic and social policy<sup>57</sup>. The



implementation of this strategy will be undertaken by the FNAM after it has strengthened its organization and human resources.

### *d. Programs for financial inclusion and implementation of mobile agencies in rural areas*

The Partnership Agency for Progress' (APP) “Financial Services” Project has contributed to the implementation of mobile agencies, through the establishment of a subsidies allocation fund to co-finance the acquisition of 150 mobile agencies in favor of Moroccan micro-credit associations (MCAs) to encourage them to reach out geographically to remote rural areas, and reduce disparities in access to financial services between rural and urban areas. Al Amana has benefited from this support<sup>58</sup>. While strengthening their networks, banks have started projects to enhance financial inclusion, called Low Income Banking (LIB) by offering products adapted to customers with low income, and using innovative technological solutions: prepaid payment cards, telephone banking, mobile banking / “Souk bank”.

56 MEF : Budget law 2013 – Report on gender budget 2013

57 Mohammed VI Centre for the support of solidarity Micro-finance : Livre Blanc du micro crédit au Maroc - October 2012

58 <http://www.alamana.org.ma/>

### e. AMC programs

According to the interview with Mrs. Khadija Boujmal, Head of Corporate Communication Department and Social Performance at Al Amana, the largest MCA in Morocco, there are no specific programs for women in general or rural women in particular. Before the crisis in 2008, it was compulsory for agents to respect parity. Women rates reached 50% in 2004 but have been decreasing since the crisis.

However, Al Amana provides flexibility for rural women: for solidarity loans, a woman of a group may not have the seniority requirement of one year in the business, but can still benefit from the loan. The MCA does not have the expertise to implement gender sensitivity programs, but can do so through partnership, by developing skills (training and sensitization), as in the “Min ajliki”<sup>59</sup> program. Al Amana provides a study on women’s demand for micro-credit. It also offers non-financial products to its beneficiaries (training to support marketing, for example, and many women are involved).

*Al Amana Micro-finance started accelerating its provision of services in rural areas in 2005 – and over 3 years opened more than 190 rural agencies, 120 of which in remote rural areas. In 2009, Al Amana distributed half of its active loans in rural areas, mainly as solidarity loans. But following floods in 2009 and the collective refusal to refund, it had to tone down production in the remote rural areas in particular, and reduce its coverage there in terms of presence and amounts (from 205,000 rural loans to 151,000 only). This illustrates the risk feature mentioned in some discussions, which represents one of the constraints of access to credit, in particular for rural women.*



**Mr. Youssef BENCHEKROUN**  
Directeur général d'Al Amana

*In addition, while mentioning one of the results of a relatively recent study by Al Amana on the impact of micro-credit in rural areas, the speaker highlighted the low impact of credit on the power of women in the household, adding that the distribution/number of activities between men and remains unchanged (1.5 against 0.38). This confirms some of the results from the study carried out by CEA/ Office for North Africa presented at the expert meeting.*

## C. Rural women’s funding resources : access and control

In rural areas, women’s access to funding resources is dominated by informal sources; there are no regional or local national data available for these. They therefore cannot be estimated without specific surveys. Some studies, reports and interviews provide qualitative information regarding this subject. These resources are mainly: tontines (a very common practice in Morocco), savings in kind either in cash or goods (especially cattle and poultry) or jewelry.

59 « Min Ajliki » has a specific objective to improve quantitatively and qualitatively the female entrepreneurship, through the development of the training and support of the target population in the area of the APEFE project (Association for the Promotion of Education and Training Abroad).



The study carried out by the French Development Agency on the *Determinants of demand for financial services in rural areas in Morocco*<sup>60</sup> shows that, generally, and probably for socio-cultural and religious reasons, there exists a low tendency to take up loans. Informal practices of debt seem to be much more limited than in other contexts. However, savings in kind (cereal and cattle) play a central role in smoothing family and professional cash flow, and in the preparation of life-related events.

The White Paper for micro-finance states that in order to fund the creation of an informal production unit, micro-entrepreneurs primarily use their personal savings (56.4%) and, to a lesser extent, the loans granted by third parties (19%). The use of micro-finance remains low (2.2%), but it is still double to the use of bank loans (1.1%). Legacy and money transfers account for 4.7% and 3.6% respectively. This data is national and covers both sexes, but is significant to show the importance of informal resources.

Interviewed women in rural areas have confirmed the importance of this, as they have all taken part in tontines even before the launch of micro-finance offer and most of them have natural savings (cash, goat farming and jewelry).

Given the absence of data, and in order to assess the access to funding resources and estimate the financial inclusion of rural women, the analysis will focus on a few *general indicators of banking and data on micro-finance in rural areas*. Micro-finance is the most important formal source of financing in this environment.

#### *a. Indicators of financial inclusion for women in rural areas*

In 2012, the banking network in Morocco was located for 86% in urban areas and for 14% in rural areas, a rate having remained unchanged since 2010.

Data provided by BAM (Bank Al-Maghrib) are not disaggregated by place of residence or sex, but rather by region. This can give us an idea about rural areas but cannot inform about the access of women<sup>61</sup> to funding. Financial inclusion is usually very low in Morocco (57% for the rate of use of the banking system), except in large urbanized areas like Greater Casablanca, Rabat-Sale-Zemmour-Zaer, Oued-Dahhab-El Gouira and the Oriental region, where the rates of use of the banking system are higher than 70%. This financial inclusion is probably even lower for rural women whose aforementioned conditions of inequality compared with men (illiteracy, inequality of access to resources, etc.) can only have a negative impact on their access to formal funding resources.

Data from Global Findex: Global Financial Inclusion Database<sup>62</sup> show:

- The proportion of women aged over 15 holding an account in a formal financial institution was 26.68% in 2011, against 52.04% for men;

60 AFD : Analyse des déterminants des services financiers dans le Maroc Rural Série d'analyses d'impact ex post numéro 6. July 2011

61 From table data provided by the Directorate of banking supervision, upon our request

62 [www.worldbank.org/globalfindex](http://www.worldbank.org/globalfindex)

- The proportion of women aged over 15 old who had used a loan in the past year from a formal financial institution was 3.6% for women and 4.3% for men;
- However, in terms of savings and whatever their nature, 27.6% of women hold savings thrift (amount unknown), and so for men and women together this rate reached 30.4%.

A recent survey on urban and rural areas carried out in the region of Rabat-Sale-Zemmour-Zaer shows that: the proportion of men responsible for the repayment of a loan is 82.3% and 17.7% for women. A loan for which a man is responsible has an average value of about MAD 53,488.90. For women, the average is relatively low, ranging about MAD 17,876.05<sup>63</sup>. Qualitative information collected from interviews with women beneficiaries from micro-credit in rural areas show that no woman has an account in any financial institution because, as they say, “they prefer their money to be available at any time to face unexpected circumstances”.

Given their conditions (illiteracy, financial exclusion ...), the overwhelming majority of women in rural areas can only use micro-finance which has grown tremendously in recent years, especially in rural areas. Theoretically, this is the offer that best suits their requirements and needs, but there are also many women cooperatives in rural areas used by women to obtain loans.

#### *b. The access of rural women to micro-finance*

To what extent do rural women benefit from micro-finance, for what type of activity, under what conditions?<sup>64</sup> How far has progress been made, how does it impact on their daily lives, what are the obstacles and women’s opinion in this regard?



Mr. Abdelouahad LAABID

Mr. Youssef RAMI

Mr. Anass SGHILLAR

#### *- The micro-finance sector in Morocco*

Morocco has a very dynamic micro-finance sector, it is recognized as a leader for micro-finance in the region, serving over 40% of customers in the Arab world. **It is relatively diversified with 13 micro-finance associations “MCA”** : 4 big MCAs with national coverage (Al Amana, Fondation Banque Populaire Micro-Crédit, Fondation for Local Development and Partnership, ARDI), 3 MCAs with regional

63 ADFM : Gender disparities in household resources and expenses : what economic autonomy for women? Case the Rabat Salé Zemmour Zaer Region – Survey on households - October 2012 Presentation at the seminar of April 29, 2013 organized by ADFM and Collectif 95 Maghreb Egalité at Hotel Ibis Agdal

64 Several sources were used in this regard:

- F NAM : <http://www.fnam.ma/>
- Portail de la micro-finance <http://www.lamicro-finance.org/>
- Mohamed VI Centre for the support of solidarity micro-finance [http://www.cm6-micro-finance .ma/fr/index.aspx](http://www.cm6-micro-finance.ma/fr/index.aspx)
- Data provided by Al Amana and ARDI

coverage (Moroccan Solidarity Without Borders Association/ Micro-credit, INMAA, Al Karama), 5 MCAs focusing on the local level (Fondation du Nord, ATIL, Ismailia, Tawada, AMOS) and the latest Bab Rizk Jameel / BRJ (2010) seeking to position itself mainly in rural areas with a national ambition. **The coverage rate for the targeted population is estimated at 60% in urban areas and about 40% in rural areas.** MCAs are located in almost all regions of the country, especially where the poverty rate is high<sup>65</sup>. **Since the beginning of their activities, the loans distributed have benefited 55.3% of women and 46.9% for age groups between 30 and 49 years. The urban area holds 63.6% of distributed loans, against 36.4% for rural areas.**

The available indicators on MFI websites (FNAM, Al Amana, Mohammed VI Foundation ....) are not disaggregated per place of residence and sex. They are only differentiated between urban, suburban and rural areas for both sexes, and give the proportion of female clients regardless of the place of residence. **Few MCAs have the development of micro-finance in rural areas and a greater participation of women among their objectives and they hold a small share of the market: ARDI (12.81% market share), INMAA (0,72%), AMOS (0.34%), TAWADA (0.11) and AIMC (0.13%)<sup>66</sup>.**

*- The proportion of Al Amana women beneficiaries*

As shown in the table below, the proportion of women benefiting from micro-finance is significant: the number of active loans for women is 47.6% of total loans in 2007 and 40.9% in 2012. **This distribution is very uneven in rural areas where in 2012 only 24.5% of the loans were granted to women (against 75.5% to men), while in urban areas this proportion is of 48.8% (against 51.2%).**

Table XII : Distribution of active loans form AL Amana per place of residence and sex

	Active loans 2007	Active loans 2012	% of women 2007	% of women 2012
<b>F</b>	229169	125788	47.6	40.9
<b>Rural</b>	47794	24550	32.5	24.5
<b>Urban</b>	181375	101238	54.3	48.8
<b>H</b>	251685	181486	52.4	59.1
<b>Rural</b>	99164	75479	67.5	75,5
<b>Urban</b>	152521	106007	45.7	51.2
<b>Grand Total</b>	480854	307274		

Source : From the Database provided by Al Amana

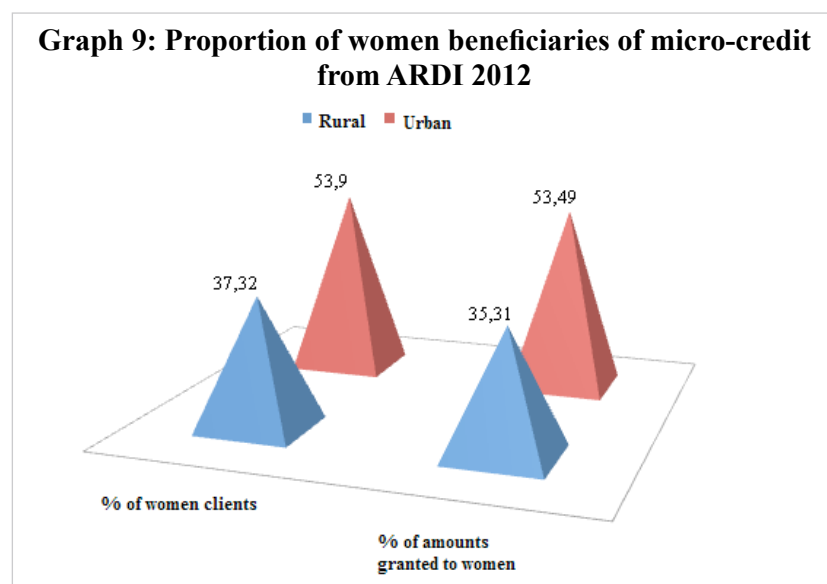
65 Mohammed VI Centre for the support of solidarity micro-finance : livre blanc du micro crédit au Maroc - October 2012

66 FNAM : <http://www.fnam.ma/>

Regarding outstanding balances, we find the same inequalities in the access to micro-finance in rural areas and between men and women. As for the main activities funded by the micro-finance in rural areas, they vary by gender: for women, the most common activities are: trade (38.94% total loans against 33.8% for men), agriculture (31.14% against 46.88% for men) and handicraft (26.02% against 3.64% for men). The share of loans devoted to services is very low for women (2.51% against 13.75% for men).

- *The proportion of women beneficiaries of ARDI*

The ARDI foundation created in 2001 was originally launched by the Agriculture Financing Department of “Crédit Agricole du Maroc” (CAM), as one of the pilot initiatives aiming at funding income-generating activities for women farmers living in rural areas. Thus 78% of its branches are located in rural areas and the loans granted have funded agricultural and livestock farming activities up to 63%. For women, traditional activities still prevail: small domestic livestock, poultry, rabbit keeping and handicrafts. Group loans amounted to 94% of total loans. The interest rate is 2% per month or 24% per year<sup>67</sup>. **Although ARDI targets rural areas, the number of customers in this area is only 41.7%. In rural areas, this proportion was no more than 37.3% (36.1% in 2005). This shows the limited access of rural women to micro-finance compared to men and compared to urban women.**



67 - Presentation ARDI : what strategy for 2017 (without date and venue)

- Interview with Mrs Bodach Malika, Director of Internal Audit and Control at ARDI Foundation

Table XIII: Proportion of women benefiting from micro-credit from ARDI 2012

	% female clients	% of amounts granted to women
<b>Total</b>	<b>44.19</b>	<b>43.35</b>
<b>Rural</b>	<b>37.32</b>	<b>35.31</b>
<b>Urban</b>	<b>53.9</b>	<b>53.49</b>

Source : From the database provided by ARDI

- *The proportion of women beneficiaries of TAWADA*

Tawada is a small MCA created in 2009. It holds only 0.11% of the market in 2010 (against 0.05% in 2009) and within one year only has doubled its customer base (431 to 921 clients). The number of beneficiaries in 2009 (year of opening) was 431 customers, including 157 women and 274 men, giving a percentage of 36.4% of women. In 2012, Tawada had 1,670 customers, including 700 women and 970 men, resulting in 42% of women. This is the highest rate of women beneficiaries of micro-finance in rural areas compared to other MCAs. **This new and small MCA achieved significant results for women in rural areas; thus challenging the concerned stakeholders to provide it with support so that it could cover more regions and target more beneficiaries, but also to encourage the creation of other specific MCA for rural areas.** Women's main activities are small livestock, trade and, to a lesser extent, handicrafts.

### One watchword for TAWADA : the fight against poverty

*The integration of Tawada in an already well represented environment came in a quite mitigated context characterized by the unprecedented increase of arrears in micro-credits and a decrease in productivity. But this did not affect the enthusiasm of its leaders who see their integration in this crisis environment rather as an advantage. «We have learned the lesson and we will be able to start on solid ground. The problems that other associations are currently suffering from are due to their race to quick benefits. But our objective is to bear in mind one motivation on: the fight against poverty and over-indebtedness».*

*As a member of the National Federation of Micro-credit Associations (FNAM), Tawada also takes part in the Moroccan MCA database standardization, mainly regarding prudential ratios. Since then, Tawada has opened four new agencies in the regions of Khemisset, Khenifra and Oulmes and is considering the development of new partnerships. Contacts are already established with Fonds Jaïda (CDG) and associations for people with disabilities in the framework of income-generating activities.*





*c. The impact and control of micro-finance allocated to rural women*

A recent survey of financial and non-financial needs of MCA clients carried out by the Mohammed VI Foundation for Micro-finance Solidarity has identified that 93% of the interviewed beneficiaries confirmed positive changes after receiving micro-finance: increase in revenue (79%), business development (62%), improvement of living standards (58%), development of housing (18%), etc. However, for rural areas only, it seems that the impact is not as positive. On the contrary, the study on “assessing the impact of micro-credit in rural areas of Morocco”<sup>68</sup> regarding micro-credit granted by Al Amana, shows that:

- Participation in rural areas is low and largely directed towards consumption.
- Uneven participation of women and the low impact on gender relations. **In rural areas, especially in the mountain areas, the economic and financial role of women is extremely limited, and local social traditions prevent them from having access to micro-credit**, as confirmed by quantitative data. The proportion of women (in both number and percentage) is much stronger in suburban areas than in the mountain areas.



**Based on interviews conducted with women beneficiaries in rural areas in two different geographical areas (FG)**, the impact seems rather positive on household income but with several limitations.

As a conclusion, and from the qualitative observations made, which do not represent all women beneficiaries of micro-finance in Morocco, it can be said that, overall, women have the power to control micro-credit and that it is up to them alone to decide how to use it, which reflects a relative financial autonomy on their part. “Here in our region, women are in charge of all and everything: going to the souk, taking care of children, working, etc.”. **“Men deposit their money and remain inactive”**. But even though micro-finance may increase household income, it has a negative impact on women:

68 AFD : Evaluation de l’impact du microcrédit en zone rurale au Maroc. Série d’analyse d’impacts, Issue7, March 2012

### ***ATTAWFIQ MICRO-FINANCE***

*ATTAWFIQ is a non-profit organization created by Groupe Banque Populaire, under accreditation by the ministerial decree of March 1st 2000. As of late September 2013, it consists of 380 operational agencies spread over the national territory, 224 urban and 156 rural.*

*Its purpose is to help women and men become financially independent, and it has succeeded in promoting micro-credit in remote rural areas, thanks to innovative products aiming at supporting income generating activities in rural areas. The second challenge met is to establish non-discrimination between women and men.*

*Attawfiq Foundation has endeavored to make its clients, either men or women, take part in the competitions for many awards and contests (Sanabel, Grameen Jameel, Micro-entrepreneurships awards organized by Planet Finance and the Mohammed VI Foundation for Solidarity, the International Symposium for micro-finance, ...).*

*This process aims at rewarding and encouraging clients. Thanks to loans granted, women clients have become managers in companies, and aim for their development. They were able to gain experience, establish and build on relations with customers and suppliers. They have clear ideas on actions to develop so as to increase the size of their activity. They have shown greater management capacities and decide themselves on the strategic direction for their companies, gaining autonomy through this process.*

*Each year, many men and women clients gain awards in various categories: best innovative project, best project for sustainable development or environment protection, best women entrepreneur of the year, etc.*



- Because it does not leave room for savings or investment that could release women from the loan (credit dependency), the cost of which is very high (higher than in urban areas, up to 2.5% per month, which amounts to 30% per year);
- Because it does not contribute to changing the social relations between men and women: it increases the workload of women and decreases the financial participation of men who continue to hold the absolute power in the family.
- Because this micro-credit is allocated without provision of non-financial products (training, marketing support, etc.).

#### *d. Women cooperatives in rural areas*

Women cooperatives in rural areas (14% of total cooperatives)<sup>69</sup> have no access to micro-finance (the Law on micro-finance does not allow it), or to resources from traditional banks who require guarantees beyond women's capacities. They receive help from the State (NHDI) or international donors<sup>70</sup>. The success of women cooperatives in Moroccan rural areas is given as an example in many international reports. There is therefore a need to encourage them by giving them access to funding resources on favorable terms.

69 <http://www.odco.gov.ma/>

70 Entretien avec M. Laabid Abdelwahed ODCO

### Did you know?

According to ILO, cooperatives are an essential type of sustainable enterprise for women in rural areas. When cooperatives adopt gender sensitive practices, they are able to strengthen empowerment, the voice and representation of women in decision making, to provide them with a business network, to improve access to markets and services, and thus facilitate economies of scale. The low rate of land ownership for women hinders their access to the necessary financial assets to create a business. Available information shows that less than 20% of agricultural real estate ownerships in the developing countries are exploited by women (10% in Western and Central Africa, Middle East and North Africa).





### A local area, products and women

*Fatima Amehri is proud of the Argan and agricultural products Union of Women's cooperatives (UCFA) of which she is the president, despite her young age. UCFA is an outstanding success story about the determination of rural women to develop their environment, exploit and improve their know-how, to become fully fledged producers and development players, and to contribute to the development of their region. It was created in 1999 and gathers 22 member cooperatives and 1,200 women members. Its goals are mainly: to mutualize expenses and reduce risks, as well as to ensure a better guarantee for production and promotion its members' production, a better integration in the world market, and an increased bargaining power. Within only a few years, UCFA has managed to strengthen its share of the market and to better position itself on international promising markets (Gulf, Europe and Canada). While being committed to the development of argan derivative products and the pursuit of new targets, it focuses on the social dimension (support for women members in order to improve the supply of raw materials, training in the management of small projects and cooperatives, support and sensitization about social welfare, etc.). Despite this success, UCFA suffers some difficulties mainly due to the monopole held by multinational firms (more than 50% of the production is oriented towards exportation), the tough access to credit (high rates, the legal status of cooperatives, etc.). Nevertheless, UCFA is the cooperative of argan producers most courted by national and international media (ARTE, Aljazeera, France 2, TF1, Vox, ZDF, etc.).*



## Testimony...

### Micro-credit and rural women in Morocco: The experience of Al Amana

**Mr. Fouad Abdelmoumni**

- Former Executive Director of Al Amana, the major micro-credit institution in North Africa
- Former President of Sanabel, a micro-finance institution in the Arab region



*Contacted by the ECA/regional office for North Africa which launched and coordinated this study entitled “Improving access to finance for the empowerment of rural women’s in North Africa: Good practices and lessons learned”, Mr. Fouad Abdelmoumni was enthusiastic about contributing to this initiative by sharing his own testimony about Al Amana’s experience, of which he was Executive Director from its creation in 1997 through June 2010. Mr. Abdelmoumni provides a brief objective assessment of the achievements and limits of this experience regarding the “feminization” of access to micro-credit as a source of funding. He also highlights some particulars of the gender issue, the theme of this paper; he analyses the real challenges which rural women face along with the communities to which they belong.*

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*I still keep in mind vivid memories of my first visit to identify needs for funding for rural populations. It was in 1997. I went on a visit with one of my colleagues to the Southern zone of the Great Atlas in the villages in the region of Ouarzazate and Errachidia. These villages were located hours away from the nearest track worthy of the name, either on foot or on the back of a mule. It was springtime, and the almond tree blossoms were extremely beautiful. Our visit coincided with Aid El Kebir, the major feast for Moroccans, and men – the majority of them having emigrated to inland cities or abroad – had traveled home, and were present in the village in their best attire.*

*This kind of journey contributes to making one discover the inexorable feature of rural exodus, given the poor living conditions particularly in terms of infrastructure, roads, and economic, social and cultural services. But what caught my attention most is the over-exploitation of women in all household and economic activities. Indeed, they have to prepare meals, care about hygiene*



*and clothing in every home, in addition to the strenuous tasks of fetching water and firewood. And during this special period, they were overloaded with the double burden of preparing the feast and having to care for the men, not usually present at home, and behaving as masters to be served. Even during this time, women continue to manage their activities of small-scale farming, market gardening, and handicraft production.*

*I triggered off a collective giggle when I asked a group of men, comprising mainly unemployed youngsters complaining about the lack of job opportunities in the area, why they didn't engage in the same activities as women, such as carpet weaving. Indeed, this giggling was meant to cover their uneasiness concerning my lack of respect, as I dared to suggest that men might work in "feminine" activities.*

*Labeling handicraft work as subordinate and downgrading however does not prevent men from controlling it. Whatever his age or position (father, husband, brother, son ...), it rightfully belongs to the man in the home to sell the end-product, generally at the regional weekly market. Women know nothing about either their overhead costs or margins, and therefore they can only agree to the modest sum handed to them by him after each sale. Obviously, the division of labor - between women in charge of production and men in charge of finance and marketing - has led to the persistence of dominance based on gender; putting an end to this situation would contribute to a better balance in social relations, and would also contribute to enabling girls' and women's access to education, information and to establishing them as citizens.*

*The micro-credit offer designed by Al Amana (<http://www.alamana.org/>) was specially targeted at answering the need for additional contributions towards income generating activities for all self-employed persons. However, the hidden agenda was to trigger the reconsideration, even partially, of the situation of subordination and exploitation in which women live. The opportunity for micro-credit is meant not to discriminate between men and women, and the service to women was encouraged by a gender sensitive approach through production premiums to credit agents.*

*Analyses so far have not been thorough, nor have they been carried out during long enough time or in areas sufficiently spread out to allow drawing scientific conclusions about the impacts of*

*micro-credit on gender in rural areas. The “modest” data in hand however show that women taking control over the economic process have led to significant empowerment in managing their activities, and to them holding a more important proportion of the proceeds of their labor. This pertains to the fact that the institution of loans requires dealing directly and personally with the project holder, that this person be personally responsible for the loan and its reimbursement, that he/she defends the project by proving its profitability through mastering the calculation of costs and expected proceeds and that he/she receives the loan in person without any proxy.*

*Some of the data regarding female micro-credit clients highlight a better ability to own the project and indeed a more acute influence on the choice of how to allocate household resources. Other data indicate tension within some couples, as women no longer give in as easily as previously, in view of the financial independence gained vis à vis the men, some of whom displayed parasitical or even predatory behavior within the family in which the woman held the main role. Some reports even mentioned increased physical violence between some spouses, and also a few cases of divorce that may well have been triggered by the women’s stronger status.*

*It wasn’t not overnight that Al Amana’s method of intervention reached maturation. In fact, we developed a strategy for expanding through concentric circles, starting in the larger cities, then into middle-size towns, then into densely populated rural areas, until reaching out to isolated and low-density rural zones, with an aim to ensure equality both between rural and urban customers and men and women. In 2008, around the end of my mission as Executive Director of this institution, the number of female customers in rural areas was 45.000, less than one tenth of the total number of customers (480,000), but the trend was positive with sustained progress.*

*Among the projects carried out by rural women and supported by micro-credit, more than one half is related to small-scale farming (cattle and sheep, dairy cows, cattle trade ...). Far behind comes trade and handicraft activities, with a significant part for carpet weaving. It is worth mentioning that Al Amana only accompanies and validates projects presented by clients (men and women) for micro-credit, it never interferes by suggesting or putting pressure on the choice of product, or off-loading any part of their responsibilities regarding the activity.*

*Given the huge development of micro-credit during the last decade, the prevailing discourse has been to consider it an alternative to the national and international communities' responsibility in the fight against poverty, exclusion and unemployment. This discourse has done more damage than good, including to micro-finance institutions, which have had to deal with higher expectations than they could handle.*

*Indeed, micro-credit is not a miracle solution to address the core problems these populations face and still have to handle. The way in which this service impacts on the development of human and social resources as well as on the reduction of economic gender inequality is limited and slow. Its incidence on basic services (infrastructure, schools, hospitals...) is hardly noticeable.*

*Nevertheless, micro-credit services have become mature in most of the regions where they have been introduced, and seem to have really allowed relative improvement of income for the vast majority of the population that benefited from them. It has also allowed better mastering of it by male and female project-holders, and of their environment. The prospects are promising, with the recent introduction of insurance and money transfer services, coupled with the efforts to introduce electronic savings banking services.*

***As an experiment, micro-credit certainly deserves to be studied, supported, diversified, adjusted and duplicated.***



Gravure of a young girl wearing an Algerian traditional costume

## Algeria case study

### A. National context

On the economic level, the country reached a growth rate of 2.5% in 2012, but the budgetary deficit deepened and settled at 3.3% of gross domestic product (GDP), triggered by the ongoing ambitious budgetary policy implemented since 2011 to meet the high social demand in terms of purchase power, employment and housing. Algeria has 1,246 banking agencies, making one-stop shop for 25,000 inhabitants with 33.2% of household deposits. Household loans account for only 8% of the total granted loans. The national unemployment rate is 10% (in September 2011), 10.6% in urban areas and 8.7% in rural areas **with a predominance of female unemployment (30.5%)**. Social expenditure incurred annually by the State for the disadvantaged groups represents nearly 12% of GDP, and allowed achieving the MDG1 before the target date of 2015. As for MDG3 on **women empowerment, it has not yet been reached, especially its component relating to the proportion of women employed in the non-agricultural sector**. However, the proportion of women elected in the National Assembly is 31.4%, due to an amendment of the country's Constitution and a related institutional law. Moreover, the gross school enrollment rate reaches 78% with a female predominance. **The Human Development Index for 2013 ranks Algeria at the 93<sup>rd</sup>** place in the high human development category.

### B. Women in rural areas of Algeria

Despite significant efforts to improve the living conditions of citizens in rural areas through major investments regarding the opening up of these isolated regions and the reduction of regional disparities, substantial differences still persist. Consequently, while rural women are not a homogeneous group of people, **they represent only 10% of active women**. In terms of housing, in almost half of the cases, they live in individual houses while squatter settlements represent only 6.7% in rural areas (2/3 of shanty towns are located in the North). 97.6% of households are connected to the electricity network in rural areas but not to natural gas (7.7%). The use of charcoal remains marginal (1.2%) as bottled gas is the main fuel used in rural areas (89.1%). **Access to water is 81.6% in rural areas**. Fetching water and wood is not common for women in rural areas. Despite the growing number of educated rural girls, **illiteracy affects 41.3% of women in rural areas (the national rate being 28.3%)**. In terms of activities, 68% of the mining industries are located in rural areas, but the real estate and financial activities are still very marginal, being 1.8% and 3.5% respectively.

47% of women living on farms are employed in agriculture and 13.3% of them work off the farm. The last agriculture general census (AGC) showed that 3.8% of women manage farms off soil (farming) and the 4.1% who manage farms of with a surface from 0.1 to 5 ha are mostly illiterate (85%).



### C. Development policies and gender dimension

Algeria has provided for gender equality in its fundamental law, the Constitution, and strengthened the principle of empowerment of women, especially in political decision making, by the amendment of Article 31bis in 2008, which was supported by an electoral quota Act (more than 30% of women MPs). The country has signed all international and regional conventions relating to men and women equality, sometimes with reservations, like other Maghreb countries, in terms of: fighting all forms of discrimination against women, employment, civil rights, etc. Algeria has created institutions in charge of women and gender issues, namely: a Ministry of National Solidarity, Family and Women, a National Council for Family and Women, an Observatory for Female Employment and a National Commission for Rural Women. Mechanisms supporting these institutions include: the National Strategy for Integration and Promotion of Women and its plan of action (PANPIF 2010-2014), the National Strategy for Family (SNAFAM), the National Strategy for the Fight Against Violence based on gender and an ongoing project for institutionalization of gender in ministries through gender focal points. The criminal code prohibits sexual harassment since 2004.



The Ministry of Training and Vocational Education leads a vast and ambitious program for women with measures that support women in job and business creation, especially in rural areas. The Ministry of Health, Population and Hospital Reform (MHPHR) has initiated several national programs for women, including maternal and child health, reproductive health and family planning. The MARD develops outreach projects for Integrated Rural Development (PPDRI) according to a geographical and participatory approach. Women are integrated in such programs as members of a rural household and are expected to receive the benefits of PPDRI according to the family to which they belong.

The available funding in Algeria can be divided into two major categories: financing through government subsidies and funding assistance or job creation through various mechanisms: AFS, IAIG, PPDRI, Project of 10,000 livestock keeping, and loans (ANGEM, ANSEJ, CNAC, FNDIA, etc.). Job creation will receive AD 350 billion through the five-year program (2010-2014). Many strategies are available in 48 wilayas throughout the country.

### D. Algerian rural women's funding resources : access and control

We consider introducing the gender perspective in our study as one of the parameters determining the scope of rural women's access to funding, and the extent of difficulties they face in comparison to men, through the analysis of various existing mechanisms. Funding may be government subsidies or other different loans. To this effect, we will present a number of strategy, program

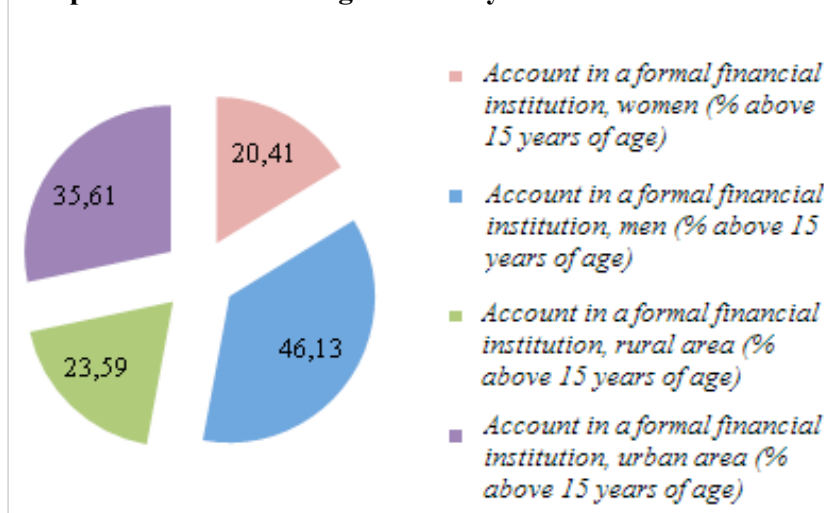
and project results, disaggregated by gender (when data is available) to examine women's access to different financial mechanisms.

### Women and formal financial institutions<sup>71</sup>

In its statistics on gender<sup>72</sup>, the World Bank sets data by country on economic structures, participation in productive activities and access to resources. For Algeria, the indicators for 2012 show that women have less access to "banking services" than men. Thus, 20.41% of the interviewed women aged over 15 have an account in a formal financial institution<sup>73</sup> against 46.13% of men. In rural areas, the total of men and women having access to a bank account is only 23.59%.



**Graph 10: Use of banking services by women and men in 2012**



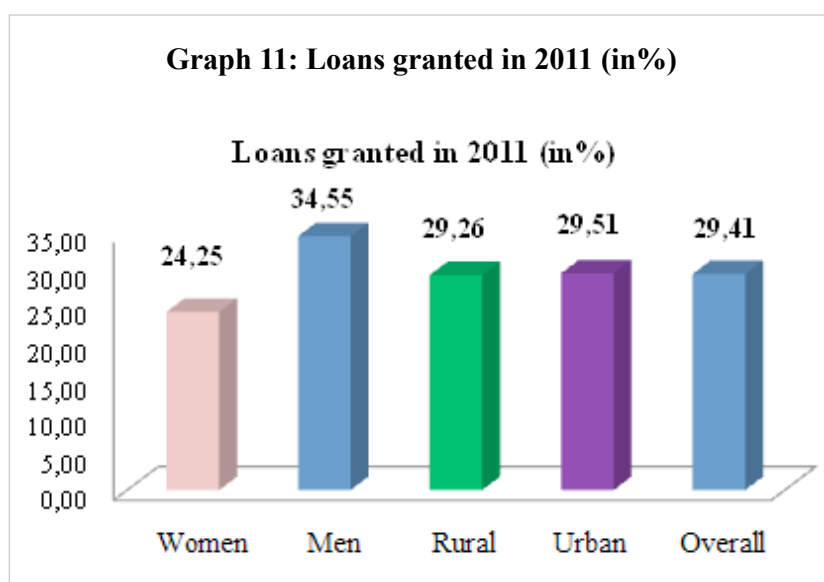
Accounts are especially meant to receive government payments (alimony, retirement pension) or wages for women and men. Men also use their accounts for transactions and business.

In 2010, nearly 30% of the respondents (men and women) above 15 years of age reported having a loan, with no significant difference between rural and urban areas, but slightly lower for women (24.25%).

71 The World Bank establishes indicators representing the proportion of people aged more than 15

72 [http://databank.worldbank.org/data/views/variableselection/selectvariables.aspx?source=gender-statistics#c\\_e](http://databank.worldbank.org/data/views/variableselection/selectvariables.aspx?source=gender-statistics#c_e)

73 Formal financial institution shall be a bank, a mutual bank, any other financial institution (for example, a cooperative, a micro-finance institution) or the post office.



Regarding the origin of loans and according to the following table, whether for women or men, in urban or rural areas, informal lending is dominant, mainly from friends and family (which allows borrowers to avoid Riba, that is to say, interest on loans that are prohibited in Islam).

**Table XIV : Source of the loan**

% of the above 15 years of age	Loans by a financial institution last year	Private lender	Loans by family or friends	Loans by flexibility of payment at the shop
<b>Men</b>	2.51	1.80	28.72	3.84
<b>Women</b>	0.49	1.36	20.95	2.43
<b>Rural areas</b>	2.62	0.99	23.37	4.13
<b>Urban areas</b>	1.25	1.72	25.23	2.92
<b>Overall</b>	1.50	1.58	32.33	3.13

Algeria has established three major plans for job creation: CNAC, ANSEJ and ANGEM that have produced significant results and where women are represented even if they are still fewer than men, in most cases.

Beyond credit, ANGEM especially tends to provide wider services to its beneficiaries, such as support measures based on counseling, technical training and tax advantages.

Women are a prime target audience, including women in rural and desert areas. Approximately 60% of the beneficiaries are women who, in almost all cases, carry out their activity from their own home.

Micro-credits for women are especially zero-rated loans (PNR) for the purchase of raw materials (62.49%), according to the balance sheet for funding by gender and the 2005-2012 program, while they are only 31,62% in the triangular funding that involves a bank. “Feminization” of the PNR is at the expense of the effective empowerment of women through triangular funding. Loans in rural areas represent about 27% of total loans, always with the proportion of 60.5% of women by area and regarding the total loans allocated, as shown in the table below.



Areas	Total number of funding	Number of women funded
Rural	125,050	75,733
Urban	326,558	197,771
<b>Total</b>	<b>451,608</b>	<b>273,504</b>

Source : ANGEM 2012

Various mechanisms, be it subsidies or aid for integration or job creation, had significant results for women in recent years. These results are mostly disaggregated by sex, which is useful to get an idea on women’s access to finance. Data based on place of residence (urban / rural) is not yet widely available. However, the proportion of mechanisms that enable the creation of women businesses remains low, except that of ANGEM (46%) where they are the majority in the PNR formula, as shown by the following results:

\* **CNAC**: There are high number of women in niches like services, agro-industry and handicrafts. When comparing the number of enterprises created by women in each of the three niches with the total number in each niche, we notice that they represent only 19% in services, 22% in handicraft and 18% in agro-industry. However, the proportion of women in liberal profession is the highest with 45%, leaning towards gender parity.

Table XV: creation of businesses by sector, gender through CNAC providers in 2011<sup>74</sup>

Sector of activity	Women	Men	% of women	Total
Agriculture	114	1447	7%	1561
Handicraft	323	1115	22%	1438
Construction	38	2225	2%	2263
Hydraulics	2	94	2%	96
Industry	454	2093	18%	2547
Maintenance	9	277	3%	286
Liberal profession	57	69	45%	126
Fishing	0	32	0%	32
Services	1436	6020	19%	7456
Goods transport	250	17438	1%	17688
Passengers transport	49	5787	1%	5836
<b>General Total</b>	<b>2732</b>	<b>36597</b>	<b>7%</b>	<b>39329</b>

\* ANSEJ : Considering all projects funded, over 21,000 were women's projects, i.e. 10.5% which represents a rate even lesser than their activity rate and lesser than their proportion in the number of unemployed.

Table XVI : Balance sheet of the projects funded by ANSEJ 1998-2011.

Total number of projects funded	203,691
Total number of created jobs	534,453
Average number of jobs per project	2.6
Number of projects created by women	21,321 (10.4%)
Employments created by women	62,922
Average number of jobs by women project	3.0

Source : Ministry of work, employment and welfare

**\* Ministry of Agricultural Development's ( MADR) financial mechanisms**

The PPDRI is a privileged tool in the policy for rural development. It aims at increasing and diversifying the population's revenue by promoting small and medium size businesses producing goods and services (12 million beneficiaries are expected, which represents the whole rural population of Algeria). It is expected to offer opportunities to rural households (men and women) and



economic players to launch their individual projects, meeting their needs and falling into the framework of the country's economic objectives. The projects in favor of rural women also implemented in steppe regions fall into the policy for rural development, mainly the programs for the fight against desertification and improvement of pastures. Only for the period 2009-2011, 4,165 PPDR projects were launched, of which 483 were for the modernization of villages and ksours. It is not easy to assess the access of women to PPDR since existing data is not disaggregated by sex. Indeed, women needs are not visible since it is the needs of households which are taken into account. This means that it is mainly the heads of the family who express themselves without the possibility to ensure that women's needs are taken into account. There is no mechanism in this regard.

The other mechanisms of MADR indicate a very low access of rural women to finance as shown in the table below:

Program	Number of women beneficiaries	Number of men beneficiaries	% of women
<b>Ten thousand of cattle units (especially small farming) 2009 - 2010</b>	250	9348	2,7
<b>Support of the national fund for the development of agricultural investment end en 2008</b>	6112	264 000	2,3
<b>Support of the fund for the rural development and valorization of lands through concession</b>	794	Non-stated	
<b>Valuing lands through accession to agricultural real estate ownership 2008</b>	3550	98 288	3,6
<b>Zero-rated Rural credit (RFIG) 2008</b>	387	24 613	1,6

### Identified gaps and the issue of financing rural women

The job creation mechanisms in Algeria mentioned in the country case study show very significant disparities affecting women (except for ANGEM/PNR). Interviews with association presidents and rural women benefiting from these mechanisms aimed at explaining such differences and understanding the gaps between men and women. Ms. Baya Zitoune, President of the Women and Rural Development National Association<sup>75</sup>, pointed out the multitude of mechanisms and women's interest in them. She emphasized the opening up of

75 The association was a winner and received the 1<sup>st</sup> AICESIS prize for the Millennium 2012. By honoring and rewarding best practices, AICESIS plans on the eve to engage in post-2015: provide the general public with possible solutions to achieve the MDGs by the transfer of knowledge, expertise and experience through networking and peer learning. The AICESIS MDGs Prize plays an important and rewarding role in mobilizing and promoting MDGs, it should be considered as a way to promote innovative activities prompted by organizations of civil society. Since its inception, this award has helped recognize and encourage the work of these institutions, whose work has helped policy makers reach better and mutually agreed decisions. Source: Farid Daoudi. Associated researcher with the laboratory for studies and analysis of public policy in Algeria. Algiers University-3.

isolated rural areas undertaken by the State with large and accessible pieces of land attracting people and investors. However, as the country is vast, there are still many isolated areas. Highlighting a good practice developed by ANDI, Mrs. Zitoune stated that equality measures (also called positive discrimination) have been recently implemented, and provide for the establishment of a quota for women for all products and offers (currently only 4% of women are using this mechanism).

### Overcoming isolation

*ANDI has carried out a vast information campaign for rural women on access to funding for small businesses in the Great South. There is a high demand from women for such activities and proposals for integrated projects (sewing and haberdashery for example) that has been satisfied. In Jijel, projects lead by women have had some impact on men's mindset. Women supported by the association have been trained in the techniques of bee-keeping and have attended meetings. They then participated in fairs to present and sell their products (with the agreement of men). Ms. Zitoune considers associations as effective organizations that are able to inform women, support them in their projects, train them with the assistance of relevant departments, but especially to reach them in the most remote areas of the country.*



According to the head of the Rural Women's Association in Skikda, Ms. Souad Bouacida and two beneficiaries of job creation mechanisms interviewed for the purpose of this study, women farmers are poorly represented in the wilaya of Skikda Chamber of Agriculture<sup>76</sup>. **They are often registered as nominees while they are owners of land (by inheritance)**. Hence the males in the family decide about crops, contract loans on behalf of women, buy the necessary equipment and collect proceeds. It should be mentioned that the registration card at the Chamber of Agriculture is one of the conditions for access to be eligible for agricultural funds. Regarding the PPDR<sup>77</sup>, they have certainly contributed to the improvement of rural households by enabling them,

76 At the national level, the number of women registered at the Nation Chamber of Agriculture is 42,413 at the end of June 2012, and represent 5% of the total of registered farmers. The rate of women head of farms is 4.79%.

77 A budget of almost 200 million dinars was released in Skikda in the fiscal year 2013 for the implementation of several projects for integrated rural development, as stated Tuesday at forest conservation. These 48 projects designed for 36 towns, were funded under the framework of rural development fund and land development by concessions, according to the same source, adding that they are intended to reduce the phenomenon of rural exodus. Source: The Maghreb. Quotidien de l'économie. *Skikda : 200 millions DA pour la réalisation de projets de développement rural intégré*. April 27, 2013.

through in-kind or financial state donations, to undertake various projects such as crops, livestock, water reservoirs, well drilling and other non-agricultural projects. **But the needs of women are not estimated and are embedded with those of the household to which they belong. Men's needs are satisfied first, then eventually those of women. Women fear banks, because they seem to force them to take too many risks. There is a great lack of confidence.**

In her testimony, Ms. Dalila, a young single woman, living in a rural village in the wilaya of Skikda, with an average level of education, was able to benefit from the CNAC mechanism for cattle raising along with training in the field. She expresses strategic needs when she says: "I wanted to leave my house, I'm not married but I wanted to work. I did not go to school and my brothers were rather against it. But the association has helped me so much in accessing the CNAC, as well as to convince my family to let me work in cattle breeding. Now I am happy because they see me differently, they respect me, not just my family, but in the streets of my town. I have really succeeded."

*Zobra is a mother living in a Douar in the wilaya of Skikda, she tells us that, thanks to her farmer card, and the support of the association, she has benefited from the FNDLA mechanism and received 6 beehives and a training of two days per month, during 3 months. She received her certificate of qualification and produces honey. She is optimistic and enthusiastic, she states men mindset in rural areas is changing, but much slower than the desire of women for empowerment through labor!*

These few testimonies show that gender dimension was poorly integrated in the various assistance or job creation mechanisms. The issue of access to finance for women cannot be separated from issues of women's education, violence based on gender (domestic or public), reproductive health, opportunities to choose and make decisions. As shown through the interviews, performing a study on the control of a resource is important. However, no follow-up of this kind is offered by the mechanisms which were designed to meet the practical needs of women and men rather than their strategic interests. These mechanisms adopt the IWD approaches (integration of women in development) that have long shown their limits<sup>78</sup>. This analysis indicates that female heads of household and single women have little access to credit and other resources, often due to lack of guarantees and/ or the assumption that they will be unable to meet financial liabilities in the absence of a male partner. In addition, in our countries, married women still need the consent of their husbands before contracting any loan, which brings women to a subordinate status that needs to be changed through constant negotiation with men.

78 Approaches that focus on women as problem to be solved rather than on unequal relations between men and women regarding access and control of a given resource.



Egyptian Women , Osama

# Egypt case study

## A. National context

The reform policy and economic openness that allowed Egypt to achieve a record growth rate (7% per year between 2006 and 2008) did not take much account of the most disadvantaged social strata (almost 30% of the population still live below the poverty line with less than \$2 per day). As early as 2011, official statistics show an increase in the percentage of poor people, whether in urban or rural areas (25.2% compared to 21.6% in 2008). HDI in 2013 is of 0,662, ranking Egypt among middle-income countries at the 112<sup>th</sup> place (out of 187 countries). The government spends about 27% of GDP to finance basic services, particularly food subsidies and energy. In addition, allocations spent on education and health benefit all Egyptians.

## B. Women in rural areas in Egypt

Even though Egypt has reached the MDG of reducing extreme poverty by 2011, 25% of its population is still poor, compared to 21.6% in 2008, and regional disparities are noticeable. In fact, rural areas in Upper Egypt are the poorest region: **51% of the population is considered poor (about 44% aged 18-29) compared to 43% in 2008.** The majority of the population can easily access health care. Public expenditure on health is close to 1.7% of total GDP in 2012 (especially in rural areas). Agriculture is a major sector in the Egyptian economy (55% of the population depends on it) and it represents about 13% of GDP and 20% of total exports and foreign currency earnings. Egypt has one of the lowest man-land ratios in the world with about 8.9 million feddans to 3.7 million farmers. The total cultivated area is estimated to 3% only of the total land area (farms are generally small, 81% of them cover less than three feddans). The non-agricultural sector is essential to the survival of poor people in rural areas (sharecropping and paid jobs). The commercial banking sector does not take high risks to provide services to the agricultural and rural sectors and to SMEs (only 5% of the potential market of micro-finance benefit from credit and the agricultural sector receives less than 5% of total loans).

Women are the most vulnerable group in the labor market since they mainly work in the informal sector or as unpaid family workers. Their share in paid non-agricultural employment is very low. The impact of poverty is more severe among women and children, especially in rural areas where more than 78% of the poor live. In addition, women living in rural areas have a much lower access to health services (only 59% of women receive appropriate health care during childbirth).

Egypt is ranked 110th out of 135 in education. The female illiteracy rate in 2008 was 35.2% while the national numbers indicate that it increased to 38.5% in 2011. 36% of rural girls have received no education (compared to 18.2% in urban areas). The participation of women to the labor force is of 24% compared to 79% of men. The female unemployment rate reaches 22.9% which is four



times higher than that of male unemployment with a rate of 5.2%. Concerning youth (aged 15-24), unemployment is much higher among women than among men, namely 48% for women compared to 17% of men. In rural areas, women



work mainly in agriculture (55%), education (15%), health, social assistance and public administration (25%). They occupy the bottom third of low-income jobs. Wage inequalities still persist between

men and women. Illiterate women earn about 70% less than illiterate men, while educated women earn 57% less than their male colleagues. 50% of women work in the informal sector and girls represent 27% of working children (6-14). Illiteracy affects 65.1% of women especially in rural areas. The presence of women in Parliament is only 2% after the 2011 elections and has thus shrunk by 12% compared to 2010 after the abolition of gender quota. The practice of genital mutilation, honor crimes, violence based on gender, and early marriage (affecting 14% of girls aged 14 to 19 according to the GGG 2012), occurring mainly in rural areas, are serious challenges the country must address.

### C. Rural policies/ strategies and gender

Government institutions in Egypt are aware of the challenges faced in terms of empowering women with a particular emphasis on rural women. Among the efforts to address gender inequalities, the government has for the first time ever taken into account the issue of gender in the 2007-2012 development plan. In 2009, the Ministry of Family and Population was established (though it came to an end after the January 2011 revolution). Various strategies have been put in place to fight poverty as well as to promote rural development fostering the improvement of women's status. Among the most important strategies, we can mention the following:

- The national rural anti-poverty strategy that focuses on specific objectives: i) economic growth; ii) increasing the efficiency of the agricultural sector, iii) human development of the poor, iv) improving the status of women and reducing gender inequalities v) the introduction of social shock-absorbers for the poor, especially for women; vi) a participatory mode of governance to strengthen the voice of the poor.
- The strategy for sustainable agricultural development by 2030. It has six strategic objectives including: improving the living conditions of rural people, especially youth and women. Focusing on rural women in particular, through the promotion and development of handicrafts and small rural

industries, thanks to the improvement/marketing, in order to help increase job opportunities and promote the role of women in various fields of rural development.

- The 2022 Vision of Egypt and the sixth 2007-2012 five-year plan aim at increasing investment in Upper Egypt and strengthening the socio-economic development in order to reduce the disparities between rural and urban communities.
- The national micro-finance strategy aims to develop a micro-finance industry in which sustainable financial services will encompass small markets in a wider financial sector that is inclusive and diverse.
- The welfare system in Egypt represents almost 27% of GDP and includes i) food subsidies ii) the program of public welfare iii) Social Fund for Development (SFD).
- The productive families' program run by the Ministry of Social Affairs is one of the pilot projects in small and micro businesses for women. It contributes to the fight against poverty and the increasing cost of living. This program builds on existing craftsmanship and manual skills in Egypt's rural areas.
- The private social action relating to associative movement funded by the state or other private funds.

The Social Fund for Development (SFD) is an independent government agency run directly by the Prime Minister, established in 1991, following the Economic Reform and Structural Adjustment Program (ERSAP) to serve as a social safety mechanism for vulnerable groups against the negative impacts of the economic program. SFD projects should guarantee the participation of women and provide loan and funding facilities for low-income groups and rural women in particular. 2/5 of the amount spent in 1991 (USD2.5 billion) served to support micro-credit and the infrastructure for community development.

Micro-enterprises and SMEs make little use of banks because they do not often have the capacity to meet their requirements, establish a business plan and provide guarantees. Micro-finance services are provided by the SFD, within the framework of its funding program, to intermediary parties whose role it is to facilitate micro-loans for all small businesses, new or old, in the fields of industry, trade, agriculture, services and livestock production. In addition, the SFD focuses mainly on financing projects for women to encourage them to move towards



self-employment and small business management. Providing capacity building for women is targeted as well as capacity building of female associations and networking.

Female heads of household are targeted by micro-credit, as well as men and women small farmers, with a budget of 100EGP to a maximum of 10,000, which can even reach 25,000. Among these micro-funding instruments, we can mention: i) the female heads of rural household program (literacy, health, sensitization to the protection of the environment; collective loans (12,000 women) in order to circumvent the provision of conditions required to guarantee access to micro-credit; iii) loans and preservation of heritage: traditional weaving from design to sale of products (Sinai).

However, a better visibility of women is desirable as well as an improvement of their skills for some traditional industries: carpets, pottery, jewelry, etc.

In partnership with international organizations, the Egyptian government has set up projects targeting women, such as : i) the Program of subsidies to entrepreneurship for women WEL (in collaboration with the American University of Cairo), which consists of granting training awards, through the Goldman Sachs Program for entrepreneurship and leadership in the field of corporate management; ii) the project for developing agricultural irrigation funded by the International Fund for Agricultural Development (IFAD): it involves women in the management of water users' associations; iii) the project for rural development in Upper Egypt (IFAD) which aims at facilitating women's access to financial services in livestock production and poultry ; iv) the project supporting rural economy and income funded by the African Development Bank (AFDB), where all agreements signed by banks and NGOs stipulate that women must access to at least 40% of the total of loans granted; v) Salasel, which is a joint program financed by the MDG Achievement Fund, and designed to improve efficiency of horticulture and agro-industry in Upper Egypt. This will lead to the creation of decent and productive employment opportunities in the region for both men and women.



*Finance & Banking Consultants International (Fin Bi) is an institution for economic and financial services dedicated to action in Egypt and the MENA region, in the elaboration and implementation of financial instruments to eradicate poverty. Its main feature is to facilitate access of marginalized groups, including women and rural populations, to create and support cooperatives and other micro-finance institutions, to improve financial inclusion of the informal sector and to develop agribusiness in the region.*

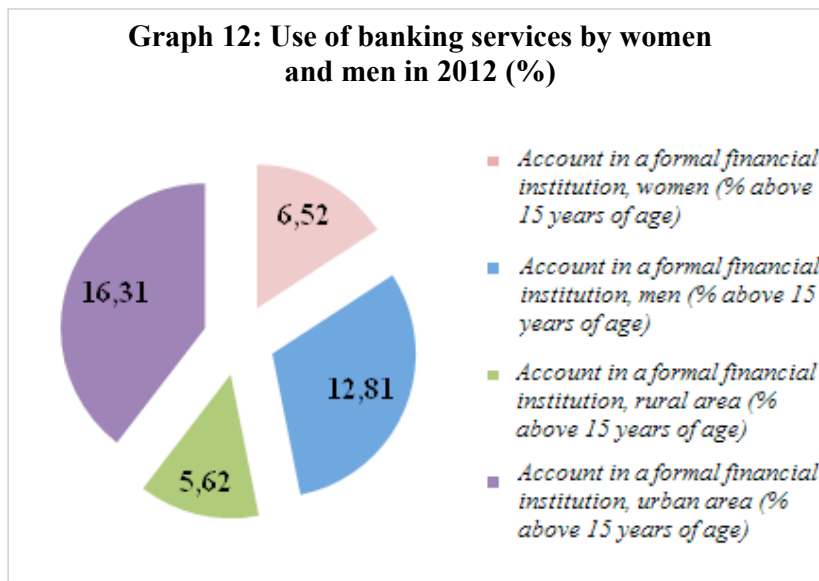
#### **- Access and control of funding resources by rural Egyptian women**

We consider introducing the gender perspective in our study as one of the parameters determining the scope of rural women's access to funding, and the extent of difficulties they face in comparison to men, through the analysis of various existing mechanisms. Funding may be government subsidies or other

different loans. To this effect, we will present a number of strategy, program and project results, disaggregated by gender (when data is available) to examine women's access to different financial mechanisms.

### Women and formal financial institutions<sup>79</sup>

In its statistics on gender<sup>80</sup>, the World Bank sets data about economic structures, participation in productive activities and access to resources by country. For Egypt, the indicators for 2012 show that women have less access to “banking services” than men : 6.52% of the above 15 years of age interviewed (be it for men 12.81), the total of men and women having access to an account in a formal financial institution<sup>81</sup> is only 5.62%.



Regarding the origin of loans and according to the following table, whether for women or men in urban or rural areas, informal lending dominates, mainly from friends and family (which in most cases allows avoiding loans prohibited in Islam).

79 The World Bank establishes indicators representing the proportion of people aged more than 15

80 [http://databank.worldbank.org/data/views/variableselection/selectvariables.aspx?source=gender-statistics#c\\_e](http://databank.worldbank.org/data/views/variableselection/selectvariables.aspx?source=gender-statistics#c_e)

81 Formal financial institution may be a bank, a mutual bank, any other financial institution (for example, a cooperative, a micro-finance institution) or the post office.

Table XVII: Source of the loan

% of the above 15 years of age	Loans by a financial institution last year	Private lender	Loans by family or friends	Loans by flexibility of payment at the shop
Men	2.75	1.40	24.70	2.41
Women	4.53	2.00	25.80	3.49
Rural areas	3.49	0.82	25.30	2.19
Urban areas	3.63	3.13	25.00	4.23
Overall	3.65	1.70	28.35	2.94

Rural women do not use banking services intensively and access to rural finance within specific projects dedicated to them. In joint projects, their participation is often non-assessed due to the lack of data disaggregated by sex. The FSD dated June 2013 at present forms the only data disaggregated by sex; it shows the percentage of beneficiaries from funding by small and micro-credits, i.e. 24% of women against 72% of men. Government statistics regarding agriculture or social action provide no data disaggregated by sex, either agricultural loans (where the amount of loans to youth would appear) or funding of social services.

Access to different resources as an indicator of women's conditions, be it financial (loans, subsidies, grants) or non-financial (education, land, health, housing, technology, etc.) should be analyzed as a matter of priority, given the various disparities observed (men and women do not receive these resources in the same terms and quantity; the issue of access of women to funding resources cannot be separated from issues of women's education, violence based on gender, access to health including reproductive health, or access to decision making. All programs presented use the integrating women in development (IWD) approach rather than a gender sensitive approach. This means they

consider women separately and on ad-hoc basis, by adding "women specific programs", rather than establishing programs based on a gender sensitive analysis that takes into account the needs of women on the same basis as men, and studies its impact.

The lack of disaggregated data by sex available to us for the Egypt case study did not allow us to address the second part of the issue, i.e. the control and use of funding resources by rural women. Besides, we were unable to identify changes that might have occurred concerning the status of women (empowerment) when they have access to micro-finance. This aspect as well as the impact on the condition and effective empowerment of women having benefited from micro-finance should be the subject of further





data collection and analysis using various sources and through surveys and interviews with the relevant stakeholders: managers, experts, service providers, beneficiaries, etc.

### Micro-credit is a condition, but perseverance is the key of success



Ms. Faiza Sardan

*Faiza Sardan is originally from Shoubra Babel, near the city of Al Mahalla Alkoubra, located one hundred kilometers away from Cairo. Her story is the proof of her determination and patience to make her small business of linseed oil succeed thanks to loans. "Having created my business represents for me a source of recognition and improved my self-confidence, as well as self-esteem. I owe much to micro-credit institutions and to my little family".*

*Everything started when she decided to produce and sell linseed oil for local consumption. Thanks to her small savings, she bought small quantities of linseeds at an expensive price to produce and sell oil, but this was not profitable, even on the middle term and she had to stop. One day she was told about the services of micro-credit and access conditions. With the support of the Al Mobadara organization, which is itself supported and mentored by Fin BI, Faiza applied for a first loan of 5000 EGP (=715 USD) which allowed her to buy large quantities of linseeds and increased her oil production, and thus her revenue. Having respected her repayment deadlines, Faiza was entitled to a second loan with a higher amount, then a third, until the sixth with a higher amount each time. The last loan reached an amount of 3,585 USD through which she bought a second oil mill and started the packaging of her own products. Now Faiza is autonomous and very proud of her business' success and the scope of demand. Her capital reaches 100,000EGP (almost 14,000 USD).*



Mrs. K. B. Bensoltane (ECA)

Mr. B. Horemans (FAO)



Delegation from Tunisia



Expert group meeting : Improving acces to funding to strengthen rural women's empowerment in north Africa, 31 october - 1st November 2013 - Rabat, Morocco.



Delegation from Mauritania





Arab calligraphy of the word «Iqraa» ( Read).



### III. MAIN CONCLUSIONS AND RECOMMENDATIONS

Although limited in time and based only on a small sample of rural women micro-credit beneficiaries in the four countries concerned, this study reached a number of conclusions and identified various categories of structural and institutional obstacles which hinder access of women to funding resources, and the promotion of their role as development players and change catalysts in their regions.

#### **The main conclusions are the following:**

##### **1. Lack of statistical data**

When we address the issue of access to funding resources in general and to financial inclusion, we rapidly notice the absence of data broken down by place of residence and sex, in both international and national reports. For the four reviewed countries and regarding access of women to funding resources, informal sources are dominant (tontines, savings in kind or in cash, jewelry, family loans, etc.). For these resources there is no regional, local or national data: we therefore cannot estimate them without specific surveys. Even with regards to formal resources (land ownership, livestock, loans, micro-credit, etc.), the access and financial inclusion indicators are non-existent; and when available, they are not broken down by sex or place of residence. In addition, there are very few indications as for the control of formal and informal funding resources, though it is known that empowerment of women cannot be achieved without their ability to control their own resources. We also note that there are few studies and researches on the conditions of RW in North Africa, in particular on the issue of access to resources and their control.

##### **2. Unequal access to resources and job instability**

In developing countries, rural women represent 43% of the active population and provide most of the agricultural production. Thus, women's contribution in agriculture and rural economy is highly appreciable in these countries. However, they have a lesser access to the productive resources and job opportunities than men, especially given that rural women form two thirds of 800 million illiterates in the world. Hardly 20% of rural women are owners of the piece of land which they cultivate and only 10% in North Africa, West and Central Africa, and the Middle East. In addition, most rural women workers are unpaid family or independent workers, and they are exposed to vulnerable and low-paid jobs. Women in rural areas generally work longer hours than men, and this kind of work is rarely covered by labor regulations due to its informal nature.



### 3. Difficult access to all forms of funding resources

The external funding resources can be informal or formal. In rural areas, the informal system is common because of the various constraints related to these areas including: populations often living in remote and isolated areas, where infrastructures are defective and where we note the lack, or even inexistence, of financial institutions, income coming from informal activities and without any guarantee. In rural areas, micro-finance institutions are numerous and try to adapt to the specific demand of these areas and to that of women living and working there.

Although rural women are a basic pillar for the survival and management of the family unit, they are faced with a real challenge to access resources such as loans.

Regarding access to funding resources, disparities are more significant between urban and rural areas. In addition, financial inclusion indicators in rural areas are very low and women have almost no access to formal resources. Micro-credit is the main formal resource in rural areas (except for Algeria where financial mechanisms are provided by the government), especially for women. Access to micro-credit is generally low in rural areas, and we also notice that women's access to micro-finance varies from one country to another. In rural areas in Tunisia for example, women's access to micro-credit depends on which of the two main categories they belong to: very few rural women benefit from MCA micro-credit, while 65% of the total benefit from ENDA loans. In Morocco and in Egypt, access is unequal between men and women, and between urban and rural women, despite the considerable development of the micro-finance sector in rural areas.

Several studies carried out in Africa, Latin America and South Asia showed that women assign a greater part of their income to the well-being of the household than men do. These analyses and procedures for access to funding resources perfectly apply - with some specificities - to rural areas in Algeria, Egypt, Morocco and Tunisia.

### 4. The other side of the coin

The impact of micro-finance ought to go beyond development of economic activity and the levels of consumption. Indirect impacts such as women empowerment, their capacity to decision making and mobility inside and outside villages, improvement of health and children's level of education are often considered as potential impacts of micro-finance. Based on the qualitative observations made in these case studies - which however are not representative of all women beneficiaries of financing in the reviewed countries - we can say that if the financial resource helps to increase household income and to improve standards of living, it nevertheless has a negative impact on women:

- Because it does not leave room for savings and investment that could release women from the loan, the cost of which is very high;

- Because it does not contribute to changing the social relations between men and women: it increases the workload of women and decreases the financial participation of men who continue to hold the absolute power in the family.

In Morocco and Tunisia however, where we had the opportunity to organize focus groups with rural women beneficiaries, women in general have the power to control micro-credit and decide for themselves about its destination, meaning they have a relative financial autonomy. According to interviewed women, micro-credit provides them with consideration and respect on the part of their husbands, fathers and relatives. They are enthusiastic about their economic role and are more interested in self-employment than men. This was verified by other documents used in this study.

### 5. Structural gender inequalities impede efforts of the economic empowerment of women

The empowerment process should establish an efficient strategy to change male behavior and social relationships between men and women. Economic empowerment of women and their participation to a micro-finance program supported by an association does not necessarily pave the way to their social and political empowerment. It has also been proved empirically that facilitating access of poor women to productive and funding resources, in addition to encouraging gender equality in the household and community in general, leads to solid dividends for development.

So improving rural women's access to funding resources must take place through the reduction of gender inequalities in all fields and the improvement of their legal, economic and social status. Indeed, the four countries covered by this study have made progress in the implementation of international commitments on gender equality, mainly through the establishment of an enabling institutional framework; yet this progress is still very slow in rural areas. On the other hand, inequalities between urban and rural areas persist in all fields, and gender inequalities are more striking and dominant in rural areas than in the cities. Final observation, reconsidering women's rights within the present regional political situation may have an even more negative impact on rural women.

#### **These conclusions are especially based on the observation that major obstacles still persist, namely:**

- Lack of national and international data disaggregated by sex and place of residence for all indicators: access to resources (ownership of assets, livestock, housing, etc.), financial inclusion, access to informal loan resources, access to micro-credit etc. Yet we cannot analyze rural women's conditions and suggest policies or programs without the necessary statistics.
- Lack of or non-existence of studies and research on rural women and their access to resources, based on representative surveys, rather than official censuses and surveys that do not measure all effective work done by women.

- Public policies and reforms adopted regarding gender equality are not implemented or their implementation is hindered by many obstacles.
- Unequal access to land and livestock which constitute fundamental resources in rural areas; and in some cases, the elimination or reduction of traditional real estate rights.
- The weight of traditions that burden women in particular; hence, their compliance with social traditions and cultural values limits their participation to income generating activities.
- Threats on women's rights due to the current regional political context.
- High illiteracy rates among women in rural areas and low rates of school enrolment at the junior high school level because of dropouts (distance to high school, non-existence or lack of transport, etc.)
- Rural women's socio-professional status still most relatively dominant being that of "family worker" (unpaid worker), meaning they have no monetary resources.
- Non-existence of a cross-cutting and **gender-sensitive** strategy to fight against poverty, in addition to the lack of specific strategies to improve rural women's living conditions.
- The problem of access to basic social infrastructure impacting upon women more than upon men (collecting wood, water provision, children's education, parent and elderly care, etc.), leads to a heavy workload for women and keeps them away from the numerous opportunities to undertake income generating productive activity. Some of the regions' isolation is still an obstacle for women and financing services providers.
- Micro-credit associations (MCAs) and banks do not have specific programs for rural women which might improve their financial inclusion.
- Interest rates used by MCAs are very high and the required guarantees are beyond the women's capacities.
- Women hardly benefit from any support to implement their micro-projects (training, awareness raising, coaching and monitoring, etc.)
- Rural women's limited access to information.

## MAIN RECOMMENDATIONS

From the key conclusions and obstacles identified in the four surveyed countries, it is worth drawing up the following recommendations to improve access/control of funding resources by rural women in the region:

### A. Recommendations to international organizations and donors

- Statistical data : Promoting the production of international statistical data disaggregated by sex and place of residence (ILO, UNDP, World Bank...);

Gender tools: Strengthening gender mainstreaming in development strategies, programs and projects; and paying a particular attention to rural women's conditions and to the lack of opportunities due to such a situation, causing shortfalls for each country and the entire region.

## **B. Recommendations to decision-makers**

- Statistical data and studies
  - Production of disaggregated statistical data by sex and place of residence, in particular for the indicators of access to resources and financial inclusion ;
  - Performing national surveys complementary to those existing in order to better assess women's activities in rural areas ;
  - Performing specific studies and research based on surveys so as to better document and analyze rural women's access to funding resources and to their control;
  - Setting up new methodology in order to better assess women's activity.
- Women's legal, economic, social, political and cultural rights:
  - Implementing the principle of gender equality enshrined in national Constitutions and the reforms and policies elaborated for that matter;
  - Ensuring and implementing the right of access to ownership on the same basis as men;
  - Ensuring and implementing the right to education, mainly through the elaboration and implementation of a comprehensive strategy to eradicate rural women's illiteracy and to fight against school dropout;
  - Ensuring and implementing the right to paid work without discrimination between urban and rural areas, and between men and women;
  - Ensuring generalized access to basic social infrastructure.
- Strategies/policies and programs for women empowerment:
  - Adoption of a national cross-cutting and gender-sensitive strategy for the fight against poverty;
  - Adoption of a specific strategy for the improvement of women conditions in rural areas;
  - Gender mainstreaming in the implementation of new strategies for the micro-credit sector, particularly in rural areas;
  - Amending legislation regarding MCAs to provide them with the right to offer micro-saving and funding for cooperatives;
  - Reducing and regulating interest rates used by MCAs (those using rates higher than 15%);
  - Providing support for the creation of more MCAs in the rural areas;

- Adopting information programs, training and awareness raising at all levels so that women become less subordinate and more independent through the creation of associations with the necessary human and material resources (testimonies of rural women interviewed);
- Involvement of the media in the design and dissemination of outreach programs relating to the values and benefits of gender equality, through these media, including rural and community radios.

The design, implementation and assessment of any national and sectoral strategies and/or programs to fight against poverty and those relating to rural development should resort to the use of gender analysis tools (including gender sensitive indicators). Emphasis should be on the participatory identification of women's and men's priorities.

### **C. Recommendations to micro-finance institutions, banks and the Post**

- Statistical data, activity reports and studies:
  - Elaborating client data by sex and place of residence;
  - Carrying out studies on the specific needs of women in rural areas.
- Programs

Gender mainstreaming as an operational modality in order to improve its application to customers; assessment of their operations through the provision of gender sensitive indicators relating to access and control of funding resources;

Implementing support programs: information, awareness raising, literacy, training on product marketing, etc.

- Products offered:
  - Offering products suitable for the demand of rural areas (taking into account seasonal activities and suggesting flexible repayment terms) and adapted to the specific demand of women;
  - Reducing interest rates and increasing the amounts for loans granted;
  - Offering micro-saving products adapted to women, which reconcile benefits of both informal and formal saving systems, since classic micro-credit has proven its limits (high costs, dependence ...), as some African countries have experimented.



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## ACRONYMS

### ACRONYMS for TUNISIA

AFD	French Agency for development
AFTURD	Association of Tunisian women for research and development
MCA	Micro-credit Association
AFDB	African Development Bank
BFPME	Bank financing small and medium enterprises
ILO	International Labor Office
TSB	Tunisian Solidarity Bank
CAWTAR	Arab Women's Center for Training and Research
ECA	Economic Commission for Africa
CPS	Personal Status Law
CREDIF	Center for Research, studies, Documentation and Information on Women
ENDA	Environment and Development Association for the Third world
FG	Focus group
IFAD	International Fund for Agricultural Development
FW	Rural women
HDI	Human Development Indicator
INS	National Institute for statistics
MR	Rural area
IO	International Organization
MDG	Millennium Development Goals
NGO	Non-governmental Organization
PED	Developing countries
UNDP	United Nations Development Program
TDN	Tunisian Dinar

## ACRONYMS for MOROCCO

ADFM	Democratic Association of Moroccan Women
AFD	French Agency for Development
AFEM	Women Entrepreneurs Association in Morocco
MCA	Micro-credit Association
AMPFR	Moroccan Association for the Promotion of Rural Women=
BAM	Bank Al Maghrib
BSG	Gender-sensitive Budget
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CNCA	National Fund for agriculture loan
ENPA	National survey on Activity, Employment, Unemployment
ESPOD	Espace Point de Départ Association
FAO	UN Food and Agriculture Organization
FNAM	National Federation of Micro-credit Associations
RW	Rural women
HCP	High Commission for Planning
IDH	Human Development Indicator
IFAD	International Fund for Agricultural Development
NIHD...	National Initiative for Human Development
MAPM	Ministry of Agriculture and Maritime Fisheries
MEF	Ministry of Economy and Finance
RA	Rural area
ODCO	Office for Development and Cooperation
IO	International Organization
OMD	Millennium Development Goals
NGO	Non-governmental Organization
ONU	United Nations Organization
PED	Developing countries



## ACRONYMS for ALGERIA

ADS	Social Development Agency
AFS	Allocation Forfaitaire de Solidarité
ANDI	Agence Nationale de Développement d'Investissement
ANEM	National Employment Agency
ANGEM	National Agency for Micro-credit management
ANSEJ	National Agency for the support of youth employment
BM	World Bank
CARC	Communal Rural Animation Cell
CNAC	National Fund for Unemployment Insurance
CNES	National Economic and Social Council
CPE	Pre-employment Agreement
CPS	Outreach Solidarity Cell
DA	Algerian Dinar
DAIS	Program for Socially Inclusive Activities
DGF	Directorate General of Forests
DSA	Directorate of Agricultural Services
EHF	Men-Women Equality
ESIL	Local Initiative Salaried Employments
FDRMVTC	Fund for Rural Development and Improvement of Lands by Concession
FGAR	Loans to SMEs Guarantee Fund
FGMMC	Mutual Guarantee for Micro-Credits Fund
FMVTC	Improvement of Lands by Concession Fund
FNDIA	National Fund for the Development of Agricultural Investment
GGI	Gender Gap Index
Ha	Hectare
HCDS	High Commissioner for Steppe Development
IAIG	Indemnity for Activity with General Concern
IDH	Human Development Index
MADR	Ministry of Agriculture and Rural Development
MDCFCF	Deputy Ministry in charge of Family and Women's Status
MICS	National Multi-Indicator survey
MSNFCF	Ministry of National Solidarity, Family and Women's Status
MSPRH	Ministry of Health, Population and Hospital Reform
OIT	International Labor Organization
OMD	Millennium Development Goals
ONS	National Office for Statistics

PANPIF	National Action Plan for the Promotion and Integration of Women
PIB	Gross Domestic Product
PID	Program for Graduate Integration
PME	Small and Medium Enterprise
PMI	Small and Medium Industry
PNA	National Action Plan for Children
PNR	Zero-Rated Loan
UNDP	United Nations Development Program
PPA	Purchase Power Parity
PPDRI	Outreach Project for Integrated Rural Development
PRCHAT	Human Capacity Building and Technical Assistance Program
RGA	General Agriculture Census
SAU	Utilized Agricultural Area
SNAFAM	National Family Strategy
SNPIF	National Strategy for the Promotion and Integration of Women
TOE	Tonne of oil equivalent
TPE	Very Small Enterprises
TUPHIMO	Public works with Labor Intensity Program
UGTA	General Union of Algerian Employees
UMA	Arab Maghreb Union
USD	US Dollar

## ACRONYMS for EGYPT

AFDB	African Development Bank
WB	World Bank
CAPMAS	Central Agency for Public Mobilization and Statistics
EFSA	Egyptian Financial Surveillance Authority
EGP	Egyptian Pound/ livre égyptienne
ERSAP/ PREAS	Economic Reform and Structural Adjustment Program / Programme de Réforme Economique et d'Ajustement Structurel
SDF	Social Development Fund
IFAD	International Fund for Agricultural Development
IMF	International Monetary Fund
GGG	Global Gender Gap
HDI	Human Development Index
IWD	Integration of Women in Development
MFI	Micro-Finance Institution
MENA	Middle East and North Africa / Moyen Orient et Afrique du Nord
NWRO	Network of Women's Rights Organizations
ILO	International Labor Organization
MDG	Millennium Development Goals
NGO	Non-Governmental Organization
UN	United Nations Organization
ONUDI	United Nations Organization for Industrial development
GDP	Gross Domestic Product
SME	Small and Medium Enterprise
UNDP	United Nations Development Program
PPP	Purchase Power Parity
GNP	Gross National Product
SDAD	Sustainable Agricultural Development Strategy
USAID	United States Agency for International Development
USD	US Dollar
WNRDP	West Noubaria Rural Development Project

**Improving access to finance for the empowerment  
of rural women in North Africa  
Good practices and lessons learned**

*Admittedly, the effective empowerment of rural women implies comprehensive strategies to overcome the persistent obstacles they face, including the difficult and unequal access to resources. This leads to confining rural women to modest and lower yielding activities, limiting their production capacity and impacting negatively on them, as well as on their families and their communities.*

*The lack of gender-specific analysis, of awareness about socio-economic issues and of political will only replicate the systemic obstacles and hamper women's empowerment and their involvement as fully fledged economic actors.*

*This situation calls to review the policies and laws in force, so as to ensure that all women, including those living and working in rural areas have an equal access to productive resources, basic services, employment opportunities, and labour-saving technologies. It also highlights the need for North-African countries to review the laws that restrict women's legal capacities.*

*In order to support the efforts of its member states in this process, the*

*United Nations Economic Commission for Africa - through its North Africa Regional Office - has prepared this study with the aim of i) identifying the difficulties and discriminations that women face regarding their access to and control of funding resources, and ii) highlighting best practices in this area. This work is based on case-studies of four countries, namely Algeria, Egypt, Morocco and Tunisia; and tries to analyze the prospects for a better adjustment of strategies to enhance rural women's access to funding in order to promote their rights and role as development players. This study also raises the issue of how to develop rural areas and maintain grassroots women and educated rural girls in their home environment, or attract them to that environment, particularly by improving its economic attractiveness.*

*Access to funding and qualitative support, along with the creation of alternatives and opportunities in new sectors, and the promotion of gender statistics to better inform rural development strategies and integrate the gender approach systematically, represent some of the approaches this study recommends for consideration.*

