

Helpdesk Research Report: Women's economic role in the Middle East and North Africa (MENA)

25.01.2013

Query:

1. Outline the key factors that constrain or promote women's economic participation in MENA, such as access to finance, the care economy, working practices, social protection, and legal frameworks. Are legal frameworks (related to inheritance laws, property rights, divorce rights, citizenship and mobility) implemented in practice? (Include evidence from Egypt, Jordan, Tunisia, Morocco, the Occupied Palestinian Territories, Yemen and Lebanon.) Please include a short intro on what we know about women's economic role, including number of women in employment, role of women in the informal sector, types of work, sectors of the economy, etc.
2. What evidence of impact is available for initiatives to strengthen women's economic participation in MENA? Please reference women's networks, microfinance, women's ministries, women's leadership programmes, social protection, changes to legal frameworks, etc. How has development assistance contributed? If so, how?

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1. Overview

Recent data illustrates that the Middle East and North Africa (MENA) region continues to rank lowest overall in the world on measures of women's economic participation and opportunity (Global Gender Gap Index 2012). The gap between men and women's unemployment rates is particularly wide in the region, when compared with the rest of the world. It is also home to some of the worst performing countries on measures of women's inheritance rights, female participation in firm ownership, access to land, and access to finance (ibid). However, MENA economies are not homogenous and variation does exist among countries, with fragile and conflict-affected states recording lower rates of female (and male) economic activity. Whilst progress has been made over time in some countries, it has nevertheless been slow overall. Experts have recently expressed particular concern about the impact of the Arab Spring on initiatives to support women's economic participation in the region¹.

The labour market in most MENA countries is highly segmented, with women's work and enterprise activity clustering in a narrow number of sectors considered to be culturally 'appropriate' (World Bank 2012; OECD 2012). Women are overrepresented in the public sector, which is seen to provide a more accommodating and flexible environment than the private sector, particularly for married women. While the portion of women working in agriculture varies across countries, some evidence points to an increasing 'feminisation of agriculture' in the region (Abdelali-Martini 2011). Though statistics are considered unreliable, available data indicates that much of women's work is informal, offering little social insurance and entitlements, and typically low wages (ILO, 2008). A significant portion of women's work in the region is thought to be 'vulnerable' employment, meaning it offers them little protection against economic shocks (ibid).

Investments in human capital, increased levels of female educational attainment and indications of delayed age of marriage have not yet translated into increases in women's participation in economic life in the region. This situation is known as the so-called 'MENA paradox' (World Bank 2012b). Women's continuing low economic participation has been attributed to number of interrelated socioeconomic, cultural, individual, structural and institutional factors. Studies from different country contexts place different degrees of emphasis on the importance of these factors. In spite of this variation, there is some consensus that the following are key barriers to women's economic participation.

- **Constraints on access to quality education:** Although access to education has risen, significant barriers to girls' educational attainment remain. Quantitative studies from a number of countries show that the relationship between level of educational attainment and labour force participation is not linear, but in fact may be U-shaped.
- **The demands of the care economy:** The heavy burden of household duties, responsibility for the care of children and the elderly, coupled with the often limited availability of childcare, can prevent women from pursuing formal employment. Time spent on these care activities is considered a major constraint on women engaging in formal work in particular.
- **Disincentives to working in the private sector after marriage:** Studies from different countries in the region indicate that women withdraw from work in the private sector after marriage, because it is considered incompatible with their household responsibilities.

¹ See report from a meeting of the OECD-MENA Women's Business Forum, November 2012: http://www.oecd.org/mena/investment/Conclusions_WBF%20Conference%2021%20Nov%202012.pdf

- **Cultural perceptions of women's domestic role:** Surveys across the region have highlighted negative attitudes towards women taking up employment. This is attributed to the cultural stereotype that a woman's role is in the home. Women can also suffer discrimination in the workforce because of such cultural norms.
- **Limited labour market mobility:** The concentration of women's work in a small number of sectors is considered to be underpinned by cultural norms about what type of work is appropriate for them. In turn, limited labour market mobility contributes to women's high levels of unemployment. There are particular concerns about the limited growth prospects of the public sector in MENA countries, because this has traditionally been where women's formal work has been concentrated. There is also concern about the increasing informalisation of women's work in general.
- **Discriminatory labour laws and practices:** Across the region, labour laws prohibit women from undertaking work that is deemed dangerous, arduous, or detrimental to women's health or morals. These laws are underpinned by cultural norms and prevent women from participating in substantial sectors of the economy. Maternity leave entitlements are often inadequate, and in some cases can act as a disincentive for firms to hire women where the employer (as opposed to the state) has to bear the cost. Inequality in wage and non-wage benefits can act as a disincentive for women to work.
- **Weak implementation of laws to protect women's rights:** Laws are not made in a social vacuum, and customary practices can prevent women from exercising their legal rights and from doing business. Inheritance laws that leave property and collateral to men make it difficult for women to obtain loans to start businesses. Labour laws that give equal rights to women are often violated, unimplemented or unclear.
- **Limited access to capital and finance:** Women entrepreneurs across the region face significant barriers to accessing credit, due to conservative lending policies, an absence of collateral, or distrust between (predominately male) bankers and female entrepreneurs.
- **Limited access to information, networks and markets:** Prominent barriers that affect women's entrepreneurship include absence of financial support, inadequate knowledge to collaborate, and a lack of access to technology, support and information about business opportunities.
- **Restrictions on women's mobility and freedom of association:** Lack of safe, reliable transportation is a significant constraint on women's ability to work. 'Codes of modesty' that require women to seek the permission of husbands to obtain a passport or travel can also impede women's mobility. In conflict-affected areas in the region, restrictions on mobility and concerns about security have further impacted on women's economic participation. Limits to freedom of association, and fears of public harassment, may also inhibit women's economic participation.
- **The double disadvantage of young women:** Young women can be 'doubly disadvantaged', facing barriers both as women and as new labour market entrants.

The debate about which factors are more or less important in constraining or enabling women's economic role has direct implications for the types of initiatives that should be prioritised by governments and donors. Nevertheless, while there is a good deal of research available on the factors that constrain women's economic empowerment in MENA, development agencies acknowledge there is little evidence of the impact of initiatives that have sought to address these

constraints (World Bank 2010; Ehlermann-Cache 2012). Very few rigorous evaluations of the impact of relevant programmes or initiatives in the region were found in the process of preparing this report.²

Some initiatives in the areas of reforming labour laws, supporting women's entrepreneurship, improving access to microfinance, engaging the private sector and supporting graduate transitions into employment have reportedly had positive effects. However, in most cases evidence is anecdotal, and in some cases contradictory. Moreover, this sample of activities almost certainly does not represent the full range of initiatives being undertaken that might have an effect on women's economic empowerment in the region.

The report is organised as follows. Section 2 provides an overview of current thinking and available data women's economic role in the region. Section 3 summarises the main themes from recent policy-oriented literature on the factors that constrain or promote women's economic empowerment. This section makes special reference to why legal frameworks that are intended to address these constraints are often not implemented in practice. Section 4 provides information on initiatives that aim to address specific barriers to women's economic empowerment, highlighting evidence of impact where possible. Section 5 summarises some common recommendations found in the literature on the priority actions for governments and donors.

2. Women's economic role in the region

Regional comparison

Several international organisations produce regular reports on the status of women in the Middle East and North Africa (MENA) and a number of data sources are available on women's economic role in the region³. The **Global Gender Gap Index 2012**, compiled by the World Economic Forum, indicates that overall, the MENA region ranks lowest in the world on measures of women's economic participation and opportunity. Specifically, the region performs worse than any other on three so-called gender 'gaps': the **participation** gap (the difference in labour force participation rates between men and women); the **remuneration** gap (the ratio of estimated earned income of men and women); and the **advancement** gap (the ratio of women to men among legislators, senior officials and managers, and technical and professional workers) (World Economic Forum 2012, Global Gender Gap Index 2012, 3).

In relation to the participation gap, a recent review by the World Bank (2012b, 3) noted that, while gaps in economic opportunities for women persist in all countries, more than 50 per cent of the female population aged 15 and above participates in the labour market in sub-Saharan Africa, East Asia and the Pacific, Europe and Central Asia, and Latin America and the Caribbean. In contrast, the corresponding figure in MENA as a whole is only 25.2 per cent (ibid). While unemployment rates are higher for women across the world, the gap between female and male unemployment rates is

² Specific searches for evaluations of initiatives were undertaken on the websites of 3ie, Abdul Latif Poverty Action Lab, World Bank Independent Evaluation Group, OECD Evaluation Resource Centre, Innovations for Poverty Action, and Google, amongst others.

³ Including the World Bank Development Indicators and UNDP Human Development Reports. In 2011, the Middle East and North African Regional Office (MENARO) of UNICEF produced 'Gender Equality Profiles' for each of the countries in the region, detailing the varying status and situation of girls and women, including their economic participation. http://www.unicef.org/gender/gender_62215.html

particularly wide in MENA. Across the region, women's unemployment rates are consistently higher than men's (OECD 2012, 33).

Variation across countries

According to the Global Gender Gap Index 2012, eight of the ten **lowest performing countries** on the labour force participation and estimated earned income indicators are from the MENA region (World Economic Forum 2012, Global Gender Gap Index 2012, 15). The worst performers on these measures are (starting with the lowest ranked): Syria, Pakistan, Saudi Arabia, Yemen, Algeria, Iran, Turkey, Morocco, Oman and Jordan (ibid). Table 1, below, presents comparative data for Egypt, Jordan, Lebanon, Morocco and Yemen, on measures of unemployment, share of women in the agricultural sector, inheritance rights, female participation in ownership, access to land, and access to finance⁴. It illustrates the variation among these countries. For example, the female adult unemployment rate is reported to be significantly higher in Yemen (41 per cent) than in Morocco (11 per cent). Women's access to finance is reportedly worse in Yemen than anywhere else in the region. A higher percentage of women participate in the ownership of firms in Egypt and Lebanon than in Jordan, Morocco and Yemen.

Table 1. Women's economic role in selected MENA countries

Indicator	Egypt	Jordan	Lebanon	Morocco	Yemen
Female adult unemployment rate (% of female labour force)	23	24	10	11	41
Male adult unemployment rate (% of male labour force)	5	10	9	10	12
Share of women in wage employment in the non- agricultural sector (% of total non-agricultural employment)	18	16	14	21	6
Inheritance rights of daughters (2)	1.00	1.00	0.50	1.00	1.00
Inheritance rights of widows (2)	1.00	1.00	0.50	-	1.00
Firms with female participation in ownership (% of firms)	34	13	34	13	6
Women's access to land ownership (2)	0.00	0.50	0.50	0.50	0.50
Women's access to credit (2)	0.00	0.50	0.50	0.50	0.50
Women's access to property other than land (2)	1.00	0.50	0.50	0.00	0.50
Women's access to finance programmes (3)	3	3	3	3	1
Ability of women to rise to positions of enterprise leadership (1)	4.99	4.62	4.29	4.73	3.48

Source: World Economic Forum, Global Gender Gap Index, 2012

(1) Survey data, responses on a 1-to-7 scale (1 = worst score, 7 = best score)

(2) Data on a 0-to-1 scale (1 = worst score, 0 = best score)

(3) Data on a 1-to-5 scale (1 = worst score, 5 = best score)

⁴ Tunisia and OPT are not included in this index.

Studies suggest that women in the Gulf States generally have higher labour force participation rates than elsewhere in the region, due to lower unemployment rates overall, comparatively higher levels of literacy and education and government policies designed to reduce dependence on foreign labour (Kelly 2010). The lowest participation rates in the region are found in the so-called fragile or conflict-affected countries such as Yemen, Iraq, and the West Bank and Gaza. In Palestine (West Bank and the Israeli Occupied Territories) internal political tensions and the near-collapse of the economy have particularly constrained women's labour force participation (Kelly 2010).

Level of improvement over time

Although women's labour-force participation in the region is low, data from the past two decades indicates that the rate has increased slightly in most countries (ESCWA 2012, 15). For instance, although Yemen is ranked lowest overall in the Global Gender Gap Index (135 out of 135 countries), it has, nevertheless, experienced an absolute increase in its overall score, closing more than 50 per cent of its gender gap in 2012. This puts it also among the top ten climbers of the countries that have been included in the index since 2006 (ibid). The World Bank (2012*b*) notes that the share of women in the labour force in Egypt has more than doubled over the past two decades (from 7.3 per cent in the mid-1970s to 15.3 per cent in the mid-1990s). Nevertheless, less than a third of Egyptian women of working age (15-64) are employed or seeking employment (ibid). In spite of these gains, the World Bank recently reported that overall, at the current rate of increase in women's economic participation, 'MENA would take 150 years to catch up to the current world average' (World Bank 2012*b*, 3).

Segmentation of the labour market

In many countries in the region, the labour market is segmented, meaning women do not usually do the same types of jobs as men (World Bank 2012*b*). Women's work tends to be concentrated in a few industries and occupations. Women are significantly overrepresented in the public sector, which constitutes a significant share (20-35 per cent) of total employment in MENA. Educated women living in cities in the region reportedly prefer to work in the public sector because it provides better opportunities for work-life balance (ESCWA 2012).

In Jordan, 52 per cent of the female work force is employed in the public sector. Moreover, female public sector employees tend to work in traditionally 'feminised' areas such as education, health and clerical work (OECD 2012, 27). They also work in insurance and finance (Assaad, Henry and Yassine 2012, 8). In Egypt, most women work in agriculture (43 per cent in 2006), as professionals in education and public administration, or as technicians in health and social work (World Bank 2012*b*, 19).

Female employment in the agricultural sector is higher in some countries than others. Recent data reports the percentage of women working in agriculture as follows: Yemen (87.8), Morocco (59.2), Iraq (50.7), Egypt (45.6), Palestine (27.5) and the Syrian Arab Republic (23.8) (ESCWA, 2012, 13).

A quantitative study of the agriculture sector across the entire region identified a trend towards '**the feminisation of agricultural labour**' indicating women's role agricultural labour is rapidly growing (Abdelali-Martini 2011). This is considered to be partly due to an increase in migrant workers of both sexes in the region (ibid). Although women are providing the bulk of agricultural labour in some places, they are unlikely to be involved in farm management. This is because male heads of households remain in control of farms (ibid).

The World Bank (2012b, 19) reports that in many countries in the region, enterprises owned by women tend to cluster in service sectors. In Egypt, women's enterprises are more diverse, accounting for 45 per cent of all textiles and garment firms, 20 per cent of chemical and pharmaceutical industry firms, and 15 per cent of firms in the food industry (ibid). The size of formal sector firms owned by men and women is also similar, with around 30 per cent of women-owned firms categorised as large (100 or more employees) compared to 20 per cent of firms owned by men (ibid).

Informalisation of women's work

In MENA, employed women are also more likely than men to be working in the informal sector⁵ (OECD 2012). Many women in the region work as unpaid domestic carers, or in temporary or seasonal work, often in the agricultural sector (OECD 2012, 28). This type of work is typically not measured in official statistics (ibid). Working in the informal sector offers less job security, fewer or no benefits⁶, and generally lower wages (World Bank 2012b). Sometimes agricultural and rural activities undertaken by women are unpaid (ESCWA 2012). Some studies suggest that women's work is becoming **increasingly informal**. In Palestine, for example, the increasing flexibility of labour markets at global and local levels has led to a rise in informal employment, self-employment and atypical forms of employment (ILO 2008). This informalisation has significant implications for women in terms of earnings, choices and locations of activities and level of competition for work (ibid).

Another study, which looked at microdata, showed that women's role in the informal sector varies across countries, based on demographic and economic factors (Angel-Urdinola and Tanable 2012)⁷. Countries where agricultural employment still constitutes a large share of overall employment (Morocco, Yemen) have higher levels of overall informality. More urbanised countries with larger public sectors (Egypt, Syria and Lebanon) have lower levels of overall informality and educated female workers take formal jobs in the public sector. In Yemen, gender does not seem to be an important determinant of informal employment (ibid, 15).

Women represent a high portion of what is known as the '**vulnerable workforce**' in many countries in the region. World Development Indicators (2012) suggest that almost half of employed women in the MENA region are working in vulnerable jobs. Such jobs are unlikely to provide workers with social protection or safety nets to guard them against economic shocks. Morocco reportedly has the highest rate of vulnerable employment in the region (World Bank 2012a). For example, 65 per cent of the female workforce in Morocco was considered vulnerable in 2008, compared to 47 per cent of men (OECD 2012, 28). Migrant domestic workers remain largely invisible in labour statistics, laws, policies and programmes and are often isolated from their families (ILO 2011b).

Some experts argue that inadequate social protection (either in the form of social insurance or social assistance) is another driver of informalisation of women's work. A recent report by the research centre on 'Pathways of Women's Empowerment' argues that in the absence of social protection,

⁵ Informal employment is any employment that is 'unprotected' or 'unacknowledged' (ILO 2008, 6).

⁶ Including a specified minimum wage, health insurance, a pension scheme, paid holidays, job security, end of work compensation, paid maternity leave, paid sick leave, family allowances, unemployment benefits and insurance against sudden loss of income.

⁷ Egypt, Iraq, Lebanon, Morocco, Syria, Jordan and Yemen

women are more likely to accept unprotected⁸ informal work to supplement any shortfall in family income (Sholkamy 2011).

Women's entrepreneurial activity

Global Entrepreneurship Studies show that across the region, women are less engaged in entrepreneurial activity than men (OECD 2012, 28). Moreover, women entrepreneurs tend to be operating younger businesses, over two thirds of which are likely to be in consumer-related industries or personal services (ibid, 29). Kelly (2010, 18) distinguishes between female ownership and female management, noting that in the region as a whole, only 54 per cent of female business owners also act as managers for their enterprises, compared with 90 per cent for male owners. Across the region, only a small proportion of women are found in upper management and executive positions (ibid).

3. Key factors that constrain or promote women's economic participation

Several recent policy-oriented reports summarise key factors that can constrain or promote women's economic empowerment in the region. For example, a report by the World Bank (2012) attributes women's low economic participation to the incentives and constraints generated by prevailing institutional and economic structures. **Institutional structures** include the legal framework, social and cultural norms, and regulations covering work. **Economic structures** include limited industrial diversification, large public sectors, generous subsidies and a 'sluggish private sector' (ibid, vii-viii). The report argues that together these factors constrain women's mobility, flexibility and choice, circumscribing their economic opportunities outside the home.

United Nations Development Programme's (UNDP) Human Development Report (2005), which focuses on women in the Arab world, attributes high female unemployment in the region to high reproductive rates, labour laws that restrict women's freedom to operate, weak transportation infrastructure, the burden of care and the impact of structural adjustment programmes in the 1980s, which led to a reduction in formal job opportunities for women.

A recent review of women's economic participation by the Economic and Social Commission for Western Asia (ESCWA 2012) argues three types of **structural barriers** impede the transformation of women's educational gains into labour force participation. These are:

- *the policy framework*, including gender-blind economic policies;
- *social and cultural norms* that tend to confine women to a reproductive role; and
- *regulatory and organisation measures*, such as poor levels of protection for working women in the form of maternity leave and flexible work arrangements.

Together, these are important because they facilitate women's entry and retention in the workforce and help them to balance life and work responsibilities. In addition to legal and social barriers, the study notes that women's participation in the labour force is also impacted by regional economic challenges, including persistently high general unemployment, low foreign direct investment and rising living costs.

⁸ Meaning there is an absence of social security, contracts, regular income, minimum wage, holidays, working hours or safe working conditions

A more detailed summary of the evidence supporting frequently cited factors considered to enable or constrain women's economic empowerment in the region is provided below. Empirical research in this area largely takes the form of country case studies. There is ongoing debate about the relative importance of different barriers, making it difficult for policymakers to know where the key areas of reform might be. Studies from different country contexts place different degrees of emphasis on the importance of particular social, economic, cultural or individual factors. In some instances, empirical findings about the effects of these factors on women's economic activity are contradictory.

The MENA paradox

The World Development Indicators 2012 (World Bank 2012a) highlight that women in the Middle East and North Africa have made impressive gains in health and education outcomes. Women's secondary school enrolment rates increased from 46 per cent to 69 per cent between 1991 and 2009, and tertiary enrolment rate tripled from nine to 27 per cent. Data from across the region shows that women are increasingly educated and delaying marriage (prolonging the period of employment between leaving education and marriage) (Assaad, n.d.)⁹. However, experts point out that these achievements are not reflected in women's participation in the labour force. This situation, in which **investments in human capital have not yet translated in women's participation in economic life**, is described by the World Bank and others as the 'MENA paradox' (World Bank, 2012b).

Using recent data from a labour market panel survey in Jordan, Assaad et al (2012) ask why labour force participation among both men and women has remained relatively low, given the rapid rise in women's educational attainment to levels that now exceed those of men, women's older age at first marriage, and falling fertility rates. They explain this paradox as primarily as result of changes in the structure of the economy and the supply-side of the labour market. Specifically, the curtailment of public sector hiring in Jordan since the mid 1980s, has 'dramatically narrowed' the prospects for educated, married women to enter employment. Although the alternative of private sector employment has been growing fairly rapidly, the private sector is generally perceived to be less hospitable to women than the more family-friendly public sector. Women working in the private sector in Jordan therefore tend to leave the labour force at marriage. Hence, the paper concludes that the interplay between conservative social and cultural norms about gender roles in the household and in society, alongside economic and policy-related factors, together reduce the prospects for female employment in Jordan. In sum, women 'find it hard to reconcile working for wages in the private sector with their family responsibilities' and that the country must therefore find a way to reduce the cost to private employers of hiring married women with child care and other responsibilities (ibid, 1).

Access to quality education

Although access to education has risen in the region, some experts note there are still significant constraints on girls completing education, which subsequently restricts their entry into the labour market. The World Bank (2012) highlights that **school completion rates** among young girls can be constrained by the availability of safe and reliable transportation to schools (especially in an environment where women's mobility is restricted), coupled with responsibility for household chores. ESCWA (2012) argues educational systems shape gender norms in important ways, and schools and universities do not always offer girls an enabling learning environment.

⁹ Based on a data presented by Ragui Assaad 'Obstacles to female employment in the MENA region, and ways to overcome them', see: <http://info.worldbank.org/etools/docs/library/206520/Assaad%20presentation%20WB%20LM%20conf.pdf>

Statistical analysis from Amman, Jordan, shows that whilst higher education (post-secondary/university/post-university) has a positive and significant impact on Female Labour Force Participation (FLFP), secondary education and below does not (Chamlou, Muzi and Ahmed 2011). The report therefore argues that women with secondary educational attainment constitute an overlooked 'middle group'. Similarly, a quantitative study in Beirut also found that women's education has a **U-shaped association** with women's employment, meaning women with elementary and intermediate education levels are less likely to join the labour force than women with no education or secondary and more education (Khawaja, 2008).

The demands of the care economy

Several studies note that the demands of household duties, coupled with the often limited availability of childcare, are a significant barrier to women's economic activity in MENA. Across the region, unpaid care work, which largely goes unrecognised in public policy, consumes women's time and energy (ILO 2011*b*). In many countries in the region, the lack of adequate and affordable social services means the burden of caring for the young, elderly and the sick falls mainly on women (ILO 2008). It is estimated that only around 15 per cent of pre-school children attend childcare in Egypt, for example, partly because of the limited availability of such facilities (Sholkamy 2011). There are cases where the burden of unpaid care has been shown to prevent women from pursuing formal employment opportunities outside the home, pushing them instead towards more informal, home-based work (ILO 2011*b*). There is some evidence of this in the Occupied Palestinian Territories (OPT), where an overall decline in household incomes has reportedly forced women to increasingly engage in informal activities (World Bank 2011).

USAID (2010, 39) argues the division of labour in the household, whereby women take primary responsibility for the care of children, the elderly and infirm alongside responsibility for household management, are among the principal factors affecting women's level of activity in the productive economy in Egypt. Booz&co (2012) add another dimension, arguing the heavy family responsibilities that women bear in Egypt are a disincentive for private sector employers to hire them because of fears they will make 'less committed' employees. Egyptian women aged between 22 and 29 spend a median of three hours per day on housework, compared with 30 minutes by their male counterparts (ibid, 65).

Disincentives to working in private sector after marriage

Some experts argue the most important factor constraining women's economic empowerment is their inability to continue working in the private sector after marriage. In some MENA countries, it has been reported that private sector employers are unwilling to take the necessary actions to make the working environment compatible with the significant household responsibilities women take on after marriage¹⁰. The evidence available for Egypt and Jordan indicates that the vast majority of women in paid employment in the private sector leave work after they are married, whereas those who work in the public sector do not (Assaad, Hendy and Yassine 2012). Another study in Amman, Jordan, also indicated that many women withdraw from the labour market at the time of marriage (Chamlou, Muzi and Ahmed 2011).

According to World Bank data, the 'marital-status gap' in labour force participation (i.e. the difference in economic participation between married and never married women) ranges from 30 per cent in Egypt to 70 per cent in Morocco (World Bank 2012, 11). Nevertheless, the evidence is not consistent.

¹⁰ Comment from Ragui Assaad.

One study in Morocco found that marriage is not a constraint to women's labour force participation, but the presence of children under six did significantly reduce their participation in wage work (Assaad and Zouari, n.d.). As elsewhere, women with children in Morocco find it particularly difficult to work in the private sector (ibid).

Cultural perceptions of women's domestic role

Cultural stereotyping that casts women in a domestic role, and men as the main wage earner, are widely held to be amongst the most important barriers to women's economic participation in the MENA region (World Bank 2010, 11). A widely cited World Bank survey, undertaken in three middle eastern capital cities – Amman, Cairo and Sana'a – indicated that a negative male attitude towards women working outside the home was the most significant reason for poor female representation in the work force¹¹. The study in Amman, for example, demonstrated there is a strong negative and statistically significant association between these types of social norms and the participation of women in the labour force (Chamlou, Muzi and Ahmed 2011).

In a recent gender assessment of Jordan, USAID (2012) also noted the negative effects of a prevailing view in the country that women's role should be primarily in the home. They argue women can suffer discrimination in the workforce because employers perceive men to be more productive, flexible, capable of performing management roles, and more mobile (ibid).

Limited labour market mobility

Cultural norms also restrict the types of work considered to be 'appropriate' for women. Some experts argue that, whilst in principle women are free to choose their profession, societal pressure can push them into teaching, nursing or administrative work, which may not reflect the needs of the labour market (Kelly 2010, 18).

A USAID (2012) study found that the majority of employed women in Jordan, for example, work in the education, health or public administration sectors, because of a perception that these jobs are more appropriate for females. In this case, half of employed women work in the public sector, compared to a third of men. It is considered inappropriate for women in Jordan to work in the tourism industry (due to exposure to foreigners and alcohol) or in construction (due to physical demands and male-dominated environment). Teaching is considered suitable because the working hours are compatible with motherhood and the role does not require travel or interaction with men.

Similarly, in Lebanon, nursing and teaching are perceived as more compatible with women's nature and their primary role as homemakers and mothers (Khalif 2010). Textbooks portraying women in traditional gender roles reinforce these stereotypes. Although women are entering professions previously reserved for men (e.g. engineering), overall they still tend to specialise in areas considered 'natural' to them (ibid).

Khawaja (2008) examined why a sample of women in impoverished communities on the outskirts of Beirut, Lebanon, were socially discouraged from labour force participation. The study looked at a number of social and demographic covariates of this discouragement, including characteristics at the individual and household level. It found that marital status was an important variable, with single

¹¹ A presentation of findings from these studies is available at: <http://www.europarl.europa.eu/document/activities/cont/201107/20110712ATT23846/20110712ATT23846EN.pdf>

women being 4.3 times and widowed/divorced were 3.7 times more likely to be in the labour force compared to married women. The presence of children also affected women's labour force participation in a negative way. Women with no children were more likely to be in the labour force as compared to women having children of different ages. Education of the household head, presence of children and income had no noticeable influence on social discouragement.

The concentration of women's employment in the public sector and their limited labour mobility is considered among the key factors underpinning their high levels of unemployment in the region (World Bank 2012b). Experts are concerned that the public sector in Arab countries has poor future growth prospects¹². Concentration of women in only a few sectors can also depress wages in those sectors (ibid).

Discriminatory labour laws and practices

A review by the Economic and Social Commission for Western Asia (ESCWA 2012) concluded that shortcomings in legislation, including regulatory measures in the world of work, have hindered women's access to employment. They argue that this is because 'labour laws are not drafted in a social vacuum', but instead reflect prevailing social norms and expectations.

A study of women's rights in the region, conducted by Freedom House, found that in virtually every country, labour laws prohibit women from undertaking work that is deemed dangerous, arduous, or detrimental to women's health or morals (Kelly 2010). Several countries in the region have laws prohibiting women from working at night, when it is considered dangerous for women to travel. In Oman, for example, women are not allowed to work between 7:00 pm and 6:00 am. These restrictions are seen to limit their options for working in certain types of jobs, such as in bakeries or stores with night hours (World Bank 2010, 22).

The World Bank argues that legislation that aims to give women '**special protection**' (from hazardous and dangerous working conditions, night work and late retirement) is discriminatory and essentially aims to prevent their work from conflicting with cultural practices and social expectations. While such laws are seen locally as a means of protecting women, in effect they treat women as minors, unable to make decisions regarding their own safety (Kelly 2010). Laws that require women to retire early, for example, can have negative effects on women's financial situation where women outlive men and may prevent them from earning a sufficient pension. Taken together, protective or restrictive labour laws prevent women from participating in substantial sectors of the economy and limit the flexibility of their working arrangements (World Bank 2012, 13).

Maternity leave entitlements are also considered inadequate in some countries in the MENA region. According to ESCWA (2012), the only countries to provide 'adequate' paid maternity leave are Egypt (3 months), Morocco (14 weeks) and the Syrian Arab Republic (120 days) (ibid, 32). In part, this is because governments in these countries do not pay the costs of maternity leave, and instead the bill falls to the employer. This in turn can act as a disincentive for private sector firms to employ women of child-bearing age. The World Bank (2012) similarly notes that although all countries in the region mandate some form of maternity leave, in practice the enforcement of maternity rights is uneven. Moreover, mandatory provision of maternity leave and childcare facilities can be a disincentive for employers to hire women.

¹² See presentation by Ragui Assaad, World Bank:
<http://info.worldbank.org/etools/docs/library/206520/Assaad%20presentation%20WB%20LM%20conf.pdf>

Studies highlight that even where there are equal pay employment laws in place, there is likely to be a gap between what men and women earn in practice. Jordan, for example, has ratified several international conventions asserting the right to equal pay for equal value of work, and has clauses in its own constitution to this effect (USAID 2012). However, recent data shows that females are paid less than males at the same professional level and that this gap is more pronounced in the private sector than any other. This is partly attributable to a discriminatory salary structure – a male employee is automatically entitled to a family allowance when married, whereas for a woman is required to prove that she is either widowed, her husband is disabled, or she is the main breadwinner (USAID 2012, 18).

The World Bank (2012) points out that **equal pay provisions** are sometimes undermined by inequalities in non-wage benefits (which are usually paid to the husband). In Lebanon, although men and women are officially entitled to the same minimum wage, women's net income is lower than that of men because married women's wages are taxed as if they were unmarried, while married men or male heads of households are granted a tax break (Khalif 2010, 56). Research in Egypt has found that low wages and low job security are among the main reasons for a female to stop working once she gets married (Gadallah 2011).

A recent study of the gap between female and male wages in the Egyptian textile and clothing industry found men received an hourly wage that was on average 29 per cent higher than that of women (El-Haddad 2011). This gap is explained partly by the fact that women are concentrated in the lower paid occupations and lower paying firms. Hence, the authors argue there is **clear glass ceiling** in place, with women least represented in the highest paying management positions. However, the study found that the difference in pay largely reflects differences in endowments such as worker education and experience. Any remaining discrimination is attributed to the different roles society expects of men and women, with men perceived as the main breadwinner.

Weak implementation of laws to protect women's rights

Experts argue that although equality laws are in place in most countries, customary practices can still prevent women from exercising their legal rights and from doing business (e.g. entering into business contracts) (World Bank 2012). Even where laws are enacted to support women's economic rights, in practice 'whether a woman is able to inherit land, and whether she is able to directly contract a marriage without the need of a male guardian, depends on the theological school of thought prevailing in the country' (ibid, 8).

Inheritance laws that leave property and collateral to men make it particularly difficult for women to obtain loans to start or grow their own businesses (OECD 2012). Many countries in the region still have gender differentiated inheritance rights, with male descendants receiving larger shares than similarly situated female descendants¹³ (World Bank 2011, 19). Evidence from Lebanon suggests that even where legal rights to inheritance are in place, social norms can predominate (Khalif 2010). In the Lebanese case, the 1959 Civil Law of Inheritance grants equal rights to men and women, both in terms of the right to inherit and the share of inheritance. However, Muslim sects abide by Shari'a inheritance laws under which a man inherits twice as much as a woman, and a non-Muslim cannot inherit a Muslim estate. Although women are legally entitled to inherit land, social norms can sometimes require them to cede it to their brothers (ibid).

¹³ According to the report, women do not have the same inheritance rights as men in Algeria; Egypt, Arab Rep.; Iran, Islamic Rep.; Jordan; Kuwait; Lebanon; Morocco; Oman; Syrian Arab Republic; Tunisia; Saudi Arabia; United Arab Emirates; West Bank and Gaza; Yemen, Rep.

The case study literature provides other examples where **labour laws are violated, unimplemented, or unclear**. Labour laws that mandate equal pay for the same type of work and equal opportunities for training and promotion are frequently violated because government bodies often lack the capacity to investigate discrimination cases, or impose penalties for such violations (Kelly 2012). Lack of clear laws that prohibit the practice and punish the perpetrators of sexual harassment are also a concern. A new labour law in Jordan prohibits 'sexual assault', but its protections for victims are extremely weak, and it lacks clear definitions or strong provisions for the punishment of offenders (Kelly and Breslin 2010). USAID (2012) gives the example of a law in Jordan that requires private employers with more than 20 female and male employees to provide a nursery and qualified daycare worker. However, they note this law is not enforced because of fears of hurting companies already operating in a weak economy, a problem that is exacerbated by a poor regulatory framework.

Limited access to capital and finance

According to the World Bank (2012, 19), women entrepreneurs across the region face significant **barriers in accessing credit**. There are a number of reasons for this. One is limited access to collateral: evidence shows that most business loan applications by women that are rejected in Egypt are rejected for this reason. Female entrepreneurs also face problems in obtaining loans (especially start-up capital) through traditional banks because of conservative lending policies and a degree of unfamiliarity or outright distrust between bankers and female entrepreneurs. Loan officers may be unfamiliar with the types of businesses women may want to establish, for example. To exacerbate this, women with household responsibilities may generally have less time to engage in banking and other business-related transactions (ibid).

A survey of five MENA countries¹⁴ by the International Finance Corporation demonstrates the effects that limited access to finance has on women's entrepreneurship in the region (IFC 2011). This multi-country survey found that between half and three-quarters of women who had sought external financing for their businesses had not received any financing from a formal financial institution. This was attributed to a combination of difficulties with high interest rates, collateral, lack of track record, and complicated application processes. For example, in Lebanon, only 17 per cent of women business owners surveyed were granted finance, out of 51 per cent who had applied. In Tunisia, high interest rates were reported to be a significant barrier to women seeking financing. The study found that in the absence of formal finance, most female entrepreneurs were instead relying on private sources (savings, family and friends) to finance their business. This was considered likely to hinder the long-term growth potential of these businesses (ibid).

Limited access to information, networks and markets

Women across the region are considered to have less access than men to business networks (World Bank 2012; OECD 2012). Such networks could assist women to enter into legal transactions, organising supply chains, or effectively marketing their businesses (ibid). Lack of access to information via the Internet is also a barrier to women running or growing their own businesses. Research shows that women in the Arab world use social media less than men, when compared to the global average (Dubai School of Government, 2011). This is partly attributable to environmental factors, including social and cultural barriers to women using the internet, but also to personal factors, including IT literacy and confidence in ICT privacy (ibid).

¹⁴ Bahrain, Jordan, Lebanon, Tunisia, and United Arab Emirates (UAE)

In their study of women's entrepreneurship in Lebanon, Abdo and Kerbage (2012) note that although business laws are considered 'gender neutral' (i.e. neither support nor discriminate against women), women's entrepreneurship is still low compared to men's. They put forward a number of reasons for this. For example, women-owned enterprises may be restricted from accessing formal bank loans because they are likely to be operating in the informal sector. The **informality of women's enterprises** also makes it particularly difficult to access international markets. Accessing domestic markets is hindered by poor infrastructure and restrictions on women's mobility (particularly in rural areas), often due to time constraints owing to the burdens of domestic care. The authors note these factors are also a major cause of women's under-representation in mainstream employers' associations which limits their voice in policymaking circles. In this case, the absence of legal discrimination against women entrepreneurs still does not translate into a favourable environment for women to set up and operate small businesses.

Women entrepreneurs in the region are confronted with gender-specific barriers in the form of limited or insufficient capital, limited financial literacy, and inexperience in approaching financial institutions with project proposals (OECD 2012). A study in Oman (Al-Sadi 2011) found prominent barriers that affect women's entrepreneurship include pressure to achieve, interacting with males, lack of financial support, knowledge to collaborate, access to technology, industrial support, training opportunities, information on opportunities and the time for training. The study also found that women's entrepreneurship is constrained after marriage, when women tend to drop out, particularly if the family they join is unsupportive of their working practice.

Restrictions on women's mobility and freedom of association

Surveys in MENA countries also identify the lack of safe, reliable transportation as significant constraints on women's ability to work (World Bank 2012, 20). In Yemen, restrictions on women's mobility in the public domain means they are likely to be confined to home-based, traditional and often low-paid and -status work in a handful of sectors. These include sewing and incense manufacturing, buying and selling clothes, perfume, hairdressing, animal husbandry and to a lesser extent handicrafts (Burjorjee and Jennings 2008). Case studies from the West Bank and Yemen also show that limited transport infrastructure and services are constraining women's access to resources, markets, training, information and employment (World Bank 2010, 22).

In the conflict-affected West Bank and Gaza, in addition to social restrictions on women working outside the home, concerns about safety, and the prevalence of checkpoints and barriers, constitute a very real practical constraint to women both looking for jobs and commuting to work. As a result, women tend to work within their area of residence and around 20 per cent worked inside their home in 2000 (World Bank 2011, 41). Similarly in Iraq, where low-income women have historically worked largely in the informal street commerce economy, the prevalence of violence has reportedly driven women out of their jobs and into their homes (World Bank 2009).

A series of survey-based case studies by the International Foundation for Electoral Systems (IFES, 2010) examined women's ability to move freely and safely in public spaces across Lebanon, Yemen and Morocco. These studies indicate that women in the region do not have complete freedom of association. A little more than one half of women in Yemen (56 per cent) feel completely free to associate with persons of their own choosing, and half of them reported being completely restricted from leaving their house without permission (47 per cent), largely because of opposition from their husbands, but also because of fear of harassment in public spaces. However, women who work for

pay were less likely to be restricted. The IFES argues that overall, any such limits on freedom of association, combined with (perceived) threats to women's safety or dignity in the public sphere, including the threat of violence, limits women's participation in the economic life of their communities (ibid).

Guardianship laws or 'codes of modesty' that require women to seek the permission of husbands to obtain a passport or to travel can impede women's mobility and make travel for work purposes difficult for women (IFC 2011; World Bank 2012).

The double disadvantage of young women

New research is beginning to raise awareness of the barriers faced by young women in the region in particular. Research by the Ford Foundation and Population Council in Egypt has shown that young women are 'doubly disadvantaged', facing barriers both as women and as new labour market entrants (Sieverding 2012). New entrants commonly experience delayed school-to-work transition and low-quality jobs (ibid). The study shows that female youth in Egypt stay unemployed longer than male youth, partly because they are less connected and less mobile in their job searches (ibid). A region-wide survey by the World Bank found that the unemployment rate is much higher for both men and women in the 15–24 age group (World Bank, 2009).

4. Impact of initiatives to strengthen women's economic participation

While there is much research available on the factors that constrain women's economic empowerment in MENA, there is little evidence of the impact of government or donor initiatives that have sought to directly address these constraints. A recent review by the OECD-MENA women's business partnership concluded that overall, more in-depth research is required on the effects of different policies, regulations and measures that aim to accelerate women's economic participation in the region (Ehlermann-Cache 2012). The World Bank (2010) similarly acknowledges that evidence of interventions is limited.

International policy-oriented reviews of women's economic empowerment rarely cite case study examples from the region. Available literature on the impact of current and past initiatives on women's empowerment in MENA is largely descriptive or anecdotal in nature. 'Stories of success' are common, and often report on individual women's experiences of programmes (e.g. training, mentoring), but impact evaluations remain rare. There appear to be gaps in understanding the effects of women's leadership initiatives, cooperatives, mentoring programmes, and behaviour and attitudinal change programmes, amongst others¹⁵. Moreover, the limited evidence that is available is contradictory, with some studies suggesting initiatives have little or no impact.

In spite of the dearth of rigorous evidence of impact, some recent studies do provide examples of initiatives that have reportedly achieved a degree of success. Below, examples of such initiatives are provided in the following areas: reforming labour laws, supporting women's entrepreneurship, improving access to microfinance, engaging the private sector and supporting graduate transitions

¹⁵ Searches were conducted for evidence of impact of measures to encourage women to engage in cooperatives, women's mentoring programmes, campaigns to change attitudes towards women's work, gender-sensitive supply chain analysis, increasing women's access to markets, women's leadership initiatives, and initiatives to increase the capacity of ministries to implement gender programmes. No rigorous evaluation literature on the impact of these programmes was found in the time available to prepare this report.

into employment. This sample almost certainly does not represent the full range of initiatives being undertaken in the region.

Reforming labour laws

The Economic and Social Commission for Western Asia (ESCWA 2012) warns that although labour policies intended to empower women may succeed in creating more employment opportunities for women, at the same time they may unintentionally reinforce gender stereotypes. They cite the example of Saudi Arabia, where legal provisions have recently been made to allow women to work in certain retail shops and pharmaceutical firms for the first time. The country has also taken the 'unprecedented step' of creating an 'industrial city' for females only. Although it is anticipated that the project will generate some 5,000 jobs for women, the paper argues that 'creating exclusive workplaces for women reinforces the negative social belief that women cannot be part of mainstream work opportunities' (ibid, 17). Such measures may also contradict ILO employment policies on the right of workers to freedom of choice in employment. ESCWA advocates a more rights-based and sustainable solution to encouraging women's work (ibid).

ESCWA (2012) also cites a case of the ILO equal pay initiative in Jordan as an example of good practice and encourages similar initiatives to be developed across the region. The initiative seeks to address the wage differentials in Jordan, which are perceived to be a contributing factor to the low participation rate of women in the labour force (almost half of women professionals earn 33 per cent less than men). In this case, in cooperation with ILO, the Ministry of Labour and the Jordanian National Commission for Women created a National Steering Committee for Pay Equity in July 2011. The Committee reviews and make recommendations on policies and legislation for equal pay, and undertakes in-depth research on wage gaps in the private education sector. Training has been provided to the Committee by ILO to build their knowledge base on the principle of equal pay for work of equal value and on gender-neutral job evaluation methods.

Recent maternity insurance reform in Jordan is expected to address the disincentive for private sector employers to hire women of child-bearing age (Angel-Urdinola et al 2010, 35). Whereas previously the employer was required to bear the cost of maternity leave, the Jordanian Parliament recently passed a broad social insurance reform that allows for the financing of maternity benefits through payroll taxes applied on all workers, regardless of gender. Under the new arrangements, both employers and employees contribute to a 'Maternity Fund' at a cost of 0.75 per cent of payroll. This is expected to increase incentives to hire women, encourage women to join the labour force and limit discrimination in the labour market (ibid).

Research by the Population Council in Egypt has highlighted that recent reform of pension law has enabled women to have better access to social protection in an environment where they are otherwise unlikely to have any (Sieverding 2011).¹⁶ So-called 'survivor benefits' have made it easier for women who have not worked in the formal economy, and have therefore not accrued their own pension, to inherit their husband's pension.

Supporting women's entrepreneurship

A multi-country stock take of initiatives supporting women's entrepreneurship in the MENA region, compiled by the OECD (2012), concluded that governments and other stakeholders can catalyse women's enterprise development by ensuring high-level policy leadership, establishing institutional

¹⁶ Only 6% of women aged 25 - 59 are personally enrolled in social insurance, according to the study.

support for businesswomen, increasing access to credit and financial services, and providing business development services and information. However, the report acknowledges there are gaps in terms of evidence of the impact of such initiatives in the region, and many of the examples cited to demonstrate good practice are from OECD countries. Nevertheless, the report cites several good practice examples of initiatives that are considered to have been successful in encouraging women's business activity in the region, including the following.

- The **Women's Business Development Centre** in Egypt is considered the forerunner in the region and an example of good practice in providing support to small enterprise development (OECD 2012). The centre provides technical, managerial and marketing support to women seeking to establish businesses (OECD 2012, 104). It runs events, training and workshops designed to build awareness of women's enterprises. It has also built a database for 500 women entrepreneurs.
- **Casa Pionnieres**, in Morocco, is cited as a successful case of women's 'business incubator' (an organisation providing technical and financial support to women's businesses). The business incubator selects proposals, and provides office space and career mentoring through the early critical years of business development. Due to its success, the model was replicated in Rabat in 2009. Between 2006 and 2010, the incubators contributed to the development of some 50 companies in diverse sectors including tourism, training and childcare. The incubators also lead campaigns in universities and colleges to encourage female entrepreneurs.
- The **Palestinian Businesswomen's Association (ASALA)** is cited as another good practice example of providing business development services to female micro-entrepreneurs in the West Bank and Gaza strip. The association provides professional training, financial services and marketing support to help women manage their income-generating activities sustainably. User assessments of the impact of the training provided indicate positive impacts on the size of business and the income generated.
- The **Goldman Sacks 10000 Women Initiative**, launched in 2008, is providing business and management training to women in the region through partnerships between UK and US universities and business schools in the focus countries. The curriculum is developed by the business schools and adapted to the cultural context and constraints for women in each country. In Egypt, the programme offers a five-week, fully funded certificate programme in entrepreneurship and leadership for selected entrepreneurs. The initiative is expected to certify 500 women over its five years of operation. A recent independent evaluation of the programme in India reported positive impacts in terms of women's skills and confidence to operate successful businesses (ibid, 110).

Improving access to microfinance

A rare survey of the impact of microfinance in Egypt, based on 2,470 interviews and six focus group discussions with clients from Egyptian microfinance institutions, found that microfinance was enabling women's economic activity (PlanetFinance 2008). It showed that a majority of interviewed clients who had used their entire loan or part of their loan to start up a new activity were women. The study concludes this suggests that microfinance services have contributed to women's self-employment, especially in the case of Female Heads of Households (FHH) initiating home-based activities.

In a case study of Women's Entrepreneurship Development (WED) programmes in Lebanon, Abdo and Kerbage (2012) identified a 'missing middle phenomenon', whereby middle-income women and women owning businesses with high growth potentials, which constitute the bulk of women

entrepreneurs, are largely missing. The study found that business women's associations, employers' organisations and other women-specific associations tended to target women at the top of the social hierarchy who had access to start-up capital and business development services. Most civil society organisations' projects aiming to support women entrepreneurs were targeting low-income women. Moreover, programmes often relied on an assumption that increasing access to microfinance services would help informal entrepreneurs to formalise their businesses. The authors argue this assumption reveals a lack of understanding about the causes of informality (lack of infrastructure, low productivity), lack of incentives to formalise and the 'survivalist' types of economic activity that microfinance tends to support.

The OECD (2012) similarly argues that although good practice on microfinance for women does exist in the region, microloans to women are often considerably smaller than loans to men and the percentage of women entrepreneurs accessing them is small. Overall, there is not much evidence of the impact of loan programmes in MENA countries, though evidence from other countries has demonstrated the value in women accessing finance.

Social funds in Yemen and Egypt include provisions for supporting women's enterprise through access to micro-finance. A market survey of women's use of microfinance under the Yemen Social Fund found that few women saw microfinance as providing an opportunity to transform subsistence strategies into income generating activities (Burjorjee and Jennings 2008). Most female MFI clients were engaged in very small-scale, home-based enterprises, and saw loans as an opportunity to increase income security (ibid).

Engaging with the private sector

The World Bank (2010) cites the example of the Gender Equity Model, Egypt (GEME). This firm certification project aims to promote women's access to employment, training and career advancement in the private sector. It targets medium and large sized companies in the greater Cairo area, providing training and support for the preparation of a gender self-assessment for each firm¹⁷. A rigorous impact evaluation is underway. The project has reportedly suffered from low uptake (ibid).

Supporting graduate transitions into employment

Some evidence is available of the impact of a programme supporting male and female graduates into work in Tunisia. Turning Theses into Enterprises was a pilot implemented in 2009/10 to promote entrepreneurship, employability and productivity among skilled youth prior to completion of their graduate studies. Students were randomly selected to produce a business plan rather than an academic thesis at the end of their studies. Demand among female students was reported to be particularly high: nearly two-thirds of participants and 65 per cent of winners of a business plan competition were women. Results from a randomised impact evaluation of the programme found that the programme was effective in increasing self-employment among applicants, although these effects were small in absolute terms (Premand et al. 2012). The programme had negligible effects on the probability of student's finding a job or increasing their income. Nevertheless, the evaluation highlights the broader impacts of employment programmes on youth behaviours and attitudes towards the future. It found that the programme fostered business skills, expanded networks and a range of behavioural skills among participants. It also heightened graduates' optimism toward the future shortly after the Tunisian revolution (ibid).

¹⁷ See World Bank website: <http://www-esd.worldbank.org/gapdatabase/index.cfm?Page=Search&RecordID=316>

Another pilot initiative called New work Opportunities for Women, Jordan (Jordan NOW) is the subject of ongoing impact evaluation (World Bank 2010). This initiative aims to improve the employment prospects of recent female graduates from eight community colleges in Jordan by facilitating their transition from school to productive employment. The project has two components: financial incentives and skills training. In the first component, 900 graduates are given salary vouchers to pay for the first six months of any job they found on their own. The second component focuses on employability skills and provides 600 young women chosen by a lottery with free training on interpersonal and other basic job skills that employers identify as constraints. A rigorous (quasi-experimental) evaluation of the Jordan NOW pilot is ongoing. Initial estimates suggest the programme has led to a 39 per cent rise in female employment. In addition, 57 per cent of women expect to keep their jobs after their voucher expires¹⁸.

5. Summary of policy recommendations

Although studies of the impact of initiatives to strengthen women's economic role in MENA are relatively rare, several international organisations make policy recommendations based on their experience of working towards women's economic participation in the region. A summary of some of the more common recommendations made in literature reviewed for this report is provided below.

- Build a **supportive legal and regulatory framework** to increase women's legal access to property, control over assets, and incentives to grow a business (e.g. limiting or removing head-of-household laws that allow husbands to prevent their wives from engaging in a trade or profession, or to choose the marital home, and removing provisions requiring a husband's signature to enter into contracts or open a bank account) (IFC 2011). Donors should also promote better policy cohesion within and across related areas (social, educational and economic) (ESCWA 2012).
- Sholkamy (2011) argues **social protection should be 'feminised'**, meaning social policy should explicitly recognise and compensate women, financially or otherwise, for their domestic care responsibilities, enabling them to participate more in the formal economy. Others note that the formalisation of the labor market in general could be an important step towards increasing social protection coverage among women (Sieverding 2011).
- **Legal reforms** are urgently needed to give women freedom of mobility, ensure their safety in the workplace, relax restrictive regulations on their employment and encourage their entrepreneurship (World Bank, 2012, 20). USAID (2012) notes, however, that it is not clear what impact removing certain legal barriers to women's work would have in practice. They argue even if restrictions on women working in certain sectors (e.g. mining) were removed, social and family constraints would remain a barrier to women diversifying the sectors they work in (ibid). They argue the **enforcement of existing legal provisions**, such as those that support childcare and part-time work, may be more important.

¹⁸ Based on data cited on World Bank website:

<http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/MENAEXT/0,,contentMDK:22872667~menuPK:3949143~pagePK:146736~piPK:226340~theSitePK:256299,00.html>

- Address constraints on **enforcement of women's property rights**: This involves addressing constraints in physical access to courts, and the cost, distance, and time incurred by women in doing so (IFC 2011).
- **Expand financial infrastructure** such as women-centred financial products (savings, credit, insurance), credit bureaus and collateral registries. Building credit histories may be particularly beneficial for women lacking collateral. Credit bureaus can reduce information gaps and reduce the cost of borrowing. Organisations such as the Global Banking Alliance for Women (GBA), a consortium of financial institutions that profitably and sustainably provide financial services to women entrepreneurs, can help build the capacity of financial institutions to better serve women, through training and capacity development programmes (IFC 2011).
- **Focus on medium-educated, middle-class women**. Donors could do more to promote the economic opportunities of married women with middle-to-secondary education within the middle class. To do this, more targeted campaigns are needed to addressing men's negative attitudes towards women's work (Chamlou, Muzi and Ahmed 2011). Others stress that professional training for women should focus on both higher and lower-qualified segments of the population (EconoWin)¹⁹.
- **Encourage and enable married women to enter into the private sector workforce**. This requires increasing the role of the state in financing paid maternity leave in the private sector (ESCWA, 2012). Several reports stress the need to improve 'family-friendly' employment options in the private sector, for example by improving quality child-care services (Sieverding 2012). Some recommend partnerships with the private sector to provide mentorship opportunities for recent female graduates (ESCWA, 2012).
- **Address women's labour market mobility**. This requires reforming maternity leave and childcare subsidy policies, or allowing for part time and flexible work, as well as transport policies to address the spatial dimension of immobility (World Bank, 2010).
- Place a greater emphasis on **changing attitudes**, particularly among conservative younger men, towards women working outside the home (Chamlou, 2010²⁰). This implies reforming obsolete and archaic education systems and gender-biased teaching methods (ESCWA, 2012).
- **Build on existing women's business networks**: The OECD (2012) have noted that a growing number of business networks are providing women with motivational and technical support in the region. For example, the OECD-MENA Arab Women's Business Forum²¹ and the Arab International Women's Forum (AIWF)²².

¹⁹ The Economic Integration of Women in the MENA Region (EconoWin)¹⁹ commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ) aims to improve the conditions for the integration of women in business and employment in Egypt, Jordan, Morocco and Tunisia. See: <http://www.giz.de/themen/en/36184.htm>

²⁰ Comments made at an event hosted by the Middle East Program of the Woodrow Wilson Center on 'Demography and Women's Empowerment: Urgency for Action?', September 13, 2010

<http://www.wilsoncenter.org/event/demography-and-womens-empowerment-urgency-for-action>

²¹ See: <http://www.oecd.org/mena/investment/oecd-menawomensbusinessforumaplatformforempoweringwomeninbusiness.htm>

²² See: <http://www.aiwfonline.com/home.aspx>

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7. Additional information

Key websites:

- Economic Research Forum, Cairo http://www.erf.org.eg/cms.php?id=home_page
- OECD-MENA Women's Business Forum <http://www.oecd.org/mena/investment/oecd-menawomensbusinessforumaplatformforempoweringwomeninbusiness.htm>
- Center of Arab Women for Training and Research <http://www.cawtar.org/>
- International Labor Organization - Regional Office for Arab countries <http://www.ilo.org/public/english/region/arpro/beirut/index.htm>

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Suggested citation:

Mcloughlin, C. (2013), *Women's economic role in the Middle East and North Africa (MENA) (GSDRC Helpdesk Research Report)*, Birmingham, UK: Governance and Social Development Resource Centre, University of Birmingham.

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