

# WOMEN AND DEVELOPMENT: A CASE OF WOMEN EMPOWERMENT AND COMMUNITY DEVELOPMENT THROUGH THE TAYSSIR PROGRAM IN MOROCCO

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## Abstract

This paper aims to understand the relationship between the cash transfer program (*Tayssir*) and its role in promoting empowerment of rural women as a platform for social development focusing on decision-making, accessibility, and mobility in Morocco. The qualitative research was conducted between May to July 2017. It utilized a case study methodology that involved mothers from rural villages who benefited from the *Tayssir* program. The women are aged between 33 and 65 years old. The research was carried out using participant-observation and in-depth interviews with rural mothers. Findings from the case study showed that the cash transfer program was able to promote a degree of empowerment for women, notably in terms of accessibility and mobility. Aspects of accessibility and mobility were observed, particularly in terms of access to financial services (Post Maroc), having an ID card, and extending their social networks. However, the cash transfer program did not affect decision-making processes within the rural family. The primary reason behind that is decision-making is often collectively done among family members. Decision-making measures include making decisions on financial matters, such as; the sale of family assets as well as making improvements to the home. Within this context, women's empowerment through the *Tayssir* program was limited due to cultural barriers. These findings are important for the next generation of cash transfer studies. It can also serve the body of work on the effectiveness of cash transfer programs and its relation to community development.

**Keywords:** Cash transfer program (*Tayssir*), women's empowerment, decision-making, women's mobility, rural women.

## Introduction

Conditional cash transfers (CCTs) have become a new model in many developing nations since its success in the Latin American countries in the last decade. Cash transfer programs can be seen as a mechanism for addressing poverty. The feature of the program is delivering cash transfer to poor households, contingent upon certain conditions. The primary objective of the program is to invest in deprived children. Providing cash transfer to mothers is a form of investment in children's human capital such as in improving regular school attendance and providing basic preventive health care, as well as to promote social inclusion by targeting the needy families and concentrating on children. The program assisted various governments to achieve their commitment to the Millennium Development

Goals (MDGs), notably in eradicating extreme poverty and hunger; universal primary education; and promoting gender equality. Providing cash transfer to the mothers, instead of fathers, has the potential to empower women. Empowerment refers to the expansion of capabilities for the enhancement of freedom and well-being. It has to examine the general availability of choice for a person (Sen, 1997: 389).

The literature on CCTs shows mixed evidence on the impact on women's empowerment, and participation in decision-making processes (Valencia, 2008). The advocates of the program noted that delivering cash transfer to women provides certain spaces to beneficiary women to negotiate with their husbands in the decision-making processes within the family (Adato et al. 2000; Soares & Silva, 2010; Corns, 2013; Zaky, 2014; Ambler & De Brauw, 2017). Nevertheless, others suggest that this model (CCTs) is based on normative gender assumptions that only encourage women to participate actively in improving the family's welfare. Therefore, women could be viewed as an instrument to achieve the development goals. The programs do not include an explicit gender focus in their design and implementation (Valencia, 2008; Molyneux, 2008; Bergmann & Tafolar, 2014).

Based on the arguments in the literature, this article addresses the research question: Does *Tayssir* program promote women's empowerment in rural Morocco? It aims to expand our knowledge of the main issue associated with women empowerment, which include decision-making process within the family, and women's mobility/accessibility.

This article is divided into four main sections as follows; (i) method (ii) significance of study, (iii) introduction to CCTs (*Tayssir* program), and (iv) findings and discussion. We first elaborate on the approach and research methods employed in this study. The section on the significance of the study explains the contribution we make towards the study of CCTs on women's empowerment and participation following this is an introduction to the CCT in Morocco which is referred to as *Tayssir* program. *Tayssir* in Arabic means 'facilitate', in the last section we discuss our research findings.

## Methods

To address the research question a qualitative case study approach was employed in the study. This study employed two methods firstly participant-observation and secondly in-depth interview was conducted with selected rural mothers. Fieldwork was conducted between May and July 2017. The respondents were selected among rural mothers in the Tiznit-province in Morocco. Eight women were selected to participate in the study. The women are aged between 33 and 65 years old. All interviews were conducted at the respondent's houses. The interviews were conducted in the local language and translated into English. Each interview session lasted approximately one to two hours, and were recorded when permitted. Themes were identified and categorized based on the guidelines for content analysis as offered in Bryman (2015: 299-300).

## Significance of Study

This study provides new knowledge on the effectiveness of *Tayssir* program in addressing issues on women's empowerment in rural Morocco. Studies on *Tayssir* program and its effect on women's empowerment in Morocco have been limited. From a literature search conducted on more than 18 electronic databases covering a period between 2000 to 2017, that includes official government websites, academic journals, and Library Databases, using a search in three languages French, Arabic, and English, we found that since the implementation of *Tayssir* program in 2008, there have only been two publications on this subject. The first one was done by Benhassine et al, (2015), which looks at the effectiveness of the conditionality and un-conditionality of *Tayssir* program. The second publication was a survey conducted by Grun, (2011) and sheds light on *Tayssir* program and its role in promoting participation in school among rural children. These publications, however, do not address the impact of *Tayssir* on women empowerment and participation in rural Moroccan society. Our article is the first to address the impact of CCT in rural Morocco, particularly on women. The significance of this study therefore is its focus on the impact of *Tayssir* program on women in rural Morocco. More specifically, we look at its impact on women's empowerment and participation by looking at how it affects decision-making, accessibility, and mobility among rural Moroccan women.

## Conditional Cash Transfer Program

Conditional Cash Transfer Program (*Tayssir*) has become a popular government welfare paradigm for Morocco in this new millennium. The *Tayssir* is an Arabic word that means “facilitating”. The main objective of the program is to lower poverty levels in the short term by distributing cash and improving school attendance. Payment in the cash transfer program which began in 2008 is made every two months to parents, especially for mothers with school going children and for parents whose children achieve an eighty percent attendance rate in rural primary schools. Morocco learned from the experiences of other countries, in particular Asia and Latin America in its implementation of the CCT program. Before implementing the program, Morocco in partnership with the World Bank (WB) had undertaken a field study in a rural area to identify constraints and challenges, especially with regard to decreasing the numbers of school dropouts (Al-Hawri, 2016).

The CCT program aims to fight poverty by increasing rural primary school completion rate through an incentivized program which builds the human capital needed by the country which is a necessary condition required for sustainable development. With *Tayssir* program, the child will get a bi-monthly allowance provided s/he attends school regularly. Allocated monthly allowance increases as the child advances in his/her education. For instance, grade 1 and 2 children obtain about 6 dollars, whereas grade 5 and 6 are paid around 12.50 dollars per month. The amount of cash transfer had been set to gradually increase by the level of education of the children (Nitam, 2014). The evaluation program that was done by Benhassine et al, (2015) showed that CCT program benefited more than 240 school districts and roughly 828,000 students from the 5 poorest regions of the country, including Marrakech-Tensift-Al Haouz, Méknès-Tafilalet, l’Oriental, Souss-Massa-Draa, and Tadra-Azilal (Abarda, 2013, See figure -1-).

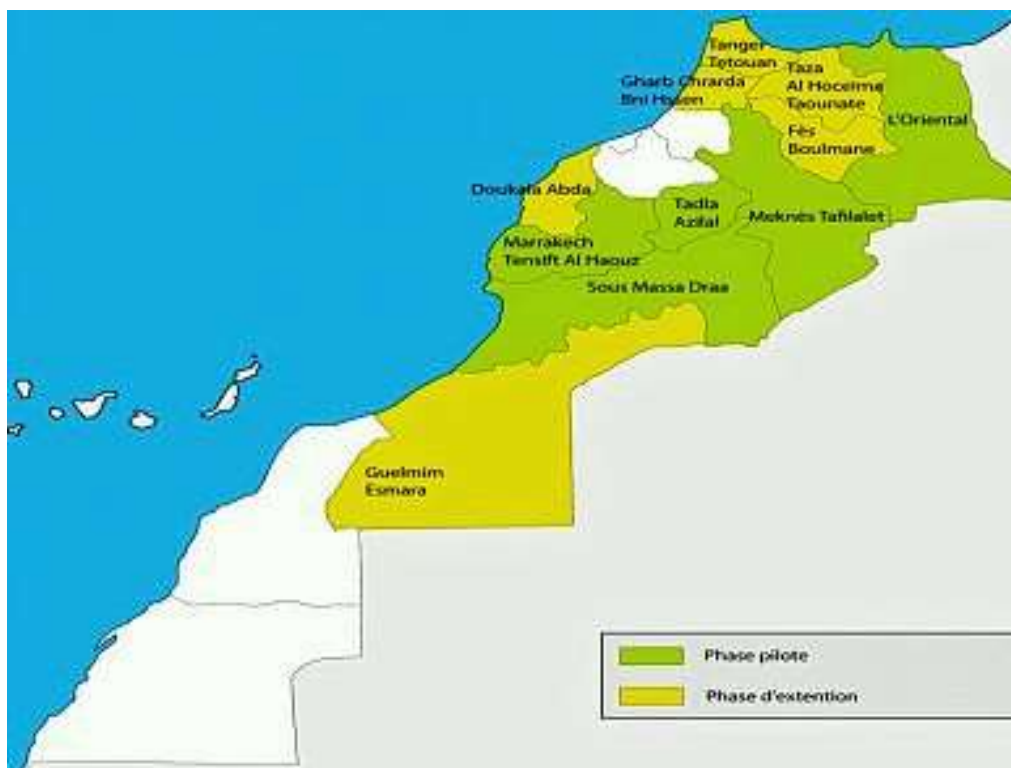


Figure 1; The distribution of the CCTs in Morocco by regions

Source- *Le programme Tayssir au Maroc*. Retrieved October 30, 2017, adapted from <https://varlyproject.wordpress.com/2013/12/05/le-programme-tayssir-au-maroc/>

The *Tayssir* program in Morocco is a cash transfer program aimed at increasing the rural primary school completion rate with two main components: a ‘hard’ conditional component in which cash transfers are paid conditionally on attendance and enrollment of the children in primary school; and a ‘labeled’ unconditional

component—in which cash transfer is explicitly tied to an educational goal but without the requirements for attendance or enrollment (Pace, Daidone, Davis, & Pellerano, 2016). Furthermore, an outstanding characteristic of the *Tayssir* program is the decision to provide the financial assistance directly to the mothers. This decision was basically focused on the assumption that money delivered to mothers was expected to be spent on improvements in education and nutrition of children within the household.

All financial delivery is randomized between fathers and mothers' children in order to test for gender impacts. In this context, to examine the impact of *Tayssir* program on women's empowerment, this article looks at the beneficiaries of the program in—which the financial assistance was delivered to – which was to the mothers.

## Findings and Discussion

Perhaps one of the most significant tool for achieving social inclusion is the Conditional Cash Transfer program ("Economist", 2010). Advocates argue that the CCT model is a step towards a broader social-protection system based on inclusion and universal rights due to the program having reached the excluded people who previously had little or no access to social services. Particularly, CCT opens up the opportunity for engaging women who are marginalized in patriarchal society (Bergmann & Tafolar, 2014).

As reported by Cecchini & Madariaga, (2011) in certain situations remarkable enhancements in women's welfare that can be ascribed to the engagement in the program have been found. It is suggested that the beneficiary mothers have acquired more bargaining power and decision-making power regarding issues concerning household expenditure and other domestic decisions. Furthermore, as discussed by Soares & Silva (2010) that CCTs (The case of Latin America) have had significant impact on women's access to financial resources that previously were inaccessible for them hence leading to considerable economic autonomy. Besides, it also contends that women's capability to take a decision alone on the utilization of the cash transfer increased gradually as was their self-confidence and social acknowledgment within the family (Soares & Silva 2010; Cecchini & Madariaga 2011).

Before moving forward to elaborate the main findings of the study, it should be noted that these results are particular to the specific context in which the study was conducted. Hence the results may not be generalizable but similar findings may be found also in other contexts.

Findings from the case study in Morocco showed that *Tayssir* program has an impact on the rural women's empowerment. Analysis of the data collected found that giving the cash transfer to mothers rather than fathers resulted in improving the status of rural women in various aspects, particularly in terms of mobility and accessibility. Providing the additional income has allowed the rural women to access the extra spaces, which they have never reached before, as one of the respondents stated:

*-"Since I received the money, I felt that I have more chances to go outside... The reason is that I am the only one who is responsible for receiving money..."- (int. Kha, 33).*

Previously, it was not socially acceptable for women to go outside without their husbands accompanying them in most rural areas of Morocco. Also, the vast majority of Moroccan society is subjected to the patriarchal system. The study found that since the adoption of the cash transfer program in Morocco, some improvements have appeared in the attitudes of the women recipients of CCT. Going out to receive the financial assistance in the village opens new doors for the rural women. For instance, the interviewees showed how the program enabled women to take public transportation alone without the necessity to take permission from their husbands; this was articulated by a respondent:

*-"Now I can go to the village alone... this did not happen before... Now I do not need to ask for any permission from my husband... I think giving me the responsibility to receive children's money helped to reduce my husband's resistance to let me go outside..."-(Int. Ijj, 68).*

This demonstrated that men's resistance to women going outside the home was reduced, particularly within the period of the *Tayssir* program. This shift showed a progressive emancipation and daily freedom enjoyed by the women which was previously denied to them as stated by Sen, (1999); promoting women's empowerment could be achieved

when they enjoy a certain freedom and independence. This can also be supported by the study of Ambler & De Brauw, (2017) when they argued that the cash transfer improved the position of the Pakistani women. The authors showed how the beneficiary women had more opportunities to go outside alone without the necessity to get permission from their husbands. However, this argument is opposite to a recent survey which indicated that only 20% of the respondents stated that rural women can take public transportation alone to go outside the village in Morocco (Grun, 2011).

Furthermore, the results showed that providing the cash transfer to mothers instead of fathers has led the rural women to access some public places. For example, the beneficiary women stated that because of the program they were able to access the financial services (e.g. Post Maroc). The respondents also confirmed that it was the first time for most of them to visit the post office as one of the interviewee stated:

*-"I have never ever been to the post office...The first time was when I went to receive the financial assistance..."-(Int. Fad, 42).*

On the other hand, the interviewees of the study found the program provided additional advantages to rural women, which they have never had before. The main features include being familiar with the post office's system and learning how to count the amount of financial assistance. It can be said that the program was successful in increasing the knowledge of rural women towards a couple of matters as claimed by a respondent:

*-"Giving the financial assistance was helping me to be familiar with many things, for example, now I know how to count money and being familiar with the post office system..."-(Int. Ijj, 68).*

Prior to the adoption of the *Tayssir* program, the majority of women did not possess the ID-card in rural Morocco. Two of the main barriers for this was that the women did not have birth certificates as well as the lack of awareness of the rights that come with possessing an ID-card. Many rural women faced difficulties to access public services due to them not having an ID card. Within this context, one of the indirect outcome of the *Tayssir* program is that many of the women had to possess the ID-card and if they did not they had to apply for one. This made every woman want to get into the program to proceed with the procedures as one of the respondent said:

*-"Before receiving the financial aid, the headmaster informed my child that every mother who wants to benefit from the program has firstly to possess the ID-card...This was what made me to proceed with it..."-(Int. Zai, 50).*

By possessing the ID-card, the rural women had more opportunities to access certain public services; particularly public institutions such as hospitals require citizens to show their ID. The respondents showed how the ID helped them to avoid problems that prevented them from accessing public services as pointed out by a respondent:

*-"Since I got my ID-card, I no longer need to suffer from having any problem with the receptionist at the hospital centre of the village ... I was really struggling before to get treatment for my children because I didn't possess the ID...Now with the ID, everything is going to be okay..."-(Int. Fad, 42).*

Moreover, findings showed how the *Tayssir* program encouraged the beneficiary women to extend their social networks. The respondents noted by going to the village to collect the children's CCT money, women have had a good opportunity to create new social relations with the other women from different places of the village. In this regard, one of the respondents explained that since the program was implemented in 2008, she had the chance to meet more than twelve women, and most of them are today considered as her close friends:

*-"I would like to appreciate how the program helps me to have many friends...I did not really expect so far to have more than twelve friends...Most of them are friendly and I would always try to visit them..."-(Int. Min, 33).*

This shows that the *Tayssir* program provides additional indirect outcomes as it has facilitated the recipient women to be more interactive and sociable within the rural community. This findings support the study of Yildirim, Ozdemir, & Sezgin, (2014) when they argued that the cash transfer program has significant results to enhance the self-confidence of the women.

In terms of decision-making, a large amount of literature argues that the cash transfer program is an effective model to promote the participation of women in the decision-making process within the family as mentioned earlier in the introduction. For instance, Soares & Silva (2010) found that by providing the cash transfer to women rather than men made women feel stronger and more adequate to negotiate the decision-making process within the household. Nevertheless, the results from the case study in Morocco were quite different; the *Tayssir* program did not bring about changes in rural women's decision-making roles. Decision-making in these households are often taken as a collective decision among the family members as one of the respondents stated:

*"I think decision-making is usually taken through sharing it with all household members...I don't think so that the program causes any changes in my decision making role within the family..."-(Int. Fad, 42).*

Moreover, the interviewees explained that the decision-making process should also include the children e.g. planning to buy a new television, traveling, and so forth as pointed out by an interviewee:

*"Decision-making is a communal process among us, sometimes we also try to include our children for instance when we want to buy a television, we should take their opinion too..."-(Int. Ijj, 68).*

It should be noted that the decision-making role in this study included the financial matters, such as; lending and borrowing, the sale of family assets as well as improvements to the home. However, despite the study showing gender balance in decision-making positions within the rural family, two cases in the study (two women) revealed that the husband is still the only one who can make a decision within the family as said by a respondent:

*"The only one who can make a decision within the family is my husband..."-(Int. Fati, 42).*

Further, both rural women clarified that the dominance of men in decision-making within the family is influenced by their role as the head and the main provider of the household:

*"He is the head and caretaker of the family and that's why he has dominated all decisions within the household..."-(Int. Aich, 65).*

This confirms that even though the financial assistance was given to women, the program was not able to change the distribution of traditional power within the rural family. The main reason behind this is that the *Tayssir* program is not meant primarily to address the women's concerns and needs. The financial support tends to be concentrated in goods and services that are more likely to have a positive impact on the children's well-being and not necessarily on the women (Soares & Silva, 2010). Furthermore, the small amounts of money which are provided to women (approximately 12 dollars per month for every child) are not adequate to increase the participation of women in the decision-making process within the family:

*"How can I increase my participation in the decision-making, while the amount of money I received was only MAD120...To be a part of decision-making requires having more money..."-(Int. Fati, 42).*

Therefore, the participation in the decision-making process is unequal in rural families; there are women who confirmed that the decision-making process is often taken as collective decisions while others showed that the decision-making role remains in the hands of the husband.

On the other hand, the findings also discovered how some women accept their subordinate status. For instance, there are two women who rejected to be responsible for receiving the cash transfer. They stated that the financial assistance should be delivered to fathers instead of mothers as the role of women only revolves around the home as explained by a woman interviewed:

*-"Why do I need to be responsible for money while my role is only at home...Delivering money is the function of my husband, not mine..."-(Int. Fati, 42).*

This confirms that Moroccan women are still unconsciously supporting the dominance of men as they believe that their role is naturally inside the home. This also clarifies that rural women have been socialized to accept subordination by men rather than being empowered. Thus, they are not allowed to flourish under male domination and they are assumed not to seek for emancipation and autonomy. To understand this circumstance that women are in we can use the concept of "Doxa" as put forth by Pierre Bourdieu, (1984) which can be seen in this study whereby traditions and culture are beyond discourse and argumentation in most societies and have become somewhat natural to the people (Swartz, 2002).

Although *Tayssir* program has some indirect intention to improve the position of rural women, changing men's attitude towards women is quite a difficult outcome to achieve. This shows that CCT policy which is targeting poverty reduction through children's attendance at school and reducing dropout rates is not adequate to empower women. Furthermore, as women's empowerment is based on many factors -which are related to gender norms, culture, caste, and class- it is inaccurate to say that women's empowerment can be achieved automatically by improving only their economic status (Rowlands, 1995). The program should incorporate economic empowerment with educational and cultural empowerment by strengthening women's confidence, skills, and abilities. Thus, the recipient women would be able to emancipate themselves from cultural barriers which usually prevent them from engaging actively in their development.

Certain gains and improvements were appreciated by the beneficiaries of the program such as improving women's mobility and accessibility as mentioned earlier. However, the question still to be answered- whether these gains can be considered empowering or not- would be based on how the term is defined. According to Sen, (1997: 389) empowerment refers to the expansion of capabilities for the enhancement of freedom and well-being by examining the general availability of choice for a person. To empower people means to free him/her from the negative social constructions. Empowerment could be more than simply opening up access to decision-making, it must further contain the processes that would make people perceive themselves to occupy that decision-making space (Rowlands, 1995).

In light of this discussion, the *Tayssir* program appears to have failed in effectively empowering rural Moroccan society especially the women. Making available financial assistance to women rather than men is only giving women extra responsibilities to become active agents in improving the welfare of the family. This demonstrates that *Tayssir* program employed women as an instrument to serve the goals of the project, but not to serve women (Valencia, 2008). Instead of, the program running for women, women are working for the program. Exploiting women to serve development projects could be seen as another dimension of social exclusion as long as the financial assistance intends only to improve the children's welfare. Therefore, this makes the program's policy for social inclusion to stand in contradiction with the practice and outcome which is social exclusion. Women's empowerment would only be achieved when both policy and practice addresses social exclusion (Sandell, 1998).

*Tayssir* in Morocco with other cash transfer programs reinforces the social division of gender by reinforcing the traditional/patriarchal system. Unfortunately, the system of male dominance still does not allow for women to be empowered (Valencia, 2008). The cash transfer programs support a materialistic vision and not a feminist one as women were exploited and used to teach their children the ways of development (Molyneux, 2008).

## Conclusion

The findings of the study on the impact of *Tayssir* program among rural women in the Tiznit-province are somewhat consistent with the literature on the subject. Similar to Soares & Silva, (2010); Cecchini & Madariaga, (2011); Zaky, (2014); Ambler & De Brauw, (2017) whose studies argued that the CCTs have had an impact in promoting empowerment for women to some extent. In some measure, our study concurs with their findings. For example, in 2011 Grun found that only 20 percent of rural women were able to travel alone using public transportation. Our study

indicates that there are some improvements in terms of women's accessibility and mobility in regards to traveling by public transportation without having a chaperone. However, we argue that it is not a sufficient indicator of empowerment. The CCTs program design needs to give more attention to include a gender dimension as its priority objectives and not as an indirect outcome, if the aim is to have a positive impact on women's empowerment and participation in rural Moroccan society. Valencia, (2008) states:

*-"Without a program design that confronts and overcomes maternalism and familism, women will continue to have serious difficulties"-*(Valencia, 2008, p. 490).

This work on the issue of social inclusion raises questions for development planning. Among these questions are the effectiveness of CCTs in addressing women's empowerment and by extending sustainability of the program beyond state support. CCTs as mechanism for social inclusion is important, however there is still much we need to learn from it. Also, policy-makers and bureaucrats can build on this body of knowledge by looking at the short-term effects of CCTs on women and the relation to community development.

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## Notes

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