

## Summary of the 2026 edition of the Gender-Responsive Results-Based Budget Report -RBG 2026-

The preparation of the 2026 edition of the Report on Results-Based Budgeting taking into account the Gender Aspect (RBG 2026) takes place in a context marked by the beginning of a demographic and generational transition, as revealed by the results of the 2024 General Population and Housing Census (RGPH 2024). These highlight the onset of a demographic and generational transition, characterized by declining fertility, a reduction in the average household size, as well as the acceleration of population aging. These developments are redefining the forms of family and intergenerational solidarity and are highlighting the new challenges that women are called upon to face.

In this regard, the analysis of the potential offered by the development of a care economy proves essential to identify new levers for inclusive growth. Several international institutions have highlighted the strong potential of this sector, particularly in terms of creating decent jobs, predominantly for women. At the national level, the implementation of the National Program for the Generalization and Development of Preschool Education (PNGDP), as well as measures aimed at strengthening the supply of nurseries and preschool establishments provided for under the new Employment Roadmap, are part of this dynamic and would contribute significantly to strengthening women's access to economic opportunities. These initiatives, by promoting the economic integration of women and their empowerment, are aligned with the broader efforts carried out at the national level within the framework of Gender-Responsive Budgeting (GRB).

In light of these findings, the 2026 edition of the RBG is structured around two main axes. The first is devoted to the analysis of the potential implications of the development of the care economy on women's employment and on growth, with a focus on the generalization of preschool education and on the development of the "Silver economy." The second highlights the efforts deployed by ministerial departments and certain public institutions to enrich and strengthen the relevance of their gender-sensitive results chains, thus illustrating a collective mobilization in favor of a more inclusive and equitable public action, in full consistency with the high orientations of his majesty the king and with the national ambition to lay the foundations of a social State.

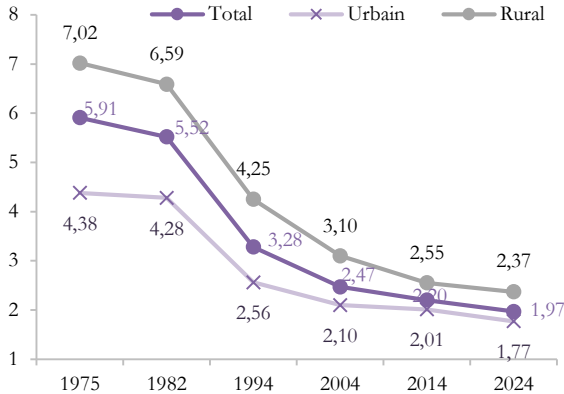
### I. The Economics of Care Work and Women's Economic Empowerment: Challenges in Early Childhood Education and the Silver Economy

#### *1.1. An Accelerated Demographic Transition: Dual Impact on Women's Workload*

The 2024 Population Census confirms the onset of a demographic transition in Morocco, as evidenced by a gradual decline in fertility to 1.97 children per woman—a level below the replacement rate. This trend has been accompanied by a decrease in the average household size from 4.6 people in 2014 to 3.9 in 2024. Family structure is shifting toward smaller family units, or "nuclear families."

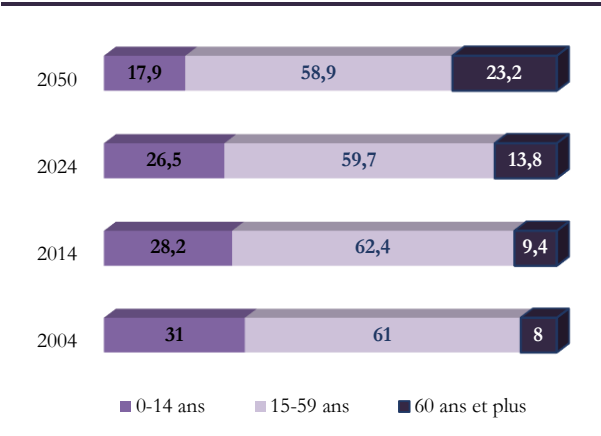
This demographic transition has also been illustrated by a reversal of the age pyramid, reflected in the increase in the proportion of people aged 60 and older (seniors) to 13.8% in 2024, compared to 9.4% in 2014.

These developments, far from being mere statistical trends, have major implications for the role and workload of women in Moroccan society.



Source: HCP, RGPH, compiled by DEPF

Figure 1: Changes in the fertility rate by area of residence



Source: RGPH, CERED, compiled by DEPF

Figure 2: Changes in the Age Structure of the Moroccan Population (in %)

The trend toward smaller households and the accelerating pace of aging are reshaping domestic support networks and increasing women’s workload. In this context, the burden of unpaid care work falls primarily on women, who already shoulder the bulk of household chores. According to the household satellite account (2014), women generate 84% of domestic value added, compared to 16% for men.

Without family support, women will be expected to shoulder a double burden: caring for both children and the elderly. This increase in unpaid work extends the amount of time spent on such tasks, at the expense of lost opportunities in education, employment, and income<sup>1</sup>.

*As the primary source of financial burden, childcare remains a direct barrier to women’s entry into, retention in, and advancement within the labor market, both in urban and rural areas.* According to data from the 2021 National Employment Survey, more than 63% of economically inactive women (excluding students) cite childcare and household chores as the main reason for their withdrawal from the labor force. The shift toward nuclear families in Morocco, now a reality, has also reduced traditional intra-family support networks, thereby increasing dependence on childcare services.

*The second major burden is caring for the elderly, which relies heavily on family support and is still primarily provided on a voluntary basis by women* (wives, daughters, daughters-in-law) are the true backbone of long-term<sup>2</sup> care systems. Current approaches to supporting older adults—particularly intergenerational living arrangements, in which women play a central role—are insufficient to meet the expected increase in the volume and diversity of older adults<sup>3</sup> needs.

These cumulative effects would undoubtedly impact women’s economic empowerment and their access to the formal labor market, which is already characterized by low participation rates that are steadily declining (19.1% in 2024 compared to 30.4% in 1999).

<sup>1</sup> Valeria Esquivel, « “What Is a Transformative Approach to Care, and Why Do We Need It?” », Gender & Development, 2014.  
<sup>2</sup> « Long-term care for older adults: a new global priority for gender equality », UN Women, 2017.  
<sup>3</sup> « Women’s Economic Empowerment in Arab Countries: Developing the Care Economy—A Case Study on the Services and Care Economy for the Elderly in Morocco, Economic and Social Commission for Western Asia, Ministry of Solidarity, Social Integration, and Family, 2022.

They also raise questions about the sustainability of a care model based primarily on family support, which in turn raises the issue of the availability of appropriate and accessible support systems and services for the care of dependent individuals, and points to the need for the gradual and coherent development of a genuine care economy.

### I.2. The care economy: a wealth of opportunities for women's economic empowerment

#### ➤ The economics of caregiving: What are its components? What are its implications?

The joint definition by the International Labour Organization (ILO) and UN Women<sup>4</sup> considers the care economy as encompassing all activities, both paid and unpaid, that provide direct or indirect services for the physical, psychological, and social well-being of dependent groups such as children, the elderly, persons with disabilities, and the sick. This economy includes those who provide this work, those who benefit from it, as well as employers and institutions offering care services.

According to the World Economic Forum (WEF), the care economy concerns more than 8 billion people who, throughout their lives, either receive or provide care. Nearly 2 billion people work full-time in care services without remuneration, the majority of whom are women, accounting for 76.2% of all unpaid care work for others, or 3.2 times more than men<sup>5</sup>.

The WEF also indicates that investment in social jobs, including in the paid care sector, could generate a return three times greater in terms of GDP growth, the creation of paid jobs, and social mobility. More recently, the ILO report published in March 2024<sup>6</sup> specifies that each dollar spent on the development of care services could increase GDP by approximately three dollars. By 2035, the development of a care economy would increase the female employment rate by around 10 percentage points globally (i.e., an increase of 9 percentage points in Europe and Asia and up to 12 percentage points in low-income Arab States).

#### ➤ Early childhood education and senior care: two key components of the caregiving economy with significant potential for female employment

#### ➔ *Preschool and early childhood education: a driver of women's economic inclusion*

International evidence has shown that the development of preschool and early childhood education services generates a “quadruple dividend.” It promotes increased participation of women in the labor force, contributes fully to the development of children’s capacities, generates decent jobs—particularly for women—and improves the productivity of workers with family responsibilities.

In Morocco, under the impetus of the Royal Orientations, the National Program for the Generalization and Development of Preschool Education (PNGDP), launched in 2018, aims to generalize access to preschool for children aged 4 and 5 by the 2027–2028 horizon. The progress achieved to date, within the framework of the implementation of this program, is significant. Indeed, the overall preschool enrollment rate reached 78.7% in 2023–2024. The overall preschool enrollment rate for girls, for its part, increased from 33% during the 2006–2007 school year to 79.7% in the 2023–2024 school year. Furthermore, the sector remains highly feminized, as evidenced by the share of female educators, which is close to 91% in 2023–2024.

To assess the potential benefits of expanding preschool education in Morocco, a study was conducted by the Ministry of Economy and Finance (MEF), in partnership with UN Women, using

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<sup>4</sup> « Guide to Public Investment in the Care Economy: A Policy Tool for Estimating Gaps, Investment Costs, and Economic Impacts in the Care Sector, UN Women/ILO, March 2021.

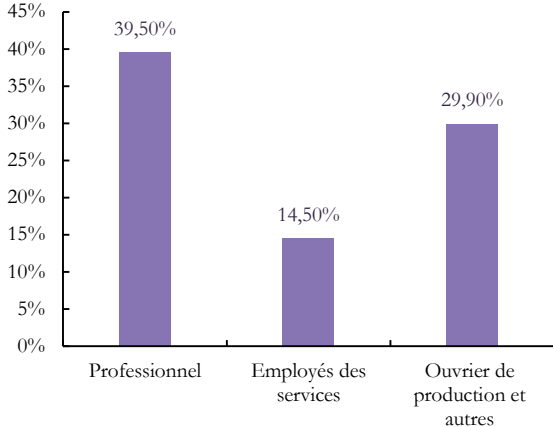
<sup>5</sup> « Caring for Others: Work and Jobs for the Future of Decent Work, » ILO, 2019.

<sup>6</sup> « Care in the Workplace: Investing in Care Leave and Care Services to Promote Gender Equality in the World of Work – Supplementary Regional Report for the Middle East and North Africa, » ILO, March 2024.

the strategic tool developed by UN Women and the ILO<sup>7</sup>. The results obtained in this regard indicate an additional need for approximately 550,331 students to meet the PNGDP targets. In terms of employment, the expansion of preschool education would create 51,903 jobs, 90% of which would benefit women. Beyond the quantitative impact, the increased skill levels of the jobs to be created—which could be filled by women—represent a significant qualitative gain.



**Figure 3: The Potential of Expanding Preschool Education for Creating Jobs for Women**



**Figure 4: Share of new jobs created for women (in %) by occupational level**

Source: DEPF calculation

➔ *The Silver Economy: Turning the Challenge of an Aging Population into an Opportunity*

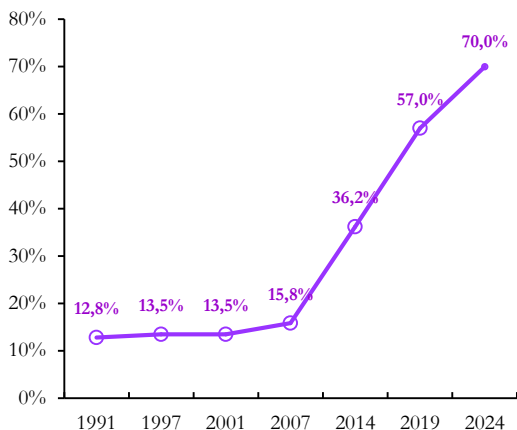
The Silver Economy is viewed globally as the economic sector’s response to the demographic shifts occurring in many countries, such as Morocco. It represents society’s adaptation to an aging population and an approach focused on support and prevention aimed at improving the quality of life for older adults.

The development of the Silver Economy involves the growth of products and services across various sectors—such as healthcare, housing, transportation, technology, leisure, and others—that are tailored to the ever-evolving needs of older adults, thereby paving the way for substantial investment opportunities and the creation of decent jobs, including for women.

Given the diversity of sectors, activities, and stakeholders it mobilizes, the Silver Economy represents a major driver of female job creation for Morocco, thereby contributing to the strengthening of women’s economic empowerment. It opens the door to numerous decent job opportunities for women, particularly in the fields of healthcare, home care, and community services. At the same time, it serves as an important driver of women’s entrepreneurship.

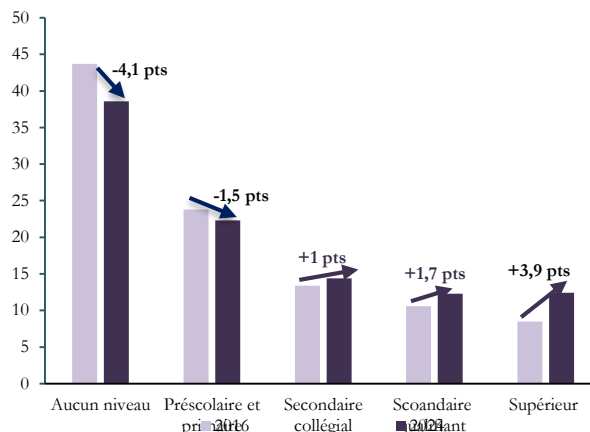
It should be noted in this regard that the potential for developing a silver economy in Morocco remains promising, given the expected trends among older adults, who, over the years, are likely to acquire the necessary resources (knowledge, income, health coverage, and social protection), thereby increasing their ability to access paid and professionalized care services. The sociodemographic profile of Moroccan seniors is, in fact, undergoing a positive shift characterized by a growing proportion of women, rising educational attainment, improved access to health services, and the gradual expansion of access to social protection.

<sup>7</sup> A strategic tool developed as part of their joint program to promote decent work for women through policies that foster inclusive growth and investments in care services: [https://www.ilo.org/employment/Whatwedo/Publications/WCMS\\_781906/lang--fr/index.htm](https://www.ilo.org/employment/Whatwedo/Publications/WCMS_781906/lang--fr/index.htm)



Source: Social indicators (HCP, 2025) and RGPH 2024, compiled by DEPF.

**Figure 5: Change in health insurance coverage of the population (in %)**



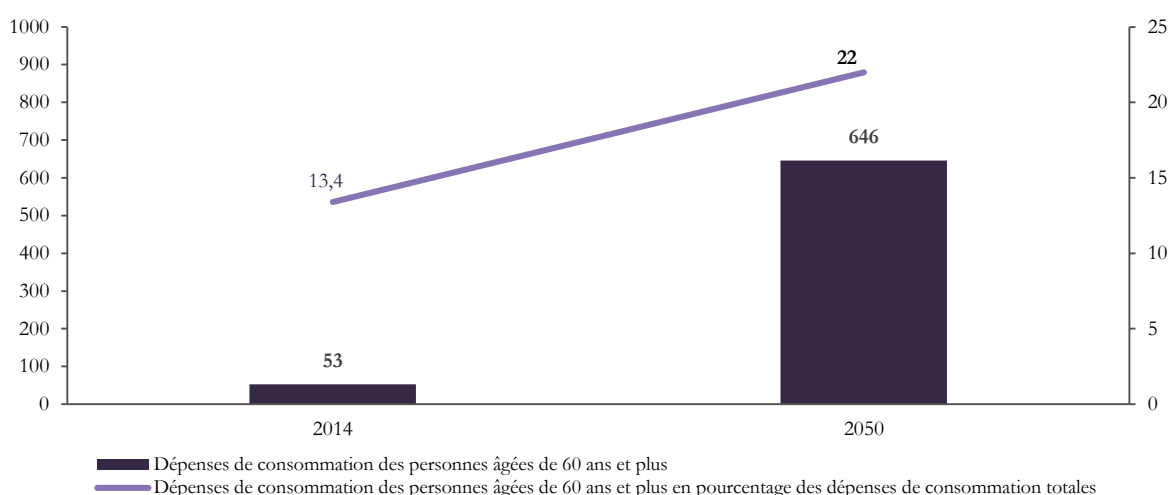
Source: HCP and RGPH data, compiled by DEPF.

**Figure 6: Trends in educational attainment among the population aged 25 and older (in %)**

In light of this emerging transition, the MEF has developed macroeconomic projections highlighting the economic impact of the growth of the silver economy<sup>8</sup>.

This analysis, based on estimates of seniors' consumer spending and CERED projections regarding trends in the national population, indicates that this sector has the potential to grow by an average of nearly 7% per year through 2050, reaching over 640 billion dirhams (or 13% of GDP) compared to 53 billion dirhams in 2014. The 60-and-over age group is projected to account for nearly 22% of total consumer spending in 2050, up from 13.4% in 2014.

In fact, the silver economy could contribute an additional 0.6 percentage points to national GDP per year, which equates to the creation of approximately 18 billion dirhams in additional value added each year.



Source: DEPF calculation

**Figure 7: Projections of consumer spending by people aged 60 and older through 2050**

<sup>8</sup> Source: Prospective Report titled "The Silver Economy in Morocco: An Economic and Social Challenge Offering Numerous Opportunities for Innovation, Entrepreneurship, and Inclusion," DEPF, June 2021.

## II. Progress Report on the Implementation of the Gender-Sensitive Performance Approach by Ministerial Departments

A gender-based analysis of the performance plans (PPs) submitted under the 2025 Finance Act by nearly 36 ministerial departments revealed the following findings:

- ➔ 40 budget programs do not identify any gender-sensitive objectives or indicators, compared to 43 in 2024;
- ➔ 70 budget programs are considered gender-sensitive because they include at least one explicit objective aimed at promoting gender equality, accompanied by at least one indicator disaggregated by sex, compared to 64 in 2024;
- ➔ 10 budget programs have as their primary objective the promotion of gender equality and/or the empowerment of women.

The following table provides a breakdown of the results from the analysis grid, viewed through the lens of gender in the policy documents of the various ministries:

Year	Number of departments	Number of gender-sensitive objectives	Percentage of total objectives	Number of gender-sensitive indicators	Percentage of the total indicators	Number of gender-sensitive sub-indicators	Percentage of the total for the sub-indicators
2025	36	117	31,6%	177	23%	187	49,1%
2024	35	114	30%	179	23%	178	51%
2023	35	105	27%	181	23%	212	61%

Source : Budget Directorate (Center of Excellence for the BSG) /MEF, 2025

**Table 1: Gender analysis of the results chains developed by ministerial departments under the 2025 Finance Act**

This analysis thus highlights an increase in the number of gender-sensitive objectives, reflecting a stronger integration of gender equality issues into budgetary programs. As for gender-sensitive performance indicators and sub-indicators, the analysis points to a stagnation in the share of gender-sensitive performance indicators (at a level of around 23%), while the share of sub-indicators incorporating the gender dimension has declined, falling from 51% in 2023 to 49% in 2025. This trend is the result of the support actions carried out by the MEF, particularly the CE-BSG, in collaboration with ministerial departments, aimed at rationalizing their gender-sensitive results chains by retaining only performance indicators and sub-indicators that are relevant, robust, and aligned with their missions, mandates, and strategic orientations.

In this perspective, it is important to highlight the continuation of the support dynamic led by the CE-BSG to assist ministerial departments in conducting their sectoral gender analyses. These analyses constitute a fundamental prerequisite for integrating the gender dimension in a coherent and relevant manner into their programming and budgeting. They thus enable the concerned departments to strengthen both the relevance and the consistency of their gender-sensitive results chains. By the end of 2024, nearly 61% of ministerial departments had a sectoral gender analysis. In 2025, two new sectoral gender analyses are underway. One covers the areas of intervention of the Ministry of Foreign Affairs, African Cooperation and Moroccan Expatriates, with a particular focus on human resources management and consular affairs. The other analysis, conducted in partnership with the World Bank Group, concerns the scope of action of the Ministry of Transport and Logistics, with a focus on analyzing rural transport through a gender lens.

In the same vein, the CE-BSG continues to support the experimental implementation of the methodology developed to ensure the traceability of budget allocations dedicated to the promotion of gender equality and women's empowerment, through the gender budget tagging system. In this regard, the year 2025 was marked by the organization of several technical workshops for the benefit of three pilot ministerial departments involved in testing the new version of this methodology. These include the Ministry of Solidarity, Social Inclusion and Family, the Ministry of National Territorial Planning, Urban Planning, Housing and City Policy, as well as the Department of Youth.