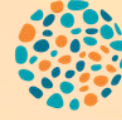




دوار المتوسط للحقوق والمساواة | المرحلة الثانية
Med Dialogue for Rights and Equality II

Implemented by
DAI



**Anna Lindh
Foundation**
— EUROMED —

Recommendation Report

The Support Gap: Rural Women, Funding Programmes, and What Comes Next

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EXECUTIVE SUMMARY:

This recommendation paper follows the implementation of The Rural Entrepreneurship Factory (2026), a capacity-building initiative held in Rabat and Sidi Kacem under the EU-funded project Med Dialogue for Rights and Equality II, supported by the Anna Lindh Foundation and DAI Global Belgium SRL. Over two days of workshops, 28 participants, women from rural cooperatives, engaged with sessions on accounting, marketing, legal business protection, and access to funding. The workshop served not only as a training intervention but also as a diagnostic space to better understand the structural challenges limiting the growth of rural women-led initiatives. Two recurring structural barriers emerged from direct interaction with participants:

- National funding programmes suffer from weak or absent post-disbursement follow-up, leaving beneficiaries without the sustained support needed to keep their businesses alive.
- Rural women entrepreneurs lack foundational business skills (accounting, marketing, financial planning...etc) that cannot be meaningfully addressed in a single workshop.

A. CONTEXT AND PROGRAMME BACKGROUND:

The Rural Entrepreneurship Factory ran two workshops: **March 28, 2026, and April 25 - 26, 2026, in Rabat and Sidi Kacem.** Sessions covered basic accounting, marketing and branding, EU and national funding opportunities (Forsa, INDH, Intelaka..), and legal protection for businesses. **28 participants attended**, including 3 men representing female-led cooperatives where social norms prevented women from attending directly. Each represented cooperative included at least one woman in a leadership role. The programme was designed as the beginning of a longer support journey, this paper addresses what that journey should look like.

B. ISSUE N° 1: THE FOLLOW-UP GAP IN FUNDING SUPPORT PROGRAMMES:

The problem: Morocco has invested significantly in entrepreneurship support, yet across programmes, from Moukawalati (2005) to Forsa (2022), a persistent failure recurs: post-disbursement support is absent or poorly implemented. This gap between funding access and operational sustainability is a primary driver of early business failure among rural entrepreneurs.

Evidence from Morocco:

"Evaluations of Moukawalati show that post-creation support has been poorly implemented, if at all, partly explaining the high mortality of newly created firms." **World Bank, Supporting the Economic Inclusion of Youth Project, Morocco (2019)**

"The gap between official success metrics and beneficiary experiences [in Forsa] features the complex challenges of ensuring that well-intentioned programmes deliver meaningful benefits to their intended recipients." **Morocco World News, August 2025**

"Morocco's Ombudsman Hassan Tarik reported receiving 500 complaints about the [Forsa] programme, citing unexplained exclusions and complex procedures." **Morocco World News, August 2025**

"Despite improved participation from rural areas, Forsa did not overcome geographical inequality — Rabat-Salé-Kénitra and Casablanca-Settat had the highest number of successful applicants, compared to high-unemployment regions such as Draa-Tafilalet." **Arab Reform Initiative, November 2024**

Why It Matters for Rural Women Specifically: Rural women are disproportionately exposed to the consequences of this gap. The GEM Global Entrepreneurship Monitor identifies Morocco as **scoring significantly below other MENA countries on women's entrepreneurship support**. Women operating in isolated areas, with limited digital access and lower average formal education, have fewer informal safety nets to compensate for absent institutional support.

As documented by **Women's World Banking and Bank Al-Maghrib (2025)**, nearly **9 in 10 rural women** in Morocco rely on climate-sensitive activities. The fragility of their businesses makes sustained follow-up a structural necessity, not a bonus.

C. ISSUE N° 2: FOUNDATIONAL BUSINESS SKILLS GAP:

What We Observed: Across both workshop sessions, a consistent finding emerged: participants had little to no prior exposure to foundational business knowledge. Basic accounting concepts, marketing strategies, and financial planning were new to the vast majority. This is not a reflection on the women, it reflects a failure in the support ecosystem to deliver practical, context-adapted training over time. Participant questions from Sidi Kacem reflected immediate practical realities:

- How do I track daily income and expenses?
- How do I promote my product without using social media?
- What does a funding application look like, how do I write one?
- What legal protection do I have if someone copies my product?

These are foundational questions that cannot be adequately answered in a single day. Engagement and motivation among participants were high, the barrier is access, not willingness.

Supporting Evidence:

"It is important to redefine women's entrepreneurship support... [this needs] training for women in both urban and rural areas." GEM Global Entrepreneurship Monitor: Women's Entrepreneurship in Morocco (2024)

"Tools are grounded in recurring challenges and gaps identified through interviews and capacity-building workshops with rural women entrepreneurs, tested through dedicated sessions and focus groups." Alliance for Financial Inclusion (AFI), March 2026

D. RECOMMENDATIONS:

The following recommendations are addressed to programme designers, implementing organizations, national funding bodies, and local institutional partners.

R1

Shift Evaluation from Outputs to Outcomes

- Move from output metrics (loans disbursed, sessions held) to outcome metrics (business survival rates, revenue growth, women's decision-making autonomy).
- Conduct independent evaluations of existing programmes, including follow-up with Forsa beneficiaries.
- Adopt participatory monitoring that includes beneficiary self-assessment.

R2

Institutionalize Post-Funding Follow-Up as Mandatory

- Require all national programmes (Forsa, INDH, ANAPEC) to include minimum 6 months of structured post-disbursement coaching.
- Assign local follow-up officers or partner with civil society organizations for on-the-ground accompaniment.
- Establish quarterly check-ins assessing business health indicators, not only compliance.
- Create a public accountability dashboard tracking post-disbursement outcomes, not just disbursement volumes.

R3

Replace One-Time Modules with Multi-Session, Practical Training

- Replace single e-learning sessions with multi-session in-person or hybrid programmes adapted to rural and low-literacy contexts.
- Develop materials in Darija and Amazigh using visual formats drawn from participants' own activities.
- Require completion of foundational business training as a precondition for accessing any national funding scheme.
- Partner with universities, NGOs, and civil society initiatives to deliver training locally.

R4

Correct Geographic Inequality Within Rabat-Salé-Kénitra

- Invest in mobile or decentralized training hubs for rural communes in Sidi Kacem, Kénitra, and Sidi Slimane.
- Allocate a dedicated rural quota within regional funding programmes to ensure equitable access beyond urban centres.
- Address social-norm barriers by enabling community-embedded, women-led training structures.

E. CONCLUSION:

The Rural Entrepreneurship Factory demonstrated that rural women in Rabat-Salé-Kénitra are motivated and capable. The barriers they face are structural, not personal. National programmes exist, budgets are allocated, and political will is expressed. What is missing is the bridge between funding access and genuine operational capacity.

The women we worked with in Sidi Kacem do not need one more day of training followed by silence. They need systems that stay with them.

We urge implementing organizations, national funding bodies, and local institutional partners to use the findings and recommendations in this paper as a basis for redesigning the follow-up and training architecture of rural entrepreneurship support programmes in Morocco.

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