











Morocco

WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
60.0	45.0	66.3

Women, Business and the Law 2024 (WBL 2024) identifies barriers for women’s economic empowerment in three areas: women’s legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice. For that purpose, three new *Women, Business and the Law 2.0* indexes are presented for ten indicators: (1) legal frameworks, (2) supportive frameworks, and (3) expert opinions. For the WBL 2.0 legal frameworks index, 40 questions are scored across the ten indicators for 190 economies. For the WBL 2.0 supportive frameworks index, 30 questions are scored across the ten indicators for 190 economies. Overall economy level legal and supportive frameworks scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. The WBL 2.0 expert opinions index is created for a total of 164 economies. Expert opinion scores are not available for 26 economies due to an insufficient number of responses received from those economies during data collection. Individual responses at the economy level for 15 expert opinions questions across the ten indicators are scored by taking the median value of all responses per question. The economy level expert opinions index is equal to the simple unweighted average of the ten indicator scores.

For Morocco, data refer to the legal frameworks, supportive frameworks, and expert opinions that are applicable to the main business city (Casablanca). The scores for Morocco are shown in the table below.

Women, Business and the Law 2024 2.0 indicator scores

										
WBL 2.0	Safety	Mobility	Workplace	Pay	Marriage	Parenthood	Childcare	Entrepreneurship	Assets	Pension
Legal frameworks score	75.0	75.0	50.0	50.0	50.0	100.0	25.0	75.0	25.0	75.0
Supportive frameworks score	50.0	66.7	33.3	0.0	100.0	66.7	0.0	100.0	33.3	0.0
Expert opinions score	25.0	100.0	62.5	25.0	43.8	100.0	25.0	81.3	100.0	100.0

In summary, the **WBL 2.0 legal frameworks score** for Morocco (60.0 out of 100.0) is lower than the global average (64.2) and higher than the Middle East & North Africa regional average (38.6). When it comes to laws affecting women's work after having children, Morocco obtains a perfect score (100.0 out of 100.0). As an example, one of the lowest scores for Morocco is on the indicator measuring laws affecting childcare. To improve on the Childcare indicator, Morocco may wish to consider introducing legislation on any form of support to families for childcare services, putting in place legislation on any form of support to non-state childcare providers and adopting legislation on quality standards for the provision of childcare services in center-based settings.

The **WBL 2.0 supportive frameworks score** for Morocco (45.0 out of 100.0) is higher than the global average (39.5) and higher than the Middle East & North Africa regional average (24.9). When it comes to supportive frameworks related to marriage and supportive frameworks related to women starting and running a business, Morocco obtains a perfect score (100.0 out of 100.0). As an example, one of the lowest scores for Morocco is on the indicator measuring supportive

frameworks affecting women's pay. To improve on the Pay indicator, Morocco may wish to consider putting in place pay transparency measures or enforcement mechanisms to address the gender pay gap and publishing sex-disaggregated data on employment in different industries or sectors at least on an annual basis.

The **WBL 2.0 expert opinions score** for Morocco (66.3 out of 100.0) is higher than the global average (65.7) and higher than the Middle East & North Africa regional average (66.0). When it comes to expert opinions on freedom of movement, expert opinions on women's work after having children, expert opinions on women's property and inheritance and expert opinions on women's pensions, Morocco obtains a perfect score (100.0 out of 100.0). As an example, one of the lowest scores for Morocco is on the indicator measuring expert opinions on women's safety.

WBL 2.0 legal frameworks data

QUESTION	ANSWER	LEGAL BASIS
Safety		
Is there legislation on domestic violence?	Yes	Loi No. 103-13 relative à la lutte contre les violences faites aux femmes, Arts. 1, 2, et 5 (Code Pénal, Art. 88-1); Code Pénal, Arts. 404 et 486
Is there legislation on femicide?	Yes	Code Pénal, Arts. 403 et 404-3
Is there comprehensive legislation on sexual harassment?	Yes	Code du Travail, Arts. 40, 41, 51 et 59; Loi No. 103-13 relative à la lutte contre les violences faites aux femmes, Arts. 2 (Code Pénal, Art. 503-1) et 5 (Code Pénal, Art. 503-1-1); Code de procédure pénale, Arts. 1 et 7
Is there legislation on child marriage?	No	No applicable provisions could be located
Mobility		
Can a woman travel internationally in the same way as a man?	Yes	Décret instituant le passeport biométrique, Art. 2
Can a woman choose where to live in the same way as a man?	Yes	No restrictions could be located
Can a woman travel outside her home in the same way as a man?	Yes	No restrictions could be located
Do women and men have equal rights to confer citizenship to their spouses and their children?	No	Code de la nationalité Marocaine, Arts. 6, 10, 11 et 12
Workplace		
Can a woman get a job in the same way as a man?	Yes	Code du travail, Art. 9; Code de commerce, Art. 17
Does the law prohibit discrimination in employment based on gender?	Yes	Code du Travail, Art. 9
Does the law prohibit discrimination in recruitment based on marital status, parental status, and age?	No	No applicable provisions could be located
Does the law allow employees to request flexible work?	No	No applicable provisions could be located
Pay		
Does the law mandate equal remuneration for work of equal value?	Yes	Code du Travail, Art. 346
Can a woman work at night in the same way as a man?	Yes	No restrictions could be located
Can a woman work in an industrial job in the same way as a man?	No	Code du Travail, Art. 179
Can a woman work in a job deemed dangerous in the same way as a man?	No	Code du Travail, Art. 181
Marriage		
Can a woman be "head of household" or "head of family" in the same way as a man?	Yes	Code de la famille, Arts. 4 et 51
Is the law free of legal provisions that require a married woman to obey her husband?	Yes	Code de la famille, Arts. 4 et 51
Can a woman obtain a judgment of divorce in the same way as a man?	No	Code de la famille, Arts. 89, 98 et 114
Does a woman have the same rights to remarry as a man?	No	Code de la famille, Arts. 129-136
Parenthood		
Is paid leave of at least 14 weeks available to mothers?	Yes	Code du Travail, Art. 152

Are leave benefits for mothers paid solely by the government?	Yes	Loi No. 1.72.184 du 1972, Arts. 37 et 38
Is there paid leave available to fathers?	Yes	Code du Travail, Arts. 269 and 270
Is dismissal of pregnant workers prohibited?	Yes	Code du Travail, Art. 159
Childcare		
Does the law establish provision of childcare services in center-based settings?	Yes	Loi No. 40-04 de 2008 portant Statut des Crèches Privées, Arts. 1-2
Does the law establish any form of support to families for childcare services?	No	No applicable provisions could be located
Does the law establish any form of support to non-state childcare providers?	No	No applicable provisions could be located
Does the law establish quality standards for the provision of childcare services in center-based settings?	No	No applicable provisions could be located
Entrepreneurship		
Can a woman undertake entrepreneurial activities in the same way as a man?	Yes	No restrictions could be located
Does the law prohibit discrimination in access to credit based on gender?	Yes	Code pénal, Arts. 431-1 et 431-2
Does the law prescribe a gender quota on corporate boards?	Yes	Loi no. 19-20 modifiant et complétant la loi no. 17-95, Art. 1
Does the law include gender-sensitive procurement provisions for public procurement processes?	No	No applicable provisions could be located
Assets		
Do men and women have equal administrative power and ownership rights to immovable property, including land?	Yes	Code de la famille, Art. 49
Do sons and daughters have equal rights to inherit assets from their parents?	No	Code de la famille, Arts. 342 et 348-351
Do male and female surviving spouses have equal rights to inherit assets?	No	Code de la famille, Arts. 342-344
Does the law provide for the valuation of nonmonetary contributions?	No	No applicable provisions could be located
Pension		
Are the ages at which men and women can retire with full pension benefits equal?	Yes	Loi no. 1-72-184, 1972. Art. 53; Code du Travail, Art. 526
Are the ages at which men and women can retire with partial pension benefits equal?	Yes	No applicable provisions could be located
Is the mandatory retirement age for men and women equal?	Yes	Code du Travail, Art. 526
Are periods of absence due to childcare accounted for in pension benefits?	No	No applicable provisions could be located

WBL 2.0 supportive frameworks data

QUESTION	ANSWER	SOURCE
Safety		
Has the government developed comprehensive mechanisms to address violence against women?	Yes	Programme national pour l'autonomisation économique des femmes; Unités intégrées de prise en charge des femmes et enfants victimes de violence
Are there special procedures for cases of sexual harassment?	No	Insufficient evidence located
Is there a government entity responsible for the monitoring and implementation of national services, plans and programmes addressing violence against women?	Yes	Observatoire national de la femme
Is there an annual budgetary allocation towards violence against women risk mitigation, prevention and response programs?	No	Insufficient evidence located
Mobility		

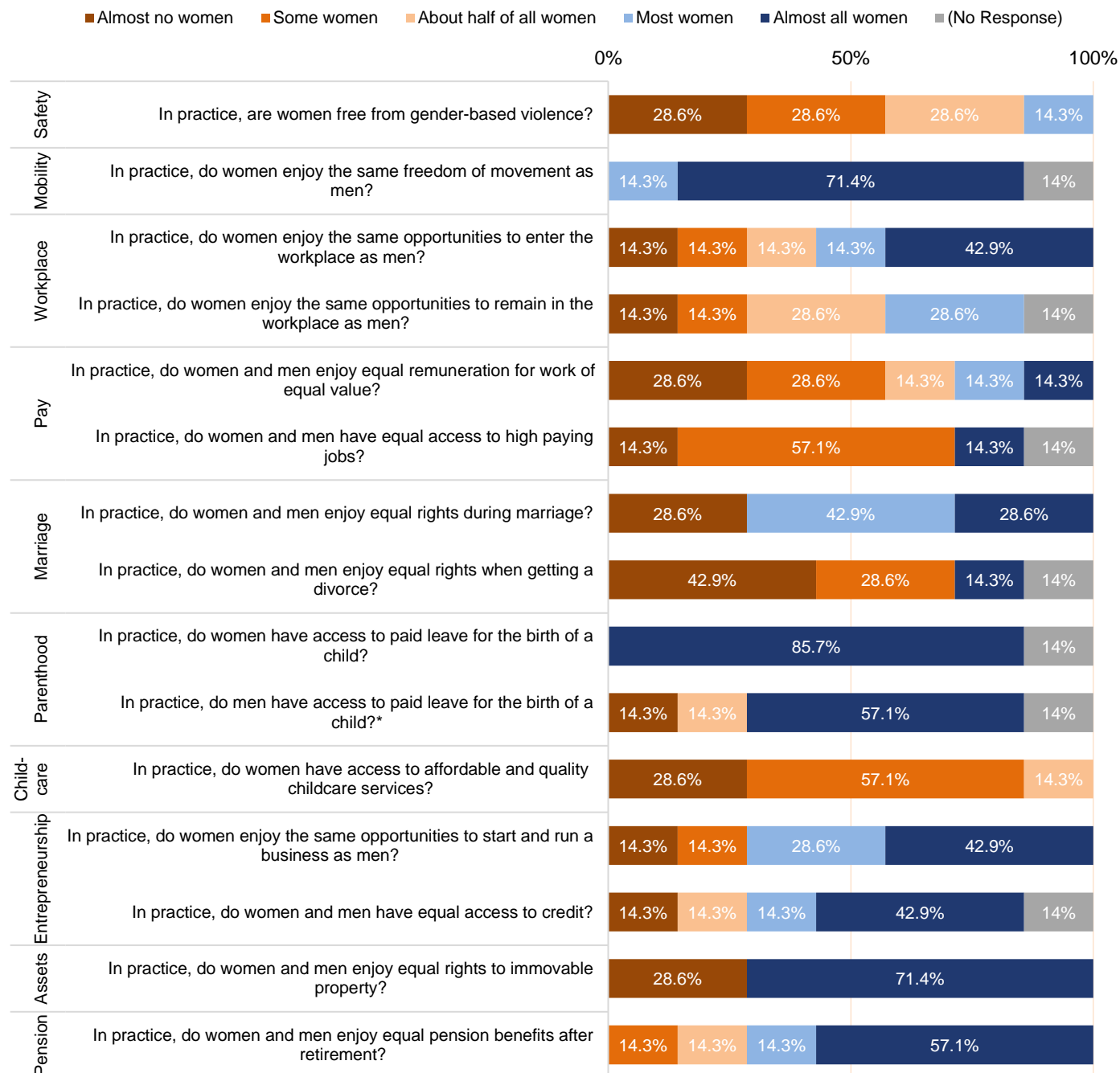


Are passport application processes the same for women and men?	Yes	Procédures de demande de passeport; Formulaire de demande de passeport
Are the application processes for official identity documents the same for women and men?	Yes	Procédures de demande de carte d'identité
Is there a current policy or plan that explicitly considers the specific mobility needs of women in public transportation?	No	Insufficient evidence located
Workplace		
Has the government published guidelines on non-discrimination based on gender in recruitment?	Yes	Guide d'Accompagnement pour la Promotion de L'équité genre en milieu professionnel 2022
Has the government published guidelines on flexible work arrangements?	No	Insufficient evidence located
Is there a specialized body that receives complaints about gender discrimination in employment?	No	Insufficient evidence located
Pay		
Are there pay transparency measures or enforcement mechanisms to address the gender pay gap?	No	Insufficient evidence located
Is sex-disaggregated data on employment in different industries or sectors published at least on an annual basis?	No	Insufficient evidence located
Marriage		
Is there a fast-track process or procedure for family law disputes?	Yes	Code de la famille, Art. 89
Are there specialized family courts?	Yes	Division de droit de la famille
Is legal aid available for family law disputes?	Yes	Bureau d'assistance judiciaire
Parenthood		
Is it possible to apply for maternity benefits through a single government application process?	Yes	The National Social Security Fund's Website
Are incentives in place to encourage fathers to take paternity leave on the birth of a child?	No	Insufficient evidence located
Has sex-disaggregated data on unpaid care work been published?	Yes	Royaume du Maroc, Haut Commissariat au Plan: La Femme Marocain en Chiffres 2023
Childcare		
Is there a publicly available registry or database of childcare providers?	No	Insufficient evidence located
Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents?	No	Insufficient evidence located
Is there a clearly outlined application procedure to request financial support from the government for childcare services by non-state childcare providers?	No	Insufficient evidence located
Has the government published any reports on quality of childcare services within the last 3 years?	No	Insufficient evidence located
Entrepreneurship		
Is sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses published on a regular basis?	Yes	Haut Commissariat au Plan
Are there government-led programs that provide support to female entrepreneurs such as access to finance or regarding agency and empowerment?	Yes	Programme National Intégré d'Autonomisation Economique des Femmes et des Filles (PNIAEF) - "Maroc- Attamkine"
Is there a current national government plan or strategy with a focus on women's access to financial services?	Yes	Stratégie Nationale d'Inclusion Financière 2019-2023
Assets		
Are there mechanisms or incentives to encourage women to register immovable property?	Yes	Dahir du 9 ramadan 1331 (12 août 1913) sur l'immatriculation des immeubles, Art. 13
Are there awareness measures in place to improve women's access to information about marital and inheritance rights?	No	Insufficient evidence located
Is anonymized sex-disaggregated data on property ownership published on a regular basis?	No	Insufficient evidence located
Pension		



Are there incentives in place to increase women's retirement benefits?	No	Insufficient evidence located
Is there a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?	No	Insufficient evidence located

WBL 2.0 distribution of expert opinion responses



*Note: The response options for the second Parenthood question above are formatted as almost no men, some men, about half of all men, most men, almost all men.