

Draft Report No. 39992-MOR

KINGDOM OF MOROCCO

Moving Out Of Poverty in Morocco

July 2007

Social and Economic Development Group
Middle East and North Africa Region



Document of the World Bank

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LIST OF ACRONYMS

AFD	Agence Française de Développement
CI	Churning Index
CPL	Community Poverty Line
FG	Focus Group
FI	Falling Index
FIP	Falling into Poverty
GDP	Gross Domestic Product
INDH	National Initiative for Human Development
MI	Mobility Index
MIT IPC	Massachusetts Institute of Technology, Industrial Performance Center
MNA	Middle East and North Africa
MOP	Moving Out of Poverty
MPI	Mobility of the Poor Index
MRI	Mobility of the Rich Index
NGO	Non-governmental organization
NPI	Net Prosperity Index
PAD	Project Appraisal Document
PI	Prosperity Index
ROSCA	Rotating Savings and Credit Associations
SODEA	Société de Développement Agricole
SPI	Shared Prosperity Index
UNESCO	United Nations Educational, Scientific and Cultural Organization
USAID	United States Agency for International Development

EXERCICE BUDGETAIRE 2007

1er juillet – 30 juin

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ACKNOWLEDGEMENTS

This study is the main FY07 activity of the Morocco Poverty-PESW. The TTL for the Poverty-PESW is Jose Lopez-Calix (Lead economist, MNSD) under the supervision of Miria Pigato (Sector manager, MNSD). The co-TTL is Deepa Narayan (Senior Advisor, PA9SS). The study was prepared by Nora Dudwick (Senior social scientist, PRMPR) and Adesselam Fazouane (Consultant, RBAWB) with chapters contributed by Elizabeth Radin, Brice Richard, and Rachna Saxena (Consultants, PRMPR). It adopted the methodology developed for the global comparative study of mobility in 15 countries: *Moving out of Poverty: Understanding Freedom, Democracy and Growth from the Bottom Up*, managed by Deepa Narayan (Senior advisor, PA9SS). Fieldwork was carried out by a Moroccan research team under the leadership of Abdesselam Fazouane (Consultant, RBAWB) and Aziz Chaker (Consultant). Different drafts benefited from comments by Meskerem Brhane (Senior social development specialist, GAZWB), Jose Lopez Calix (Lead economist, MNSD), Paul Francis (Senior social scientist, AFTS2), Cecile Fruman (Principal country officer, MNC01), and David McKenzie (Senior economist, DECRG). Patti Petesch (Consultant, PRMPR), a member of the MOP team, provided a final close reading, and Sunita Varada (Consultant, PRMPR) provided helpful input and clarification at different stages of the draft. Overall guidance was provided by Deepa Narayan, Louise Cord (Sector manager, PRMPR) and Luca Barbone (Director, PRMPR).

EXECUTIVE SUMMARY

Background

In the last ten years, the decade covered by this study, Morocco has undergone political, institutional and demographic transitions. Following the death of King Hassan II in 1999, his son, Mohamed IV, called for rule of law, development -- rather than control -- of society, and gender relationships in keeping with a modern society. Opposition parties have begun to participate in government and civil society and the media has started playing a more active role in public life.¹ The country also experienced a demographic transition -- the proportion in the 15-24 age range increased dramatically between 1982 and 2002. Given the equally dramatic decline in fertility (from 7 children per woman in 1970 to 2.7 in 2004) the population is now starting to age.²

This period saw declining growth, in large part due to repeated droughts³ and increasing fluctuations in agricultural output. During the Nineties, decreasing prices for main crops, weak incomes, and the absence of a social safety net that could tide people over the worst years of drought, all combined to worsen welfare. Poor access to basic rural infrastructure has also acted as a brake on economic and social development. During this period, the state began decentralizing responsibilities for maintenance of infrastructure and provision of services to civil society, the private sector and communities themselves.

At present, about 15 percent of the population is poor, with two-thirds living in rural areas, although pockets of poverty exist in both urban and rural areas. An additional 25 percent of the population lives at or below 50 percent above the poverty line; they are considered “economically vulnerable” to illness and disability, bad weather, or loss of jobs. Poverty also has a strongly gendered character - 2.5 million children, a majority of whom are rural girls, do not attend school, and gender indicators in literacy and health, especially in rural areas, are among the worst in the region. In rural areas, 83 percent of women remain illiterate.

Objectives of the report

The following report examines the social, political and institutional factors that affect the mobility of households in nine communities across Morocco. Based on in-depth group and individual discussions, the data offer important insights into the factors that affect mobility and vulnerability in rural and urban communities in Morocco. This study is also part of a global comparative study of mobility in 15 countries: *Moving out of Poverty: Understanding Freedom, Democracy and Growth from the Bottom Up*. As such, it will make it possible to compare the determinants and perceptions of poverty, vulnerability and mobility across societies. In addition,

¹ This introduction draws on the Kingdom of Morocco Poverty Report: Strengthening Policy by Identifying the Geographic Dimension of Poverty. The World Bank. 2004, and the 2005-2009 Country Assistance Strategy.

² Morocco County Social Analysis Concept Note, January 26, 2005. MNA.

³ Although there is no official threshold for defining a drought year, this report defines a drought year as one in which total cereal production, measured in quintals, was below 75 percent of the average output for that decade. According to this definition, Morocco has experienced drought for about 10 of the past 25 years, including the year just before data for this study were collected. See Annex 2 for cereal production figures from 1980-2005.

the Morocco report was specifically designed to produce a more nuanced understanding of how differences in regional growth and patterns of migration affect mobility.

The aim of these studies is to understand what combination of individual, family, community and country-wide factors help people move out of and stay out of poverty. Researchers used a combination of key informant interviews, focus group discussions with men, women and young people, and individual life stories, then, to addresses the following questions:

- What household strategies allow some households to move out of and remain out of poverty or to maintain or increase their wealth?
- What factors cause households to fall into or remain in poverty?
- How does community or regional growth influence household mobility?
- What is the relationship between mobility and migration in the studied communities?
- How does access to social networks or “social capital” affect household mobility?
- How do gender values, norms and behaviors affect household mobility?
- How does governance affect the mobility and prosperity of different groups in a community?
- In the current sociopolitical context of Morocco, what are the aspirations and expectations of youth?

Methodology: sampling and data sources

To understand how regional growth rates, as well as population movements into and out of the region affected or limit mobility strategies and opportunities, nine communities were selected from three provinces: a high growth province with net in-migration, a moderate growth province where migration into the province were balanced with migration out of the province, and a low growth province with high levels of migration to other parts of Morocco or abroad. In each province, two rural communities and one urban district in a city were selected, each from different communes (see Annex 2 for thumbnail sketches of each community).

Communities	Growth in province	Communes	Poverty rate (%)	Province	Level of migration
Khalouta ¹	high	Souk Sebt	14.80	Beni Mellal	net in-migration
Ait Hammi		Ouled Nemma			
Foum Zaouia		Tanougha	10.9		
Bir Anzarane ¹	moderate	Tagzirt	4.43	El Hajeb	no net migration
Ait Messaoud		El Hajeb	7.5		
Igourramene-Tizi		Ras Ijerry	14.4		
Oufla N'talat ¹	low	Ait Yaazem	34.1	Chichaoua	net out-migration
Ait Yahya-Ait Abdellah-Ait Mechkok ²		Imintanout	16.7		
Tamessa-Tissyan-Azendo ²		Nfifa	27.3		
		Irohalene	26.8		

Note: ¹ Urban communities are shaded; ² Hyphenated communities consist of small contiguous settlements that were combined for the purposes of the study to constitute a community of about 100 households.

In each community, the research team interviewed three to four formal or informal leaders and/or professionals expected to have a good overview of community history. These informants provided a community profile of key historical, social, economic and political factors that had shaped the community over the past ten years.

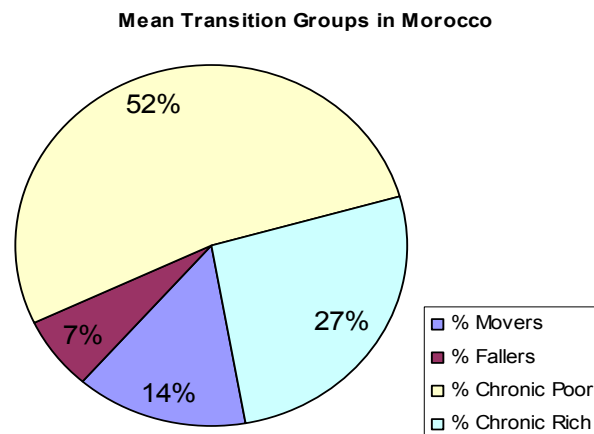
Information about community and household mobility was gathered from focus groups through an innovative household sorting exercise (developed for the global Moving Out of Poverty study). Separate focus groups of men and women in each community discussed the determinants of mobility and vulnerability, developed a community Ladder of Life consisting in most communities of subjectively determined and locally defined levels of well-being, and decided on a locally applicable poverty line (Community Poverty Line). Then they considered approximately 100 community households selected from their neighborhood and situated them on the Ladder of Life according to where they stood ten years ago, and where they stood at the time of the study. This information provided the basis for discerning different patterns of mobility across communities, including the direction and scope of household mobility, and whether mobility was concentrated or evenly balanced, among the poor or non-poor. Additional focus groups, including some with youth, discussed economic opportunities and livelihood trends, and attitudes toward freedom, power, democracy and governance.

Finally, fourteen to fifteen Individual Life Stories were conducted from among the 100 ranked households in each community, with men and women from (i) upwardly mobile households, (ii) downwardly mobile households, (iii) households that had remained below the Community Poverty Line, and (iv) households that remained above the Community Poverty Line over the previous ten years.

The rich data from these individual life stories illustrate the dynamics of mobility and the different opportunities and risks that characterize different levels of the Ladder of Life, in diverse urban and rural communities. Although the study relies on qualitative data from just nine communities across Morocco, we believe the findings can be generalized more broadly to rural communities and urban districts with similar patterns of growth, migration, infrastructure development and service delivery. While survey data can describe the conditions in which people live, qualitative data is essential for understanding how people *experience* these conditions and *why* they react in one way and not another. It must be noted, however, that because the study is *retrospective* and starts with households still living in the studied communities, it necessarily excludes information about households that have moved out in the past ten years. The following discussion summarizes the key findings of the study.

Key findings from the study

Across communities, poor households made modest gains -- their frequency of upward mobility (37 percent) was double that of non-poor households (19 percent). Of the poor households in the study, twenty percent managed to move out of poverty. At the same time, just over half the households in the study started and remained poor, while 27 percent started and remained non-poor. A modest fourteen percent of all households moved out of poverty, while 7 percent fell into poverty, suggesting moderate, but not dramatic, progress across communities.



The study highlights the importance of economic diversification, including migration, for mobility; the importance of acquiring assets, including homes, the contributions of social capital to community and household welfare; the broad impact of corruption and clientelism on the poor; the economic and welfare consequences of gender disparities; the pivotal role of education for welfare and mobility; the importance of safety nets for halting downward mobility; Morocco as a society in transition, and relatedly, the aspirations and frustrations of young people.

Poor households fare best in larger, urban and/or prosperous communities

Larger and more urban communities offer more opportunities and services. The ability of households to diversify their sources of income depended in large part on the range of economic opportunities in their community, and this appeared linked to the size of the communities as well as to their relatively better infrastructure and services. The three most populous communities were also the most thriving – urban Bir Anzarane and Khalouta, and rural Fom Zaouia had the highest indices of net prosperity (upward minus downward mobility), mobility of both rich and poor households, and moving out of poverty. Prosperity also correlated with urbanization in Bir Anzarane and Khalouta. In Khalouta, a population increase of 50 percent over the past ten years had stimulated a more dynamic local economy and drawn local politicians’ attention to the need for better infrastructure. Although net prosperity was not high in the third urban community of Oufia N’talat, the poor were still relatively mobile. By contrast, the small rural communities of Tamessa-Tissyan-Azendo and Igourramene-Tizi showed the least overall prosperity and mobility of the poor.

Poor households were likelier to do better in communities with relatively larger proportions of non-poor households. The communities with the most movement out of poverty had relatively larger populations of non-poor (who also experienced upward mobility). By contrast, communities with relatively larger proportions of poor experienced less aggregate movement out of poverty. This correlation suggests that a preponderance of non-poor households may translate into more economic activity, more cash circulating in the community, more demand for services, and therefore, more opportunities for the poor.

Economic diversification is essential to mobility, given the volatility and of basic livelihoods such as agriculture and the absence of formal safety nets

Opportunities to combine stable seasonal or salaried employment with other sources of income correlated with greater mobility, while dependence on agricultural incomes correlated with low mobility. Households receiving a steady income through at least one family member were least likely to experience downward mobility. Migration of one or more family members, especially abroad, appeared as a key household strategy for moving out of and remaining out of poverty. Receiving foreign remittances, salaries or pensions (especially from employment in Europe) allowed households to save, cope with crises, and simultaneously start or expand income generating activities, thus diversifying their livelihoods. Receiving a salary also made it easier to borrow from banks rather than relying on micro-credit organizations or acquaintances. And a diverse livelihood portfolio meant that if one livelihood collapsed, others could compensate.

Steady, reliable incomes allowed households to save for contingencies, cope with shocks, plan for the future, and invest in secondary livelihoods. With its large number of salaried state sector employees, as well as military pensioners, Bir Anzarane exemplified a community where a sizable number of households received steady incomes, health insurance and other benefits. They were thus enabled to save, invest in homes, and run small businesses from these homes. In Khalouta, households were able to combine dependable seasonal work in the nearby sugar refinery with day wages from construction, agriculture on nearby farms, work in the local wholesale produce market, and small enterprises. Irrigation has buffered rural Foum Zaouia from the worst effects of periodic drought, and agriculture and stockbreeding provide a dependable income. In these three communities, households benefitted from the economic opportunities by financing migration of one or more members abroad to work, thereby benefiting further when they began sending home remittances. Yet even in poor communities such as Ait Yahya or Ait Messaoud, households where a family member received a hard-currency pension from working abroad (most often in France) were relatively more secure, even if not upwardly mobile.

Stable incomes also allowed households to accumulate assets such as land and or their own homes, with the latter particularly distinguishing poor from non-poor households. Homes functioned as insurance as well as a productive asset – people often rented out portions for additional income. Conversely, lack of a house could send people near the poverty line spiralling downward if they lost their jobs and were unable to make rent payments. Even in the poorest communities, households strove to purchase a house as insurance against total destitution.

In rural areas with few opportunities outside agriculture, the downsizing of large agricultural firms forced households already suffering from drought to rely on subsistence farming. Ait Yahya-Ait Abdellah-Ait Mechkok, Igourramene-Tizi, and Igourramene-Tizi are characterized by high rates of downward mobility, low upward mobility of both poor and rich, and low moving out of poverty rates. Inhabitants depended largely on agriculture and stockbreeding and had been severely affected by years of drought. In the past, many households received a stable income from two large farming enterprises. Their downsizing left households in Ait Yahya-Ait Abdellah-Ait Mechkok, Igourramene-Tizi, and nearby Ait Messaoud largely reliant on subsistence agriculture or internal (and less lucrative) migration. Rural Ait Hammi might have suffered the same fate, but the opening of salaried positions in new stone and sand quarries counterbalanced declining agricultural incomes.

New regulations have severely reduced local opportunities for men in the construction industry. Men in Ait Yahya-Ait Abdellah-Ait Mechkok, Igourramene-Tizi, Ait Messaoud, and urban Oufra N'talat supplemented agricultural incomes by working in construction in the city of Imintanout (where Oufra N'talat is located). With the presumed aim of limiting unplanned and unsafe construction, authorities now demand that construction plans be approved by an architect. Lack of a local architect is said to be responsible for reducing one of most vibrant sectors of the local informal economy and increasing male unemployment.

Foreign and domestic migration remains key to household mobility and community welfare

Prosperous communities have invested in migration abroad and benefited in turn from the increased demand for goods and services from households enriched by remittances. In Khalouta, remittances have fueled construction and encouraged the growth of small trades and services. In Bir Anzarane, return migrants have constructed impressive new homes, inspiring other inhabitants to do the same and ultimately contributing to the overall improvement of the district. Khalouta sends many men and women abroad, and focus group participants attributed the construction boom that supplies local employment to their remittances. In rural Fom Zaouia, remittances allowed agricultural households to expand landholdings and herds, purchase equipment and improve output by introducing innovations. In lower growth communities such as Tamessa-Tissyan-Azendo and Ait Yahya-Ait Abdellah-Ait Mechkok, migration has kept some families afloat but created hardship, both for the school-aged boys now working in cities, and for members left behind, who have had to shoulder the burden of agricultural labor.

Despite the ongoing importance of migration for household welfare, young people were ambivalent about it. While most interviewed youth acknowledged that migration offers the most realistic opportunity for upward mobility, many resented parental pressure to migrate and feared the costs, hardships and dangers, especially of illegal migration. They were concerned about the brain drain from their communities, and complained about the absence of opportunities to remain at home and contribute to the economic improvement of their own communities.

Access to capital, through banks, micro-credit associations, or inheritance assisted household welfare and mobility

While obtaining a loan or windfall was not always sufficient by itself to hoist a household out of poverty, access to credit did allow families to invest in productive activities, or acquire assets such as homes for psychological as well as economic security. Many life stories attest to the importance of loans from banks or micro-credit associations for people investing in productive activities (including a work contract abroad) or consumption. Financial institutions, including micro-credit associations such as Al Amana, Zakoura, and “Solidarity without Borders” that concentrate on women, are found in urban Bir Anzarane, Khalouta and Oufra N'talat, as well as rural Ait Messaoud and Fom Zaouia. People with salaried income and/or title deeds were more able to borrow from banks, however, while micro-credit associations that do not demand collateral helped poorer households, including female-headed households, start new businesses, expand existing ones, or just survive small crises. Conversely, examples exist of households that stagnated because they were unable to obtain credit at critical junctures, for example, when informal sources of credit dried up.

The capacity to cooperate through formal or informal associations and organizations benefits communities and households economically and psychologically.

Producer cooperatives were found in two of the more prosperous rural communities, while development associations were praised in the urban communities. Foum Zaouia and Ait Hammi, both on the more prosperous end of the continuum, had dairy cooperatives important to both community and household mobility, with Foum Zaouia's association also receiving assistance from the local tribal organization. Foum Zaouia, with the highest level of mobility among poor and rich, boasted a multitude of local organizations, including a village development and cultural association, a water users' association, a housing committee, and a trade union. In addition, women were establishing a goat breeding cooperative.

Likewise, development associations offering literacy and cultural programs for the poor in the urban communities of Bir Anzarane and Oufia N'talat were sources of local pride and optimism. Communities with the least mobility had few, if any, formal associations. The effective functioning of these organizations suggests the importance of social capital, in terms of trust and reciprocity, information exchange and access to resources, for local prosperity. At the same time, it should be noted that respondents who claimed involvement in local associations were most often from households situated at the highest steps of the Ladder of Life. Active participation in membership most likely requires the time, knowledge, and connectedness that people from poorer households lack, and in turn, helps further the careers of those who participate.

Along the same line, households with dense social networks were likelier to move up and more able to survive shocks. Social support networks – the social capital that individuals and households can call upon – figured prominently in individual life stories. These networks, which linked usually in the form of ties between family members living in the same or nearby households; family friends with access to important material resources, skills, or contacts; or relatives in other parts of Morocco or abroad helped people land good jobs, acquire marketable skills such as dressmaking or business, and helped them establish credit relations with suppliers. Participation in *daret*, a Moroccan variation of the nearly universal rotating savings and credit association, gave households a way to cope with daily crises or even make investments.

Corruption and clientelism in the public sector and the market still affect job seekers and entrepreneurs

Corruption and clientelism represent the dark side of social capital – ties among the wealthy and/or powerful that particularly harm the poor. Since corruption and clientelism privilege those who are socially, politically, and economically well-connected, they inherently discriminate against the most marginalized households—further limiting their chances of moving up and out of poverty. In both prosperous and poorer communities, respondents stressed how the rich used bribes and political clout to obtain jobs and business permits. As a man from Ait Messaoud noted, “In a democracy, the same rules should apply to everyone ...[but] poor people can't benefit from the opportunities offered by the central government” while in prosperous Bir Anzarane, people complained that without a bribe, would-be entrepreneurs might be sent from department to department until they gave up or paid up. Corrupt officials also exploited informal sector workers, for example by harassing informal taxi drivers and haulers (an important livelihood in communities near urban centers) for bribes. Young people in particular resented the

prominence of corruption in the public administration, where clientelism impeded them from obtaining employment in an already tight labor market.

Infrastructure and social services are important for household and community well-being

Expansion of the drinking water and electricity networks even in poor communities has markedly improved perceived well-being. Women particularly appreciated expanded access to running water for relieving them of the daily burden of hauling water over several kilometers. Electrification has improved security in urban areas. Rural electrification has given men and especially women, who tend to be more housebound, greater access to news and information through the television. New roads have created opportunities for taxi drivers and haulers of goods, and brought markets within easier reach of sellers and buyers.

Inaccessible health care can turn acute or chronic illness into a household disaster. As a result of illness, poor families report depleting their assets, using savings and selling jewelry, even productive assets such as equipment, to pay for transport to the nearest urban facility and for treatment. Much of the payment consists of bribes to medical personnel. These families then become more vulnerable to other shocks and likelier likely to fall down the Ladder of Life. Although wealthier households also suffered illness and disability, they either had health insurance or sufficient savings to pay for treatment without impoverishing the household. Moreover, lack of health adequate health facilities and female practitioners in the immediate community, mentioned in Khalouta, Ait Hammi, Ait Messaoud and Igourramene-Tizi, particularly hurt women. Many were reluctant to consultant male health workers, and lack of local childbirth facilities, combined with poor roads and expensive transport, put them at risk during childbirth. In some cases, medical treatment is simply out of reach for the poor because corruption has increased so much over the last 10 years -- “At the hospital, you don’t pay if you know somebody, but if you don’t know anybody, it’s no use going there.”

Education is central to finding a good job, starting a successful business, and achieving personal autonomy

Education is still seen as a critical step for upward mobility, although parents concurred that the quality of education and motivation of instructors had declined precipitously. A university education was one of the distinguishing characteristics of households that started and remained at the highest levels of the Ladder of Life. A higher education, buttressed by good family connections, was credited with helping adult children move into stable state sector employment or be inducted into a relative’s lucrative business. Respondents in particularly well-served communities such as Bir Anzarane attributed the overall prosperity of the district to the ready access to schools as facilitating trans-generational mobility. Education was seen as more than a collection of job-related skills. Many respondents, especially women, linked education to self-confidence and a sense of self-worth, qualities that allowed people to take creative risks. For women, training in a skill, whether acquired through a training course or informal apprenticeship, emerged as an important asset when their husbands proved unable to support the household.

Young people see education as necessary to get ahead, but are frustrated because they cannot afford the kind of education that will help them find lucrative employment. Nevertheless, they still strive for education despite cost, distance, poor quality and returns, and, especially for girls,

parental attitudes. In communities without schools, it was generally the poorest families that could not or would not send their children far to study. Even if parents were willing to send their boys, school attendance still posed a logistical problem. Boys also ended up curtailing their education when they migrated to other parts of Morocco for work. Girls felt their parents devalued their education since they were only destined for marriage and motherhood, and prevented them from attending school. In almost every community, youth also deplored the absence of youth centers, clubs, athletic fields and vocational training facilities.

Without formal social safety nets, few households are immune to the risk of downward mobility

The lack of formal social safety nets, in the form of social insurance and assistance and affordable health care, can be a disaster for households. They have no recourse in cases of illness or unemployment. Likewise, families near the poverty line can be very vulnerable at certain stages of the life cycle – when they are starting out, with young children who must be fed, clothed, and educated, or elderly, with declining incomes and increasing health needs. Given high levels of chronic poverty in many of these communities, there is little likelihood that family or friends can provide meaningful assistance. As a result, households may have to sell productive assets (which affects future earning ability) or their homes (often considered the last buffer against destitution), moves which make it harder for them to climb out of or stay out of poverty in the future.

The economic role women play in their households can decisively affect family fortunes

Interview data makes it clear that households are not homogenous economic units. Rather, their fortunes vary depending on whether female members play an independent economic role. Households in which women played an active role – either as independent economic actors or active partners with their husbands – often showed significant mobility, while households where women did not work outside the home were more vulnerable to downward mobility when the earnings of a male breadwinner declined for any reason. This effect was more noticeable in the poorest, agriculture-dependent and traditional communities. But even in these communities, however, recorded improvements in infrastructure that reduce domestic labor can make it easier for women to enter the labor force

Women were likelier to be engaged in the labor market in the urban and/or more prosperous rural communities that offered a greater range of activities considered appropriate for women (for example in the service sector), and where it was more accepted and common for women to work outside the home. In communities or households where women were encouraged or allowed to obtain an education and skills, they expressed more confidence in exploring strategies to improve their household's economic situation. Sometimes the death or disability of the male breadwinner freed up the economic potential of the woman, who was able to reverse the household fortunes. In addition, women from more prosperous or well-connected households, not surprisingly, were more able to parlay their husbands' connections into employment or credit.

Women are likelier to play an independent economic role in urban communities, where there are more diverse opportunities, particularly in the service sector. In the poorest, least mobile rural communities, women were likelier to work alongside their husband on the household plot, or in the home. Khalouta, the urban district with the most optimal combination of high upward and

low downward mobility, stands out for the active economic participation of women in most sectors of the economy. Communities with greater mobility of the poor such as Ait Hammi, Bir Anzarane, and Fom Zaouia, were said to send more young women abroad than did the smaller rural communities where women were more confined to their homes and fearful of migrating. Recipient families benefited, not only because they could send more children abroad, but also because daughters sent remittances more regularly than did sons.

In communities and households where women inherit and manage property, they are able to contribute to upward mobility. In some communities, women were passed over in favor of brothers and sons who inherited directly from the deceased parent or husband. In communities where tribes own land collectively, for example, women were not permitted to inherit land. Women complained that men often squandered inheritances on luxury items. Current practice is likely to change as the new Family Code is implemented. Certainly, greater scope to inherit and control property would empower women to contribute their own skills, judgment, and initiative to the welfare of their households.

Poverty is multidimensional

A strong finding of this study is that poverty entails multiple forms of exclusion - from services, from important social networks, and from power, while well-being depends not only on income but feelings of inclusion and dignity. The poor households in this study were less likely than others to have access to decent health care where their dignity is respected, good education, or to networks of influential or powerful people. Poor people are also likeliest to feel disempowered, unconfident, and powerless to influence their officials, assert their rights, maintain their dignity, obtain information, or get an equal crack at economic or other opportunities. For many poor people, having enough money to take care of themselves is inseparable from preserving their dignity.

By the same token, improvements in living conditions have increase the sense of inclusion and well-being, even in poor communities with few economic opportunities. The expansion of the drinking water and electricity networks in particular has profoundly affected daily life. Women particularly appreciated expanded access to running water for relieving them of the daily burden of hauling water over several kilometers. Electrification has improved security in urban areas. Rural electrification has given men and especially women, who tend to be more housebound, greater access to news and information through the television. New roads have created opportunities for taxi drivers and haulers of goods, and brought markets within easier reach of sellers and buyers.

Despite relative consensus, men and women understand well-being somewhat differently. As demonstrated by the focus group responses concerning household mobility and community prosperity, men and women view their lives through different lenses, probably related to the different spheres of life in which they predominantly operate. Women took into account social standing and “moral” behavior in assessing household well-being, while men were likelier to relate poverty more narrowly to income. Likewise, women considered the overall standard of living and service provision in describing community prosperity, while men were likelier to define it in terms of the availability of economic opportunities.

Morocco is a society in political and social transition

The story of these nine Moroccan communities over the last decade is one of movement and change. Although there has been a modest net movement of households out of poverty, many have nevertheless fallen into poverty. The economic fluctuations in the fortunes of individual households and communities have taken place against a backdrop of important political and social changes in the country. Men and women from the nine communities described the altering power relationships, and the multiple ways in which traditional hierarchies are now being challenged. Through local elections and a more open media that has exposed people to new information and perspectives, citizens are demanding more of their local officials. Socially, young people who are more educated, mobile and ambitious than their parents, and women whose desire for more autonomy is now receiving governmental support in the form of new legislation, are challenging traditional age and gender hierarchies.

Women and girls are challenging traditional expectations regarding their roles in the household and in society. The new family code, the Moudawana, enacted in 2004, redefined women's legal and social status in a way that should support more independent roles for them. It has already affected the thinking, if not necessarily the behavior, of men and women. More so in urban than rural communities, women felt they were more able to express independent political views and some young women felt the Code supported their aspirations and offered a level of protection – “women are less scared of their husbands.” Although they didn't question fundamental aspects of gender relations, including the importance of marriage for women, younger women openly chafed at their constraints, including lack of parental support for education, restrictions on their freedom of movement and the often extreme inequality of treatment toward sons and daughters. Men expressed discomfort at the challenge to their traditional pre-eminence; young men and women disagreed amongst themselves over what degree of freedom was appropriate for women, with women expressing various degrees of resignation, frustration and also hope.

Youth in Morocco are looking for change

Young people are challenging the wisdom and judgment of their parents. Young people expressed a sense of alienation between themselves and their parents. The educational gap between young people and their parents, as well as changing gender norms and expectations, emerged as frequent and significant sources of frustration. Young people's aspirations have also been influenced by increased access to television, the yearly influx of migrants returning from abroad, and even the Internet, now accessible in urban communities. At the same time, young people from poor households feel they lack many economic and social freedoms and opportunities because of their poverty.

In all communities, youth named poverty and unemployment as the major problem for individuals as well as for the country as a whole. They felt deeply frustrated and anxious about the lack of employment opportunities and linked unemployment to poverty, crime, terrorism, and drug abuse. The degree to which they youth felt well-served by their leaders ranged from positive assessment of new political openness, to a more pessimistic view of their society was still dominated by the wealthy and powerful, while the poor and rural populations remained largely excluded from the political process. These responses suggest that the younger generation of Moroccans, particularly those outside major urban areas, still perceive their leaders as inadequately responsive and supportive.

Policy recommendations

Data from the nine communities highlights some important policy challenges that Morocco confronts as it moves forward with its poverty reduction agenda and its implementation through the National Initiative for Human Development program. These challenges include the following:

- Encouraging diversification of livelihoods and providing greater support for entrepreneurship.
- Encouraging investment of remittances in local productive activities
- Expanding access to municipal services
- Addressing gender inequities
- Including young people in economic and political life

Encourage the development of economic opportunities and greater support to entrepreneurship

Support for entrepreneurship: Government, including local administrations, should provide a more enabling environment for the small enterprises so essential to household survival, much less upward mobility. This can be done by making registration procedures simpler and more transparent, and by carefully considering potential adverse impacts of zoning, permitting or other regulations before implementing them.

Provision of credit: Access to capital – often in the form of formal loans from banks and/or micro-credit associations – emerged in the study as an important way in which people were able to start or expand a small enterprise and move their households out of poverty. Conversely, lack of access was one of the most commonly cited constraints. Few of the rural communities in the study had local micro-credit associations; only one benefited from representatives who visited every other week from Rabat. Alternatively, banks could consider more flexible ways of determining eligibility for applicants who do not have salaried employment but can show their creditworthiness.

Producers' cooperatives: In two communities, local mobility was described in part to the support offered by successful dairy cooperatives. They had received some support from public agencies as well as from local associations, and appear to benefit from and contribute to local social capital. Such cooperatives could be offered further support through small start up grants, infusions of credit and/or technical advice; some could specifically target women (some of whom are now trying to start their own cooperatives) or young people.

Strengthen community capacity to benefit from migrant resources and networks

Remittances are critical sources of income for many households although migration also has negative impacts on both migrants and family members remaining at home. Particularly in the case of school age migrants, incentives should be found to remain with their families and encourage them to complete school before entering the labor market. Remittances could also contribute more to community development than they do at present. By creating a more attractive business environment, local governments could encourage increased investment of remittances in productive activities in the home communities. A recent study of return migrants originating in the from the impoverished Souss highlands described how they worked through local village associations in partnership with the Moroccan state to deliver low cost infrastructure services to tens of thousands of households in their origin villages.⁴ This experience highlights the potential asset that migrants – whether returning temporarily or permanently – can offer, not only with remittances, but through the knowledge and experience acquired abroad.

Expand access to municipal services

Infrastructure services: People often identified expansion of the electricity and water networks as one of the most important positive events in the recent history of their community. Recent years have witnessed a great expansion in rural areas, but the impetus should be maintained – unserved districts remain in a number of the surveyed communities. Maintenance of the secondary and tertiary roads (and bridges) that link villages to each other and to market or local district centers with health and education facilities, improves welfare and widens economic opportunities. In urban areas such as Oufla N'talat, maintenance of the sanitation and sewage network was emphasized as a way to reduce water-borne diseases, especially among children.

Health care and social safety nets: Not surprisingly, the study revealed that health shocks often pushed a family down the Ladder of Life. Access to at least basic health services (with attention to physical access to health centers, gender sensitive practices, and affordable medication) would significantly reduce the burden on families already coping with an interruption in their income stream. A formal social safety net is important for helping tide households over brief periods of unemployment, preventing them from spiraling into poverty, and for providing at least minimal support to those incapable of supporting themselves.

Education: Although ingrained attitudes about gender roles change slowly, one of the domains in which the state, in partnership with civil society organizations, can advance this agenda is education. Indeed the Government has taken important steps since the Nineties to increase access. Enrollment rates have increased significantly, from just over 4 million children, ages 6 to 17, in 1996, to just over 5.5 million children in 2006. Quality, efficiency, and gender and geographical disparities remain serious challenges, however. Girls in rural areas are far likelier to leave school at an early age, especially when the secondary school is located outside the community. Better transport is not always the answer, at least for girls. It will be important to find new ways to bring secondary education to isolated communities, or to bring children to secondary schools outside their home communities (dormitories, secure transportation, material incentives to parents). Findings from the individual life stories in particular suggest a link

⁴ Natasha Iskander, “Innovating state practices: Migration, development, and state learning in the Moroccan Souss,” MIT IPC Working Paper IPC-05-009, December 2005.

between female literacy and self-confidence. Finally, development literature has documented the significant effect of women's educational level on human development and poverty outcomes.

Health care: Many women are reticent to consult male health workers (particularly concerning reproductive health issues); this plus the fact that maternity facilities are often located in urban centers has puts women at real risk. This issue could be addressed by the more proactive encouragement of women to become rural health practitioners and improvements in affordability and physical access to quality reproductive health services and hospital facilities.

Increasing economic and opportunities for rural women: While rapid social change is taking place in urban areas, where women are freer to engage in labor markets and manage financial resources for themselves, rural women experience more limited freedom of action. Increased provision of skills relevant to the labor market (especially through civil society organizations, which have already started to provide literacy and vocational training) and expansion of credit opportunities to allow women to make initial investments in independent productive activities, could increase women's opportunities for income generation at a relatively modest cost to the state. In some communities, women have started organizing producer cooperatives – support to such cooperatives would help entire households but also empower women through their acquisition of skills and expanded social/professional networks, personal income, and not least, confidence in their ability to act independently.

Integrate young people into economic and political life

Youth can be an important asset for Morocco – if the Government can successfully follow through on its stated interest of implementing youth policies aimed at improving the quality and labor-market relevance of education, expanding livelihood opportunities for young people, especially those in rural areas, expanding recreational and other youth-targeted services, and removing barriers to the greater participation of young people as citizens. Creating a more enabling environment for small businesses, expanding the reach of rural micro-credit associations, and increasing the training some micro-credit associations already offer could help broaden economic opportunities. Such activities could be a part of the youth project that may be an outcome of sector work now ongoing.⁵

⁵ These themes are elaborated on in greater detail in the *Concept Note for Kingdom of Morocco on Barriers to Youth Inclusion*, MNSSD, 2007.

CHAPTER 1: INTRODUCTION

A decade of change⁶

In the last ten years, the decade covered by this study, Morocco has been undergoing important political, institutional and demographic transitions. Following the death of King Hassan II in 1999, his son, Mohamed VI, has called for rule of law, development rather than control of society, and gender relationships in keeping with a more modern society. Opposition parties have begun to participate in government and civil society and the media has started playing a more active role in public life. Following the parliamentary elections of 2002, a coalition government was constituted, headed by Driss Jettou, a businessman and technocrat appointed by the king.

At the same time, the declining ability of the state to provide economic and social services has forced it to begin decentralizing these responsibilities to civil society, the private sector and communities themselves. These changes have been accompanied by changing public perceptions about the role of the state in their lives. The population is also undergoing a demographic transition as well – the proportion in the 15-24 age range increased dramatically between 1982 and 2002. Given the equally dramatic decline in fertility (from 7 children per woman in 1970 to 2.7 in 2004) the population is now starting to age.⁷

The repeated droughts and increasing fluctuations in agricultural output (see graph below) are a key reason for declining growth. During the Nineties, decreasing prices for main crops, weak incomes, and the absence of a social safety net that could tide people over the worst years of drought, all combined to worsen welfare.⁸ Poor access to basic rural infrastructure has also acted as a brake on economic and social development. The lack of water and related infrastructure is affecting seriously the ability of the rural poor to cope with what seem to be growing climatic shocks. Forests and pasture have been increasingly affected by erosion, and authorities' efforts to limit their overuse have in some cases worsened the plight of poor communities.

In recent years, government has explicitly focused on poverty reduction and social development. There has been a more explicit public recognition of the difference between “what policy makers cynically termed, *‘le Maroc utile’* – literally the useful Morocco of the kingdom's coastal cities” and the impoverished, rural hinterlands of “*Maroc inutile*,” where social indicators are closer to those of Sub-Saharan Africa than of neighboring countries of the Middle East.⁹

At present, about 15 percent of the population is poor, with two-thirds living in rural areas, although pockets of poverty exist in both urban and rural areas. An additional 25 percent of the population living at or below 50 percent above the poverty line is considered “economically vulnerable” to

⁶ This section draws on the *Kingdom of Morocco Poverty Report: Strengthening Policy by Identifying the Geographic Dimension of Poverty*. The World Bank. 2004, and the 2005-2009 Country Assistance Strategy.

⁷ Morocco County Social Analysis Concept Note, January 26, 2005. MNA.

⁸ Although there is no official threshold for defining a drought year, this report defines a drought year as one in which total cereal production, measured in quintals, was below 75 percent of the average output for that decade. According to this definition, Morocco has experienced drought for about 10 of the past 25 years. See Annex 2 for cereal production figures from 1980-2005.

⁹ Natasha Iskander, “Innovating state practices: Migration, development, and state learning in the Moroccan Souss,” MIT IPC Working Paper IPC-05-009, December 2005.

illness and disability, bad weather, or loss of jobs. Thus, 40 percent of Morocco's population either struggles to maintain a modest standard of living or to simply get by on a daily basis. Poverty also has a strongly gendered character - 2.5 million children, a majority of whom are rural girls, do not attend school, and gender indicators in literacy and health, especially in rural areas, are among the worst in the region. In rural areas, 83 percent of women remain illiterate.

Yet despite the difficult circumstances observed in the nine surveyed communities, many households have improved their standard of living, in some cases moving across the poverty line; others, despite lower perceived growth in their communities as a whole, have still managed to maintain their wealth. Data in this report derives from nine communities in the rural, and largely Berber-speaking interior, and cannot be uncritically generalized to conditions nationwide. Yet the findings offer important insights into the contextual and household factors that facilitate or hinder mobility in rural and urban communities in Morocco.

Objectives of the study

The following report examines the social, political and institutional factors that affect the mobility of households in nine communities across Morocco. The objectives are not only to understand what keeps people in poverty, but importantly, what combination of personal and community factors allow them to move out of and remain out of poverty. In recent decades, frequent drought years, large-scale population movements, and regional inequities have shaped the life chances of households across Morocco. Thus, in addition to the global objectives of understanding mobility across countries, this particular study was designed to produce a more nuanced understanding of how migration and regional differences interact with other factors shape mobility patterns in rural and urban areas.

Researchers used a combination of key informant interviews, focus group discussions with men, women and young people, and individual life stories, then, to address the following questions:

- What household strategies allow some households to move out of and remain out of poverty or maintain or increase their wealth?
- What factors cause households to fall into or remain in poverty?
- Do patterns of community or regional growth influence mobility patterns?
- What is the relationship between mobility and migration in these communities?
- How does access to social networks or "social capital" affect household mobility?
- How do gender values, norms and behaviors affect household mobility?
- How does governance affect the mobility and prosperity of different groups in a community?
- In the current sociopolitical context of Morocco, what are the aspirations and expectations of youth?

Methodology: sampling, data sources, and analysis¹⁰

This study is part of a global comparative study of mobility in 15 countries: *Moving out of Poverty: Understanding Freedom, Democracy and Growth from the Bottom Up*, managed by Deepa Narayan. The research instruments and sampling approach have therefore been adapted from the methodology developed for the global study to facilitate cross-country comparison. As explained in detail below, data on communities, households and individuals was gathered through the combination of traditional as well as innovative research instruments (See Annex 3 for a more detailed description of the methodology), with the aim of understanding how ordinary men and women define, evaluate and interpret mobility and vulnerability.

To understand how different patterns of growth and/or poverty shape mobility strategies and opportunities, communities were selected from three provinces representing i) high levels of growth and net in-migration, ii) moderate growth with no net migration, iii) and low growth with high levels of migration. In each province, two rural communities and an urban district within a city were selected. For further variation, each of the three communities was selected from a separate commune (although some are located near each other), since the greatest differences in poverty occur between communes.¹¹

Table 1: Differences between provinces and communities

Province	Growth in province	Level of migration	Communes	Poverty Rate (%)	Communities	NPI (w/m)	MOP (wm)
Beni Mellal	High	Net in-migration	Souk Sebt O. Nemma	14.80	Khalouta	3/3	2/2
			Tanougha	10.9	Ait Hammi	6/2	4/5
			Tagzirt	4.43	Foum Zaouia	1	6/3
El Hajeb	Moderate	No net migration	El Hajeb	7.5	Bir Anzarane	4/5	1/1
			Ras Ijerry	14.4	Ait Messaoud	9/4	9/6
			Ait Yaazem	34.1	Igourramene-Tizi	8/9	7/9
Chichaoua	Low	Net out-migration	Imintanout	16.7	Oufla N'talat	7	2/3
			Nfifa	27.3	Ait Yahya-Ait Abdellah-Ait Mechkok	2/8	3/7
			Irohalene	26.8	Tamessa-Tissyan- Azendo	5/6	8/8

Note: w/m = ranking by women/men; urban communities are shaded.

In each community, research teams interviewed 3-4 key informants (local leaders or professionals) to develop a community profile of historical, social, economic and political factors that had affected the community over the past ten years. Data was also gathered from 3 pairs of focus groups (FGs) of

¹⁰ For a more detailed explanation, refer to Annex 4.

¹¹ Kingdom of Morocco Poverty Report: Strengthening Policy by Identifying the Geographic Dimension of Poverty. The World Bank. September 2004

about ten men or women people, including two of young people, regarding their views on the economic, political and social factors affecting their lives.

In each community, a pair of focus groups was convened for the innovative household sorting exercise. Each FG discussed the determinants of mobility and vulnerability, and then ranked about 100 households, selected from the same neighborhood so they would be known to the focus group participants. The ranking exercise began with each FG constructing a Ladder of Life, consisting of subjectively determined and locally defined levels of well-being and agreeing upon a Community Poverty Line.¹² Most communities delineated 8 -10 distinct steps, with the exception of one of the poorest rural communities, Tamessa-Tissyan-Azendo, where discussants articulated a mere four steps. See Annex 4 for an example of the men's focus group defined the steps of well-being in Foun Zaouia.

Once the FGs had set up a Ladder of Life, they decided where on the Ladder each of the 100 or so households should be placed according to their current level of well-being, and where they were ten years ago.¹³ The aim of the ten year retrospective was to capture structural rather than just transitory upward or downward mobility. The research team used this information to come up with the following indices:

<i>Prosperity Index:</i>	all upward mobility in the community
<i>Falling Index:</i>	all downward mobility in the community
<i>Mobility (Churning) Index:</i>	all mobility irrespective of direction
<i>Net Prosperity Index:</i>	upward minus downward mobility
<i>Shared Prosperity Index:</i>	upward mobility of the poor minus upward mobility of the non-poor)
<i>Moving out of Poverty Index:</i>	upward mobility of the poor across the Community Poverty Line
<i>Mobility of the Poor Index:</i>	upward mobility of those who were poor 10 years ago
<i>Mobility of the Rich Index:</i>	upward mobility of those who were non-poor 10 years ago

The purpose of these indices was to make it easier to discern relationships between trends in community prosperity, the relative proportion of poor and non-poor in the population, and their relative mobility over a ten-year period. Thus, communities with high net and shared prosperity levels are those in which high levels of growth have benefited the poor, while those with low net prosperity but high shared prosperity are those without much movement, but where most of the movement that exists has been among the poor. The analysis complements the indices with additional sources of information relevant to community growth and prosperity. These include commune poverty rates and FG participants' judgments as to whether prosperity has increased, decreased, or remained the same over the past ten years.

Additional focus groups discussed economic opportunities and livelihood trends and attitudes toward freedom, power, democracy and governance. Youth FGs of young men and women from

¹² The Community Poverty Line corresponded to the official poverty line in about half the communities. In remaining communities, it often differed by one step from the official poverty line. In some cases, the Community Poverty Line as determined by men and women also varied by a step, which is another reason that the different indices of change also vary between men and women.

¹³ It should be noted that because the study is *retrospective* and starts with households still living in the studied communities, it does exclude information about households that left the community in the past ten years.

their late teens up to mid-late twenties were convened to discuss similar issues. The final major source of data for this report consists of approximately fourteen Individual Life Stories from each community, conducted with men and women from four categories of households: those that were upwardly mobile, downwardly mobile, and those that remained poor (“stable poor”), and those that remained rich (“stable non-poor”) over the past 10 years. The rich data from these individual life stories illustrate the dynamics of mobility and the different opportunities and risks that characterize different levels of the Ladder of Life in diverse urban and rural communities.

Although the study relies on qualitative data from nine communities across Morocco, we believe the findings can be generalized more broadly to rural communities and urban districts with similar patterns of growth, migration, infrastructure development and service delivery. While survey data can describe the conditions in which people live, qualitative data is essential for understanding how people *experience* these conditions and *why* they react in one way and not another.

Order of the report

The first part of Chapter Two examines patterns of mobility for communities, focusing on factors that appear to have contributed to or impeded community prosperity. The second part of the chapter identifies the factors that appear to contribute to upward and downward mobility for households. Available livelihoods, extent of internal and external migration and remittances, and kinds and level of infrastructure, are discussed. Chapter Three examines household mobility and vulnerability over the past 10 years among four groups: those who ascended the Ladder of Life, those who descended, those who maintained their wealth at the same level, and those who remained poor. Chapter Four looks at the relationship between democracy, local-level governance, and community and household prosperity and mobility. Chapter Five discusses the impact of gender on household mobility. Chapter Six discusses the experiences and aspirations of youth, as well as their views of freedom, power, democracy and governance. Chapter Seven provides a brief conclusion.

CHAPTER 2: AN OVERVIEW OF COMMUNITY AND HOUSEHOLD MOBILITY

This chapter begins by summarizing a few general findings about mobility among poor and non-poor households across communities. It then addresses some of the patterns that emerged, and notes how the communities fall into several clusters, based on the extent of mobility among the population, and among which groups most of the mobility occurred. Then, using focus group and interview data, it summarizes the factors that appear to contribute to these patterns. The final section of the chapter hones in on individuals and households for a closer look at why it is that some households were able to move out of or remain out of poverty over the past ten years, and why other households fell into poverty.

How the communities cluster on mobility and growth

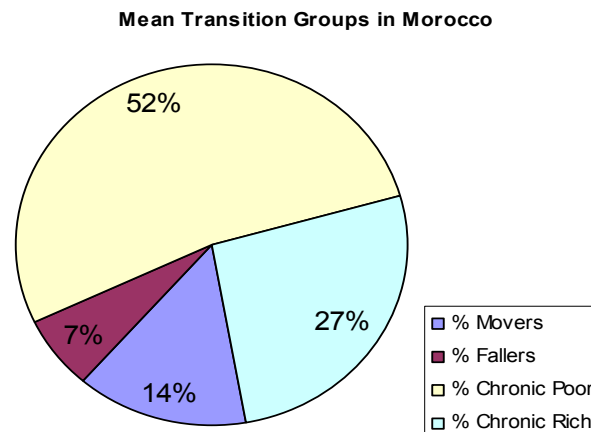
While half of all the households in the nine surveyed communities experienced movement up or down, the frequency of upward mobility among households starting poor (37 percent) was double that of households that started out non-poor (19 percent). And although net upward mobility (the Net Prosperity Index) was only 12 percent, 20 percent of households starting poor nevertheless managed to move out of poverty.

Table 2. Mobility indices aggregated across communities

Index	Mean
Net Prosperity Index	.12
Churning Index	.51
Moving Out of Poverty Index	.21
Mobility of the Poor Index	.37
Mobility of the Rich Index	.19

Many households, however, did not cross the Community Poverty Line. As indicated in the pie chart below, just over half of all the households in the study started poor and remained poor, while 27 percent of all the households in the study started out and remained non-poor. Fourteen percent of all surveyed households moved out of poverty, while 7 percent of all surveyed households fell into poverty, suggesting moderate, but hardly dramatic, progress across communities.

Figure 1. Transition groups, aggregated across communities



Although the factors that helped poor households move out of poverty will be discussed in detailed further along in the report, it is clear that they were likelier to escape poverty in communities that started out with a larger percentage of stable non-poor. Indeed, both poor and non-poor tended to be more mobile in such communities, while poor households had a much harder time escaping poverty in communities where they formed a larger bulk of the population. Among all nine communities, Bir Anzarane stands out for its large proportion of households starting out rich (about 85 percent), followed by Khalouta (35 percent, averaging men's and women's rankings) down to Ait Yahya-Ait Abdellah-Ait Mechkok (13.5 percent) and Ait Hammi (11 percent).

Community prosperity appears linked to the size of the community, as well as the overall poverty context in the commune where they are located.

Not surprisingly, three of the communities, Khalouta, Ait Hammi, and Fom Zaouia, with moderate to high MOP rates, are located in Beni Mellal, which exhibits the strongest growth among all three provinces, and where the averaged poverty rates of the three studied communes are lowest. Fom Zouia is located in the commune with the lowest rate of poverty. Bir Anzarane is located in a moderate growth province, but in the commune with the lowest poverty rates of the three studied communes in the province, and the second lowest of all nine communes. Likewise, the poorest communities, Tamessa-Tissyan-Azendo, Igourramene-Tizi, and according to the men, Ait Yahya-Ait Abdellah-Ait Mechkok, were located in the three poorest communes, where poverty rates were significantly higher than in the other 6 communes.

Table 1: Differences between provinces and communities

Communities (urban are shaded)	Province	Growth in Province	Level of Migration	Communes	Poverty Rate (%)	Perception of Prosperity Trend (women/men)
Khalouta	Beni Mellal	High	Net in-migration	Souk Sebt O. Nemma	14.8	+/+
Ait Hammi				Tanougha	10.9	-/+
Fom Zaouia				Tagzirt	4.43	+/+
Bir Anzarane	El Hajeb	Moderate	No net migration	El Hajeb	7.5	+/+
Ait Messaoud				Ras Ijerry	14.4	+/+
Igourramene-Tizi				Ait Yaazem	34.1	+/-
Oufla N'talat	Chichaoua	Low	Net out- migration	Imintanout	16.7	-/-
Ait Yahya-Ait Abdellah-Ait Mechkok				Nfifa	27.3	-/-
Tamessa-Tissyan- Azendo				Irohalene	26.8	=/+

As can be seen in the chart below, men and women also found that poor households did best in the larger than in smaller communities – this including urban Bir Anzarane and Khalouta as well as rural Foug Zaouia. There was relative consensus that the poor were most badly off in Igourramene-Tizi and Tamessa-Tissyane-Azendo, both very small rural communities. But there was considerable divergence of views regarding mobility in Ait Yahya-Ait-Abdellah-Ait-Mechkok, also a small rural community. Women there felt life had become much easier with the recent introduction of electrification, opening of new shops, construction of a school, and hiring of teachers. Thus, women concluded there had been more movement out of poverty there than did men.

Table 2. Percentage of households that moved out of poverty in the nine communities

Community	Women's FG	Men's FG
Bir Anzarane	50	40
Khalouta	41	26
Ait Yahya-Ait Abdellah-Ait Mechkok	36	8
Ait Hammi	31	15
Oufla N'talat	29	16
Foug Zaouia	15	18
Igourramene-Tizi	11	3
Tamessa-Tissyane-Azendo	8	8
Ait Messaoud	7	14

In some communities, the likelihood of moving out of poverty was counterbalanced by vulnerability of falling into poverty.

The matrices below show how upward (MOP) and downward (FIP) movements across the Community Poverty Line combined in each community. Bir Anzarane still occupies the optimal position of high MOP with low FIP rates. Khalouta has high MOP rates, but its high FIP rates reflects the uncertainty of life in Khalouta, there are opportunities to move out of poverty, but considerable risk of falling as well. Likewise, moderate MOP rates in Oufla N'talat and Ait Hammi are tempered by high FIP rates, demonstrating that although many households are mobile, they remain vulnerable. By contrast, while Foug Zaouia shows modest MOP rates, few households there are falling into poverty. But again, Igourramene-Tizi and Tamessa-Tissyane-Azendo stand out for their unfavorable combination of low MOP and moderate FIP rates. Although Ait Messaoud combines low MOP with moderate FIP rates, it is a more favorable environment for the non-poor, who are relatively mobile.

Table 3: The relationship between upward and downward mobility in the surveyed communities,

Based on the MEN'S Sorting Exercise

	Low MOP	Mid MOP	High MOP
High FIP		Oufla N'talat, Ait Hammi	Khalouta
Mid FIP	Tamessa-Tissyane-Azendo Igourramene-Tizi	Ait Messaoud	
Low FIP	Ait Yahya-Ait Abdellah-Ait Mechkok		Bir Anzarane, Foug Zaouia

Based on WOMEN'S Sorting Exercise

	Low MOP	Mid MOP	High MOP
High FIP		Oufla N'talat, Ait Hammi	Khalouta
Mid FIP	Tamessa-Tissyan-Azendo Igourramene-Tizi		
Low FIP	Ait Messaoud	Foum Zaouia	Bir Anzarane Ait Yahya-Ait Abdellah-Ait Mechkok

FIP = Falling into poverty rates

MOP = Moving out of poverty rates

Bolded communities are those for which indices produced from men's and women's rankings were the same.

Indeed, as ranked by men, the Net Prosperity Index of communities corresponds reasonably well to the relative poverty rates of the communes in which they are located. There is greater divergence between women's assessment of Net Prosperity Index and poverty rates. As noted earlier, this divergence may arise because men and women prioritize different criteria. In overall assessments of prosperity, men tended to place greater weight on economic opportunities and monetary income levels, while women took into account the cost of living, the toll of illiteracy, and social inequality.

Table 4: Differences in men's and women's ranking of Community Net Prosperity Index (1= high, 9 =low), and correlation with commune poverty rates (1= low; 9 = high)

	Net prosperity according to women, from high to low	Net prosperity according to men from high to low	Poverty rates of surrounding commune, from low to high
1.	Foum Zaouia	Foum Zaouia	Foum Zaouia
2.	Ait Yahya-Ait Abdellah-Ait Mechkok	Ait Hammi	Bir Anzarane
3.	Khalouta	Khalouta	Ait Hammi
4.	Bir Anzarane	Ait Messaoud	Ait Messaoud
5.	Tamessa-Tissyan-Azendo	Bir Anzarane	Khalouta
6.	Ait Hammi	Tamessa-Tissyan-Azendo	Oufla N'talat
7.	Oufla N'talat	Oufla N'talat	Tamessa-Tissyan- Azendo
8.	Igourramene-Tizi	Ait Yahya-Ait Abdellah-Ait Mechkok	Ait Yahya-Ait Abdellah-Ait Mechkok
9.	Ait Messaoud	Igourramene-Tizi	Igourramene-Tizi

The foregoing description and tables suggest a correlation between mobility and factors such as urbanization, population size, and poverty conditions in the commune and province where the communities are located. The following discussion calls on details from focus group discussions, key informant interviews and life stories to get a better sense of how these factors and additional circumstances affect community prosperity and well-being.

More prosperous communities are those that offer stable employment or provide a range of opportunities that allow households to diversify, invest, and cope with risk

Bir Anzarane, a central district in the capital of El Hajeb province, offers the most extreme example of a community with many salaried employees. A large proportion of the population is either government employees or pensioned veterans. Unlike manual workers, who depend on demand and good health, and small tradesmen and artisans, demand for whose services fluctuates with the economy, civil servants have stable incomes, and health insurance that allows them to keep their jobs during periods of illness or family crises. Households where one or more of the adult children worked for the state, especially if/when their income was complemented by remittances from abroad, were the likeliest to be upwardly mobile. It can be argued that this ongoing influx of money into the local economy facilitates the mobility of both rich and poor because it supports a stable market for goods and services.

Moreover, prosperity and entrepreneurialism in Bir Anzarane is still relative. While some of the better paid civil servants invested in small enterprises, many of the districts pensioners and young people were economically inactive. In addition, people felt that complex business regulations and high, arbitrary taxes -- local tax authorities have considerable discretion in valuating businesses -- discouraged productive activity.

While there are few civil service jobs in urban Khalouta, a more marginalized urban district, households are able to combine day wages from agriculture (a basic income source for 60-70 percent), construction, dependable seasonal work in the sugar refinery, and work in the wholesale fruit and vegetable market. Households above the Community Poverty Line combine income from small enterprises including shops and services with salaried work in civil service or construction and remittances. This diversification suggests one possible reason for the high degree of upward mobility in Khalouta, while the inherent instability of some of these livelihoods may explain the high degree of downward mobility.

In Foug Zaouia, irrigated agriculture has been relatively less affected by the drought. Thus, farming, along with stockbreeding, supported by the dairy cooperative described below, constitutes the most important sources of income, followed by remittances, and supplemented by small-scale services and trades. Both rich and poor exhibit high mobility. In rural Ait Hammi, more affected by the drought, high mobility of the poor contrasts with the very low mobility of the rich. Despite declining income from agriculture, Ait Hammi's population has grown from the influx of people from mountainous parts of the district after the state imposed strict sanctions on use of the national forests. The deterioration of agricultural and forest-related livelihoods have been counterbalanced, however, by the recent opening of a new stone and sand quarry, which provides an income for about one hundred households. Indeed, the quarry may have contributed to the mobility of the poor in this community. Those willing to work long hours at physically taxing and risky labor in the quarry have been able to save enough to invest in agriculture.

Remittances are a key component of community prosperity

The drought that has afflicted Morocco in the last decades has contributed to rural impoverishment and internal population movements from more to less affected agricultural communities. In turn, resulting pressure on land, services, and jobs has fueled migration although the pattern of migration and remittances differs from community to community. Poor communities tend to send individuals to other regions of Morocco, while more mobile and prosperous communities are more able to send

members abroad (cause and effect are not clear, however, since foreign remittances also contribute more than do domestic transfers to this prosperity). The cost of migrating illegally can come to 20,000-30,000 dirhams, while a work contract abroad may cost up to 60,000 dirhams, with some families even exchanging a parcel of land for such a contract.

In rural Fom Zaouia, in-migration of seasonal workers from drought-stricken regions, coupled with land fragmentation due to inheritance patterns, led to falling agricultural incomes in the 1980s. This trend was counterbalanced by the wave of migration beginning in 1995. Remittances allowed agricultural households to expand their landholdings, introduce chemical fertilizer and other innovations to improve output, expand their herds to benefit from the local dairy cooperative, and purchase mechanized equipment such as tractors to rent out for additional cash income.

Khalouta, described in more detail in the next chapter, sends many men and women abroad. Over the last decade, their earnings have fueled construction as well as small trades and services. In Bir Anzarane, return migrants have constructed impressive new homes, inspiring other inhabitants to do the same and contributing to the overall improvement of the district.

While migration is an important livelihood strategy for low-growth communities as well, few households are able to send members to Europe. In Tamessa-Tissyane-Azendo as well as other rural communities with few sources of livelihood besides agriculture and husbandry, “the droughts pushed youth to leave the region toward the big cities for work. You cannot see any youngster in the *douar* -- when a child reaches 7 or 8 years old, he goes to the city for work. To see all the youngsters who left the *douar*, you must come back in August when they come to visit their family or attend the feast of Aid El Kébir.” Migration abroad is important in Oufla N’talat as well, and pensions from working abroad provide a stable income to some households.

Cooperation benefits communities (and households)

Across communities, several kinds of associations and organizations stood out as important in the life of the community. Fom Zaouia and Ait Hammi, both on the more prosperous end of the continuum, had dairy cooperatives important to both community and household mobility (see Box 1, below). Indeed, Fom Zaouia, with the highest level of mobility among poor and rich, has a range of associations, including a village development and cultural association and a water users’ association to manage irrigation. Women in Fom Zaouia were in the process of creating a goat breeding association. Bir Anzarane also recorded social and cultural organizations that linked residents, and Oufla N’talat, a poorer urban community, had a new development association that was a source of pride and optimism for many people. The least mobile communities, by contrast, registered few, if any, associations. Igourramene-Tizi, for example, had only a water management association. In other rural communities, the tribe was identified as an important locus of solidarity, to which men contributed.

Box 1. Dairy Cooperatives contribute to community prosperity

Local dairy cooperatives have contributed to the mobility of many households in both prosperous Fom Zaouia and poorer Ait Hammi. Originally created by the local office of the Ministry of Agriculture for the entire commune, the coop in Fom Zaouia originated when thirty local stockbreeders separated off in 1993. Although members downplayed the support received from the ministry, they agreed that it did not place obstacles in their way. The tribe of Ait Ihmad also provided the cooperative with free premises for three years. The new cooperative had purchased dairy cattle

for members, who paid it back from subsequent milk sales. The coop steadily expanded, fueled partly by the remittances that members used to invest in more dairy cattle. Members expressed pride in their ability to collaborate. Women noted that “we have only good memories of this cooperative – the importation of dairy cattle, the distribution of annual profits that helped people face the multiple crises in households...” while according to the men, “we have some conflicts of interest, it is true, but we manage to resolve them between us, based on or traditions and customs.” At the same time, members felt that at least initially, the central dairy that is the main purchaser of the milk had taken advantage of their inexperience and lack of management knowledge to set prices too low. The members now plan to sell their products themselves in other local and regional markets. It is the non-poor, however, who primarily benefit from the coop -- membership fees have risen steeply in the last twelve years and are now out of reach for poor households. The coop in Ait Hammi functions in a similar way, although there have been two cases of embezzlement since it was founded. Although members also feel that the Dairy Central in Casablanca, their main purchaser, keeps prices too low to cover the cost of milk production, the coop continues to be an important support to many households.

Some analysts suggest that the dynamism of such organizations, including village development associations, results from the strength of social networks and norms of reciprocity in rural Morocco, particularly in the south and in the High Atlas. In what some analysts describe as “Berber democracy,” adult men elected their leaders through an assembly to which the leaders were accountable. Trust and solidarity became important aspects of social organization in these arid regions where the lack of water forced people to cooperate and transcend their individual interests in the name of the community. This tradition of cooperation among households, what Fatima Mernissi, a Moroccan scholar, describes as Morocco’s “untapped social capital,” means that the dairy cooperatives and water associations are not alien practices but potentially draw on local tradition and practice (see Box 2).

Box 2. The story of Ait Iktel

Fatima Mernissi has described the story of Ait Iktel, a small village 100 kms from Marrakech, as a success story embodying the principles of Berber democracy. Spurred by return migrants from France, the community developed a village association in the late Eighties to which everyone in the village belonged. The association implemented projects in health, water supply, electrification, road construction, and literacy training. Residents provided part of the financing and some of the labor power, but according to Mernissi, it was the involvement of the Jema’a that was the “guarantee of successful management.” Ait Iktel was replicated elsewhere, particularly in the South and High Atlas, through other village associations, under the umbrella of the Association Migrations et Développement, to which the return migrants applied their skills and finance. Mernissi notes, however, that traditional Berber society privileged the tribe over the individual, and women were entirely excluded from decision-making roles. Thus, the development of more grassroots associations, even backed up by Jema’a and Berber democracy, does not necessarily lead to the development of a democratic mentality in the communities concerned. Mernissi concludes that “the challenge is to escape from tribal identity and build new ones based on the respect for universal rights.”¹⁴

Lower growth communities tend to rely more on agriculture and stockbreeding.

¹⁴ Fatima Mernissi, 1997. “Social capital in action: the case of the Ait Iktel Village Association.” Paper presented at the World Bank Mediterranean Forum.

Of the less successful communities, Ait Yahya-Ait Abdellah-Ait Mechkok and Tamessa-Tissyaz-Azendo come from the province marked by the lowest growth, Chichaoua, while Igourramene-Tizi, comes from the poorest commune of El-Hajeb province (and of the entire study). These communities are characterized by a high falling index, low mobility of the poor and even lower mobility of the rich, as well as low rates of moving out of poverty. Men and women from these communities almost uniformly agreed that economic opportunities had decreased. These communities are all relatively small -- between 400 and 800 people and relatively dependent on agriculture and stockbreeding and thus vulnerable to drought. Women are less likely to contribute independent earnings to the household. Finally, as noted below closure of large enterprises that used to provide a portion of the population with steady jobs, and new commune regulations that have reduced opportunities for unskilled labor, have contributed to joblessness.

Enterprise closure and construction downturn have hurt communities already suffering from shrinking agricultural incomes.

In the low-growth, agricultural communities in this study, salaried income came mainly from large foreign or state run farms. Their abrupt downsizing forced households into subsistence agriculture or internal migration. In Igourramene-Tizi, for example, many people had worked for Delorme, a French-run agricultural enterprise that heavily downsized in 2003; others had worked for the state agricultural enterprise SODEA, which heavily downsized in the last few years. Considering the former reliance of many households on stable employment on these farms, it is not surprising that this community now has the highest falling index. The downsizing and/or closure of these two enterprises also hurt the population of nearby Ait Messaoud. Focus group participants commented that “Since 1981, the drought has caused a big economic crisis by the loss of large agricultural lands and productive trees. The incomes of people decreased seriously, except in the year 1994 where there was a good harvest thanks to the rain. The droughts pushed the young to leave the region toward the big cities for work...Households look to construction ... or trade in the markets. But the incomes generated from these different activities remain weak by comparison to the generous harvests of the good agricultural years.”

The construction industry was formerly an important source of casual employment for men in Tamessa-Tissyaz-Azendo and Ait Yahya-Ait Abdellah-Ait Mechkok, both of which are located relatively close to Imintanout, the city where Oufla N'talat is located. In all three communities, discussants linked increased unemployment in construction-related work to new regulations issuing from the commune authorities. In order to limit unplanned construction that doesn't conform to standards, authorities now demand a construction plan before people can build. The impact of this demand has been to reduce one of the most vibrant sectors of the local informal economy and narrow the range of locally available livelihoods.

More prosperous communities are those where women play larger roles as independent economic actors.

Men and women in the more populous and mobile communities noted the relatively greater freedom of women in their communities to engage in the labor market. Women in rural Fom Zaouia, particularly divorced young women or university graduates, are migrating abroad and supporting

their families with remittances. Men and women felt that women's status in Foug Zaouia was changing there, and that women had become freer to engage independently in agriculture or in handicrafts at home or through shops. In urban Khalouta, as discussed in the following chapter, women are said to have easy access to work, including heavy labor, and were likelier to manage their own earnings. Even in the less mobile, but urban Oufia N'talat, women felt relatively freer, although they found it difficult to find jobs. Oufia N'talat has even seen the incursion from women from even more impoverished communities who have entered their district, where some of them have ended up engaged in prostitution.

By contrast, in the small rural communities of Igourramene-Tizi and Tamessa-Tissyan-Azendo, women were relatively excluded from the labor market and much more vulnerable to impoverishment when their spouse became disabled or dies. In Igourramene-Tizi, agricultural land is owned collectively by tribal groups, and women cannot even inherit, which further limits their autonomy.

Household mobility: a combination of opportunity structure, chance, and individual household characteristics.

The next section calls on data from the individual life stories, as well as focus group discussions, to identify factors that allow some but not other households to benefit from improved community conditions, or conversely, make some households but not others vulnerable to difficult local conditions. The following factors stand out as most significant for affecting upward and downward mobility:

- Starting position
- Stability of incomes (salaried work, pensions, esp. from abroad)
- Diversification of livelihoods and sources of income
- Migration and remittances
- Inheriting property or receiving a lump sum (death indemnity, insurance payment)
- Position in the life cycle
- Illness and death in the family
- Opportunities for women
- Level of support available from social networks

People who start rich are likely to remain so.

Particularly for the stable non-poor, many grew up in prosperous homes, and received a university education. They are the ones who have been able to move into state sector jobs, both by virtue of their education and by having the useful connections to obtain these coveted jobs. Others were able to move into lucrative businesses helped by relatives in other cities. One of the wealthy households in Foug Zaouia maintained its position over time because its head managed the inheritance of the entire extended family.

People with good support networks are likelier to move up, and less vulnerable to shocks.

Support networks – the social capital that individuals and households can call upon -- occupy a prominent place in the life stories of individuals. These networks usually take the form of ties between close (nuclear) family members living in the same or local households, family friends with access to important material resources, skills, or contacts, or relatives in other parts of Morocco or abroad. They are important for helping people land good jobs – whether as a cook in the local orphanage, or a state sector employee, acquire useful skills in a trade such as dressmaking or in a business, and establish credit relations with suppliers. An important form of bridging capital cited is *daret*, a Moroccan variation of a nearly universal phenomenon, the rotating savings and credit association, or ROSCA, where people of similar income levels contribute regular amounts of money that members take turn accessing and spending. Poorer families use *daret* to cover basic food or other needs, while the more well off use it to make large purchases such as durables. Hdoum, a 45 year old stable poor married woman in Khalouta, said that loans from the *daret* to which she contributes helped her family “face [their] small daily crises.”

Receiving a stable salary, pension and/or benefits, reduces vulnerability to downward mobility.

Another cluster of stable non-poor receive pensions from working in Europe; the stability of this hard currency income inures them against failure. People fortunate enough to hold state sector jobs or whose adult children work for the state, are able to consistently save, and are also covered during illness. By contrast, low-growth communities have few households that can rely on stable incomes, with the exception of a small number who receive pensions from working abroad. The large proportion of state sector employees and people receiving pensions in Bir Anzarane, for example, is one of the reasons this community has such a high number of stable non-poor. Ahmed, a 70 year old veteran living in this community, ascended from 7 to 8 on the Ladder of Life thanks to a stable income consisting of his veteran’s allowance and retirement pension. While still in the armed forces, and confident that he could repay the loan because of his stable salary, Ahmed borrowed money from friends and began to construct a three story house. Today, the three garages he rents out on the first floor constitute an important part of his income.

For less wealthy households just below or just above the poverty line, a pension, especially from working abroad, provides important security. Between 1964 and 1968, Said, 68, married with adult children, worked in French coal mines. He used the savings to return to his home in Tamessa-Tissyan-Azendo and purchase a small grocery. He has problems making a profit because many of his customers purchase on credit and don’t pay him back. However, in 1998, he became to receive a retirement pension of 2,000 dh a month that “contributed to my standard of living and that of my children. When I got my pension, it was a big relief, because it will be a security for my wife if I die before her...I don’t have any guarantee that my children would treat their mother well. Now I can die peacefully, my wife is not going to have to beg to provide for her needs. Besides, this retirement allowed me to help my sons leave for the city and work as grocers.” In the same community, Ahmad, 66 years old and married, moved up the Ladder of Life from 2 to 4 thanks to the retirement pension of 2,700 he began receiving from France, together with the salary he now receives as a local official.

Upwardly mobile households are those which have actively diversified sources of income.

Almost all households that moved up the Ladder of Life or remained non-poor had actively diversified their livelihood sources or expanded into new businesses over the past ten years. In some cases, the new business took up the slack as profits from the first one started to decline. For example, Tamou, a 48 year old widow in Bir Anzarane, managed to maintain her high level of prosperity (10 on the LADDER OF LIFE) during the last ten years. Although her husband was severely disabled for three years before his death in 1991, the family was sufficiently prosperous to pay for his treatment. Today, although income from the restaurant has declined, Tamou compensates by renting out several apartments of their multi-story house.

In Fom Zaouia, the risers all have some degree of diversification, while the rich show extensive diversification, drawing income from a combination of salaried employment, remittances, and agricultural investments. Of the four households in Fom Zaouia that maintained their position on the Ladder of Life comfortably above the Community Poverty Line (levels 8 through 10) and the one that became richer, all combine agriculture and stockbreeding (supported by membership in the dairy cooperative), with rental of property or equipment. Two of the households used income from the salaries of a spouse and/or sons to invest, and two benefited from remittances. In the other communities as well, many of the risers and wealthy receive remittances, which they term their “insurance” against downturns.

Owning a home can make the difference between upward and downward mobility.

A house gives enterprising households a productive asset because they can rent portions out to families or businesses. Life histories from Bir Anzarane reveal that six of the seven “risers” and all three households that remained at the same step above the Community Poverty Line own their own homes, and several use them as a secondary source of income, occupying one floor and renting out other floors as apartments and/or garages. Many of these households inherited their houses, but those that did not used money saved from work in other cities or abroad to build the house.

In Bir Anzarane, those who rent out include former shanty-town inhabitants who received land built homes which they rented to state sector employees (many of whom were recruited from outside the community). In some cases, people employed by the state invest their salaries in small enterprises that they operate from their homes. By contrast, of the four people in Bir Anzarane who fell into poverty or are chronic poor, none own their home. The poor households describe rent as one of the biggest expenses and an ongoing worry.

In lower-growth, urban Oufia N’talat, all eight of the risers and at least one of the stable non-poor own their homes, while only two of the six fallers or stable poor (those who remained at the same level below the Community Poverty Line) own their homes. While home ownership remains an important source of security and income, the significance of rent as an income has declined over the last 10 years in Oufia N’talat, because fewer people are migrating to the district, and more people now own their own homes. Even in the poorest communities, however, households strive to purchase a house as a form of insurance against total destitution (See Box 3).

Box 3. The importance of home ownership

As Mina, a 46 year old woman from Ait Yahya-Ait Abdallah-Ait Mechkok, widowed in 1990, and working as a cleaner, declaimed, “The first good thing that I did is purchase my house in 2002. I fought with all my strength against hunger and the most rudimentary things of life so that my

children would have a home. My house is made of adobe, without electricity.” Mohammed, a divorced man of 55 who has struggled to raise his six children expressed similar sentiments: I had economic problems since childhood. When I worked, I earned at least to raise my children....The best thing I did in my life was to purchase this house in 1999. It was paid for by savings from the olive harvest in 1999, 4500 dirhams.”

Receiving a lump sum often jump-starts upward mobility for a household.

A recurrent mobility story is linked to acquisition of a sum of money in the form of a death payment, compensation for disability, or more frequently, inheritance of property. Enterprising households often use this money or sell the property to acquire land, start or expand a small enterprise, or send a household member abroad to work. Three of the five households that moved out of poverty and the three that made the most significant jumps in Khalouta acquired assets not through steady accumulation of money from daily employment, but rather in the form of a lump sum that they invested in a productive asset. For instance, Najat, a 34 year old unmarried woman from Khalouta with a household of 13 members was able to pull her household from Step 2 to Step 9 on the LADDER OF LIFE by combining her disability pension and accident insurance to invest carefully in land that she now rents out. She continues to look ahead and plans to open a shop on the land to secure her position and stabilize the household income. Furthermore, inheriting substantial assets not only increases a household’s immediate wealth, it tends to correlate with participation in associations, access to credit, and better standing in the community.

Access to micro-credit has benefited both poor and non-poor, particularly in urban but also in some rural communities.

Financial institutions, including micro-credit associations that concentrate on women, are found in urban Bir Anzarane, Khalouta and Oufia N’talat, as well as rural Ait Messaoud and Fom Zaouia. Life stories reveal the practical effect institutions such as Al Amana, Zakoura and “Solidarity without Borders” have had on household fortunes.

Box 4. Micro-Finance in Morocco

The micro finance sector emerged in Morocco at the beginning of 1990s to finance micro enterprises and serve people, especially women and rural populations, both of which had been excluded from the traditional banking system. In 1993, the Association Marocaine pour la Solidarité Et le Développement, a Moroccan NGO, granted the first loan to a woman to start her new business. By late 1990s, many other micro finance institutions had emerged. Zakoura Foundation was established in 1995 on the model of the Grameen Bank’s system of solidarity groups and targeting of poor women. The Al Amana organization, launched with financing and technical assistance from USAID and the Moroccan government had over 100,000 active clients by 2003.¹⁵ As of 2006, there were three national and five regional micro-credit associations with an active portfolio of almost 675,000 loans – 66 percent of them to women - in the amount of 1,675 million dirhams.¹⁶

¹⁵ “Vision and Consistency: USAID Support on Al Amana and the Law on Microfinance in Morocco.” Consultative Group to Assist the Poorest.

¹⁶ Alberto Garbero, *El Amana Association: The Promotion of Micro-enterprises in Morocco*, and [http://www.microfinanceaumaroc.com/secteur.php\(4/13/2007\)](http://www.microfinanceaumaroc.com/secteur.php(4/13/2007)).

Although Khalouta lacks a micro-credit association office, people noted that it was possible to access micro-credit in other districts of the city. Credit associations have also aided mobility in the poorer Oufia N'talat (described in more detail later in this report), as well as in Ait Messaoud, to which a representative from an association in Rabat comes every 15 days. Loans from the Agriculture Bank and credit institutions appear important for both community and individual mobility in Fom Zaouia and Khalouta, where households borrowed to invest in house construction, purchase of durables, festive events such as weddings, as well as in productive activities.

Of stable non-poor households, three of the four in Fom Zaouia, along with one household that moved out of poverty, two of the four stable non-poor in urban Khalouta (along with one household that had moved out of poverty) had used loans from the Banque du Crédit Agricole. In some cases they used the money for consumption, such as a wedding feast (although this can also be considered as an investment in social capital). Only one stable non-poor household in Khalouta had received a loan from a micro-credit institution, however.

In contrast to wealthier households that use their incomes, assets, and ownership of property to obtain bank loans, those below the Community Poverty Line often failed to qualify for bank loans because they lacked a stable salary, title deeds on their land or house, or other forms of required guarantees. In Khalouta, of the three households that fell into poverty, Abderrazak, a young entrepreneur running a grocery store, was unable to borrow from the bank because he lacked a title deed to use as a guarantee for a loan. Saâdia, whose household had fallen below the Community Poverty Line, was unable to obtain a bank loan because her husband's income as a carrier was irregular. Ahmed, who sold clothing at a weekly market, had had previously been able to obtain goods for resale on credit from his suppliers, but when his suppliers stopped providing credit because their business was hit by competition from cheap clothing imports, Ahmed was no longer able to finance his own business. For these households, a conveniently located micro-credit association may have made a difference between downward and upward mobility.

Poor health or disability of a family member or death of a breadwinner, constrains mobility.

Many life stories of people at middle levels of the Ladder of Life document their fall after they or another family member became ill. In some cases people were forced to sell land, dairy cattle, or equipment to cover the costs of treatment and/or transport to the nearest city with a hospital. The story of Mohamed, 54, exemplifies the impact of illness on household fortunes. Over ten years, Mohamed fell from level 7 to level 3 on the Ladder of Life, despite his veteran's pension. Although he had received a regular salary, he had not been able to save enough to buy a house because was helping his father pay off accumulated debts. As a result, Mohamed now rents rather than owns his own home. When his father became ill, Mohamed borrowed money to pay for his treatment, repaying the loan over time. His father died in 2003. Mohamed himself suffers from asthma, which limits the kind of work he can do to supplement his modest veteran's pension and also entails monthly outlays on treatment. He had a benefit plan, but lost it because he hasn't been able to make his monthly payments.

Poor health, then, appears to be one of the factors that also keeps the poor in poverty (and perhaps derives from their poverty). Other examples include a masseur in Oufia N'talat, and a widow who occasionally cleans, both of whom also beg. Both are afflicted with illness in the family. The

masseur's wife is diabetic, while the widow lost her husband 10 years ago. She began cleaning, but became rheumatic two years ago, and now can hardly work.

Wealthy families, including the chronic rich who maintained their wealth, were equally subject to bad health, but either had health insurance, as civil servants, or had enough wealth and different sources of income that they could pay for treatment without impoverishing the household. Other households managed to increase their prosperity level, but did so in spite of large medical expenses that strained their resources (and undoubtedly limited their ascent). For Fatima, a 46 year old divorced woman who now runs a pastry café and telephone kiosk with her sister in Bir Anzarane, purchasing the house in which they run the business enabled her to move from level 5 to 6 on the Ladder of Life. She also benefited from the fact that Bir Anzarane (unlike Oufla N'talat) already had telephone service in 1995. She sold a piece of land inherited from her father in order to buy this house, after using all the money obtained from sale of the family home to treat her father's illness (he died in 2001) and her mother's cancer. One can imagine that without the large medical and funeral expenses, Fatima and her sister would have been even more upwardly mobile during this period.

Women were particularly vulnerable to impoverishment and downward mobility when their husbands become disabled or ill, although this was more marked in the poorest, agriculture-dependent and traditional communities, and less marked in urban and more prosperous rural communities. This issue will be discussed in more detail on the chapter on gender differences in mobility patterns.

Position on the Ladder of Life varies also during the life-cycle of a household.

For some households, mobility varies depending on whether they are just setting up an independent household, have young children to feed, clothe, and educate, have adult children who contribute incomes to the household, or are transitioning from salaries to pensions, with health complications of old age. Abdesselam, 34, from Oufla N'talat, moved from 1 to 4 when he started running a collective oven. Although he hit bottom (level 1) of the Ladder of Life when his grocery store in Marrakech failed, Abdesselam was consistently helped out by relatives, and was able to return to his parents' home, where he then started his new and successful project. Thus, if one takes a longer view of Bensalem's economic trajectory, it appears that the period he spent in poverty was only a brief sojourn between leaving his parents and then returning to start his business with their support.

The age of children can significantly influence the direction of household mobility. The household of Khaddouj, a married woman of 50 living in urban Khalouta, moved from 4 to 9, substantially above the poverty level, when her children entered the job market. One now works at the nearby sugar refinery, and another works with her husband, who is a carrier. She and her husband borrowed money to send her third son to Spain, from which he now sends remittances. Khaddouj and her husband are now saving the remittances so they can send a second son to Spain. Salah, a 55 year old man in Khalouta, experienced a fall of three steps, from 8 to 5, when he moved from a soldier's salary to pension with three young sons (aged 7 to 14) to support.

Mobility is a dynamic and complex outcome of many factors

The foregoing discussion indicates the variety of factors that affect whether a household remains where it is, or moves up or down the Ladder of Life. Yet as Box 5, below, illustrates, mobility and vulnerability cannot be predicted by any single factor alone.

Box 5. Hassan: A case study

Income stability, community infrastructure, climatic and health risks, and home ownership – play out in a variety of ways depending on the circumstances of each household and capacities of individual members. The following example illustrates the dynamics of this process. The life story of Hassan, a 35 year old civil servant in Oufla N'talat, demonstrates the significance of a stable salary for upward mobility (Hassan moved from 1 to 4 on the Ladder of Life). In 1995, Hassan was a casual laborer. In 1996, however, through the intervention of a family friend, Hassan began working for the commune. Having a regular salary from the state made it easy for Hassan to take out two loans through a local micro-credit agency to build a house. After obtaining a raise, he took out a third loan at the Agricultural Credit Bank, which offered lower interest rates, to furnish his new home. His new job, which includes pension and benefits, “put an end to a whole period of suffering... I ask fewer questions of the future.” The other important economic event was acquiring his own home -- it gave him a shelter for his children, and allowed him to stop wasting money on rent. For Hassan, having the right contact at a critical point in his life gave him financial stability. Being able to demonstrate this stability gave him the opportunity to access capital through local financial institutions, which in turn, allowed him to purchase an asset that can now buffer him if he confronts unexpected expenses or hardships

CHAPTER 3: MOBILITY AND VULNERABILITY: A CASE STUDY OF FOUR COMMUNITIES.

Four patterns of upward mobility and vulnerability to falling

In order to get a balanced picture of the dynamics of poverty in Morocco, it is important to look only at mobility and movement out of poverty but also at vulnerability, that is, the risk of falling into or even falling within poverty. While vulnerability itself may be hard to observe, our methodology makes it easy to identify fallers as well as communities where falling is more common. Presumably these communities and individuals had some characteristics that elevated their risk for falling or made them more vulnerable. By looking at individuals and communities that fell, in terms of objective characteristics as well as their own explanations of why they fell, we can understand what contributes to vulnerability. Furthermore, by comparing them to individuals and communities that did not fall, we get a picture of how they are different and why some of these differences increased or reduced vulnerability.

The information gleaned from the Ladder of Life exercise, in which focus group participants rank where each household stood ten years ago and at the time of interview, facilitates assessment and comparisons of mobility and vulnerability.¹⁷ Mobility and vulnerability can interact with each other in four conceivable ways: both can be low, both can be high or a combination thereof. These combinations can be seen in four of the nine Moroccan communities surveyed, according to the following matrix.

Table 2: Matrix of mobility and vulnerability for four communities

	High rates of falling	Low rates of falling
Low Mobility	Igourramene-Tizi	Ait Hammi
High Mobility	Oufla N'talat	Khalouta

Mobility and vulnerability in the four communities below exemplify how factors identified in Chapter 2 have played out in different contexts. The communities with high rates of falling, for example, were either heavily dependent on agriculture, and thus affected badly by recurrent droughts (Igourramene-Tizi), or on informal sectors of the economy that were vulnerable to changes in local demand such as construction and trade (Igourramene-Tizi). Both communities had relatively poor infrastructure, which people viewed as impediments to investment and mobility. Communities with low rates of falling were both relatively large communities with at least a few enterprises that provided salaried income (sand and rock quarries in Ait Hammi, the sugar refinery in Khalouta), as

¹⁷ Although men and women performed this exercise separately, this analysis uses the data from the men's Ladder of Life discussion. For these four communities there was relative consensus between men and women, although across communities, men's assessments were based on a narrower range of economic factors, while women tended to consider well-being more broadly.

well as a large enough demand for goods and services (Khalouta) that households were able to diversify and thus reduce risk.

As the examples also demonstrate, large urban populations appear to offer a greater range of livelihoods for entrepreneurial households to find their niche. The two high mobility communities in this sample were also more open to women’s participation in the labor market, which also helped households improve their standing, and for both, international migration was an important livelihood strategy.

Igourramene-Tizi: Low mobility but high vulnerability to falling.

The poor, rural community of Igourramene-Tizi exemplifies the grimmest scenario, one where people have little opportunity to rise out of poverty as well as little protection from falling. The table below shows that the population is largely poor, and according to the men’s focus group, that over the past 20 years, nine households fell into poverty as opposed to only three households that moved out of poverty. Overall, 37 households experienced downward mobility as opposed to 27 that moved up.

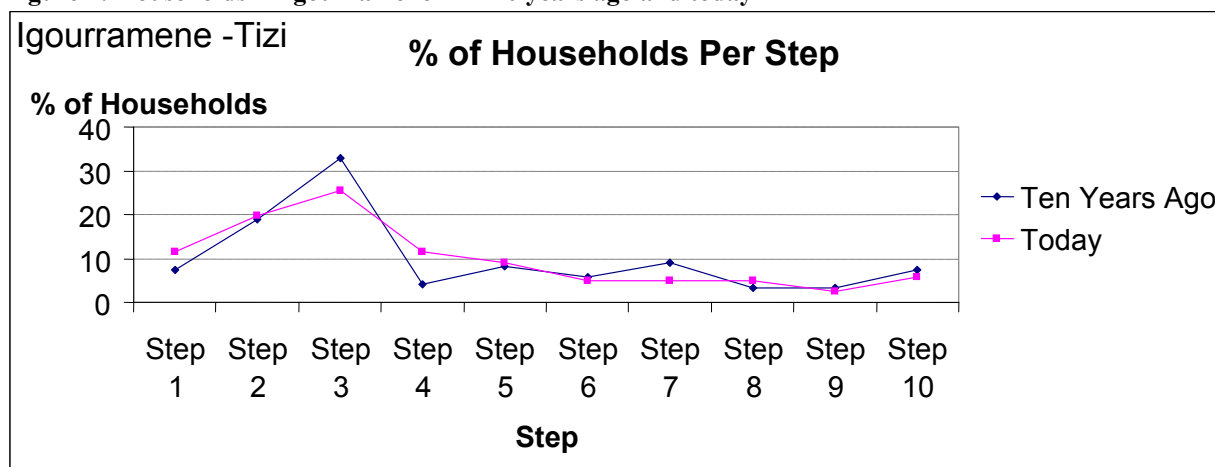
Table 4: Igourramene-Tizi: Patterns of mobility in the past 10 years

	Men’s FG	Women’s FG ¹⁸
Step Just Below CPL:	6	5
# Rising	27	22
# Falling	37	26
# Stagnant	58	60
# Total	122	108
# Moved out of Poverty	3	10
# Fell into Poverty	9	6
# Starting rich	28	24
# Starting poor	94	76

The graph below depicts a community that has experienced either stagnation or a net falling effect, i.e. increased poverty, in the last ten years. Over this time, the percentage of households on the bottom rungs of the Ladder of Life has generally increased, while the proportion on the top rungs has generally decreased.

¹⁸ Although women did not rank households very differently from men, their placement of the community poverty line resulted in more households moving out of than falling into poverty. Another reason for the difference may be that women ranked only 108 households, while men ranked 122.

Figure 2: Households in Igourramene-Tizi 10 years ago and today



An analysis on the household level reveals the dynamics behind this stagnant to decreasing net prosperity. Figure 2, below, illustrates which level each household was on ten years ago and where they rank today. It shows a community slipping into poverty in response to declining opportunities.

Very few households are moving up and/or out of poverty...

Focus group participants in Igourramene-Tizi placed the community poverty line between steps 6 and 7. The right side of the graph shows that only a very small percentage of households have moved out of poverty, with only 3 households out of 122 moving from below step 7 to above it. Even among the non-poor households, few moved up-- one moved from 8 to 10, two from 7 to 9. At the same time, the left side of the graph shows that people below the poverty line remained largely stagnant--most people at steps 1, 2 and 3 now were also there ten years ago.

Whether the poor are less likely to move up than the non-poor, however, is unclear. The poor performance of the primary livelihood, agriculture, the dearth of alternative opportunities to diversify livelihoods, and pervasive corruption, disproportionately affect the poor. But in a community where mobility is low throughout the economic spectrum, the poor do not actually appear less able to progress than the more prosperous. Interestingly, discussants asserted that people at steps 1, 2, and 3 have the hardest time rising out of poverty, the Ladder of Life reveals that households on these steps were equally or even more likely to rise than those starting at higher steps.

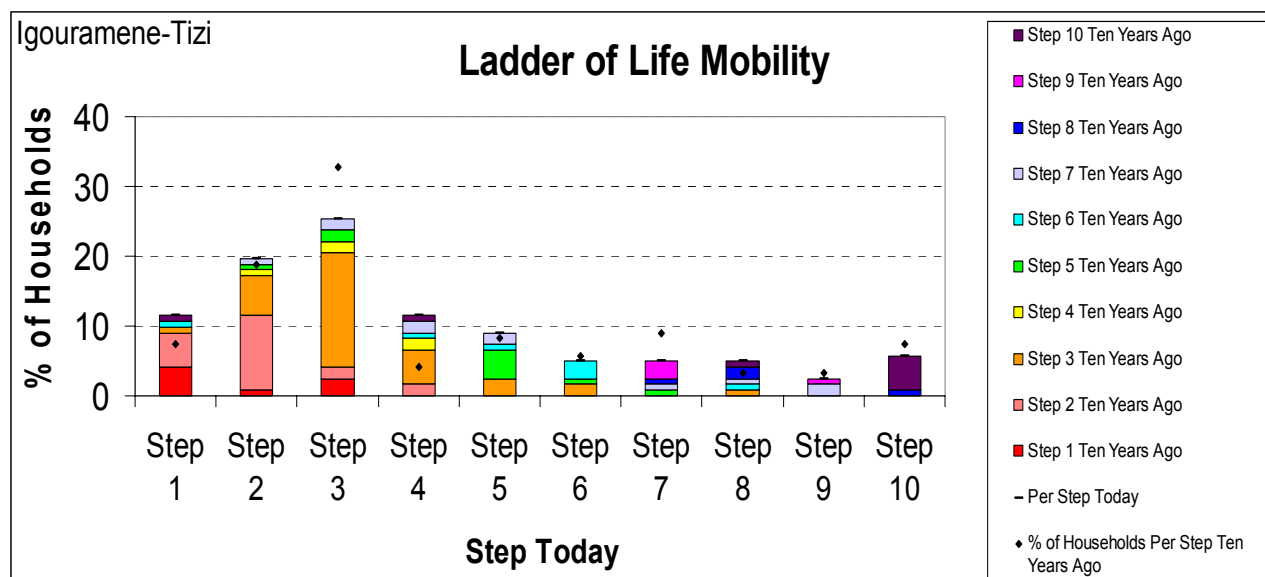
...And not even the wealthy enjoy immunity from falling.

The left hand side of Figure 2 shows downward mobility within poverty: more than half of the households at step 4 ten years ago are below that today, more households fell from step 2 than rose from step 2, and a significant percent fell from step 3 to step 2.

Yet vulnerability was not confined to households that started poor. Perhaps the most unique aspect of vulnerability in Igourramene-Tizi is that relatively wealthy households were at least equally -- if not

more -- susceptible to falling, many quite far. Focus group discussants suggested that people who own agricultural land or have relatives abroad are unlikely to fall. Yet the Ladder of Life shows that people did fall into poverty from steps 8, 9 and 10. Thus, thirty percent of households above the community poverty line fell into poverty over ten years. Two households fell from the top step, 10, into poverty, one to step 4 and one all the way to step 1. Most of the households previously at step 7 fell into poverty, one all the way to step 2. So although the most prosperous households usually have some savings, assets and a reliable income that can shield them from economic shocks, no one is really immune from falling in this community.

Figure 3: Igourramene-Tizi: Household position now and ten years ago.



Qualitative data, including interviews and focus groups, sheds light on the local causes for low mobility and high vulnerability in Igourramene-Tizi.

Declining agricultural outputs, lack of alternative employment opportunities, and obstacles to entrepreneurship constrain mobility.

In addition to recurrent droughts that had reduced agricultural incomes in Igourramene-Tizi, men argued that growing households had contributed to increased competition for jobs. They argued that clientelistic relationships further regulated access to economic opportunities, particularly among those without social or political connections. The isolation of this community, 20 km from the nearest market, meant that it constituted its own primary market. Thus, declining incomes reduced local demand, which in turn local producers and increased poverty. As women explained, “trade is not a steady source of income, it is subject to market fluctuations” and “purchasing power is decreasing.” Men described specific constraints to business, such as the lack of credit facilities. Poor infrastructure services, including lack of electricity and water, further hindered economic development and mobility, although hope was expressed that recent improvements in electricity and water system upgrades would facilitate local growth.

Shifts in agricultural demand, reduction of salaried employment, harassment of informal sector workers, and isolation contribute to pervasive vulnerability.

Although households that owned land and livestock were ranked higher on the Ladder of Life than people who worked for others, even these proprietors appear no less vulnerable to fluctuations in weather conditions and consumer demand. Reduced output related to drought likely accounts for some of the falls from relative prosperity into serious poverty. Moreover, fluctuations in national demand have also hurt local farmers. While about 30 households formerly earned their livelihoods cultivating mint, “people have now abandoned the cultivation of mint because it is no longer profitable.”

Vulnerability in Igourramene-Tizi has been compounded by the dependence of many households on salaried employment at two large agricultural firms. Both have substantially downsized, and the state-owned SODEA reduced many of their workers to part-time, “giving priority to the higher-level contracted workers and those with seniority,” according to one man. The redundancies therefore affected the poorest, least skilled and youngest workers the most.

Providing informal transport is one of the most common livelihoods after agriculture, and it is equally precarious. Due to the poor road conditions and quality of their vehicles, drivers are constantly plagued by mechanical failures and accidents—much more so than they would be if only roadworthy vehicles were allowed to operate. Drivers of unregistered taxis are also forced to bribe officials on a regular basis to let them operate their vehicles, and thus, their capacity to engage in this livelihood remains subject to the whims of officials.

As in the other communities, Igourramene-Tizi lacks social safety nets, formal or informal, for people unable to work. Particularly because women in this community are not likely to be independent economic actors, families can fall into abject poverty when the breadwinning male(s) become sick or die. Furthermore, given the high levels of chronic poverty in the commune as a whole (34.1 percent), there is little likelihood that informal networks of friends and family can provide sustained help.

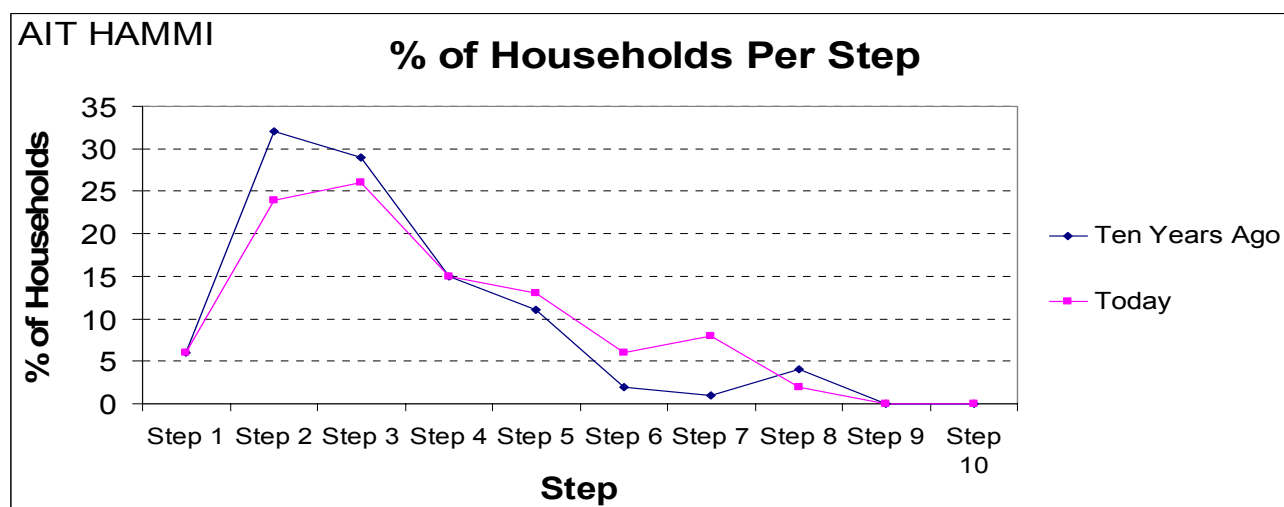
Ait Hammi: Low mobility and low vulnerability.

The situation in Ait Hammi, a moderately prosperous rural community, is less dire than in Igourramene-Tizi for reasons discussed below. While households in Ait Hammi have experienced only modest upward mobility, with slightly higher percentages of the population at higher steps of the Ladder of Life and slightly lower percentages on the lower steps today than 10 years ago. Yet the majority of the community remains in poverty (defined by men and women as below step 6), as in Igourramene-Tizi.

Table 5: Patterns of mobility in Ait Hammi

Step Just Below CPL: 5	Men's FG	Women's FG
# Rising	38	37
# Falling	16	28
# Stagnant	46	35
# Total	100	100
# Moved Out of Poverty	14	26
# Fell Into Poverty	5	7
# Starting Rich	7	15
# Starting Poor	93	85

Figure 4: Ait Hammi: Mobility out of poverty over the last 10 years



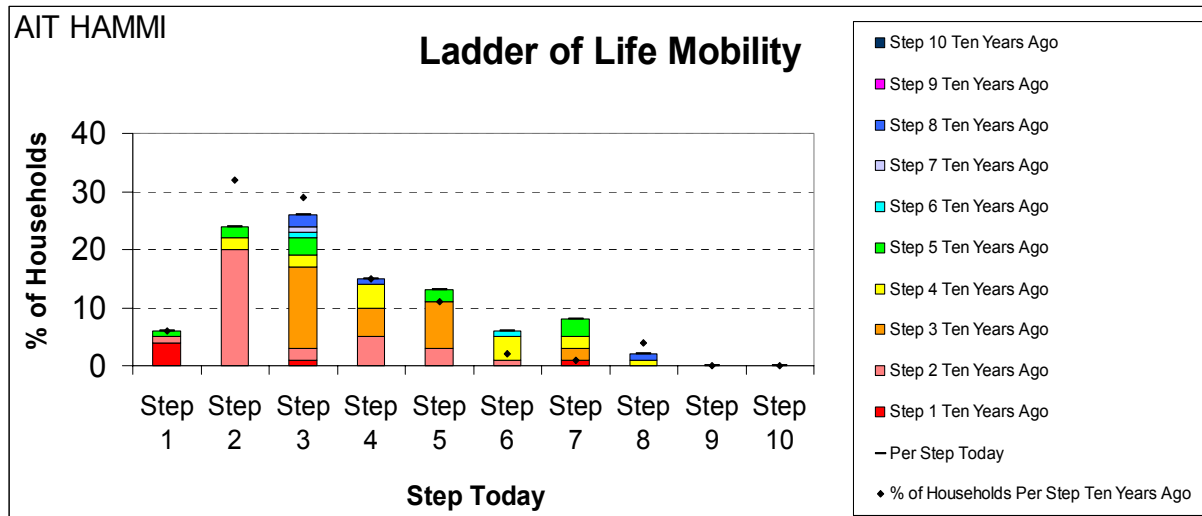
Assessing the household movements that underlie the community’s low aggregate mobility out of poverty, however, reveals an important difference from Igourramene-Tizi. Far fewer people fell are in Ait Hammi – only 16% (as opposed to 30%) fell into poverty-- and those that did fall did not fall nearly as far, as can be seen in the graph below. The majority of households at steps 1, 2, 3, 4 and 5 today either started there ten years ago or rose there from a lower step. In fact, the poor appear less vulnerable than the rich in this community. About a third of the households that started at step 2 rose. No one fell and most households rose from step 3. Finally, more households rose than fell from step 4. While those who started at higher levels were more likely to fall, none fell to steps 1 or 2.

In Ait Hammi, most falls comprised only a few steps. The largest fall in Ait Hammi was five steps, whereas the largest in Igourramene-Tizi was nine steps. Yet, while households in Ait Hammi do not fall as dramatically as in Igourramene-Tizi, no level of affluence assures invulnerability. Several households that started at the highest steps fell, many to just below the poverty line. Three of four households at step 8 ten years ago are in poverty today. The only household at step 7 and one of the two households at step 6 also fell into poverty. While the circumstances of these households are

unknown, it is possible that those who prospered ten years ago were heavily involved in agriculture and that the decline in this sector impacted them particularly adversely.

The limited mobility or stagnation indicated in the graph below is confirmed by women’s perceptions that “we have lived in this community all of our lives and we didn’t feel any change in the last ten years.”

Figure 5: Ait Hammi: Household position now and ten years ago.



As in Igourramene-Tizi, challenges to agriculture and livestock breeding, lack of industry, population increase, inadequate infrastructure and services, and corruption constrain mobility.

The principal livelihoods in this large community 25 km from Beni Mellal city have been agriculture and stockbreeding, both of which suffered several blows in the last decade. The drought dried up the springs which supplied irrigation water, and there were no wells to take up the slack. In addition, record low temperatures during the winter of 2004-2005 damaged crops and livestock. Obstacles to livestock breeding include stringent sanctions on using local forests for grazing.

Ait Hammi has also experienced steady population growth, spurred by 1992 state imposed penalties on grazing in the nearby national forests. These measures hurt local inhabitants dependent on forest resources, including herders and charcoal makers, driving many of those living in nearby mountains into Ait Hammi. As women explained, “The inhabitants of the mountains have come down to the village center because they cannot use the forest any more for grazing.” In contrast to residents of urban Khalouta and Bir Anzarane, who attribute improved services and business opportunities to population growth, in Ait Hammi, the population influx is seen as simply overburdening existing infrastructure and social services. Moreover, because there were no schools in their mountain communities, the new population is largely uneducated.

Women stressed the lack of industry, as well as poor infrastructure and social services, as reasons for low mobility in the community. They say “we haven’t seen any new projects except for a few primary schools but we still lack a middle school and doctors. There is a training center for girls but it rarely functions... we don’t have any factories or secondary schools, and this causes our children to be unemployed.” Finally, corruption plays the usual role in limiting the mobility of the poorest by rewarding the rich and well-connected. Men complain that it is “difficult to obtain business permits except for elected officials’ families and the rich.”

While dire poverty is always hard to escape, even some of the poorest are upwardly mobile in Ait Hammi

Men acknowledge that those at step 1, who lack all assets, have no skills, work only sporadically and have dependent children, will have great difficulty rising out of poverty. However, the Ladder of Life reveals that a third of the households originally at step 1 moved up, one fully out of poverty. An even greater percentage of those at step 2 moved up. Thus, while poverty may be self-perpetuating for some households, mobility out of poverty is not impossible for even the households at the bottom of the economic ladder.

Households in Ait Hammi are less vulnerable than those of Igourramene-Tizi due to more diverse livelihoods and opportunities, access to financial services, opportunities for women, and collective economic organizations.

Despite the lack of industry, Ait Hammi does offer more diversity of opportunity than available in Igourramene-Tizi. Most notably, sand and stone quarries have been functioning, and have employed additional people at the same time as agriculture and livestock rearing have declined. As one man explains, “this is how the people of Ait Hammi could hold their lives steady, since every curtailed activity is replaced by another one that hires the workers.” While this source of employment, and the associated infusion of capital into local markets, helped stabilize Ait Hammi’s economy, people have found other opportunities to diversify.

Both men and women stressed the importance of the dairy cooperative for household and community mobility. While the cooperative is open only to those prosperous enough to own a cow, it helps them to maintain and profit from their asset by assisting them in marketing milk, importing new varieties of cattle and exchanging milk for feed. Through the cooperative, households that otherwise may not have been able to acquire, maintain and profit from a cow can use collective bargaining, collective market power and risk sharing to lower the cost of inputs and increase profits. The village has similar smaller organizations for activities such as the breeding of goats. By contrast, in Igourramene-Tizi, the only cooperative organization managed the water supply but had no investment capacity.

The growth of local financial services has also enabled the diversification of income generating activities. The men cite increased “access to investment and economic opportunities that allowed the development of some local initiatives -- phone boutiques, sewing shops, small trade” -- as a positive factor in recent years. Several men and women mention borrowing from the Agricultural Credit Bank in order to “invest in the purchase of more livestock or agricultural lands.” Access to credit reduces people’s vulnerability not only by increasing their overall prosperity but also by allowing them to smooth consumption and to raise capital without selling productive assets.

As in Igourramene-Tizi, female-headed households that had suffered the illness or death of the chief breadwinner were among the poorest and most vulnerable. But while widowed or fatherless women in Igourramene-Tizi were described as largely helpless, at best begging or working irregularly, in Ait Hammi, several of these households were able to remain stable, or at least curtail their fall, when the remaining women in the household went to work. Zahra, described below, is not unique among the more empowered women in Ait Hammi who managed to prevent economic shocks from becoming household disasters.

Box 6. The case of Zahra: Taking over after a father's death

Zahra explained how she has maintained her household at step 4 over the last ten years, despite the death of her father. “For me just to keep my family at this level is a success. After my father died we stopped receiving his pension We didn't have anything to eat so I went with my neighbors to their boss.... After explaining my situation, he accepted me for employment if I could prove to him that I was not ‘spoiled.’ When we received the rest of my father's pension I changed professions. I made a deal with the headmistress of the sewing shop to clean her house in exchange for training in the profession When I had saved a little, I bought my own sewing machine together with a girlfriend, and then I began to work for myself and to have my own customers.”

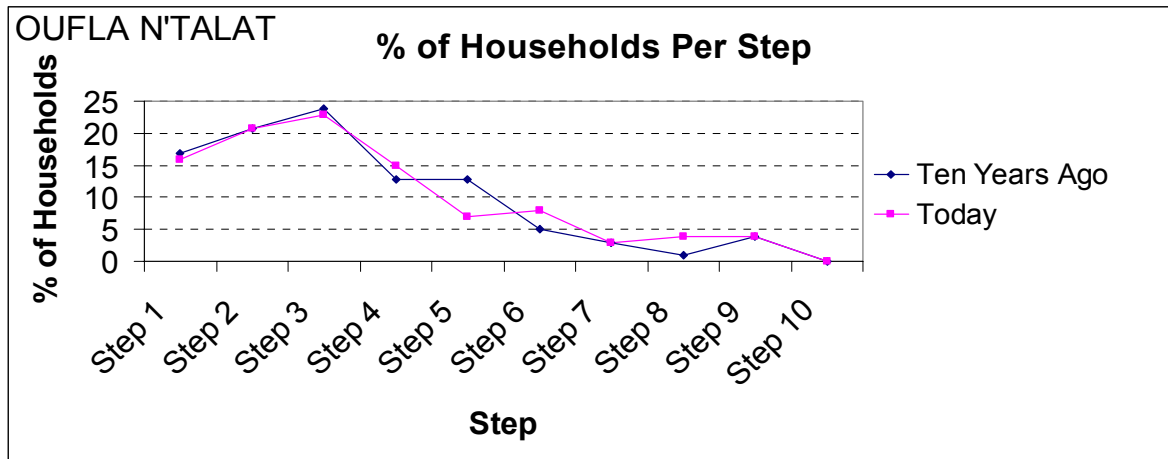
Oufla N'talat: An urban district with high mobility and high vulnerability

The two urban communities discussed here both experienced relatively high upward mobility, but different degrees of vulnerability. One possible reason for the higher mobility of the urban communities is the greater opportunity to diversify sources of income in the more populous, varied, dynamic urban environment. A district in the town of Imintanout (pop. 17,051), Oufla N'talat has experienced net upward mobility in the last ten years. The percentage of households at steps below the poverty line (in this community between steps 4 and 5) has remained constant or slightly decreased, but the percentage of households at several steps above the poverty line—particularly at steps 6 and 8-- has increased.

Upward mobility is as possible for the poor as well as the non-poor

Interestingly, popular perception about poverty traps and actual findings from the household sorting exercise differ. During discussions, focus group participants in Oufla N'talat asserted that upward mobility from levels 3, 2 and particularly 1 was impossible, with women claimed that “from these stages, people can only stagnate or fall,” and that movement from step 1 is almost impossible as people on this step “don't have any steady work; they are mainly sick people who are unable to do anything”.... They cannot progress because all they do is consume.” Yet the Ladder of Life data directly contradicts this proposition. Of 17 households listed at step 1 ten years ago, 9 progressed, two moving out of poverty and one ascending up to level 8. Likewise, of 21 households originally at step 2, ten progressed and ten remained stable. The Ladder of Life suggests that, rather than being mired in poverty, the poorest residents of Oufla N'talat are actually among the most mobile. Examination of life histories of mobile households that started on Step 1 did not actually conform to the stereotype of indigent people hopelessly by disability, age, or laziness, but rather were those who had descended from a higher step (through change in their household situation, business failure, etc.), but who had the personal and social resources to pull themselves back up.

Figure 6: Oufla N'talat; Mobility over the past ten

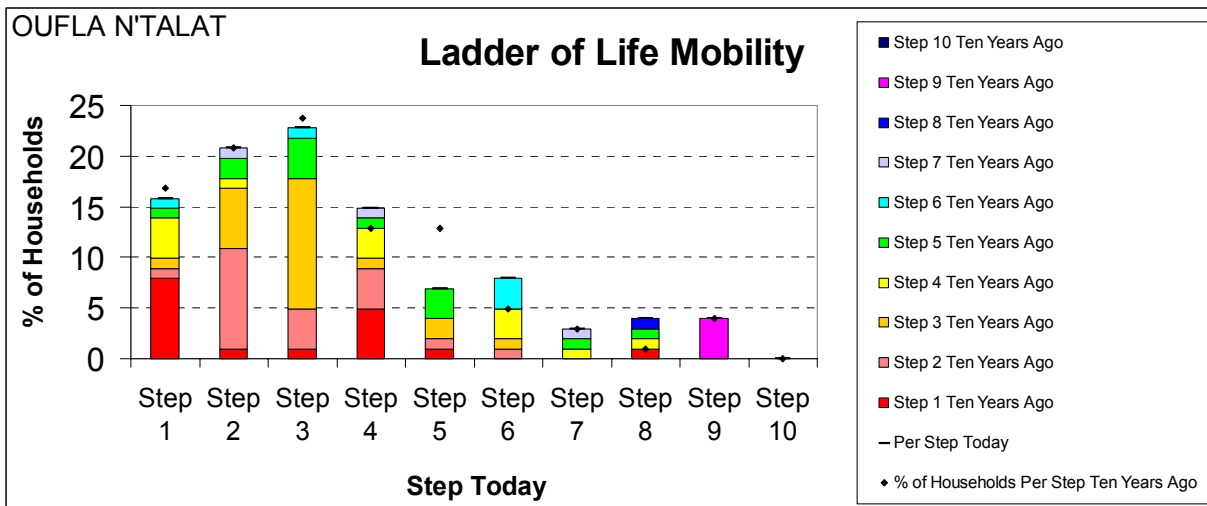


The household level analysis shown in Figure 6, however, also reveals that while many households in Oufla N'talat have moved up and out of poverty, many others fell into poverty or became poorer. Demonstrating mobility, several of the households at step 1 ten years ago have moved to steps 4, 5 and even 8. Roughly half of the households originally at step 2 have also moved up at least one step. During the same period, more than half of the households originally at step 7 fell into poverty (several as low as step 2). Of the households originally near the poverty line at steps 4 and 5, almost as many have fallen as have remained stable or moved up.

Affluent households are relatively secure in Oufla N'talat

Yet not all residents of Oufla N'talat are highly vulnerable. Everyone at steps 8 or 9 ten years ago remains there today (although this suggests a ceiling on mobility, since the only households at the top step today are those that were also there ten years ago.) Men argued that the households at this level will not fall because they have well-diversified livelihood strategies, including income from “their investments, their retirement pensions, the sale of gold jewelry, and renting extra lodging space.” The women explain that this level of prosperity becomes self-perpetuating as “these people can invest their money in profitable enterprises, allowing them to improve their financial resources even further.”

Figure 7: Oufla N'talat: Household position now and ten years ago



Mobility in Oufla N'talat derives from migration, steady/salaried incomes, entrepreneurship, access to credit, and better access to electricity

As in most communities surveyed for this study, men and women in Oufla N'talat cited migration of a family member as a key mobility strategy. Men and women describe the households that had family members working in Europe as both the most prosperous and the most dramatic movers. The men's focus group also gave an example of how internal migration fueled one family's rise: "When a member of a household returns from a big city and opens a boutique in the community, this brought up everyone in his family

Focus group discussants also explained how the combination of steady income and entrepreneurial investment enabled upward mobility. They emphasized the important distinction between salaried work and engagement in informal and/or irregular activities in construction, hauling of goods, and even begging. Salaried employment, especially of more than one household member, allows people to save, smooth consumption and accumulate assets. The men describe a household exemplifying this phenomenon. "Those who have a regular work and children who support them [are likely to experience upward mobility and prosperity]. For example, Mr. Yahia is a civil servant and his three daughters are all teachers married to civil servants -- his progress never stops." People with steady incomes augmented their rise by investing their savings in additional income generating activities.

For those without enough capital, access to credit played an important role in mobility. Oufla N'talat has two new micro-credit organizations that provide small loans and assistance for entrepreneurial activities. While discussants acknowledge that these organizations have not changed the aggregate prosperity of the community, they have enabled individual households and particularly women to develop, augment or diversify their livelihoods. The men note that access to credit has particularly helped skilled workers who hover just below the poverty line: "They can progress easily, because they have a profession and experience and they know what to do with money. If this category can have access to credit they can repay it and develop their activity."

Abdesselam, a married man of 34 in Oufra N'talat, exemplifies the importance of credit to mobility. He managed to move from 1 to 4 on the Ladder of Life by starting the collective oven that is now the main source of income for the eight members of his household, including his parents. He borrowed from Al-Amana and Zakoura: "The conditions were simple – the presentation of the national identification card and notarization of another form. The repayment was easy because I worked hard to make my project succeed."

Finally, both men and women named the advent of electricity in the district as one of the two most positive events of the last ten years. Electricity has contributed to economic mobility, and reduced vulnerability: it has enabled people to be more productive and it has reduced property crimes, which had become rampant under the cover of darkness.

A relatively poor community, Oufra N'talat shares some of the constraints experienced in Igourramene-Tizi and Ait Hammi.

Focus groups suggest, again in contrast to the way in which they ranked actual households on the Ladder of Life, that prosperity has actually declined in the last ten years in Oufra N'talat. Women described unemployment as a continuing challenge: "There are no factories or economic enterprises in the city that can create jobs and an economic dynamic in the region. Our children want to work but there is nothing in this city." Men complain of the strain from population growth as well as the difficulties of supporting large families: "The only thing that has changed in the last ten years is an increase in the number of inhabitants.... It is difficult to progress here because you must work to provide for ten people, all of whom are your responsibility." And despite recent improvements, infrastructure remains inadequate and a hindrance to economic development: "The roads are poor, full of holes and impassable in the rain."

Lack of opportunity to diversify, and lack of safety nets compound vulnerability in Oufra N'talat

Vulnerability in Oufra N'talat derives in part from the fact that many households depend on a single or main source of income. Despite its urban status, with just over 17,000 residents, Oufra N'talat is still relatively small. Thus, even small fluctuations in demand for goods or labor or costs of inputs can jeopardize entire household livelihoods. The drought has affected people who depended on incomes from working on nearby farms. Furthermore, daily workers, masons, and haulers of goods never know when they will work. New restrictions on construction have significantly hurt the construction industry: "The resources of people near the poverty line are limited and they are affected by the smallest crisis (e.g. drought, decrease in construction) that hits the region," noted one man. Moreover, situated on the slope of a mountain, Oufra N'talat is subject to periodic flooding and material damage after heavy rains.

In Oufra N'talat, people also mention substance abuse, an issue never suggested by their rural counterparts as a cause of vulnerability and falling. Men noted that "a fall is likely because of poor health or an increase in expenses, the cost of goods and also because of alcoholism." "Others fall

because they have bad habits, such as alcohol and drugs.”¹⁹ As the chapter on youth explains, the use and abuse of drugs and alcohol is a more pronounced problem in the urban areas.

Khalouta: an urban district with high mobility and low vulnerability

Khalouta came into being around 1965 as a shantytown on agricultural land near a new sugar refinery. By 1980 it was the biggest district of Souk Sebt Ouled Nemma, a market city of about 51,000 people. The name Khalouta means “mixture,” a reference to the heterogeneous population, composed of people who have migrated to the district in the last 40 years from provinces near and far.

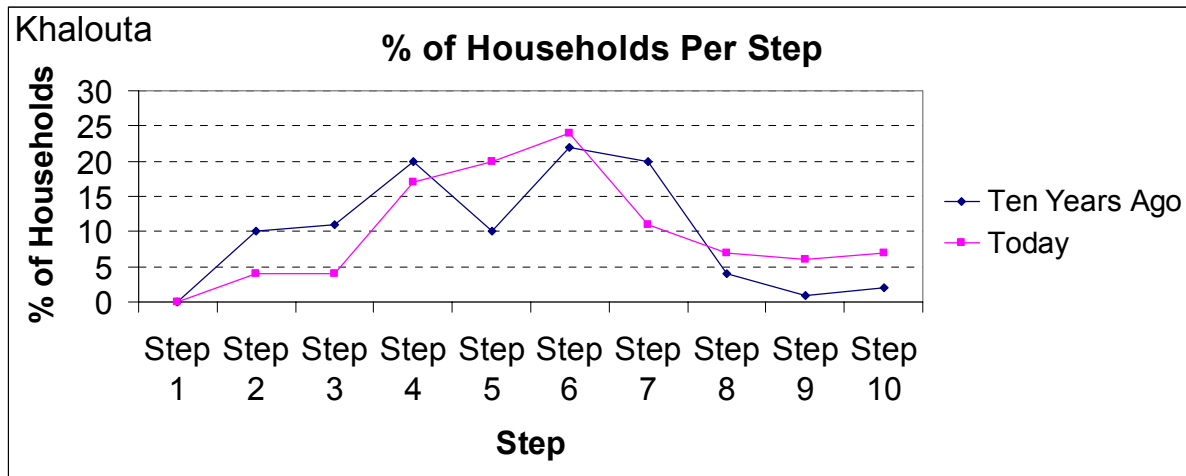
The poor are among the most mobile, but those just above the poverty line appear the most vulnerable.

Khalouta has experienced increasing prosperity in the last ten years, and enjoys a combination of mobility and low vulnerability. Today, the percentage of households at steps 1 through 4 is lower and the percentage of households at steps 5, 6, 8, 9, and 10 is higher than ten years ago. While the trend of increasing prosperity holds generally, an aberration appears right around the community poverty line (in Khalouta between steps 6 and 7), with more people just below poverty (at step 5) and fewer people just above poverty (at step 7).

While some ubiquitous constraints on mobility exist in Khalouta, the Ladder of Life clearly demonstrates that even the poorest can rise. As Figure 9 demonstrates, even the poorest households in Khalouta are moving up the Ladder of Life. In fact, those who began the poorest proved to be among the most mobile in the district, with at least half of the households originally at steps 2, 3, and 4 moving up.

¹⁹ Oufia N’talat, Focus Group, Men

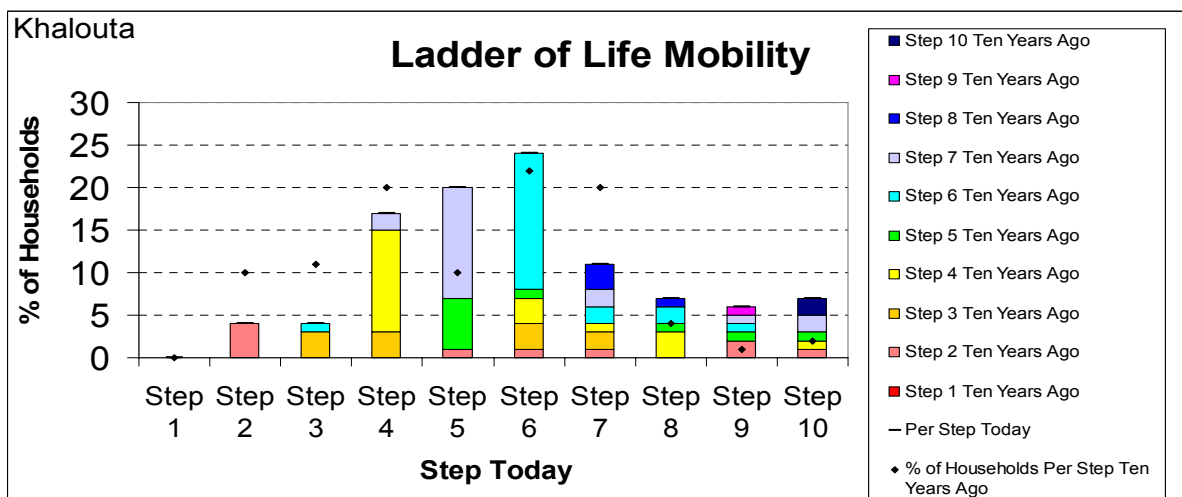
Figure 8: Khalouta: Mobility trends over the past ten years.



At the same time, the household level analysis reveals that in contrast to Oufila N'talat, relatively few households are falling, especially *within* poverty. None of the households originally at steps 2, 3, 4 or 5 fell, while only one household fell from step 6. Many of these households even moved up. Of ten households that started at step 2, six moved up and four moved out of poverty. At the other end of the well-being spectrum, no households from step 8 fell into poverty, while no households from steps 9 and 10 fell at all.

The only significant falling trend occurred among households that started on step 7. Fifteen of the twenty households originally just above the poverty line fell into poverty over the last ten years—thirteen to step 5 and two to step 4.

Figure 9: Household position now and ten years ago.



High upward mobility associated with a diversified economy and a growing domestic market., participation of women in the labor force, and migration abroad.

The wholesale market is one of the most active in the region; a nearby sugar refinery provides dependable seasonal income; agriculture provides daily wages; and many people derive incomes, albeit unstable ones, from provision of goods and services. Many households in Khalouta have benefited from these diverse offerings: “They adjust every activity to constitute a support to the other and so that each fills the deficit of the other.”

While many communities see population increases as a drain on scarce resources and unwelcome competition for scarce jobs, Khalouta discussants consider in-migration “leads to the development and the urbanization and the creation of a more dynamic economy here.” The new arrivals to Khalouta are spending money and fueling the economy, particularly the construction industry as they build new houses. This creates a dynamic of prosperity in which migrants arrive, find work, save money, make purchases and build houses, thus providing employment for yet newer migrants. Women also pointed out the positive political consequences of this migration, “has drawn the attention of those responsible to the planning problems.”

Another factor possibly contributing to this dynamism is the diversity of Khalouta, whose population is regionally and tribally more mixed than those of other sampled communities. Such diversity can be associated with a greater access to a broad range of skills, opportunities, and less rigid patterns of hierarchy or social exclusion than found in more settled homogeneous communities.

Migration of both young men and women has benefited the district by contributing remittances to household income and by infusing capital into the economy through local investment and expenditure. Women noted that “there is more work, especially in masonry, because construction is increasing thanks to the contributions of the migrants.” Young migrants with disposable income have also improved the market for goods and services in Khalouta: “migration makes trade in the district good (especially when the migrants return in the summer) ... people exercise other activities, such as cleaning and selling clothes, to meet the needs of the newcomers.”

A relative exception among the studied communities, the active participation of women in a broad range of livelihoods—from seasonal farming to working in Europe—has propelled both household and community mobility: “There is no longer a difference between men and women in this district, I saw women who unload or load a truck of goods more quickly than men do.” Both men and women acknowledge the benefits. Men acknowledged that “the women have easy access to work; it is a good thing for the families.” Women are able to adapt their employment to fit with other activities and responsibilities. “Sometimes women are able to work from 6 to 9 in the morning, to earn some money, and then return home to do something else.

Thus, another reason that households in Khalouta enjoy relative stability is the active role of wives and daughters. The life story of Halima demonstrates this phenomenon: “Our household was able to maintain its welfare thanks to my husband’s work in the sugar refinery and to the transfers from our daughter abroad; our son’s transfers are no longer regular. We invest our money in agriculture since we possess agricultural lands in the area.” Thus, although her emigrant son, normally the chief breadwinner, provides decreasing support to the family, Halima’s family has retained its standard of living thanks to her daughter and husband. The most dramatic testament to the economic

contributions of women in Khalouta involves migration abroad. While in many communities, it is not acceptable for women to travel even small distances to school or leave the house alone, in Khalouta, more young women than young men have migrated to Europe.

Although the poor are among the most mobile, households with irregular incomes cannot save or invest, and thus struggle to get ahead: “My husband and my sons are daily workers with irregular incomes thus just let us cover our daily needs and don’t let us get ahead.” Moreover, people complain that the lack of infrastructure, particularly good roads, within their district, hinders the transport of goods and hurts small businesses.

Those just above the community poverty line show greater vulnerability than those at the bottom or the top of the Ladder of Life.

Khalouta also experiences low vulnerability because so many people own a fundamental asset—their own home—thanks to the relatively inexpensive price of land in the area. Home ownership shields people from vulnerability by enabling them to save money that can sustain them through at least temporary downturns. It eliminates the need to pay rent, thus reducing the amount of basic expenditures required to survive lean times. Finally, rooms can be rented or the house can even be sold, all of which can help a household mitigate income shocks. Home ownership is likely responsible for braking the descent of those who fell from just above the poverty line to just below it. While economic decline remains possible, property ownership prevents the moderately prosperous families of Khalouta from falling into abject poverty—a phenomenon which occurred in both of the high vulnerability examples cited above.

Unfortunately, focus group data from Khalouta does little to explain the one striking exception to this picture of low vulnerability—the relapse into poverty of households originally just above the poverty line. Male focus group participants unanimously expressed the belief that at step 7, households were no longer vulnerable (except in the case of extreme illness), a perplexing contradiction to results of the household sorting exercise, according to which 75% of households that were on step 7 ten years ago have fallen into poverty, the bulk to step 5. A possible explanation is that this particular step is largely dominated by people practicing small trades and businesses. These activities – especially the small shops vulnerable to local effects of globalization such as changing import regulations and to changing local demand -- may have declined relative to other industries that are booming, reducing the viability of their livelihoods and changing their relative position (even if not their absolute incomes) to other households in Khalouta.

Households at the top of the Ladder of Life at steps 9 and 10 ten years ago are least vulnerable. None have fallen from this level. These households had significant assets and savings from a combination of profitable sources, including large businesses, remittances from abroad, and even supplementary enterprises that mitigated shocks as well as diverse sources of income. More interestingly however, researchers note that they also have considerable informal power to set prices and wages at levels that ensure their continued profit.

CHAPTER 4: WHAT IS THE IMPACT OF LOCAL GOVERNANCE ON MOBILITY?

A decade of reform

Since the late under King Hassan II, and especially after the revision of the Constitution in 1996, Moroccan society has undergone a number of changes. Spurred by a new king viewed as more sympathetic to the poor, human rights conditions improved, a more progressive family code was introduced, there was open discussion of corruption and clientelism, and some economic reforms were introduced. Electoral reforms initiated by the king resulted in greater transparency in the 2002 parliamentary elections and the 2003 local government council elections, which were characterized by the US State department as “well administered.” Because the reforms have not introduced strong institutions that could limit the monarch’s power, however, political scientists have characterized these reforms as supporting modernization rather than democratization.²⁰

In the last decades, the national government has successively devolved responsibilities for service delivery to the local level and implemented related reforms on intergovernmental transfers (1988 and 1997), the structure of local revenues (1989), the credit and financing system (1992) and accountability in local financial management. A further thrust toward decentralization in 2002 gave municipalities more autonomy and encouraged local officials to take a more active role in community development. Yet the government’s approach to poverty reduction remained top-down, with little consultation by central planners with the public, despite the development of civil society organizations and public programs such as the Social Development Agency. According to World Bank project documents for the National Initiative for Human Development (INDH, described below), “Although Morocco has instituted a decentralization process since the 1960s, the level of autonomy of local decision-makers has so far been constrained by extensive central oversight and the legal obligation for pre-approvals for nearly every local financial, investment, borrowing and budgetary decision. Attempts at empowering local officials have been hampered by misallocations of responsibilities (planning, operations and investment) among the different tiers of government and considerable variations in capacity at the various levels of sub-national governments.”²¹

The INDH, recently initiated by the Government, introduces community participation as an approach to improve local governance and reduce poverty.

Morocco’s INDH

The aim of INDH is to improve inclusiveness, accountability and transparency of decision making and implementation processes at the local level to enhance use of social and economic infrastructure and services by poor and vulnerable groups. Launched in May 2005 by King Mohammed VI, the INDH is intended to consolidate recent political achievements by promoting economic, social and cultural rights of citizens in order to reduce economic and social disparities. The first phase (2006-2010) targets over 400 rural communities and 250 urban neighborhoods. Calling on lessons from previous development programs, INDH relies on bottom-up participation of the communities in planning and implementation of development projects and investments. All decisions are made at the local and provincial level by

²⁰For a fuller discussion of this issue, see “Morocco: From top-down reform to democratic transition?” by Marina Ottaway and Meredith Riley, *Carnegie Papers Middle East Series. No. 71. September 2006.*

²¹ PAD, Project to Support the National Initiative for Human Development, Oct. 17, 2006, p.2.

committees composed equally of civil society representatives, elected officials and local government officials.

Discussions with men, women and young people in the surveyed communities revealed widespread consensus that the relationship between local officials and citizens was changing, there is more freedom to discuss social ills such as corruption, and they have benefited from improved infrastructure services. This chapter begins by discussing these perceptions in greater detail, with the observation that while perceptions may not always coincide with “reality,” they are important because they shape how people evaluate their environment and make economic choices. The second part of the chapter focuses on local government provision of infrastructure and service provision, and the study participants’ assessment of the significance of decent roads, electricity, drinking water, sewage treatment, accessible and good quality schools and health facilities to household and community mobility.

Perceptions of political change

Courts and the media are perceived as fairer and more independent than before.

In several communities, people asserted that the courts and the media have become more independent, that their rights were more respected and that they could obtain important information more easily. In Ait Hammi, for example, these views have changed attitudes towards the judicial system and their local leaders: “Before, people didn’t feel protected against injustice. People could not protest about what they had to put up with. Before, we couldn’t bring up the wrongs committed by governmental representatives in front of a court. But today we can. We are supported by lawyers, newspapers... Nowadays, people realize they have rights. They feel protected by the law ... It is even possible to file a complaint against local officials. If you say your rights have been trampled on and that you have witnesses, you can sue him. Ten years ago, local officials could beat up and insult people.”

Increased availability of radio and television, thanks to increased rural electrification, has complemented a stronger media. Now, some people claimed, the truth cannot be hidden anymore. In Bir Anzarane, people noted the increasing importance of the media in their everyday life. In Oufia N’talat, the changes are quite visible. A man explained that “newspaper nowadays differ greatly from newspapers in the 1970s and even the 1990s. TV has changed as well. They have unraveled many hidden truths. Nowadays, nothing can be veiled. Everyday, we read things in the newspaper we couldn’t even imagine reading before.”

Elections are described as fairer and more transparent.

According to most discussants from urban Bir Anzarane, and Oufia N’talat, as well as poor rural communities such as Ait Yahya-Ait Abdellah-Ait Mechkok, and Tamessa-Tissyan-Azendo, the 2003 local government council elections were freer, fairer and more transparent than previous elections. People commented that they had been able to select their representatives freely, without political pressure, and felt that their future depended more on their initiative than before. Not only were they

freer to vote for candidates whom they chose, more people could stand for elections and local leaders were likelier to represent the interests of their electorate.

Participants from the men's focus group in Oufla N'talat were particularly positive. They described the 2003 elections as "a very important victory for our community. People are proud to be represented at the local council. They are happy to have somebody who helps them obtain administrative forms and documents. The elected official is seen as their spokesman. He has brought them hope." Men from Ait Yahya-Ait Abdellah-Ait Mechkok concurred: "especially during the last elections, which were fair and transparent... people were able to vote for the man who would protect the interests of the community." Women from the same community observed that "before, people could use their wealth to achieve fame and success, but for the last elections, some have won without using either corruption or food."

In Fom Zaouia, Khalouta and Ait Messaoud, focus group participants characterized local democracy as more formal than substantive, with candidates still able to use money to buy votes and power. One person from Khalouta noted that "economic power can lead to political power. If you have money, you can buy anything, even votes for an election...and if I have political power, I can increase my economic power using corruption, relationships, and networks." Another man observed that "before elections, people agree to elect one person, but in the end, they change their mind for 100 dirhams, and vote for the corrupt official."

Some people feel that their leaders are likelier to solicit their views.

The transparency of the 2003 local council elections empowered at least some people to become more assertive and demand more contact with local officials. Discussants said that officials could now be sued and demoted for incompetence. These changes have even affected youth, characterized as formerly indifferent to politics. According to men from Bir Anzarane, "Even young people have started to get interested in politics. Before, they would avoid political parties, but with democracy, people have become aware of many things ... we have left our caves and have become more open to the world."

People expressed mixed views as to the responsiveness of their leadership. Some praised officials for consulting more with citizens. In Ait Yahya-Ait Abdellah-Ait Mechkok, and Oufla N'talat, officials were said to be more responsive than in the past. As a male focus group participant in Oufla N'talat commented, "Nowadays, there is more freedom of expression, so the point of view of elected officials has changed and they have started asking citizens for their opinion and their interests." In Ait Yahya-Ait Abdellah-Ait Mechkok, men noted that "we know our representative very well. We contact him every time we have a problem." Men in Igourramene-Tizi were also positive -- "People in the community are being consulted. We know that some assemblies and meetings are regularly held in our community, and we are more aware of what is happening during these meetings. Promises are being kept. Local leaders have become more modest and more easily accessible than before."

But there were dissenting voices in these communities who felt that decisions were still made by small groups of people. "It's always the same small number of people who take the decisions" noted someone from Igourramene-Tizi. Local officials in Fom Zaouia were accused of pretending to care

about the demands of the population before elections: “Elected officials never keep their promises. So-called infrastructure projects are a mere slogan local officials use to win elections.”

Interviews from Oufla N’talat present vivid examples of the tensions between locally perceived needs and government investment decisions. Oufla N’talat is, according to some, part of a city that could benefit from tourism, but whose potential was not properly exploited. “The elected official is with us, but can’t do anything,” confessed one person. Instead, government officials (but not the recently elected and popular official mentioned earlier) were said to have made investment decisions without consulting the community at all. Discussants accused these officials of having wasted tremendous amounts of money to build a café and a swimming pool. As one man complained, “Nobody with a clear mind would undertake such projects here. It is obvious that for our city, which doesn’t even have breathable air because of the sewage smell, a swimming pool is not a priority. Who will use this swimming pool anyway? Certainly not our children, because we won’t be able to afford the entrance fee. Eventually, they won’t even clean it regularly, and the pool will become dirty and bring all kinds of diseases. This project can only worsen the economic situation of our community.”

... but women remain marginalized in public life.

On the one hand, women in most communities felt their lives had improved due to better infrastructure access (particularly water and electricity) and that they have more rights as a result of the national government’s commitment to reduce gender disparities. In some communities, women feel more empowered to vote and participate in the local political life. Nevertheless, female focus group participants still complained that “important decisions are taken only by 2 or 3 men. The opinions of women, however, are never taken into account.” A female focus group participant from Khalouta, an urban and more progressive district, pointed out that “locally, political power is not distributed fairly, because women can’t run for elections. We have never seen a women being elected and people don’t consult with women when they make decisions about electricity cuts or waste management -- and people say we take part in decisions!”

In addition to not being consulted, women felt their needs were ignored: “Women would like to have leisure, cultural and training centers, but these projects never see the light because elected officials don’t care.” In Foug Zaouia, the women’s focus group alleged that lack of consultation had “even triggered clashes between the population and elected officials, like the time when people opposed the creation of a water supply system because they deemed it too expensive.”

People are unclear about their local officials’ actual scope of authority.

Although local officials in fact have limited authority and resources, discussants often credited them – or blamed them -- for things beyond their control. Some attributed improved infrastructure to the efforts of their local officials, who they felt had at least demonstrated a willingness to listen to citizen demands for better roads, waste management systems, and wider access to the water and electricity networks. Male focus group participants in Igourramene-Tizi, for example, praised their local officials for recent infrastructure improvements: “The local official currently in office communicates with us and takes the interests of the community into account Our community is progressively becoming more prosperous. We now have access to clean water and electricity, and we have a school

nearby.... Local officials in our community have provided basic infrastructure, such as water, electricity and better roads.”

Increased freedom for civil society

Reduced restrictions on non-governmental organizations has allowed them to expand and take on new social and civic responsibilities

Now that the government is more accepting of non-governmental organizations and associations, these organizations are playing a more prominent role in some communities. Men and women said they felt freer to join such organizations, although these remain limited. In Ait Hammi, for example, the men noted that most organizations were “only open to a few members of the community, not to all of them.” In Ait Messaoud, women observed complained that there were no associations, with the exception of “one association that comes from time to time, but it is from Rabat.” In the more dynamic Foum Zaouia, however, there were more references to associations. One man described his own members: “I am a member of a housing committee, of an educational association because I’m a teacher, of a development association and of a trade unionI think it is important to be part of a structure that contributes to the development of our country.”

Elsewhere, associations are gaining momentum through the involvement of youth. Men noted that “in Bir Anzarane, you have an association called Bouabad Al Atlas (gates of Atlas) that focuses on education and social programs. The unemployed youths spend their time over there. They provide tutorials and classes to fight against illiteracy. They also organize conferences. These associations are open to any young people within the city.” The establishment of Oufla N’talat’s vibrant development association, described below, was supported in large part by young people.

Box 7. Oufla N’talat’s Development Association

The case of Oufla N’talat is the most striking example of synergy between local government and the emergence of a well functioning association. The official elected in the 2003 local council elections, described as truly representing the interests of his community, actively participated in the creation of the Oufla N’talat development association. This association is said to have helped the community tremendously in the last few years, socially, culturally and financially. According to the women’s FG discussion, “Oufla N’talat’s local association for development, which was founded by young people from the district two years ago, organizes cultural and sport activities, cleans the street and takes care of poor people and pupils. This association is behind 90% of our cultural evolution, but much remains to be done.... The association is doing a great job. Now we have somebody who takes care of our problems.” The association functions as a charity (providing school supplies and medicine to poor households, as well as sheep on ritual occasions), educational and cultural resources (tutoring to school children, and literacy training to women and girls), tries to raise community awareness of hygiene issues, was instrumental in connecting the community to a waste management system, and organized a cultural festival in 2004 during which young people offered music, dance and theatrical performances. Although the association has limited financial resources, it has built solidarity among poorer inhabitants. When catastrophe strikes a household, the association helps them financially.

Yet local associations were still criticized for lack of transparency and discriminatory practices. In Igourramene-Tizi, men explained that “only one association exists – the Amal Association, which manages the supply of drinking water. But some people feel discriminated against in this association

because some are asked to pay for their consumption whereas some others don't have to." Likewise, it is significant that all the participants in Foug Zaouia who claimed involvement in an association were from prosperous households situated at the highest steps of the Ladder of Life. It is likely that active participation in membership requires the kind of time, knowledge, and connectedness that people from the poorest households simply do not have..

Increased economic opportunities, but continuing corruption

Fairer business procedures have increased access to economic opportunities.

Men and women from communities at both ends of the mobility spectrum – Igourramene-Tizi, Ait Hammi, Foug Zaouia, Bir Anzarane, and Khalouta -- felt that the wealthy and well-connected no longer monopolized economic opportunities: "Ten years ago, people did not have the same access to economic opportunities... business permits were reserved for specific individuals in the community - large wealthy families, people close to elected officials. Now the situation has improved a bit, more people get permits, and local officials support people who want to start an agricultural enterprise, a cooperative, a craft shop or sewing business," explained informants in Ait Hammi.

Because local authorities granted business permits more easily (but not without cost, as noted below), men felt that people were generally freer to take initiative: "Local authorities no longer bridle local economic initiatives, either legally or by refusing to deliver business permits. A lot of small individual businesses have sprung up: TV shops, sewing shops, hairdressing salons, electrical engineers..." In the absence of political interference, local entrepreneurship and upward mobility are more linked to individual initiative and risk-taking, and the character of local competition, than on the goodwill of local officials. Men in Foug Zaouia thus note that "Local economic opportunities are influenced neither by politics, nor by governmental rules and regulations. Every citizen in Tagzirt [commune] can invest in an economic activity. His only challenge is to deal with competition and limited access to local markets."

The perceived tolerance of local authorities has two sides. In some cases, they tolerate infractions of the law in order to extort money, frequently from informal sector workers. For example, unregistered haulers and taxi drivers earn little, but must pay constant bribes to police officers. Women in Ait Yahya complained that "it's hard for *khattafa* [illegal haulers] to make a living because corruption is endemic. They take only 2.5 dirhams per passenger. It is very little, but they still manage to earn their bread and feed their children."

...although the rich still wield more power with local governments and

Nevertheless, the level of reported corruption and clientelism vary from community to community in their effect on the poor. In some communities, the rich were said to use bribes and political clout to obtain donated materials, jobs and business permits. This situation was particularly noted in Ait Messaoud, Igourramene-Tizi, Bir Anzarane, and Tamessa-Tissyan-Azendo: "It is quite difficult to obtain a permit without corruption. For some very poor people, it is even impossible to obtain such authorizations ... In a democracy, the same rules should apply to everyone ... our community is not a proper democracy because of our local leaders. Poor people can't benefit from the opportunities

offered by the central governments” says a male focus group participant in Ait Messaoud. In Bir Anzarane, the female informants echo: “Permits are not distributed fairly, but based on corruption and clientelism ... if you give money, you will receive your permit in two days, but if you don’t, you’ll be sent from one department to another until you give up your enterprise or pay the bribe.”

... poorly designed policies and procedures have hurt the poor.

In other cases, policies designed to restrict informal economic activities, together with and callous or indifferent officials are perceived as hurting the poor: Street vendors, for example, encountered problems with the authorities in Bir Anzarane. The regulation that commercial activities be conducted in an established market was said to hurt vendors. The men’s focus group explained that “there are problems with street vendors. All the local leaders say that they... do not have to foster economic development. They just apply rules and administrative regulations. Local leaders say they have created markets for street vendors -- but these markets are isolated.” Elsewhere, rigid application of rules made it difficult for the poor to access public services. In Ait Messaoud, for example, men mentioned that “authorization to bring electricity to the slums have been refused because the regulations forbid it.”

Similar problems have occurred in Oufla N’talat and Ait Yahya-Ait Abdellah-Ait Mechkok. New regulations made building permits contingent on presentation of a construction plan to the municipality. Informants claimed the new regulations were impractical because there was no city architect available in Imintanout to approve plans. As a result, the construction industry in Imintanout and nearby settlements, previously pivotal to their economies, has come to a halt, and was an issue that emerged in many focus group discussions. In Ait Yahya-Ait Abdellah-Ait Mechkok, for example, men explained that “as a result [of the new regulations], construction workers don’t have jobs anymore. This situation has harmed construction workers, but also related activities, such as carpentry, plumbing, construction materials.” In Oufla N’talat, men noted that “regulations on construction permits seriously hamper the development of economic activities.... It doesn’t make any sense to apply laws if the modalities of applications haven’t been thought of yet.” As noted later in this chapter, informal sector workers such as haulers of goods and taxi drivers face continual harassment from authorities who exploit their inability to meet permit requirements.

Improved infrastructure and social services

The first part of this chapter summarizes informant views of political changes – greater electoral transparency, fewer restrictions in civil society, and despite some difficulties obtaining permits, greater ease in starting enterprises. If these changes have affected people’s confidence and sense of engagement as citizens, the expansion of infrastructure and social services to previously underserved communities has positively supported household and community mobility. These improvements, including new road links, integration into electricity and drinking water networks, and school construction, have improved the standard of living in many communities and in some cases encouraged emergence of new economic opportunities. Access to drinking water and electricity particularly has reduced women’s domestic burden, while better roads have made both labor and product markets more accessible.

Connection to the network of drinking water and electricity has dramatically improved daily life and perceptions of community welfare.

Easy access to running water has freed many women and girls from the daily burden of hauling water over several miles. Men in Igourramene-Tizi acknowledged that “before 2000, our women and daughters would waste considerable amount of time fetching water, 2 kms awayThey do it manually... and must carry heavy loads several times a day throughout the year, whether sun shines or rain falls. They have done this from the 1970s to 2000. At the beginning of the century, the fact those households now have running water has relieved women from this exhausting duty and marked the beginning of a new era for women.”

People linked improved living conditions and security to electrification. “Thanks to electricity,” men in Oufla N’talat commented, “our community has become more prosperous. Electricity has improved overall security as well as our average quality of live. Though you only have 50 percent of people connected to water and electricity system, those who have access to water and electricity give some to those who can’t afford getting connected.” Television, which can now be found in nearly all the surveyed communities, provides many, especially women, likelier to be illiterate, with a way to educate themselves.

The case of Igourramene-Tizi exemplifies shows how electrification can change the life of an impoverished community. Although located in a poor commune and characterized by low mobility of both poor and non-poor, women felt their lives had profoundly changed with the newfound opportunity to enjoy radio and TV. They were able to save money on electric lighting, which proved cheaper than candles. And refrigerators enabled households to preserve food and cool water: “Now, we can preserve the vegetables we buy at the weekly *souk* for the entire week. You only need a little money to live well now We can prepare fresh salads, as they do in cities.” As one woman put it, “We began to live as human beings instead of living to the rhythm of the chickens – going to bed early and rising early.”

Nor should the impact of such improvements on individual self-confidence be neglected. As Aïcha, from Igourramene-Tizi, notes, “I have hope and some self confidence because my life has improved a lot over the past 10 years: a school was built close to our community, we now have electricity, potable water, and telephones.”

Schools, together with electricity, facilitate trans-generational upward mobility.

Educational facilities allow children to receive an education and aim for better jobs, thereby enhancing the mobility of an entire household. Women from relatively well-endowed and prosperous communities such as Bir Anzarane easily made the link that “children who study well reap the fruits of their efforts. Those who have good diplomas can work hard to help the rest of the family.”

Indeed, education has been part of the Government’s reform agenda since the 1990s, with the development of the National Education and Training Charter. The Charter set a goal of universal enrollment of six to fourteen year olds and better quality of instruction. In the past 10 years, enrollment has increased significantly.

Table xx. School enrollment 1996-2006²²

Ages	1996	2006
6-11	2,545,700	3,290,900
12-14	977,500	1,347,900
15-17	626,900	888,900
Total	4,150,100	5,527,700

The quality of instruction, which the majority of informants felt had notably declined over the past ten years, and the persistence of gender and geographic disparities – with rural girls least likely to remain in school – are still significant challenges. Nevertheless, the construction of schools in rural communities that previously lacked any educational facilities has spurred optimism among parents. Women in Ait Yahya were pleased that “now that we have a school close to our community, we can send our sons and daughters there. This has improved the level of education in our community. After that, students who have completed their studies can find a job and a regular source of income.” Having a local school is particularly important for families with girls, given parental reluctance to let their daughters attend schools outside the immediate community.

Roads facilitate the emergence of new livelihoods.

Roads emerged as a crucial enhancer of economic opportunities. In Ait Yahya, men noted: “People in this community can now move in and out quite easily. Before it was very hard to travel because there were no transportation facilities, but now, all the goods are very close to us. Before we had to ride animals for long distances to buy something. We would lose tremendous amounts of time and energy.”

In addition to providing access to labor and commercial markets, roads are important to the small shops they pass, as men in Ait Yahya-Ait Abdellah-Ait Mechkok elaborated: “My business really started to take off in 2000. Thanks to the authorities, who built a road right in front of my shop, business has considerably improved and I have more customers.” In at least four of the surveyed communities, study participants noted how improved road links had increased demand for hauling and transportation services.

Inadequate infrastructure and social services particularly hurt the poor and limit their mobility

Given the importance of infrastructure to the general standard of living, the expansion of new livelihoods, and mobility, it is not surprising that communities with relatively poorer infrastructure services -- Ait Hammi, Igourramene-Tizi, Tamessa-Tissyane-Azendo, Ait Messaoud, and relative to the other urban sites, Oufla N'talat – were those with lower mobility and/or greater vulnerability. Even in more mobile communities such as Foum Zaouia and Khalouta, people complained that poor or absent roads and bridges and other basic infrastructure had constrained the expansion of economic activities and businesses. Women in Khalouta complained

²² Rachidi Radji, Morocco Education. Draft. March 2007.

that “roads are so bad that it prevents the economic development of the community. You can’t start a business. We’ve opened a café recently but had to close it because we weren’t making any money.”

Oufla N’talat: a forgotten city

Like the relatively more prosperous Bir Anzarane, Oufla N’talat has primary and secondary schools, health facilities and a weekly market. Its roads and sewage system, however, have severely deteriorated over the past 10 years. Heavy rains damaged homes built on the mountainside, led to periodic floods, and made roads impassable. Residents claimed that the sewage system damages residents’ health -- odors coming from the sewers were said to cause allergies among the children, and leishmaniasis (a parasitic skin disease that can lead to permanent deformation and disability) proliferated. Informants felt that the local economy would not improve unless the state helped their “forgotten city” by improving the basic infrastructure.

While most communities had experienced some improvement in infrastructure services, they complained about the deterioration in access to health care and education quality. As a result, some people dismissed the significance of political and economic reforms, because they hadn’t led to tangible improvements in their daily life. Women in Ait Hammi felt poorly served: “How can we say things have improved when no projects have been achieved, except a few primary schools in neighboring villages? We have no high school, no doctors. We have a training center for young women but it is not open on a regular basis Life in rural areas has become quite difficult, especially as the number of children per family is high. Expenses for food, school, health and clothing have increased.”

Lack of nearby schools disproportionately affects the poorest households, who were least likely to send their children (especially girls) outside the village to study. In Ait Hammi, mothers were concerned “the fact that we don’t have a high school in Tanougha [commune] has hampered the education of girls, because their parents are not willing to send them, via bus, to the neighboring village. The girls would indeed have to walk back home after 6 p.m., since the bus is very old and often breaks down.” The women linked the lack of schools with their children’s limited opportunities to get a job and help pull their family out of poverty: “We have neither high school nor factories, so young people are unemployed.”

In rural communities without adequate health facilities, such as Ait Hammi, Igourramene-Tizi, or Ait Messaoud, giving birth or falling ill could turn into a disaster. In Ait Messaoud, according to the women’s focus group discussion, “A woman about to give birth has no choice but to go to [the neighboring city of] Meknès. If she doesn’t find a taxi, she might die on the road Women in particular suffer from the lack of female practitioners, and are reluctant to consult male doctors. We need a nurse so that women can speak freely about whatever disease they have ... there are things women can’t say to a man People don’t have enough money to buy the treatment doctors prescribe. If you could see how hard our life is here, you’d cry tears of blood.” In such communities, it is the poorest that are most affected, since wealthier families can afford transportation, medicine, and bribes, and usually have the right connections to get better service: “Healthcare facilities are far from our community... and are too expensive for poor people. Compared to 10 years ago, things have improved, but corruption has increased. At the hospital, you don’t pay if you know somebody, but if you don’t know anybody, it’s no use going there.”

As a result, poor households depleted their assets, using savings and selling jewelry, even productive assets such as equipment, to pay for healthcare expenses. These families thus became even more vulnerable to other shocks and likelier to fall down the Ladder of Life. Elhoussine, from Tamessa-Tissyane-Azendo described the difficult time his family had gone through in 2001 and 2002 when his mother became ill: “My father would go with her to Marrakech and Rabat to get her treated. It was truly hard, because most of our income would be used to pay for the doctors and the medication. Despite our efforts, she died.”

Local governance and mobility

Since many of the potentially more far-reaching reforms are quite recent, it is difficult to assert a clear relationship between governance reforms, institutional functioning, and mobility in the surveyed communities. But there have been noticeable changes in local perceptions and expectations. In most communities a significant number of informants concurred that local elections were more transparent and local officials more accessible than in the past. These changes had stirred more interest in political affairs, even among women and youth, who increasingly chafed at their exclusion from political and public life.

At the same time, inadequate infrastructure and service delivery, continuing corruption and clientelism and strong gender disparities continue to impede household mobility and community prosperity. Without accelerated improvement in the standard of living and expansion of economic opportunity, many people in the poorer communities are likely to share the disillusioned sentiments of a woman in Oufia N’talat: “In Morocco, there is no democracy. I say that to be sent to prison but nobody pays attention to what I’m saying. Being in prison is better than staying here, in Imintanout. In prison, at least, I can have a bed, a blanket, eat beans and receive treatment for free.”

It is to be hoped that the Government’s new National Initiative for Human Development, described at the beginning of this chapter, will help to empower local communities and encourage greater local participation in public life. In addition, while the empowerment of local governments is important, central government intervention, whether through expanding infrastructure, improving access to good quality education and health care, or enforcing gender legislation, still remains essential.

CHAPTER 5: IMPLICATIONS OF GENDER FOR COMMUNITY AND HOUSEHOLD MOBILITY

Variation exists among women's economic trajectories

How do gender roles affect the mobility potential of households and communities? And conversely, how do communities shape or constrain the specific economic contributions of women? Data from the individual life stories suggested an intriguing dichotomy. Although half of the individual life stories are of women, many of them focus primarily on the economic decisions and trajectory of their husbands, because they had never been independent economic actors. Although many women had helped their parents with farming or herding, they functioned as unpaid workers and did not see themselves as playing an active role in supporting their households. In such households, when the male head of household died or became disabled, the entire family was likelier to move sharply down the Ladder of Life into poverty.

In some communities or households, women had more of a story to tell about their own economic history. In these households, following the death or disability of the man of the family, the wife, or in some cases the daughter, was more able to compensate for the loss of the breadwinner, and in some cases, to turn around the household fortunes and move the household move up the Ladder of Life. As aptly described by a men's focus group participant in Bir Anzarane, "Sometimes when the husband dies, things improve for the family. It was because of him that the family was poor. When the woman frees herself of him, she begins to manage things herself and improve the situation quickly. The husband was more a handicap for the family. I know several women who moved out of poverty just after the husband's death. One would say that poverty was buried with the husband."

Box 8: A tale of three women

The household of **Zaina**, 38, from **Igourramene-Tizi**, dropped from Step 6 to Step 1 on the Ladder of Life after her husband's death. A shepherd until her marriage, after marriage she was occupied solely in the home. Zaina says she didn't interfere in her husband's hauling business and didn't even know how much he earned: "Before my husband's death, I didn't lack anything. I had all that I wanted -- now it is completely different." Her husband's illness exhausted the family's savings, leaving a debt that Zaina repaid after selling her husband's truck. Now when Zaina crosses paths with her husband's old friends they ignore her, because "no one likes the poor." Similarly, in **Oufla N'talat**, the widow, **Jamila**, "became invisible" after her husband's death. During the life of her husband, a truck driver, Jamila was a homemaker. After his death, with small children to support, she eked out a living washing people's laundry. But for the last 2 years, rheumatism has prevented her from doing this work. Her children have left school and remain jobless. By contrast, the situation of **Ghita**, also in **Oufla N'talat**, improved in the last 10 years despite the disabling illness of her husband. In 1994, she began to look for work, beginning by cleaning homes, then finding work through her husband's cousin as a cleaning woman in an orphanage. Eventually she managed to become a cook there, doubling her salary. Together with her husband's pension and her own initiative, her household moved out of poverty from Step 1 to Step 5.

This chapter examines some of the reasons for these different trajectories. It begins by looking at the community context, including official and unofficial attitudes towards women's roles; prevailing practices regarding women's access to property and capital, either through inheritance or borrowing; and the kinds of economic opportunities available locally. Second, it addresses the question of how women's social, psychological, educational and other resources shape their actions within the household. We start by looking at the recent discussions over the place of women in Moroccan society.

The Government's gender policy is slowly making inroads

Gender inequality within Morocco has received much attention, both inside and outside the country. Following the accession of King Mohammed VI to the throne, it has received explicit attention from the government. An action plan was launched in March 2000 "following the publication of an alarming report on the marginal status of women and its social consequences. The report's findings were dramatic, but not surprising. A Moroccan woman dies every six hours in childbirth. 28,000 acts of domestic violence against women were reported between 1984 and 1998. Very few men go to jail or pay fines for these acts because of legal discrimination, police corruption and the absence of appropriate investigation techniques....Women are poorly represented in formal institutions of government. Among the 650 elected members to the parliament, only four are female. Of the 24,000 local and municipal council members, a mere 83 are women."²³ Literacy rates are one evidence of this disparity: in 2002, 64% of women were illiterate compared to 38% of men.²⁴ Women comprised only 35% of the Moroccan workforce.

Prior to the September 2002 legislative elections, the King reserved 30 seats from the 325-seat House of Representatives for females and now 34 women are in legislature, making Morocco the only Arab nation to have women composing 10% of its parliament. But perhaps the most significant reform thus far has been the 2004 Family Code, the *Moudawana*, described below. The Moudawana stimulated revealing discussions in the studied communities, and has clearly begun to affect how men and women see the role of women in Moroccan society.

Accompanied by an extensive information campaign, the Moudawana introduced reforms that have started to affect women's legal and social status, as well as public debate over women's role in the household and in society. It has increased the minimum marriage age of women to 18 (the same as men), banned forced marriages and allowed polygamy only under "compelling circumstances and stringent restrictions"; articulated women's right to property and custody of children in the event of a divorce, and mandated removal of degrading words for women in official articles.²⁵ Throughout the studied communities, discussants referred to the impact of the Moudawana on their lives. In Bir Anzarane, female discussants felt the reforms recognized them as citizens, independent of their husbands: "We are more free to vote during elections. Women can vote for their favorite candidate without being influenced by their husband. I voted for the candidate I wanted and had an argument with my husband. Women participate in the development of their social environment and freely benefit from available economic opportunities. Women are less scared of their husbands." In

²³ From Abdeslam Maghraoui, "Political Authority in Crisis: Mohammed VI's Morocco," *Middle East Report On-Line*. 2001. No. 218.²³

²⁴ USAID. *Annual Report*. 2002.

²⁵ *Moroccan Family Code: Unofficial Translation*. Global Rights. 2005.

Tamessa-Tissyan-Azendo, women felt the Moudawana had improved their status within the household: “Recently, our situation has improved... Before, a man could easily divorce his wife. He would give her 500 dirhams and send her to beg. Nowadays, the government has given women many rights. Husbands are obliged to share whatever assets they own with their wife after a divorce.”

The reforms have also elicited resistance from men across communities. As a male focus group member from Bir Anzarane observed, “At midnight, I see women and girls in the street or in front of their houses.... Four years ago, it couldn’t happen. The government has given much more freedom to women. We are harassed by TV -- you shouldn’t argue with women, you shouldn’t beat women -- women, women, always women! We men can’t act as we please anymore Men’s domination on women is seriously shrinking.” Similar sentiments were expressed in low growth, low-mobility communities. In Ait Yahya-Ait Abdellah-Ait Mechkok, young men from the youth focus group complained that “the state gave more liberty to the women because of the Moudawana. Now the men don’t have any liberty.” In Ait Messaoud, some men criticized the new law because they felt “dethroned of some of their rights.”

Community context affects women’s labor force participation

Not surprisingly, women’s independent economic role appears greater in the urban communities in the study. In part, this has to do with the greater diversity of livelihoods available to them. In most of the urban communities, women were able to find work in agriculture, but also in the service sector, in traditionally female (and low prestige) occupations. As Azeddine, a 47 year-old woman from Oufla N’talat stated, “In this region the woman finds work more easily than the man....the women work as cleaners in hotels, schools, orphanages, and in the hospital. The men are out of work; even though they study, they are jobless.”

In Bir Anzarane, where over 80% of the households have consistently remained above the poverty line, female focus group discussants observed that women were starting to compete with men in the labor market, especially in the retail sector. In their view, this was because shop owners trusted women more than men and felt a woman “attracts the customers because of her seriousness, her marketing.” Women in Bir Anzarane were also better informed and more proactive than their counterparts in the more isolated rural communities. They were likelier to protest against their husbands and push for education and the right to work: “The woman begins to know her rights and she contributes in the struggle against the ignorance.”

In Khalouta, a mobile urban community, women are active in the labor market, even in traditionally male jobs or as migrants supporting their families with remittances. Women’s economic behavior in Khalouta correlates with more progressive gender attitudes. For example, in the Ladder of Life discussions, men and women were likelier to mention the occupations and landholding status of both male and female household heads, in contrast to discussions in other communities that only mentioned the occupation of the male household head’s. When discussing gender relations, men and women in Khalouta described less inequality relative to that of other communities.

Especially in smaller and/or rural communities, although women worked hard, they were likelier to do alongside their husband as agricultural workers, or in the domestic sphere, rather than earning an income through independent livelihoods. This lack of economic independence is partly conditioned

by the social norms that dominate within these communities. A woman from Ait Messaoud declared that the man traditionally “assumes the responsibility of the household, the man is the protector of the household.” A female focus group participant from Tamessa-Tissyan-Azendo noted that “Boys have total liberty, while women only have partial liberty.” Not surprisingly, it is in these communities, to which many women moved after marriage, that their recounting of economic activities and decisions turned out to be the stories about their parents or their husbands.

Box 9. Gender and ethnicity: perspectives from Tamessa-Tissyan-Azendo

Women in this predominantly Berber community expressed envy for their Arab counterparts for their educational opportunities, better information, and greater freedom to move about the country in search of better economic opportunities. As one woman put it, “The girl in the Gharb [the more fertile and prosperous coastal plain] can go from her childhood to school since this establishment exists; the girl is thus taken away from the chores of the fields. The Arabic women have more liberty than we do, because they have factories, educated men and schools.” Another issue for women in Tamessa is that few of them speak Arabic, which limits their options to work in other cities, as well as their access to information available through the media. Women explained that “The community does not receive TV programs. All the women speak only their maternal language (Tachelheit), they don't know how to speak the Arabic language and we don't have the television to help us learn Arabic. The distance that separates this community from the city of Imintanout is less than 20 km but the lack of television affects the women deeply.”

Even in the most rural and traditional communities, however, women indicate that improved infrastructure, particularly water and electricity networks, have lightened their work load, made them feel less like beasts of burden, and thereby actually raised their status within the household. Although they didn't link infrastructure improvements with their own labor force participation, it seems likely that by reducing their domestic workload, it may free them up to work more outside the home.

Box 10. Women's views of infrastructure improvements

In Igourramene-Tizi, the installation of a water tower and a water management and distribution system meant women no longer had to walk up to two kilometers to fetch water, or haul the large buckets of water back and forth several times a day. Women were pleased with this change: “One is more rested, one can rise late without worrying about going to look for water.” The women utilized the saved time for other household or agricultural work. In addition, women felt they received more respect and attention from men: “I don't have anything to regret, one became better because one is less exposed in the sun, to the cold weather and to rain...Our clothes are cleaner and I feel I look more like a woman rather than an animal. Before, when I began to discuss with my brother or with my husband, they both answered me with a malicious smile, ‘Go look for water and shut up!’ It irritated me because they made me feel that I am born just for that. Now I don't hear this disparaging sentence any more.” Yet the advantages of running water in their homes have also created new restrictions in this traditional community. As one focus group participant explained, “we don't have an excuse anymore to go for a walk; our men became more authoritarian. They control our exits more and they ask a lot more questions.” If before, women used their forays for water as a daily opportunity to exchange news, they must now wait for feasts or celebrations to socialize.

Communities in which women can inherit expand their opportunities

In both rural and urban communities, inheritance of assets, particularly land or buildings, can place a household above the community poverty line. For instance, in Foug Zaouia, female focus group discussants placed households that inherited property on Step 9 of the Ladder of Life, and those without inheritances on Step 1. Inheriting substantial assets not only increased the household's immediate wealth, it correlated with greater participation in a range of associations, access to credit, and better standing in the community.

Some communities, however, do not recognize women's right to inherit. In Ait Yahya-Ait Abdellah-Ait Mechkok, where tribes own land collectively, women are not allowed to inherit land. In cases where women do inherit property from a parent, men often decide how to use the property or money. In other cases, women are often passed over, with brothers and sons inheriting directly from the deceased husband or parent. This practice is likely to change, even if slowly, since it is now outlawed by the Moudawana, which gives women equal rights to inherit and allows widows rather than their sons to inherit property after the spouse's death.

Many women who inherited property demonstrated their ability to invest it prudently. The family of Fatouma, a 55 year-old widow from Foug Zaouia, had lived in chronic poverty for 20 years. In 1994, Fatouma inherited some land. She kept some to farm and sold part of it. She used the proceeds to buy a tractor for her sons to use on the farm and a cow so she could participate in the local dairy cooperative. The rest she used to help another son to migrate abroad for work. Constantly looking for new ways to invest, Fatouma is now saving money to send her daughter to Italy.

By contrast, in communities where only men inherit, women complained that men squandered the inheritance, and the family actually moved down the Ladder of Life. In the community of Ait Hammi, Itto, a 60-year-old widow whose household had fallen from Step 7 to Step 3, reported that "after the distribution of [my husband's] inheritance between my two sons, they stopped working and began to sell their goods one after another. This is how we began to fall down the Ladder of Life." Women complained that men often used the money to purchase electronic goods, alcohol, and on certain occasions, women. Halima, a 35 year-old married woman, comes from a downwardly mobile household (from Step 6 to Step 3), also in Ait Hammi. In her view, "it was possible for us to acquire more goods but my husband managed our inheritance badly. The first investment was very beneficial, the purchase of the cow and the incomes of milk. But thereafter he sold it and he wasted his money." While one cannot assume that women would necessarily use inherited property more wisely than do men, their ability to inherit would empower them to contribute their own skills, judgment, and initiative to ensure that their inheritance improves the economic standing of their households.

Communities with greater access to financial organizations provide opportunities for women

Community leaders in the relatively more mobile and/or urban communities (Ait Hammi, Khalouta, Foug Zaouia, Oufia N'talat, and Bir Anzarane) note that in the past ten years, government and commercial banks as well as credit associations have become important sources of financing. In addition, micro-credit associations targeting women, such as Al Amana and Zakoura, are becoming more prevalent across Morocco. Both organizations are supposed to provide business training services to the women taking out loans, although this does not always happen. The fact that these

associations do not demand collateral, however, has given women in communities where they operate access to capital to start new businesses, expand existing ones, or just survive small crises. Mina, a 49 year old unmarried woman in Foug Zaouia, said her credit “helped [her] either to procure some facilities for the house or to enlarge [her] small trade of used clothes.”

For the most part, women in urban areas have a distinct advantage. Informants in Bir Anzarane, and Oufia N’talat have access to both Zakoura and Al Amana, while women in Khalouta stated that these organizations were inconveniently located in another part of the city. The only rural community besides Foug Zaouia with such an organization, however, is Ait Messaoud. Yet the existence of a micro-credit association is not enough; training is essential. A study by the French Development Agency (AFD) on micro-credit in Morocco found that “while credit sometimes leads to an increase in immediate income, it is not enough to ensure an activity’s medium-term development.”²⁶ Without training, women are likelier to use the loans to cover consumption rather than using them to invest. Focus group members reported that some women in Bir Anzarane fled the district because they could not repay their loans; others had to sell durables to repay them.

But notable successes also exist. The story of Fatima, 46, also from Bir Anzarane, illustrates how this divorced woman successfully deployed loans to augment proceeds from the sale of land that she and her sister, also divorced, had inherited from their father. Together, they used the money from the land to purchase a house in which they opened a phone boutique and pastry shop. To equip their businesses, they each borrowed 5,000 dh from Al Amana and Fatima another 3,000 from Solidarity without Borders. Although Fatima still worries about repaying these debts, the businesses have allowed her household to ascend from Step 5 to Step 6 on the Ladder of Life.

There is a two-way relationship between community mobility and women’s freedom to migrate abroad

In communities where it is acceptable for women to migrate, more households appear to receive remittances, an example of how women’s independent involvement in the labor market is important for lifting households out of poverty. Hada, a 49-year old divorced woman from Ait Hammi, receives remittances from her brother in Spain and now she thinks that “for more progress...I often think about my daughter, to help her to emigrate.” In Foug Zaouia, the phenomenon “arouses hope” and is creating a new feeling of independence among girls, who increasingly aspire to making a living for themselves. Overall, findings revealed that unmarried, widowed, or divorced women from urban communities were likelier to migrate abroad for work, while their counterparts in more isolated rural communities were fearful of leaving, even for other parts of Morocco. Zaina, a 38-year old widow, in Igourramene-Tizi, for example, expressed the desire to look for work in the city as a cleaner, but didn’t know how to go doing so.

One reason that even traditional communities such as Tamessa-Tissyan-Azendo are more willing to send young women abroad is that they are likelier to send their parents more money than do men. For although the few international studies that examined the relationship between gender and remittances

²⁶ “Vocational Training in the Informal Sector Report on the Morocco Field Survey.” Working Paper. Agence Française de Développement.

“have not revealed conclusive results,”²⁷ study participants asserted that daughters were likelier to remit money than men. One reason may be that men who marry abroad are expected to use their earnings to support their wives and children before remitting money back: “My sons don't regularly send me money because they have their own families,” complained a mother from Tamessa-Tissyane-Azendo. Women who married abroad were said to be freer to save it or more often than not, send it to their parents. As one focus group participant stated in Khalouta, their prosperity was “thanks to the transfer of our emigrant daughter abroad; our son's transfers are not regular anymore.”

Women's economic roles affect household and community mobility

With household support, women can significantly contribute to household mobility.

As noted in the first section of this chapter, household attitudes affect the degree of women's economic contributions. Supportive families give women the freedom to become economically more independent; in some cases, necessity forces male family members to relax restrictions on women in the family. Thus, as described in the following chapter in Box 13, Laila, a 20 year-old woman in Oufla N'talat, entered the labor market as a folk dancer after her father became disabled. Her income allowed her household to purchase a house and to move from Step 1 to Step 3 on the Ladder of Life. It is possible she could have further increased her income, but her brothers did not allow her to work in another city.

Women's access to jobs and credit is linked to her household's socioeconomic status

Gender barriers are not the only obstacles women face. Women's ability to be proactive and enterprising is, unsurprisingly, limited by the socioeconomic position of their household. Throughout the studied communities, information from the life stories documented how women from households above the community poverty line had more opportunities than those below it. Women below the poverty line often felt forced to accept sub-standard wages for their work rather than looking for better opportunities. As one woman explained, “Even though sometimes I feel that I am underpaid... I am in need of [the job]. Women from wealthier households were likelier to be well-connected, often through their husbands or fathers, and able to parlay their connections into better work. Indeed, the majority of interviewed women asserted that connections were often essential for finding jobs. As a 36 year-old married woman below the poverty line in the relatively poor urban community of Oufla N'talat, stated, it “is very difficult to find work without the intervention of someone else.”

The difference between the opportunities faced by the rich and the poor is highlighted in Box 11, below, which describes the experiences of two women from Ait Hammi, a large rural community characterized by a combination of low mobility and low vulnerability. Both women are unmarried and live in their family homes.

²⁷ Ramirez, Carlota and M. Dominguez and J. Morays. “Crossing Borders: Remittances, Gender and Development.” United Nations International Research and Training Institute for the Advancement of Women. Working Paper. June 2005.

Box 11. Zahra and Halima: The impact of class

Zahra is 29 and has been poor for the last ten years. After her father's death, neighbors helped her find work with their boss in a dress-making factory. However, the head seamstress made her pay to learn how to use a sewing machine. Since she didn't have any money, Zahra worked as a cleaning woman in the seamstress's home. After she learned how to sew, she still received lower wages than others in the factory, but she could not refuse the wages because she had no other income. Thus, it took her seven years to save enough money to co-purchase a sewing machine with a friend. Now, Zahra works on her own and is happy because it "allows [her] to sustain [her] family." Although she feels stuck in this profession, she doesn't have enough to invest to diversify into "other things besides this." In contrast, 30-year-old **Fadma** has remained rich over the past decade. When Fadma decided she liked handicrafts, her father paid for her training at a female Center for National Help (an economic association/school for women) to learn skills. Upon completing her training, she immediately got a well-paid job with one of the dressmakers who taught at the Center. She later decided to do something different. She continued to work until she found a position in a carpet factory. Here, she saved enough money in two years to buy her own machine, and now runs her own business.

Although both women were enterprising and willing to take risks, Zahra, who had to support her family, was forced to accept employment at lower wages. Thus, it took her twice as long to save enough to start her own business. Although content enough, she feels stuck at this level. Fadma, from a wealthier family, could pay for her training, and find a good position before moving to an even better job and then starting her own business. Similar examples can be found in communities as diverse as Ait Yahya-Ait Abdellah-Ait Mechkok and Bir Anzarane, where women from households above the poverty line had better access to good job opportunities.

As with employment opportunities, individuals or households already above the community poverty line also have easier access to credit. As Mbarka, a chronically poor woman from Fom Zaouia, stated, "I have big ambitions, but I lack financing capacity.... the most constraining factor is the access to financing for the creation of other activities and the extension of the existing activities." Her experience contrasts with that of Zohra, from a stable non-poor household in Fom Zaouia: "We always have access to credit because my husband's salary was our guarantee to the Banque du Cr dit Agricole."

Education and self-confidence affect women's economic activities, and thus, household mobility.

Throughout Morocco, female illiteracy rates are higher than men's. They reach 83% in rural areas, even 90% in some communities.²⁸ The government's human development report acknowledged that the current education system has created "an unfair situation for women."²⁹ Because female illiteracy crosses rural/urban and class boundaries, it is difficult to conclude from the study to what extent literacy per se differentiated more and less entrepreneurial and/or successful women. But female illiteracy does reflect family attitudes regarding the value of women. Young women emphasized that

²⁸ UNDP (United Nations Development Programme). 2007. "The Gender and Citizenship Initiative: Country Profiles: Morocco" UNDP Programme on Governance in the Arab Region, <http://gender.pogar.org/countries/gender.asp?cid=12>. Accessed June 2007; and US Department of State, "Working for Women Worldwide: the US Commitment – Bringing Literacy to Moroccan Women." <http://usinfo.state.gov/products/pubs/women/moroccan.htm>. Accessed June 2007.

²⁹ *50 Years of Human Development Perspectives to 2025*. Government of Morocco. 2006.

even parents who could afford to educate both their sons and daughters prioritized their boys' education because girls would just get married. A number of women attributed their poor self-confidence to their lack of education. Laila, referred to above, dreamt of starting her own folk dance group, but demurred because "I am illiterate; it limits my thoughts and my capacities."

Based on their impression from conducting focus group discussions and interviewing individuals from the nine communities, the research team concluded that women with more education, skills, and qualifications tended to express more self-confidence and were likelier to try to improve their situation through various strategies. Women's ability to obtain an education and/or skill is thus an important, if not always essential prerequisite to their ability to achieve economic autonomy and help their households escape poverty. This relationship is illustrated by the story of Latifa, below.

Box 12. Latifa: The significance of education

Latifa, now 62, came from a prosperous household, and didn't work during her first marriage. Her husband left to work in France, but after several months stopped remitting money, leaving her in a difficult situation. Aicha divorced and returned to her father's household. Two years later, Latifa decided to study sewing in club established in Meknes for women who needed skills. Her brother, then working in Belgium, bought her a sewing machine. Despite her remarriage to a man who initially disapproved of her business, Latifa persisted and managed to support her family during her husband's intermittent unemployment: "This work for me is a pleasure, because it allows me to really earn; my income allows me to maintain my family regardless of my husband's activity." After her first husband generously repaid an earlier loan, Latifa independently made the decision to build a house and open a café on the ground floor: "I alone decided to invest in catering without my husband's permission." In 2004, Latifa separated from her second husband and says she is now better off than ever.

The road to greater freedom and responsibility

The discussion and examples in this chapter point to the conclusion that in environments that offer women more freedom of action, coupled with adequate opportunities, everyone benefits. Where women's scope of action is confined not only physically but also psychologically to the domestic sphere, women are less able to help their households when the traditional breadwinner loses his job, becomes ill, or dies. Conversely, in households or communities where women have marketable skills, or simply manage to muster the social and personal resources to respond to such shocks, they have proved capable of maintaining or improving family fortunes. The opportunities for women to play a more substantial economic and social role are likely to increase, given the impetus of national policies (such as the Moudawana), increasing female migration, and rising literacy rates. The path to greater female autonomy, however, will not be completely smooth. As with any profound social shift, it entails significant changes in how men and women conceptualize their fundamental roles and relationships. Chapter 6 will continue this theme, with a particular focus on how young men and women view their evolving relationships with each other, and with their elders.

CHAPTER 6: EXPECTATIONS AND ASPIRATIONS OF YOUTH

Youth in Morocco: An overlooked majority.

Youth in Morocco embody a paradox: they are numerous -- but largely overlooked. In 2006, young people between the ages of 15 and 29 constituted almost 43 percent of the population.³⁰ Their numbers surpass even the notably high average rates for the Middle East and North Africa region. Constituting such a significant share of society, youth represent both economic burden and promise. On the one hand, their large numbers threaten to overwhelm scarce resources allocated to education and other services; they are an economic burden for poor families, and, in the absence of adequate economic opportunities and growth, they drive the GDP per capita and unemployment rates in the wrong directions. At the same time, they represent a wealth of human capital and are often the mainstays of household livelihood strategies. Thus youth play a pivotal role in moving out of poverty, from the national to the household level.

Given their importance to development, why have Moroccan youth been overlooked as a demographic? As Rachik explains in "Youth and Social Change," neither traditional Moroccan culture nor colonial administrators considered youth as a distinct category. Both traditions recognized only children and adults, leading Rachik to suggest that "Youth, or any equivalent notion, is recent ... a characteristic of modern Morocco."³¹ This older legacy endures, however, as witnessed by the fact that official statistics and academic studies on Moroccan youth remain extremely rare. Those that do exist provide only limited insight for two reasons: 1) they focus almost exclusively on wealthier, urban youth, and 2) they are based on quantitative data alone; there are practically no interview-based studies that really delve into the perceptions and experiences of young Moroccans.

This study attempts to address this lacuna by incorporating the views of young men and women from each of the surveyed communities. This chapter presents their views on issues relevant to poverty, mobility, and vulnerability, as well as to the larger institutional context shaping their lives. The chapter is based on focus group discussions³² that were held with separate groups of approximately 10 young men and 10 young women in each community. The chapter begins by looking at young people's professional, personal and social aspirations for the future, as well as their perceptions about what will help or impede realization of these aspirations. The chapter then moves on to consider their perspective on freedom, power, inequality and democracy, particularly in relations to gender and socioeconomic status. Although the following discussion synthesizes a broad range of views from the nine communities, it must be kept in mind that these views do not necessarily represent those of Moroccan youth nationwide.

³⁰ *The Case for Investing in Young People as part of a National Poverty Reduction Strategy*. United Nations Population fund, New York.2006.

³¹ Rachik, Hassan. "Jeunesse et Changement Social." *50 Ans De Développement Humain & Perspectives 2025*. 2006. 191-216.

³² With only one exception, cited in this chapter, Individual Life Stories were not available for young people.

Young people are deeply concerned about unemployment and access to stable livelihoods

In each of the nine surveyed communities, youth considered poverty and unemployment as the major problem, both for themselves, and for the country as a whole. They described their struggle to find work in a country where unemployment rates are more than twice that of comparable lower middle income countries. Young men in Oufla N'talat described the frustration of being unable to help their families meet basic needs: "Most families have insufficient incomes because of the weak economic situation of the region and the high cost of goods. But the young can't help their families because of unemployment . . . there are no opportunities to work here." A young man in the mobile village of Foum Zaouia noted that even the most qualified people face poor prospects: "Graduates are a thousand times more numerous than existing positions."

Young people across communities expressed their frustration and anxiety over the lack of employment opportunities and cited a myriad of negative consequences including poverty, migration and crime. The young women of Ait Messaoud, among the least mobile communities studied, warned that: "poverty and the problems of life push people to terrorism. Even some educated people use Islam for terrorism. A Muslim group seduced a young man who liked data processing, and convinced him to enter their ranks. The youth grew a beard and caused an explosion in the city of Meknes. If the state had helped him this would never have happened. To fight terrorism it is necessary to fight the causes of terrorism—thus, it is necessary to create profitable ways for young people to occupy their time. In the majority of cases, poverty pushes people to delinquency, to violence and to terrorism."

Unemployment, according to young people, leads to problems of crime, including drugs and prostitution, by eroding morale and compounding poverty. In the urban communities, young people emphasized linked it to crime, including drugs and prostitution. Young men in Oufla N'talat pointed out the psychosocial factors leading to crime: "The lack of work and the emptiness in their lives cause young people to take drugs and do bad things." Prostitution was also linked to poverty, although young men differed in their explanations for this phenomenon. Articulating the more conservative perspective, a young man Bir Anzarane blamed the Moudawana, or newly adopted Family Code (which restricts forced marriage, polygamy and the legal requirement of wives to obey their husbands) for causing prostitution in the district. Another young man in the focus group, however, countered with the more commonly held view that prostitution "has no relation to the Moudawana. When the head of the household is unemployed and uneducated . . . and his sons don't have any income . . . he forces his daughters into prostitution to provide for the family's needs. It is not unique to this district. It happens everywhere in Morocco and throughout the world. It is related to poverty."

All youth aspire to stable livelihoods, and few see prospects in agriculture

Accordingly, young people in every community said their primary aspiration was an adequate and stable livelihood. Young women from prosperous Bir Anzarane articulated the view that "work assures life. Work guarantees a steady income that provides a secure life for us as women and for our children. Marriage does not guarantee you a good future." Their male counterparts concurred: "We aspire to have work that assures an income and permits us to keep a home and live a healthy life."

With steady work and money we can achieve other things. Money enables all. Outside work, all other wishes are secondary.”

In addition to sharing the aspiration to develop stable livelihoods, youth from all backgrounds acknowledge that agriculture offered poor prospects for achieving this goal. Despite living in a largely agricultural region, young men in the relatively prosperous agricultural community of Foug Zaouia ranked farming as the least desirable profession. In light of ongoing droughts and the rising price of inputs, they felt it would be impossible to make a dependable income in agriculture. Likewise, young men from the poor rural community of Tamessa-Tissyane-Azendo explained that “even though they know everything about farming,” they were unable to make a decent living in agriculture and instead must seek harsh work in other sectors.

Livelihood strategies of youth were often in discord with reality

The extent to which young people had realistic ideas about how to earn a living varied considerably. Youth in Foug Zaouia articulated convincing plans to earn a living outside of agriculture, with men naming emigration abroad as their best option. They had a precise understanding of the cost -- 60,000 dirhams (~\$7000) for legal immigration, 20-30,000 dirhams (~\$2500 - \$3500) for illegal immigration -- and were saving accordingly. If they were unable to emigrate, they planned to seek work either in the phosphate sector or to join the military. Young women in the same village favored working as a hairdresser or a seamstress, services they believed would grow in concert with the community’s rising income from foreign remittances. Young women in this community also spoke of developing their own income-generating activities. Several of the young women suggested that they would need an organization to finance such a venture and thought about following the example of women who were forming a goat breeders’ cooperative. Some young women also expressed a sense of empowerment that many of their peers from the more traditional and isolated communities lacked.

Other youth articulated vague or unfeasible livelihood strategies. Some young men expressed the desire to earn a living as civil servants; they were attracted to this option but either did not know how to pursue it or appeared unaware that success was unlikely. Young men from the low mobility village of Ait Messaoud listed a markedly indiscriminating list of livelihoods they would like to pursue including “obtaining government subsidies or parental assistance in order to create an agricultural collective or raise livestock, becoming a sports champion, making the national soccer, boxing or martial arts team, or earning a diploma abroad.” This list of goals suggest that more realistic employment options may seem so out of reach that young people perceive making the national soccer team and starting an agricultural collective as equally likely or unlikely as potential livelihoods.

Young people express deep ambivalence about migration, a primary livelihood strategy

Young people demonstrated a perspective on migration strikingly different from that of their parents. Adults in every community described their children’s migration as their best and sometimes only opportunity to achieve prosperity and stability. Fadma, a chronically poor woman from the village of Ait Hammi, says “I can’t see how we can progress without my son emigrating abroad.” Correspondingly, young people complained of considerable pressure from the older generation to migrate. A joke told by a young man in one village satirizes parents’ attitudes towards migration: “A

mother sends her son to work in a faraway city. When he comes back after 3 years, the mother, instead of joyfully welcoming him, demands, “Why did you come back so soon, did you forget something?”

While recognizing the opportunity that migration represents, and in many cases aspiring to pursue it, many youth considered migration a last resort, and were concerned about the associated costs, hardships and risks. They describe the unpleasant life it entails, especially for young people in Moroccan cities. A young man from the poor rural village of Tamessa-Tissyán-Azendo says “it is not easy for us to migrate to the cities . . . we suffer and the working conditions are very hard.” A young woman from the more prosperous urban district of Khalouta notes the dangers of illegal migration abroad, observing that unemployment causes people to “throw themselves into the sea in order to emigrate” – a reference to the risk of drowning in the Mediterranean on overcrowded boats bound for Europe.

Young people, especially girls, pointed to the negative impact of migration on families, communities and even the country at large. The young women in Tamessa-Tissyán-Azendo emphasized the increased burden placed on family members remaining behind: “There is the problem of the absence of brothers who work in the cities. . . we are overburdened with housework . . . the girls in the village must do everything because all the young men have emigrated.” In other communities, the men left behind had to take on additional responsibility for household when remittances failed to materialize on time, or at all. Young men felt migration perpetuated regional economic inequality, and expressed the desire for “opportunities here in our region so that we can serve our region and improve its economic state instead of working in other cities that are already very prosperous.” Young men in Khalouta felt that “the emigration of workers, graduates and executives” was a form of brain drain which hurt the entire country.

Nonetheless, Moroccan youth in all of the communities surveyed felt that migration, despite its costs, hardships and dangers, constituted a realistic opportunity for economic mobility. In Fom Zaouia and Bir Anzarane, youth aspired to Europe. In both communities young men consider emigration as their primary goal, explaining simply that “What all of us really want is to go to Europe, here there is nothing for us to do.” In Fom Zaouia, young men and even young women were trying to save to purchase a work permit for abroad or to migrate illegally. In addition, families in this and other villages described taking loans or selling assets to finance migration.

In the less prosperous rural communities, young people, especially men, were focused on internal migration to Moroccan cities. In one such village, Tamessa-Tissyán-Azendo, a young man laments, “Most of us work in the construction yards in the big cities. We earn little income . . . but we don’t have any alternative . . . Youth only think about finding a way to escape from this region to have a normal life somewhere.” While these youth see migration as less than ideal, it remains one of the few livelihood strategies that they have a concrete understanding of how to pursue. Another man from Tamessa-Tissyán-Azendo explained that “the only thing we can do is to go to the big cities to learn a job such as tiling or construction. It is relatively easy for us to get into the construction field. We just go with a parent or neighbor who needs a helper in the city.” Another explained, “I hope to engage in trade, my uncle will take me with him to Casablanca when he opens a new grocery store.”

The life story of Laila (box 13, below) demonstrates the role that youth play in sustaining families economically, particularly through migration.

Box 13. The story of Laila

Laila is a 20 year old woman from the relatively poor, urban community Oufia N'talat. Laila grew up in a poor family. Her father earned an irregular income as a mason, ditch digger and hauler, leaving the family too poor for Laila and her brothers to attend school. In 1998, he became sick, and unable to afford medical care, lost his sight by 2000. In this household, it is the younger generation that drives family mobility. The family's economic situation recently improved thanks to income earned by Laila and her siblings. Laila's older brothers have migrated to the cities where they work odd jobs and remit some of their earnings back to the family. Laila explained that she did not migrate, "because I am a girl.... my brothers could not tolerate it," but she has been able to contribute to household income by working as a dancer in a folkdance group. While this work is only seasonal, Laila greatly enjoys it and even traveled to Canada and Portugal to perform. She acknowledges that she is allowed to work and travel with the folk dance group only because her brothers are friends with her employer boss. For a time, Laila took a second job in a bakery but eventually left because it conflicted with her dancing and paid only 100 dirhams (~12\$) a week despite 14 hour working days. Laila's younger sister sells herbs and fruits in the local market. The combined earnings of the siblings have pulled the household up from the lowest level of poverty to just below the poverty line. They have used these resources to buy their home, and to pay for the education of the youngest girl, now in her fourth year of primary school. Laila, observing the managers of her dance troupe, believes that "I could have my own group one day." She knows that for such a venture, "it is necessary to have cash on hand to pay for the members of the group, to help financially during the slow periods, and to develop your customer base." But she acknowledges this is unlikely because "to be a girl gives me little credibility, and confesses, "I am illiterate; it limits my thoughts and capacities."

Concerns over obstacles to personal and social development

Although frustrated by the difficulties of obtaining a good education, youth still see it as critical for success

Youth described the main obstacles in obtaining an education as cost, distance and particularly in the case of young women, parental disinterest. Young men attest to prohibitively high direct and opportunity costs of attending school. One young man from Ait Yahya-Ait Abdellah-Ait Mechkok comments that "poverty has a negative effect on the schooling of children because of the high cost of school supplies." Particularly in the rural areas, children struggle to stay at school, because the schools are located far from their homes. In Igourramene-Tizi, "the nearest college is 10 km away and it is difficult to make that journey 4 times a day." His peer from Khalouta lamented that "most youth in our communities have to leave their studies early, to work and help their families." In Foun Zaouia, a mobile rural community where many households benefited from remittances, young men sought, vocational training, which they viewed as a step toward migrating abroad.

In addition to the many obstacles to obtaining an education, both parents and youth criticized the quality and relevance of the available education. In Ait Messaoud the same women who complained that they were not allowed to attend schools also noted that "The pupils lack an educational foundation . . . grades are inflated and then when a student arrives in secondary school they must work twice as hard and take additional courses. The teachers are not motivated. There are some who have not been evaluated in 25 or 30 years. Sometimes they just take their chair and sit in the hall." Furthermore, the students find that education is not relevant to the demands of the labor market and does not lead to employment and economic mobility as it should. In Ait Hammi, men comment that

“Our studies don’t correspond either to our own capacities and expertise or to the demands of the labor market . . . the labor market for people with traditional diplomas is closed.”

Youth expressed frustration that when they do obtain an education, it doesn’t help them find good employment. A young woman from Ait Messaoud stated, “If the people running the country are not capable of making use of the graduates, it would be better to close the schools and tell people there was no use. This would allow the people to save their efforts and not make sacrifices and not let them live with false hopes.” Yet at the same time, in nearly every community, youth felt that without an education, whether basic literacy or an advanced degree, they would have no chance of future success. A young man from Bir Anzarane speaks of the importance of obtaining education despite the difficulty in undertaking this step: “It is necessary to finish your studies to become a senior executive or a technical expert. But obtaining this superior level of education requires means that I don’t have.”

Girls face additional obstacles if they want an education

In addition to the problems of time, expense, and distance, girls are limited by traditional values. Young women complained that “the girl of the rural world is not free. She is always supervised. After primary school the girl is forced, in spite of her own wishes, to remain at home to clean and help her mother. She doesn’t have a choice. She cannot travel alone to the school that is 10 km away.” Even when schools are more accessible, a young woman from Ait Messaoud explained, “Parents don’t school their daughters because they don’t have confidence in them . . . they believe that schooling is only valid for boys.”

Girls from both rural and urban communities expressed the strong desire to overcome such social obstacles to attend school or at least receive literacy and vocational training. Young women from Khalouta insisted: “We wish to continue our studies in spite of the opposition of some families to the schooling of girls.” A young woman in Igourramene-Tizi argued that the foremost step toward future prosperity was “to pursue your studies: youth must pursue their studies to learn and to emerge from ignorance.” Young women also expressed a desire to educate their own children. The life story of Laila demonstrates the drive for women who could not obtain an education themselves to invest in schooling of the next generation (in this case of her youngest sister).

In Tamessa-Tissyan-Azendo, the one community where youth voiced few aspirations for education, young women in particular expressed despair at the lack of opportunities in their poor rural environment. One young woman remarked that “Outside of marriage we have no aspirations, because to aspire to something suggests that there is a means to achieve it, but here it’s difficult to achieve anything else.”

Youth chafe against social, economic and gender-based hierarchies

While the young people surveyed defined liberty in a myriad of ways, they tended most often to focus on the economic and social freedoms they lacked. Young men especially tended to define liberty in terms of access to economic opportunities, including the liberty to migrate and to work. Young men in Bir Anzarane described liberty and poverty as mutually exclusive: “In the presence of poverty, liberty is absent. In the presence of liberty, poverty is absent. In many cases you cannot take action if you are poor.” Young women from Ait Hammi focused on the social constraints that

inhibited their personal freedoms: “the liberty of clothing (including whether or not to wear the veil), the liberty to attend school and the liberty to choose a husband.” Both young men and women cited the importance of freedom of expression.

Young people stressed inter-generational conflicts, most born of social change

Young people were frustrated at what they viewed as their parents’ inability to keep up with change. A young woman from Khalouta stated “We are in conflict with our parents . . . times have changed and we must follow those changes.” One change that has taken place over the last few decades in Morocco is an increase in literacy. In 1985 only 48 percent of young people between the ages of 15-24 were literate, while by 2004, slightly over 70% could read.³³ The resulting education gap between generations often left the youth frustrated and disappointed in their parents. Young women in Fom Zaouia complained that parents’ illiteracy caused problems, “preventing them from properly planning for our needs and managing our families effectively.” In other focus groups, young people complained that their parents didn’t communicate effectively with them. In two communities, young women even mentioned family planning as a better way to meet the needs of the family. Noting that smaller families would make it easier for parents to prepare their children more adequately, young women in Igourramene-Tizi preferred “to give a good education to the children and to use family planning.”

Evolving gender values and norms have created tensions between young women and their parents

The evolving role and rights of women have created new sources of tension between more activist daughters and older and/or uneducated women. A young woman from Ait Messaoud describes her frustration with illiterate women’s ignorance of even their own basic rights “An illiterate woman doesn’t know where the township office is, she doesn’t even know how to speak to a lawyer. When I learned about the new family code, I spoke to the women in the community. They wondered: ‘how did this happen?’ ‘where did you learn of this?’ ‘no, it can’t exist . . . it isn’t true!’”

Young women expressed frustration with their parent’s refusal to allow them to freely seek work outside the household. A young woman from Ait Messaoud elaborated: “It doesn’t make sense that an educated girl who wants to learn a profession and work will be forced to remain at home and denied the opportunity to make something of herself . . . if you ask your brother to let you work, it means that you are going to stray from the right path.” Another woman from the same community described the obstacles girls faced in seeking greater autonomy: “When a girl changes the way she dresses she is automatically attacked by her brother. Husbands attack their wives and brothers attack their sisters.”

Gender was also a topic of discord among young men and women

Perhaps because of deeply entrenched views in Moroccan society regarding appropriate behavior for men and women, young people spent considerable time debating these expectations. Some young people felt that “freedom” had negative connotations. In Khalouta young men and women associated

³³ UN Millennium Development Goal Indicators and UN Common Database (UNESCO): <http://mdgs.un.org/unsd/mdg/SeriesDetail.aspx?srid=656&crd=504>

the terms *sayeb* or *siba*, an adjective meaning “anarchic,” with the concept of freedom. In Igourramene-Tizi, the women explained that in the local Berber language, the words for women’s liberty translated to “she leaves the strait and narrow” and “she doesn’t have the proper authority exercised over her.” They explained that the topic of “a girl’s liberty is taboo, she cannot ask to be free.” For these young women, liberty was not just frowned upon but effectively out of reach.

There was broad consensus across focus groups that men and women were not equal in Morocco. Women unanimously described themselves as less free because of traditional restrictions on their leaving their homes without permission and/or a male escort. In most communities, men agreed that women’s rights were more restricted by traditions. In Ait Yahya-Ait Abdellah-Ait Mechkok and Tamessa-Tissyane-Azendo, traditional communities where women appeared less likely to work outside their homes, men characterized women as freer than men since they did not share the burden of earning a living or of migrating for work. In Bir Anzarane, however, the young men felt that women were now equally free or even freer than men as a result of the new gender policies promulgated by the Moudawana.

The degree to which youth understood and felt well-served by democracy varied greatly

Moroccan youth demonstrated varying understandings of democracy. In Oufla N’talat, young women defined democracy as “the people governing themselves, equality between people, all people having rights, and the law applying in the same way to all citizens.” In Ait Messaoud, women added that “the people govern themselves through a representative who must communicate and listen to the population. They must do what is best for the community when they are better positioned to make decisions.”

Elsewhere, young people associated democracy with prosperity and power. In Fom Zaouia, young men did not define democracy directly but rather cynically described it as a product of wealth: “first you have to be rich, then you are going to feel democracy.” Likewise, young women in Ait Hammi described democracy as the purview of the powerful: “the one who has the power institutes his democracy.”

There was considerable divergence in views on local government, even within the same village. In Ait Yahya-Ait Abdellah-Ait Mechkok, Ibrahim (28 years old) commented that “The elected official in this village is someone good. He is educated and better than his predecessor . . . the authorities ask the opinion of the citizens in matters that concern them. Moreover when there is important information, they communicate it to us.” Meanwhile, Ahmed (27 years old), another young man from the same village, complained that “I never see the elected official. He takes care of his own business; he doesn’t have time for us.” These views characterize differences found in other communities as well. Young people with more negative views of local government also complained about corruption and the marginalization of poor/rural people. Young women in Ait Hammi highlighted the exclusion of women in the political process: “There are no female candidates for office here; women have the right to vote but only for the candidate their husband chooses.” These mixed responses suggest that the younger generation of Moroccans, particularly those outside major urban areas, still perceive their leaders as inadequately responsive and supportive.

Corruption compounds young people's sense of frustration and powerlessness

Young people of both sexes commented on the high level of corruption throughout the public administration and public services. One young woman from Ait Messaoud offered a laundry list of personal encounters with corruption, including “in the health center where the person who comes with something to offer, such as a bag of eggs, will be treated first.” She estimated that “only about 25 percent of civil servants are honest and don't take bribes.” Youth of all backgrounds blamed corruption for limiting their chances to find employment in an already tight labor market. In Fom Zaouia, a young woman stated that “even if you have a diploma, you cannot work if you don't have money to give. In Bir Anzarane, young people concurred that “jobs are not granted according to expertise and merit but rather through corruption....One is recruited for work opportunities through corruption, favoritism and closeness.”

Young people felt poor infrastructure impeded affected both well-being and community prosperity

Both young men and women considered that poor infrastructure in their communities inhibited economic development and affected personal well-being. Even in Fom Zaouia, one of the more mobile communities, young people blamed the lack of basic infrastructure for impeding mobility. The young men wanted to see “a tarred road leading to the main road, making the nearby waterfall accessible to tourists. It would encourage activities related to tourism such as trade, handicrafts and restoration.” Young women in the same community complained that “the alleys are muddy in the winter and dusty in the summer. It causes health problems and reduces the number of goods exhibited for sale.” In Ait Yahya-Ait Abdellah-Ait Mechkok, young men pointed out that lack of access to piped drinking water created health risks but entailed specific problems for girls: “Our village is not connected to the network for drinking water and there is only one well where all families are forced to wait in line. Most families don't let their daughter go to school because waiting in line for water is her responsibility and it takes so much time.”

Elsewhere, young people highlighted the lack of training and recreational resources. In almost every community, interviewed youth cited the absence of youth centers, clubs, athletic fields and vocational training facilities as a significant problem. Young men in urban Oufia N'talat complained that “in this city the youth can't find anywhere to make use of their time and develop their talents.” In the poor rural community of Igourramene-Tizi, young men warned that “in the absence of activities and means of distraction, of athletic facilities and youth centers, young people turn to drugs.”

Young people in Morocco: burden or asset?

Morocco is a society in transition on many fronts: economic, political, and social. Young Moroccans who want to enter adulthood by finding work and founding a family face numerous challenges. These include poor educational preparation, lack of reasonable economic opportunities, a dearth of recreational resources; exclusion from meaningful participation in political and social life, and both a gender gap and generation gap that sometimes leaves young men and women feeling rudderless. It is to be hoped that recent Government efforts to broaden

access to education, to reduce female exclusion, to open up space for civic activity and greater integration of young people into political life, can be maintained and expanded to harness the potential the country's young people.

CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS

Ten years of economic and social change

The story of these nine Moroccan communities over the last decade is one of movement and change. Although 14 percent of households moved out of poverty, 7 percent fell into poverty. The economic fluctuations in the fortunes of individual households and communities have taken place against a backdrop of important political and social changes in the country. People from the nine communities described the altering power relationships, and the multiple ways in which traditional hierarchies are now being challenged. Through local elections and a more open media that has exposed people to new information and perspectives, citizens are demanding more of their local officials. Socially, young people who are more educated, mobile and ambitious than their parents, and women whose desire for more autonomy is now receiving governmental support in the form of new legislation, are challenging traditional age and gender hierarchies.

Prosperity, mobility and vulnerability

People evaluate community prosperity according to economic opportunities – but also according to changes in their overall well-being

Not surprisingly, the more populous of the nine communities that boast more extensive infrastructure services (especially electricity, water and sewage), educational and health facilities, and road connections, correlate with upward mobility among surveyed households. Likewise, those localities able to provide dependable employment to at least a core of the population appeared better able to buffer households against poverty and allow them to save and invest. These communities include Bir Anzarane, with its stable core of civil servants and pensioned military personnel, and high-mobility Foum Zaouia, with its vibrant dairy coop that supports dozens of households. Despite only moderate mobility, Ait Hammi had little falling, because the opening of new quarries and its dairy cooperative, apparently counterbalanced the declining agricultural incomes.

Income, however, is not the only measure by which men and women judged their communities' prosperity. Many described their communities as better off than ten years ago based on improvements in their standard of living, which they linked to the expansion of the electricity and drinking water networks into previously underserved districts. In describing the change, people resorted to dramatic metaphors of "leaving their caves" and beginning to live as human beings rather than living to the rhythm of their livestock.

Despite satisfaction with better infrastructure services, however, the majority of people were profoundly disappointed with available health and education services. Parents and youth criticized the quality of education, and only a few of the most affluent and educated parents were aware of – much less involved with -- existing parent teacher associations. With a few exceptions, informants also felt access to health facilities had gotten worse over the past ten years, and claimed that without a personal connection or hefty bribe, they either could not obtain the treatment and medication they needed, or would be treated with rudeness and disdain by health personnel.

Households that diversify were more mobile...

The examination of household mobility revealed patterns that differ along several parameters. Not surprisingly, the study found that household mobility depended on the interplay between the characteristics of the particular household and its capacity to respond to the economic opportunities and risks present in the community. According to the experiences and perceptions of those who were surveyed, this context was shaped by many factors, including those over which people felt they had little or no control. These included the intermittent drought, globalization (as manifested in new trade agreements and increased competition from imports; migration policies, etc.), local implementation of national reforms (including changes in the judicial system, the media, and delivery of infrastructure and social services), and by regional economies that affected local enterprises and consumer purchasing power.

All upwardly mobile households that were interviewed in depth, however, shared at least one characteristic – they had diversified their sources of income and generally had several adult members contributing to the household economy. Diversification is essential to mobility in Morocco, given the instability of many basic livelihoods, such as agriculture, and the absence of a formal safety net. Migration of one or more family members – usually adult children -- remains a key household strategy for moving out of and remaining out of poverty. Households that already had the resources to send a member to Europe, however, were likelier to experience the most significant change of fortune, while poorer households were likelier to send members to other parts of Morocco.

The capacity of households to diversify also depended on the size and composition of the household (including the number and age of children and whether adult children who have moved out still contribute earnings), the assets and resources they began with (including inherited property, educational level, and the density and reach of their social support networks), the characteristics of individual members (including self-confidence, the ability to identify promising opportunities, and the willingness to take risks), and finally, the element of chance, including ongoing good health. Households in which women played an active role – either as independent economic actors, or as active partners with their husbands – often showed significant mobility, while households where women did not work outside the household (or family plot) were very likely to experience downward mobility if the earnings of the key male breadwinner declined for any reason

...but even the most upwardly mobile and prosperous families were not invulnerable.

Although more households left poverty than fell into it, almost no household, even those at the top rungs of the Ladder of Life, was completely secure. Risk was pervasive – in the form of death, illness or disability that robbed a family of a key earner and/or depleted savings and assets, agricultural failure, loss of employment, or decreased demand for goods and services. Although some formal (especially state) sector employees had health and other forms of social insurance, most people had absolutely no reliable supports to fall back upon except their network of relatives, friends and neighbors. The lack of formal state-funded mechanisms such as health, unemployment or social insurance or pensions to tide people over during ill health or unemployment or provide ongoing support to those unable to work (orphaned children, the elderly and disabled) contributed to the pervasive insecurity of all but the wealthiest of households.

Changing social hierarchies

At the local level, people felt more empowered as citizens

Alongside the story of changing economic opportunities and household mobility was one of changing relationships. Although political changes predate the ascension of King Mohammed IV, the ten years covered by this study corresponded to the accelerated pace of change that he introduced. At the community level, these changes were manifested in local perceptions that the distance between ordinary people and their local leaders had narrowed. Throughout the communities, people expressed satisfaction with the transparency of the 2003 local elections. While there were substantial disagreements about the depth of change, there was consensus that information was much more accessible through the media, that officials had started to listen to constituents, and that they were likelier to be held accountable for their behavior.

Women and girls are chafing at constraints

The new Family Code introduced in 2004 has already made an impact on people's thinking, if not their behavior. Especially in more urban communities, women felt they had been empowered to the extent of being able to express their independent political views as voters. Although few people questioned fundamental aspects of gender relations, including the importance of marriage for women, younger women openly complained about the constraints they experienced. In particular, they resented lack of parental support for education, restrictions on their freedom of movement (including the freedom to seek employment outside the home) and on the extreme inequality of treatment toward sons and daughters. The Moudawana was the topic of heated discussion in focus groups. Some men, including youth, expressed discomfort that their traditional pre-eminence was under challenge, while women, especially younger ones, felt that the Code supported their aspirations and offered a level of protection – “women are less scared of their husbands.”

Young people are challenging the wisdom and judgment of their parents

The youth focus group discussions revealed that young people felt a large gap between themselves and their parents, whose ability to manage the household and adequately plan for their children they questioned. One reason for this marked sense of alienation is the education gap. If in 1985, only 48% of youth aged 15-24 were literate, in 2004 slightly over 70% could read.³⁴ Youth (especially girls, who feel doubly constrained by their parents) reported increasing conflict with their elders regarding their needs and aspirations. This generational conflict has probably been influenced as well by increased access to television that accompanied expansion of the electricity network in many communities, the yearly influx of migrants returning from abroad, and even the Internet, available in some urban communities.

³⁴ UN Millennium Development Goal Indicators and UN Common Database (UNESCO): <http://mdgs.un.org/unsd/mdg/SeriesDetail.aspx?srid=656&crd=504>

Households and communities cannot go it alone

The stories of men and women from these nine communities document the considerable determination, energy, and creativity used by households as they strive to improve their welfare. As the stories and the views of focus group participants reflect, however, even the most dynamic households cannot advance and protect the well-being of their members without help from other households, from civil society organizations that provide training or capital, and from the government, in the form of services, an enabling business environment and a level playing field. Attention to the key junctures at which households are vulnerable to downward mobility is also important for designing policies to reduce poverty. Thus, accessible and decent health services, education and training, and social insurance and/or assistance are essential for helping households get shocks, and for equipping the coming generations. The following section makes some recommendations based on the experiences and perceptions of households in the study.

Policy recommendations

Data from the nine communities highlights the some important policy challenges that Morocco confronts as it moves forward with its poverty reduction agenda and its implementation through the National Initiative for Human Development program. These challenges include:

- Encouraging diversification of livelihoods and entrepreneurship
- Improving community capacity to benefit from migration and remittances
- Expanding access to infrastructure and social services
- Addressing gender inequities
- Integrating young people into economic and political life

Encourage the development of economic opportunities and greater support to entrepreneurship

Support for entrepreneurship: Government, including local administrations, should provide a more enabling environment for the small enterprises so essential to household survival, much less upward mobility. This can be done by making registration procedures simpler and more transparent, and by carefully considering potential adverse impacts of zoning, permitting or other regulations before implementing them.

Financial services: Access to capital – often in the form of formal loans from banks and/or micro-credit associations – emerged in the study as an important way in which people were able to start or expand a small enterprise and move their households out of poverty. Conversely, lack of access was one of the most commonly cited constraints. Few of the rural communities in the study had local micro-credit associations; only one benefited from representatives who visited every other week from Rabat. Alternatively, banks could consider more flexible ways of determining eligibility for applicants who do not have salaried employment or titles to property but can demonstrate creditworthiness in other ways.

Producers' cooperatives: In two communities, local mobility was described in part to the support offered by successful dairy cooperatives. They had received some support from public agencies as

well as from local associations, and appear to benefit from and contribute to local social capital. Such cooperatives could be offered further support through small start up grants, infusions of credit and/or technical advice; some could specifically target women (some of whom are now trying to start their own cooperatives) or young people.

Strengthen community capacity to benefit from migrant resources and networks

Remittances are critical sources of income for many households although migration also has negative impacts on both migrants and family members remaining at home. Particularly in the case of school age migrants, incentives should be found to remain with their families encourage them to complete school before entering the labor market. Remittances could, however, contribute more to community development than they do at present. By creating a more attractive business environment, local governments could encourage increased investment of remittances in productive activities in the home communities. A recent study of return migrants originating in the from the impoverished Souss highlands described how they worked through local village associations in partnership with the Moroccan state to deliver low cost network services to tens of thousands of households in their origin villages.³⁵ This experience highlights the potential asset that migrants – whether returning temporarily or permanently – can offer, not only with remittances, but through the knowledge and experience acquired abroad.

Expand access to infrastructure and social services

Infrastructure services: Discussants often identified expansion of the electricity and water networks as one of most important positive events in the recent history of their community. Recent years have witnessed a great expansion in rural areas, but the impetus should be maintained –unserved districts remain in a number of the surveyed communities. The importance of maintaining the secondary and tertiary roads (and repairing damaged bridges) that connect villages to each other, to market centers, and to local district centers with health and education facilities, affects both welfare and economic opportunities. In urban areas such as Oufla N'talat, maintenance of the sanitation and sewage network was emphasized as a way to reduce water-borne diseases, especially among children.

Social services: Not surprisingly, the study revealed that health shocks – especially to the household breadwinner - commonly pushed families down the Ladder of Life. Access to at least basic health services (with attention to physical access to health centers, affordable medication and more respectful treatment of patients) would significantly reduce the burden on families, especially those in which it is the chief breadwinner who has become incapacitated. A formal social safety net is important for getting households over brief periods of unemployment and preventing them from spiraling into poverty, and for providing at least minimal support to those incapable of supporting themselves.

³⁵ Natasha Iskander, “Innovating state practices: Migration, development, and state learning in the Moroccan Souss,” MIT IPC Working Paper IPC-05-009, December 2005.

Address gender inequities

Implementing the 2004 Family Code: The Kingdom of Morocco has made a commitment to promote greater inclusion of women into social, political and economic life. The challenge is now one of implementation. Finding policies and programs—whether affirmative action, awareness campaigns, stricter law enforcement regarding domestic violence, women’s right to independently inherit and transact land and other forms of property, inclusion of gender issues in the national educational curriculum-- that could help actualize the rights conferred by the Moudawana is essential for ensuring this important policy changes behavior and attitudes among the population. At present, the Moudawana is a significant but still largely unfulfilled promise.

Education: Although ingrained attitudes about gender roles change slowly, one of the domains in which the state, in partnership with civil society organizations, can advance this agenda is education. Girls in rural areas are far likelier to leave school at an early age, especially when the secondary school is located outside the community. Better transport is not always the answer, at least for girls. It will be important to find new ways to bring secondary education to isolated communities, or to bring children to secondary schools outside their home communities (dormitories, secure transportation, material incentives to parents). Findings from the individual life stories in particular suggest a link between female literacy and self-confidence. Finally, development literature has documented the significant effect of women’s educational level on human development and poverty outcomes.

Health care: Many women are reticent to consult male health workers (particularly concerning reproductive health issues); this plus the fact that maternity facilities are often located in urban centers has puts women at real risk. This issue could be addressed by the more proactive encouragement of women to become rural health practitioners and improvements in affordability and physical access to quality reproductive health services and hospital facilities.

Economic opportunities for rural women: While rapid social change is taking place in urban areas, where women are freer to engage in labor markets and manage financial resources for themselves, rural women experience more limited freedom of action. Increased provision of skills relevant to the labor market (especially through civil society organizations, which have already started to provide literacy and vocational training) and expansion of credit opportunities would increase women’s opportunities for income generation at a relatively modest cost to the state. In some communities, women have started organizing producer cooperatives – support to such cooperatives would help entire households but also empower women through their acquisition of skills and expanded social/professional networks, personal income, and not least, confidence in their ability to act independently.

Integrate young people into economic and political life

Youth can be an important asset for Morocco – if it can successfully follow through on its stated interest of implementing youth policies that include: improving the quality and labor-market relevance of education, expanding livelihood opportunities for young people, especially those in rural areas, expanding recreational and other youth-targeted services, and removing barriers to the greater participation of young people as citizens. Creating a more enabling environment for small businesses, expanding the reach of rural micro-credit associations, and increasing the training some

micro-credit associations could help expand livelihood opportunities. Such activities could be a part of the youth project that may be an outcome of sector work now ongoing.³⁶

³⁶ These themes are elaborated on in greater detail in the *Concept Note for Kingdom of Morocco on Barriers to youth inclusion*, produced by MNSSD.

ANNEX 2: THUMBNAIL SKETCHES OF THE NINE SURVEYED COMMUNITIES

1. Aït Hammi (pop. 3,000) is a mainly Berber speaking community 25 km from Beni Mellal city that has grown by 50 percent in the past ten years. The principle livelihood has been agriculture and stockbreeding. Community prosperity and mobility have suffered several blows in the last decade. The drought dried up the springs which supplied irrigation water, and there were no wells to take up the slack. In addition, record low temperatures during the winter of 2004-2005 damaged crops and livestock. In 1992, the state imposed severe restrictions and penalties on grazing in the nearby national forests. These measures forced stockbreeders to use private land for grazing, reduced the income of charcoal makers and drove those living in nearby mountains into Ait Hammi, burdening the community with an influx of population. While communities such as Khalouta or Bir Anzarane link larger populations to improved services and business opportunities, in Ait Hammi, the increased population is seen as simply overburdening the services that exist. Moreover, because there were no schools in their mountain communities, the new population is largely uneducated.

2. Aït Messaoud (pop. 1700) is a rural community where about two-thirds of the population are Arabic speakers, the remainder Berber-speakers. The principal livelihood is agriculture, with a large part of the population employed as salaried farm workers on large state-run agricultural enterprises, although decades of drought have led to progressive downsizing. Between 1970 and 1990, many men migrated to France for work. Many of the migrants have returned, purchasing land, constructing permanent housing, and contributing to the prosperity and development of the community through remittances and savings. There are no farmers' associations or cooperatives, although a micro credit association in Rabat makes regular visits. The nearest town has a health center, shops, and a college. Since 1990, conditions have improved in Ait Messaoud, with electrification, running water, and a market; it also boasts a public bath, beauty shop, shops and tailors. However, one of the districts, Douar Akka, is a shantytown of temporary mud and reed houses, unconnected to electricity and water networks.

3. Ait Yahya-Ait Abdellah-Ait Mechkok (pop. 300) consists of three small settlements that have lost 100 inhabitants in the past 10 years; 90 percent are Berber speakers. The community is 4 km from Imintanout city in a province with high rates of poverty and illiteracy. Ait Yahya-Ait Abdellah-Ait Mechkok-Ait Abdellah-Ait Mechkok has been deeply affected the long-lasting drought, the impact of which was compounded when local authorities diverted part of the river used for irrigation to serve the water needs of Imintanout. Although the river is now contaminated with waste from Imintanout, inhabitants continue to use it for agriculture and some domestic purposes. For drinking water, they depend on a well dug by a "private benefactor;" while the new wells and water network the state began constructing several years ago remain uncompleted. The drought-induced decline of agriculture and stockbreeding has catalyzed a large internal migration of men. Other livelihoods consist of building-related trades – reduced by authorities' new refusal to issue building permits without construction plans and approvals; casual labor, work in the weekly market at Imintanout, and small businesses. Because they depend directly or indirectly on farm incomes, the businesses are not very profitable.

4. Bir Anzarane (pop. 2,400) is a centrally located district in the town of El Hajeb (pop. 21,5753). About two-thirds of the population are Arabic speakers, the remainder Berber speakers. It has more than doubled its population in the past 10 years. It has primary and secondary schools, a college and

technical school, public and private health facilities, a mosque, a market, and other facilities. Most people considered that access to education was important for household mobility. The opportunity to earn higher degrees made it easier for young people to find remunerative employment and support an entire household. Bir Anzarane also benefited from expansion of the mosque that included toilets and bathing facilities, improved roads and street lighting, better home construction, building of a public park on abandoned land, and new regulations allowing businesses and garages to operate in the district. In turn, these improvements attracted an influx of prosperous residents and small enterprises. The new residents have spent money on renting homes or on expanding and constructing their own homes. They have also invested in business.

5. Fom Zaouia (pop. 2,500) started as a small group of temporary dwellings established in 1945, which grew in the 1960s and expanded in the 1980s, when a school was built. It is about 90 percent Berber-speaking. Ten years ago it had a population of 1,800. Electrification began in 1986 and some households were connected to the drinking water supply by 1992. Both networks were extended in 2003-2005. Like Khalouta, the community is characterized by poor infrastructure. Although it is connected by a reasonably good road – but no bus transport -- to the nearest city, roads within the community are poor. In addition, the bridge linking Fom Zaouia to the nearby weekly market and secondary school has not been repaired since it was damaged by floods in 2000. It has only a primary school and doctor and nurse, but lacks a secondary school, cultural center, or access to Internet. However, in an agricultural region with good soil, it benefits from river-fed irrigation as well as a vibrant dairy cooperative, established in 1993.

6. Igourramene-Tizi (pop. 800) is a predominantly (80-90 percent) Berber-speaking community located on a rocky plain, 10 km from the commune center which has a health center and a college. The 18 hectares occupied by Igourramene-Tizi are distributed among five tribes, each of which owns their land collectively. Agriculture and animal husbandry is the main livelihood, and includes salaried work on two large nearby farms, DELORME, until recently managed by a French company, and the state-controlled SODEA. Other significant sources of income are hauling, trade, and pensions from previous work abroad. Few women work outside the home, although women without working husbands seek work on the large farms or in the nearest town as domestic workers. The community mosque plays an important social role in the community. In addition to the mosque, the community has also benefited over the last 15 years from construction of a primary school, expansion of the electricity network, and opening of cafes, a telephone boutique and a public bath. Although economic opportunities appear to be declining, residents feel that improved infrastructure offers potential opportunities for investment and prosperity.

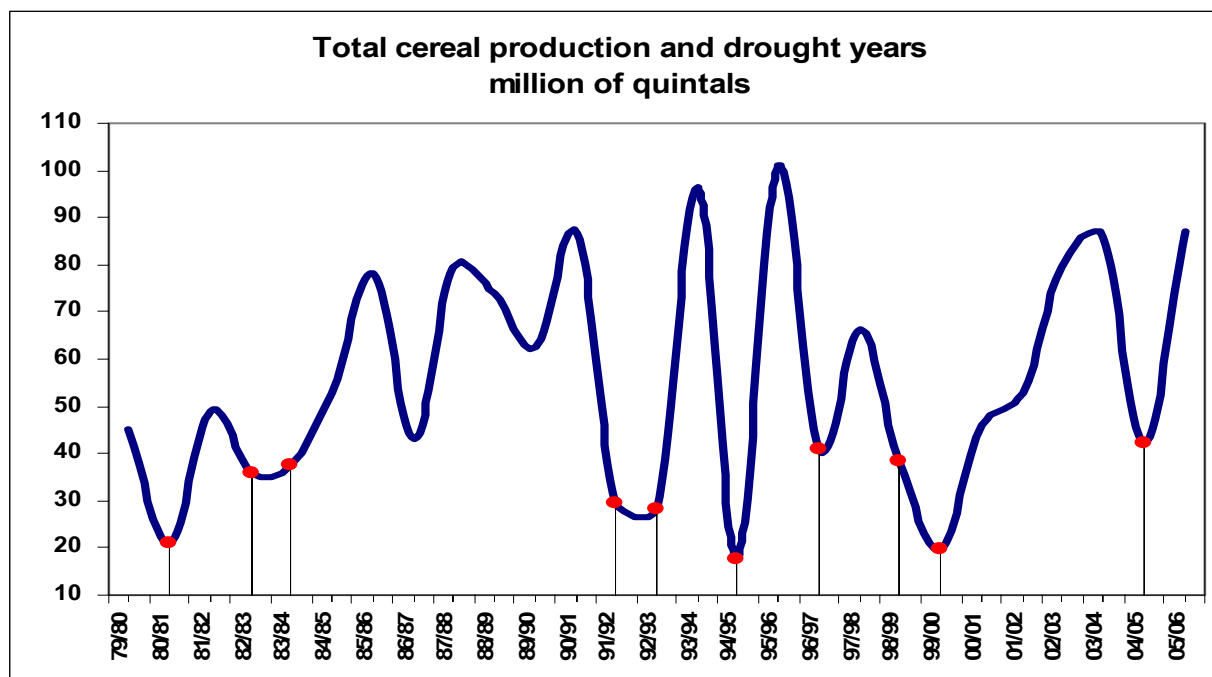
7. Khalouta (pop. 6,000) started around 1965 as a shantytown constructed on agricultural land near a newly established sugar refinery. It grew with the arrival of migrants attracted by seasonal work in local irrigation-based agriculture and at the refinery. By 1980, it was an identifiable district of the city of Souk Sebt Ouled Nemma (pop. 51,029). Between 1995 and 2005 its population increased by 50 percent; today it consists of people from many regions of the country. About two-thirds of the inhabitants are Arabic speakers. By 1991, Khalouta was connected to the electricity network and partially to the sewage network. Connections to piped water only began in 2005, however, with most people still getting their water from wells owned by wealthier families or from water vendors. Although the central districts of the city have paved roads and bus, minibus and taxi transport, Khalouta's roads remain narrow and unpaved, making transport of goods difficult into and within the

district. Khalouta also lacks a secondary school, public clinic, and hospital. In the last ten years, population growth has encouraged the proliferation of small enterprises, and with it, the overall income level of residents. A concurrent decrease in land prices allowed many people to build houses, which has given them more security. At the same time, incomes are based largely on day labor, which depends on the continued good health of the worker and fluctuations in local demand. Local trade in clothing has been particularly hurt by sharply increased competition of smuggled clothing coming in from other parts of the country, perhaps a feature of Morocco's greater integration into the global market.

8. Oufia N'talat (pop. 1,500) is a district in Imintanout city (pop.17,051); 90 percent of the residents are Berber speakers. Although the history of Imintanout goes back two centuries, Oufia N'talat formed in the 1970s with an influx of migrants fleeing the drought in other parts of Morocco. Its population also grew in the 1990s as workers returned from France. The district also attracted young women from mountainous regions who worked as prostitutes in the burgeoning district. The inhabitants derive incomes from petty commerce, and trades such as construction. Carpentry, masonry, and mechanics. Also important are remittances from abroad and increasingly, from cities in Morocco that now attract Oufia N'talat's youth in ever greater numbers. Situated on the side of a mountain, the district often suffers from flooding after big rains. Roads and sanitation services are said to have severely deteriorated over the last 10 years, especially with the increased population, while available economic opportunities are shrinking. However, the leadership changed after the last elections, which were said to be quite transparent, and a vibrant development association was founded.

9. Tamessa-Tissyan-Azendo (pop. 400) is composed of three small settlements whose population has declined by 50 percent in the last ten years; about 90 percent are Berber-speakers. Most people in this very poor community practice subsistence agriculture; about 30 households also breed sheep and goats. A number of families, as well as many men and boys, have migrated to urban centers for work. Except for the two-three times a year when they return, the community is comprised mainly of women, children, and the elderly. Ten older men who worked in France in the 1960s now receive hard-currency pensions. The community is unable to receive television broadcasts, which has particularly affects the women, who do not migrate and are not exposed to life outside their community. There are no local enterprises, and the few local tradesmen have to contend with the inability of people to repay their debts. The community has a weekly market on Sunday, although most of the traders come from outside. Recently, the last section of road linking it to Agadir and Imintanout was completed. In 2003, a mosque and school were constructed, and the community got electricity – although the poorest households are unable to afford it. The ubiquity of poverty in Igourramene-Tizi is such that focus groups were only able to define four distinct steps on the Ladder of Life.

ANNEX 3: TOTAL CEREAL PRODUCTION AND DROUGHT YEARS, 1979-2006



	Average cereal production (1,000s of quintals)	0.75 production
1980	51,625	38,719
1990	56,703	42,527
2000	59,050	44,295

Between 1979 and 2006, Morocco experienced drought years (when total cereal production was below 75 percent of the average output for that decade, indicated in red on the graph above) in 1980/81, 1982-84, 1991-93, 1994/95, 1996/7, 1998-2000, and 2004/05.

Annex 4: Research methodology: sampling, data sources, and analysis

Methods for collecting and analyzing data in this study were adapted the methodology developed for the global comparative study of mobility in 17 countries: *Moving out of Poverty: Understanding Freedom, Democracy and Growth from the Bottom Up*, managed by Deepa Narayan. The objective is to understand how social, political and institutional factors help and/or hinder access to economic opportunities, and the processes by which people are able to move out of poverty or maintain and accumulate wealth at different levels of well-being. As explained in detail below, data on communities, households and individuals was gathered through the combination of traditional as well as innovative research instruments.

The sample

In Morocco, nine communities were chosen to exemplify different levels of prosperity, migration rates, agroclimatic and geographic conditions, ethnic/linguistic composition, urban/rural context and mobility patterns. In each community, local leaders helped the research team identify a neighborhood or segment of the community consisting of approximately 100 households where people knew each other.

The 9 communities were selected from three different provinces. The first province, Beni Mellal, represents high levels of growth and net in-migration; the second, El Hajeb, represents moderate growth with no net migration and the third, Chichaoua, represents low growth with high levels of emigration. In each province, two rural communities and an urban district were selected. For further variation, each of the three communities is located in separate communes within the province (although some are located near each other), since the greatest differences in poverty occur between communes.³⁷

The following table below summarizes key aspects of the surveyed communities, including the poverty rates in the commune where they are located, the level of growth and migration in the province as a whole, and finally, how men and women assessed changes in community prosperity over the previous ten years.

³⁷ Kingdom of Morocco Poverty Report: Strengthening Policy by Identifying the Geographic Dimension of Poverty. The World Bank. September 2004

Table 1: Differences between provinces and communities

Communities (urban are shaded)	Province	Growth in Province	Level of Migration	Communes	Poverty Rate (%)	Perception of Prosperity Trend (women/men)
Khalouta	Beni Mellal	High	Net in-migration	Souk Sebt O. Nemma	14.80	+/+
Ait Hammi				Tanougha	10.9	-/+
Foum Zaouia				Tagzirt	4.43	+/+
Bir Anzarane	El Hajeb	Moderate	No net migration	El Hajeb	7.5	+/+
Ait Messaoud				Ras Ijerry	14.4	+/+
Igourramene-Tizi				Ait Yaazem	34.1	+/-
Oufla N'talat	Chichaoua	Low	Net out- migration	Imintanout	16.7	-/-
Ait Yahya-Ait Abdellah-Ait Mechkok				Nfifa	27.3	-/-
Tamessa-Tissyan- Azendo				Irohalene	26.8	=/+

The community questionnaire

In each community, four key informants, leaders or professionals identified by local officials, completed a questionnaire on the following community characteristics and how they have evolved over the last ten years:

- 1) Demographics and history
- 2) Economics conditions and opportunities
- 3) Education and health services
- 4) Social capital including collective action and cooperation and social cohesion
- 5) Power, governance and access to information
- 6) Freedom and violence
- 7) Environment
- 8) Aspirations, in terms of how people expect political, social and economic conditions to evolve in the future
- 9) Quantitative results of focus group questions on all aspects of community and household mobility (see explanation of focus groups below)

Data from the community questionnaire has been used more as a source of information on key events in the history of the community, the presence of infrastructure, population changes, etc. Since responses regarding freedom, power, and governance represented only the perspective of the key informants, they have been triangulated with opinions from the focus groups and individual life stories, described below.

Key informant interviews to derive a Community Timeline and develop “Mini Case Studies”

The researchers also conducted in-depth interviews with Key Informants in each community regarding its evolution and mobility over the last ten years. These interviews resulted in a community timeline that notes the key social, political and economic events and turning points, particularly those of the last ten years.

Two factors or events that emerged as particularly important to community mobility were then chosen as Mini-Case studies. Key informants as well as focus group participants were interviewed in greater depth on these factors/events to create a picture of how they impacted community prosperity. The mini case studies covered topics such as the dairy cooperatives in Foum Zaouia and Ait Hammi, migration in a number of communities, etc.

Focus Groups of men, women and youth

Separate men’s and women’s focus groups were convened in each community to respond to a series of open-ended questions on the following topics. The focus groups were composed of people from the sub-sample of approximately 100 households in each community. Although they were composed of volunteers, researchers strove to put together diverse groups.

Livelihoods, Freedom, Power, Democracy and Local Governance: Separate groups of men and women responded to in-depth questions about political and economic conditions and trends in their community, and the impact of government rules and regulations. They were also asked how they understood freedom, power and inequality. Finally, the groups were asked to define democracy and comment on how well it functions at the local level.

Aspirations of Youth: Two focus groups, one for young men and one for young women between the ages of 18 and 28 were questioned on their unique experience with the topics above. Researchers asked youth to describe their hopes, plans, challenges, obstacles, social experiences and current and future livelihood strategies. Youth were also asked to explain their understanding of freedom, power, inequality and democracy.

The household sorting exercise

Ladder of Life Focus Groups

Focus groups, again divided by sex, discussed the different forces and events that promote or hinder mobility at both the community and household level. This discussion took place through open-ended questions, as well as a more directed discussion about levels of well-being. The outcome of these discussions was a community specific Ladder of Life, the key tool used in the study for assessing mobility out of poverty.

The Ladder of Life consists of discussants’ own descriptions of the different socio-economic levels in their community. Most communities in Morocco developed a Ladder of Life consisting of 9 or 10 levels, with 1 being the poorest and 10 being the richest. Communities were then asked to describe

the characteristics of households at each level, for example, the livelihoods they practiced, their diets, the types of homes they occupied, their family structure, and so forth. As an example, the Ladder of Life from Fom Zaouia is provided below. The Ladder of Life can be said to represent the model of well-being – its characteristics and determinants – shared by members of a community. The Ladder of Life from the nine communities demonstrates that people tend to think holistically about well-being, rather than limiting it strictly to income. It should further be noted that the differences from step to step are not necessarily the same from the bottom of the Ladder of Life to the top. Different dimensions may be considered important for households at certain steps but not at others. Family size, for example, was not an issue for the upper steps in the example presented below, while having many children typifies households close to or below the poverty line.

Table xxx: Ladder of Life from Fom Zaouia, Men’s Ladder of Life Focus Group

Ladder of Life according to men	Steps
Big proprietary farmer (irrigated >10 ha) + big breeding + owner agricultural machines (tractor, reaper) + emigrants sons and/or civil servants + owner of transportation means (taxicab, truck) + luxurious lodging Term used: (people of the top)	10
Middle farmer + middle breeding + small services (phone boutique...) + transfers of one son emigrated + lodging.	9
Middle farmer + middle breeding + steady and regular incomes, other services (small trade...) + sale of milk and member of the cooperative + lodging.	8
Middle Civil servants + middle agriculture and middle breeding + lodging + member of dairy cooperative + widows with middle pension and agriculture and breeding	7
Small farmer or small civil servants + lodging + owners of their land + small breeding.	6
OFFICIAL POVERTY LINE	
Small agriculture + owners of their land and their lodging + without breeding + lodging + numerous children + chiefs of households original from Tagzirt	5
COMMUNITY POVERTY LINE	
Profession (shoemakers, carpenters, masons, hairdressers...) or small civil servants + pensioner with small pension + chiefs of household immigrated to Tagzirt + owners of their lodgings + numerous children.	4
Daily workers or roving sellers + seasonal workers + owners of their lodging + numerous children.	3
Daily workers or roving sellers + women works + seasonal workers (unsteady income) + without skills + without lodging + numerous children. Term used: (Those who don't work they won't eat)	2
Without work + without property (land, lodging) + without inheritance + beggars, sick without outside help, forsaken women (divorced persons with dependent children or aged without children and without lodgings).	1

7

The Ladder of Life enables us to get a picture of economic as well as social mobility of community households. While general trends in mobility can be compared across communities, each step is specific to and relative within each community. Thus a household on step 4 in Khalouta is poorer than a household on step 6 in Khalouta, but may well be richer than a household on step 6 in Ait Hammi.

After developing the Ladder of Life, focus group participants were asked to explain what they considered to be the division between poor and non-poor on the Ladder of Life. The latter is defined as the community poverty line and is used to determine poverty and mobility out of it throughout the analysis in this report. In some communities it corresponds to the official poverty line for Morocco; in others it does not.

Household Mobility Matrix

Finally, focus group participants were asked to place each household from the sub-sample of 100 households in the community on the Ladder of Life at the time of the study, and ten years ago. This exercise yielded the household mobility matrix, a tool that gives an aggregate picture of community mobility over the past ten years. An example of a community mobility matrix is included below—the light grey area indicates upwardly mobile households, the dark gray area downwardly mobile households and the diagonal formed of white cells are the stationary households.

Example of a Household Mobility Matrix for Igourramene-Tizi, Women’s Ladder of Life Focus Group

Igourramene-Tizi Steps	1	2	3	4	5	6	7	8	9	10
1	11	1	1							
2	8	35	1	1	1	3	3	1		
3	1						2		1	
4		7		6	1					
5	1	1		1	1					
6		1		2				2		
7		1		1	1				3	
8									1	
9						1			7	
10										

Steps Below Community Poverty Line	5		
# Rising	22	% Movers	9.26
# Falling	26	% Fallers	5.56
# Total	108	% Chronic Poor	72.22
# Stagnant	60	% Chronic Rich	12.96
# Moved Out of Poverty	10	PI	0.20
# Fell Into Poverty	6	FI	0.24
# Stayed Rich	14	NPI	-0.04
# Stayed Poor	78	CI	0.44
# Starting Poor	88	MOP	0.11
# Starting Rich	20	MPI	0.18
# Risers Starting Poor	16	MRI	0.30
# Fallers Starting Poor	19	SPI	-0.12

Individual Life Stories

In each community, researchers conducted open ended interviews to obtain the life stories of men and women representing the four different trajectories of economic mobility: those who remained poor throughout the 10 year study period (“stable poor”), those who experienced upward mobility (movers), those who experienced downward mobility (fallers), and those who remained rich over time (stable non-poor). Because this study is motivated by an interest in what factors help people move out of poverty, more interviews were conducted with “movers” or people who maintained their wealth over time than with “fallers” or the chronic poor. These individuals recounted their life

stories, commenting specifically on the evolution of their economic and emotional well-being over time. They were encouraged to identify key events that were personally beneficial or challenging, along with significant turning points. Specific attention was given to their trajectories in the following realms: migration; occupation; economic, social, psychological and cultural history, education; and the trajectory of their overall wellbeing. An effort was made to understand the inequalities and power differentials of the political, social and economic institutions shaping their lives, as well as the resources that individuals were able to call upon.

Analysis of the household sorting exercise: Prosperity and mobility indices

As economic information was not available at the level of individual communities, indicators derived from the household mobility matrix were used to estimate prosperity and mobility at the community level. Using the household mobility matrix and the community poverty line, we calculated the following indices for each community.

Prosperity Index (PI): number of households that moved up the Ladder of Life in the past 10 years/total number of households

The PI captures all upward mobility in the community. It tells us what portion of the community has become *more* prosperous in the last ten years. However, it does not tell us how many people moved out of poverty or how far up the Ladder of Life people moved. Furthermore, high PI does not indicate an objectively prosperous community, simply a community where people are moving up. For example, a community where half the people moved from step 1 to 2 will have a PI of .5 but they are still worse-off than if they had all started and stayed on step 8, in which case they would have a PI of 0.

Falling Index (FI): number of households that moved down the Ladder of Life in the last ten years/ total number of households

FI captures all downward mobility in the community. It tells us what portion of the community has become *less* prosperous in the last ten years. This index does not tell us how many people fell into poverty or how far down the Ladder of Life people moved. Furthermore, high FI does not indicate an objectively poor community, simply a community where people are moving down over time. For example, a community where half the people fell from step 9 to step 8 will have an FI of .5 but they are still better off than if they had all started and stayed on step 2, in which case they would have a FI of 0.

Mobility Index (MI): (sometimes referred to as the Churning Index): number of households that moved up + number of households that moved down)/ total number of households

This index captures mobility in *all* directions. Thus, a high MI means that many households are on a different step now than they were 10 years ago. This may mean that many people have risen, many people have fallen or a more equal combination of the two. A low MI means that people have remained stable over time, whether at high or low steps of the Ladder of Life.

Net Prosperity Index (NPI): number of households that moved up minus number of households that moved down/total number of households.

NPI captures the extent of net upward mobility. It indicates whether more people are moving up than down. Thus, if the NPI is high (close to 1), many more people have moved up than have moved down. If the NPI is close to 0, roughly equal numbers of people are better off or worse off than they were ten years ago. If the NPI is negative, more people have moved down than have moved up in the last ten years.

Mobility of the Poor Index (MPI): number of households starting below the Community Poverty Line that moved up/total number of poor households. The MPI shows what fraction of the poor moved up the Ladder of Life at all over the last 10 years. It does not, however, capture how far up the Ladder of Life those poor moved, or what percentage remains poor despite being comparatively better off (for this measure, see MOP).

Mobility of the Rich Index (MRI): number of households starting above the Community Poverty Line (non-poor households) that moved up/ total number of non-poor households

The MRI shows what fraction of the non-poor moved up the Ladder of Life at all over the last 10 years. It does not, however, capture how far up the Ladder of Life they moved.

Moving out of Poverty Index (MOP): number of households that crossed the Community Poverty Line//total number of households that started poor

This index represents the subset of upwardly mobile poor who actually moved out of (as opposed to moving up within) poverty. A high MOP indicates that many people who started poor not only moved up but escaped poverty altogether (as defined by the community).

Shared Prosperity Index (SPI): number of poor households that moved up / total number of households that started poor minus the number of rich (non-poor) households that moved up / total number of households that started rich

The SPI indicates shared growth. It captures what fraction of the poor are moving up as compared to what fraction of the rich are moving up. A high SPI indicates that a large percentage of people who started poor moved up, while only a small percentage of those who started rich moved up. A low or negative SPI indicates that equal or larger percentages of those who started rich are moving up. SPI close to 0 may indicate either shared growth or no growth—in that either equally large or equally small percentages of rich and poor are moving up. A negative SPI suggests that the benefits of growth are being felt only by those who were initially better-off.

Ranking of the 9 communities for select indices of mobility

COMMUNITY Population now & 10 years ago	NPI		MOP		MPI		MRI		SPI	
	W	M	W	M	W	M	W	M	W	M
Forum Zaouia 2500/1800	1	1	6	3	3	2	1	1	8	8
Ait Yahya-Ait Abdellah-Ait Mechkok 300/400	2	8	3	7	5	9	2	9	6	6
Khalouta 6000/4000	3	3	2	2	2	3	6	5	1	2
Bir Anzarane 2400/1100	4	5	1	1	1	1	3	3	5	5
Tamessa-Tissyan-Azendo 400/600	5	6	8	8	7	6	9	8	3	4
Ait Hammi 3000/2000	6	2	4	5	4	4	7	7	4	1
Oufla N'talat 1500/1100	7	7	5	4	6	5	8	6	2	3
Igourramene-Tizi 800/512	8	9	7	9	8	7	4	4	9	7
Ait Messaoud 1700	9	4	9	6	9	8	5	2	7	9

The table above shows each community's rank (1 to 9, 1 being the highest) for select indices (they are listed from most to least prosperous, according to the NPI *as ranked by men*). For each column, the first number indicates how women ranked the community; the second indicates how men ranked the community. Urban communities are shaded. For each index, the first column reflects how women (W) assessed the community; the second column how men (M) assessed it.