WOMEN AS AGENTS OF GRASSROOTS CHANGE: ILLUSTRATING MICRO-EMPOWERMENT IN MOROCCO

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ABSTRACT

Numerous recent initiatives in Morocco aim to promote women's empowerment in the country's current climate of legal reform, national and international development, and rising Islamism. The authors employ a holistic definition of empowerment that integrates both individual and collective processes that develop women's capacities to increase their ability to make choices and have control over their lives, take action, and mobilize to impact the world around them. In so doing, the authors demonstrate how both popular human and legal rights education programs and economic development initiatives are needed to attain such empowerment. This article describes several women-run grassroots-level non-governmental programs that address women's legal and economic development. It illustrates the ways in which these programs can operate as tools to empower women individually and collectively to act as agents for change and suggests contrasts between these initiatives and those used by ideology-based groups. The article also proposes future inquiry into the ways in which initiatives that claim to empower women may be assessed at the micro-level of the project strategy's impact on the participants themselves.

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INTRODUCTION

Gender equality and the empowerment of women is the third of the Millennium Development Goals, to which all United Nations member nations agreed in 2000. In 2006 the Institute of Development Studies in England launched a five-year research program to examine what factors enable women to empower themselves and how changes in gendered power relations can be sustained (Esplen, Heerah, and Hunter 2006). International donors are examining with increasing frequency the ways in which women's empowerment can be measured in order to evaluate the impact of their aid policies.[1] Likewise, the Moroccan government frequently invokes the empowerment discourse in its policy statements. At the 2003 Global Summit of Women in Marrakesh, Yasmina Baddou, then-State Secretary at the Ministry of Family, Solidarity and Social Affairs, described the empowerment of women as essential for the country's economic development.[2] More recently, in May 2008 the Ministry of Social Development, Family and Solidarity launched an initiative to eliminate violence against women; the program was called *Tamkine*, which means "empowerment" in Arabic.

Although widely used in discussions of gender, law, and development, the concept of empowerment often lacks a clear definition and consistent usage.[3] It is important from the outset to establish a working definition of empowerment in assessing legal, social, and economic change for women in Morocco.

Some see economic gain as a primary route to women's empowerment. The popularity of micro-credit programs targeted at women is an outgrowth of this belief. However, others question whether increased income for women automatically leads to their empowerment. Joy Deshmukh-Ranadive (2003) points out that income generation alone does not necessarily empower women without corresponding changes in family hierarchies and household structures.[4] Likewise, Anne-Marie Goetz and Rina Sen Gupta (1996) note that in Bangladesh women seek, and have high rates of repayment on, microcredit loans, a factor that is often interpreted as indicating empowerment. However, their research found that a significant number of loans were controlled by male relatives rather than by the women directly, despite the fact that the latter are legally responsible for loan repayment. Writing about micro-credit

for women in Lebanon, Nadine Khayat (2004) cites interviews revealing that rather than making their own decisions, women were often asked by male family members to obtain loans, and the husbands or sons often used at least part of the amount borrowed. Newspapers in Morocco regularly publish articles describing cases of individual women's financial and legal woes following male relatives' expropriation of funds obtained through their microcredit loans.[5]

Discussions of women's legal status often include the idea of empowerment. Following the 1985 Nairobi Women's Conference that identified empowering women to make the law relevant and real in their lives as a priority, women's groups began to examine the link between the law and women's empowerment and the implementation of human and legal rights education programs. Yet, as many activists point out, information about the laws alone is not the same as, and does not necessarily lead to, empowerment (Schuler and Kadirgamar-Rajasingham 1992).

Another useful definition of empowerment is based on choice:

> Empowerment… refers to the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them. Changes in the ability to exercise choice can be thought of in terms of changes in three inter-related dimensions which make up choice: resources, which form the conditions under which choices are made; agency, which is at the heart of the process by which choices are made; and achievements, which are the outcomes of choices. (Kabeer 2001, 19)

Other scholars and organizations offer different interpretations of empowerment. Ruth Alsop and Nina Heinsohn (2005) condense and modify Kabeer's reading and assert that empowerment is the capacity to make effective decisions and to convert them into desired outcomes. Kate Young (1997) adds important facets by pointing out that women's empowerment may be considered in two ways: In an individual sense, a woman achieves more control over her own life, including family decisions or expenditures. In a collective sense, women as a group work together to overcome structures that limit them in society, such as in community mobilization for advocacy campaigns. Other authors define women's legal empowerment as the individual and collective dimensions of developing the capacities needed to act to confront and change un-

equal gender-based power relations. Such action changes women's views of themselves and the world; it also alters their social and economic roles (Schuler and Kadirgamar-Rajasingham 1992). More recently, the International Development Law Organization introduced an interpretation of legal empowerment as "the use of law to specifically strengthen the disadvantaged" (Golub 2010). Based on consensus between definitions of legal empowerment by practitioners and the United Nations Secretary General, empowerment increases people's control over their lives as a process (improving people's bargaining positions) and as a goal (enhancing income, assets, health, security, and freedom) (United Nations General Assembly 2009). Combining these views from both law and development fields, empowerment thus has a bottom-up nature and grassroots-level focus, from which we combine elements of process and substance, independence, control, choice, agency, livelihoods, access to justice, and rule of law.

Using this definition, we examine how several grassroots-level non-governmental initiatives are empowering Moroccan women to make individual and collective choices as active agents to produce desired outcomes for themselves and their communities. Currently many diverse economic, social, and legal projects, which target women in even the most remote regions across Morocco, are often led by women or women's groups. Much of the literature that has examined women's empowerment and suggested ways of measuring it focuses on "macro-empowerment"—with global-, regional-, and country-level indicators that frequently look at legal rights, national legislation, and gender roles as illustrated by statistics.[6]

In contrast, this article describes examples of both human and legal rights education and economic development programs among Moroccan women and suggests ways to consider the degrees of "micro-empowerment" involved at the level of individual women beneficiaries of such programs. This is a practitioner's article that relies on a qualitative approach and draws on the authors' decades of field work and personal interviews conducted in Morocco; it is not based on extensive scientific research or theoretical analysis.[7] Instead, the authors present anecdotes from decades of work in the field, hoping to suggest and inform interesting avenues for future academic inquiry into how projects intended to empower women may be assessed and empowerment measured at the

micro level. This article specifically looks at programs implemented by several local women's groups[8] and contrasts them with similar Islamist group community-based initiatives. In the current geopolitical and international aid environment, the authors focus on the utilization of the empowerment concept to develop indicators that compare programs implemented by these two sets of groups.

CURRENT PERSPECTIVES ON THE STATUS OF WOMEN IN MOROCCO

In order to situate current initiatives on women's economic development and legal rights in their context, this section describes the current status of women in Morocco. Dynamic conditions in recent years make this a critical time to press for additional changes to advance gender justice and equality.

Women and the Family Code Reforms of 2004

In Morocco, marriage, divorce, parentage, child custody and guardianship, inheritance, and family property matters impacting women's rights are governed by the Family Code, as reformed in February 2004 (Bulletin Officiel 2004). In contrast to other laws derived from secular civil codes, the Family Code is the only law in Morocco still based on religious precepts—specifically on the Maliki school of Islam.

Reforms to the Family Code raised the age of marriage for women from 15 to 18 (the same as for men), placed the family under the joint responsibility of both spouses,[9] rescinded the wife's duty of obedience to her husband, eliminated the requirement of a *wali* (male marital tutor) for adult women to marry, introduced divorce by mutual consent and for irreconcilable differences, increased judicial control over polygamy and repudiation,[10] and created the possibility for spouses to sign a separate marital property contract.[11]

The 2004 Family Code was initially hailed by political parties and civil society activists as a victory for women's rights and a major step towards changing power relations between men and women within the household. However, reports analyzing implementation of the reforms in the six years since its promulgation describe obstacles both among the population and from the authorities charged with applying the law.[12]

High illiteracy rates, the geographic isolation of a vast rural population,[13] and a significant number of Amazigh- (Berber-) speaking people pose significant challenges to informing the public about these reforms. Studies demonstrate a lack of knowledge about the Family Code, indicating that over 91 percent of illiterate women lack information on the law,[14] while nationwide just 38 percent of women and 32 percent of men have knowledge of the reforms.[15] Rumors and misinformation flourish as a result. One routinely hears remarks such as, "Now men refuse to get married because they think they will have to give their wives half of their property."[16]

Local authorities also pose an obstacle to women seeking to assert their new rights. *'Adoul*[17] (religious notaries) expressed their opposition to several reforms in an April 2004 protest at the Ministry of Justice. While the Family Code places the responsibility on the 'adoul to inform future spouses of the possibility of drawing up a prenuptial contract governing their financial relations, one 'adoul stated, "We can't shock people by talking about money on their marriage day!"[18] Despite the fact that adult women may now sign their marriage contract themselves, many 'adoul refuse to conclude such contracts without the wali.[19] 'Adoul have played an important role in family matters to date, often serve as community legal experts, and are located in even the most remote regions across Morocco. In contrast, the country has a limited number of Family Courts.[20]

Recent reports also identify obstacles to effective implementation of the law by Family Court judges charged with its application. Caught between a dual referential of the positivist Code and religious sources (Stiftung 2007), judges frequently decide cases based on conservative religious interpretations rather than on the declared egalitarian intention behind the reforms.[21] In practice, the recently introduced divorce for irreconcilable differences (Bulletin Officiel 2004, Articles 94 – 97) is resorted to by women victims of conjugal violence faced with judicial resistance to granting women a fault-based divorce for harm (Articles 98 – 101). The lack of clarity and gaps in the code—only one article addresses the division of marital property upon divorce (Article 49)—also opens the door to individual judges arbitrarily applying their own conservative interpretations of religious precepts rather than utilizing those of women's rights, equality, or gender justice. According to recent

assessments of the implementation of the Family Code reforms, a major problem lies in the diversity in and discrepancies among court decisions. This inconsistent application of the laws across jurisdictions results in unequal access to justice for women based on their socio-economic status and geographic location (Ligue démocratique des droits des femmes, Note 16).

Women's Economic Status

Moroccan women's economic situation is limited by several factors, including low levels of education and literacy, which restrict their entry to the labor market, inadequate access to money or credit, and problems getting their products to market. In 2004, women comprised 24.9 percent of the Moroccan labor force (Royaume du Maroc 2004), similar to other North African countries. Of those ages 15-64, in 2008, 28.7 percent of women and 83.6 percent of men were in the Moroccan labor force (World Bank 2008). This is similar to that of women in other North African and Middle Eastern countries, but less than the 53 percent of women in other lower middle income countries. Unemployment rates in 2008 were very similar for males (9.6 percent) and females (9.8 percent), with higher rates for youth. Young men have an 18.2 percent unemployment rate, while young women have a slightly lower rate of 16.1 percent, probably due to their work in textile factories (World Bank 2008). Although women frequently participate in the many recent micro-credit programs, the amount of money available is small. Access to larger loan amounts requires collateral such as land or a house, which women usually lack. Even when women operate small-scale enterprises based on limited credit, they face obstacles getting their products to market because of their household duties and limited mobility, the result of both inadequate and relatively expensive public transportation and social constraints on women traveling alone.

Grassroots-Level Mobilization by Islamist Groups

The larger power struggle between Islamists and the state plays out in the context of grassroots-level mobilization. Morocco was recently forced to confront growing violence based on religious extremism,[22] as well as widespread outreach by a diverse range of radical and conservative Islamist associations among disadvantaged urban and rural populations.[23]

While many different groups operate along a continuum of religious beliefs and strategies, a common thread is suggested by Fatima Sadiqi and Moha Ennaji (2006, 20), who define Islamism as "a social movement or organization based on the exploitation of Islam for political aims." They continue to describe the rising challenge that Islamist associations pose to women's rights groups as the former target women in their mobilization efforts (2006). Local activists and several other authors have described how Islamists use charitable and cultural associations for political propaganda purposes.[24] Both academics and practitioners have examined the complex nature of Islamist social activism, debating whether or not such groups can be a force for democratization and have a positive or negative impact on the content of women's rights.[25] It is beyond the scope of this article to delve into this debate in detail. Instead, the authors report on what they and their colleagues at local civil society groups have heard and observed from local Islamist associations and women in their communities. These anecdotes suggest that one way that academics, practitioners, policymakers, and donors alike may assess and contrast the impact of women's, development, and Islamist groups' programs is by examining the results of their respective methods and strategies against micro-empowerment measurements, in addition to looking at the content of their messages and the macro-level results of their actions.

One way in which Islamist groups working at the grassroots level generate support is through welfare work focusing on poor women's economic marginalization. Academics and local activists agree that over the past several decades, such groups have successfully developed a constituent base through active outreach organized in the guise of local development associations that provide concrete social services to disadvantaged populations, including literacy classes, jobs for the unemployed, food, clothing, and money, particularly on religious holidays and family occasions. Running parallel to these charitable activities, religious education is designed specifically for women, as well as matchmaking activities that aim to find respectable Muslim husbands for single women.[26] Islamist critiques of the Family Code have highlighted the issue of women's poverty, questioning the value of legal reforms by claiming that women's emancipation needs to be financed, noting in particular the vulnerable economic position of women and children

abandoned after divorce.[27]

The president of a women's rights non-governmental organization (NGO) in the southwestern city of Agadir interviewed by the authors describes how women often first approach their organization expecting to receive direct financial assistance and material aid. When the NGO explains that they provide other types of support such as legal rights education and orientation, the women accuse the NGO members of wanting to keep their money for themselves, "not like the religious associations who share what they have and give us money," and say "since the others (religious associations) give us money, so should you." Members of two women's rights NGOs in Agadir and Marrakesh describe how Islamist associations pressure women into wearing "proper Islamic dress" in exchange for financial assistance.

The women's rights NGO in Marrakesh described to the authors the challenges that the Islamist associations' approach poses to their own work. According to one NGO, women who come to them after participating in activities organized by the Islamist associations,

> …are used to receiving assistance, and have become passive people who refuse change, lack the capacity to defend their rights, and accept their destiny. They have a concept of rights as the charity that the Islamists hand out, and for example when we explain to the women the laws and the procedures they can take to get child support from the courts for example, they complain that it is too much work.

A second theme around which Islamist associations mobilize support pertains to issues of morality, the status of women, and family relations.[28] The struggle between Islamists and the state revolves around the power to interpret religion. Taking advantage of the high illiteracy rates, Islamist groups frequently mobilize support by spreading propaganda and disseminating misinformation about women's rights, Islam, and the Family Code, thereby attempting to undermine the authority of the state to regulate family matters under law. Several local women's rights NGOs interviewed by the authors reported one widespread rumor that the law now allows girls to be emancipated from their parents at age 15, an idea that generates considerable hostility. One rural woman asked at a discussion group at a women's NGO in the Middle Atlas, "How can women get married without a marital tutor when it is required by the

religion? Without a wali representing us, the marriage is illegal."

One example of how Islamist groups promote resistance to the Family Code is through the increasing popularity of *rehine* marriages (*Anahar al Meghrebia* 2007). Here a couple holds a wedding ceremony and publicly declares themselves married, but does not formally register with the authorities, required for the marriage to be legally recognized. In lieu of a marriage certificate, the husband contracts a financial "debt" to the woman and her family. Theoretically this credit contract protects the wife in case of future problems. It is primarily poor families that allow their daughters to be married this way, and frequently men who are already married contract this type of second marriage in order avoid the dispositions in the Family Code regulating polygamy.[29]

The next section of this article provides case studies of several women-run organizations across the country that promote women's empowerment through grassroots-level efforts to reduce women's economic vulnerability, disseminate accurate information on women's legal rights, and develop women's individual and collective capacities to create change in their communities.

POPULAR HUMAN AND LEGAL RIGHTS EDUCATION FOR WOMEN AS A TOOL FOR CHANGE

Among recent initiatives to promote women's empowerment in Morocco, a national network of local women-run NGOs in diverse regions across the country is implementing a widespread program of grassroots-level human and legal rights education for primarily illiterate women. This section provides conceptual clarity on the ideas behind popular human and legal rights education before describing the program's impact on both women participants and local women's civil society initiatives.

Human and Legal Rights Education: A Tool for Community Mobilization

Popular human and legal rights education is often met with skepticism even by women's rights activists and NGOs, which may prefer to focus their efforts on women's participation in elected office or on income generation for women. As several Moroccan women's rights NGO leaders said in an interview, "Legal rights education is like putting a small

drop of water into the ocean," and, "What use do women have for words? They need to eat first!"

Such reactions are often the result of a misunderstanding of popular human and legal rights education programs, which differ from traditional forms of education not just in content, but in objectives, pedagogical approach, methodology, and desired results. Other forms of assistance provided by local NGOs to women—such as individual legal advice, written guides to laws, and non-interactive informational sessions by "experts" to groups of "ignorant" women—are frequently, and incorrectly, equated to "legal literacy" or "legal rights education."

As we define it in this article, and as implemented by the local Moroccan NGOs described below, popular human and legal rights education programs are comprehensive, participatory, and collective. They cover a variety of rights-based topics and encourage active discussion and participation with groups of women. They should be designed to encourage women to expand their knowledge of their human and legal rights; develop their individual capacities to critically analyze their lives from a human rights perspective, claim and defend their legal rights, and increase their control over their lives; and enhance their collective capacity to impact the world around them and the decisions that affect them through mobilization and advocacy for change. In this sense, popular human and legal rights education should be empowering and transformative—socially and economically.[30]

By using the law as their referential, such programs can also serve to reinforce the state's role as the sole authority over family matters, thereby undermining attempts to appropriate these issues as an instrument of radicalization. By strengthening state institutions, such programs can also address the current lack of faith in them that creates an environment conducive to religious extremism.[31]

Popular human and legal rights education programs also must be viewed as a necessary—and simultaneous—complement to economic development programs, rather than as a luxury to address afterwards, as one often hears. Studies have described the link between laws that impact women's status and the success (or lack thereof) of development programs (Kerr 2001).[32] Successful, equitable, and sustainable development programs require the involvement of all elements of society in their design and implementation, and in this way popular human and legal

rights education programs can contribute to the effective participation of women in the development process.[33]

Mutual Learning: Implementing Grassroots-Level Human and Legal Rights Education for Women in Morocco

Since 2000, a national network of hundreds of local NGOs,[34] with the technical assistance and collaboration requested from the Morocco field office of Global Rights, an international human rights capacity-building NGO,[35] have collectively developed and implemented a widespread grassroots-level program of popular human and legal rights education.[36] The network works primarily with illiterate women across the country to conduct community-level awareness-raising and mobilization of traditionally underserved and marginalized populations.

This broad-based, long-term initiative is designed to promote popular human and legal rights education among illiterate women. It includes the participatory design and elaboration of an Arabic language facilitator's manual with seventy-four program sessions on diverse human and legal rights topics, intensive training and ongoing peer evaluation of hundreds of local NGO members—primarily young women—as program facilitators, and implementation of the program by network member NGOs with tens of thousands of women participants in diverse areas across Morocco.[37] Based on participatory and in-depth consultations conducted by the local NGOs with the participants, the program was expanded to contain additional themes identified by the women themselves, such as: women's economic rights and the impact of development on women's rights, including environmental and land rights, discrimination against Amazigh women, and the impact of rising radicalization and the War on Terror on women's rights.

Given that this initiative aims not only to increase women's knowledge of their legal and human rights under Moroccan and international human rights laws, but also to develop their individual and collective capacities for critical analysis, to defend their rights, and to mobilize for change, the program uses a participatory methodology appropriate for adults. For example, in the session on a woman's right to include rights-protective clauses in her marriage contract, participants role-play a marriage contract negotiation between two future spouses and their

families. In a session on the right to choose one's spouse participants do an activity using a choice of good and rotten tomatoes in an analogy between a marriage and successful *tajine* (meat and vegetable stew) preparation. The program also includes group field trips to local institutions responsible for women's rights—such as the police station, civil status office, and courthouse—during which the women meet and hold question and answer sessions with relevant personnel.

Since its inception, the program has been implemented by diverse organizations across the country, the majority of which are women-run and include: human and women's rights advocacy NGOs, local development associations, economic cooperatives, income-generating programs, micro-credit associations, government-run literacy programs, vocational training institutes for women, and high school and university clubs. Local organizations have demonstrated creativity and flexibility based on their community context. In the southeastern oasis region near the Algerian border where women frequently work in the agricultural sector, program facilitators hold sessions with women during their lunch break outdoors under the date palm trees. In northwestern Morocco, another organization's program partners with a local hairdresser training institute. The facilitator holds sessions with the students so that when they complete their training and go on to work in salons—where they have contact and long conversations with numbers of women every day—they serve as the community women's legal rights resources.

Local NGOs describe how the program has impacted participants' understanding of their legal rights and rights-based issues, enhanced their ability to stand up for themselves in situations with their families and with state institutions, changed their vision of themselves as able to have an impact on their immediate environment, and developed self-empowerment and collective mobilization skills.[38] A local NGO in Marrakesh stated that "the women now see themselves as people with human rights and have views on issues that otherwise they would not bring up," describing how two single mothers in their community decided to register their children with the civil status authorities without fear of imprisonment. In a southeastern village, facilitators report that "some of the girls who participated in the program refused to marry at an early age, after they attended the session on the age of marriage." And in a small northwest coastal town, a local organization tells, "One of our

program facilitators stated that she benefited from sessions herself in that she became able to assert herself and opinions at home, in defiance of the imposing authority of her brother." Likewise, a local organization in the Middle Atlas describes how this program improved the lives of its participants:

> The program helped women break their silence about difficult issues, opened up debate among them, and encouraged them to exercise their right to express themselves. Women who have never been to school would never have dreamed of talking about the law before. Now they feel that they are catching up and compensating for the studies they did not have the opportunity to pursue! We distributed certificates to the women at the completion of the program at an end of year ceremony, and many women were so proud—having not finished school they had not received a diploma before—that they hung them up at home.

Others describe collective efforts that the participants undertook as a result of participating in the program. Several support and discussion groups were formed among women victims of violence, while "one of the groups having participated in the program submitted a request to obtain sewing machines and did receive seven sewing machines from the ministry in charge of women's status. After this, they created a cooperative to work together." In a desert town, facilitators explain how, "In our rural context women still get married in the traditional way, without any marriage contract or paperwork. Thanks to this program, the women beneficiaries have started a 'war against tradition' and refuse to give their daughters in marriage without official documentation."

Finally, several NGOs report on the program's impact on participants' abilities to interact effectively with local authorities and decision-makers. Women in the program not only talk among themselves more now; they also speak directly to elected officials through activities such as visits to parliamentarians. According to one local organization,

> The women in the legal literacy program have really gained confidence in themselves, even when dealing with the authorities and the administration. One day, one of the women went to the police station to obtain an official paper and the police refused at first. But after some discussion one of the policemen said to another policeman, "This woman

knows her rights; you had better just give her her paper!"

Clearly, knowledge of rights alone will not ensure local enforcement. However, widespread knowledge of human and legal rights among women—and the development of their capacity to claim them in individual situations and organize collectively to defend them—is one necessary step in pressuring state institutions, from the bottom up, to respond to citizen's concerns, enhance state accountability for the actions of its agents, promote public faith in the justice system, and reinforce respect for the rule of law.

In addition to the direct impact on program participants, local NGOs have also described the impact that implementing the human and legal rights program for women has had on their own organizational development and ability to work effectively to promote change in their communities. Women's rights NGOs in Morocco—like elsewhere in the world—face attacks on their credibility. With a small membership and limited reach beyond the larger cities, they are accused of being isolated from the general public and of engaging more in discourse and conferences than in concrete action, service, or outreach to a wider population. Two women's rights groups in Marrakesh and the Middle Atlas describe how local Islamist groups accuse them of encouraging family break-ups, divorce, and prostitution and of standing against Islam. Local NGOs implementing the popular human and legal rights education program describe how it has enhanced their credibility within their communities, strengthened their ability to mobilize a diverse, grassroots-level population, increased participation in their advocacy and development activities, and helped them to create local and national networks with other NGOs. By training members of their NGO as program facilitators, organizations provided satisfying skills-building professional development for their members, which contributed to high retention rates among participating members.[39]

Other organizations stress the program's impact on their ability to increase their client base and numbers of beneficiaries and encourage participation in their activities and services, thereby generating more community support for their organization. One NGO reports that the number of women seeking assistance from their center for women victims of violence rose, while another relates, "The program helped me and

my organization open up to the rural world. I was surprised when the women in the rural communities came up with the themes they wanted to learn about." In order to generate donor support for sustainability and local participation in civil society activism, such initiatives to strengthen the institutional capacities of NGOs working to empower women in their communities are critical.

ADDRESSING THE ECONOMIC MARGINALIZATION OF WOMEN THROUGH DEVELOPMENT ACTIVITIES

Economic marginalization limits women's full enjoyment of their rights and makes women vulnerable to reactionaries who offer ideology alongside economic support. Although Moroccan women have been economically marginalized both in society and within their families, this situation is changing. Due to increasing education and job opportunities, as well as to families' perceived material needs, inflation, and male unemployment, more women are working outside of the household. Increasingly, development projects are including women, often focusing on economic roles for them.

The Increasing Focus on the Role of Women in Development in Morocco

The Moroccan government has sponsored programs targeted at women since independence in 1956. For example, the Ministry of Youth and Sports had a section that supported *foyers feminines*, or women's clubs, where women could learn skills such as sewing, knitting, and embroidery. However, these programs had a very small budget and were seen as mainly benefiting the home rather than increasing women's economic status. In the 1980s, many international organizations working in Morocco began to focus more on women's roles in development. For example, the United States Agency for International Development (USAID) employed a gender or Women in Development officer, but that role existed only in addition to another, primary position, and the title carried no budget for activities.[40] In 1989, the World Bank completed its first report on gender in Morocco (Davis and Pigato 1990) and since then has supported many projects that involve women, as have many other international donor agencies. In the late 1990s the failed govern-

mental National Action Plan for the Integration of Women in Development included changes to the Family Code, as well as measures to address education, health care, and employment for women. Women's groups lobbied the government, arguing that, for Morocco to develop, all sectors of society needed to work together and exclusion of the female half of the population would slow progress. In addition to this national-level advocacy for the integration of women into the development process, many local women's groups have launched grassroots-level economic initiatives designed to empower women.

Evolving Projects for Moroccan Women

The national government, local associations, and international donor agencies have supported many types of economic development initiatives for women in Morocco. Early projects were similar to the foyers feminines in that they supported the traditional roles of women in the household by domestic skills training, rather than focusing on income generation. Government projects designed to combat illiteracy among women have been particularly popular. Several government offices are tasked with improving literacy and provide funding to teachers and local NGOs to implement literacy classes. While widespread, these programs have been evaluated only recently: A USAID education project called Alef included a literacy component that did so.[41] This literacy program is unique in that its teachers begin by speaking and using written materials in the learner's native language, the Moroccan dialect of Arabic or Amazigh/Berber, rather than literary Arabic. As illiteracy has been an important constraint on women knowing their rights, such programs hope to overcome this. In addition, anecdotal information suggests that merely being able to write her name makes a woman more self-confident.

The 1980s saw a rise of income-generating projects for women, intended to both increase their standard of living and contribute to their empowerment. In southeastern Morocco, Ministry of Agriculture female extension agents worked with women to form cooperatives, providing women with prolific *d'man* sheep and training to raise and sell them for a profit. Women typically assume most of the responsibility for the care of farm animals, but prior to this project their role had not been formally recognized. One project that provides an excellent model for

involving women is the Rural Civil Society Project, financed by USAID in the late 1990s and implemented by the Near East Foundation and Catholic Relief Services. Village development associations were instituted and supported in twenty-four villages in southern Morocco. During the needs assessment phase, both women's and men's needs were heard and addressed through separate female and male implementation teams. In addition, the teams held ten-day women's leadership workshops attended by two selected women leaders from each village. To those familiar with the Moroccan context, it was amazing that these married women were able to leave their homes for so long in this conservative part of Morocco. Yet they did, and, as a result, they learned not only about traditional topics like nutrition and family health, but also about income generating projects, needs assessment, and conflict resolution. Back in their villages, they are called upon for help and mobilization when women's involvement in decision-making is sought.

Selected Examples

A close look at two projects illustrates how development projects have the potential to empower women.

1. Empowerment at a women's cooperative in Sefrou

In north central Morocco, Sefrou women have earned income through button making for generations (a *qaftan* usually features 120 handmade buttons), but they usually contract with male tailors in nearby Fes and earn a very minimal profit for themselves. This is changing for the members of the Golden Buttons Cooperative. Working as a group, they are able to negotiate better prices with tailors, who know the high quality and timeliness of their production. The cooperative is led by a woman named Amina. In many ways, Amina represents the average Moroccan woman: She has a primary-school education and works as a housewife, while her husband works as a teacher. However, in other ways, Amina's role in Moroccan society sets her apart. As head of the cooperative, Amina is making changes to increase its success and challenging members to increase their skills. Previously, Amina negotiated the cooperative's orders herself, but when she found that she needed help, she approached another member. While capable, the woman was timid, and her husband disapproved of her traveling alone on the one-hour trip to Fes. At first she refused Amina's request for help, but with

some cajoling and support, she finally obtained her husband's approval and began delivering buttons and taking more orders. She found it was not as difficult as she thought, and her skills developed over several trips. Now Amina says that this woman is a tough negotiator who gets better prices than Amina did.

When asked about the benefits of working in a cooperative rather than individually, Amina mentioned the above aspects, as well as the fact that the government gives cooperatives benefits in terms of taxes and prices on some supplies. She also stressed the collective empowerment aspect, describing how she took some teenage members on a picnic, to help them both have fun and be part of a supportive group. She also eagerly participates in workshops for women in business, believing that when other women see that someone like her can succeed, they will try too. That the cooperative is run by a local woman makes it unique; Moroccan cooperatives are often managed by male government employees who are less interested in the women's welfare than Amina is. This is partly due to women's high illiteracy rates which makes them feel inadequate to lead, as well as their unwillingness to assume such large responsibility, especially for financial matters.

Amina's unique contributions were recognized in 2005 when she was nominated for the annual Khamisa Award, given to outstanding Moroccan women in domains including science, business, sports, and human rights. Although most of the business nominees held Moroccan or international university degrees, Amina has completed only elementary school. She recounts how television crews that filmed her and the other candidates commented on how she was the only one who lived in a townhouse rather than a large "villa" and the only one who did not own or drive a car. Although she did not win the prize, Amina said, "I've already won, by being nominated." Amina's efforts continue to be recognized, recently internationally. In 2010 her work with the cooperative was chosen as one of ten examples worldwide to be part of a new exhibit, entitled "Empowering Women: Artisan Cooperatives that Transform Communities" at the Museum of International Folk Art in Santa Fe, New Mexico. Focusing on ten cooperatives that illustrate how the power of such grassroots collaborations can transform women's lives, the exhibit combines first-person quotes, stunning photos, and gorgeous examples of the cooperatives' handmade traditional arts to tell stories

of how women folk artists are working cooperatively to improve their lives. It is a singular honor for Amina and the cooperative to be part of the inauguration of this museum gallery, which recognizes the value of cooperatives for women around the world.

2. Internet rug sales and economic empowerment

In the second project, called Women Weavers OnLine, an American woman posts rugs from two Moroccan villages, Ben Smim in the north and N'kob in the south, on the Internet as a pilot income generation project for isolated rural women. There are two main goals: enable the women weavers to reach an international market and increase their profit margins by eliminating the middlemen. Women Weavers OnLine is a non-profit component of a larger web site selling mainly Moroccan textiles. The web site features photographs with descriptions, sizes, and prices of each rug. An additional part of the sales strategy is to include a photo of the weaver of each rug (with her permission; most but not all agree), along with a brief biography, information about her family, and details about when she learned to weave and what she would like to do with the money she earns from rug sales. Customers have commented that they enjoy knowing more about the rug they purchase and that the purchase will help a specific person meet her goals. Orders are placed by e-mail and communicated to assistants in each village. The rugs remain with the weaver until ordered, when the assistants pack and send them to the United States and pay the weavers. For the project to be fully sustainable the American woman should be replaced by a Moroccan, a goal that is currently being pursued.[42]

What kinds of empowerment do the village weavers gain? Since most are illiterate, they cannot use the Internet themselves, but many women have earned income from both web sites. Since late 2001, seventy-three hand-woven items have been sold by Ben Smim and about 158 by N'kob. Most were rugs and a few were pillows.[43] Has this helped to empower these rural women? Two students at Alakhawayn University in Ifrane, Morocco did research on this question in Ben Smim, the northern site. Using control and choice as indicators of empowerment, one of their conclusions was that

> …the Ben Smim Women Weavers Online project participants maintain a level of control over: their handicraft items, the amount of

> money received, and modes of spending to cater to their self-perceived needs. This project is empowering because: it does not reduce the level of control of their own work/products, as they can sell items elsewhere whenever they want; the women set the prices of items themselves; and they are exposed to a new, larger global market, which means they are more likely to generate income for their own benefit. This constitutes women's increasing self-reliance, and their right to make choices and influence change through control over economic resources. (El Mahdi and Proberts 2003, 22)

A woman whose weaving income helps support her family commented that earning money gave her some power in making family decisions. "She compared her situation with that of non-weaver women, who passively accept decisions made by their husbands. Therefore, development projects of this kind allow women to use their traditional weaving skills as a means of empowerment" (21). These conclusions indicate that northern women participating in the project have attained a degree of individual empowerment.

Formal research has not been done in the southern village of Nkob. However, informal interviews with the women indicate that some of them are receiving more money from their husbands, who receive the payment when rugs sell, than they did in the past. Income from rug sales is allocated for family use, primarily for food and often for clothing, medical expenses, or children's school supplies. Women who receive a share use it for clothing, jewelry, or household appliances; one of the best weavers bought a blender recently in anticipation of the arrival of regular electricity to her village. She also used some of her money to visit a married daughter in a distant town. These examples illustrate how these women have achieved a limited degree of individual empowerment, at least over their own lives, to choose to purchase items they would not obtain otherwise. For the woman who traveled, her husband had not forbidden her to do so before but was unwilling to pay her bus fare. With her own income, she was able to control that aspect of her life, taking a trip she really enjoyed.

There is also a hint of collective empowerment in the southern village, where regular meetings are held with the weavers who sell online to ask them how things are going, identify any problems, and solicit their

suggestions. This is an opportunity for them to pursue their desires as a group, but they have only done so to a very limited extent. At one meeting the women (after being asked) listed improvements they would like in the village, including a public bath, bread oven, and telephone booth. Beyond listing their requests, the women presented no suggestion on how to attain them.

However, another topic appears to have led to some collective empowerment. From the inception of the project, one goal has been for the women to obtain at least some of the profits from their work directly, as opposed to all of the money being spent by the husband on family expenses. (Women do not go to town to the market in this area; it would require a day's absence from home and thus neglect of household chores such as preparing meals and childcare.) Yet it would be difficult and probably ineffective to say this directly to the men. So in good participatory fashion, the women were asked how they might get the men to give them more of the profits. One wise older woman said, "We could tell them that if they gave us a little something for each sale, we would be motivated to work faster to finish the next rug." At a subsequent meeting women were asked if any had tried this, and several hands went up. While not growing out of direct personal access to computers and the Internet, these women's successful participation in selling online is what led them to this experience of collective empowerment. Thus it appears that the economic benefits of this project selling rugs online can empower women both individually and collectively. With the income earned they will also be less vulnerable to those who would exploit their economic need to fuel ideologically driven political agendas.

CONCLUSION

This article has described several grassroots-level initiatives in Morocco that were developed and implemented by local women's groups and designed to empower women through women's human and legal rights awareness and economic development. In contrast, while charity-based, community-level efforts led by Islamist groups also target women's legal status and precarious economic situation, they neglect to implement these ideas of empowerment. Local women's rights organizations describe how women beneficiaries of community-based Islamist groups

become dependent on these associations. As the president of a women's rights NGO in Marrakesh describes in an interview with the authors, "They promulgate visions of women as inferior human beings and encourage a view of them as recipients of charity and reinforce the cycle of dependence. This prevents the women from being empowered, from attaining independence financially and personally as human beings, liberated from all forms of dependence on others."

Thus, the authors suggest that the definition of "empowerment" as elaborated in the Introduction to this article may serve as a tool for future studies and assessments of the specific impact of these two different types of initiatives on the women they target. Specifically, the case studies presented here provide illustrations that may be used to develop indicators of micro-empowerment at the level of the beneficiaries of such programs. Given the interest in and stated priority given to women's empowerment by academics, practitioners, policymakers, and donors, it would be useful to hold accountable the different stakeholders who use the language of "women's rights" by developing tools to assess whether or not the methods and strategies employed in their programs are in fact resulting in micro-empowerment of participating women.

The two economic development projects described above, the button cooperative and the Internet rug sales, both led to some degree of women's empowerment. Women make their own decisions about sales and the use of their profits in some cases, thus gaining power at an individual level. In the southern Moroccan village of N'kob, collective empowerment began to change the situation, with women sharing suggestions on how to convince their husbands to give them more of the rug profits.

Moroccan women's empowerment is also demonstrated in the grassroots-level human and legal rights education initiatives and in the program's design, implementation, and objectives. The program is now locally owned by a national network of local NGOs who implement, monitor, and fundraise independently to sustain it. Likewise, the human and legal rights education program was implemented and refined based on the input from women participants themselves. It was designed with the specific purpose of increasing the women participants' agency. These women now launch their own income generating projects, defend their rights within the family, approach the local administrative and judicial

authorities to claim their rights, and actively participate in advocacy initiatives such as an ongoing campaign for a violence against women law in Morocco.

An NGO representative in Agadir describes how, with time, "Women realize how they are not in need of ideological discourses that don't respond to concrete crises in their lives." One woman beneficiary of this NGO came to them after participating in the activities of a local Islamist association. Following completion of the NGO's human and legal rights education program the woman then went on to join a micro-credit project and start a small income generation project. Asked about the impact of the program on her life, she stated, "If I stayed with the Islamist association I would still be begging for charity."

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NOTES

1. See for example Commission on Women and Development (2007).

2. For more information about this summit, see http://www.globewomen.org/summit/2003/IPC%202003.html (accessed September 17, 2010).

3. See for example Moghadam and Senftova (2005) for a description of some of the confusion and shortcomings to date in measuring women's empowerment.

4. Sherifa Zuhur (2003) also points out that improved income and living conditions are not sufficient to empower women without changes in the patriarchal nature of society.

5. As recently as the day before this article was submitted, a random perusal of the daily papers yielded one such article. See Ahrar (2010).

6. See for example Moghadam and Senftova (2005), Alsop and Heinsohn (2005), and Zuhur (2003).

7. The data on economic development projects was collected by Susan Schaefer

Davis during a career of working on such projects in Morocco. Most was obtained by working directly on the projects mentioned. Davis gathered the case study data on the women's cooperative through several interviews with the president and a Peace Corps volunteer. Davis gathered the data on Internet rug sales over nine years of founding and implementing this self-financed project in two Moroccan villages. The information on legal and human rights education projects was collected by Stephanie Willman Bordat and Saida Kouzzi. Since 2000, they have worked in the field office of Global Rights, an international human rights NGO in Morocco, with local NGOs designing and implementing programs to develop their capacities to promote women's legal and human rights. Information presented here is based on written quarterly progress reports submitted to them by local partner NGOs, their regular site visits and assessment missions to the NGOs, monthly implementation assessments of telephone programs, and anecdotal evidence. Updated information, supplemental details, and clarifications were gathered by Saida Kouzzi in May 2007 and July 2010 through telephone interviews with selected partner NGO staff.

8. In this article we use the phrase "women's groups" broadly to refer to a wide range of local organizations working to promote women's empowerment, including rights groups and local development associations. This should not be taken to infer that such groups are secular, but rather that their stated mission is the promotion of legal rights and/or economic development of women and not the promotion of nor accompaniment by a specific religious ideology.

9. Prior to the reforms, the husband was the legal head of the household.

10. Prior to the reforms, divorce without cause could be initiated at the sole prerogative of the husband.

11. In the absence of such a contract judges have tremendous discretion to determine property division upon divorce.

12. See Ligue démocratique des droits des femmes (2004, 2005, 2006, 2007) and Stiftung (2007).

13. As of 2008, 44 percent of the population lived in rural areas and 56.4 percent of the population was literate (World Bank 2010).

14. These numbers were derived from a study carried out by Kamal Mellakh, a sociology professor at Mohammedia's Hassan II University. The results of this study were presented in December 2005 (as reported in the *Morocco Times* on December 31, 2005).

15. This information was presented in April 2007 at a meeting organized by the Forum of Moroccan women MPs (as reported by the *Maghreb Arabe Presse* on April 28, 2007).

16. Official statistics from the Ministry of Justice claim that the marriage rate has not decreased following the reforms to the Family Code.

17. The function of 'adoul is similar to that of public notaries, but with a religious character. The 'adoul is charged with drawing up—among other documents related to personal status—marriage contracts.

18. These words were spoken by a member of an international local NGO in May 2007.

19. The most recent implementation reports (above, note 12) found that the

majority of marriages are in fact still concluded with a wali despite the reforms.

20. The newly created specialized Family Courts, attached to the 66 Courts of First Instance located in large cities and medium size towns, are particularly inaccessible to the one-half of the Moroccan population that lives in rural areas. In contrast, there are approximately 4,500 'adouls across the country (http://adouls.com/actu/?p=3, accessed March 2009).

21. The text of the law itself opens the door to such wide judicial discretion. Article 400 of the new Code states, "For all issues not addressed by a text in the present code, reference may be made to the *Malikite* School of Jurisprudence and to *ijtihad* (juridical reasoning) which strive to fulfill and enhance Islamic values, notably justice, equality and amicable social relations" (Bulletin Officiel 2004). An unofficial English translation from the official Arabic text by Global Rights is available online at www.globalrights.org.

22. Simultaneous explosions carried out by suicide bombers in Casablanca in May 2003 killed forty-five people, and a series of suicide bombs in March and April 2007 resulted in eight deaths.

23. This information was gleaned from interviews with representatives of local women's rights NGOs and community-based local development associations. Much of this outreach by local Islamist associations is influenced by and conducted through the distribution of video and audio cassettes, television programs from other Muslim countries broadcast on satellite television, and Internet web sites. Many authors have described the growing activism and popularity of Islamist civil society actors in recent years. See Cavatorta (2006), Maddy-Weitzman (2003, 2005), and Association of Women in Development (2008, 2009).

24. In an interview, one member of a women's rights NGO in northwest Morocco described how, in a meeting, a local Islamist association in her community inquired about the political affiliation of her NGO, telling her that all NGOs have a political party affiliation and that one must belong to a specific political party (in this instance the Parti de la Justice et Développement, the legal Islamist political party) in order to be a member of their association. In the opinion of the women's rights NGO member, this Islamist association targets membership numbers rather than quality of work, mainly aiming to recruit members into its political party rather than working for women's well-being. See also Naciri (1998).

25. See for example Cavatorta (2006) and Maddy-Weitzman (2003, 2005). The excellent advocacy-research project on resisting and challenging religious fundamentalisms worldwide conducted by Association for Women in Development (2008, 2009) found that in the experiences of eight out of ten women's rights activists surveyed from over 160 countries, religious fundamentalism has a negative impact on women's rights.

26. This information was obtained through interviews with members of local Moroccan partner NGOs. See also Cavatorta (2006), Maddy-Weitzman (2003, 2005), and Association for Women in Development (2008, 2009).

27. Divorced women have limited rights to financial maintenance from their ex-husbands. While the new Family Code does provide that accommodation expenses for children shall be fixed separately from child support (Bulletin Officiel

2004, Article 168), a major point of contention for conservative radical groups—as for women's rights organizations—is the lack of implementation of the National Solidarity Fund, as called for in the Preamble of the new Code, that aims to aid women and children left destitute after the dissolution of marriage.

28. Interviews by the authors with members of local Moroccan partner NGOs. See also Maddy-Weitzman (2005), Naciri (1998), Association for Women in Development (2008, 2009).

29. The new Family Code increased judicial control over polygamy, requiring the agreement of both wives, as well as judicial authorization for men (Bulletin Officiel 2004, Articles 40 – 6).

30. See for example Mertus, Flowers, and Dutt (1999) for a more in-depth description of human rights education for women along these lines.

31. Odile Ferroussier and Richard Pierre Claude (1997) describe how human rights education can promote rule of law and respect for the state.

32. The National Action Plan for the Integration of Women in Development of 1999 also made this connection.

33. See for example Dias (1997).

34. Network activities are implemented through regional coordinators located in strategic regions across Morocco. Those consulted for this article with thanks from the authors are Association Amal pour la femme et le développement (Middle Atlas), Association el Amane pour le développement de la femme (Marrakesh/Tansift al Haouz), Association Tawaza pour le plaidoyer de la femme (Tétouan), Association Tafoukt Souss pour le développement de la femme (Agadir Souss Massa Draa), and Association des jeunes avocats (Khemisset).

35. For more information see www.globalrights.org.

36. It would be incorrect to describe either the sponsoring organizations or programs as secular, as one component draws on religious texts and traditions to reinforce human rights concepts and existing laws. Rather, in this program, the primary referential is human rights and the law, while religious sources are used as complements.

37. The program manual, entitled "Making Human Rights Real," as well as training and program evaluation reports, can be found online at www.globalrights.org and www.tanmia.ma.

38. An integral part of the program is ongoing monitoring of its impact by both Global Rights and the implementing NGOs in a system that includes regional peer evaluation among the NGOs, as well as collective group evaluations conducted by facilitators with the women participants. For an in-depth examination of how the program has impacted one unwed mother specifically, see Bordat and Kouzzi (2010).

39. As with non-profit organizations across the world, maintaining staff morale and retaining members as active volunteers is a challenge in Morocco.

40. This information was gleaned from personal interviews with USAID officials.

41. For more information, see http://www.alef.ma/sommaire.php3.

42. Readers can visit the web site at www.marrakeshexpress.org; they can view the village weavers and their rugs by clicking on Women Weavers OnLine (http://

d2ssd.com/www-source/weaversoverview.html) at the bottom of the home page.

43. This information was provided by Susan Schaefer Davis's records of sales on Women Weavers OnLine.

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