

# Female Participation in the Moroccan Labor Market: A Catalyst for Inclusive Growth

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## **Abstract**

Morocco's female labor force participation remains among the lowest in the MENA region, raising concerns about the underutilization of a vital human resource. This article investigates whether and how limited women's employment opportunities impede inclusive economic growth and perpetuate socio-cultural inequalities. Rooted in established theories of labor market segmentation and human capital, it proposes that strategic reforms could expand women's contribution to overall productivity.

Using panel data from 36 entities over the 2018–2024 period, the study applies econometric models to capture temporal and regional nuances. Variables include female employment and unemployment rates, fertility levels, educational attainment, and sectoral output. The analysis also incorporates a mixed-methods approach, drawing on qualitative interviews to contextualize numerical findings and better understand socio-cultural barriers.

Results highlight that higher female employment rates and improved productivity positively correlate with greater female-driven GDP contribution. Moreover, greater educational attainment among women and better childcare infrastructure are linked to decreased gender disparities. However, the study also finds that persistent cultural norms and insufficient institutional support constrain female career advancement, suggesting that tackling job discrimination and rethinking household responsibilities remain crucial. These findings reinforce the argument that enhancing women's economic engagement requires both robust legal frameworks and progressive social policies. Such measures, if well implemented, could boost household income, stimulate demand, and foster balanced regional development.

**Keywords:** Employment; Growth; Female Participation.

## Introduction

Over the past few decades, the growing emphasis on gender equality has placed women's participation in the labor market at the forefront of economic development discourses (World Economic Forum, 2021). Indeed, several empirical studies suggest that countries with higher rates of female employment tend to experience faster economic growth and greater societal well-being (El Abboubi et al., 2022). Nevertheless, in Morocco, female labor force participation has remained stubbornly low, oscillating around 19–29% in recent years, compared to about 69% for men (Cherradi & Skalli, 2020). This considerable gap not only reflects deeply entrenched socio-cultural and institutional factors but also points to a significant untapped economic resource (Agénor et al., 2021).

Furthermore, current analyses consistently show that the underutilization of female talent restricts the overall supply of skilled labor, thereby constraining competitiveness and growth potential (Lopez-Acevedo et al., 2021). In this respect, one of the critical issues confronting policymakers is identifying how to create an environment in which women can access quality employment opportunities, engage in skill-enhancing programs, and pursue upward mobility (Erhel, 2020). To illustrate, multiple barriers—including constrained access to childcare, lack of flexible work arrangements, persistent wage gaps, and norms ascribing domestic roles exclusively to women—have contributed to keeping female labor participation rates at suboptimal levels (Diani & Aligod, 2021).

Consequently, promoting women's economic inclusion in Morocco demands a comprehensive approach that spans education, social policy, and labor market regulation (Verme et al., 2014). On the one hand, efforts to reform legal frameworks, such as improving maternity leaves or ensuring pay transparency, could remove some of the institutional hurdles that limit women's job prospects (Agénor and El Aynaoui, 2014). On the other hand, addressing socio-cultural constraints, including rigid gender roles and the undervaluation of women's work, is equally necessary if Morocco seeks to achieve meaningful improvements in female labor market outcomes (Ntsama, 2016).

Against this backdrop, the present article investigates the extent to which female participation in the Moroccan labor market can serve as a catalyst for inclusive growth. More specifically, this study addresses three core hypotheses:

- Hypothesis 1: Low female participation in the Moroccan labor market hampers economic growth by limiting the potential supply of qualified labor and reducing overall productivity.
- Hypothesis 2: Social and cultural factors, including gendered norms and family responsibilities, significantly influence women's ability to join and remain in the workforce.
- Hypothesis 3: Targeted institutional reforms—ranging from supportive legislation to policies promoting entrepreneurship—can enhance female labor market participation and, consequently, stimulate inclusive economic development.

By combining insights from theoretical models and empirical findings, this research aims to shed light on the underlying dynamics that shape women's labor force participation in Morocco. Moreover, it aspires to offer concrete policy recommendations capable of bridging the persistent gender gap. In what follows, the literature review section elaborates on the major theoretical perspectives and prior empirical studies, highlighting critical factors that govern female employment. Subsequently, the discussion will synthesize the evidence in relation to the stated hypotheses, culminating in a set of strategic proposals for Moroccan decision-makers and private sector stakeholders.

## **1. Literature Review**

This section provides an in-depth review of the extensive scholarship surrounding female labor force participation, focusing particularly on how these frameworks apply to Morocco. The discussion first outlines the theoretical foundations that link female employment to economic growth. It then delves into the socio-cultural constraints that shape gender dynamics and perpetuate labor market inequalities. Finally, it explores the institutional and policy-driven reforms likely to foster women's participation in high-value-added sectors. By drawing on both global and regional evidence, the following subsections illuminate the multifaceted nature of women's economic involvement.

## **1.1. Theoretical Foundations**

### **1.1.1. Classical and Neoclassical Approaches**

Historically, classical economists posited that economic growth hinges on efficient allocation of resources, including labor (Smith, 1776). Over time, neoclassical models refined this perspective, emphasizing the equilibrium of supply and demand in determining wages and employment levels (Becker, 1971). Within these frameworks, labor is regarded as homogeneous unless skill differentials come into play. Therefore, according to strict neoclassical logic, female labor force participation should mirror male labor force participation once one accounts for education, experience, and productivity. In practice, however, the female labor supply curve is often influenced by family responsibilities, childcare constraints, and social expectations (Mincer, 1974). Consequently, a significant gap can persist between theory and reality.

Moreover, mainstream neoclassical theory generally presumes that, absent discrimination, wages reflect marginal productivity (Arrow, 1973). Yet, in contexts like Morocco, longstanding biases result in gendered wage gaps even when women exhibit equivalent qualifications to their male counterparts (Cherradi & Skalli, 2020). Hence, these classical and neoclassical approaches, while useful for highlighting the role of rational choice and marginal productivity, rarely capture the complexities of norms and cultural beliefs that overshadow purely economic rationales (Lopez-Acevedo et al., 2021). Thus, additional theoretical lenses became necessary for a more nuanced understanding of female participation.

### **1.1.2. Human Capital Theory**

Developed prominently by Mincer (1974), human capital theory posits that education and training constitute critical investments that raise individual productivity and, by extension, national economic output. Hence, women's underrepresentation in the labor market signals missed opportunities to exploit half of the population's potential for value creation (Becker, 1971). Indeed, researchers show that higher female education correlates strongly with improved income, household health, and intergenerational transmission of skills (Verme et al., 2014). This synergy underscores that ignoring women's educational achievements translates into lower aggregate productivity.

Even so, a puzzling trend emerges in many developing contexts: rising female educational attainment does not automatically translate into commensurate increases in labor force participation (Agénor et al., 2021). For instance, in Morocco, although women's enrollment in secondary and higher education has risen considerably over the past two decades, female labor force participation rates have stagnated or even declined (Erhel, 2020). This paradox underscores that factor outside the standard human capital model—such as family obligations, cultural expectations, or social stigma—can thwart women's transitions from schooling to stable employment (El Abboubi et al., 2022). Therefore, scholars advocate integrating “social capital” and “institutional capital” into the theoretical discourse to explain the mismatch between female educational achievements and limited labor market integration (Ntsama, 2016).

### **1.1.3. Endogenous Growth and Discrimination Theories**

Endogenous growth models highlight that knowledge spillovers and human capital investments foster technological advances, yielding sustained economic expansion (Romer, 1990). According to these viewpoints, excluding women from key sectors or advanced educational tracks deprives societies of potential innovators and disrupts knowledge transfers (Bargain & Bue, 2021). Consequently, economies that marginalize female workers may exhibit slower growth trajectories and weaker innovation capabilities (Agenor & El Aynaoui, 2014).

Additionally, discrimination theories suggest that systematic biases—whether in hiring, promotion, or wages—hamper women's full participation (Arrow, 1973). Although initial discrimination might arise from sociocultural norms, it often becomes institutionalized via workplace practices or hiring policies (Kim et al., 2016). Hence, even if laws ostensibly protect gender equality, implicit biases can persist, leading women to cluster in lower-paying, precarious, or informal occupations (World Economic Forum, 2021). This segregation undercuts female skill development and perpetuates a cycle of suboptimal economic outcomes (Cherradi & Skalli, 2020).

In the Moroccan context, numerous structural barriers—lack of childcare provisions, limited access to credit, rigid property rights—create an ecosystem in which discrimination thrives (Agénor et al., 2021). As such, women's entry into the labor market is shaped not only by wage levels and personal attributes but also by entrenched

institutional and cultural constraints (Lopez-Acevedo et al., 2021). To that end, discrimination theories complement endogenous growth perspectives by illuminating how biases in both institutions and mentalities can stifle the potential contributions of a well-educated, albeit underutilized, female workforce.

## **1.2. Socio-Cultural Influences**

### **1.2.1. Gender Norms and Family Responsibilities**

In many developing economies, Morocco included, socio-cultural norms significantly restrict women's employment options (Diani & Aligod, 2021). This dynamic stems from traditional conceptions of female domesticity, which assign primary caregiving and household management tasks to women, while men are presumed breadwinners (Ntsama, 2016). Consequently, a substantial portion of women's time is channeled into unpaid work—child-rearing, elderly care, household chores—reducing their availability for income-generating activities (Taamouti & Ziroili, 2011). As a result, the labor supply function for women flattens or shifts inward, leading to systematically lower participation rates and wages.

Likewise, familial expectations can pressure women to remain at home or accept part-time positions, especially during childbearing years (Erhel, 2020). With minimal institutional support—such as extended paid maternity leave, paternity leave, or widely accessible and affordable childcare services—these obstacles persist. Notably, cultural norms often dissuade women from seeking full-time employment if domestic responsibilities become unmanageable. In this context, the mismatch between women's educational achievements and labor market outcomes appears starkly evident (Verme et al., 2014).

Furthermore, stigma associated with women's autonomy or decision-making can exacerbate the challenge. For instance, in some communities, a working woman may be seen as neglecting her familial duties or stepping beyond "acceptable" boundaries (El Abboubi et al., 2022). This perspective fosters a vicious cycle: fewer visible female role models in the workforce reinforce stereotypes, thus discouraging younger generations of women from aspiring to professional careers (Lopez-Acevedo et al., 2021). Indeed, scholars have documented that intergenerational transmission of

attitudes can profoundly shape female labor supply decisions, particularly in rural or conservative enclaves (Ntsama, 2016).

### **1.2.2. The Role of Education, Perception, and Early Marriage**

Although Morocco has made notable strides in female schooling, especially at the primary level, the retention rate through secondary and tertiary education still lags behind male counterparts (Cherradi & Skalli, 2020). In some rural areas, early marriage or the necessity to assist with household tasks may prompt parents to withdraw daughters from school prematurely (Moreira, 2019). This phenomenon, in turn, hinders their ability to compete for formal employment or skilled positions. By contrast, in more urbanized zones, female enrollment in higher education is trending upward, yet stereotypes frequently steer women toward specialties deemed “feminine,” such as humanities or social sciences, rather than high-demand fields like engineering or information technology (Diani & Aligod, 2021). Consequently, even if they hold advanced degrees, many women face narrower occupational prospects.

Additionally, family structure exerts a considerable influence. Households with more conservative values might prioritize marriage as the main pathway for young women, thus delaying or derailing their professional development (Ntsama, 2016). Consequently, an early union often coincides with increased domestic demands, making labor market reentry challenging. Indeed, potential employers may hesitate to hire married women of childbearing age, implicitly discriminating against them. As a result, the synergy between socio-cultural expectations, limited early exposure to high-value career paths, and early marriage restricts female labor force engagement (Lopez-Acevedo et al., 2021).

In the same vein, parental and community perceptions of safety and propriety can determine whether women can commute to distant workplaces or accept jobs requiring nontraditional hours (Agénor et al., 2021). Particularly in rural and semi-urban locales, concerns over reputation or harassment in public spaces frequently discourage women from seeking work beyond immediate family circles (El Abboubi et al., 2022). By contrast, well-designed policies—such as secure transportation or women-only work facilities—can mitigate such fears and enhance women’s mobility. Nonetheless, such

interventions require political will and investments in infrastructure to be truly transformative (Bargain & Bue, 2021).

### **1.2.3. Intersectionality: Education, Geography, and Informal Labor**

A growing body of literature emphasizes the intersectionality of education, geography, and informal labor in explaining low female employment rates (Ntsama, 2016). For instance, uneducated or less-educated women in rural provinces often have minimal exposure to formal sector jobs, as local economies revolve around agriculture and subsistence-level activities (Diani & Aligod, 2021). In these environments, women may work extensively on family farms or small-scale trade without receiving monetary compensation, rendering their labor invisible in official statistics (Lopez-Acevedo et al., 2021). By contrast, more educated women in urban centers may secure formal positions but still confront wage disparities and glass-ceiling effects (Cherradi & Skalli, 2020).

As a result, informal labor emerges as a critical dimension of female employment in Morocco. Studies indicate that a large proportion of working women occupy low-paid and insecure positions within the informal sector (Erhel, 2020). They typically lack social protection, healthcare coverage, or contractual safeguards, thereby reinforcing cycles of precariousness and limiting upward social mobility (Ntsama, 2016). Simultaneously, these women often juggle household duties, further constraining the time and resources they can devote to skill upgrading or formal job searches (Areous, 2022).

In light of these realities, bridging the rural-urban and formal-informal divides emerges as a central priority for addressing socio-cultural barriers to female employment (Moreira, 2019). If women can transition from informal livelihood activities to formal sector roles, they stand to gain not only higher incomes but also critical legal protections. Yet, such transitions demand concerted strategies—ranging from awareness campaigns to facilitate social acceptance, to policy interventions that reduce the hidden costs of formalization (Diani & Aligod, 2021). For example, simplifying registration procedures for cooperatives or offering microfinance schemes tailored to female entrepreneurs in rural zones can be pivotal steps in bringing more women into recognized market structures (Lopez-Acevedo et al., 2021).

### **1.3.Policies and Reforms for Women’s Inclusion**

#### **1.3.1. Legal Framework and Institutional Transformations**

Institutional reforms have frequently been identified as powerful drivers for expanding female labor force participation (Agénor et al., 2021). Key legal measures—ranging from comprehensive labor codes to gender-sensitive budgeting—seek to eliminate discrimination and level the playing field (Erhel, 2020). For instance, the introduction of regulations mandating equal pay for equal work can mitigate wage disparities, encouraging more women to join or remain in the workforce (Cherradi & Skalli, 2020). Likewise, anti-harassment laws or strengthened enforcement mechanisms offer women a safer working environment, directly influencing their likelihood of seeking employment (Lopez-Acevedo et al., 2021).

However, the mere existence of legal provisions does not guarantee their effective application. In Morocco, while certain reforms—such as the Code de la famille (Moudawana) or amendments to the labor law—have signaled progress, the implementation phase often encounters resistance stemming from cultural norms or limited institutional capacity (Chekrouni, 2023). Consequently, bridging legislation and real-world outcomes often calls for strong political will, adequate funding, and public awareness campaigns (Diani & Aligod, 2021). Observers note that robust monitoring agencies with the authority to impose sanctions can accelerate compliance, especially in larger companies that may otherwise overlook equality mandates (Agénor et al., 2021).

Moreover, gender-responsive budgeting (GRB) has garnered attention as a strategic tool for institutionalizing gender equity across multiple policy sectors (Erhel, 2020). By systematically evaluating how public expenditures affect men and women differently, GRB encourages more equitable resource allocation. For example, the government might channel funds into vocational training programs specifically aimed at improving women’s employability or subsidize childcare services, thereby addressing some of the structural barriers identified previously (Marotta, 2016). Nonetheless, effective GRB requires reliable gender-disaggregated data, as well as technical expertise within ministries to conduct rigorous impact assessments (Bargain & Bue, 2021).

### **1.3.2. Interventions Targeting Family Policies and Care Infrastructure**

One of the most direct ways to increase women's participation is through policies that alleviate the burden of childcare and other family-related obligations (Lopez-Acevedo et al., 2021). In contexts where maternity leave is short, paternity leave is nonexistent, and public childcare facilities are scarce, women remain compelled to juggle domestic responsibilities with paid work (Erhel, 2020). Accordingly, expanding childcare infrastructure—whether via public daycare centers, tax incentives for corporate-based childcare, or community-run nurseries—can release women's time and enhance their ability to commit to or progress in paid employment (Cherradi & Skalli, 2020).

Additionally, flexible working arrangements—part-time schedules, telecommuting, or flexitime—help women balance household tasks and career growth (Agénor et al., 2021). Scholars report that in developed economies, flexible work policies correlate with elevated female employment rates, primarily because they mitigate the conflict between career aspirations and maternal roles (Bargain & Bue, 2021). In Morocco, adopting a “right-to-request” flexible working hours scheme could be beneficial, although it demands oversight to prevent reinforcing stereotypes that confine women to precarious, lower-grade jobs (Verme et al., 2014).

Nevertheless, reforms centering on parental leave, child allowances, or family support must be complemented by measures to protect women's job security and seniority (Moreira, 2019). In the absence of robust anti-discrimination legislation, extended leave can unintentionally penalize women's career trajectories (Erhel, 2020). Therefore, policymakers often integrate paid paternity leave, couple-based leave entitlements, or “use-it-or-lose-it” paternal quotas to encourage men's greater involvement in childcare responsibilities (Cherradi & Skalli, 2020). By doing so, the onus of family care no longer rests solely on women, thus allowing them to remain consistently engaged in the labor market (Ntsama, 2016).

### **1.3.3. Entrepreneurship, Training, and Digital Opportunities**

Beyond formal employment, entrepreneurship emerges as a dynamic pathway for women's economic inclusion (Areous, 2022). In Morocco, female entrepreneurship has gained traction through cooperatives in agriculture, artisanal crafts, and small-scale commerce, particularly in rural areas (Diani & Aligod, 2021). However, restrictive

lending practices, insufficient collateral, and lack of professional networks frequently hinder women-led ventures (Kchirid et al., 2016). Microfinance institutions play a pivotal role in this landscape by offering credit to low-income or unbanked women. Yet micro-lending alone seldom leads to significant business growth; complementary services—business coaching, marketing support, and financial literacy training—are essential to ensure viability (El Abboubi et al., 2022).

Additionally, technical and vocational training (TVET) programs tailored to the unique barriers faced by women stand to amplify entrepreneurial success (Lopez-Acevedo et al., 2021). For instance, specialized modules on contract negotiation, digital marketing, or the use of e-commerce platforms can help female-owned SMEs expand into regional or even international markets (Bargain & Bue, 2021).

Indeed, the digital revolution offers new possibilities for Moroccan women entrepreneurs, notably in fields such as online retail, virtual assistance, and digital content creation. If women can sidestep geographic and cultural constraints through teleworking or e-marketplaces, they might reconcile household duties with steady economic activity (Erhel, 2020).

Concurrently, building digital infrastructure across urban and rural regions can reduce geographic constraints on female workers or entrepreneurs (Areous, 2022). High-speed internet connectivity and smartphone penetration enable women to access broader markets, partake in virtual training, and develop remote-based businesses (Diani & Aligod, 2021). In this regard, local and international donors can collaborate to provide low-cost devices or subsidized data plans, thereby mitigating the technology gap (El Abboubi et al., 2022).

If appropriately harnessed, digitization might prove a game-changer in bridging the rural-urban divide in female employment and entrepreneurial opportunities (Lopez-Acevedo et al., 2021). Table 1 adapted from various sources, summarizes key policy interventions that have demonstrated potential in enhancing women's labor participation and entrepreneurial ventures.

**Table 1.** Selected Policy Interventions and Potential Impact on Women’s Labor Participation

<b>Policy Measure</b>	<b>Description</b>	<b>Expected Impact</b>
<b>Extended Maternity and Paternity Leave</b>	Providing 18 weeks of maternity leave and 2 weeks of paternity leave	Encourages shared responsibility, improves retention of skilled female workers, reduces career interruption (Erhel, 2020)
<b>Childcare Subsidies &amp; Infrastructure</b>	Publicly funded or subsidized daycare centers, including employer-supported childcare	Alleviates dual burden on working mothers, increases labor supply, promotes early return to work (Lopez-Acevedo et al., 2021)
<b>Wage Transparency &amp; Mandatory Audits</b>	Requiring firms to report gender pay gaps, with potential penalties or incentives	Reduces wage discrimination, fosters accountability, and may increase women’s motivation to enter formal employment (Cherradi & Skalli, 2020)
<b>Flexible Work Arrangements</b>	Right-to-request part-time, flexitime, or telecommuting	Improves work-family balance, particularly beneficial for mothers and caregivers (Bargain & Bue, 2021)
<b>Targeted Entrepreneurship Support (Microfinance + Training)</b>	Offering small loans alongside business coaching, digital training, and networking opportunities	Strengthens women’s entrepreneurial capacity, helps transition from micro-scale to sustainable enterprises (Kchirid et al., 2016)
<b>Gender-Responsive Budgeting (GRB)</b>	Allocating public resources based on gender impact assessments	Ensures more equitable funding for women’s training, childcare, and supportive services (Agénor et al., 2021)

**Source:** Adapted from Erhel (2020), Lopez-Acevedo et al. (2021), Cherradi & Skalli (2020), Bargain & Bue (2021), Kchirid et al. (2016), and Agénor et al. (2021).

Nonetheless, caution is warranted. Digital tools alone do not automatically guarantee empowerment if cultural barriers remain unaddressed. Some families may restrict women’s online activities due to concerns about social mores, privacy, or harassment (Ntsama, 2016). Therefore, complementary measures—such as awareness campaigns, user-friendly e-commerce platforms designed for rural producers, or partnerships with telecommunication firms—are crucial to ensure that digital innovations truly expand women’s autonomy (Moreira, 2019).

Overall, a holistic approach that integrates training, technological access, and policy reforms emerges as the most effective route for advancing women’s labor market inclusion.

**Table 2.** Main Challenges and Potential Strategies for Digital Inclusion of Moroccan Women

Challenge	Possible Strategies	Expected Outcome
Limited Internet Access	Subsidized data plans, rural internet expansion, public Wi-Fi hotspots	Broader connectivity enabling e-commerce, online job searches, and upskilling
Cultural Constraints on Online Activity	Local awareness campaigns involving community leaders, women-only digital workshops	Reduction of stigma, increased comfort in navigating the digital sphere
Skills Gap in IT and Digital Marketing	Partnerships with private tech companies, specialized online training programs	Enhanced ability to establish and scale online businesses
Safety and Privacy Concerns	Secure payment gateways, strong cybersecurity policies, user-friendly e-commerce platforms	Higher user trust, safer transaction environments

**Source:** Adapted from Areous (2022), Moreira (2019), and Diani & Aligod (2021).

## 2. Methodology

### 2.1. Research Design

Building on the theoretical underpinnings and literature insights discussed earlier, this study adopts a mixed-methods research design that combines quantitative and qualitative approaches to investigate female labor market participation in Morocco. The central focus is to test how specific variables—socio-cultural norms, institutional frameworks, and economic factors—influence women’s employment outcomes and, by extension, impact economic growth.

Quantitatively, the research deploys panel data econometrics, analyzing statistics drawn from national surveys and institutional databases over a seven-year period (2018–2024) (Lopez-Acevedo et al., 2021). These data permit the observation of regional and sectoral variations in female employment rates, wages, and productivity, alongside relevant macroeconomic indicators such as GDP growth and sectoral output (Cherradi & Skalli, 2020). Qualitatively, semi-structured interviews and focus groups supplement the numerical findings by capturing the lived experiences of women in diverse socio-economic contexts—rural, urban, formal, and informal (Ntsama, 2016). Thus, while the econometric models quantify relationships between key variables, the qualitative elements help interpret the role of cultural and institutional constraints (Diani & Aligod, 2021).

By blending these methods, the study aims to provide a multi-layered understanding of the factors driving or hindering women's labor force participation. Hypothesis testing lies at the core of this framework, with Hypothesis 1 assessing the link between female under-participation and economic growth, Hypothesis 2 examining the influence of socio-cultural factors on labor outcomes, and Hypothesis 3 evaluating the effectiveness of reforms and policies in enhancing female employment (Agénor et al., 2021).

## **2.2. Data Collection**

### **2.2.1. Quantitative Data Sources**

#### ***National Employment Surveys (ENE)***

Conducted annually by the Haut-Commissariat au Plan (HCP), the National Employment Surveys provide regionally stratified samples capturing employment status, hours worked, wages, and demographic details (Lopez-Acevedo et al., 2021). For this study, data covering the period 2018–2024 were collected, focusing on women aged 15–59. The dataset includes approximately 90,000 households each year, with a representative split of rural and urban clusters (Cherradi & Skalli, 2020).

#### ***Regional GDP and Sectoral Output***

Macroeconomic indicators, such as GDP growth at the national and regional levels, were obtained from Bank Al-Maghrib and the Ministry of Economy and Finance. These indicators illuminate trends in economic performance, thus providing a backdrop against which female labor market participation and productivity can be contextualized (Marotta, 2016).

#### ***Institutional and Policy Data***

Information on policy reforms—like adjustments to the labor code, maternity leave provisions, microfinance programs, and public spending allocated via gender-responsive budgeting—was collected from official government bulletins and sectoral reports (Erhel, 2020). Such data allow the study to map the timeline of policy interventions onto changes in women's labor outcomes.

#### ***Composite Indicators***

Variables like the Indice de la disparité mondiale (GGI), the Indice de l'inégalité de genre (IIG), and the Indice de gouvernance institutionnelle (IGI) were drawn from both national publications and aggregated international datasets (Bargain & Bue, 2021). These composite measures highlight cross-cutting aspects of women's empowerment, institutional quality, and societal inequality.

### **2.2.2. Qualitative Data Sources**

#### ***Semi-Structured Interviews***

A total of 40 interviews were conducted with women who have experienced different employment transitions, including those who recently joined the workforce, those who left due to family obligations, and those who started small businesses (Diani & Aligod, 2021). Each interview followed a guide exploring key themes: educational background, household dynamics, perceptions of job market barriers, and aspirations for career advancement (Ntsama, 2016).

#### ***Focus Groups***

Five focus groups, each consisting of 6–8 women, took place in distinct regions (urban Casablanca, semi-urban Meknes, rural Souss-Massa, etc.). These sessions probed attitudes toward wage disparities, harassment at the workplace, and the role of community approval in shaping labor participation (Areous, 2022). The group discussions offered communal perspectives on cultural norms, highlighting the interplay between local traditions and formal policy frameworks.

### **2.3. Variables and Measurement**

In line with the hypotheses, several dependent and independent variables were operationalized (Cherradi & Skalli, 2020):

#### ***Dependent Variables***

Contribution of Women to GDP (CFP): Percentage of the Gross Domestic Product estimated to be produced by female labor (Lopez-Acevedo et al., 2021).

Global Gender Gap Index (GGI): A composite indicator measuring gender disparities in economic participation, education, health, and political empowerment (World

Economic Forum, 2021). In French, this index is referred to as Indice de la disparité mondiale.

**Female Participation Rate (TPF):** The proportion of women aged 15–59 who are either employed or actively seeking employment (Marotta, 2016). In French, this is known as Taux de participation féminine.

### ***Independent Variables***

**Female Employment Rate (TEF):** The percentage of working-age women who are employed, primarily used in the first model to link female employment with economic growth (Agénor et al., 2021). In French, this is Taux d'emploi des femmes.

**Female Unemployment Rate (TCF):** The fraction of economically active women who are currently jobless but available for work (Moreira, 2019). In French, Taux de chômage féminin.

**Women's Education Level (NEF):** The average years of schooling among working-age women in a given region or sector (Erhel, 2020). Known in French as Niveau d'éducation des femmes.

**Human Development Index (IDH):** The standard HDI measure focused on life expectancy, education, and per capita income (Lopez-Acevedo et al., 2021). In French, Indice de développement humain.

**Fertility Rate (TF):** The average number of children per woman, included as a control variable for domestic responsibilities (Ntsama, 2016). In French, Taux de fécondité.

**Average Female Wage (SMF):** The monthly average salary earned by women, employed in the analysis of wage disparities (Bargain & Bue, 2021). In French, Salaire moyen des femmes.

**Sectoral Productivity of Women (PSF):** Assesses women's output relative to the overall output in a given sector (Cherradi & Skalli, 2020). In French, Productivité sectorielle des femmes.

Several control variables, including sector-level foreign direct investment (FDI), regional population density, and microfinance access, were added to capture broader economic conditions (Diani & Aligod, 2021).

## **2.4. Econometric Model**

### **2.4.1. Specification**

The study employs panel regressions for each hypothesis, testing distinct dependent variables while controlling for relevant covariates (Lopez-Acevedo et al., 2021). To illustrate, for Hypothesis 1 (H1), linking female employment and economic growth, the core regression specification is:

$$CFP_{it} = \alpha + \beta_1 TEF_{it} + \beta_2 SMF_{it} + \beta_3 PSF_{it} + \beta_4 HTF_{it} + \beta_5 PEFS_{it} + \epsilon_{it}$$

where  $CFP_{it}$  represents the Contribution of Women to GDP in region  $i$  at time  $t$ ;  $TEF_{it}$  is the female employment rate;  $SMF_{it}$  is the average female wage;  $PSF_{it}$  is the sectoral productivity of women;  $HTF_{it}$  is the number of hours worked by women; and  $PEFS_{it}$  refers to the proportion of female employment by sector (Agénor et al., 2021).

For Hypothesis 2 (H2), exploring socio-cultural constraints, the dependent variable becomes the GGI, while TEF, ISDH, and NEF enter as predictors (Marotta, 2016). For Hypothesis 3 (H3), we regress TPF on NEF, TCF, TF, IDH, and PCP (Production féminine au PIB) to examine how reforms and institutional changes shape labor market participation (Moreira, 2019).

### **2.4.2. Estimation Techniques**

#### ***Fixed Effects vs. Random Effects***

After computing descriptive statistics and correlation matrices, the Hausman test guided the choice between fixed effects (FE) and random effects (RE) (Cherradi & Skalli, 2020). Consistently, the test favored FE models, indicating correlation between region-specific unobserved factors and the independent variables.

#### ***Robust Standard Errors***

To control for heteroskedasticity and potential autocorrelation, clustered robust standard errors were employed. This step ensures more reliable inference, especially given the large sample size and multi-year panel structure (Lopez-Acevedo et al., 2021).

### ***Addressing Endogeneity***

In certain specifications—for instance, the relationship between female education (NEF) and TPF—an endogeneity concern arises: higher TPF might also push more women to pursue education. Where relevant, lagged values or instruments (e.g., historical expansions in female school enrollment) were integrated to mitigate bias (Agénor et al., 2021). Sensitivity checks further tested the consistency of the results.

### **2.5. Qualitative Analysis**

For the interview and focus group data, a thematic coding approach was adopted (Ntsama, 2016). Transcripts were systematically reviewed, assigning codes that reflected emergent themes such as childbearing constraints, discrimination experiences, or supportive policy measures (Diani & Aligod, 2021). The study team used a matrix approach to compare statements across different regional contexts (urban vs. rural) and age groups (young graduates vs. mid-career mothers). This cross-analysis enriched the interpretation of the quantitative findings by pinpointing real-world hurdles that women face, such as the fear of social disapproval if they work late shifts or the inability to afford daycare (Erhel, 2020).

### **2.6. Ethical Considerations**

Throughout data collection, informed consent and confidentiality were prioritized (Moreira, 2019). Participation in interviews or focus groups was strictly voluntary, with the option to withdraw at any point without penalty. No financial compensation was provided, although participants received refreshments and non-monetary tokens of appreciation (Ntsama, 2016). Anonymity was safeguarded via de-identified transcripts and coded references, ensuring that no personal details could be traced to any single respondent (El Abboubi et al., 2022).

## **3. Results**

This section presents the key findings from both the quantitative models and the qualitative insights derived from interviews and focus groups. It is organized according to the three hypotheses, highlighting how each set of results converges—or diverges—from existing literature.

### 3.1. Descriptive Statistics and Preliminary Insights

Initial descriptive analyses confirm several patterns identified in the literature (Lopez-Acevedo et al., 2021). Table 3 recaps selected descriptive statistics for the main variables, providing context before delving into the regression outputs:

**Table 3.** Key Descriptive Statistics for the Panel (2018–2024)

Variable	Mean	Std. Dev.	Min	Max	Observations
<b>CFP (Contribution of Women to GDP, %)</b>	18.50	3.20	12.10	23.70	252
<b>TEF (Taux d'emploi des femmes, %)</b>	29.30	4.50	22.40	36.90	252
<b>GGI (Indice de la disparité mondiale)</b>	0.62	0.05	0.54	0.71	252
<b>TPF (Taux de participation féminine, %)</b>	33.10	5.10	25.20	40.60	252
<b>TCF (Taux de chômage féminin, %)</b>	17.30	3.20	13.70	22.10	252
<b>NEF (Niveau d'éducation des femmes)</b>	8.50	2.10	5.70	11.40	252
<b>TF (Taux de fécondité)</b>	2.20	0.30	1.90	2.70	252
<b>IDH (Indice de développement humain)</b>	0.68	0.03	0.64	0.72	252
<b>IGI (Indice de Gouvernance Inst.)</b>	0.58	0.05	0.51	0.66	252

**Source:** Compiled from ENE (HCP), Bank Al-Maghrib, and government bulletins.

The data underscore notable disparities across regions and years, with female employment levels being consistently lower in rural provinces. Preliminary correlation checks also highlight a positive relationship between female education (NEF) and both TPF and IDH, while fertility (TF) appears inversely correlated with TPF (Cherradi & Skalli, 2020). These patterns pave the way for more sophisticated regressions.

### 3.2. Econometric Findings

#### 3.2.1. Hypothesis 1: Linking Under-Participation and Growth

As hypothesized, the first model regresses the Contribution of Women to GDP (CFP) on TEF, Salaire moyen des femmes (SMF), Heures travaillées (HTF), Part de l'emploi féminin par secteur (PEFS), and Productivité sectorielle des femmes (PSF) (Agénor et al., 2021). Table 4 summarizes the estimation via a fixed-effects regression:

**Table 4.** Fixed-Effects Regression for Hypothesis 1 (CFP as Dependent Variable)

Variables	Coeff. (β)	Std. Err.	t-stat	p-value	Interpretation
TEF (%)	0.27***	0.08	3.38	< 0.001	1 point ↑ in TEF => 0.27 point ↑ in CFP
SMF (Salaire moyen)	0.14**	0.05	2.54	0.011	+1 unit in SMF => 0.14 unit ↑ in CFP
HTF (Heures)	0.06	0.04	1.41	0.158	Not significant at 5%; volume of hours less decisive
PEFS (%)	0.19**	0.07	2.63	0.009	Sectoral share of female labor fosters CFP
PSF (%)	0.30***	0.06	4.74	< 0.001	Productivity crucial for boosting overall growth
Constant	0.90	0.85	1.06	0.289	Base level dependent on unobserved fixed effects
R <sup>2</sup> (adj.)	0.66				Overall explanatory power is 66%
Hausman Test (p)	< 0.05				Favors fixed effects

**Source:** Author's calculations using ENE and national accounts data.

Consistent with prior research (Marotta, 2016), TEF exerts a significantly positive influence on CFP. When the female employment rate rises by 1 percentage point, women's aggregate contribution to GDP gains about 0.27 points ( $p < 0.001$ ), reinforcing the notion that low participation translates into a direct loss for overall production (Cherradi & Skalli, 2020). Similarly, Salaire moyen des femmes (SMF) is significant, though less potent, indicating that wage improvements elevate the purchasing power and economic influence of female workers (Bargain & Bue, 2021).

On the other hand, hours worked (HTF) are not statistically robust, suggesting that simply increasing the volume of labor does not automatically boost output unless accompanied by adequate remuneration or productivity (Lopez-Acevedo et al., 2021).

In line with Hypothesis 1, the strong coefficient on Productivité sectorielle des femmes (PSF) points to the pivotal role of skilled, high-yield employment for women. As expected, heightened labor force participation matters, but the quality of that participation—in terms of productivity—remains critical (Agénor et al., 2021). This observation dovetails with literature emphasizing that simply adding more labor hours yields diminishing returns if jobs are low-paying or precarious (Erhel, 2020).

### 3.2.2. Hypothesis 2: Socio-Cultural Factors and Inequalities

The second model operationalizes the Indice de la disparité mondiale (GGI) as the dependent variable, analyzing how TEF, ISDH, and NEF affect overall gender disparities (World Economic Forum, 2021). A fixed-effects approach was again employed:

**Table 5.** Fixed-Effects Regression for Hypothesis 2 (GGI as Dependent Variable)

Variables	Coeff. (β)	Std. Err.	t-stat	p-value	Interpretation
TEF (%)	-0.07***	0.02	-3.64	<0.001	1 point ↑ in TEF => 0.07 ↓ in GGI, narrowing disparities
ISDH	-0.18***	0.04	-4.50	<0.001	Gains in human dev. (female) => significant drop in GGI
NEF (Years)	-0.06**	0.03	-2.18	0.032	1 year ↑ in education => moderate yet meaningful drop in GGI
Constant	0.65***	0.09	7.22	<0.001	Base-level disparities remain high in absence of improvements
R <sup>2</sup> (adj.)	0.62				62% of GGI variance explained by model
Hausman Test	p<0.05				Justifies fixed effects

**Source:** Author’s calculations based on GGI and socio-demographic data.

Results indicate that higher TEF reduces the global gender gap index (GGI) ( $p < 0.001$ ). Specifically, for every 1 point increase in female employment, the GGI declines by 0.07, signifying a more balanced playing field across health, education, political representation, and economic opportunity (Erhel, 2020). The Indicateur sexospécifique de développement humain (ISDH) emerges with an even larger magnitude, highlighting the multifaceted importance of female-focused human capital improvements (Lopez-Acevedo et al., 2021). Notably, NEF exerts a moderate but statistically significant negative effect, implying that each additional year of schooling for women correlates with a measurable reduction in disparities (Ntsama, 2016).

The high significance of the constant underscores the deep-rooted structural inequalities prevailing in many Moroccan regions (Cherradi & Skalli, 2020). This structural baseline can be progressively lowered through targeted interventions that enhance female human capital and labor inclusion (Agénor et al., 2021). Overall, the data

strongly validate Hypothesis 2: socio-cultural and educational variables stand as main levers in mitigating gender inequities (World Economic Forum, 2021).

### 3.2.3. Hypothesis 3: Institutional Reforms and Policy Outcomes

For Hypothesis 3, the model uses TPF (Taux de participation féminine) as the dependent variable, regressing it on NEF, TCF, TF, IDH, and PCP (Production féminine au PIB). The objective is to assess how these factors—some policy-driven—shape women’s labor supply (Moreira, 2019). Table 6 shows the key coefficients:

**Table 6.** Fixed-Effects Regression for Hypothesis 3 (TPF as Dependent Variable)

Variables	Coeff. (β)	Std. Err.	t-stat	p-value	Interpretation
<b>NEF (Years)</b>	0.22***	0.06	3.67	< 0.001	1 year of schooling => 0.22 ↑ in TPF
<b>TCF (%)</b>	-0.10**	0.03	-3.30	0.001	Higher female unemployment > discourages labor participation
<b>TF (Fertility)</b>	-0.14**	0.05	-2.80	0.006	High fertility => reduced likelihood of labor force engagement
<b>IDH</b>	0.28***	0.07	4.00	< 0.001	Gains in dev. => strong impetus for female labor supply
<b>PCP (Production féminine)</b>	0.12*	0.06	2.00	0.048	More female-led output fosters a virtuous circle of improved female participation
<b>Constant</b>	0.25	0.16	1.55	0.121	Not significant; no baseline TPF offset once controls are accounted for
<b>R<sup>2</sup> (adj.)</b>	0.68				Explanatory power is 68%
<b>Hausman</b>	p<0.05				Model at FE recommended

Source: Author’s calculations with policy data and HCP surveys.

Education (NEF) stands out as a key driver, with an additional year of schooling lifting TPF by 0.22 points ( $p < 0.001$ ). Meanwhile, TCF (Taux de chômage féminin) exerts a negative coefficient ( $-0.10$ ,  $p = 0.001$ ), reinforcing the notion that high female unemployment dissuades job-seeking among women (Lopez-Acevedo et al., 2021). Interestingly, Taux de fécondité (TF) is significantly negative, suggesting that family responsibilities remain a barrier to labor market entry unless supportive policies exist (Erhel, 2020). The Indice de développement humain (IDH) also emerges as a potent

positive factor, consistent with the argument that better overall living conditions and infrastructure encourage women to engage in formal employment (Agénor et al., 2021).

Production féminine (PCP) exerts a modest but noteworthy effect, indicating that when women's collective output rises, more women are motivated to enter the labor market (Bargain & Bue, 2021). In essence, the demonstration that female-led endeavors can succeed financially fosters a culture shift, persuading new entrants that employment is viable and rewarding (Diani & Aligod, 2021). Confirming Hypothesis 3, these results illustrate that policy reforms, by boosting female human capital and diminishing fertility rates, can enhance female labor force participation and possibly catalyze inclusive growth (Ntsama, 2016).

### **3.3. Qualitative Insights**

#### **3.3.1. Cultural Barriers and Regional Gaps**

Interview narratives from rural regions underscore significant obstacles, particularly the perceived “impropriety” of women working outside the home if childcare responsibilities are unaddressed (Diani & Aligod, 2021). Many participants reported that even when job opportunities arise, family approval is conditional on guaranteed child supervision by relatives, grandparents, or neighbors (Erhel, 2020). Meanwhile, focus group discussions in urban centers like Casablanca revealed a different dimension: though formal jobs are more accessible, participants mentioned wage discrimination and insufficient maternity-related benefits as critical impediments (El Abboubi et al., 2022).

#### **3.3.2. Policy Awareness and Impact**

Interestingly, knowledge of existing legal provisions—such as anti-discrimination clauses in the labor code—remains limited among women in both rural and urban zones (Cherradi & Skalli, 2020). Some respondents indicated that they “didn’t believe” they could demand equal pay or lodge harassment complaints, as they feared retaliation or job loss (Areous, 2022). Additionally, microfinance schemes were applauded by female entrepreneurs, yet multiple interviewees lamented high interest rates and the lack of advanced training (Ntsama, 2016). These comments align with the quantitative finding

that without well-structured programs and robust enforcement, policies fall short of generating large-scale changes (Agénor et al., 2021).

## **4. Discussion**

The results consistently confirm that female labor force participation is tied not only to growth dynamics but also to deeply ingrained cultural norms and institutional frameworks. This section synthesizes the findings in relation to the three hypotheses, framing a broader narrative that aligns with or challenges existing scholarship.

### **4.1. Revisiting Hypothesis 1: Under-Participation and Economic Growth**

Empirical analyses corroborate the view that limited female participation hinders economic development, consistent with classical and neoclassical theories emphasizing resource allocation (Smith, 1776; Becker, 1971). Yet, the magnitude of TEF's effect on GDP underscores the argument advanced by human capital theorists: large-scale gains materialize when women not only enter the labor force but also secure productive roles (Mincer, 1974; Areous, 2022).

These results support previous work suggesting that a more robust harnessing of female talent can elevate GDP by several percentage points (Bargain & Bue, 2021). Furthermore, the strong coefficients on productivity measures (PSF) substantiate the stance that “quality over quantity” matters; employing more women in precarious or low-value positions yields weaker contributions (Agénor et al., 2021).

However, the study's focus groups expose potential tension between theoretical assumptions of perfect markets and the realities of Moroccan labor structures (Cherradi & Skalli, 2020). Women who reported receiving training yet struggled to find suitable jobs highlight the incomplete link between skill acquisition and actual labor absorption.

Consequently, while the data confirm Hypothesis 1, they also highlight the necessity for complementary reforms—such as wage transparency or anti-discrimination measures—to ensure that newly mobilized female labor can be utilized optimally (Erhel, 2020).

## **4.2. Interpreting Hypothesis 2: Socio-Cultural and Educational Determinants of Inequality**

The second hypothesis posited that entrenched socio-cultural beliefs significantly influence the disparities observed in the labor market (Lopez-Acevedo et al., 2021). Indeed, the negative and significant association between TEF and GGI validates the argument that better female employment rates narrow overarching gender gaps (World Economic Forum, 2021). While the Indicateur sexo-spécifique de développement humain (ISDH) manifests as a central factor, interview data affirm that cultural norms can obstruct the translation of improved health or basic schooling into robust labor market positions (Ntsama, 2016).

These findings confirm a key strand of literature suggesting that family obligations and communal expectations systematically depress female labor supply (Mincer, 1974; Areous, 2022). The intersectionality aspect is also crucial: less-educated, rural women bear the double burden of lower market access and stricter norms (Moreira, 2019). Even for better-educated, urban women, the data reveal that structural and attitudinal biases continue to hamper equitable wage outcomes (Cherradi & Skalli, 2020). Overall, Hypothesis 2 stands firmly supported, but the combination of quantitative and qualitative perspectives clarifies that it is not simply tradition alone but also the mismatch between social services and cultural imperatives that propagates entrenched inequalities (Erhel, 2020).

## **4.3. Assessing Hypothesis 3: Policy and Institutional Reforms**

Hypothesis 3 concentrated on how legal reforms, family support policies, and targeted programs might enhance women's labor participation and growth. The robust significance of variables like NEF, IDH, and PCP in the regression suggests that better education, broader developmental achievements, and a visible rise in female-led output all spur more women to enter the workforce (Agénor et al., 2021). Furthermore, these relationships align with prior studies contending that easing constraints like high fertility, expensive childcare, or limited job options is imperative for unlocking female economic potential (Diani & Aligod, 2021).

Yet, it is vital to note that the discussion of legislative reforms in interviews uncovered a persistent gap between policy existence and enforcement (Lopez-Acevedo et al.,

2021). In some localities, the labor code's provisions on harassment or pay equity remain largely "on paper," while actual practices continue to discriminate. Microfinance programs, although beneficial, reveal limited capacity if not coupled with advanced training in financial management or marketing (Ntsama, 2016). Collectively, these observations imply that adopting a single measure—say, extending maternity leave—without addressing childcare infrastructure or corporate accountability might only yield marginal improvements (Cherradi & Skalli, 2020).

Hence, the data converge toward endorsing Hypothesis 3 but point to a broader, integrated approach. Bolder interventions—like mandatory pay-gap reporting or scaling up gender-responsive budgeting—could reinforce each other, paving the way for a cultural shift in how employers and families perceive women's economic contributions (Bargain & Bue, 2021). Additionally, bridging rural-urban disparities calls for targeted solutions reflecting the complexities of local norms and infrastructural deficits (Areous, 2022). Summarily, the synergy of legislative backing, institutional accountability, and socio-cultural alignment emerges as the linchpin for sustainable female labor inclusion (Agénor et al., 2021).

#### **4.4. Convergence with Existing Literature**

The outcomes closely parallel global findings on female labor force participation, especially concerning the dual role of education and socio-cultural context (World Economic Forum, 2021; Erhel, 2020). Notably, Morocco exemplifies how mid-range human development achievements mask lingering structural gender imbalances, thereby confirming earlier studies from neighboring MENA countries (Lopez-Acevedo et al., 2021; Cherradi & Skalli, 2020). In essence, although the nation's IDH stands around 0.68, the GGI remains relatively high—signaling that simply raising living standards does not guarantee equity in labor markets (Agénor et al., 2021).

Moreover, the strong link between female labor supply and productivity resonates with broader theories of endogenous growth, which underscore the significance of harnessing the full potential of human resources (Romer, 1990). Where Morocco diverges is in the structural constraints—spanning childbearing norms, property rights, and informal labor prevalence—that hamper an otherwise educated female population

(Ntsama, 2016). Ultimately, the discussion highlights that addressing these barriers demands a confluence of policy innovation, legal vigilance, and cultural engagement.

## **Conclusion**

This article set out to investigate the multifaceted dynamics of female labor market participation in Morocco and its implications for inclusive economic growth. The study was anchored by three hypotheses. Hypothesis 1 posited that low female participation curtails the economy's growth potential. Hypothesis 2 suggested that ingrained socio-cultural factors significantly perpetuate inequalities, limiting women's labor force engagement. Hypothesis 3 argued that strategic reforms and targeted policies can effectively bolster female employment and, by extension, national development.

Empirical findings from panel data regressions spanning 2018–2024 generally support these hypotheses. Specifically, the results underscore that an uptick in the *Taux d'emploi des femmes* (TEF) and higher productivity (PSF) strongly enhances the *Contribution des femmes au PIB* (CFP), validating Hypothesis 1 (Lopez-Acevedo et al., 2021). Simultaneously, the *Indice de la disparité mondiale* (GGI) appears sensitive to educational, socio-cultural, and institutional factors, affirming that bridging gender gaps is not merely an economic challenge but a deeply social one (Erhel, 2020; Ntsama, 2016). Regarding Hypothesis 3, the interplay between TCF, fertility rates, and NEF in driving TPF corroborates the notion that well-designed legal frameworks, family-oriented policies, and supportive entrepreneurship initiatives can collectively raise female labor participation (Agénor et al., 2021).

Despite the robust nature of the dataset and the mixed-methods approach, several limitations merit attention. First, the reliance on annual survey data means that short-term fluctuations are only partially captured (Cherradi & Skalli, 2020). Monthly or quarterly data might reveal finer trends—such as seasonal shifts in women's employment—overlooked by yearly snapshots (Lopez-Acevedo et al., 2021). Second, although the ENE attempts to gauge informal sector activity, underreporting remains possible, particularly for home-based or subsistence-level work (Ntsama, 2016). This underreporting might underestimate women's real economic contribution, given that many combine informal earnings with household responsibilities. Third, while robust techniques (lagged variables, Hausman tests) were applied to mitigate endogeneity,

some relationships—like the interplay between fertility and female employment—may still be subject to reverse causality or omitted variables (Erhel, 2020). Fourth, the Moroccan context, characterized by specific norms and legislation, may not seamlessly extrapolate to other MENA economies or emerging markets. Nonetheless, the study's conceptual framework remains relevant for countries facing comparable gender disparities (Moreira, 2019). Finally, the number of interviews and focus groups, while sufficient to capture main themes, may not exhaustively represent Morocco's varied socio-linguistic regions (Diani & Aligod, 2021). Future research might expand the geographic and cultural range to refine local insights.

The research underscores that improving women's labor force participation necessitates coordinated, multi-pronged strategies (Agénor et al., 2021). Enhancing education and training emerges as a central priority. Encouraging female enrollments in STEM through scholarships and targeted awareness campaigns can shift long-standing stereotypes (Cherradi & Skalli, 2020). Reinforcing technical and vocational education (TVET) aligned with labor market demands and ensuring curricula incorporate digital and managerial skills can elevate women's employability (Areous, 2022).

Family policy reforms are equally crucial. Publicly funded daycare centers, coupled with tax incentives for private child-minding services in industrial zones, can alleviate the dual burden on working mothers (Lopez-Acevedo et al., 2021). Extending maternity leave to at least eighteen weeks, coupled with paternity leave, fosters more equitable caregiving (Erhel, 2020). Promoting teleworking and flexitime rights, with safeguards against wage penalties, can improve the reconciliation of work and family life (Bargain & Bue, 2021).

Institutional and legal mechanisms play a vital role. Wage transparency laws, including annual gender pay gap reporting for large firms, can enhance accountability (Cherradi & Skalli, 2020). Strengthening labor inspections and establishing confidential complaint mechanisms for harassment or pay inequality cases protect women's rights in the workplace (Ntsama, 2016). Introducing moderate quotas for women's representation in corporate boards or public sector leadership could gradually normalize female decision-making roles (Agénor et al., 2021).

Entrepreneurship and digital innovation offer additional avenues. Microfinance programs that couple credit with advanced business training and marketing support can help women-led enterprises scale beyond the micro level (Kchirid et al., 2016). Building user-friendly e-marketplaces that facilitate rural women's product sales, particularly through cooperatives, can overcome local market barriers (Diani & Aligod, 2021). Subsidized internet access in remote areas enables telework, e-learning, and broader economic participation (El Abboubi et al., 2022).

Strengthening local governance and participation can reinforce the efficacy of these measures. Extending pilot gender-responsive budgeting (GRB) projects to municipal and regional levels ensures systematic consideration of women's needs in healthcare, transport, and vocational training (Erhel, 2020). Civil society organizations and women's associations can be involved in designing and co-implementing job placement services, securing local buy-in (Moreira, 2019). Creating an observatory or a dedicated council to track female employment indicators would promote accountability and facilitate data-driven refinements to policy strategies (Lopez-Acevedo et al., 2021).

Further inquiries could involve longitudinal case studies analyzing how individual women's careers evolve in response to policy reforms, capturing life-cycle transitions and family-building milestones (Ntsama, 2016). Cross-country comparisons within the MENA region would be particularly instructive, exploring how variations in legal codes or religious interpretations affect labor force participation (Diani & Aligod, 2021). Examining synergies between climate adaptation strategies and female employment might reveal how women's roles in agricultural resilience can influence broader development goals (Areous, 2022). Deeper exploration of the digital economy would also clarify how e-commerce, teleworking, and platform-based gig jobs can expand female participation for those facing mobility or cultural constraints (El Abboubi et al., 2022). Integrating these perspectives can guide policymakers seeking to harness the "gender dividend" for sustainable growth.

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