

The gender dimension of informal employment in the Maghreb countries: an overviewJacques CHARMES¹

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Abstract

The paper builds on the wide array of data collected by official statistical organisations in Algeria, Morocco and Tunisia on informal employment and informal microenterprises. Though incomplete and unharmonized, data on employment in the various components of the informal economy (in the informal sector, in the formal sector, in the households) are analysed and compared, especially in a gender perspective. Data on earnings are only available for microenterprises in Tunisia. This exercise results in a heterogeneity of country profiles in contrast with other regions of the developing world: the informal economy is not the main entry door of women on the labour markets and the characteristics of jobs by which women engage in the informal economy differ from one country to the other. Efforts of harmonization should be pursued in order to better capture and understand the challenges raised by the difficulties of measuring the actual contribution of women to employment, informal employment and disentangle economic activity as measured by GDP and care work as measured by time-use surveys.

Keywords: gender;the informal economy; informal employment; informal sector; Maghreb.

JEL:B54, E26, J16, J22, J46, O17

Introduction

The Maghreb² countries are among those with the lowest female economic participation rates (and as a result the lowest participation rates for both women and men). And the same is true for the female participation rates in the informal economy, which also explains why these countries are characterised by relatively limited rates of employment in the informal economy as compared with other regions of the developing world. To what extent such an underrepresentation of women in the labour force and in the informal economy in particular can be explained by the content and the boundaries as well as the common understanding of the concepts of labour force and employment? This is one of the questions that this paper intends to highlight by gathering and synthesizing most of the data collected on the subject since it was earmarked in national statistical surveys of the three Maghreb countries.

In a first section, we will recall the size and trends of employment in the informal economy in the region, including or not agriculture, in comparison with other regions, and more specifically its gender composition. In a second section, some light will be thrown on the gender gap in earnings where data are available. In conclusion the need for disentangling economic activities from unpaid domestic and care work and for harmonising the approaches in the region will be stressed.

1. Maghreb countries are characterized by low female employment rates in agriculture and the lowest rates of employment in the informal economy

The low participation of women in the labour force in the Maghreb countries explains, or is the consequence of their rather low employment rates in agriculture and their very low rates of employment in the informal economy. A reason for such low rates is probably to be found

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²The Maghreb countries referred to here are: Algeria, Morocco and Tunisia.

in their social status, which restrains their activities to the private sphere and makes it difficult to disentangle women's domestic tasks from their economic activities as defined and recorded by the rules of compilation of GDP.

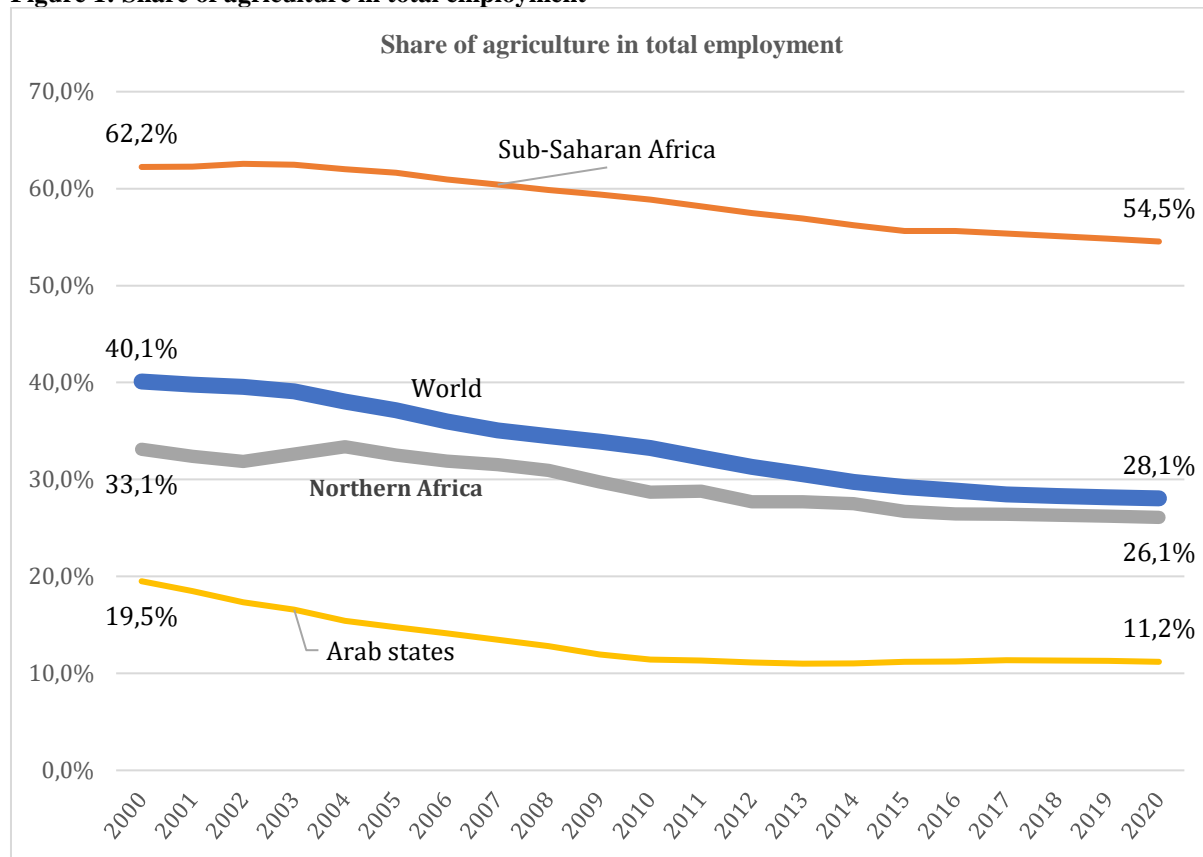
If we look at the sectors in which women are mostly occupied, agriculture and - as a consequence (because agriculture is mainly informal and women work there as unpaid family workers) - the informal economy at large appear to be their major employers at world level, but not in the region under scrutiny.

1.1. Agriculture

Figures 1 and 2 below show that in the past 20-year period the share of agriculture in total employment declined rapidly from 40.1% to 28.1% at world level and the share of agriculture in total female employment followed approximately the same trends, while the share of women in agricultural employment remained nearly stable during the period. In 2019, 27.6% of occupied women were employed in the agricultural sector (against 39.8% in 2000) where they represented 37.9% of the labour force employed in this sector (against 39% in 2000). In the Maghreb countries the agricultural sector is less important and its share in total employment dropped from 33.1% to 26.2% between 2000 and 2019, whereas this sector, which accounted for 43.8% of total female employment in 2000, dropped down to 37.9% in 2019. All in all, however, the share of women in agricultural employment increased from 26.9% to 30.5 % during the period. Though declining over the past two decades in absolute and relative terms, and representing less and less of female employment, agriculture has become more feminised in the Maghreb: in other words, agriculture represents a lower share of female employment and simultaneously women came to represent a higher share of agricultural employment (Figure3).

Because agriculture is mostly informal and mostly comprised of own-account workers and unpaid contributing family workers, it is part of the informal economy as a whole, but it is interesting to consider it as a separate component of the informal economy and to focus on the characteristics of the non-agricultural component of informality.

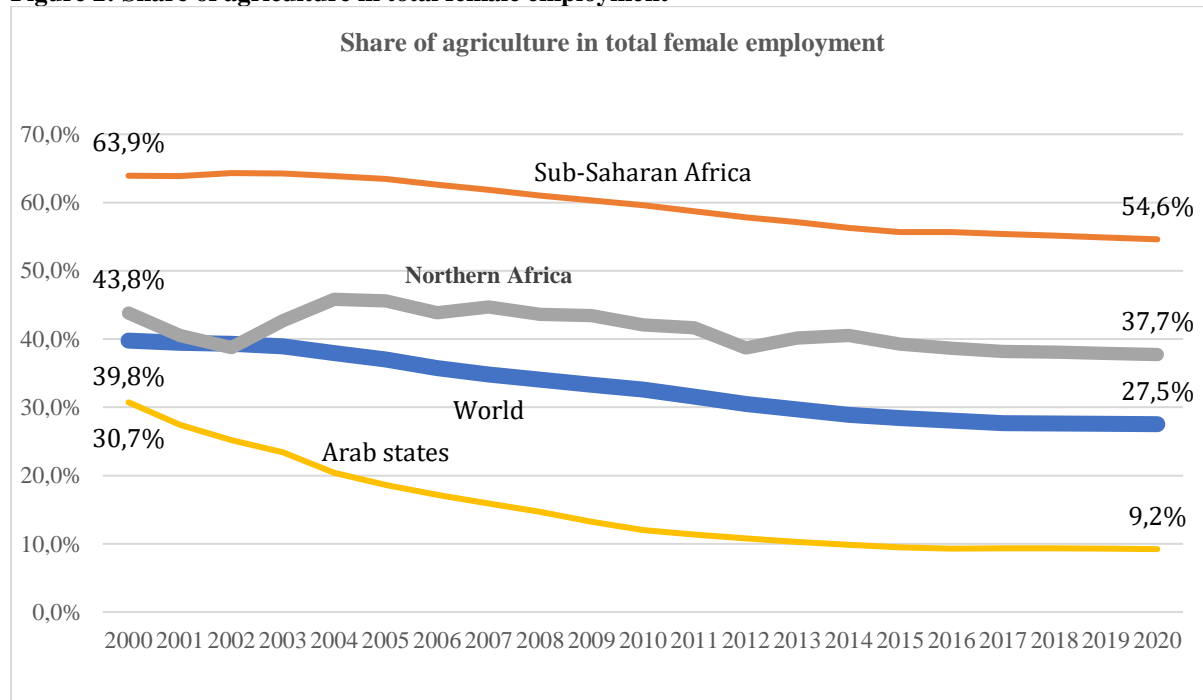
Figure 1: Share of agriculture in total employment



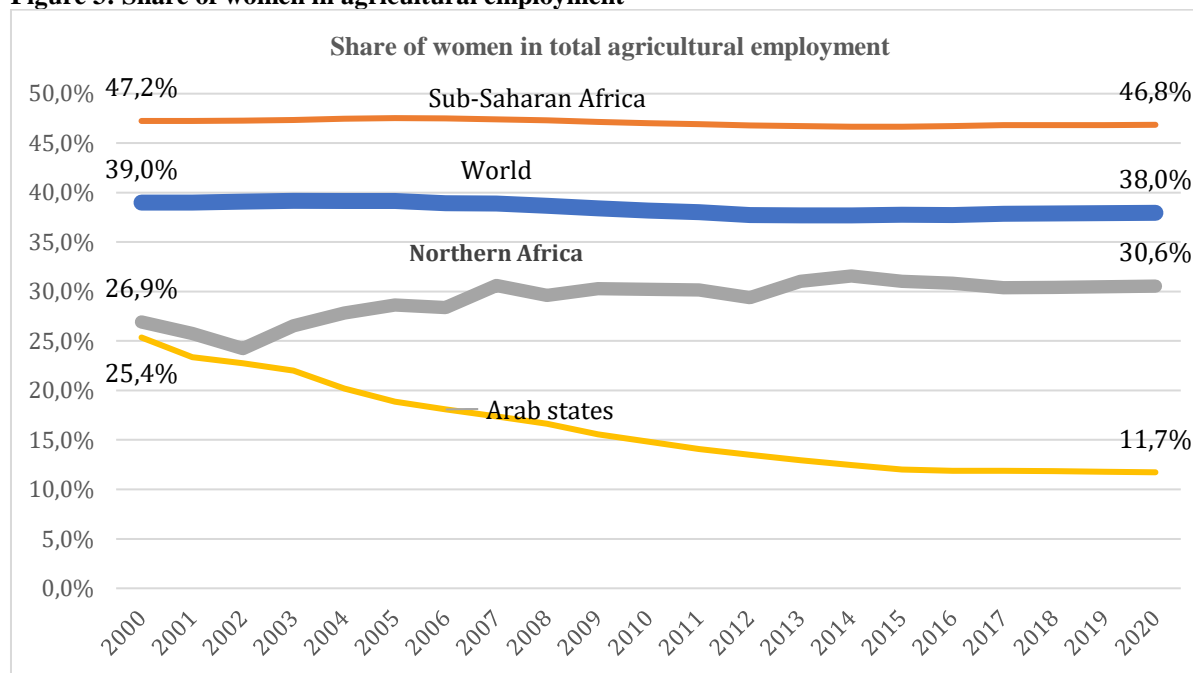
Source: Based on ILOSTAT. ILO modelled estimates, November 2018. Consulted on FRI, 11 OCT 2019 17:12 from ILOSTAT

Note: According to the ILO classification of countries, the Arab states comprise: Bahrain, Iraq, Jordan, Kuwait, Lebanon, Occupied Palestinian Territory, Oman, Qatar, Saudi Arabia, Syria, United Arab Emirates, Yemen

Figure 2: Share of agriculture in total female employment



Source: Based on ILOSTAT. ILO modelled estimates, November 2018. Consulted on FRI, 11 OCT 2019 17:12 from ILOSTAT

Figure 3: Share of women in agricultural employment

Source: Based on ILOSTAT. ILO modelled estimates, November 2018. Consulted on FRI, 11 OCT 2019 17:12 from ILOSTAT

1.2. The informal economy

Employment in the informal economy is characterised by harsh conditions of work in terms of health and security, low pay, absence of social protection (and in particular no sick leave, no paid leave, no medical insurance nor unemployment insurance, among other features of non-decent work). Since its inception in the early 1970s the concept has been internationally defined and refined in 1993 (informal sector), 2003 (informal employment and employment in the informal economy) and was part in the discussion of the new forms of work by the International Conference of Labour Statisticians in 2018. The main components of the informal economy can be summarised as: 1) agricultural; 2) non-agricultural; and within this second component: 3) employment in the informal sector (from own-account workers - eventually home-based or mobile – to micro-businesses); 4) informal employment in the formal sector; 5) paid domestic workers in the households; 6) producers of goods exclusively for own-final use (this last category encompassing agricultural goods) (See Box 1).

Box 1: The conceptual framework of employment and employment in the informal economy

Employment in the informal economy has been defined by the 1993 and 2003 International Conferences of Labour Statisticians. These two conferences have distinguished employment in the informal sector (ILO 1993) and informal employment (ILO 2003). *Employment in the informal sector* is comprised of the small individual micro-enterprises that do not hold a complete set of accounts, employ less than 5 permanent employees, or are not registered or do not register their employees. *Informal employment* (2003) is a larger concept as it includes informal workers outside the informal sector (i.e. in the formal sector or in the households) who are not contributing to, and are not covered by social protection or who do not have written contracts. *Employment in the informal economy* is a combination of both definitions (not exactly a simple addition because the two concepts overlap).

Figure 4: The conceptual framework of employment in the informal economy in the labour force concepts: Components of the informal sector and of informal employment.

		Individuals/Jobs/Employment	
		Informal	Formal
Economic units / enterprises	Informal sector	(1)	(2)
	Formal sector	(3)	(4)
Households	Paid domestic workers	(5)	(6)
	Production of goods for own final use	(7)	-

The two cells in grey cover the ‘informal sector’ while the four cells in double line cover ‘informal employment’:

- employment in the informal sector = (1) + (2)

- informal employment = (1) + (3) + (5) + (7)

- employment in the informal economy = ((1) + (2)) + ((3) + (5) + (7))

Source: Charmes (2019a)

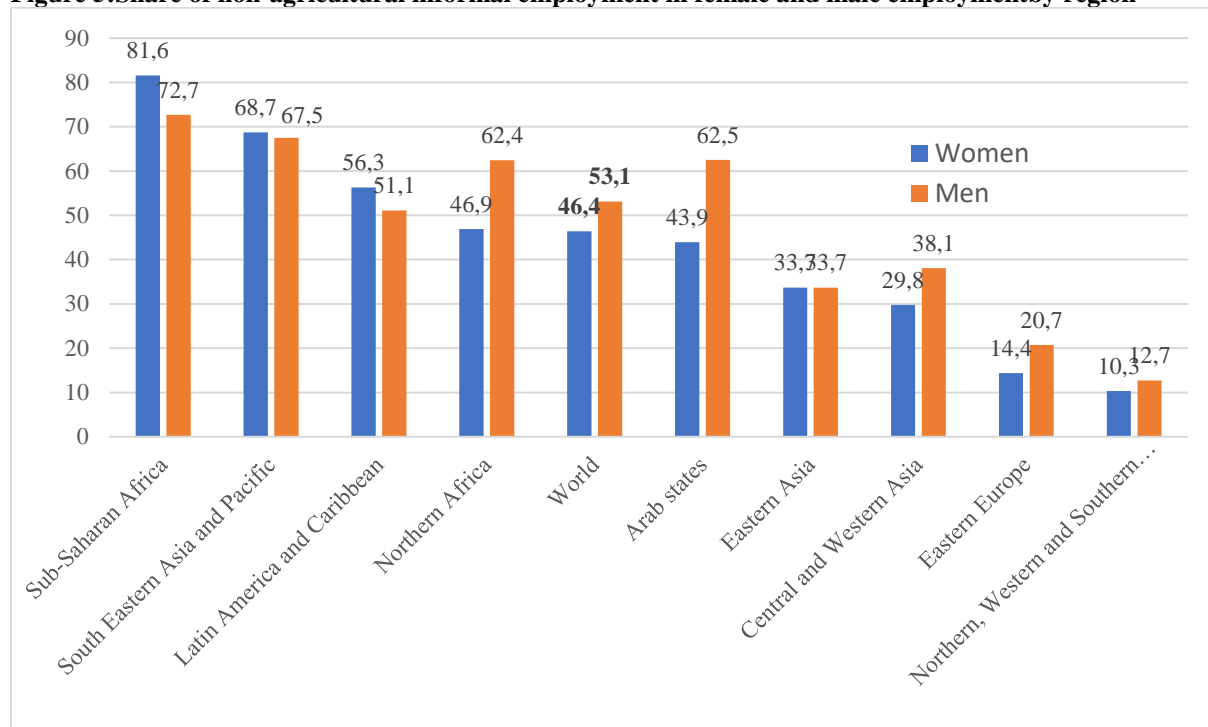
From a gender point of view, the reference to these concepts is interesting in that it is claimed that a majority of working women are employed in the informal economy, and especially in the most precarious and low-remunerating activities among the six above-mentioned components.

1.2.1. World and regional estimates

Recent compilations by the ILO (2018) estimate at more than 2 billion (61.2% of the 3.3 billion employed population across the world) the number of women and men working in the informal economy (agricultural and non-agricultural), and at nearly 1.2 billion the number employed in the non-agricultural informal economy (50.5% of total non-agricultural employment). 740 million women are employed in the informal economy worldwide, or 37% of total employment in the informal economy, a lower figure (but very close) than their share in the total labour force (39%) and in total employment (38.8%). Though women do not represent the majority of the workers in the informal economy globally, there are more countries (55.5%) where it is the opposite and the informal economy is the major source of employment for women, especially in sub-Saharan Africa and in Southern Asia. Furthermore, employment in the informal economy represents the major source of women’s employment in even more countries, with a higher risk of exposure to decent work deficits and lower earnings. This is the case in low-income countries where 92.1% of employed women are in the informal economy against 87.5% of men, in lower middle-income countries (84.5% against 83.4%) and in Africa (89.7% against 82.7%).

At world level, the informal economy provides jobs to 58,1% of working women, and to 63.0% of working men, and when excluding agriculture, the ratios fall to 46.4% and 53.1% respectively. Figure 5 below shows the gender gaps in the contribution of the non-agricultural informal economy to total non-agricultural employment by gender and by regions. In sub-Saharan Africa, Latin America and South Eastern Asia, the non-agricultural informal economy contributes more to women’s employment than to men’s and the ratios are equal in Eastern Asia. Elsewhere, and especially in the Arab states and in Northern Africa, the non-agricultural informal economy contributes more to men’s employment than to women’s employment.

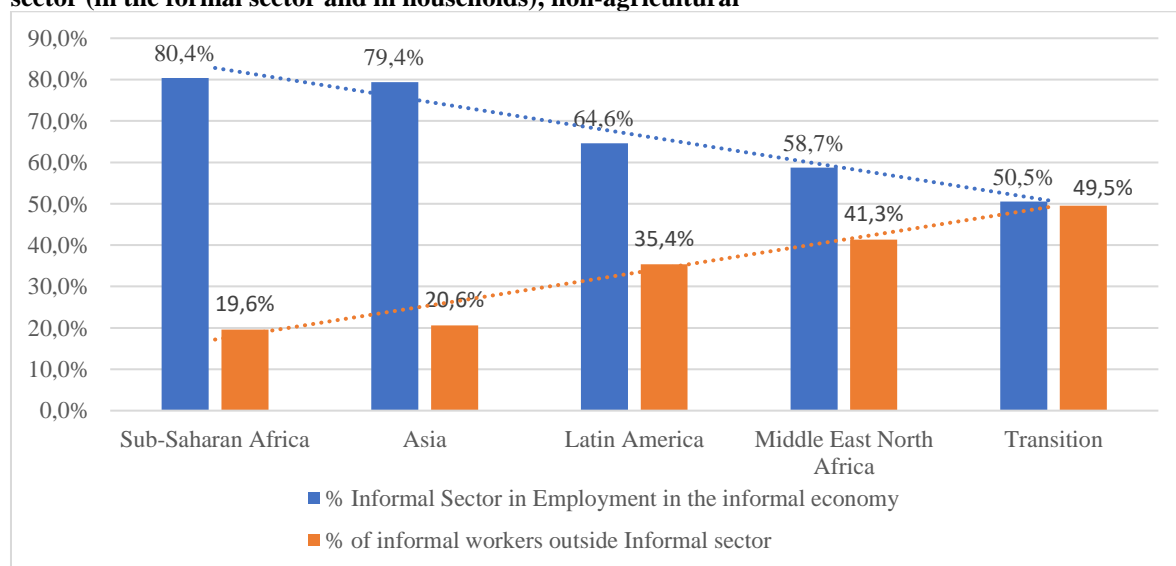
Figure 5: Share of non-agricultural informal employment in female and male employment by region



Source: Author’s compilations based on ILO (2018). Regions ranked by decreasing order of women’s share

Using our own database (Charmes 2019a) limited to developing countries (in the broad sense, i.e. including emerging economies) and more homogeneous regional areas (excluding developed countries) it is possible to show (Figure 6) that the composition of the informal economy changes when decreasing in overall size: employment in the informal sector is relatively more important in sub-Saharan Africa and in Asia (where the size of the informal economy is the highest), than in Latin America, or in the Middle East North Africa and finally the transition countries (of Eastern Europe and Central Asia) where both components become approximately equal.

Figure 6: Relative shares of informal sector employment and informal employment outside the informal sector (in the formal sector and in households), non-agricultural



Source:Charmes 2019a. Regions ranked by decreasing order of informal sector’s share

The higher the share of the informal economy in a region, the higher (¾ or more) the share of women who are employed in the informal sector (mainly as own-account workers or more

rarely micro-entrepreneurs): Sub-Saharan Africa and Asia. In regions where the share of employment in the informal economy becomes less predominant, this proportion drops down to 2/3 (Latin America) or slightly more (Northern Africa) or less (transition countries) than ½. In these regions, women's informal jobs are more to be found in the formal sector and in domestic work.

1.2.2. The informal economy in the Maghreb countries

None of the three Maghreb countries has adopted an official definition of the informal economy or recognized it as a component of its economy. *Morocco* is the only Maghreb country where the High Commissariat for Planning (Haut Commissariat au Plan, HCP) has carried out a mixed survey (combining household and establishment approaches) on the informal sector with some regularity (1999-2000, 2006-07, 2013-14), but it does not use the term “informal employment” in its quarterly labour force survey: this kind of employment can however be approached through the criterion of absence of medical coverage, collected on the entire occupied population. *Tunisia*, that was the first country in the region to undertake, as early as the mid-1970s establishment censuses and sample surveys on the informal sector (then called “non-structured sector”) in 1975 and 1981, has privileged since the beginning of the 1990s an approach consisting in the implementation and permanent updating of a national register of enterprises and establishments that serves as a samplingframe for a regular (every 5-year) national survey of micro-enterprises (1997, 2002,2007, 2012, 2016), but the quarterly labour force survey never collected the criteria of definition for measuring the informal economy until recently (2019) when the National Institute of Statistics (INS) started to publish such data. Simultaneously statistics on employees and self-employed registered at the national social security fund (CNSS) were reliably analysed by the Centre for social research and studies (CRES) in charge of their data management (Charmes and Ben Cheikh 2016). *Algeria* for its part was the first country in the region (as soon as the end of the 1990s) to collect the criteria of definition of the informal sector and informal employment in its annual (then biannual since 2014) labour force survey; it is also the only country of the region where the National Statistical Office (ONS) has published time series on informal employment and used this term (ONS 2016). Table 1 hereafter summarises the definitions in use in the three countries.

Table 1: Criteria of definition of the components of the informal economy in the three Maghreb countries

	Algeria	Morocco	Tunisia
Informal employment	Non-affiliation to social security	Non-affiliation to health coverage	Non-affiliation to social security
Employment in the informal sector	Employment in non-agricultural individual enterprises (physical persons) employing less than 6 employees, without holding accounts or not-registered or not contributing to social security	Employment in non-agricultural economic units not holding complete set of accounts	Employment in individual non-agricultural micro-enterprises employing less than 6 employees and not holding complete set of accounts

Source : Author

Such a diversity and heterogeneity of sources as well as lack of harmonization make it difficult to gather and interpret the information collected on informal employment and its components in the region on a sound comparative basis. And this is all the truer when it comes to look at their gender dimension as countries do not systematically disaggregate data

by sex. The tentative exercise that follows remains incomplete as it is based on published official data.

It is probably the most aggregate volume of informal employment (i.e. including agriculture) that is the easiest to gather and compare, except that in Tunisia the information is only available for the two most recent years (2019 and 2020), whereas it is available since 1999-2000 in Algeria and Morocco, but not for the most recent years when the three countries ceased to publish detailed data from their labour force surveys (after 2014 for Algeria, and 2013 for Morocco).

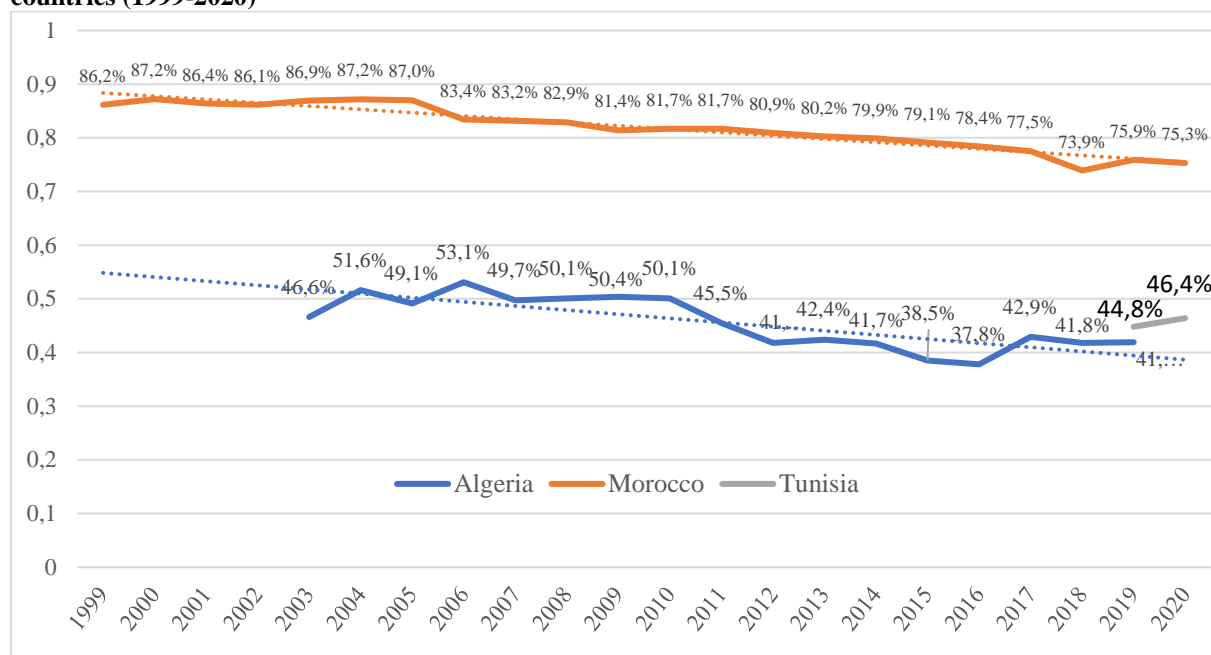
Figures 7 and 8 hereafter show the trends of the share of total informal employment (including agriculture) in the three Maghreb countries, and of the share of women in total informal employment (including agriculture). Tunisia and Algeria experience the same levels of total informal employment (from 53% to 38%), whereas Morocco (where agriculture represents a higher proportion of employment) is positioned at a higher level (from 86-87% to 74%). The curves are downward-oriented in the long run with an upward inflexion in the latest period in Morocco and Tunisia.

Regarding the share of women in informal employment (including agriculture), Figure 8 shows that Morocco is again positioned at a higher level than Algeria (around 27% against 10-13% for the most recent period), both countries with downward-oriented trends, whereas Tunisia stands higher (above 30%) but the short recent period marked by the COVID pandemic and major economic impacts with black outs, confinements and restrictions of commuting and travel, makes it difficult to interpret such a high level and sharp upward-oriented trend.

It is interesting to compare, on Figure 9, the shares of women in total employment and in informal employment (including agriculture). Each of the three Maghreb countries singles out itself: Morocco is the only one where both indicators are practically the same, which means that the entry and the place of women in the labour market are equivalent (though limited) in the formal and the informal spheres. In Algeria, positioned at the lowest level, women seem to have more facilities (albeit even more limited than in the two other countries) to enter the labour market in the formal sector (and specially the public sector) than in the informal sector, a tendency that is amplifying over the years. In Tunisia where the share of women in total employment is situated just under the Moroccan curves, the share of women in the informal employment (again for the very short recent period 2019-2020) is neatly higher, upward-oriented and also diverging from the trend characterising total employment.

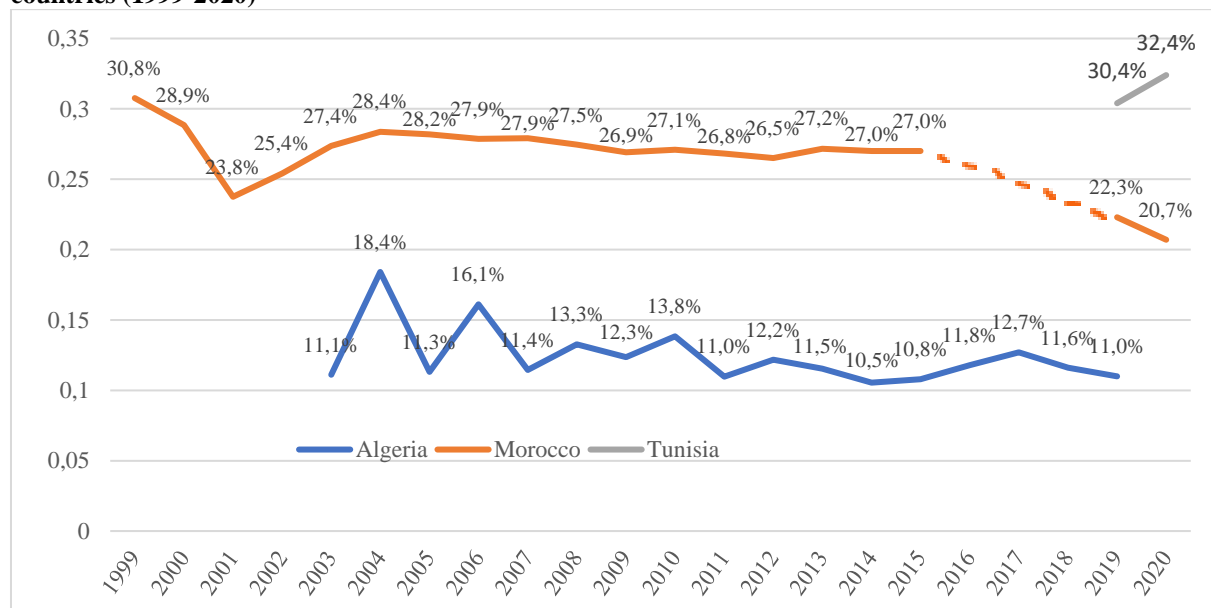
For the two countries for which the data are available, a similar analysis can be confirmed for the same indicators excluding agriculture: in Algeria and Tunisia, the share of women in non-agricultural informal employment is smaller than the share of women in total non-agricultural employment.

Figure 7: Share of informal employment (including agriculture) in total employment in the three Maghreb countries (1999-2020)



Source : Author's compilations, based on published reports of national labour force surveys. Annual data for Algeria and Morocco, third quarter for Tunisia.

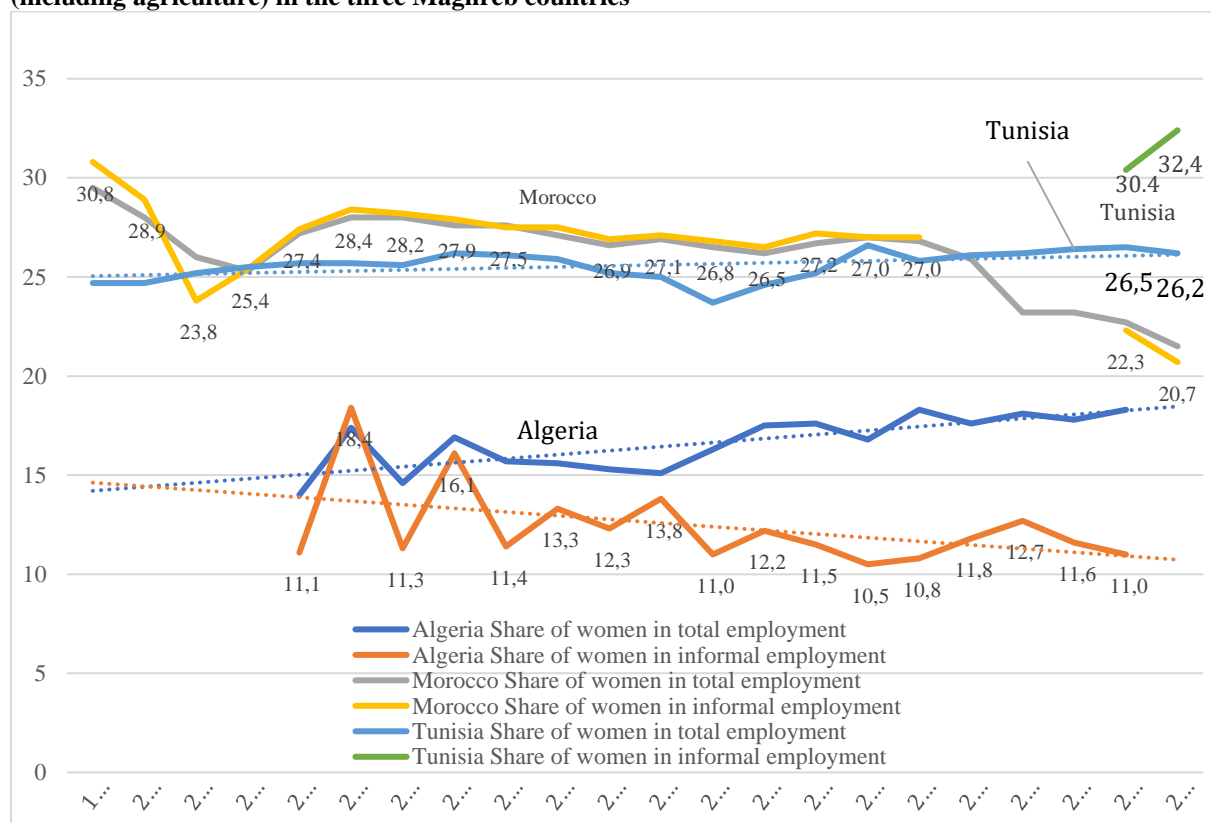
Figure 8: Share of women in total informal employment (including agriculture) in the three Maghreb countries (1999-2020)



Source : Author's compilations, based on published reports of national labour force surveys

Note: No data for Morocco in 2012, 2017 and 2018.

Figure 9: Comparison between shares of women in total employment and in informal employment (including agriculture) in the three Maghreb countries



Source : Author’s compilations, based on published reports of national labour force surveys

The distribution of employment by gender in the various components of the non-agricultural informal economy and in the various industrial activities is not easy to establish given the heterogeneity of sources and tabulations published. This paper is a good opportunity to gather information scattered in various works. Some estimates have been tentatively compiled, which are hereafter presented.

Table 2 gathers the estimates for the non-agricultural informal economy as a whole and for its main components in the three Maghreb countries at different points of time and Figures 10 allow visualizing the main findings. The recommended indicator for measuring employment in the informal economy (which excludes agriculture) is generally lower than the indicator including agriculture. It is generally on a downward-oriented trend in the three countries, at a high level in Morocco (68% for the most recent year) and a more moderate level (below 40% in Tunisia and Algeria). The informal sector represents more than 50% of the total informal economy in Tunisia, more than 70% in Algeria and was about to reach 50% in Morocco.

Table 2: Main components of employment in the informal economy in the three Maghreb countries between 1997 and 2020 (both sexes)

	Morocco				Tunisia						Algeria		
	1999	2007	2013	2019	1997	2002	2007	2012	2016	2020	2011	2014	2018
Total employment	9,360,000	10,297,157	10,624,597	10,975,000	2,503,000	2,696,000	3,085,100	3,234,350	3,423,700	3,511,600	9,599,000	10,239,000	11,001,000
Non-agricultural employment	4,881,420	5,854,706	6,446,937	7,408,000	1,957,000	2,203,000	2,571,000	2,725,000	2,912,400	3,001,300	8,566,000	9,340,000	9,934,000
Total employment in the informal economy	8,064,687	8,565,247	8,523,495	8,330,000						1,630,000	4,372,000	4,267,000	4,596,000
Employment in non-agricultural informal economy	4,308,388	4,597,296	4,754,452	5,067,000	788,000	755,000	945,000	926,000	1,231,900	1,196,000	3,487,000	3,517,000	
1) Employment in the informal sector	44.1%	48.2%	49.0%		53.7%	57.4%	53.7%	71.9%	58.3%		73.7%		
<i>Of which paid employees in the informal sector</i>	16.8%	15.8%	15.9%		30.7%	28.4%	25.8%	28.1%	27.5%		33.7%		
<i>Of which self-employed</i>	83.2%	84.2%	84.1%		69.3%	71.6%	74.2%	71.9%	72.5%		66.3%		
2) Informal Employment outside informal sector	55.9%	51.8%	51.0%		46.3%	42.6%	46.3%	28.1%	41.7%		26.3%		
<i>Of which paid employees in the formal sector</i>	85.6%	91.8%	86.6%				68.0%	63.1%					
<i>Of which domestic workers</i>	5.7%	4.5%	4.5%										
<i>Of which self-employed</i>	8.7%	3.7%	8.9%				32.0%	36.9%					
Employment in the informal economy (non-agricultural)	88.3%	78.5%	73.7%	68.4%	40.3%	34.3%	36.8%	34.0%	42.3%	39.9%	40.7%	37.7%	
Employment in the informal economy (agricultural and non-agricultural)	86.2%	83.2%	80.2%	75.9%						46.4%	45.5%	41.7%	41.8%

Sources : For Morocco : Charmes 2019b ; for Tunisia : Charmes et Ben Cheikh 2016 ; for Algeria : Charmes et Remaoun 2015. Updated for most recent years.

Notes : Self-employment includes own-account workers, employers and contributing (unpaid) family workers. No data available for domestic workers in Tunisia and Algeria.

Figures 10: Main characteristics of the informal economy in the three Maghreb countries



Source: Table2 above

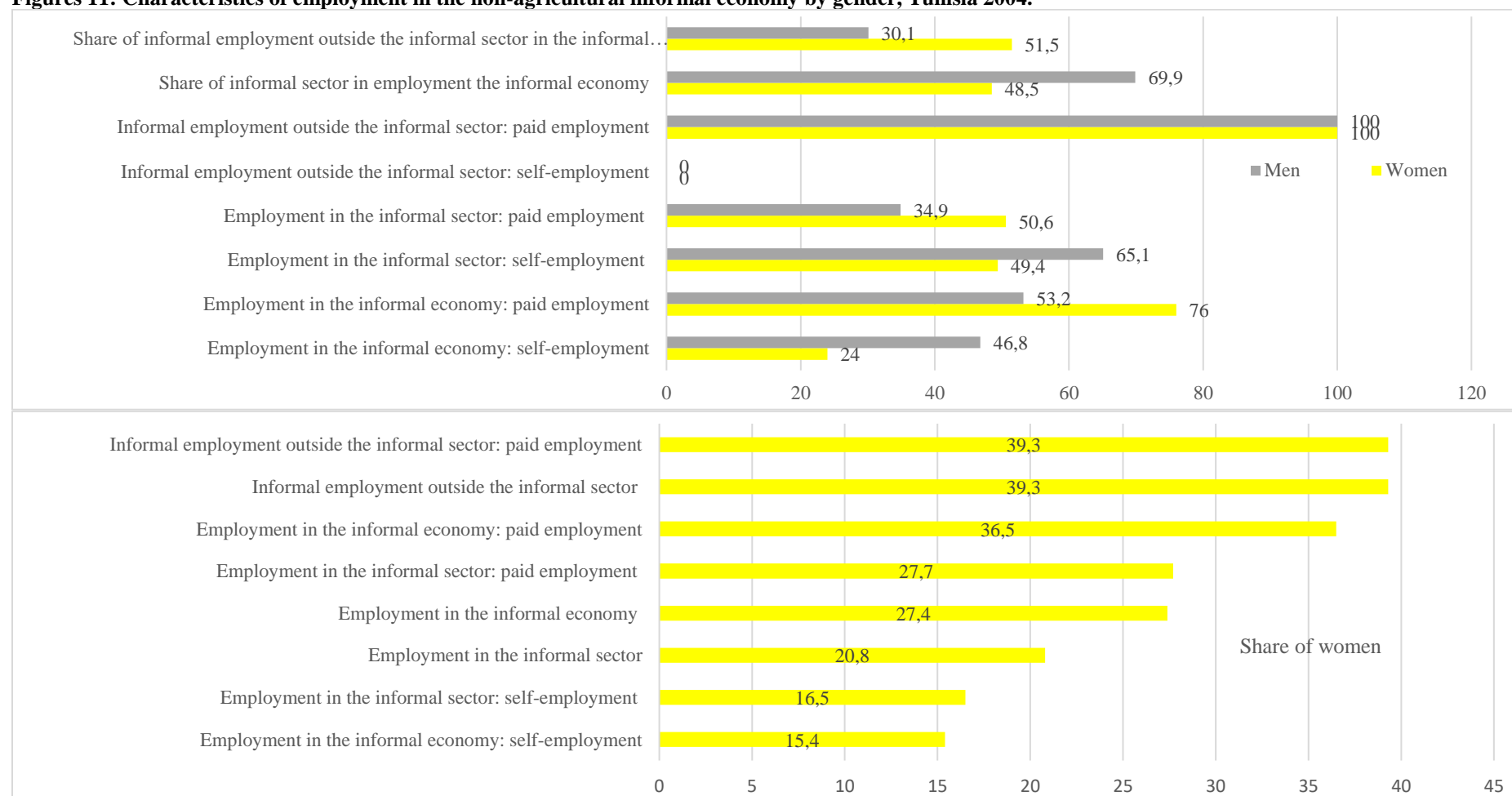
Self-employment accounts for 4/5 of employment in the informal sector in Morocco, 3/4 in Tunisia and 2/3 in Algeria, whereas it is the opposite for informal employment outside the informal sector where paid employment (including domestic workers) accounts for more than 90% of the component in Morocco, and for more than 2/3 in Tunisia.

However, on the basis of published official reports, it is not possible to disaggregate these data by sex, at such a detailed level. The distribution by sex of non-agricultural informal employment is available for all components only in Tunisia (2004), for informal sector in Morocco and Tunisia (various years), and for all informal employment in Algeria. Figures 11 synthesise these characteristics of the informal economy in Tunisia, and Figure 12 for the informal sector (or micro-enterprises) in Morocco and Tunisia for various years.

In Tunisia in 2004, it is in informal employment outside the informal sector (i.e. in the formal sector and in households as domestic workers) that the share of women (compared with men) is the most prominent, though not predominant with 39.3%. As a consequence, paid employment in the informal economy is also a component where women are prominent (because informal employment outside the informal sector is principally paid employment rather than self-employment) with 36.5%. Globally, women are employed in the informal economy mainly as paid employees (76%), against 24% as self-employed.

Although the definition and coverage of informal sector in Morocco and micro-enterprises in Tunisia are not strictly the same, Figure 12 shows that the share of women working in the informal sector is twice as high in Tunisia (23.5% in 2016) than in Morocco (10.5% in 2014) and has been rising over years in Tunisia (from 14.6% to 23.5% between 1997 and 2016) while decreasing then stagnating in Morocco (12.8% in 1999, 10.8% in 2006 and 10.5% in 2014). This overall trend over the period in Tunisia is accompanied by a sharp increase of their share as employers by approximately 14 percentage points (from 9.1% in 1997 up to 23% in 2016) and as paid employees by more than 11 percentage points (from 21.4% up to 32.5%), while their share as own-account workers was rather stagnating or even regressing. The same trends can be observed in Morocco, though less pronounced: women's share among informal sector employers has increased by 2.6 percentage points between 2006 and 2014 (from 7.3% up to 9.9%) while their share among own-account workers was also slightly decreasing.

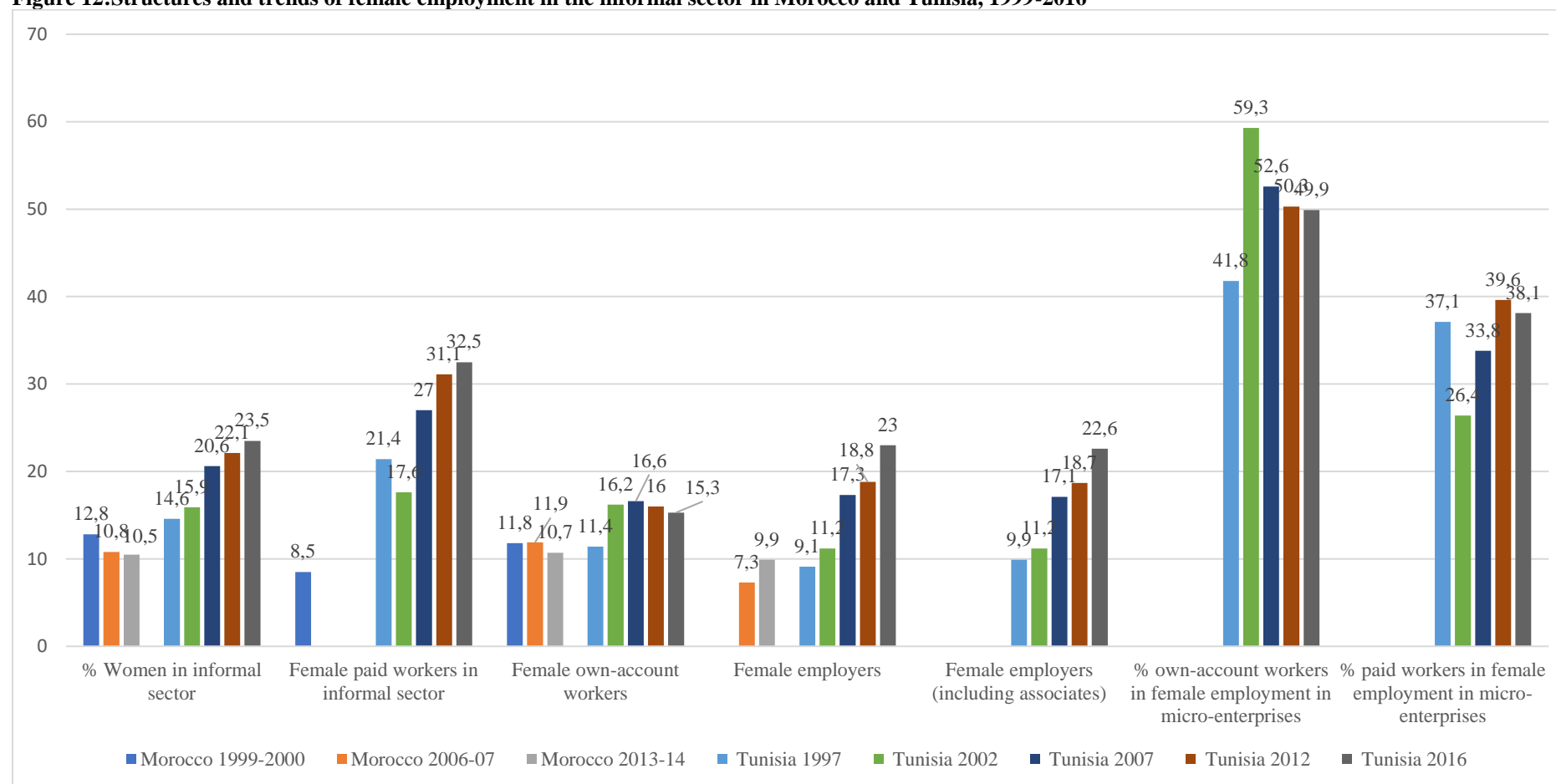
Figures 11: Characteristics of employment in the non-agricultural informal economy by gender, Tunisia 2004.



Source: Charmes and Ben Cheikh (2016), based on Charmes (2011).

Note: the figure should read as follows: 51.5% of women (and 30.1% of men) employed in the informal economy are in informal employment outside the informal sector, and 48.5% of women (and 69.9% of men) are employed in the informal sector (upper graph). Women represent 39.3% of informal paid employment outside the informal sector (lower graph where components of the informal economy are ranked by decreasing order of the variable).

Figure 12: Structures and trends of female employment in the informal sector in Morocco and Tunisia, 1999-2016



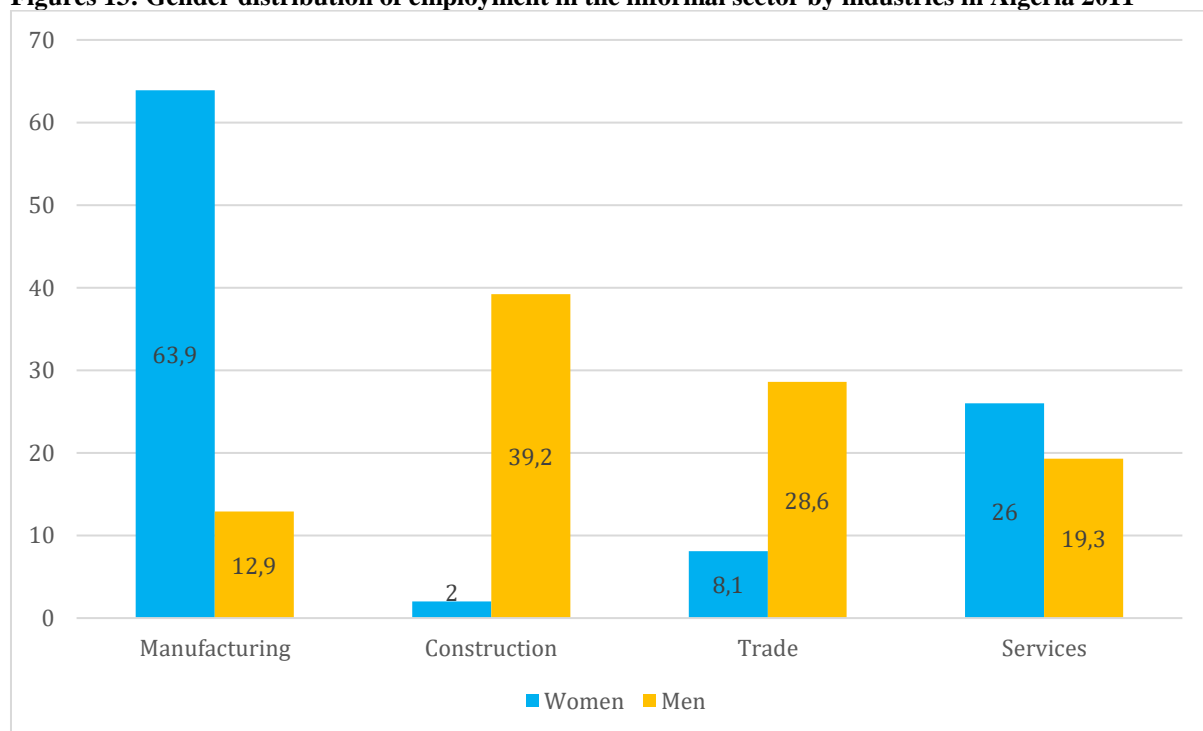
Sources : Author's compilations, based on HCP surveys on the informal sector in Morocco (various years) and on the INS 5-yearly surveys on micro-enterprises in Tunisia.

The relative importance of women in informal paid employment is consistent with their relative high numbers in informal manufacturing activities (Figures 13 to 18), at least in Algeria where women count respectively for more than 41.8% of informal employment in the manufacturing sector in 2011, and where this sector absorbs 63.9% of female informal employment, and in Morocco (respectively 20.1% and 38.4% in 2014, on a downward-oriented trend since 1999). Surprisingly, Tunisia offers a different image with only 17.7% women in the micro-enterprises of the manufacturing industries representing only 9.4% of women employed in the micro-enterprises sector. The reason lies in the scope and coverage of surveys which are different in the three countries: whereas Algerian data originate in the labour force survey and therefore correspond to total informal employment (including the formal sector, which explains the very high figures for the manufacturing industries), the definition of the informal sector is larger in Morocco where home-based work is better included than in Tunisia where it is less well covered by the micro-enterprises survey.

As expected, women's share is negligible in the construction sector in the three countries. It is also very low in the trade sector, which represents only 8.1% of female informal employment in Algeria (and 4% of the trade sector) and 29.9% in Morocco in 2014 (13.4% of the trade sector), but 41% in Tunisia (and 24% of the micro-enterprise trade sector) in 2016 .

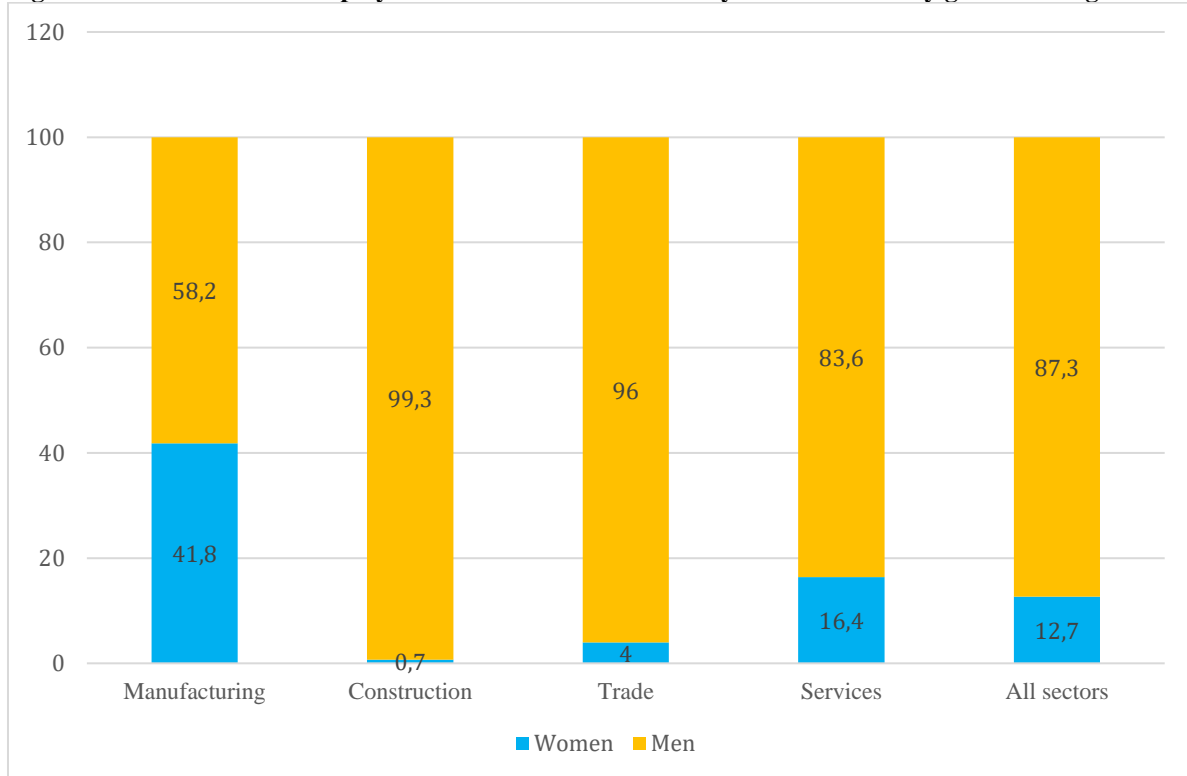
As to services (excluding trade), women provide 16.4% of informal employment in this sector in Algeria (and 26% of total female informal employment), 13.6% in Morocco (29.9% of total female employment in the informal sector) and 26.9% (but 50.3% of total female employment in the micro-enterprises) in Tunisia.

Figures 13: Gender distribution of employment in the informal sector by industries in Algeria 2011



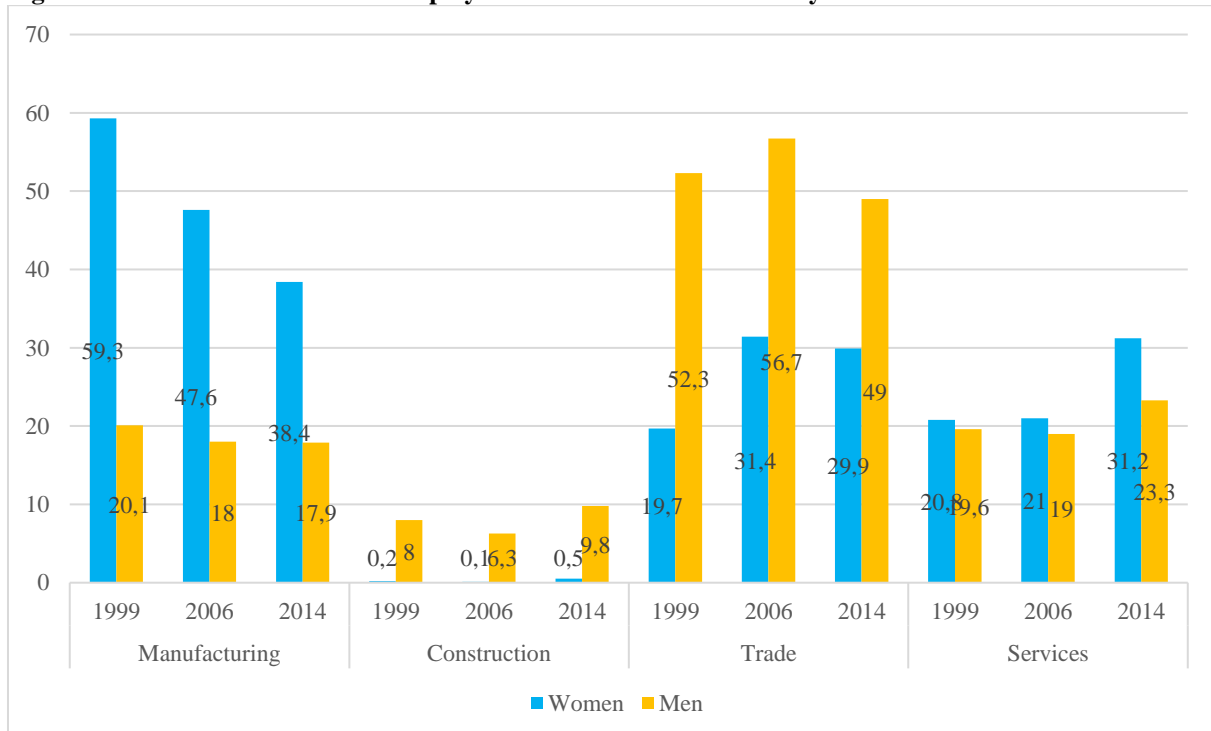
Source: Author's compilations, based on ONS, labour force survey 2011 for Algeria, HCP informal sector surveys (various years) for Morocco and INS micro-enterprises surveys (various years) for Tunisia.

Figure 14: Distribution of employment in the informal sector by industries and by gender in Algeria 2011



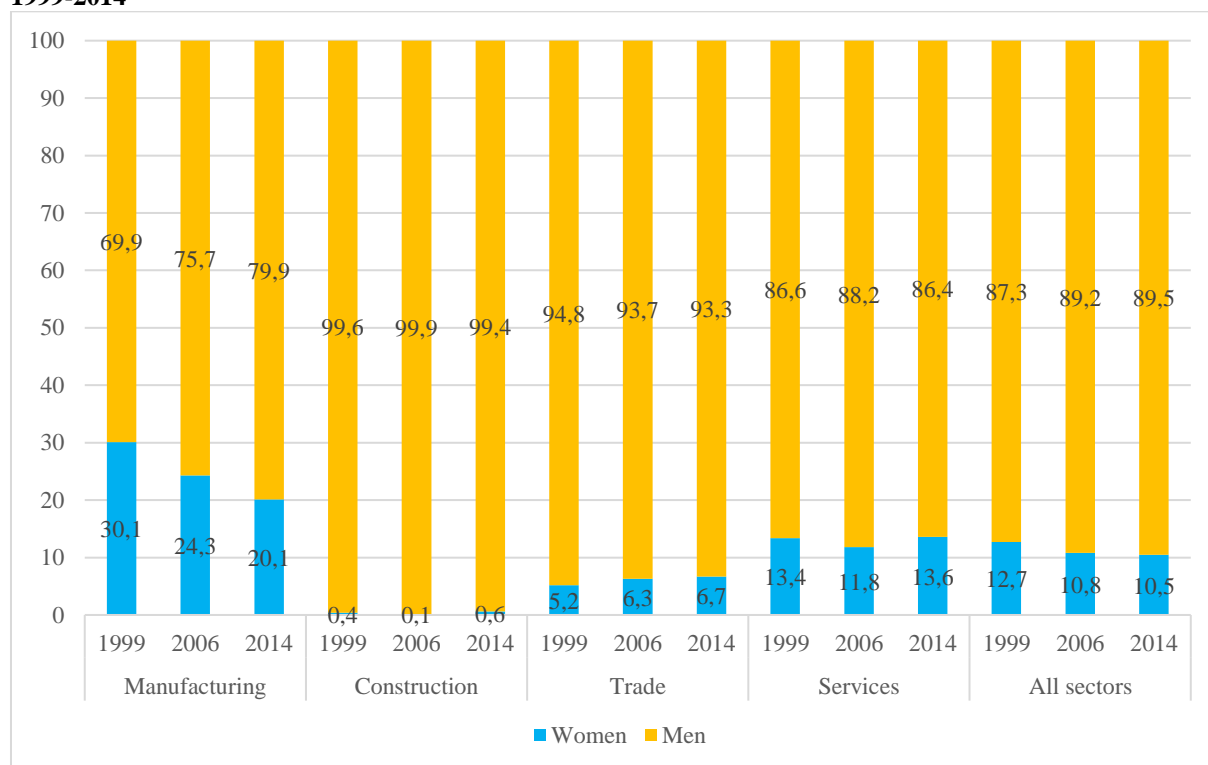
Source: Ibid.

Figure 15: Gender distribution of employment in the informal sector by industries in Morocco 1999-2014



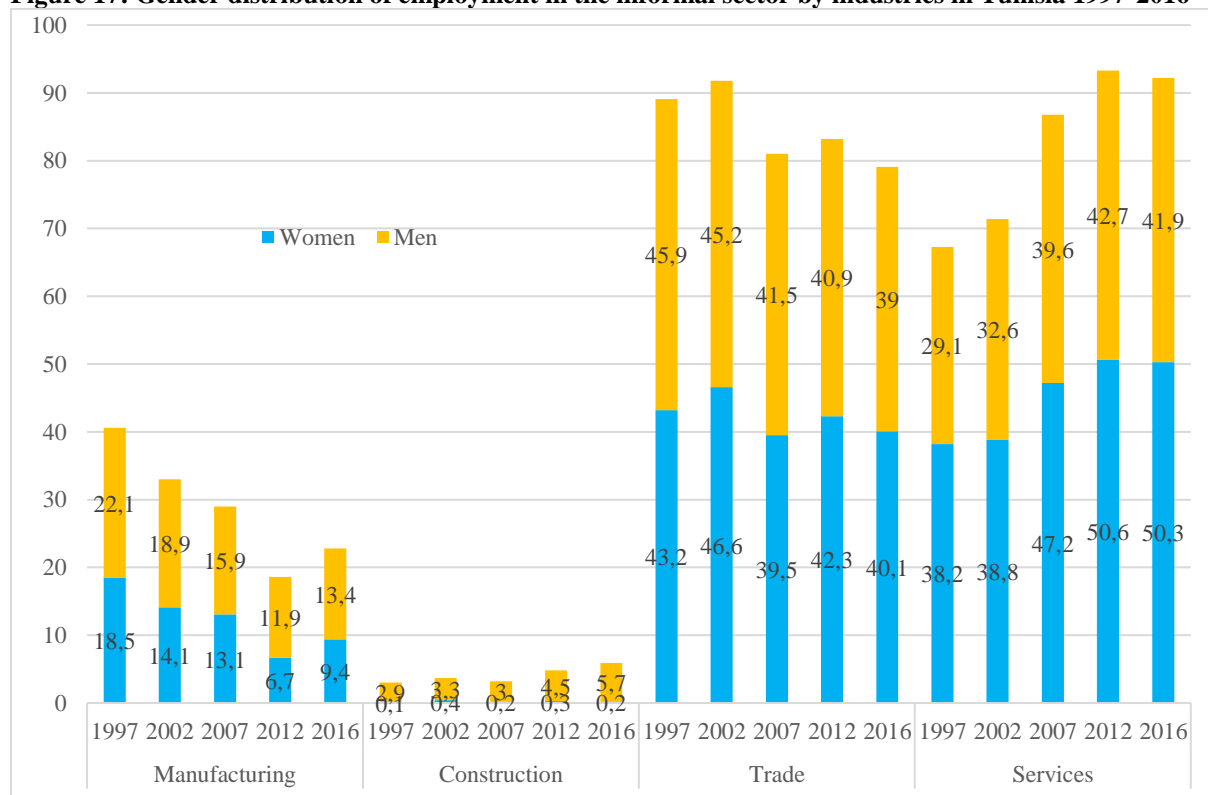
Source: Author's compilations, based on HCP informal sector surveys (various years).

Figure 16: Distribution of employment in the informal sector by industries and by gender in Morocco 1999-2014

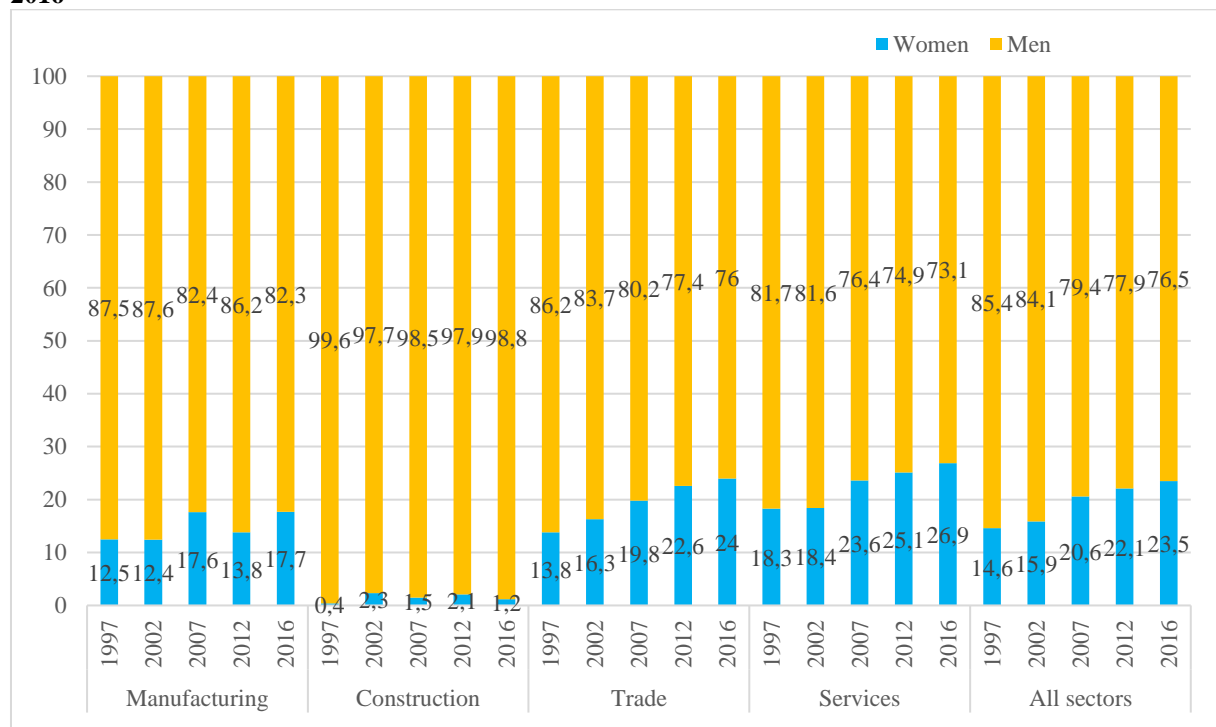


Source: Ibid.

Figure 17: Gender distribution of employment in the informal sector by industries in Tunisia 1997-2016



Source: Author's compilations, based on INS micro-enterprises surveys (various years).

Figure 18: Distribution of employment in the informal sector by industries and by gender in Tunisia 1997-2016

Source: Ibid.

2. Gender gaps in earnings in the micro-enterprises sector

Information on wages and income in the informal sector remains scarce, especially in the Maghreb countries.

In Algeria, data on wages disaggregated by gender are available for the whole economy and for the private sector, but not for the informal economy specifically. Such data have been collected in regional surveys carried out by scholars or/and for specific categories of population (youth): for example in a pooled sample for Bejaia and Tizi Ouzou (Kabylia region), Gherbi and Adair (2020) found a gender gap of 14.7% for informal employees and of 41.4% for the self-employed (not much different from those in formal employment (respectively 14.5% and 39.8% in contrast to the overall gender wage gap that prevails in the national economy and even in the private sector where the gap is to the advantage of women (Charmes and Remaoun 2016, based on ONS 2014)).

Though mixed surveys such as the informal sector survey in Morocco usually collect such data, the only quantitative information published for Morocco is the overall turnover.

Only the Tunisian survey on micro-enterprises provide such data on wages and on entrepreneurs' income at a detailed level. Tables 3 and 4 provide the surveys' findings on wages and compare them with the legal minimum salary (SMIG), highlighting the gender gaps by age groups and by industries (Figure 19), while Table 5 provides them for entrepreneurs' income (the mixed income as per national accounts terminology). The comparison by gender is measured by female wages (or mixed income) expressed as a percentage of male wages (or mixed income).

In all age groups (except the less than 18 years old in 1997, 2002 and 2007 and the 18-19 in 2016), the gender gap in wages is to the disadvantage of women, and especially for the age group 40-49 in 2016. And it is also true for all activities (except the metal industries where women are poorly represented and work in other professions than men, as employees rather than manual workers). The minimum is observed in trade (with women earning 59.3% of

men's average earning, which results in a gender gap of 40.7%), information and communication (60%) and in food processing industries (60.6%), while the best performances are observed in other personal services (97.3%), textile, garments and leather industries (89.7%) and hotels-restaurants (85.5%). Globally, women's wages in the micro-enterprises sector hardly reach 69.2% of men's wages (or a gender gap of 30.8%) in 2016 (Figure 19) with not much progress but rather a decline since 1997 (75.5% or a gap of 24.5%) with the exception of 2012 (76.4%). For the record, the gender gap in non-agricultural wages in the private sector, as registered by the National Social Security Fund (CNSS) in 2014, was not so different with an average wage for women standing at 67.5% of men's (or a gap of 33.5%).

The average gross mixed income of micro-entrepreneurs in 2016 amounts 3.7 times the legal minimum salary and 4 times the average wage for women, against respectively 4.2 times the minimum salary and 3.1 times their average wage for men (with a maximum in hotels restaurants: 8.4 for women and 9.9 for men and a minimum in information and communication: respectively 1.9 and 2.6). Therefore, the gender gap for entrepreneurs' mixed income stands at 88.1% globally. Sectors in which the gender gap nearly reaches parity are the food processing industries (94.3%) and those where women outperform men are services (globally: 114.5% and specifically personal services: 203.4%).

Table 3: Average monthly wages by sex and industries in the micro-enterprises sector, Tunisia 1997-2016 (in Dinars)

Age group	1997		2002		2007		2012		2016	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
<18 ans	94	81	118	113	127	101	274	304	358	420
18-19	96	114	112	162	146	137	173	216	214	183
20-24	132	156	126	205	141	208	193	293	279	335
25-29	152	195	158	231	189	250	255	358	321	475
30-39	178	220	186	254	233	276	256	427	385	514
40-49	144	219	203	258	223	293	269	407	305	494
50-59	154	227	273	249	271	281	204	406	363	487
60 +	118	234	142	215	125	275	309	363	288	449
All	148	196	157	232	182	262	249	386	332	480
SMIG	169 Dinars		204 Dinars		240 Dinars		302 Dinars		357 Dinars	

Sources : INS, Survey on Micro-Enterprises 2000, 2005, 2010, 2014, 2018.

Note: In yellow, the age group at which the average wage exceeds the minimum salary

Table 4: Average monthly wages by sex and industries in the micro-enterprises sector Tunisia 1997-2016 (in Dinars)

Industries	1997		2002		2007		2012		2016	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Industries					171	264	264	364	367	493
Food processing industries	155	222	161	242	184	273	257	400	323	533
Textile, garment, leather industries	127/138 *	194/160/159***	81/137*	224/187/217***	153	306	270	346	410	457
Wood and furniture industries		171/205**		219/203	219	233	285	340	382	409
Metal and metal products industries		152		214	225	262	370	355	571	454
Other industries					225	247	250	355	361	493
Construction		205		244	207	281	319	375	-	562
Trade, motor car and cycles repairs	125	176	143	190	181	242	226	326	259	437
Services					185	275	254	426	340	481
Hotels, restaurants	137	188	183	223	178	261	263	346	394	461
Transport		289		326	249	303	270	556	330	556
Information and communication					136	382	148	240	480	800
Other personal services	115	139	139	180	169	199	259	310	367	377
Education	158	194	169	303					303	413
Health	161	168	202	254					325	427
Other services	164	218	223	239	191	308	255	442	338	469
All sectors	148	196	157	232	182	262	249	326	332	480
SMIG	169 Dinars		204 Dinars		240 Dinars		302 Dinars		357 Dinars	

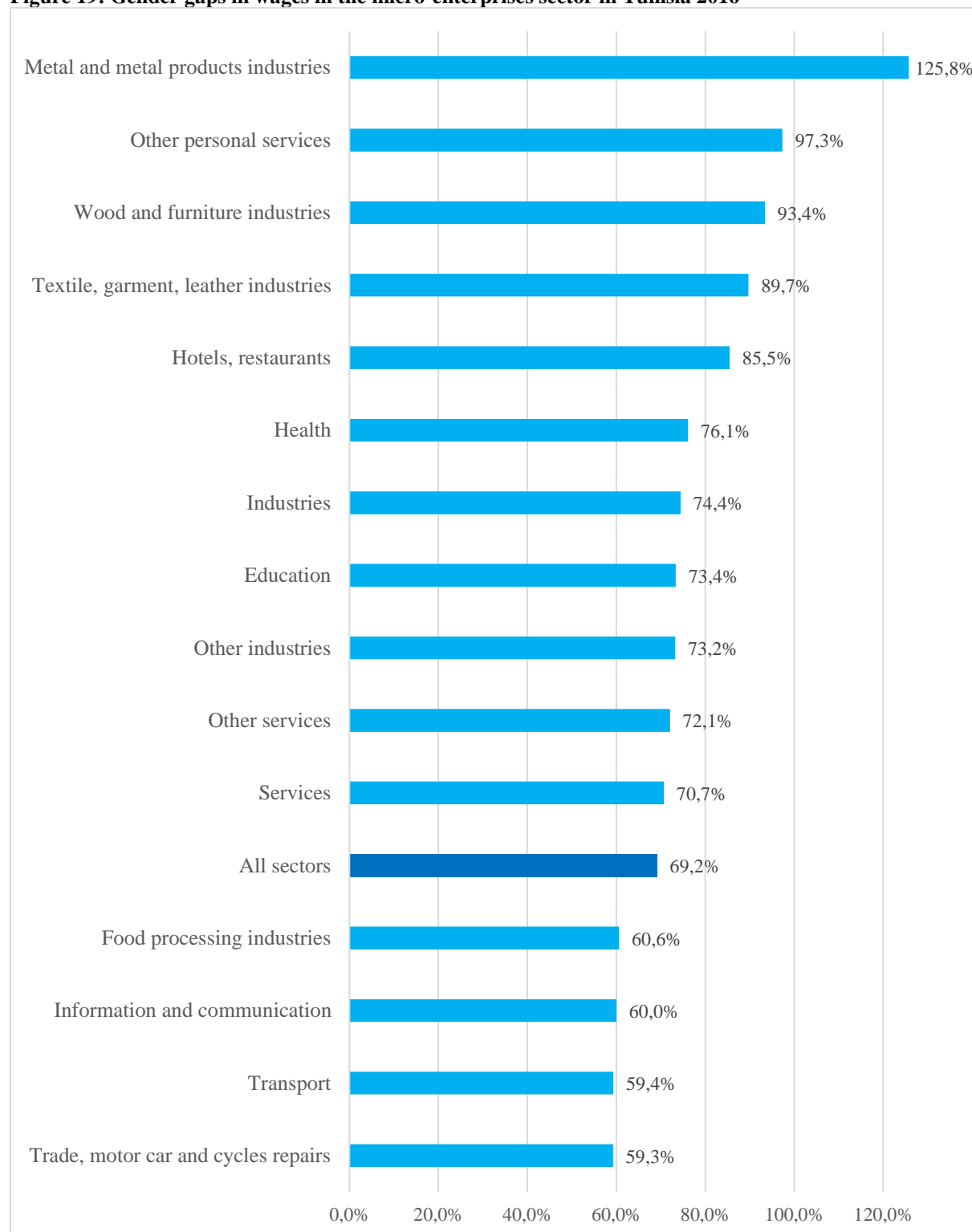
Sources : INS, Survey on Micro-Enterprises 2000, 2005, 2010, 2014, 2018.

Note: * textile and garments differentiated; ** wood and furniture differentiated; *** textile, garment, leather differentiated.

Table 5: Average gross mixed income per month in Dinars and in multiple of legal minimum salary, Micro-enterprises sector Tunisia 1997-2016

Industries	Women										Men									
	In Dinars					In multiple of minimum salary					In Dinars					In multiple of minimum salary				
	1997	2002	2007	2012	2016	1997	2002	2007	2012	2016	1997	2002	2007	2012	2016	1997	2002	2007	2012	2016
Industries	383	516	504	1,044	1,533	2.3	2.5	2.1	3.5	4.3	958	729	1,001	1,677	2,100	5.7	3.6	4.2	5.6	5.9
Food processing industries	723	610	832	1,904	1,799	4.3	3.0	3.5	6.3	5.0	1,229	1,019	1,812	2,715	1,880	7.3	5.0	7.5	9.0	5.3
Textile, garment, leather industries	300	507	355	868	1,136	1.8	2.5	1.5	2.9	3.2	642	79	1,164	1,083	1,667	3.8	0.4	4.9	3.6	4.7
Wood and furniture industries	560	299	132	1,680	1,525	3.3	1.5	0.6	5.6	4.3	671	605	521	1,386	2,121	4.0	3.0	2.2	4.6	5.9
Metal and metal products industries	0	312	0	0	3,051	0	1.5	0	0	8,5	633	600	637	1,544	2,368	3.7	2.9	2.7	5.1	6.6
Other industries	704	424	1,117	901	525	4.2	2.1	4.7	3.0	1,5	120	635	908	1,774	2,217	7.1	3.1	3.8	5.9	6.2
Construction	929	1,016	411	417	453	5.5	5.0	1.7	1.4	1.3	812	808	1,065	1,617	1,914	4.8	4.0	4.4	5.4	5.4
Trade, motor car/cycles repairs	373	396	246	699	667	2.2	1.9	1.0	2.3	1.9	502	497	516	720	873	3.0	2.4	2.1	2.4	2.4
Services	901	725	834	1,993	2,253	5.3	3.6	3.5	6.6	6.3	820	775	856	1,590	1,955	4.8	3.8	3.6	5.3	5.5
Hotels, restaurants	638	860	2,149	3,159	2,983	3.8	4.2	9.0	10.5	8.4	1,032	1,003	1,113	2,819	3,538	6.1	4.9	4.6	9.3	9.9
Transport	397	702	627	1,169	1,421	2.3	3.4	2.6	3.9	4.0	610	666	576	1,164	1,212	3.6	3.3	2.4	3.9	3.4
Information and communication			397	387	676			1.7	1.3	1.9			646	489	940			2.7	1.6	2.6
Personal services	467	654	629	2,014	2,123	2.8	3.2	2.6	6.7	5.9	458	483	457	457	1,050	2.7	2.4	1.9	1.5	2.9
Other services	1686	811	931	2,181	1,749	10.0	4.0	3.9	7.2	4.9	1,333	1,155	1,599	1,599	2,131	7.9	5.7	6.7	5.3	6.0
All sectors	555	523	506	1,245	1,338	3.3	2.6	2.1	4.1	3.7	683	633	732	1,209	1,505	4.0	3.1	3.1	4.0	4.2

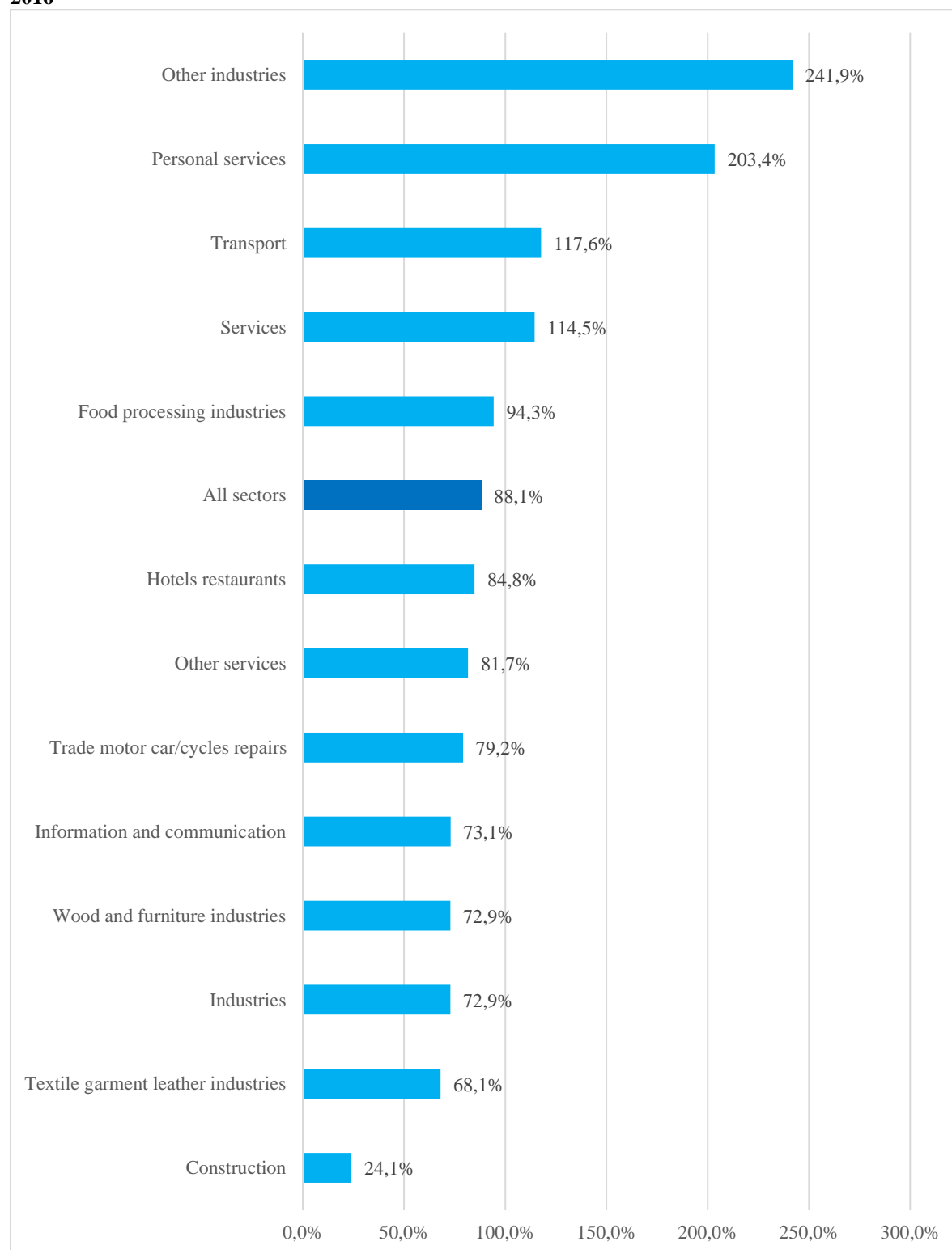
Sources : INS, Survey on Micro-Enterprises 2000, 2005, 2010, 2014, 2018.

Figure 19: Gender gaps in wages in the micro-enterprises sector in Tunisia 2016

Note: the figure reads as follows: in 2016, women's wages in the trade sector are as high as 59.3% men's, and 69.2% in all sectors.

Source: Table 4.

Figure 20: Gender gaps in entrepreneurs' gross mixed income in the micro-enterprises sector in Tunisia 2016



Note: the figure reads as follows: in 2016, women entrepreneurs' gross mixed income in the trade sector are as high as 79.2% men's, and 88.1% in all sectors.

Source: Table 5.

Conclusion

The aim of this paper was to show the importance of gender disparities existing on the labour markets of Maghreb countries and their trends, as compared with other regions of the world.

Northern Africa shares with Arab countries, and often with Southern Asia, the lowest levels in labour market indicators referring to gender, but in contrast with most regions, women in these countries do not represent the bulk of the labour force engaged in the informal economy and the informal economy does not constitute for women the main entry door to the labour market. Gender disparities are nonetheless important in the informal economy of Maghreb countries: women work informally as paid workers rather than for their own account or as micro-entrepreneurs and the income and wages they earn from these activities are much less than their male counterparts, judging by Tunisian data, which are the only ones available on this subject. But the characteristics of women engaged in the informal economy are very different from one country to the other and in many respects each of the three Maghreb countries presents a specific profile. Efforts of harmonization should be pursued in order to better capture and understand the challenges raised by the difficulties of measuring the actual contribution of women to employment, informal employment and disentangle economic activity as measured by GDP and the System of National Accounts from domestic and care work as measured by time-use surveys, an issue that will be addressed in a parallel paper (Charmes 2021).

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