

# The Role and Potential of Businesswomen in Morocco's Civil Society

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SIT Morocco: Culture and Society Spring 2009  
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May 10, 2009

### Acknowledgements

I would like to thank all those who contributed to the creation of this paper. In no particular order, I offer my deepest gratitude to Laila Bennis, Dr. Abelrahim Anbi, Hakima Haite, Fatima Mourd, Mohammed Bensouda and all those who took the time to answer my inquiries. I offer a special thank you to my academic directors as well as my advisor, Souda Eddouda, for their continued support and guidance.

Lastly, to Imane El Andaloussi, Maha Bamaarouf and Rachel Phillips who served as translators for various texts, surveys and correspondences.

To all of you, I am very grateful.

## Abstract

*The expansion of women in the private sector not only affects the economic sphere, but further influences women's participation in social and political decision-making. In aiming to strengthen the roles of women in the economy, professional organizations hope to equip women with the skills necessary to succeed as leaders in the businesses sector. The capacities of these organizations vary from region and often employ different strategies to achieve their missions. What links them, however, is the objective to enhance the capabilities of women as heads of households, students, professionals and leaders. This focus on social and economic development takes the form of training workshops, seminars and projects aimed towards enhancing one's capacity and awareness. Taking these points into consideration, this paper aims to explore the skills stressed by professional organizations, and how, if at all, they empower the female entrepreneur as a leader in business and in her community. This paper proposes that women in business are in a strategic and structural position to help promote and influence conversations and movements towards greater reform in Morocco.*

## INTRODUCTION

The rise of civil society in Morocco has created a public sphere to address and advance public opinion. Within the last two decades, government reform proposed major advancements with regards to issues on gender, education and the family. Nevertheless, the strength of Morocco's civil society and its growing influence in society emboldens the conversations on reform. Morocco's movement towards more democratic policies continue to be the result of collaborated efforts among individuals, civil society organizations, international actors and the government. It follows to question which actor will offer significant contributions to Morocco's democratization process. This paper proposes Moroccan businesswomen as a likely group in these efforts.

In Morocco's economy, women constitute a small portion of the labor force in formal economic activity. The institution of female entrepreneurs is small in comparison to other nations, yet just as promising. Publications produced by organizations such as the World Bank and the United Nations emphasize the benefits attributed to a workforce inclusive of all able actors. To ignore the economic contributions of women limits the advancement of a nation and

strips women of the opportunity to cultivate their talents, support themselves and their communities and gain a voice in the public and private spheres. In recognition of these benefits, numerous organizations have emerged to support, educate and empower the female entrepreneur.

Moroccan organizations such as the Association des Femmes Chefs Entreprises du Maroc and the Association Marocaine pour la Promotion de l'Entreprise Féminine are committed to the advancement of women in business. Through workshops, seminars and other directives, these associations hope to bring about a stronger class of female leadership capable of influencing not only the economic sector, but the political and social realms as well. This paper analyzes the contributions of professional organizations as they relate to leadership training in capacity building endeavors. The essence of this paper, however, is the roles of businesswomen as leaders within the office and the community. This paper hopes to address the current status of this group as well as the potential of businesswomen in advancing reform. This paper proposes that women in business are in a strategic and structural position to help promote and influence conversations and movements towards greater reform in Morocco.

The research gathered for this paper is primarily based on interviews and information garnered from publications published by organizations centered on the advancement of women. This paper boasts diverse perspectives from correspondences and interviews with professors, directors of different professional associations, businesswomen and a sociologist. A more detailed account of each organization, representative and interviewee will be related later in the text.

#### **PART I: WOMEN IN THE MODERN ECONOMY**

Economic growth in the Middle East has been remarkable over the last decade. Nevertheless, the region still faces important challenges (Women's Entrepreneurship). The MENA region's gender gap in terms of male versus female labor force participation is the

highest in the world with 70% male vs. 30% female participation (Kraft). In Morocco, women constitute about 50% of the overall population, and yet make up more than a quarter of the labor force. (Gender and Development). Decades of investment have failed to materialize higher employment of women in part due to a traditional culture that has cultivated cultural, economic and political barriers. As emphasized by Queen Rania Al-Abdullah of Jordan, “Restricting the participation of women in public and economic life limits economic development and national potential. Empowering women and providing opportunities for their full integration into all aspects of society is not just an issue of justice for women, it is a vital factor in creating a climate favorable to achieving sustainable progress and development” (Gender and Development). The marginalization of this group is a great hindrance to Morocco’s development.

The creation of enterprises run by women is a phenomenon which dates back to the 1980s and 1990s in Morocco. As such, corporate activity and leadership by women represent a negligible number when placed in context of Morocco’s formal economy. Experts estimate the number of female Moroccan entrepreneurs who own or run a company in various sectors to add up to 5,000 and to represent about 0.5% of total female employment in formal economic activity (GEM Country Brief). These 5,000 women represent the leadership in over 2,283 companies in Morocco as identified in a recent study conducted by the Association des Femmes Chefs Entreprises du Maroc. Most of these companies are less than 10 years old, and about one third of them are less than 5 years old indicating the yet merging presence of women executives in Morocco’s formal business sector (“AFEM”).

There is great potential in leveraging the untapped energy of women in emerging markets. As actors in the economic sphere, the activities of businesswomen have the potential of impacting the economic landscape of the region (Leaders in Reform). The focus on economic development follows the understanding that economic activity does not operate in a vacuum, but

rather influences other aspects of society. Moreover; economic activity fuels the private sector, which in most societies, has been among the influential actors in a nation's development and democratization. In Democratic Development and Civil Society Movements in Morocco: Analysis and Strategic Actions, authors Rabia Naciri, Mohamed Sghir Janjar and Mohamed Mouaquit write, "Traditionally, civil society organizations that have advocated for women's rights in Morocco have been pioneers in Morocco's democratic transition" (Janjar). Furthermore, Seymour Martin Lipset's modernity approach demonstrates that economic development not only leads to a country's socioeconomic development, but also creates a society ready to proceed towards democratization (Wejnert). In modernizing economic structures, particularly through greater inclusion, one breaks down barriers to women's full participation in economic decision-making and further influences the political and social order. The intersecting nature of the economic sphere promises that as opportunities for women are ensured and expanded, the work force gains new skills, education is further stressed and political, economic, educational and societal reforms begin to reinforce each other.

Businesswomen in the Middle East and North Africa are key players in the regional reform process and need to recognize their leading role in reform through business expansion, international trade and reformed economic systems. Small and medium-sized enterprises provide the bulk of employment for most economies, advanced or not and contributing significantly to global economic growth through generation of new enterprises are women-owned businesses (Jalbert). Business leaders, through effective business decisions and insistence on transparency and equality can be vigorous agents for change. For instance, companies owned or managed by women tend to have a higher share of women employees than male-owned companies. In particular, women make up about 25% of the workforce in female-owned firms, compared with 22% in male-owned firms (Women's Entrepreneurship). This difference may not seem large, but

female-owned firms also employ a higher share of female workers at professional and managerial levels whereas male-owned firms employ more women in unskilled positions (Women's Entrepreneurship ). Women entrepreneurs can play a greater role than in the past by creating more and better jobs, diversifying economies into modern sectors, and empowering women. Promoting the growth of women's entrepreneurship is thus, an effective strategy in creating jobs, catalyzing economic development, empowering women and fostering social cohesion (Kraft).

## **PART II: LEADERSHIP**

The projected benefits of greater participation by women in business have created numerous initiatives directed towards enhancing the capabilities of women. Among them, is a greater emphasis on leadership training. In his book titled Leadership, former New York mayor, Rudolph Giuliani advances the idea that leadership is not necessarily innate, but that it can be taught, learned and developed" (Giuliani). The same conviction is beheld by various organizations such as AFEM, ESPOD and ADS. "The first seminar on leadership for women entrepreneurs was held in 1993 in partnership with CIDA (Canadian International Development Agency) and IFD (Foreign Affairs)," begins Laila Bennis, a representative from ESPOD, "in the period following the seminar, this initiative was replicated at the national level by several associations and young entrepreneurs." Bennis elaborates upon ESPOD's intervention strategies citing the importance of training programs and workshops in achieving established objectives.

Created in the spirit of enhancing leadership capabilities, the MENA CSO Leadership Institute was created earlier this year. Headquartered in Casablanca, the Institute was established to develop the region's civil society organizations. The Institute aims to increase the capabilities and efficiencies of organizations and beneficiaries by emphasizing more knowledgeable and skilled leadership. In doing so, the Institute hopes to enhance the advocacy efforts conducted by

participatory organizations. In pursuance of its goals, the MENA CSO Leadership Institute recently hosted a seminar on fundraising techniques which included over 24 civil society organizations in Lebanon. Complementing the seminar was a networking event aiming to bridge agents from the private sector with various Lebanese civil society organizations (Bensouda).

Albeit short in length, correspondences with the director of the MENA CSO Leadership Institute proved to be a unique opportunity to discuss the role and importance of leadership training in capacity building. Citing examples from his professional experience, Mohammed Bensouda concludes that “leadership training is a critical education in enhancing civil society organizations.” He later adds, “The main issue faced by different civil society organizations is that of sustainability. To ensure the longevity of their work, it is important to stress stronger leadership and managerial skills.” Whether directed towards organizations or individuals, the Institute avows to increase the influence and potential of civil society organizations in the MENA region. Voicing similar sentiments to Bensouda is Under Secretary for Global Affairs and Democracy Paula J. Dobriansky. She proclaims, “We hope to give you the practical skills you need to advance your business careers, but we also hope to use this conference to encourage your leadership as agents for change. Change not only in modernizing economic structures, but also change in breaking down barriers to women’s full economic participation” (Dobriansky).

The focus on training the region’s next leaders is further evident in the work done by the Middle East North Africa Businesswomen's Network. Created after the Businesswomen’s Summit in Tunis in 2005, the MENA Businesswomen’s Network aims to build a network of businesswomen in MENA in order to expand the number of women in business, to increase the value of their businesses, to advance the role of women in society and to promote a regional culture of women's entrepreneurship (MENA Businesswomen’s Network). Similar organizations aim to drive the success of businesswomen, but also focus on promoting social issues linked to

the advancement of women. Investment in leadership programs for women is an important form of social investment. The beneficiaries of various training and mentoring programs hold the potential to use their skills to empower the next actor. For instance, among the responsibilities of members of the MENA Businesswomen's Network is a continued commitment to contributing to economic growth and reform, to supporting the needs of women-led businesses and professional women and to having a significant social impact (MENA Businesswomen's Network).

### **PART III: BUSINESS ORGANIZATIONS**

One hands-on approach to promoting women's entrepreneurship and economic leadership is building on the experience and expertise of existing regional and national women business leaders' networks (Associations in Action). Associations can play an enormously supportive role by providing access to: leadership, technology, international trade training, market identification, industry information, trends, niches, contacts, mentoring, skill development in operations, management and marketing, and advocacy and legislative pressure (Jalbert). Among the most influential women's business organizations in Morocco are the Association Marocaine pour la Promotion de l'Entreprise Féminine (ESPOD) and the Association des Femmes Chefs d'Entreprises (AFEM). These organizations promote the economic empowerment of women as well as foster the growth of young female entrepreneurs.

Created in 2000, the Association des Femmes Chefs d'Entreprises du Maroc (AFEM) is the largest women's professional association and the largest women business owners' organization in Morocco with around 390 members. AFEM provides resources and services through education, networking and public advocacy to empower its members to achieve career success and financial security. AFEM also aims at orienting, informing and assisting women entrepreneurs during their early entrepreneurial stages. Among its objectives is to encourage female entrepreneurial action, promote the image of women entrepreneurs in Morocco and

abroad, as well as organize training, conferences, seminars and exhibitions for the benefit of members (AFEM).

Agence de Developpement Social, founded in 1991, is dedicated to reducing poverty and promoting social development in Morocco. Although not a professional business organization, Agence de Developpement Social shares a similar mission as organization such as AFEM, ESPOD and CGEM. Among their aims is the consolidation of human and social capital through training activities aimed at strengthening local actors in development and sponsoring activities that generate revenue, create jobs and improve living conditions of rural and urban populations. With a strong focus on local action, ADS has 16 regional coordination in the following cities: Rabat, Casablanca, Kenitra, Fes, Meknes, Oujda, Tanger, Beni Mellal, Safi, Settat, Marrakech, Agadir, Guelmim, Laayoume, Dakhla and al Hoceima. Since its founding, ADS has funded 1687 projects benefiting more than 2 million people (ADS).

When asked to clarify the support ADS offers to women interested in entrepreneurship, Fatima Mourd, the head of Gender and Development at ADS, explains ADS' commitment to enhancing the capacity of the entrepreneur. Through cooperatives and NGOs, ADS directs financial assistance to the establishment of small enterprises as well as funding for existing projects and endeavors. ADS currently sponsors the Argan Project which involves more than 3,000 women and 50 different cooperatives." The goal is to help women who have no knowledge of business, learn the intricacies associated with running a business.

The work accomplished by ADS, however, is not limited to the economic arena. When this author first encountered Mourd, she was busy exchanging email, phone and fax correspondences centered on ADS' current involvement in Morocco's local elections. Of this initiative, she states, "ADS is providing support to the ongoing movement to increase the participation of women in politics. We disseminate and engage with different NGOs and

government agencies to offer literature on reforms in the electoral codes to women in secluded areas who otherwise would not have access to such information.” Evident after meeting Mourd is ADS’ commitment to the development of a strong cadre of leadership by women in economic and political spheres with regards to both rural and urban settings.

Similar to the work done by AFEM, the Association Marocaine pour la Promotion de l’Entreprise Féminine (ESPOD) was created on Dec 25, 1991 for the encouragement of women’s initiatives in the belief that women entrepreneurs or potential entrepreneurs are a valuable and fundamental force in the reform of social and economic structures. ESPOD tends to target only the micro enterprise sector and start-ups. Committed to promotion of work by youth, women, and those in the informal sector, ESPOD has developed various projects focused on managerial training for women, expositions for women in the informal sector as well as training and capacity building programs for young entrepreneurs. ESPOD is dedicated to strengthening women’s skills as leaders and providing training to improve the capabilities of actors (ESPOD).

Further inquiries into the work done by ESPOD led to a series of correspondences with Laila Bennis, a representative from the organization. By design of the questions presented, a portion of our correspondences revolved around the structure and aims of workshops hosted by ESPOD. “This year we have held managerial training for businesswomen as well as organized sessions to increase knowledge related to starting small businesses for those in the informal sector,” relates Bennis. Beneficiaries are coached by ESPOD trainers to help establish a strong understanding of different markets and strategies for success.

In May and June, EPOD intends to host seminars directed towards female entrepreneurs who are involved in a business but need to enhance their sales force as well as lessons in product design for national and international markets. It is projected that these services will reach more than 200 women by July. Bennis concludes that in providing skill development workshops and

other services which strengthen women's roles in the economic sphere, associations such as ESPOD and AFEM boast a place of women in the public sphere and create a wider field for participation.

As indicated by Bennis, business associations are influential in advancing the entrepreneur's agenda; moreover, these associations wield strong lobbying power but within the political system. In the article Business Associations and Democratic Reform, Dr. John D. Sullivan, proposes the importance of business associations in reform. "Experience from reforming countries indicates that economic reform is untenable without the support of business associations acting as advocates of reform" (Sullivan). As one of the many groups that constitute civil society, business groups represent an important segment of society in particular because of their role in stimulating economic growth through the creation of goods and services and the jobs that accompany them (Sullivan). Given the economic importance of such groups, it is integral to this paper to assess the agency possessed by these associations in the greater societal context.

In his article Civil Society and Economic Reform in Morocco, Professor Ben Ali highlights three active components of civil society: association of entrepreneurs, labor unions, and political parties. He writes, "The early eighties in Morocco witnessed the fulfillment of important economic reforms aiming at liberating the economy in depth and opening it upon the global economy" (Ben Ali). This period gave rise to the civil society sector which expanded in size, scope and capacity in the wake of growing reform movements. Professor Ben Ali cites this recent rise in associative life as the result of the deep mutations of society that took place during the nineties stating, "These evolutions have favored the advent of social forces which were kept on the margins" (Ben Ali). What resulted was the creation of a new public space structured around the promotion of special interests with autonomous social actors behaving as political forces. To emphasize his thesis, Professor Ben Ali offers the General Confederation of

Morocco's Enterprises (CGEM) as an example. "Discursively and institutionally, the confederation established itself as a political actor by building its legitimacy on its intermediation and negotiation competences to act in the name of the interests it represents" (Ben Ali).

In the current Moroccan society, civil society organizations are an integral part of the political machine. As offered by Bensouda, "Civil society organizations have an important role to play in social and economic development. The government cannot move towards reform alone." He adds, "I think it is a partnership between CSOs and governments. He proceeds to explain that the democratization process in Morocco has progressed as it has because of the influence of civil society in the reform process and attributes this to Morocco's strength in developing its civil society. The interests of civil society represent a powerful voice and consequently, their involvement in lobbying efforts promise to be influential in driving Morocco's democratization process. Not only are they important actors in society, but these organizations are all the more powerful because they do not stand alone; they have national and international sponsors, partners and members. To develop a more active civil society, Professor Ben Ali proposes that associations, unions and parties can be more efficient by making their influence felt through their economic weight and industry expertise.

As reiterated by Professor Ben Ali and Mohammed Bensouda, business associations are integral to successful policy reform, participatory processes, and private sector development, existing precisely at the nexus of markets and democracy. Through its participation in public policy process the business community not only makes the process truly democratic, but it also brings to the table real solutions to economic problems (Associations in Action).

#### **PART IV: PERSPECTIVES OF BUSINESSWOMEN**

A crucial aspect of this paper is the leadership component in entrepreneurship as it relates to businesswomen. Consequently, it is important to gather the perspectives of women in this category. What role do businesswomen play as members of professional organizations and as leaders within these organizations, their businesses and communities?

Hakima Haite serves as the CEO of EAU Globe, an organization that specializes in engineering and environmental work. She is involved in a number of professional organizations such as the Association of Engineers, General Confederation of Morocco's Enterprises (CGEM) and is one of the directors of the Association des Femmes Chefs d'Entreprises du Maroc (AFEM). Expressing sentiments similar to those of Bensouda, Haite emphasizes the lobbying capacities of professional organizations in advancing the entrepreneur's agenda. As a result of leadership seminars or workshops independently sought out, Haite elaborates how she has been able to integrate these strategies in her professional setting. As a businesswoman, she portrays leadership by being "participative, adaptive efficient, pragmatic, organized, accountable and understanding." As a leader, she is a member of a political party, president of an international association and president of a national competition on professional ethics.

Asked whether women in business are in a better position to act within their communities because of their position as leaders in the office, Haite offers an interesting perspective. "I think women bring a different type of management that can be socially complementary. Indeed, it is not to say that women are better managers than men, but that there exists a type of female management. Women set up business in more modern values, based on dialogue, diversity and equity." This statement is in no way meant to attribute the opposite capabilities to male entrepreneurs but to highlight the potential in female management. Studies reveal that women who partake in economic activity are more likely than men to use the income to benefit others, further adding agency to Haite's point. Responding to a similar question, Bennis asserts that

economic power has the potential to lead women to greater leadership positions. What is evident from the aforementioned correspondences is the significance and potential of women in leadership positions.

#### **PART V: WOMEN IN RURAL DEVELOPMENT**

Whereas the aforementioned interviews involved women in urban centers, it is crucial to get some perspective rooted in the rural experience. Sociologist Abelrahim Anbi offers his professional opinion on the roles of rural women as leaders in business and their communities. Dr. Anbi's recent academic focus is centered on rural women and their contribution to development issues; specifically, agriculture as it pertains to the actual conditions associated with insertion of women in rural development. His work as cited in this paper was carried out in the Tadla region.

As explained by Dr. Anbi, the work of women is central to the activities of the agricultural calendar and therefore, the woman is a constant component in labor. He cites changes in the status quo as the result of cooperatives and local groups which advocate the education of women in areas other than agriculture. For instance, "The Targa cooperative founded in 1994 and located in the center of Oued Ait Baha enlists local woman and involves them in every process including the marketing and business component," states Dr. Anbi. Primarily because of the recognized need to educate women in rural areas, many organizations have been established which target the development of rural women. These range from alphabetization programs to sewing and textile based organizations as well as argan cooperatives.

Dr. Anbi offers that because of their place in the rural economy, women in Ait Baha, for example, are interested and tend to become involved in associations that seek to improve their abilities as businesswomen. "Nevertheless, reveals Dr. Anbi, "because of socio-cultural and

traditional biases, it is sometimes difficult for rural women to become active in associations” and even more difficult to subvert traditional culture and assume significant leadership roles. So although the economic contribution of women has improved the living conditions of households, it seems that traditional attitudes continue to predominate and hinder the full growth and potential of women. To this effect, Dr. Anbi concludes that in the rural setting it is often men who emerge as leaders. “Nevertheless,” he adds, “my experience has shown that women are active in aiding other women in improving their surroundings.” He concludes positively stating, “Such behavior could improve the living conditions of households and women.” This is not to conclude that all women champion gender issues, but rather, that women are in a better position to understand the challenges faced by women, and as such, likely actors in seeking reform.

#### **PART VI: ECONOMIC VS. POLICY REFORM**

Studies based on the influence of businesswomen often laud the economic and social benefits that results from the creation of a stronger cadre of businesswomen. In fact, much of the benefits that have been cited in this paper are based on the potential of economic reform by women in business. As such, women’s entrepreneurship has become a popular cause. Governments, the private sector, donors and nongovernmental organizations are promoting women’s economic empowerment in the Middle East, with women’s entrepreneurship as a key tool (Women’s Entrepreneurship). Likewise, various programs have emerged aimed at advocating women’s access to finance, building capacity for entrepreneurship and organizing and strengthening women’s business associations. These activities are necessary and useful. Nevertheless, how effective are such measures? Should greater effort be dedicated to supporting actual policy reform?

As concluded in the World Bank publication The Environment for Women’s Entrepreneurship in the Middle East and North Africa Region, “a far more helpful option would

be reducing the barriers for all and addressing social norms and gender-based differential treatment under the law (Women's Entrepreneurship ). Policy reform is venerated primarily because it is viewed as an efficient means of influencing the most people. The potential for female-owned firms to become an engine of growth and a tool for women's empowerment is great, but only if policymakers tackle the barriers that slow entrepreneurs from creating new firms and from growing and achieving their potential (Women's Entrepreneurship ).

A majority of feminist groups in Morocco champion the rights of women through legislative appeal. The Association Democratic des Femmes du Maroc (ADFM) is a nonprofit, non-governmental feminist association. ADFM works to promote women's strategic interests by demanding equality with regards to civil, political, socioeconomic and cultural rights. With an emphasis on political participation and visibility, ADFM established the Women's Leadership Center to enable women's access to decision-making posts. ADFM focuses on policy reform in advancing gender issues and has championed equal representation in national and local elections and well as played an active role in advancing the new family law.

The focus on policy and legislation, according to Fatima Mourd, is one way to ensure wide-reaching reform. She offers an important criticism indicating the limited action of organizations. She states, "Although AFEM is a great organization, it only works in big cities such as Casablanca and Rabat. Their experiences are limited only to women in these areas; what about women who are not educated or do not live in these cities, can they target all women?" A similar point, however, can be made with regards to the effectiveness of government actions. As Bensouda concludes, any movement towards reform requires a partnership between civil society organizations and the government.

When asked as to the potential of businesswomen in reform, Mourd indicates that although "they have the capacity to mobilize, there are more needs that need to be addressed and

only the government has the capacity to influence these changes.” Her inclination towards policy reform is a position shared by many who view the prejudices against women to be inherent in Moroccan tradition and as such, political action as the most effective legal remedy. She states, “Women gain territory themselves because they demand and create them. Women in public service positions are there because they have the professional capacity and deserve to gain these posts. However, Morocco’s tradition is to gender positions, and as such it is not the woman necessarily, but the ignorant man that gets the position.” Although legislation does not automatically overturn tradition, it offers a universal approach to combating biases and prejudices.

Understanding that women hold very diverse interests, how can businesswomen lobby on behalf of these special interests? Or rather, is it presumptuous to assume that the interests of businesswomen align with all women? Furthermore, can the promise of economic and policy reform be effectively promoted only through legislative means?

## **CONCLUSION**

The nature of politics, economics and social matters ensures that to some degree the former feeds into the next, and the next into the latter. The issue then becomes, not necessarily which should be championed, economic or policy reform, but how different actors can influence both movements. If by economic reform, one emphasizes more inclusion of women in the workforce or the elimination of barriers for female entrepreneurs, one must acknowledge that such biases must also be challenged by changes in other areas. It is impossible to hope for a greater class of leadership by women if education is not stressed. Existing prejudices and biases against women can be challenged simply by making women more visible in the public arena. Women as business leaders, political candidates and professionals not only combat the

traditional mentality simply by being, but also serve as potential educators for the next generation of leaders.

If the opinion is that the government is best able to influence society, then the role of civil society in influencing government action cannot be viewed as insignificant. As offered by Professor Ben Ali and Mohammed Bensouda, civil society organizations need to be viewed as counterparts to government action. Women as business leaders are a crucial component of Moroccan civil society and as such can encourage greater equality in business as well advocate for change as lobbyists.

Under the conditions true to businesswomen: capability, agency, education and availability of contacts, this paper concludes that women in businesses are and will be important actors in advancing issues such as gender equality in education, business, politics and family affairs. The significance of women in the economy has social implications as well as economic benefits, for the women, their households, communities and especially for the economic advancement of their country. Currently a growing force, businesswomen in rural and urban settings are and promise to be influential actors in Morocco's reform and democratization movements. This paper does not intend to suggest that businesswomen alone are the "elite" group capable of this, but rather, that they are a likely and potentially influential group in this regard. As stated by Paula J. Dobriansky, "No society can be truly democratic when half its population is disenfranchised. And no country can realize its full economic potential when half its population is marginalized" (Dobriansky).

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