



**FRIEDRICH NAUMANN  
STIFTUNG** Für die Freiheit.

مَرْوُض

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## POLICY BRIEF

# WOMEN'S (UN)-EMPLOYMENT IN MOROCCO

WHY ECONOMIC GROWTH IS NOT ENOUGH TO INCREASE  
WOMEN'S PARTICIPATION IN THE LABOUR MARKET?

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## List of Abbreviations

**AfCFTA** : African Continental Free Trade Area

**ARDL** : Autoregressive Distributed Lag

**CEA / UNECA** : Commission Économique pour l'Afrique / United Nations Economic Commission for Africa

**CESE** : Conseil Économique, Social et Environnemental

**CFSR** : Centre de Formation des Statisticiens et des Économistes de la Recherche

**ECOWAS / CEDEAO** : Economic Community of West African States / Communauté Économique des États de l'Afrique de l'Ouest

**GDP** : Gross Domestic Product (Produit Intérieur Brut)

**HCP** : Haut-Commissariat au Plan

**ILO** : International Labour Organization (Organisation Internationale du Travail)

**INE** : Institut National de la Statistique et de l'Économie Appliquée

**MENA** : Middle East and North Africa

**NEET** : Not in Education, Employment, or Training

**NBER** : National Bureau of Economic Research

**UN** : United Nations

**UN Women** : United Nations Entity for Gender Equality and the Empowerment of Women

**UNDP** : United Nations Development Programme (Programme des Nations Unies pour le Développement)

**UNECA** : United Nations Economic Commission for Africa

**UEMOA** : Union Économique et Monétaire Ouest-Africaine

**WB** : World Bank (Banque mondiale)

# Executive Summary

Morocco has experienced sustained economic growth over the past few decades. This growth has been driven by two main factors: the gradual diversification of its economy and the implementation of major structural reforms. However, this growth has not always been accompanied by sufficient job creation. While the working-age population has grown rapidly, the number of jobs created has increased at a much slower rate, especially to the disadvantage of young women.

The low participation of young women aged 15 to 24 in the labor market remains a concern. Women continue to encounter manifold obstacles to economic integration, such as discrimination and limited access to career opportunities. This policy paper aims to analyze the nonlinear links between economic development and the employment of young women aged 24–15 in Morocco, and to examine whether this relationship follows a U-shaped curve. Grasping this pattern is crucial because it illustrates how women's employment evolves unevenly with economic development.

Examining this dynamic provides valuable insight for designing inclusive and sustainable employment policies for young Moroccan women. In Morocco, economic growth has worked to the disadvantage of young women. As GDP per capita increases, the share of young women in employment decreases. This situation reflects Morocco's position on the downward phase of the so-called U-curve, a well-established concept in development economics (Durand, 1975; Goldin, 1995). According to this framework, women's participation tends to drop during the early and middle stages of development, when industrialization, social norms, and labor market rigidities limit their access to decent work.

To reverse this trend, this paper recommends **targeted, evidence-based interventions** that go beyond macroeconomic reform. Expanding affordable childcare and safe transport systems would remove key logistical barriers, while **bridging the school-to-work gap** through paid internships and first-job programs would enhance employability. Simultaneously, enforcing **equal pay laws**, reducing workplace harassment, and supporting **rural cooperatives** could formalize women's economic roles. Most importantly, addressing the **social norms and household power dynamics** that restrict women's participation is crucial to transforming inclusion from an aspiration into an economic driver.

Ultimately, the policy paper argues that Morocco's growth will remain uneven unless policy shifts toward gender-sensitive economic planning that integrates social, institutional, and infrastructural change. Empowering young women to participate fully in the labor market is therefore not only a question of equity but a condition for sustainable development.

# Introduction

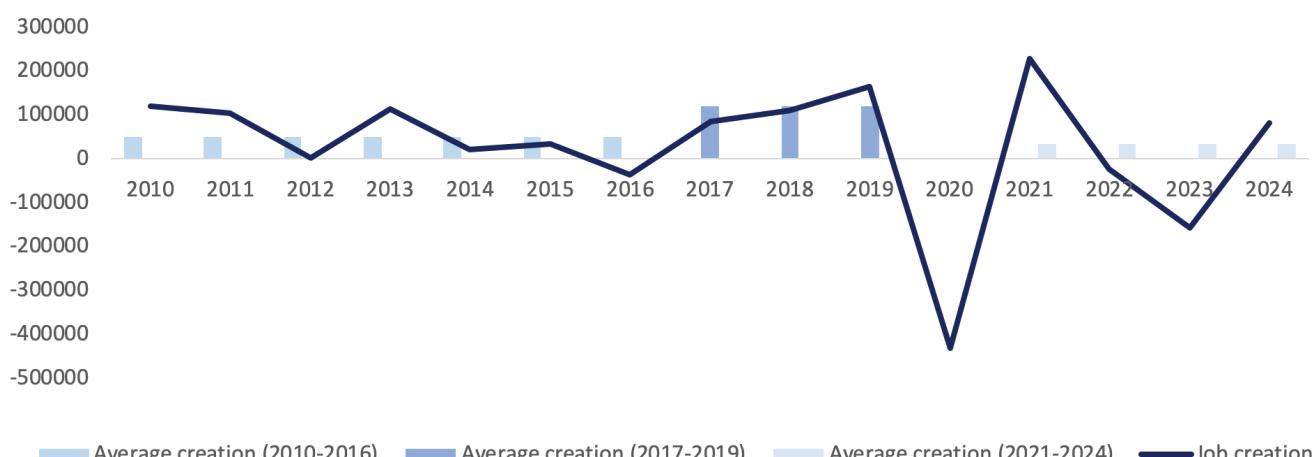


Morocco's labor market was on the rise before the pandemic, with a few bumps along the way. From 2010 to 2016, the number of new jobs created was modest, with an average of about 51,000 new jobs per year. This trend got stronger between 2017 and 2019, when more jobs were being created at a yearly average of about 121,000, showing that the labor market was growing stronger. But then the pandemic hit in 2020, causing a loss of over 430,000 jobs. While the job market did show signs of improvement after that, with an average of about 33,000 new jobs each year between 2021 and 2024, this rebound remained fragile and well below the pre-crisis level. This highlights the structural weaknesses and limited resilience of Morocco's ability to create jobs (Figure 1).

Beyond these aggregate statistics lies a bigger challenge: young women have been disproportionately impacted by the job market fluctuations. Even though Morocco is making progress in economic diversification and modernization, women – especially those aged 15 to 24 – are still significantly underrepresented in the labor market compared to men. They continue to face persistent barriers stemming from restrictive social norms and unequal access to education and professional opportunities, particularly in rural and less developed regions. As a result, many young women are stuck in low-skilled, low-paying jobs, while others remain excluded from employment altogether. This ongoing gender gap shows a confusing situation in Morocco's growth trajectory. Despite its growing economy, the country struggles to translate this progress into equitable and inclusive job creation. This problem is not unique to Morocco but a common phenomenon in developing economies.

**Figure 1 : Job creation in Morocco between 2021 and 2024**

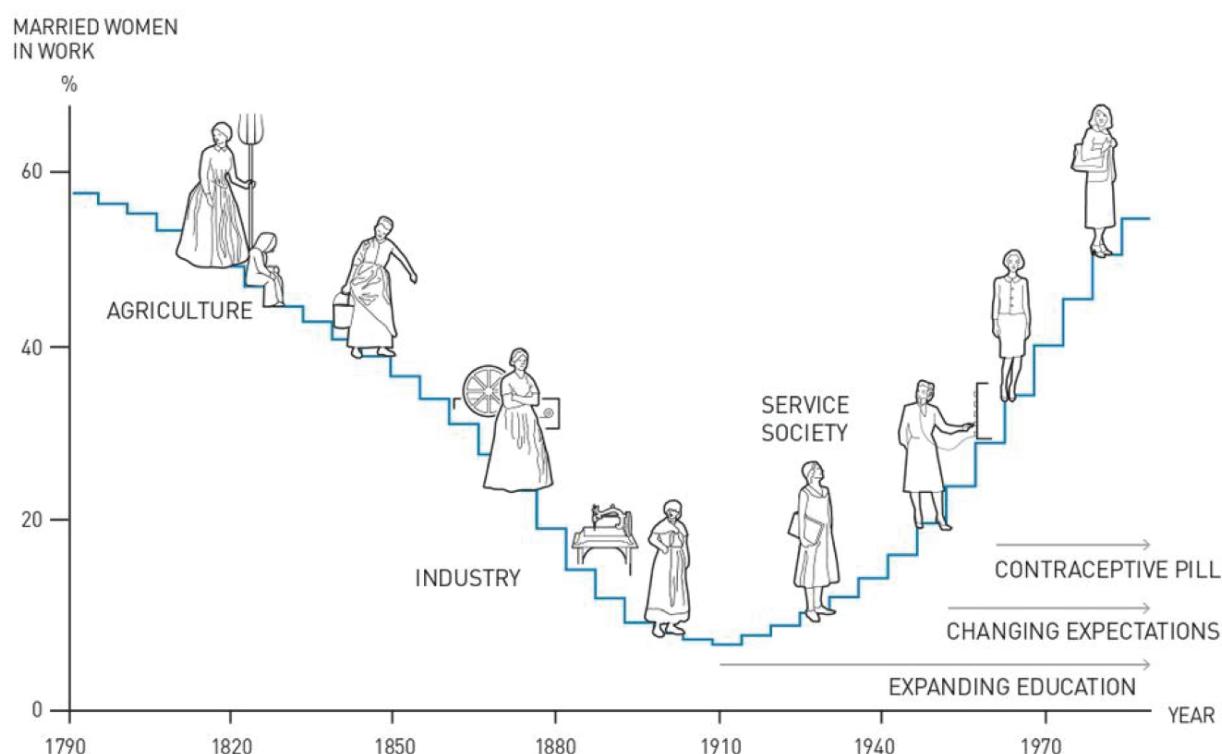
Source: Authors' calculations based on HCP data



A large body of research has examined the link between economic development<sup>1</sup> and women's participation in the labor market, finding a U-shaped relationship between economic development and female labor force participation (Durand, 1975; Goldin, 1995). According to this segment of research, female participation is initially high during primary levels of economic development when incomes are extremely low and countries rely on agriculture. These women are often unpaid workers in family businesses. By the rise of income, urbanization and the industrialization of the economies, women's labor force participation falls, due to limited qualifications, family-work incompatibilities, and social prejudices. At advanced stages of economic development, as female's education improves and the demand for skilled labor increase, women's labor force participation rises as reflected along the rising portion of the U-shaped curve (Psacharopoulos & Tzannatos, 1989; Sanghi et al., 2015).

**Figure 2 : The U-shaped curve in married women's employment over time, based on Goldin's work<sup>2</sup>**

Source: Johan Jarnestad/The Royal Swedish Academy of Sciences



1. The economic development is largely proxied by economic growth

2. The Long Road Towards Women's Equality in the Labor Market: Claudia Goldin's Research on Historical Trends and Contributing Factors - Scientific Figure on ResearchGate.

Empirical studies frequently support this U-shape (Pampel & Tanaka, 1986; Kottis, 1990; Fatima & Sultana, 2009; Sahoo & Klasen, 2018); however, its universality remains contested, especially in the MENA region. Verme (2015) found no clear evidence in the MENA region, while Idowu & Owoeye (2019b) observed an inverted U-shape in Africa. Time-series evidence is also mixed, with confirmations in the U.S. and Europe (Goldin, 1995; Tilly & Scott, 1987) but relatively divergent results elsewhere. Theoretically, investment in human capital should enhance women's employability. However, persistent sociocultural barriers limit progress in many developing contexts (Chamlou et al., 2011; Klasen, 2017).

This policy paper shows the short- and long-term dynamics linking GDP per capita and young women's employment in Morocco. It highlights whether rising incomes are translating into better labor market prospects for young women, drawing on the U-shaped hypothesis of female participation to assess Morocco's trajectory. The paper argues that understanding these dynamics is crucial for designing policies that foster both economic growth and gender inclusion.

# I. Young Women's Participation in the Moroccan Labor Market

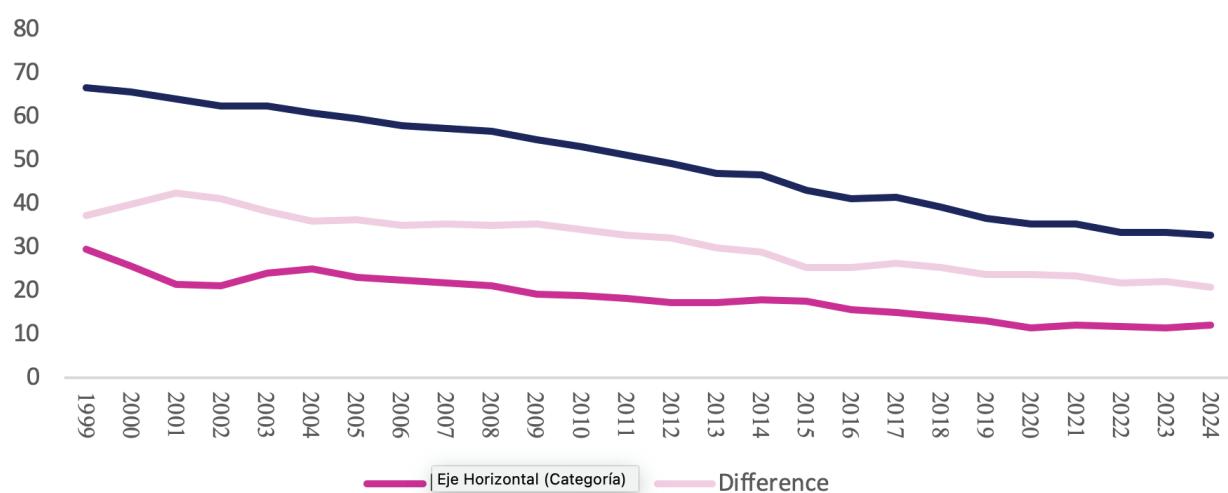
## 1. Labor Force Participation, Employment, and Unemployment



Morocco continues to struggle with the low participation of young women in the labor market. In 2024, the Haut-Commissariat au Plan (HCP) reported that young women's participation in the labor force (FPLF) stood at only %12, compared to %32.9 for young men (MPLF) (Figure 1). These figures highlight significant gender disparities in the labor market, particularly among those aged 15 to 24. Although the overall participation rate of youth in this age group has been declining, young women remain underrepresented in the labor force. In Morocco, far fewer young women participate in the labor market compared to young men, and those who do are paid less. Over the past decade, men have been almost three times as likely to participate in the job market as women (with an absolute gap of %23.84 between the young men and women). This striking difference underscores the ongoing obstacles that young women encounter when trying to participate in the labor market. On average, young women earn about %20 less than men (ILO, 2021–2020) and are mostly found in low-paid jobs, with only a small number – around %3 – working in management positions (HCP, 2020).

**Figure 3: Evolution of the labor force participation rate (%) of youth aged 24–15 in Morocco (2024-1999)**

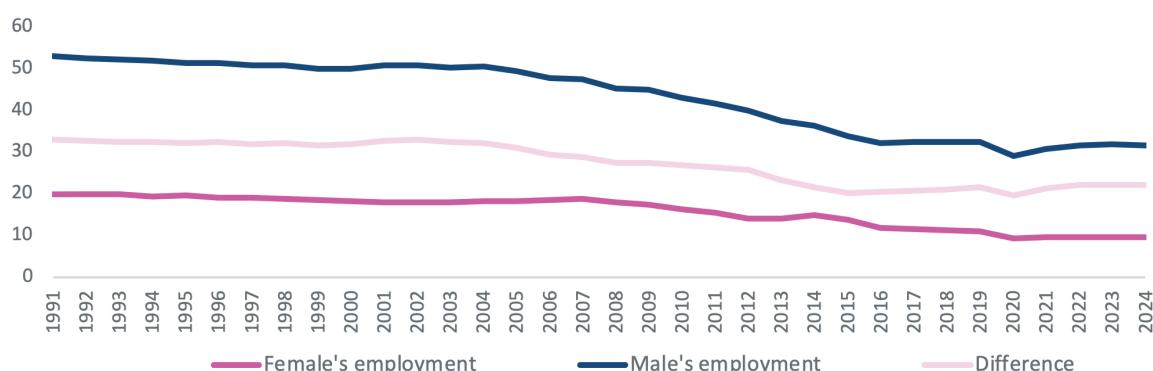
Source: Authors' elaboration based on HCP data



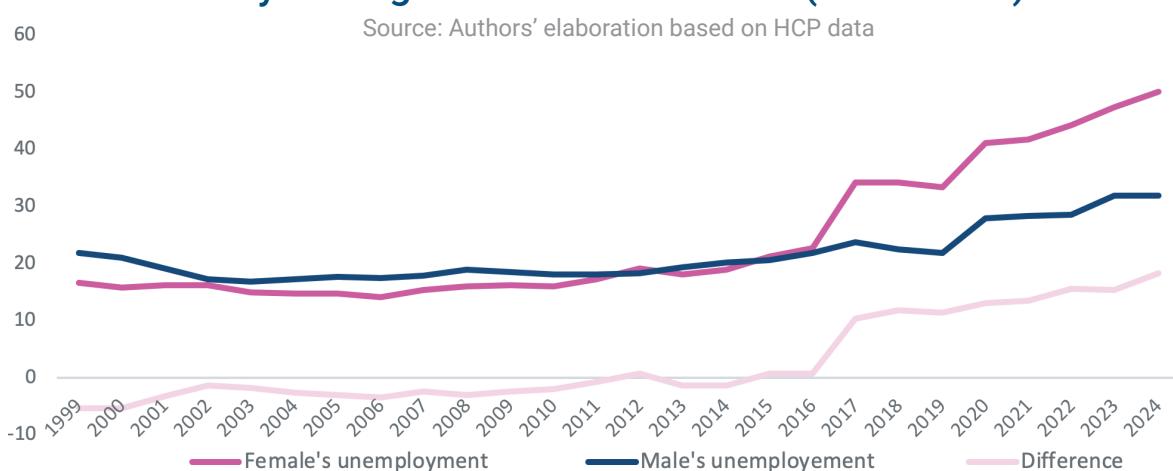
A parallel tendency manifests in the employment levels. From 1991 to 2024, the female employment rate in Morocco decreased from 19.97% to 9.56%, while the male employment rate fell from 52.92% to 31.59%. Despite this overall decrease, the gender disparity in employment has persisted, remaining consistently broad. The average gap was 32.2% between 1991 and 1999, compared to 30.9% between 2000 and 2009, 22.9% between 2010 and 2019, and 21.4% between 2020 and 2024. This gradual narrowing indicates modest progress. However, the substantial disparity reflects enduring structural barriers that limit women's access to employment opportunities, such as unequal care responsibilities, occupational segregation, and weak gender-sensitive labor market policies.

Unemployment trends also reveal widening gender gaps. While its rates were slightly higher for young men before 2015, young women have experienced a surge in unemployment since then, with the gap rising from 0.8% in 2016 to 18.3% in 2024, underscoring their growing marginalization in the labor market (Figures 4&5).

**Figure 5: Evolution of employment rate (%) of youth aged 24–15 in Morocco (2024-1991)**



**Figure 4: Evolution of unemployment rate (%) of youth aged 24–15 in Morocco (2024-1999)**



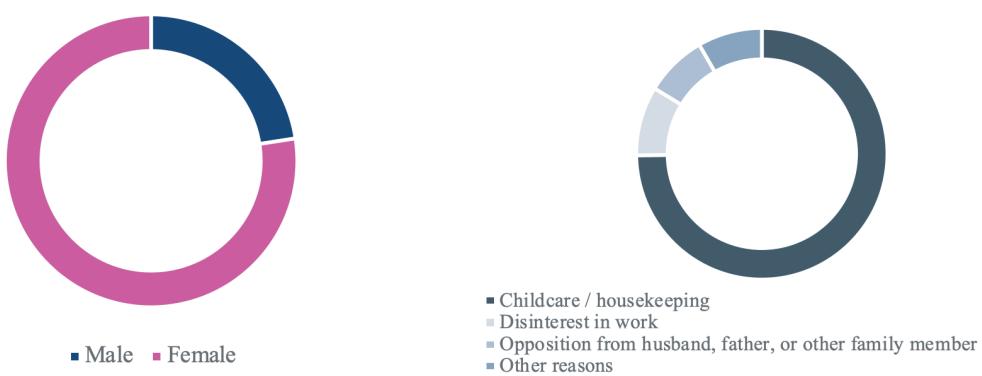
## 1. NEETs

Another critical issue in this context is that approximately 1.5 million Moroccan youth aged 15–24 are NEET (Not in Education, Employment, or Training), with nearly 72.8% of them being women (HCP). Among them, 85% have no diploma and only 17.3% hold higher education, making low education a key driver of exclusion (Figure 6). In rural areas, females' NEET status is reinforced by childcare and household duties (74.8%), lack of interest in work (8.9%), and sociocultural barriers such as opposition from family (8%). So far, most public programs have focused on short-term measures such as vocational training, entrepreneurship support, or temporary jobs. Indeed, these actions are not enough because they see unemployment mainly as a question of skills. Women's inactivity reflects deeper social and structural problems, such as traditional gender roles, unequal access to education, and the lack of decent work opportunities in rural areas (Acevedo et al., 2021). Tackling these issues requires a more coordinated policy approach that links education, social protection, and local development so that young women can participate fully in economic and social life.



**Figure 6: Gender distribution of NEETs and reasons for NEET status among young women in 2024**

Source: Authors' elaboration based on HCP data

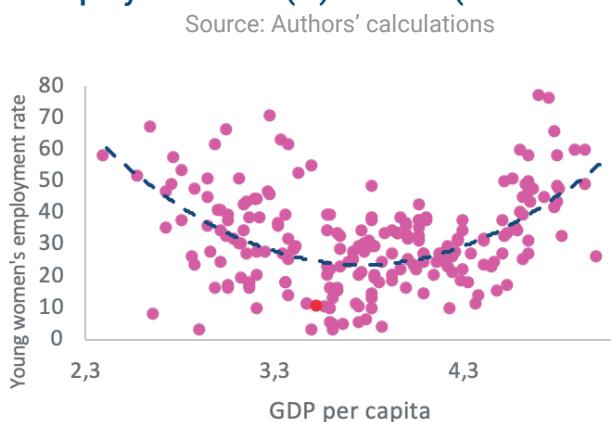


### 3. Women's Employment and Economic Structure



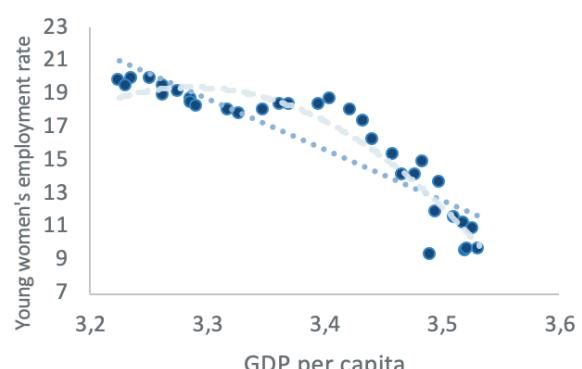
Further analysis for a sample of countries in 2024 revealed a U-shaped relationship between GDP per capita and female employment rates. In this context, Morocco (red point in figure 7) sits on the downward slope of the curve, indicating that an increase in GDP per capita is associated with a drop in the young women's employment rate. A closer look at Morocco's case between 1990 and 2024 in Figure 8 shows a concave relationship between GDP per capita and young women's employment in Morocco, with a strong negative correlation (- 0.89). Thus, rising GDP per capita is associated with declining employment for women aged 15–24, placing Morocco on the downward slope of the U-shaped curve. Comparative evidence across countries in 2024 confirms this position, as Morocco remains in the phase where economic growth coincides with reduced female participation in the labor market. This trend can be attributed to several factors, including limited investment in female education and skills mainly in rural areas, persistent cultural and social barriers restricting women's access to certain jobs, and the slow development of industries that typically employ young women (light manufacturing, agro-processing...)

**Figure 7: U-shaped relationship between GDP per capita and young female employment rate (%) in 2024 (worldwide)**



**Figure 8 : GDP per capita and female employment in Morocco**

Source: Authors' calculations

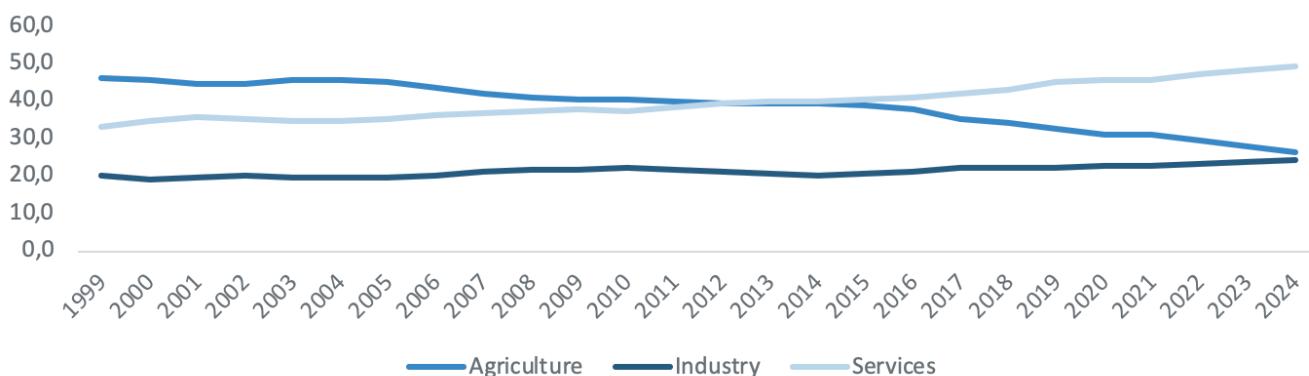


Highlights of Morocco's labor market (figure 9) reveal a slow structural transformation with stagnant industrialization, premature tertiarization<sup>3</sup>, and widespread informality. Young women face persistent discrimination, reflected in very low participation and employment, higher unemployment than men, weak educational attainment in rural areas, and a large share of NEETs. Figure 9: Evolution of sectoral shares in total employment in Morocco (1999-2024)

3. Service sector growing before reaching full industrialization

## Figure 8: Evolution of sectoral shares in total employment in Morocco (2024-1999)

Source: Authors' calculations



The various graphs offer insights into the Moroccan economy, particularly its labor market, which can illuminate the interplay between economic growth and female employment in the country. The above-mentioned U-shape hypothesis of female participation in the labor market suggests that, to the extent that women's employment will rise when the economies industrialize and expand formal service sectors, creating suitable employment opportunities for women. Nevertheless, Morocco strays from this pattern. Despite transitioning toward a service-based economy, female employment remains persistently low, which indicates that the country is undergoing a premature tertiarization before women have the education and social freedom to access these jobs (especially in rural areas and regions far from the capital). Furthermore, labor market rigidities like limited part-time and flexible jobs, and preferences for men in some formal jobs restrict young women's access to equitable labor opportunities.

Addressing this situation requires going beyond service-level interventions, such as providing childcare facilities, rehabilitation, or short-term certifications. These measures are necessary, but they are insufficient if the deep-rooted social structures that restrict women's decision-making power remain unaddressed. In Morocco, patriarchal family norms continue to determine women's access to education and employment. The Food and Agriculture Organization of the United Nations reports that nearly one-third of girls in rural Morocco are NEET. The organization's report, "The State of Youth in Agri-Food Systems," indicates that approximately 33% of girls and young women aged 15 to 24 in rural areas are not participating in school, employment, or any training programs. This figure is estimated at 26% among young women in urban areas. Similarly, qualitative studies indicate that young women often require the approval of their fathers or husbands to study, travel, or work, especially in rural and peri-urban areas (Bnasria, 2025). This informal "permission" system maintains women's subordination and reinforces the notion that domestic and caregiving roles are their primary social contribution.

As a result, policies that focus solely on establishing childcare centers or improving transportation may increase women's access to employment, but not necessarily their active participation. For labor market and education reforms to be transformative, they must be coupled with community awareness programs, gender-sensitive curricula, and campaigns that encourage men and families to support women's autonomy. Countries such as Tunisia and Jordan have shown that combining skills development programs with social norm interventions through local associations, media, and religious leaders can significantly increase women's participation rates (Gender Issues: Women as Agents of Change and Sustainable Development in Morocco – MIPA Institute, s.d.). For Morocco, adopting similar integrated approaches would make economic growth and policy investments more inclusive and sustainable.

## II. Testing the U-shape hypothesis for Morocco

### 1. Model Design and Variables

To better understand the relation between Morocco's economic growth and young women's employment, we used a simple statistical approach called the Autoregressive Distributed Lag (ARDL) model. It examines the data from 1999 to 2023 and facilitates the recognition of both immediate shifts and long-term patterns.

In our analysis, we looked at how the employment rate of young women changes depending on economic growth, which we measured using GDP per capita. We also included the square of GDP to determine if the relation follows a U-shape and see where Morocco is positioned over time within this curve.

Finally, we included other determinants of women's employment like education and fertility, since they play a crucial role in shaping women's opportunities and decisions to join the workforce.

### 2. Results and discussion

In short, our analysis shows the following: As Morocco's economy grows, young women's employment declines, revealing the downward part of the U-shaped relation between income and young female's employment.

In Morocco, the employment landscape of young women evolves gradually. In the event of an improvement or deterioration in the job market, it generally requires approximately one year for their employment to be adapted to these changes. This indicates that previous employment levels have a significant impact on current ones, suggesting a high degree of rigidity in the labor market. Consequently, it can be challenging for young women to secure or exit jobs easily.

In the short term, changes in income (GDP per capita) do not significantly impact young women's employment. This means that economic growth does not quickly generate new job opportunities for them. Initially, higher education tends to reduce youth employment because many students do not work while studying, and many graduates struggle to find jobs. Over time, however, education becomes beneficial as it helps young women gain the qualifications needed to access better employment opportunities, even though high graduate unemployment in Morocco, as is reported by the Haut Commissariat au Plan, shows the labor market does not provide enough suitable jobs for everyone. This is amplified by the mismatch between the skills acquired and the jobs available.

In the long run, the employment of young women in Morocco exhibits an inverted U-shaped relationship with per capita income. This indicates that at the current level of GDP per capita, further economic growth does not result in more job opportunities for young women and may even lead to a decrease in available positions. This finding is consistent with those of Idowu and Owoeye (2019) for Africa and Marahoua and Esso (2022) for ECOWAS, and still in line with the traditional U-curve (Tam, 2011; Tansel, 2001; Olivetti, 2013), but only for the left slope (in the early and middle stages of development). This pattern reflects Morocco's slow structural transformation. The economy remains dependent on climate-sensitive agriculture; meanwhile, the industrial sector is growing slowly. The service sector has grown too early without generating enough quality jobs for women, and informal employment is still pervasive (UNECA, 2018; CESE, 2021). These structural characteristics impede prospects for young women in the labor market, resulting in stagnant employment growth despite the expansion of GDP. This phenomenon aligns with the U-curve's early to middle stage, where economic growth can initially diminish female labor force participation and employment.

Fertility has a slight positive effect, possibly reflecting the forced participation of young mothers in informal or precarious work. Education, however, has little long-term impact, suggesting that the education system does not fully prepare women for the labor market. Only 13% of students work while studying, and over 60% of graduates were unemployed in 2022 (INE, 2019; HCP). These results also indicate the rigidity of the labor market, which limits women, particularly young and educated from benefiting from new opportunities in the formal labor market.

Overall, the results confirm that the economic expansion has not yet translated into inclusive employment opportunities, suggesting that economic growth alone is insufficient to enhance young female employment prospects in Morocco.

### III. Policy recommendations



Despite Morocco's sustained economic progress over the past two decades, the benefits of growth have not reached young women in an equitable way. While GDP per capita has increased, women's participation in the labor market has moved in the opposite direction, falling to just 19%<sup>4</sup> overall and a strikingly low 12% among young women aged 15–24<sup>5</sup>, compared with 33%<sup>6</sup> for young men. Within this age group, the employment rate declines even further, hitting 9.6% for young women compared to 31.6% for young men. This paradox reveals a persistent disconnect between economic expansion and social inclusion, suggesting that rising national income alone is insufficient to close gender gaps in employment.

The rationale behind these policy recommendations is grounded in both empirical data and social realities. Quantitative evidence points to enduring structural barriers that limit women's economic engagement: a 22%<sup>7</sup> gender wage gap, the fact that 72%<sup>8</sup> of rural working women remain unpaid family laborers, and the overwhelming burden of unpaid domestic work, which accounts for 19.4% of GDP-equivalent, of which 84% is carried out by women<sup>9</sup>. Qualitative insights from national surveys and academic studies, including those by Lopez-Acevedo et al. (2021), further show that women's inactivity is deeply influenced by social norms, marital status, family constraints, and mobility challenges, factors that transcend mere education or skill levels. These findings confirm that female labor force participation and employment will not "solve themselves" through economic growth or higher GDP per capita: effective policy action must explicitly target the social determinants of women's economic participation.

4. High Commission for Planning (HCP), Labor Force Survey (2023–2000), cited in: HCP & UN Women Morocco (2025), Toward Inclusive Development in Morocco: Policy Pathways for Enhancing Women's Economic Participation.

5. TRADING ECONOMICS. (s. d.). Morocco - Labor Force Participation Rate For Ages 24-15, Female (modeled ILO Estimate) - 2025 Data 2026 Forecast 2024-1990 Historical. (<https://tradingeconomics.com/morocco/labor-force-participation-rate-for-ages-24-15-female-percent-modeled-ilo-estimate-wb-data.html> -4)

6. World Bank Open Data. (s. d.). World Bank Open Data. [https://data.worldbank.org/indicator/SL.EMP.1524.SP.MA.NE.ZS?locations=MA&utm\\_](https://data.worldbank.org/indicator/SL.EMP.1524.SP.MA.NE.ZS?locations=MA&utm_)

7. High Commission for Planning (HCP), Labor Force Survey (2023–2000), cited in: HCP & UN Women Morocco (2025), Toward Inclusive Development in Morocco: Policy Pathways for Enhancing Women's Economic Participation.

8. High Commission for Planning (HCP), Labor Force Survey (2023–2000), cited in: HCP & UN Women Morocco (2025), Toward Inclusive Development in Morocco: Policy Pathways for Enhancing Women's Economic Participation.

9. High Commission for Planning (HCP), Labor Force Survey (2023–2000), cited in: HCP & UN Women Morocco (2025), Toward Inclusive Development in Morocco: Policy Pathways for Enhancing Women's Economic Participation.

## 1. Transforming social norms and family decision-making

It is within this context that the proposed policy actions aim to tackle the root causes of exclusion rather than its symptoms. They seek to dismantle the cultural expectations that confine women to domestic roles, to expand care and transport infrastructure that enable women's mobility and autonomy, to bridge the gap between education and employment, and to guarantee safe and equitable workplaces. Ultimately, these recommendations strive to build an ecosystem where women's participation in the economy is not a byproduct of growth but a driving force behind it, transforming inclusion from an aspiration into a tangible pillar of Morocco's development model.

Programs must tackle the cultural stigma around women's employment, particularly the notion that men should have priority access to jobs or that a woman's income threatens household stability. National awareness campaigns supported by schools, media, and local influencers should promote the idea of shared economic responsibility within households and the social value of women's work. Involving religious and community leaders in advocacy can help legitimize women's participation while addressing conservative resistance in both rural and urban areas.

## 2. Supporting young women's autonomy within households

Given that many young women remain dependent on family or spousal approval to work, empowerment initiatives should include household-level dialogue programs, family counseling, and mentorship networks that encourage negotiation of career choices. Conditional cash transfers could be linked to families supporting daughters' education and first employment experiences, reinforcing the intergenerational benefits of female employment.

## 3. Expanding childcare and care infrastructure

Affordable and accessible childcare remains one of the most effective levers to sustain female labor participation. Community-based childcare centers near schools and workplaces particularly in rural and peri-urban zones should be scaled up. Public-private partnerships could introduce childcare vouchers, tax incentives, or co-financing schemes to encourage employer participation in care provision. Mobile childcare units could further support women in remote areas and agricultural cooperatives.

## 4. Easing school-to-work transitions

The mismatch between education and employability calls for programs that bridge this gap. Introducing paid internships, subsidized first-job schemes, and university career centers would provide young women with the experience often required to access formal employment. More student part-time jobs and simplified recruitment procedures for young women without prior experience can further promote entry-level integration.

## 5. Addressing mobility and safety constraints

Many women remain excluded from employment due to unsafe or unaffordable transportation. Policies should prioritize safe, reliable, and subsidized transport networks, including women-only services during early and late hours, better lighting around bus stops, and route extensions to industrial and educational zones.

## 6. Ensuring equality and safety in the workplace

To close wage and opportunity gaps, Morocco should enforce equal pay legislation, require the publication of gender wage gap data, and strengthen anti-harassment protections at work. Promoting flexible working arrangements, remote work, part-time schedules, and family-friendly policies can help reconcile domestic and professional responsibilities.

## 7. Rural inclusion and local cooperatives

In rural areas, where women's work is often unpaid and tied to family structures, policies should expand agricultural cooperatives, women-led associations, and training centers focused on sustainable agriculture, crafts, and green entrepreneurship. Mobile childcare units and decentralized vocational programs can reduce isolation and enable economic mobility.

In conclusion, reversing the decline in women's participation will depend on Morocco's ability to shift the social norms that still define women's economic roles. Beyond macroeconomic reforms, the country must embrace a multidimensional approach that combines institutional action, social dialogue, and gender-sensitive economic planning, turning inclusion into both an economic imperative and a cultural transformation.

## Conclusion

This policy brief examined the link between economic growth and young women's employment in Morocco, showing that rising GDP per capita has coincided with declining opportunities for young women. Morocco remains trapped on the downward slope of the U-curve. Economic growth has reduced the necessity of female agricultural work, but neither the limited industrial expansion nor labor market flexibility has emerged to absorb young women into productive formal employment.

The country's current position on the downward slope indicates a fundamental mismatch in its structural and labor market framework, growth without inclusive labor market dynamics, rather than a smooth transition toward gender-equal participation. Policies must therefore address the barriers that limit women's participation in the labor market, including restrictive social norms, lack of childcare, wage discrimination, limited training opportunities, and insufficient access to formal jobs.

Efforts should focus on expanding education, vocational pathways, affordable care services, and decent formal employment. While promoting context-specific measures, such as smoother school-to-work transitions, support for cooperatives, and flexible job arrangements. Without tackling these structural, social and institutional constraints, Morocco's economic growth will remain unequal and fail to unlock the potential of young women, leaving a significant share of the population excluded from formal productive employment.

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