

The Contribution of Women's Self-employment in the City of Fez to Poverty Reduction

Belhorma Souad: faculté pluridisciplinaire- Er-Rachidia

INTRODUCTION

In Morocco, the informal sector is an important way to fight unemployment. Both men and women, in urban and rural areas, depend on the sector's activities for their livelihoods. However, there is a scarcity of information about its contribution to poverty reduction. The present paper analyzes the extent to which women's participation in the self-employed economic activities contributes to the reduction of household poverty in the city of Fez. In this regard, I argue that women's income generated from self-employed activities, though lower in most of the cases, contributes to the reduction of poverty at the household level. With this in mind, the question worth rising is: what are the outcomes for women and the household as a result of such participation? The earnings that women generate from their informal work and their contributions to the household are such outcomes. The main purpose of this paper is to address this question heavily relying on the analyses of survey data collected in the city of Fez, which are relative to different sectors within the informal sector, to illustrate the issues in the content of the research area.

Firstly, it aims to discuss the main economic characteristics, which directed the development and the lives of women and those of self-employed workers in the city of Fez in particular. Secondly, the debate around the various initiatives of women to contribute to the needs of the household as well as its impact on the lives of the family members is researched next. This is important to understand and to evaluate the extent to which their incomes can meet the basic human needs of the household, and therefore, to reduce the household poverty. For this reason, the present paper tries to address the following issues: 1) What are the characteristics of women's work in the self-employment form of the

informal sector in Fez? 2) What are women's earnings as informal self-employed workers? 3) What is the contribution of women's incomes, which are generated from self-employment activities, to the household income and expenditure in this particular city? The empirical evidence showed the positive link between women's informal work and the contribution to the reduction of the household poverty. Hence, the alleviation of poverty, which the Moroccan government grapples with, cannot be achieved without having a comprehensive policy for the shadow sector and its workers.

Gender and Poverty in Focus

Poverty is a constant problem in different countries and its conceptualization remains a hard task as the concept is multidimensional. Indeed, its interaction with gender is essential in the debate around poverty. Two important distinctions emerge to shape how this relationship between the two concepts is understood: the feminization of poverty and female household headship.

The concept of feminization provides a description of a phenomenon in which the female proportion of society experiences the burden of poverty in a particular context. It refers to the assertion that women account for a disproportionately higher share of the poor of the world. Medeiros and Costa used the term as a description of *"both static and dynamic situations, to examine the gender composition of the poor, to compare the levels of poverty between and within gender groups, and to evaluate the conditions of women and of female headed-households."*¹ In this respect, analyzing the feminization of poverty may differ from one social group to another. Measures of poverty among the "female-headed households" are not similar to the 'women group' even though both of them capture the gender dimension of poverty though in a quite different manner.²

¹ Medeiros, Marcelo & Joana, Costa. "The Feminization of Poverty: a Widespread Phenomenon?" in Chant, Sylvia. Ed. *The International Handbook of Poverty and Gender: Concepts, Research and Policy*. Cheltenham: Edward Edgar Publishing (2010): 97. Female-headed households represent a focus of the feminization of poverty approach.

² Ibid., 98-99.

Moreover, the thesis of the feminization of poverty highlights that women's experiences of poverty are not only restricted to their gender but also include other elements. This means that the female face of poverty is distinct and indeed women's experiences of poverty are different. This is emphasized in the words of Bradshaw who said that: "*The feminization of poverty as approached by feminists is not only multidimensional but multi-sectoral as well. It is experienced in different ways, at different times and in different spaces.*"³ Furthermore, the feminization of poverty is characterized by many non-economic and economic causes. In Moghadam's in-depth review of the 'feminization of poverty', she provides three main factors putting women at risk of poverty more than men. Firstly, she refers to women's disadvantage in respect of poverty-inducing capabilities and entitlements (such as education, skills, access to land and property). Secondly, women's heavier work burdens and lower earnings. Thirdly, she refers to the constraints on women's socio-economic mobility due to cultural, legal, political and labor market barriers.⁴ Thus, the conceptualization of the feminization of poverty relates to the way women experience different levels of poverty in a given time and context.

Feminization of poverty, originated in the United States in the late 1970s and coined by Diana Pearce, refers to its concentration among the female proportion of society, especially that the fastest growing type of family structure was relative to female heads of households.⁵ Generally speaking, it refers to the phenomenon in which women experience poverty excessively and at far higher rates when compared with men. In the same line of argument, Medeiros and Costa defined the concept of the feminization of poverty⁶ as: "*(a) an increase in the difference in the levels of poverty among women and among men, and (b) an*

³ Sara, Bradshaw, de Encuentro Puntos, and Nicaragua Managua, *Gendered Poverties and Power Relations: Looking Inside Communities and Households*. Managua: ICD, (2002): 12.

⁴ See Valentine, Moghadam. "The Feminization of Poverty: Notes on a Concept and Trend." Occasional Paper. Vol. Normal IL, No. 2: Illinois State University, Women's Studies Program, 1997.

⁵ Diana, Pearce, "The Feminization of Poverty: Women, Work and Welfare." *Urban and Social Change Review*, 1978.

⁶ In the empirical part of this article, I focus on the feminization of poverty based on the sex of individuals and not the sex of the head of household. In other words, I base my analysis on women and not on female-headed household for the simple reason that the informants in the unit of analysis live in households also headed by men. The analysis includes all households' types however headed by women or men.

*increase in the difference in the levels of poverty among female-headed households and among male- and cool-headed households.”*⁷ Since the seventies, the fast rising of households headed by low-income women and their children represented a growing proportion, especially among the Afro-American community.⁸

In the Moroccan context, poverty increases and gets a multi-dimensional perspective. Despite of the classical poverty aspect characterized by particularly destitute material conditions, another more recent form of poverty linked to non-material aspects is developed.⁹ This new and modern type of poverty, which has emerged in different countries, is found essentially in rural areas and among the most vulnerable groups. This means that the feminization of poverty, as a lived reality concentrated among women, represents something larger than simply concentrating on the economic domain. While the very definition of poverty relates to the inability to get secure the basic needs such as food, clothing, or shelter, experiencing poverty also implies the denial of opportunity to achieve life goals, and ultimately to lose hope in development. At this stage, one may venture to say that the feminization of poverty is not only restricted to the financial aspects such as income, but also extends to include non-material needs. In this respect, one may be tempted by the argument that the feminization of poverty is linked to the mounting incidence of female household headship as its primary tenet.¹⁰

Female Household headship refers to the situation where an adult woman (usually with children) resides without a male partner, or in some cases, another adult male such as father or brother.¹¹ The interconnection between the household headship and the feminization of poverty is important since *“Female-headed households were the focus of the original feminization of poverty*

⁷ Medeiros and Costa, (2010), op. cit., 99.

⁸ Moghadam, Valentine. “The Feminization of Poverty: Notes on a Concept and Trend.” Occasional Paper. Vol. Normal IL, No. 2: Illinois State University, Women's Studies Program, 1997.

⁹ See Loubna, Skalli. “Women and Poverty in Morocco: the Many Faces of Social Exclusion”. Feminist Review, No.69 (2001): 73.

¹⁰ See Chant, 1997a; Moghadam, 1997.

¹¹ Chant, (1997a), op. cit., 5.

*proposition. Given the economic disadvantages facing women, female-headed households were expected to have a higher poverty rate on average than male headed households.”*¹² Consequently, the relationship between the feminization of poverty and the headship in households originates from the notion that women headed households constitute a proportion of those affected by poverty, and that their experience of poverty is highly relative to the extremes in contrast to their male-headed units.¹³ Therefore, both the feminization of poverty and the feminization of household headship seem to take the twinning aspect. However, I argue that it is impossible for investigations focusing on heterogeneous households headed by women to use simultaneously generalizations about poverty and present reality without taking into account its diversity.

Households headed by women consist of a high proportion of lone mother units with the hardships of raising children alone and securing the survival of the family. Consequently, poverty shifts from mothers to children, where female heads of households become responsible for “*inter-generational transmission of disadvantage.*”¹⁴ Mehra et al., confirm that poverty becomes an inter-generational perpetuated phenomenon because of the inability of female heads of households to “*properly support their families or ensure their well being.*”¹⁵ Indeed, due to the intervening effect of the poverty transmission, a list of generalized assumptions appears. It includes the participation of children in the labor market to support the households instead of being in school. However, the number of child labor is noticeably not higher in the female-headed units.¹⁶ Along the assumptions of Chant, the present research tries to challenge the assumption that households could actually be a source of empowerment for lone mothers and to enhance their children’s well-being.

¹² James, Heintz. “Women’s Employment, Economic Risk and Poverty.” in Chant, Sylvia. *The International Handbook of Gender and Poverty: Concepts, Research, Policy*. Cheltenham: Edward Elgar (2010): 438.

¹³ See Moghadam, op. cit.

¹⁴ Chant, (2007): 107.

¹⁵ Rekha, Mehra, Esim Simel, and Margaret Simms. *Fulfilling the Beijing Commitment: Reducing Poverty, Enhancing Women’s Economic Options*. Washington, DC: International Center For Research on Women, (2000): 7. Also see ILO. *All Women are Working Women: The Feminization of Poverty*. Geneva: International Labor Office, 1996.

¹⁶ Chant, (1997a): 230; Chant, (2007): 107.

In the light of the above discussion, it can be deduced that there is a close connection between feminization of poverty and female-headed households. Indeed, the popularization of the link between these two relationships could be supported through the variables of informal employment, socio-demographic and economic characteristics, which are taken into account with an eye to analyze and explain urban Moroccan women's experiences in this respect.

Informal Employment and Poverty

Discussions of the relationship between informal employment and poverty often focus exclusively on a process of twin feminization: labor and poverty. The former refers to the female workforce. The entrance of women into the labor market is characterized by their lower-cost provision of a source of labor that would substitute for men's labor.¹⁷ Women's labor participation kept the traditional division of labor associated with women's work. For instance, women are frequently concentrated in the types of employment with higher risks of being informal.¹⁸ The latter refers to the assertion that women are at higher risks of being more affected by poverty than their male counterparts. This is justified by the fact that the female's proportion of society is in lower economic positions than males. For example, women face discriminatory practices based on their gender such as earning gaps, low work opportunities and assets. In this respect, given the economic disadvantage women may face, one would assume that they are more at risk to face poverty.¹⁹ Female-headed households are the focus of the original feminization of poverty proportion. As mentioned previously in this chapter, female headed household are more at risk of being poorer than male headed household.

Empirical evidence demonstrates that the argument that female headed households are always at risk of facing poverty is not always true. Indeed, not all women face the same economic hindrances. They are not disadvantaged in the same degree or to the same extent. For example, in some cases, women may

¹⁷ Heintz, op. cit., 437.

¹⁸ Chen et al., 2005, op. cit.

¹⁹ For more details, see Heintz, op. cit.; Medeiros & Costa, 2010, op. cit.

improve their financial situations by leaving male-headed household through escaping domestic violence.²⁰ Moreover, the participation of women in various types of jobs and sectors matter for determining the risk of being poor. Women who rely on informal employment, as their primary source of income, face higher poverty rates in comparison with women who have access to formal jobs. This shows that there is a direct link between the nature of employment and women's risk of poverty. Thus, the female headship is not always necessary to be a factor determining the overall poverty risk.

However, contradictory views regarding the relationship between employment in the informal sector and poverty emerge to the surface. On the one hand, the feminist perspective considers the informal sector as a source of employment to trap its actors in poverty. The jobs available in this sector of the economy are characterized by various elements. They include lower quality jobs, poor working conditions, poor remuneration of workers, absence of social protection, and exclusion of workers from social dialogue and decision-making.²¹ Hence, its output to poverty reduction is minor. Therefore, this puts them at risk of injury and health harm on a daily basis. This means that poverty represents a crucial motive pushing people to end up performing informal work activities and working in the informal sector means experiencing poverty.

On the other hand, the economist view considers employment in the informal sector as a crucial means to contribute to the eradication of poverty. The size of this sector, particularly in terms of the creation of job opportunities, is relatively important in most countries and the Arab region is no exception. The informal employment accounts for a larger share of total employment in many regions. More specifically, informal employment is not homogenous, but includes a variety of employment status, in particular self-employed workers and own-account operators who are omnipresent. However, earnings based on the non-waged forms of work are not statistically accounted, and they are not included in

²⁰ See Chant, 2010a.

²¹ ILO, *Defining Strategies for Improving Working and Employment: Conditions in Micro and Small Enterprises and the Informal Economy: Overview of the ILO Learning and Research Agenda*. Geneva: International Labor Office, 2003.

the official analysis of earnings. Furthermore, earnings from these forms of work are inferior and unstable comparatively with those earned through job opportunities in the wage employment form.²²

In line with the above discussions, these elements constitute a conceptual background and a theoretical framework. In fact, there are several studies of the informal sector and the relationship with poverty. However, to my knowledge, the kind of study, which focuses on the role of women's informal employment as a means of reducing household poverty in the city of Fez, seems to be scarce, if not almost absent. The present article focuses on women performing self-employed activities to convey the possibility of poverty reduction. It, therefore, adopts quantitative and qualitative approaches as techniques of collecting data to be the core on which my exploration will be hinged upon.

Methodology

Every fieldwork in the social sciences is about the use of specific techniques to collect data. These techniques are essential to get information about the population under investigation. In this respect, quantitative and qualitative methods are designed to count, compare, understand, interpret and give meaning of the findings based on the situation under investigation, taking into account various variables. It is for this reason that the present study includes two main research instruments. First, it is based on the use of interviews to get non-numerical data. Second, it focuses on the use of questionnaires to get statistical data. The following is a description of both data collection techniques.

In the present study, the interview technique is used as a qualitative research method. The aim is to get women workers in professional associations as trainers and practitioners to express their ideas concerning the research's main themes. More importantly, the purpose is to employ women's knowledge, views, interpretations, experiences and interactions to give a meaning to the social reality which the research questions are designed to explore. Indeed, face to face interviews are employed to collect these data, as a follow-up to the

²² Chen et al., 2005, op. cit.

information collected using quantitative methods, to further and strengthen the investigation of the respondents' answers.

To investigate the role of women's participation in self-employed activities and poverty reduction, the present investigation focuses on the administration of a questionnaire, which represents the primary instrument of data collection. It is given to different women in the city of Fez. The informants, whose number is 300, work in an informal activity belonging to the self-employed type of work. It is important to mention here that the questionnaires are administered in person because many respondents are either illiterate or have lower educational levels. In this regard, most women have the feeling that they are participating in an interview rather than filling in a questionnaire as I write down their answers on their behalf.

The present article adopts the critical ethnographic approach to analyze 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.

Duration of women's informal work

In the informal sector, income generation is very much related to the scale of the working duration. It includes the monthly working period, working days per week and working hours per day. In this regard, a general rule is observed, which lies in the fact that the more women work, the more income they may earn. Therefore, one may anticipate that women in the informal sector try to work longer periods to secure more money. Indeed, it appears that the majority of the respondents in the sample in Fez exceeds the normal working time specified in the labor law²³. In fact, the nature of women's economic activities as well as the

²³ According to article 184 of the Moroccan Labor Code, No. 65-99, promulgated by Dahir (Decree) No. 1-03-194 dated 11 September, 2003, the standard legal workweek for non-agricultural activities is reduced from 48 hours to 44 hours, with the daily work period not to exceed 10 hours unless legally stipulated. The annual work period for agricultural workers also has decreased from 2,700 hours to 2,496 hours per year and their daily hours change according to the needs of the crops while the distribution of hours is determined by the governmental authorities. Moreover, employees must receive one full day of rest each week, although this may be suspended in cases justified by the nature of the company's work, an

sector in which they perform their productive work remain determining factors responsible for the amount of time and the duration of work per year, week and day.

To begin with, the yearly period of work in the informal sector in its self-employed form do not significantly vary among women workers in the city of Fez. The highest work rate is a full year's period time with 64.3% of the total population, generally followed by those who work eleven months a year 10.3%. A similar percentage is witnessed among women who work six months 10.6%. Other categories come as follows: nine months 4.7%, ten months 3.7%, and below nine months 6%. Interestingly, there are not many differences in these figures when classified by reasons why women do not work a full year.

Statistics from the research area reveal that employment in such informal activities is not stable and continuous during the year. Self-employed workers in the sample work on average slightly more than six months per year. This means that most of them work non-standards months. In addition, the self-employed women in the informal sector in this investigation are estimated not to work regularly. While there are women who work for 12 months per year, other workers are found to work less. The reasons behind women's irregular work are integrally linked to the following: 32% selected the periodical reasons, 7% chose the lack of financial support, 5.3% preferred high cost of basic needs while 4.3% of informants selected the lack of raw materials. However, the new work activity accounts only for 1% of the total population.

Respondents in the city of Fez indicate that most of their work activities are seasonal, irregular, or intermittent. Indeed, seasonality is a major challenge as it is a periodical reason why most workers do not work a full year. Consequently, this results in loss of income during certain periods of the year. For instance, activities in the craftsmanship such as sewing and embroidery, as they represent the main sources of employment in the present study, are seasonal. Some women during the interviews declared that their work flourishes and rises in summer,

unexpected increase in the volume of work, the materials used, or the implementation of emergency tasks. (see Articles 205, 212 and 215 of the Labor Code.)

and falls during the winter months. It peaks also during festivals and the wedding seasons. Meriam, a traditional dressmaker, 38 years old commented on her situation and pointed that:

It is well-known to artisans that when it is winter, people do not opt for sewing traditional clothes as in other seasons. There are no ceremonies and feasts. This is a problem we have and business goes very slowly for us as seamstresses. This is very common among other workers such as *Sfifa* makers²⁴, *Akaad* maker²⁵, *Terazat*²⁶ and others.

From the statements mentioned above, one may conclude that during these periods of the year workers are busy from dawn to dusk. Consequently, many women tend to perform multiple informal activities. The purpose to move from one economic activity to another is to maximize their earnings. For example, the present study reveals that the self-employed in the craft sector, especially seamstresses are most likely to be engaged in multiple market oriented activities across the year. They may perform activities such as cookies and bakery making in the former category and/or sewing, knitting, weaving or embroidering in the second category. This means that the diversification of jobs offers the female workers several positive impacts. They include additional income opportunities, overcome of the limited market for many products produced by informal producers, and cash flow from several economic activities can be pooled. This is, in fact, a probable solution to their irregularity of work during the year. All in all, the duplication of work sources and the length of time in business represent crucial predictors of income development.

Most women in the field survey work long days each week with the intention to increase their income level. They may work Fridays and/or Saturdays as well as Sundays, which leave very little time for leisure. Consequently, self-employed female workers in this investigation have less free

²⁴ A lady who makes borders that decorate any Moroccan traditional clothes like *Jellabas* and *caftans*.

²⁵ A person and mostly a woman who makes traditional buttons to decorate Moroccan traditional clothes.

²⁶ Women who make different types of embroideries.

time in these oppressed schedules due to long working days. Therefore, this situation makes them feel that they are socially deprived and cause harm to their mental and physical health. This is because they are constrained by the client who fixes a time to take back his/ her finished work. Thus, one may deduce that working long periods may have negative impacts on the individual's health.

Concerning the hours of work per day, the findings from the present investigation show that 48.3% of self-employed women in the informal sector in the city of Fez exceed the number of working hours indicated in the labor law. Others go below the average hours of work with 39% of the total population. Only 12.7% of the self-employed women workers in the informal sector who stick to the standard hours mentioned in the labor law.²⁷

Time is regarded to be a crucial variable interacting with financial resources. Indeed, people prefer to substitute money for time when they look for goods and services performed by others. The women in my case study represent a vivid example of the producers of these goods and services. They work long hours to expend time in order to save money for their livelihood.

In sum, this cluster of results demonstrates that women working in the informal sector have a relatively long working duration. The average working year is eleven months, the working week is highly restricted in six days, and the average working day comes to more than eight hours. In this regard, one may deduce that the informal sector activities require extensive labor time. Thus, the amount of time that a woman dedicates to her business activity might be an indicator of her economic success. In other words, informal female workers are proved in the present paper to vary their duration of work based on various elements. For instance, they work for long periods of time because of their nature of economic activities. Their extensive working periods in such sector are

²⁷ Akesebi found that on a national level, in the informal sector, the majority of workers (54.5 percent) work seven days per week, and 44.5 percent work six days per week. Only two percent of these workers engage in work less than six days a week. Of the informal sector workers, 62.5 percent work between nine and 12 hours a day while 17.5 percent work more than 13 hours a day. The remaining 20 percent engage in work between four and eight hours per day. Azeddine Akesebi, "Analysis of the Labor Market in Morocco: A Segmented Approach," *Centre d'orientation et de planification de l'Education Morocco*, September 3, 2000, 7; available from <http://www.erf.org.eg/html/blabor1.pdf>. (accessed 23/09/2014.)

justified by the willingness of women to augment their opportunities to gain more income. The primary purpose is to secure a survivalist living standard for them and their family members.

Marketing Goods and Services

The marketing phase is a crucial stage in the production cycle for most of the informal workers. Indeed, following the increased output, it is important that self-employed women sell their production. The following cluster of results focuses on the discussion of the various issues of marketing women's outputs. They include places of marketing their productions, types of clients, and timing of payment.

In the present investigation, an attempt was therefore made at establishing whether women have an idea as to where they will sell their outputs/products or not. Of the respondents that would resort to individual customers, more than half 60% said they would sell their outputs among relatives and friends; 47% select their homes as a place of work as well as a place of marketing their products; 45% said they would sell in the markets. 6% of the respondents identify themselves as cooperative members claimed that their products must be sold at the same place of production. Only 3.3% of the women in the city of Fez, where this research is conducted, said that they may sell their products either in open areas or send them to other countries through exportation. What emerges here is that while individuals would still be considered an important source of marketing. Few women 10.7% reveal that there are other places where they may market their goods and services. They are interested in exploiting many governmental institutions to market their products.

There are many axes of differentiation between workers in informal self-employment activities. Indeed, data show that some respondents in the sample choose to sell their products to a single buyer or a small group of buyers either because they are their neighbors, relatives, friends or individuals who have knowledge about their economic activities. Another basic reason is women's inability to reach the market directly. This is mostly available among women

working in the textile and craft sectors, especially carpet makers and embroiderers. Many of them require a middleman to help them in marketing their fabrics. Those who prefer to trade their products from their houses are the most common category in the region under study. One may deduce that the participation of women in the informal labor market in Fez does not necessarily take the form of going out to the workshops or to the streets to sell their outputs processed at home. Rather, informal female workers continue to perform their economic activities and sell them at home. Other respondents, however, sell their outputs in market stalls, using a large table or being in a small shop with an open front to sell particular goods in a public space.

Interestingly, data related to the various types of client show a large proportion 94.3% of workers in the informal sector in the city of Fez who has its customers as individuals, and 32% of respondents have shopkeepers as their main customers and brokers account for 27.7% of the self-employed women. Those working in locals have the opportunity to sell their products to people passing by streets 11.3%, followed by members of cooperatives who use their locals to produce and sell their productions. Recall that most operators in the informal sector use their houses to work, and as will be shown in the table below, 99.3% of respondents do not have the ability to use organized markets as a place for products' sales.

The empirical evidence of self-employed women commonly shows that individuals are the main consumers and buyers of goods and services produced informally. Women who are an own account workers in urban areas such as the case of the city of Fez usually work in their homes. Others turn their own kitchens into small pastry workplaces to produce and sell Moroccan cookies and baked products. Most of these have customers who are primarily made up of friends and family members, and if they are successful workers, word of mouth brings other customers from all over the city of Fez. Additionally, 32% of my informants in the present investigation declare that they sell their products to shopkeepers,

especially in the textile and craft sectors. In the same sectors, other women prefer to benefit from the skills of brokers to market their products.

Time of payment refers to the exchange of a particular item produced by women workers in the research area for a potential client after a period of time set between them. The exchange is made for the provision of particular goods or services. For instance, data show that the highest rate 55% is allocated to returns gained when a piece of work is given to the potential client. A second class of workers is paid daily 35.7%, followed by those 3.7% who are either paid weekly or each 15 days. The lowest percentage is found among the 1.7% of women who get their payment on a monthly basis or other times 0.3%

Though many women spend all of their mental and physical energy to earn a living, their incomes are not obtained on a daily basis. In this perspective, the timing of payment by the piece is also viewed based on the supply of materials and tools. In some cases, self-employed workers own their tools of work (e.g., hairdressers, cosmetologists, seamstresses, carpet makers, etc.) However, in other cases, it is the employer or the client who provides them (e.g., cookie makers, embroiderers, button makers, etc.) At this stage, one may deduce that there is a close link between flexible working time and flexible working payment as a critical feature of employment in the informal sector.

The findings demonstrated that the main obstacle impeding this category of workers to become visible is their place of work and way of marketing products. Indeed, the prevailing place of activity among this portion of society is inside their homes. The latter serve both as a residing place and a workplace for the majority of respondents. This shows the divergence between the place of marketing, as it is generally indoor and/or invisible, and the types of clients who are most of the times individuals who know about these types of productions through word of mouth method. Additionally, the timing of payment remains of important significance in this matter. For instance, the majority of workers are found in this region of Morocco to be paid either per day or when they finish the

piece of work they are fabricating. This shows that the shadow sector may allow its workers some flexibility in workplaces and timing of payment.

Women's Income and Contribution to Human Needs

Both single and married women devote a part, be it large or small, of their incomes to contribute to the household's financial expenses. Women's participation in the household income as Sadiqi writes: *"is a way of negotiating more gender equity in the family in the sense that their doing so lessens the authority, power, influence and prestige of the husband."*²⁸ The data retrieved from the sample reveal that most respondents 89.67% contribute to the household expenses, in contrast to only 10.33% who do not find a driving force to enable them to participate in the household budget.

As concerns the case of married women, the husband's employment status may be a crucial factor to determine a woman's contribution to the household budget. In the Moroccan society, women's contribution is generally determined by the household's economic status. The latter mostly depends on the position of the husband within the labor market, who is culturally and socially assumed to be the head of the household and the chief bread earner. For women informal self-employment in the city of Fez, the unemployed husbands often rely on their women to meet the family needs. Some interviewees argue that men even do not bother themselves to find work and remain unemployed. Accordingly, their participation in the labor force is considered as a replacement of their husbands' own employment.

Moreover, the educational attainment of the husband has an important role in determining women's contribution to the household budget. Indeed, husbands with lower educational levels or illiterate situations are assumed to have low productivity in the labor market; therefore, the income level of their households remains insufficient, which urges women in the family to contribute to the household budget. The situation of this category of households may also be aggravated by the availability of children. Consequently, the household might be

²⁸ Sadiqi (2003),pp: 77.

affected more by poverty. Thus, the low educational attainments of the household, the underemployment as well as the presence of children are crucial factors characterizing poor households. In this perspective, poverty of the household is the main factor behind women's participation in informal economic activities. It also has a great role in boosting a self-employed worker to contribute more in the household budget as well as to devote more time to secure a financial status of the household.

The structure of the household has an important role in determining a woman's contribution to the household budget. Indeed, the size of the household represents either the nuclear system or the larger extended family system. The former refers to a family encompassing only parents and their children. The latter represents a joint family where a woman lives with a family that extends beyond the nuclear, consisting of other members apart from husband, wife and children. They may be parents, grandparents, brothers, sisters, uncles, among others. More precisely, on the one hand, for most women in the city of Fez, the nuclear family has negative impacts, particularly in relation to their child-rearing, household management, and care for domestic labor. On the other hand, living in an extended family system represents an additional burden to women informal workers. In this respect, Somia pointed out: *"the income of my husband is not sufficient to serve the needs of the big and the small family, we leave with my parents in law so we need assistance and my contribution to the family expenses is obligatory."* This means that these women are not able to save some money from their incomes due to extra expenditures. In other words, the larger household is taking more contributions of women than the smaller one. Another explanation shows that the presence of adults in a household, other than the woman who is working, may participate in the household labor and substitute the working woman as child-care providers, especially when this woman is doing her productive tasks.

Additionally, the contribution of women into the household budget may be influenced by demographic characteristics such as availability of children,

their number, age as well as their activities. For instance, women having infants and school-age children are likely to contribute less to the household budget as both types need different tasks of child caring that require more time. Babies require the availability of their mothers with them in the absence of other family members as they require full-time care while school age children comparatively need less time dedication from their mothers. However, households with school age children necessitate from women additional financial resources as they consume a majority of these resources on food, clothes, and more particularly, on education expenses. In this respect, mothers may increase their household resources by contributing to the household budget. In contrast, the availability of prime-age children (16 years or above) in the household may have a different impact on the contribution of women in the household budget as compared to infants and school age children. In fact, some interviewees reveal that their prime-age children who have either finished their schooling or those who dropped out from school joined the labor force. Consequently, they represent additional financial sources. Therefore, they may reduce the contribution of a woman to the household estimate of income and expenditure for a period of time.

However, women who are chief earners are automatically contributing to the household expenditures. They are generally more common among widows, single mothers, divorcees as well as abandoned women. They suffer from difficulties, which are not only related to prejudices, but also linked to social stigma. They have far more difficulties in maintaining their families because of their sole source of financing. In Morocco, social norms discourage the second marriage of widow and divorced women, particularly with the availability of children, which may secure a male financial support. However, relatives and family members care for these women thought their economic circumstances are not so good at large.

Most respondents 64% point that they are obliged to financially contribute to the daily expenses of the household. Their socio-demographic profile reveals that the majority of respondents are generally from lower class

households. Consequently, they suffer from high rates of male unemployment or low income. Moreover, never married and divorced women also live in their parents' house.²⁹ They report the use of small or big amounts from their incomes. The aim is to secure the basic needs of the members of the family. This strategy is adopted in most households where men find difficulties in securing a stable work. During the survey, interviewees complained that their husbands do not contribute their entire income in their families, which obliged women to be sometimes the full responsible for the household expenditures. However, the common feature among them is that their income is not regular and not monthly stable. This is emphasized by the following statement by khadija: *"my husband is also a traditional tailor. His income is not stable. So, he contributes with a little portion to the family needs. Hence, to give a certain financial stability to our family, I am obliged to work and to contribute to the household expenditures."* This means that, in a way or another, women are obliged to contribute to the household expenses. However, their contributions are not recognized and considered as not necessary. Rassam wrote:

Formal economists here, as elsewhere in the Third World, tend to dismiss domestic production and home industries as marginal, and they consequently devalue women's contribution to the economy. In fact, these women [...] would normally appear in the official census as "inactive" or "unproductive" since they are not directly involved in wage labor. But the fact remains that women are actively participating in the economy, and their labor is being converted into real goods, whether these be destined for the auto consumption of the household itself or for sale at the market.³⁰

In contrast, only 36% of respondents declare that they do not contribute to the household expenses. Their main justification is based on the presence of a

²⁹ In the Moroccan society, divorced women return to their parents' households when possible.

³⁰ Rassam, op. cit., 65.

male figure in the household who is in charge of providing money to pay the necessities of the household. Generally speaking, the male figure is either the father or the husband. This category of the informants is socially and culturally not assumed to contribute to the family economy. Moreover, this category of female workers admits the availability of several features in the informal sector that ensure that the worker's income does not help in securing a stable working status, which may allow the woman the role of the breadwinner. The income of these women is not stable and regular. It makes families not able to rely on it in a regular basis because of its seasonal nature and task accomplishment based payment (payment is given after the piece of work is handed over to the client.)

Women's participation in shadow segments of work, as it was already demonstrated, is mainly motivated by economic necessities and, hence, used as a means to resist the daily household expenditures. In this respect, income from the informal economic activities is commonly regarded as a source to overcome the needs of the family. Women generally spend most of their income to sustain their basic needs expenses. They spent most of their money on food, education, clothes and had very little to spend on themselves. On the opposite, the vast majority lamented the low earnings, which did not always cover their household and living expenses.

Conclusion

By way of conclusion, it should be noted that the lives of self-employed women in the city of Fez reflect the importance of development thinking over the decades. The investigatory journey above, from the so-called effect of women's main economic characteristics of their employment, through the exploitative situation of women's financial responsibilities to the shifting emphasis from basic human needs for the use of income provide sufficient evidence in support of the assumption that women's informal employment contributes to household poverty reduction.

Equally important, the findings have crucial economic and policy implications. The main results of the analysis are that the economic contribution

of self-employed women to the household increases by all aspects of poverty, i.e. unemployment and lower educational status of the husband, availability of children, structure and size of the family, among others. It is obvious that the majority of the respondents are mainly contributing to the household financial expenditure due to the pressure of an insufficient household budget. Accordingly, they are struggling to secure a source of livelihood for family survival. As a result, an increase in productivity and income of informally employed women may have trickled down the effects on reducing the household poverty.

Moreover, it is worth noting that the correlation between the shadow sector and poverty reduction challenge is more than a coincidence. The empirical evidence showed that there is a positive link between women's work in this sector and the contribution to the reduction of the household poverty. Hence, the alleviation of poverty, which the Moroccan government grapples with, cannot be achieved without having a comprehensive policy for the shadow sector and its workers. For instance, addressing the needs of most workers can result into two issues at the same time: the needs of the persons working in the informal sector and those of the people affected by poverty. In this regard, given the crucial overlap between the two variables, most strategies and development programs can be jointly developed and implemented to ensure a sustainable development of the impoverished categories.

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