



# **Women's Informal Work and Household Poverty in the City of Fez\***

## **El trabajo informal de las mujeres y la pobreza de los hogares en la ciudad de Fez**

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## **Abstract**

The study aims to investigate the participation of women in the informal sector and the extent to which their contribution through self-employment helped in the household poverty reduction in the city of Fez. It is based on a mixed-method approach, where quantitative and qualitative research methods are used. It also uses descriptive statistical and ethnographic analysis of the data obtained from questionnaires and interviews, which are convergent in nature. The results show a high participation rate, statistically significant, of women in the city of Fez who work in the sectors of the informal economy. The unregulated work activities can be considered as an important tool to create job opportunities for many women living in difficult social and economic conditions. Because of the pressure on the inadequate living budget, the study reveals that most respondents effectively contribute to the financial expenses of the family, where they struggle to secure a source of livelihood as well as an increase in the productivity, thus their income. Therefore, they attempt to reduce poverty and maintain the survival and the unity within the family. Moreover, it reveals that women's participation in political and civil life is almost non-existent due to many reasons such as the social, cultural obstacles as well as the patriarchal society that prevent their effective participation. It also increases their reluctance of political and social work. It also shows that many of the women surveyed in the field research are facing many obstacles and difficulties, which negatively affect both their performance of economic activities and limit the development of their economic and social situation. Despite this, and through women's opinions and ambitions, most of them insist on challenging these barriers and obstacles with determination and a strong desire to express their aspirations and hope for a better future.

**Keywords:** Women, informal sector, poverty, Morocco.

## Resumen

Este estudio tiene por objetivo la investigación de las mujeres en el sector informal y el alcance por el cual su contribución a través del trabajo por cuenta propia ayuda a reducir la pobreza familiar en la ciudad de Fez. El trabajo se basa en un enfoque de método mixto, en el que se usan métodos de investigación cuantitativos y cualitativos. También usa estadísticas descriptivas y un análisis etnográfico de los datos obtenidos en los cuestionarios y las entrevistas, las cuales convergen en naturaleza. Los resultados demuestran un alto índice de participación, estadísticamente importante, de mujeres de la ciudad de Fez que trabajan en los sectores de economía informal. Las actividades laborales no reguladas pueden ser consideradas como un medio importante para crear oportunidades de trabajo para muchas mujeres viviendo en condiciones económicas y sociales difíciles. Debido a la presión de un presupuesto de vida inadecuado, el estudio revela que la mayoría de las entrevistadas contribuyen a los gastos financieros de la familia, donde luchan para asegurar una fuente de sustento y para aumentar su productividad y de este modo sus ingresos. Intentan así, reducir la pobreza y mantener la supervivencia y la unidad dentro de la familia. Es más, el trabajo revela que la participación de las mujeres en la vida civil y política es casi inexistente debido a varias razones como los obstáculos sociales y culturales así como la sociedad patriarcal que impide su participación efectiva. También aumenta su reticencia al trabajo social y político. Demuestra igualmente que muchas de las mujeres entrevistadas en la encuesta de trabajo de campo de la investigación están afrontando muchos obstáculos y dificultades que afectan negativamente su rendimiento en las actividades económicas y limitan el desarrollo de su situación social y económica. Pese a ello, y a través de las opiniones y las ambiciones de las mujeres, la mayoría insisten en desafiar esas barreras y obstáculos con determinación y un fuerte deseo de expresar sus aspiraciones y esperanza para un futuro mejor.

**Palabras Clave:** Mujeres, sector informal, pobreza, Marruecos.

## 1. Introduction

Over the past few decades, a wave of reforms sparked throughout Morocco as a result of the preoccupation in most government agendas, public debates, civil-society activism and feminist thoughts. In reality, the purpose of the changes is to make incredible progress in terms of enhancing the status of women and their inclusion in development. In this respect, a number of initiatives and laws have been advanced and reformed. These include the National Plan of Action for the Integration of Women in Development, the amendment of the Family Status code, the participation in the political field, the change of the labour code, the reform of the constitutional law, to name just a few (Salime, 2011).

In addition to the cultural, legal and political changes, women's economic rights have been boosted by a genuine reform of the labour code. This new law puts into practice rules to fight gender-based discrimination in places of work. It also aims to reduce sex differentials in the workplace. This extends to employment opportunities, salaries, working hours, recognition and penalisation of sexual harassment in workplaces. These changes are significant tools to promote the status of the Moroccan women, to better their lives, and to bring them from the margins into the centers. Therefore, these efforts have tried considerably to help create the transition from paper to action such that the reforms have made a significant influence on women all across the country.

It follows from what have been stated above that Morocco aspires to uplift the situation of its female segments of society. However, a number of impediments hinder the application of the labour code which are of socio-economic, cultural and patriarchal nature. According to the 2013 national survey published by Haut Commissariat au Plan (High Commission for Planning), the female segment of the Moroccan society comprised 22.3% of the total active population in 2012. Moreover, the percentage of the feminisation of unemployment increased from 25.7% in 2000 to 29.1% in 2012 (Direction de la Statistique, 2013). Similarly, Belarbi (1988) argues that the salaried female workers in Morocco are fully discriminated against in the workplace while they are simultaneously supposed to fulfil their traditional gender based roles. Equally important, Meknassi (1994) examines the types of jobs women perform in the labour market in Morocco. He finds out that they occupy soft jobs, which he describes as subaltern functions. These studies generally describe the formal form of employment, but they lack quantitative and qualitative data on the informal sector of employment.

However, scholars who conducted research on the work of women in the informal economy are not numerous. For example, Cairoli (1999) investigates the evolution of the Moroccan industry sector, which allowed the creation of job opportunities to women, especially in the city of Fez. In this respect, Schaefer's study (2004) in rural areas is about the examination of the work of women weavers in villages who opt for seasonal activities in order to generate incomes to help the survival of their families. Concerning the category of self-employed, Biadillah (2002) provides a prominent study about their situation as employees.

In this respect, though it is doubtless that the informal sector plays an important role in the creation of job opportunities to many rural and urban people, to my knowledge, there is a scarcity of academic research on the relationship between gender, informality of employment and poverty reduction in Morocco with particular reference to the city of Fez. Therefore, the present study tends to focus on investigating the contribution of women's work in the informal sector in reducing household poverty in the city of Fez using self-employed activities as a case study.

The informal economy represents a universal reality (Castells & Portes, 1989). Its division in different contexts is the focus of an increasing body of literature (Hart, 1973; Sethuraman, 1976; Hoyman, 1987). In the recent decades, for instance, one of the main interests of researchers and policy makers among developing economies is the incorporation of women in the development process mainly through their participation in the labour market. In this respect, efforts are directed to the examination of women's situation in the labour market and the different motivational aspects behind their decision to work. Because of the various discriminatory practices, hindrances and the repercussions on women's work, this issue increasingly becomes a subject matter of many researchers. Thus, much labour literature and research have been devoted to the understanding of the gender inequalities, and various theories were innovated such as the human capital (Becker, 1985), occupational sex segregation (Browne, 2006; Bielby & Baron, 1984) as well as dual labour markets (Doeringer & Piore, 1971), which are used to approach and interpret such inequalities.

Conversely, much attention in the literature was addressed to specific formal workers and activities (Guerraoui, 2002; Meknassi, 1994). Indeed, few studies are about workers and occupations practiced in the informal sector, which are not official and are outside labour laws and regulations. However, data derived from the literature on different countries show that the informal segments of work have a crucial role in

creating job opportunities. In other words, informal workers represent an important proportion of the workforce. Additionally, studies revealed that women constitute a major portion of workers in the informal sector such as family workers, home based workers and self-employed (Standing, 1989; Tokman, 1989; Chant, 1997a, 1997b).

In Morocco, the informal sector seems to be a crucial weapon fighting against unemployment of many individuals in different regions of the country. This means that the informal sector accounts for considerable and growing share of employment in Morocco. In other words, men and women, both in urban and rural areas, depend on informal activities for their livelihoods. Available statistics indicate that the contribution of the informal sector to the total GDP is 17% (Direction de la Statistique, 2003). The number of informal units located in urban areas accounts for 69.8% and one of ten units are headed by women (Direction de la Statistique, 2007). Despite the fact that the informal sector plays a crucial role in creating employment opportunities for many individuals and developing the economy, to my knowledge, there is a scarcity of information about its contribution and particularly women's employment for poverty reduction in the city of Fez. The absence of the basic information of this nature resulted in the increase of efforts in the development of the formal sector, namely by most policy makers and practitioners in development. They have additionally focused on women's status within the formal sector in terms of providing certain regulations and rights examining it with the informal sector. Hence, the development of the informal sector has often been slow.

The motivational aspects of the present investigation stem from the growing interest in the informal sector, and the implications of gender inequality in the informal employment. Although investigations on the Moroccan case show interest in women's participation in the agriculture or in the formal sector, the informal sector has not gained much attention to provide statistical documentation and careful analysis. Thus, the aim is to consider this gap by examining the presence of women in the shadow economy and by exploring their contribution to the national economy. Hence, the objectives of this study are as follows:

1. To assess the profiles of women in the informal sector activities in the city of Fez, which will be done through the examination of their socio-demographic and professional characteristics. It will also deal with their main motives and reasons to end up working in self-employed activities.

2. To make a situation analysis of the contribution of women's work in the informal sector to reduce poverty in their households in this region of Morocco.
3. To identify the linkages between working as self-employed and emancipation of women through their participation in political and social activism in Fez.
4. To discover the main difficulties impeding the development of women in the self-employed activities in the informal sector and identify the various perspectives for the development of their businesses in Fez.

The main research question that the research seeks to address is does the participation of Moroccan women as self-employed workers in the informal sector help them to reduce poverty in their households and contribute to their emancipation? This question subsumes under it, other sub-questions stated as follows:

1. What types of women are engaged in the informal sector?
2. How does the participation of women in the shadow activities contribute to the household poverty reduction?
3. To what extent does the participation of women in the informal sector activities enable them to get involved in political and social activism?
4. What are the main challenges facing up this category of self- employed women?

In this respect, the following hypotheses are stipulated to answer the above research questions:

1. The lower the socio-demographic and professional characteristics of women is, the greater the chances they will end up working in an informal activity in its self-employed form are, since it represents an important source of absorbing labor force and creating employment opportunities for women.
2. The higher women's engagement in self-employed activities in the informal sector is, the greater the chances that their work will lead to household poverty reduction are.
3. Women's deep involvement in the informal economic activities will not allow them to be active in political and community based activities, but that will enable them to evaluate themselves more favourably, anticipate greater psychological and emotional well-being, and feel empowered to gain their goals, which are based on respect, power, and self-esteem.
4. Women who choose to work in the informal segments of the labour market to ensure a financial survival source are likely to encounter different constraints and problems, especially when their work will enable them to gain social and economic

independence from the male dominance in the household and from the collective male control of the social system.

Concerning the scope of the study, the present research undertakes a survey on the employment of women in the informal segments of work in the city of Fez. Specifically, the study focuses on the informal activities practiced by women as self-employed workers. It is of great importance to mention at this stage that the investigation and the data presented are by no means comprehensive. This means that the survey excludes agriculture from the measurement of the informal sector, and it focuses mainly on the urban informal sector in its self employment form.

In regard to the significance of the study, the importance lies in finding the correlations between the variables of gender, informality, and poverty reduction in the city of Fez. It is hoped to be an additional contribution to the already existing literature about the issues under investigation. In fact, there are different views on the role of the informal sector. On the one hand, this sector is a source of job creation for women and a means of income generation whereby women are able to secure a source of living, which enables them to contribute financially to the household and reduce its poverty. However, women are confronted with discriminating practices and obstacles, which hinder their full emancipation.

Furthermore, through the present study, there is an attempt to contribute to the literature written about women's participation in informal labour force and poverty reduction. To my knowledge, no research has been specifically conducted in the city of Fez on this particular subject. Thus, the results of this research can be of some importance for policy makers and stakeholders. They may help them to better design their policies and intervention strategies focusing on the development of the informal sector as well as on the promotion of women as its primary workforce. Most importantly, the significance of the present study is related to the role of the informal sector as a job creator for many women. Indeed, it is about its provision of all the means women made use of in order to contribute to the national economy, to the survival of the family and to household poverty reduction. In what follows, a detailed description of the organisation of the study is given.

The present research encompasses six chapters supported by a general introduction and conclusion. The first chapter tries to set both the theoretical foundations and the conceptual framework for the research. It is divided into two main sections. The first one provides a general overview of the development of the concept of

the informal sector across time, tracing its origins, changes and development in different types of studies both in the Western and the Moroccan contexts. The second one shifts to a presentation of the literature related to poverty, especially in its relation to gender and informal employment.

The second chapter is a detailed discussion of the research methodology. It is made up of two sections. Firstly, it starts with a detailed description of the data collection procedure and fieldwork. It focuses on a discussion of the sample frame used in the study. It is followed by an explanation of the main research instruments of data collection used in this research: these are questionnaires and interviews developed by the researcher, drawing both on the literature review and on personal experiences and ideas. Likewise, this section contains an overview of the way the fieldwork of the study is organised. Secondly, this chapter provides the main methods of processing and analysing quantitative and qualitative data. Finally, the last section provides the main problems and limitations encountered during the research process.

The third chapter takes charge of presenting the analysis of the empirical results of both the quantitative and qualitative data. Like the previous chapters, this one is divided into two sections. The first one starts with an analysis of the profiles of women working in an informal self-employed job in the city of Fez. It tries, on the one hand, to examine their socio-demographic characteristics such as the age group, the educational attainment, the marital status among others. It discusses, on the other hand, the professional characteristics of this category of workers. For example, the nature and the type of economic activities, the employment status, the location of the activity inside or outside the home, to name but a few. Then the focus is oriented in the second section towards the examination of the main reasons and motives that push women to end up working in self-employed jobs in various informal economic activities and sectors.

The fourth chapter is another step in the core of the study. It continues to explore the contribution of women who are working in self-employed jobs in the expenses of their daily lives as well as in poverty reduction within the household. It starts with an analysis of the main economic characteristics of women's work in informal activities and the way of marketing goods and services. The second section shows how the informal sector allows women to secure a source of income helping them to contribute to the needs of the family. Similarly, it examines how women make use of their income and how they make personal savings.

The fifth chapter contributes to the discussion of women's work in the informal sector and the various means of emancipation. It starts with a discussion of the participation of informal workers women in political and community based activism. In particular, it refers to their political participation, cooperative involvement as well as associative activism. The second section tends to discuss the participation of women in shadow segments of work and the private sphere responsibilities, their perceptions of housework as well as the various ways to reconcile between work and domestic labour.

Likewise, the sixth chapter contains two sections. The first one explores the chief obstacles and constraints that women face in the unobserved economy in its self-employment form. The second section unfolds the core perspectives and potentials for women in the informal economy within the given constraints.

## **2. Method**

The present study is a field survey research using the mixed methods approach to generate credible findings via both quantitative and qualitative methods of research. In this regard, most of the data collection using quantitative methods was based upon qualitative explanations and all the qualitative data were described numerically. The field survey of this research was a "one shot survey" in a sense that it was based on a sampling model. A group of informal self-employed women in Fez, at a set point in time, were selected as a representative sample. It gave us the ability to generalise findings back to the population from which they were chosen.

### *2.1 Subjects*

To facilitate the fieldwork of the study and to guarantee the effectiveness of its results, I follow various exploratory steps. To begin with, I devise the questionnaire and the interview guide, as the main instruments to be used in the study to collect data, in order to ensure that the survey questions operate well and to avoid any difficult expressions to the informants. In this regard, I used piloting as a process of pre-testing elements of the survey tools, questionnaires and interviews, prior to implementation.<sup>1</sup> As a result, some modifications are vital to the investigation, new questions are added

<sup>1</sup> According to Bryman (2008: 247), piloting the research instruments is very important for many reasons. First, it allows a researcher to achieve the reliability of the Study. Second, it helps him/her to reduce the incidence of non-response to the questionnaire. Third, it allows the researcher to identify the type of questions that are more likely to make respondents uncomfortable. Finally, it is a way to detect any tendency for respondents' interest to be lost at certain junctures.

while some are deleted, and others are rephrased. Due to the nature of the target population, questions are written in Arabic and a translated version into English is made available for non-native readers. I have submitted a version to two editors who are fluent in Arabic to be sure that there are no significant language problems as well as style, and that the wording is correct. During the period of December 2012- February 2013, I administered the questionnaires and the interview guide to a piloting population of 50 women who are comparable to members of the population from which the sample for the full study is taken. They are women working in the informal sector as self-employed in the city of Fez.

The aim of the pilot test survey is to check the validity of the questions and to identify any problem. I basically asked the respondents to answer the questions, and afterwards give their opinions about the appropriateness or inappropriateness of the questions. I also requested them to give me their point of views concerning the technique's ease of usage, its clarity, its ambiguity, its length and the wording of the questions and if there are some important questions, which are lacking. The next step is the evaluation of the results, which allowed me to make some adjustments to prevent any kind of misunderstanding. Finally, with the help of the supervisor, a final printed version of both tools is available after they were carefully tested.

In any fieldwork, it is important for the researcher to select a unit of analysis, which is going to be representative of the total population under research. Indeed, this unit necessarily needs to meet the same criteria and characteristics of the population. The researcher has to depend on the objective of the study to define the target group. In the present investigation, the focus is on the city of Fez as a case study. Moreover, informants are the main source of useful information in any ethnographic research, and this study is no exception here. I work with two kinds of informants: those working within professional associations who teach women basic skills as well as the informants who respond to the questionnaires. The first group refers to the teachers and transmitters of the basic professional skills in various sectors of informal activities. It is noteworthy to mention that members of these associations participate in recommending women who are the informants of the second group. For this reason, I have contacted many professional associations in the city of Fez known to have a good membership of women beneficiaries of their services. I contacted fifty women whose main role in the associations is to transfer their knowledge to other women. These informants are interviewed in order to reveal their knowledge concerning their employment as well as

their attitudes about women's self-employment in the informal sector and poverty reduction by answering the same questionnaire.

Moreover, the second group of informants includes many informal operators working invisibly. Some workers, however, are visible as they operate from public spaces like workshops or cooperatives. They are sampled via networks and relatives. The respondents are selected on a snowball basis as it represents a suitable mean to use in this type of hidden populations of workers. A target sample of 300 total respondents is set encompassing mainly seamstresses, embroiderers, hairdressers, cosmeticians, vendors and so forth. It is noteworthy to mention here that the survey is limited to urban self-employed activities practiced by women and excludes those wages employed activities as well as units in the agricultural sector. Moreover, the population under investigation does not include domestics employed by managers.

To conclude, the goal of this section is to situate and direct the reader towards the research design and various techniques used in the investigation. In this respect, two data collection instruments are used to probe general results. The subsequent section attempts to provide insight on the way the findings of the data collected in the city of Fez will be analysed, the process of quantitative and qualitative data analyses as well as the constraints faced during the research process.

## *2.2 Statistical Analysis*

Data analysis is a very important step in the social research process. As an empirical style of research on human and cultures, ethnography represents a good method of analysis in the present study. Mason (2002) defines ethnography as: *“an approach (some say strategy) which is grounded in a particular ontology. It is generally about the study of culture (or similar concepts), and is based on an epistemology which says that culture can be known through cultural and social settings.* Its aim is to observe a social phenomenon on the basis of the viewpoints of the subject of the study. In other words, it is a mean to reflect the meanings in the lives of a cultural group. In the words of Gray (2004), the main task of ethnographers is *“to pay attention to language and the ways in which terms are used in certain cultures.”*

Ethnographers use a wide range of methods to explore a particular social or cultural setting. For instance, some researchers use observational techniques while

others prefer to employ other instruments.<sup>2</sup> There are mainly three approaches to ethnography: conventional, phenomenological and critical. The conventional approach to ethnography does not locate much attention to the meanings. Opposite to the phenomenologist who has an interest in discovering and interpreting meanings, the conventionalist suggests hypotheses about meanings and tries hard to test them. Its overriding characteristic is related to the provision of detailed empirical knowledge about a subject to reveal a social process rather than providing generalisations. The phenomenological approach to ethnography, afterwards, deals with the exploration of what people think they are doing and why they are doing it. It is not concerned with the description of a social process, but rather deals with the process of interpretation of people's behaviours from their points of view. However, the critical approach to ethnography explores the meaning of a subject in relation to all aspects of the society in which the subjects operate. As it is the main method of data analysis in this study, critical ethnography focuses on giving a deep insight into the meanings and locate them within a "broader setting."

To sum up, the present study adopts the critical ethnography approach to analyse the data collected using a mixed methods approach. It is employed in the practical part of the research to either confirm or refute the hypothesis that women's participation in self-employed activities in the informal sector contributes to the household poverty reduction in the city of Fez. This sub-section provides a description of data processing followed in the present research, namely focusing on ways of quantitative and qualitative data analysis.

### *2.2.1 Qualitative Data Analysis*

Analysis of qualitative data takes mostly the form of written words. This type of analysis rarely uses numerical or statistical analysis. In this respect, the present investigation uses words and opinions expressed by women in the survey to provide texts to convince the reader along side with the statistics derived from the questionnaires. Through analysis, the data are broken down into new concepts, which allow the basis for a description using ethnography.

The qualitative data follow a coding process. First, I transcribe the data derived from the interviews and put them in a text format that can be easily read and interpreted.

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<sup>2</sup> For further discussion on the main features of ethnographic approaches and the techniques a researcher may use to explore a social phenomenon, see Mason, op. cit., 55.

Secondly, the coding stage helps me to be more familiar with the data collected and allow me to identify different themes emerging from the analysis. Afterwards, I focus on the reading stage by which I become able to identify any duplicated phenomenon and remove the additional codes. Finally, the creation of codes allows me to connect and combine them to the emerging findings from the quantitative data to see if they can confirm or refute the hypotheses developed in the beginning of the research process. Thus, some of the respondents' quotes are presented in the practical part of the research whenever I find it relevant. This process helps me to go beyond description. It provides a path to interpret, to understand and to explain certain features revealed in the empirical study. These analyses, therefore, will allow for the achievement of new insights into my data.

### 2.2.2 *Quantitative Data Analysis*

To achieve the purpose of the present study, the data collected using the questionnaires are coded using the SPSS.<sup>3</sup> For instance, a number is assigned to the responses each respondent provided. They are entered into a data record that includes all the answers from the respondents. More specifically, the SPSS software helps me in providing a set of different statistical techniques to do the analysis. In this respect, before analysing the data, I went through the following steps:

- A data entry file is created in SPSS package coding the questionnaires administered to women workers as self-employed.
- Data are coded in a format that is easy to analyse using a computer.
- Data are entered and these entries are checked before the final version of tables and graphs is used in the analysis.
- Furthermore, different statistical techniques are used to retrieve data from the survey research as well as to achieve the objective of the study. Indeed, statistics included in the present study encompass descriptive statistics, as they are summaries based on the initial description of the data. They are based on univariate and bivariate analysis.

The univariate analysis is used to describe the distribution of variables (De Vaus, 2002). It is defined by Bryman (2008) as: “*the analysis of one variable at a time.*” It concentrates on the distribution of a single variable using frequency tables, which are used to indicate the number and the percentage of each variable.<sup>4</sup> Another way of

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<sup>3</sup> It refers to Statistical Package for the Social Sciences.

<sup>4</sup> See Bryman, op. cit., 322-323 for more guidance about how to identify variables of each type.

displaying quantitative data is through the use of diagrams. They are concerned with the demonstration of the findings in a readable manner. Bryman (2008) claimed that: *“their chief advantage is that they are relatively easy to interpret and understand.”* The study utilises three main types of diagrams: bar charts, pie charts and histograms.<sup>5</sup> In addition, measures of central tendency are among the most frequently used methods of exhibiting quantitative data. For example, the arithmetic mean as it represents *“[the sum of] all the values in a distribution and then [their division] by the number of values.”* (Bryman, 2008).

The bivariate analysis is used whenever descriptive statistics are needed to describe the relationship between pairs of variables. Bryman (2008) said: *“bivariate analysis is concerned with the analysis of two variables at a time in order to uncover whether the two variables are related.”* In this respect, a variety of techniques are used to examine the relationships between two variables being analysed. However, their use changes with the type of the variables involved. A variety of bivariate analysis methods are employed in the present study. Cross-tabulations are one of the simplest and most frequently used techniques of showing the relationship between variables. De Vaus (2002) said: *“cross-tabulations are the main tabular method for displaying data for detecting an association between two variables.”* For this study, these tables allow two variables, which are set side by side in one table, to be simultaneously analysed in order to check the relationship between them. Moreover, the analysis of quantitative data focused on the correlation analysis. This latter is concerned with *“associations between variables (...) correlation is concerned with describing relationships (for example, between X and Y)* (Gray, 2004).

### 3. Results

Though women are barely represented in the statistical data on labour participation, the present study revealed that many women are economically active—mostly in the self-employment activities. The analysis of the data indicated that the informal sector in the city of Fez is regarded as one of the components of a set of economic activities, which motivates many women to secure a source of income in the whole country. By examining the lives of the self-employed workers in the city of Fez, this investigation sheds light on the ‘unseen’ or ‘invisible’ women whose profiles are determined by their socio-demographic characteristics. Informal self-employment

<sup>5</sup> See De Vaus, op. cit., 214-220 for more details on the use of graphical analysis.

largely encompasses a variety of adult workers, among whom women, passing their experiences and skills from one generation to another and older illiterate women in small-scale businesses. The majority of these respondents are originally from Fez with some exception of workers who came from other places in the region of Fez-Boulman (i.e., Immouzer, Sefrou, Outat El-Haj, Missouri, etc.) They are mostly married and they have children in their households. Most of them are not heads of households. This means that they have other members of their immediate family working either in the formal or informal sector.

Education and skills training are important for enhancing the productivity of informal workers, which the research has generally proven that women lack basic education and skills. In other words, analysis of the survey data revealed that informal women workers in the city of Fez either did not study or did not reach or trespass primary education while others had few opportunities to continue a formal education because of economic, social or cultural obstacles. However, many highly educated women face up many difficulties to find out suitable careers matching with their diplomas. They end up in the informal sector at a young age. A high percentage of middle or high school leavers consider their qualifications not being adequate to seek a job in the formal sector neither in public nor private occupations. As a result, they opt for employment opportunities in informal economic activities and they compete with illiterate candidates for informal occupational roles, which are substituted for, or complementary to, different forms of employment with a low wage. Hence, one may deduce that the degree of educational attainment comes to be widely recognised as a factor influencing the access to forms of employment in different sectors.

Within the present form of employment in the informal sector in the city of Fez, women are generally found to operate in activities, which barely guarantee a source of survival. They are likely to be of causal or seasonal nature, they often do not require an educational level, unskilled and physically demanding nature, with long hours of work, lower productivity and little opportunity to expand in a formal context. Additional characteristics of these shadow activities may be relative to the lack of opportunities to upward mobility, and improve skills. Thus, the self-employed producers perform various activities, which take many forms, but in the present research are mostly manifested in crafts, services, trade, and to a lesser extent, textile informal activities. Most of these activities are carried out within the context of own-account ownership, and hence it goes unrecorded, invisible both statistically and within the city's

perceptions. This means that women's activities are seen as an extension of their traditional gender-based roles, and hence they are not formally perceived as a work.

Most activities performed by women in the target group are invisible and unseen, as they enable the vast majority of respondents to earn enough to live on and even, sometimes just to survive. However, the data showed that most economic activities are exercised in a non preferable condition, both in terms of places of work and employment status. Thus, in the field survey in the city of Fez, most female informal workers are not declared in the local authorities. This means that they do not have local authorisation in order to exercise their activities. At the same time, those who are employed have no salaried worker contracts with their employers.

Consequently, the findings showed that the condition of women in the informal segments of the labour market differed markedly among those who work at home, those who scavenge without local authorisation, those who produce products on a family basis, as well as those who sell their goods and services in the market. However, all the female self-employed workers in the informal sector in the city of Fez have one thing in common, which is linked to their absence from the legal regulations and their lack of benefit from the social protection.

Results revealed that not only the demographic and the socioeconomic characteristics were important as they are key factors for self-employment choices among women, but also other elements such as: flexible schedules, family-related reasons, presence of children at home, among others. These represent the other principal reasons why women choose self-employment over wage employment. Moreover, they show that activities within the informal sector are prominent because they provide a considerable source of income and employment for women in the research area, where formal employment opportunities are restricted and social-security is almost absent. The findings of this study also revealed that the disqualification of women in the city of Fez to join the formal sector leads them to perform money providing activities as an option to help guarantee a survival strategy. In other words, many women opted for self-employment opportunities in the informal sector to improve their living standards, to accumulate against poverty in their households, to achieve social and economic inclusion in their personal environment as well as the society at large. This means that this sector is not likely to disappear any time soon.

The findings demonstrated that the income, derived from informal activities to some extent, albeit limited sustain the expenses of the women's families and the

household members in general. In other words, the income generated via working as self-employed workers allows them to meet the basic daily needs of their families. However, women's economic activities are important to the national economy and to the households, and as such deserve further research and documentation of either the role of women in the informal economy or the nature of employment in Morocco.

As the data from the questionnaires emphasised, the informal sector activities are fragmented ones, in which activities are mainly practiced from home and chiefly to contribute to meet the need of family members. The presence of women heads or members of cooperatives and professional associations, as found in the study survey, was shown to be another indicator of the role played by the informal sector in the city of Fez. It was stated to be as a means of subsistence and self-sufficiency for a large proportion of women. The meetings with some women during the fieldwork indicated that most of them perform their economic activities in domains such as: food making, clothes making, and trading sectors as a way to meet their personal needs as well as those of their family members. In general, one may conclude that the informal sector of the economy directly contributes to the economic as well as the social fabric of the family, in particular, and the city of Fez and Morocco in general.

The participation of women workers in self-employed activities in political and community-based activism is limited. For instance, data showed their absence from the political arena, which is constrained by many factors among which we can cite: trust in the Moroccan political system, corruption, events of oppression, fear of the past, the negative perceptions of the world of politics, the patriarchal structure of society, and the nature of the political sphere, among others. However, few women who find a place in politics were encouraged to join this field either because of their educational attainment or by the availability of a relative within these political institutions. Furthermore, the shallow presence of women in social activism proved to be omnipresent in the research area. The data revealed that women's cooperative involvement and associative participation are mediocre. In this respect, the low presence is related to the structure of the Moroccan society as it is characterised by the male domination in most fields.

Generally speaking, women's absence from the political scene and the social based activism is explained by various factors. Indeed, the burden of the socio-cultural barriers and patriarchy prove to be significant in this context. They weaken their opportunities to be active participants. Hence, their weak participation limits their full integration in sustainable development and their political emancipation. This situation is

aggravated by the domestic labour responsibilities allocated to women based on their gender. As a result, the empowerment of the female workers in the informal sector in the city of Fez is mostly limited by both the socio-cultural and the patriarchal features. Therefore, it enhances their social exclusion.

The findings of the data explored in the sixth chapter revealed that the informal female workers faced various impediments that hinder their full participation in the labour market. Indeed, they are divided into formal and informal barriers. On the one hand, the formal obstacles were related to the inability to get access to decent work, good working conditions as well as their ignorance about the future of their activities, which for most respondents is unclear. On the other hand, the informal obstacles were shown to be linked to the traditional principles and values, which are present in the social order, and they influence the participation of women in the labour force. Moreover, the level of women's satisfaction showed variation due to the strategies followed. For instance, women who created their own ways to manage and balance between the responsibilities of daily life demonstrated high levels of satisfaction, which allowed them to achieve their goals and to meet their needs. In contrast, others regarded that their dissatisfaction with work in the informal sector is linked to their traditional gender based stereotypes. These allocate women to subordinate positions. They are considered as second citizens and only helpers as far as financial provisions to the household are concerned. This chapter also focused on the main perspectives and potentials to develop women's careers within the informal sector in particular, and their situations as workers in general. The data revealed that most respondents have an optimistic and positive future about their units of production. This futuristic image of the development of their careers will certainly lead many women to evaluate themselves favourably. Moreover, as maintained via the interviewees' reactions, the optimism of women is a way to anticipate greater psychological goodness, as well as attain respect, self-esteem and power within the household and society at large.

#### **4. Conclusion**

As a way of conclusion, the socio-demographic and the economic trends indicated that the self-employed activities in the informal sector are on the increase, thus self-employment is a reality that is unlikely to go away. Indeed, the present research demonstrated that women represent a crucial proportion of informal workers. Their participation in this form of the economy enables them to generate revenues, which are

more likely to be spent on their livelihood. Additionally, the data has proved that the participation of women in the city of Fez to their household expenditure allows them a certain place within the family. In fact, they become able to cherish a certain level of assertiveness, confidence and autonomy, though sometimes restricted by cultural and traditional behaviours. Moreover, from the economic perspective, although the individual's income is often low, cumulatively these activities contribution to households and to local economies is considerable.

Confronted with these data, the sector of the informal self-employment, like other live sectors, is witnessing ups and downs due to the economic changes. Moreover, women's participation in the economic activities within this sector has got into a new stage symbolised by its source of survival. Therefore, the informal sector in its self-employment form is called to do its utmost to ensure a continuous contribution to employment. This will be achieved, through a developmental plan. This latter aims to integrate the sector in its formal economic milieu and make it strong enough to face the obstacles of formality as well as the world competitiveness, which characterise today's national economy. Accordingly, the following are some recommendations policy makers and stakeholders should take into account while dealing with the issue:

- There is a need to develop strategies to uplift the conditions of the informal female workforce. On the one hand, this may happen through the adoption of social labour standards to boost women's situation in this sector. These may include fighting all forms of discrimination towards women, getting access to education and vocational training, improving the working conditions as they prove to be priorities of human development. On the other hand, the development of women's situation is possible via the establishment of a social protection law for labour at a lower cost.
- The findings of this study demonstrated that the lack of start-up capital was among the most crucial factors affecting women's performance of self-employed activities in the city of Fez. To offset this situation, there is a need for both government and other stakeholders to ensure that self-employed women in Morocco should be provided with credits and loans from banks.
- Education and training have a crucial role to play in developing women's situation in the informal sector. For this reason, women's participation would be more effective if policy and legal frameworks of the informal sector are more supportive of women's concerns. In this respect, there is an urgent need to

develop programs to focus not only on the economic aspect of women's self-employment but also on other women's broader concerns (i.e., health, education, and community development). Moreover, there is an urgent need for promoting equal and active participation of women in management training, upgrading their financial services, and teaching marketing skills, to name but a few. Additionally, women necessitate developing their participation in political and community-based services to empower and provide them with a place in their communities and society at large.

- Training designed to acquire technical and professional knowledge is of great importance to increase productivity. In other words, if self-employed women benefit from developed technical knowledge and practical skills, they will definitely be able to develop the quality and to advance the means of production. The support of the state should be manifested at this level via the development of short trainings, taking into consideration its appropriation to sectors of activity and workers themselves. Moreover, these state's trainings must be conducted in the workplace and/or in a familial work environment. Its content must be related to the market demand. In this respect, the product or the service performed by informal workers must be well defined. To achieve these potential strategies, the state has to coordinate with NGOs to implement the training activities with efficiency. This is an initiative to help self-employed women get a possibility to identify their problems, evaluate the efforts required to implement solutions that are at the same time realistic and collectively controllable.
- Self-employed producers suffer, in the present state of things, from different impediments. They include mostly isolation, exclusion and lack of organisation. Because they operate their activities outside regulations they are also denied access to formal credits, vocational training and encouragement to investment profits. Moreover, these women should benefit from all their rights (i.e., economic rights). Moreover, the self-employment activities are exercised in a world where orientations tend to be individualistic. For this reason, there is a necessity to develop projects in order to increase the ability of producers, to develop group strategies, and create associative networks to support higher production and marketing with a high collective profitability.  
The participation of women in the informal sector is wide and crucial. However, it is greatly underestimated and not recognised in national economic statistics. In

this regard, the government statistics should be revised in order to include women labour force for the sake of having credible statistics of women in total labour force. This would oblige the government to acknowledge the existence of the informal sector, its contribution to the formal economy and its workers. Thus, if the government is interested in formalising the informal sector, it must expand protection rules available for the formal workers to the informal ones.

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