

ECONOMIC AND SOCIAL COMMISSION FOR WESTERN ASIA (ESCWA)

**WOMEN'S CONTROL OVER ECONOMIC RESOURCES
AND ACCESS TO FINANCIAL RESOURCES**

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*“...There is no Arabic language equivalent of ‘empowerment’ which translates as ‘enablement’. The latter is generally not perceived as threatening the social and political order, or as questioning the ‘traditional paradigm’ affecting perceptions of women’s and men’s role and status in society and the economy.” Camillia Fawzi El-Solh.**

* Fawzi El-Solh, C. 2006, p. 13.

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Executive summary

The issue of the empowerment of women has gained significant momentum in recent decades, following the prodigious efforts by women around the world in fighting for their rights and for the inclusion of gender issues in the formulation of development policy. The involvement of the United Nations in women's issues has also generated significant change in the women/gender discourse, transforming it from a welfare-based approach to one that enhances the empowerment of women. However, this empowerment has not yet been fully achieved.

Although female economic activity in the countries that comprise the Economic and Social Commission for Western Asia (ESCWA) region has increased steadily in recent decades, it remains low in comparison with the rest of the world. The share of the female population in the labour force remained relatively constant during the period 2000-2007, representing less than one quarter of the total workforce in almost all ESCWA member countries. In addition, unemployment rates in the region are high, vulnerable employment is prevalent and the less regulated informal sector accounts for a significant share of the labour force.

Analysis of employment trends and the distribution of the female labour force between the public and private sectors indicate that the public sector has been the major employer of women for a considerable time, a situation that persists in many countries in the region. However, there appears to be a growing trend in favour of female employment in the private sector, although it is still widely considered women-unfriendly. When employment opportunities arise in the private sector, preference is all too frequently given to men, despite significant increases in the level of women's education in recent years and the admitted narrowing of the gender gap in the sector. The mismatch between the needs of the labour market and the fields of specialization in which women clustering poses a major problem for the education of women in the Arab world, which is in turn compounded by a lack of adequate vocational and technological training.

Despite such limitations, investment in female education in the region has produced well-educated women who have proved as successful as their male counterparts in owning and running business concerns. Women entrepreneurs contribute to boosting female labour force participation levels in the private sector, at both the managerial and production levels, although they face not only financial and regulatory constraints in establishing their businesses, but also the constant challenge of balancing work and family life.

One of the primary factors hindering the economic empowerment of Arab women is the existence of gender-based barriers; these fall into two broad categories: social institutions and cultural practices, and access to economic and financial resources. The constitutions of most ESCWA member countries affirm the principle of equality between citizens. Yet, despite the fact that most have signed or ratified the International Labour Organization (ILO) Convention concerning Equal Remuneration for Men and Women Workers for Work of Equal Value (C100) and the ILO Convention concerning Discrimination in Respect of Employment and Occupation (C111), they have not been implemented. The principle of equality has also been violated through the promulgation of laws that entrench gender discrimination. Labour laws, for example, include provisions on the protection of women from hazardous jobs and night work, reflecting the prevailing social view that women are weak and consequently require protection. Inheritance laws in the region tend to favour men over women.

Arab women thus remain far from having attained economic equality. This is primarily attributable to the existence of discriminatory laws, the failure to implement the non-discriminatory legislation that does exist and the lack of awareness by women of their rights in such matters. The impact of such legal considerations, however, is often superseded by that of the patriarchal society and its cultural norms and traditions.

The situation is further aggravated by lack of access to and control over economic and financial resources, despite the fact that this right is enshrined in the Universal Declaration of Human Rights, thus

forming part of the citizenship rights of women. Even if women are legally entitled to land, they often cede it to their brothers as a result of the belief that it should remain in the family name. The same logic applies in relation to household property, which is generally registered in the name of the man, even if his wife has made a financial contribution to its acquisition. Consequently, even if women join the labour market and earn an income, they are not necessarily empowered; they may still feel economically insecure and find that their access to credit is limited due to a lack of collateral.

Banks are the principal source of financing in the region and are generally conservative in granting loans. Small and medium-sized enterprises are thus compelled to resort to self-financing, either through retained earnings or savings from friends and family. To remedy this situation, microfinance programmes have been introduced in a number of countries to support the private sector and alleviate poverty. However, microfinance programmes focus, in general, on enhancing the access of women to financial resources, without necessarily providing such additional benefits as training or enhancing awareness of their rights; as a result, the impact of such programmes on the wider empowerment of women is frequently limited.

Given the status of women in the ESCWA region, it is imperative that policy measures be formulated and adopted to ensure that their economic contribution is both recognized and strengthened, in view of its positive impact not only on women, but on the economy and society at large. The optimal means of achieving this is a tripartite approach under the combined aegis of Government, civil society and international organizations.

At the Government level, work should focus on generating reliable, comparable and regularly updated gender-disaggregated statistics with the support of specialized international organizations; repealing all legislation that discriminates against women, and passing and implementing new legislation to secure their rights; using the educational system and the media to enhance the image of women as active agents of change and development; involving women in the political life of the country by increasing their participation at the local, executive and legislative levels; promoting social policies that would enable women to achieve an optimal balance between paid employment and care responsibilities; adopting gender-responsive budgeting systems; and creating an Arab economic observatory for women in order to monitor the changes achieved.

At the civil society level, work should focus on increasing women's awareness of their legal, political and economic rights; providing them with business development services, using the technical expertise of specialized international organizations; and fostering the development of financial institutions that would extend credit to small and medium-sized enterprises, to which international funding agencies could contribute.

What is needed more than anything to bring the required changes to fruition is political will, coupled with the determination and know-how of civil society to push for their implementation, thus ensuring that the economic opportunities available to women no longer lag behind their capabilities, but facilitate their implementation.

Introduction

The issue of the empowerment of women has gained significant momentum in recent decades, following the prodigious efforts by women around the world in fighting for the rights of women as human rights and for the inclusion of gender issues in the formulation of development policy.

The involvement of the United Nations in women's issues—through the organization of international conferences and the adoption of anti-discrimination conventions—has also generated significant change in the women/gender discourse, transforming it from a welfare-based approach to one that embodies and enhances the empowerment of women.

In order to assess the extent to which this empowerment has been achieved, empowerment itself must be defined. According to the World Bank, the term empowerment refers to “the expansion of assets and capabilities of individuals to participate in, negotiate with, influence, control and hold accountable the institutions that affect their lives”.¹ This implies widening the range of economic and financial resources which individuals can access and control.

Women's lower levels of access to and control of such resources, coupled with unequal opportunities to enhance their human potential, may in part explain the gender discrepancies that, with few exceptions, prevail globally, including across the Arab region. To these constraints should be added restrictive social norms, cultural traditions and a stereotyped gender division of roles, all of which combine to hinder the empowerment of women.

This paper will analyse the effect of such variables on the empowerment of Arab women from an economic perspective and will examine policy measures which would limit their negative impact. Addressing this issue is, however, complex for a number of reasons, including the following three considerations:

1. The ESCWA region comprises 14 Arab countries² which, despite the existence of many common denominators (including language, religion and cultural identity) vary significantly in terms of human, social and economic development. The region includes both rich, oil-producing countries, such as the United Arab Emirates, with a per capita gross domestic product (GDP) in 2004 of US\$21,003 (at 2000 constant prices), and poor countries, such as Yemen, with a per capita GDP in 2003 of US\$552 (at 2000 constant prices).³ As a result, the conditions and opportunities related to the economic participation of women vary significantly from one country to another within the region and even within the same country, thus rendering the formulation of any common regional policy problematic.
2. Within the region, women's work is generally synonymous with financially-remunerated work—that is, work in the formal sector—thus excluding from consideration the bulk of women involved in the informal sector or not working outside the home. Furthermore, work in the agricultural sector is frequently regarded as an extension of a woman's reproductive role. As a result, the economic contribution made by women is not only unquantified, but largely undervalued.
3. The paucity and poor quality of gender-disaggregated data, coupled with the inconsistent definitions and methodologies adopted in collecting such data, significantly compromise the validity of the figures presented—which are often contradictory—and jeopardize any reliable comparisons. They can, nevertheless, be used to identify trends related to female economic participation in the region.

¹ World Bank, 2004, p. xviii.

² Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Oman, Palestine, Qatar, Saudi Arabia, Sudan, Syrian Arab Republic, United Arab Emirates and Yemen.

³ ESCWA, 2007.

Box 1. Which figures to choose?

One of the major problems in undertaking any study in the ESCWA region is the inconsistency between the various sources of statistical data, as illustrated in the following quotation: “Department of Statistics official estimates indicate that the informal sector constitutes approximately 12 per cent of Jordan’s overall economic activity. Unofficially, these same officials feel that it is closer to 40 per cent, while the World Bank estimates it at just 19.4 per cent.^{a/} There are also discrepancies about the real extent of women’s participation in the informal sector, with one microfinance survey^{b/} indicating that women run 63 per cent of Jordan’s informal enterprises. While this is low compared to global trends, Government officials think the latter is too high.”^{c/}

a/ World Bank, 2005.

b/ Ibid.

c/ Peebles, Darwazeh, Ghosheh and Sabbagh, 2007, p. 16.

Despite such limitations, this paper will survey the economic status of Arab women in the ESCWA region in the light of their access to economic and financial resources, and examine the various means by which their economic opportunities can be expanded. As the World Bank has noted, this is, in fact, “nothing more than smart economics”, since it will ultimately lead to faster growth and poverty reduction.⁴

⁴ World Bank, 2006.

I. OVERVIEW OF THE ESCWA REGION⁵

Social statistics indicate that substantial progress has been achieved across the region during the last two decades, despite significant discrepancies between and within ESCWA member countries. During the period 1990-2005, infant mortality rates dropped throughout the region and, with the exception of Iraq, life expectancy at birth increased in all member countries. Illiteracy rates have decreased and universal primary education has almost been achieved in Bahrain, Kuwait, Qatar and the United Arab Emirates. Gender disparity in primary education has narrowed substantially, with more than one third of member countries having achieved parity in primary education enrolment in 2005; similar trends are also evident at secondary level. Nevertheless, important disparities remain in education, with only 60 per cent of women in Egypt and 35 per cent in Yemen having acquired basic literacy skills.

Economic indicators are less positive. Per capita real GDP growth, measured at 3.2 per cent in 2007, has been on a downward trend since 2004, when it stood at 4.8 per cent. The situation has been further aggravated by the remarkable increase in the youth population of the region, which grew by over 30 per cent between 1995 and 2005.⁶ The fact that the labour market did not have the wherewithal to absorb this growth led to the Middle East and North Africa region experiencing the lowest youth employment rate globally (29.7 per cent), despite being the sole region to have experienced an increase in this rate during the period 1995- 2005.⁷

TABLE 1. YOUTH LABOUR MARKET AND ECONOMIC ACTIVITY VARIABLES,
1997 AND 2007

	World		MENA	
	1997	2007	1997	2007
Youth population (thousands)				
Total	1 045 153	1 192 045	31 766	42 027
Females	511 024	580 472	16 363	21 553
Males	534 130	611 574	15 403	20 474
Youth employment (thousands)				
Total	514 043	530 820	8 683	12 182
Females	211 114	217 333	1 909	3 131
Males	302 928	313 487	6 774	9 050
Youth unemployment (thousands)				
Total	62 848	71 381	2 683	3 130
Females	26 735	30 143	918	1 262
Males	36 112	41 239	1 765	1 868
Youth labour force participation rate				
Total	55.2	50.5	35.8	36.4
Females	46.5	42.6	18.4	21.5
Males	63.5	58.0	52.2	50.7
Youth employment to population ratio				
Total	49.2	44.5	27.3	29.0
Females	41.3	37.4	12.4	15.3
Males	56.7	51.3	41.4	42.0
Youth unemployment rate				
Total	10.9	11.9	23.6	20.4
Females	11.2	12.2	32.5	28.7
Males	10.7	11.6	20.7	17.1

⁵ Unless otherwise indicated, this section draws on the 2008 ESCWA publication *Survey of Economic and Social Developments in the ESCWA Region 2007-2008*.

⁶ These figures relate to a regional grouping referred to in ILO publications as "Middle East and North Africa" (MENA), which includes all ESCWA member countries except The Sudan, and also extends to Iran.

⁷ International Labour Office, 2006.

TABLE 1 (continued)

	World		MENA	
	1997	2007	1997	2007
Ratio of youth to adult unemployment rate				
Total	2.6	2.8	3.2	3.1
Females	2.4	2.7	3.1	3.1
Males	2.7	2.9	3.1	2.9
Youth inactivity				
Inactive youth (thousands)	468 263	589 844	20 400	26 715
Youth inactivity rate (percentage)	44.8	49.5	64.2	63.6
Female share of inactive youth, 2007 (percentage)		56.5		60.2

Source: ILO, 2008.

Unemployment in the region is not restricted, however, to youth, but affects the entire working population. The principal factors contributing to this situation include the unstable political situation prevailing in the region, particularly in Iraq, Lebanon and Palestine, and the high rate of capital outflow, primarily from the oil-exporting countries, in a region already characterized by low investment rates.⁸

⁸ ESCWA, 2008b.

II. THE ECONOMIC STATUS OF WOMEN IN THE ESCWA REGION

LABOUR FORCE PARTICIPATION

Although female economic activity in the Arab region has increased steadily in the last few decades, it remains low when compared with that of the rest of the world. As the International Labour Organization (ILO) has noted,⁹ in the past decade, while the Arab region has experienced a 7.7 per cent increase in the number of women in the labour force – the largest change seen in any region in that period – women constitute only 33.3 per cent of the labour force. This percentage is significantly lower than that seen in any other region and leads to high levels of economic dependency. As a result of the oil boom in the 1970s, a small number of working individuals were able to support a large number of non-working dependents and still enjoy rising living standards,¹⁰ yet since real wages started to decline in the 1980s, this dependency has become a burden, with a higher number of non-working dependents per worker in the Arab countries than in any other region.

It should be noted, however, that significant disparities exist within the region, with rates as low as 10.3 per cent in Palestine and as high as 49.0 per cent in Kuwait (2005 figures). The latter figure includes foreign female workers, as is probably the case in the other Gulf Cooperation Council (GCC) countries which have registered substantial increases in this rate since 1990.

TABLE 2. FEMALE ECONOMIC ACTIVITY AGE 15+, 2005

Country	Rate (percentage)	Index (1990 = 100)	As a percentage of male rate
Bahrain	29.3	103	33.0
Egypt	20.1	76	27.0
Jordan	27.5	155	36.0
Kuwait	49.0	141	58.0
Lebanon	32.4	102	41.0
Oman	22.7	149	28.0
Palestine	10.3	111	15.0
Qatar	36.3	123	41.0
Saudi Arabia	17.6	118	22.0
Syrian Arab Republic	38.6	135	44.0
The Sudan	23.7	86	33.0
United Arab Emirates	38.2	152	42.0
Yemen	29.7	108	39.0

Source: ESCWA calculations based on ILO, 2005.

The share of the female population participating in the labour force did not increase significantly during the period 2000-2007. The largest rises were registered in Qatar and the United Arab Emirates (6 per cent), followed by Palestine (4 per cent), which had a participation rate of only 11 per cent in 2000. It is important to note, however, that this share is considerably lower than that of the male population in the region, which reached 92 per cent in Qatar, 93 per cent in the United Arab Emirates and 69 per cent in Palestine.

⁹ ILO, 2008b, para. 1.

¹⁰ United Nations Development Fund for Women (UNIFEM) Arab States Regional Office, 2004, p. 216.

TABLE 3. LABOUR FORCE PARTICIPATION RATES
(As a percentage of female and male population aged 15-64)

Country	Year															
	2000		2001		2002		2003		2004		2005		2006		2007	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Bahrain	36	88	36	88	35	87	35	87	35	87	35	87	35	87	35	87
Egypt	23	75	23	74	24	75	24	75	25	75	25	75	25	74	26	75
Jordan	15	76	15	76	15	75	15	75	16	75	16	75	17	75	16	75
Kuwait	44	85	44	84	44	84	43	83	44	83	44	83	44	83	44	83
Lebanon	26	83	26	83	26	82	27	82	27	82	27	82	27	82	27	82
Oman	25	81	25	80	25	80	26	80	26	79	26	79	26	79	27	79
Palestine	11	70	11	70	11	68	12	69	14	69	15	70	15	70	15	69
Qatar	36	90	37	90	38	91	40	91	41	92	41	92	41	92	42	92
Saudi Arabia	17	82	18	82	18	82	19	82	19	82	19	82	20	82	20	82
Syrian Arab Republic	19	81	21	85	24	86	20	80	21	81	21	81	21	81	22	8
United Arab Emirates	35	93	36	93	38	93	39	93	40	93	40	93	39	93	41	93
Yemen	19	69	19	69	20	68	21	67	22	67	22	67	23	67	22	67

Source: Adapted from World Bank, *GenderStats: June 2009*.

The same holds true for the female share of the total labour force, which represents less than one quarter in all ESCWA member countries, with the exception of Lebanon, where it barely exceeds it (26 per cent) and Egypt, where it represents exactly one quarter. This share remained more or less constant during the period 2000-2007, with most ESCWA member countries registering only minor increases, with the exception of Oman (5 per cent) and Palestine (4 per cent), the latter having started the period with particularly low rates of female participation. In reality, as in many other developing regions of the world, remaining outside the labour force is not a choice made by most Arab women; indeed, it is likely that many of them would opt to work if it were socially acceptable to do so and if adequate job opportunities were available.

TABLE 4. FEMALE LABOUR FORCE PARTICIPATION
(As a percentage of the total labour force)

Country	Year								
	2000	2001	2002	2003	2004	2005	2006	2007	
Bahrain	21	21	21	21	21	21	21	21	
Egypt	23	23	24	24	25	25	25	25	
Jordan	15	15	16	16	16	17	17	17	
Kuwait	22	23	23	23	23	23	24	24	
Lebanon	25	25	25	25	25	25	25	26	
Oman	15	16	17	17	18	19	19	20	
Palestine	13	13	13	15	16	17	17	17	
Qatar	15	15	15	15	15	15	15	15	
Saudi Arabia	13	13	14	14	14	14	15	15	
Syrian Arab Republic	19	19	21	19	20	20	20	21	
United Arab Emirates	12	13	13	13	14	14	14	15	
Yemen	21	21	22	23	23	24	25	24	

Source: Adapted from World Bank, *GenderStats: June 2009*.

Box 2. Economic participation of women in the United Arab Emirates

According to the report submitted by the United Arab Emirates to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) Committee in 2008, the number of female citizens aged 15 years and over in the workforce increased more than threefold between 1995, when it stood at 15,729, and 2006, when it had risen to 49,000.

Women are present in all federal ministries and predominate in the Ministry of Education (63.7 per cent), the Ministry of Health (66.3 per cent), the Ministry of Higher Education and Scientific Research (57.1 per cent) and the Ministry of Social Affairs (75.4 per cent). The Government has also launched a series of initiatives aimed at strengthening the role of women in the business sector, including the establishment of councils of business women and the creation of an Emirates award for business women. It is estimated that US\$3.8 billion is currently invested in businesses run by over 11,000 women across the country.

Source: Adapted from United Nations, 2008b.

III. VULNERABLE EMPLOYMENT AND UNEMPLOYMENT

“Having a job is not, however, the end goal; having a job that offers an employee a decent wage and working conditions while satisfying their sense of contribution, achievement and fulfilment is.”¹¹

All too frequently, decent employment is not the norm in the Arab region, and vulnerable employment¹² and unemployment prevail. Vulnerable employment, however, reduced significantly in the decade 1997-2007, falling 7.1 per cent in the Middle East region and 5.8 per cent in the North Africa region, with a far more substantial decrease being registered for females (-9.3 per cent in the Middle East and -6.5 per cent in North Africa) than for males (-6.3 per cent in the former and -6.2 per cent in the latter). It should be noted, however, that the largest gender gap in vulnerable employment as a share of total employment exists in these two regions.¹³

TABLE 5. REGIONAL VULNERABLE EMPLOYMENT SHARE
(Percentage)

	1997	2002	2003	2004	2005	2006	2007
Total							
Middle East	39.5	35.7	35.2	36.0	33.5	33.5	32.4
North Africa	42.9	40.3	39.8	41.1	40.9	38.5	37.1
Males							
Middle East	36.0	32.4	32.0	33.1	30.1	28.1	29.7
North Africa	39.3	38.4	36.9	36.7	37.2	34.5	33.1
Females							
Middle East	54.2	48.2	47.3	46.5	45.5	35.1	44.9
North Africa	55.0	46.2	48.8	54.2	52.0	50.3	48.5

Source: ILO, 2009c.

The current financial crisis and the resulting economic slowdown have adversely affected economic growth in all regions of the world, with the exception of the Latin America and the Caribbean region and the Middle East, where growth forecasts for 2008 were revised upward. However, this increase has not been reflected in the Middle East labour market, where unemployment rates remain among the highest in the world.¹⁴

Indeed, if, in addition to the new entrants to the labour market, the goal is to create jobs for the unemployed in the MENA region, 68 million new jobs will need to be created by 2020. If the projected 20 million increase in the labour force between 2000 and 2020 is factored in, the requirement for new jobs will be 88 million, a daunting challenge for the region and one that will be difficult to meet.¹⁵

It is significant to note in this respect that unemployment rates decreased faster during the period 1998-2008 in the North Africa region than in the Middle East region and that the gender gap is greater in the former than in the latter. Indeed, there are almost twice as many unemployed women as men in North Africa.

¹¹ El Zanaty and Associates, 2007, p. 43.

¹² “The indicator of vulnerable employment calculates the sum of own account workers and contributing family workers as a share of total employment. (...) Workers in the vulnerable statuses lack the social protection and safety nets to guard against times of low economic demand and often are incapable of generating sufficient savings for themselves and their families to offset these times.” (ILO, January 2009, p. 14).

¹³ ILO, 2009d.

¹⁴ ILO, 2009c.

¹⁵ Nabli, Silva- Jauregni and Johansson de Silva, 2007.

TABLE 6. REGIONAL UNEMPLOYMENT RATES
(Percentage)

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008*
Total											
Middle East	10.8	10.3	9.8	11.4	11.4	11.8	9.2	9.8	9.8	9.4	9.4
North Africa	13.1	13.6	14.2	13.7	13.6	13.2	11.9	11.6	10.5	10.4	10.3
Males											
Middle East	9.6	9.1	8.7	10.0	10.1	10.7	8.1	8.5	8.6	8.2	8.2
North Africa	11.2	11.8	12.2	11.6	11.3	10.9	9.6	9.2	8.3	8.2	8.1
Females											
Middle East	..	14.9	13.8	16.4	16.3	15.8	13.1	14.1	13.9	13.4	13.3
North Africa	..	19.1	20.3	20.0	20.1	19.6	18.1	18.0	16.1	16.0	15.9

Source: ILO, 2009c.

Notes: * 2008 figures are preliminary estimates.
Two dots (..) indicate that data are not available.

Box 3. Unemployment in Egypt: an endemic problem

Unemployment is one of the most pressing problems faced by the Egyptian labour market. While unemployment rates have increased for both men and women in recent years, those for women consistently remain significantly higher than those for men: in 2004, the female unemployment rate was 23.9 per cent, compared with 6.3 per cent for men.



Official data indicate that unemployment levels for both men and women are increasing among new entrants to the labour market. Indeed, over 95 per cent of those unemployed during the period 1995-2003 were new entrants to the labour market, with the unemployment rate highest among those aged 15-30.

Source: Adapted from El-Mahdi, 2006.

Analysis of the limited gender-disaggregated statistics available for the region indicates that unemployment rates have been decreasing faster for females than for males in Egypt, Jordan and Saudi Arabia. In Egypt, male unemployment has increased in all age categories, including youth, and is likely to have been caused by the growth in the share of youth in the total population.

The opposite holds true for the Syrian Arab Republic, where female and male unemployment both increased fourfold between 2000 and 2003. It should, however, be noted that in both Egypt and the Syrian Arab Republic, female youth unemployment was twice the rate of male youth unemployment in 2002.

Box 4. Youth employment in the Syrian Arab Republic

The school-to-work transition survey on youth in the Syrian Arab Republic, carried out by the ILO in 2007 revealed that:

- There are high levels of inactivity among young people;
- Unemployment is highly concentrated among young people who have completed only primary and secondary education, and the duration of such unemployment is lengthy;
- Educational achievement among young men and women is frequently minimal;
- Most young people who are employed are engaged in either unpaid work or paid jobs in which they work long hours in return for low pay;
- When searching for work, young people generally use informal methods, such as contacting friends and relatives, and direct visits to potential employers;
- A significant gender gap exists in relation to these issues.

Source: Adapted from Alissa, 2007.

TABLE 7. UNEMPLOYMENT RATES BY COUNTRY, SELECTED COUNTRIES

Country	Year							
	2000	2001	2002	2003	2004	2005	2006	2007
Egypt								
Female (as a percentage of the total female labour force)	23	23	24	23	24	25	24	19
Male (as a percentage of the total male labour force)	5	6	6	8	6	7	7	6
Total (as a percentage of the total labour force)	9	9	10	11	10	11	11	9
Female youth (as a percentage of the female labour force aged 15-24)	..	51	40	..	..	..	..	..
Male youth (as a percentage of the male labour force aged 15-24)	..	19	21	..	..	..	..	..
Jordan								
Female (as a percentage of the total female labour force)	..	20	20	20	16	..	..	..
Male (as a percentage of the total male labour force)	..	15	16	15	12	..	..	..
Total (as a percentage of the total labour force)	..	16	16	15	12	..	..	..
Saudi Arabia								
Female (as a percentage of the total female labour force)	9	9	12	..	..	..	15	13
Male (as a percentage of the total male labour force)	4	4	4	..	..	..	5	4
Total (as a percentage of the total labour force)	5	5	5	..	..	..	6	6

TABLE 7 (continued)

Country	Year							
	2000	2001	2002	2003	2004	2005	2006	2007
Syrian Arab Republic								
Female (as a percentage of the total female labour force)	5	26	24	21	..	..	..	..
Male (as a percentage of the total male labour force)	2	8	8	8	..	..	..	..
Total (as a percentage of the total labour force)	2	12	12	10	..	..	..	..
Female youth (as a percentage of the female labour force aged 15-24)	..	..	39	..	..	..	..	..
Male youth (as a percentage of the male labour force aged 15-24)	..	..	21	..	..	..	..	..

Source: World Bank, 2009a.

Two dots (..) indicate that data are not available.

A. WAGE GAPS

Although anecdotal evidence points to the existence of wage gaps between men and women in the ESCWA region, there is no reliable statistical information to support this. In the Syrian Arab Republic, for example, labour laws have secured equality in wages in both the public and private sectors. There are, however, significant gender gaps in levels of accrued income, the ratio of women being low in the higher salary brackets and high in the lower salary brackets.¹⁶ Based on local observations and related studies,¹⁷ however, it appears that these gaps are narrowing, particularly among young educated females joining the labour force.

TABLE 8. ESTIMATED EARNED INCOME 2005^{a/}
(In United States dollars, adjusted for purchasing power parity)

	Female	Male	Female to Male Estimated Earned Income (percentage)
Bahrain	10 496	29 796	35.2
Egypt	1 635	7 024	23.3
Jordan	2 566	8 270	31.0
Kuwait ^{b/}	12 623	36 403	34.7
Lebanon ^{b/}	2 701	8 585	31.5
Oman ^{b/}	4 516	23 880	18.9
Qatar ^{b/}	9 211	37 774	24.4
Saudi Arabia ^{b/}	4 031	25 678	15.7
The Sudan ^{b/}	832	3 317	25.1
Syrian Arab Republic ^{b/}	1 907	5 684	33.6
United Arab Emirates ^{b/}	8 329	33 555	24.8
Yemen ^{b/}	424	1 422	29.8

Source: ESCWA calculations based on United Nations, 2007. *Human Development Report 2007/2008*.

^{a/} Given the lack of gender-disaggregated income data, female and male earned income are crudely estimated on the basis of data on the ratio of the female non-agricultural wage to the male non-agricultural wage, the female and male shares of the economically active population, the total female and male population and per capita GDP in purchasing power parity in US\$. The wage ratios used in this calculation are based on data for the most recent year available between 1996 and 2005.

^{b/} No wage data are available. For the purposes of estimating female and male earned income, a value of 0.75 was used for the ratio of the female non-agricultural wage to the male non-agricultural wage.

¹⁶ Mousa and Zagzag, 2006.

¹⁷ Alissa, 2007 and Bellafronto, 2005.

B. SECTORAL SHARES IN EMPLOYMENT

Statistics on gender distribution by economic sector for the decade 1998-2008 indicate that female economic activity in the service sector averaged some 50 per cent in the Middle East region and 45 per cent in the North Africa region. In the agricultural sector, the share of female economic activity increased during the same period in both regions; indeed, the agricultural sector is the only sector which registered an increase in the female sectoral share in employment during that period (5.9 per cent for the Middle East and 6.8 per cent for North Africa), with the minor exception of a marginal rise (less than 1 per cent) in the industrial sector in the North African region (see table 9). This is of particular note, given the shortfalls that exist in providing rural women with education and health-care services, since a lack of such provision inevitably leads to widespread ignorance of basic rights among the group concerned. Furthermore, as El-Mahdi has noted,¹⁸ “the subtle societal and cultural influences which impede women’s progress and entry into male-dominated sectors and reinforce stereotypes (...) are often more evident in rural areas, where women have fewer employment opportunities outside their communities and where it is seen as less beneficial for them to be educated”. This could go some way to explaining the high numbers of girls who drop out of school in order to share the burden of domestic chores with other women in the household, or to take care of their siblings and the elderly, emphasizing once again their ultimate perceived role as homemakers.

Inadequate investment in rural infrastructure and the limited access of women to land, credit and advanced agricultural technologies also adversely affect the productivity of women in the agricultural sector. In Egypt, for example, rural women lose tenure rights to land leased in their husband’s name when he dies and in Jordan only 10 per cent of land and property owners are women.¹⁹ In the Syrian Arab Republic, women account for some 70 per cent of agricultural activity, performing essentially manual work that is generally unpaid and which, if remunerated all, is at a low wage level.²⁰ The high rates of unemployment and poverty among women in the agricultural sector are a natural consequence of this situation.

While female-headed households are not necessarily the poorest household units, the vast majority are poorer than the small minority of households headed by unmarried men.²¹ In Yemen, for example, the average income of a family headed by a woman is one third less than that of families headed by a man.²²

TABLE 9. SECTORAL SHARE IN EMPLOYMENT
(Percentage)

	1998	2003	2004	2005	2006	2007	2008*
Total							
Middle East							
Agriculture	20.8	19.5	18.8	18.3	17.8	17.3	16.8
Industry	25.5	25.4	25.1	25.0	24.9	24.8	24.8
Services	53.7	55.1	56.0	56.7	57.3	57.9	58.4
North Africa							
Agriculture	35.9	34.7	35.3	34.3	33.7	33.1	32.4
Industry	20.1	19.2	19.6	20.8	21.7	22.6	23.6
Services	44.1	46.2	45.1	44.8	44.5	44.3	44.0
Males							
Middle East							
Agriculture	19.5	16.0	15.1	14.3	13.7	13.0	12.4
Industry	26.4	27.3	27.1	27.1	27.0	26.9	26.9
Services	54.1	56.7	57.8	58.6	59.4	60.1	60.7

¹⁸ El-Mahdi, 2006. Executive summary, para. 1.

¹⁹ Abu Hassan, 2005.

²⁰ Mousa and Zagzag, 2006.

²¹ UNDP, 2006.

²² Basha, 2005.

TABLE 9 (continued)

	1998	2003	2004	2005	2006	2007	2008*
North Africa							
Agriculture	37.2	35.6	34.8	33.0	31.9	31.2	30.6
Industry	21.3	21.1	21.6	23.0	23.9	24.9	25.8
Services	41.5	43.3	43.6	44.0	44.1	43.9	43.6
Females							
Middle East							
Agriculture	26.1	32.2	32.1	32.2	32.2	32.0	32.0
Industry	21.6	18.6	18.1	17.8	17.6	17.6	17.6
Services	52.4	49.2	49.8	50.1	50.1	50.4	50.4
North Africa							
Agriculture	31.3	31.6	36.8	38.8	39.3	38.9	38.1
Industry	15.9	13.1	13.5	14.0	14.9	15.7	16.6
Services	52.8	55.3	49.7	47.2	45.8	45.5	45.3

Source: ILO, 2009d.

* Preliminary estimates.

At the country level, the share of women employed in the non-agricultural sector (as a percentage of total non-agricultural employment) showed little variation during the period 2000-2006. In Jordan, it increased from 23 to 26 per cent and in Egypt from 19 to 21 per cent.

Box 5. Jordanian women in the garment manufacturing industry

A study undertaken in Jordan* on women working in the manufacturing industry in qualified industrial zones indicates that the industry is providing jobs for many unmarried women. At the end of 2003, 19,408 women were employed in such jobs, representing 64 per cent of the total number of employees. Besides enabling women to provide financial support for their families, their work affords them greater freedom of movement outside the home. However, the constantly increasing number of non-nationals employed in manufacturing is jeopardizing the availability of job opportunities in the sector for Jordanian women.

Source: Adapted from United Nations, 2006a.

* Khuloud, Al-Khalidi et al. 2002. *Women Workers in the Textile and Clothing Sector in Jordan: An Investigation Into the Impact of Globalization*. (Unpublished)

Similar trends were seen for men in both regions: while their share in the agricultural sector decreased, in both the industrial and service sectors it increased; in the Middle East region, the increase was more significant in the service sector.

Box 6. Women workers in Lebanon*

A World Bank survey carried out in Lebanon in 2007 covering 615 workers (342 female and 273 male) revealed that:

- (a) Female workers are better educated than male workers:
 - 65 per cent of female workers have completed college education or above, compared with 46 per cent of males.
- (b) Female workers tend to be single and younger:
 - The average age of female workers is 31, while that of male workers is 35;
 - 68 per cent of female workers are single and 29 per cent are married, compared with 47 per cent and 51 per cent respectively for male workers.
- (c) Younger women tend to be more evenly spread across the main sectors of economic activity, while older ones are heavily concentrated in the manufacturing sector;

Box 6 (continued)

(d) When asked to prioritize the principal factors that affect their decision to work, female workers emphasized non-wage factors, stressing the availability of flexible work, proximity to home and availability of nurseries, while male workers listed monetary factors, including a fixed salary, benefits and availability of social security coverage;

(e) Female workers face wage discrimination:

- A 27 per cent wage difference exists between male and female employees;
- Wage gaps exist within the same sector and occupation, even after adjusting for different levels of education. Such discrimination, however, does not apply to female workers aged under 30, who have the same chance of promotion as men.

(f) Female workers face discrimination in terms of leave:

Leave discrimination primarily affects unmarried women without young children and the rejection rate for sick leave requests by female workers is 11 times higher than for male workers.

* Adapted from World Bank, 2009b. (Unpublished)

As to distribution by employment category, the informal sector continues to attract a large share of the labour force in the region, both male and female. One of the theories most frequently propounded as an explanation for this is that as a result of global restructuring, wage employment is not being generated in sufficient volume to facilitate the absorption of labour surpluses. This trend has been accentuated by the current financial crisis.

Box 7. Women's work in the informal sector in Yemen*

A significant proportion of the work carried out by women takes place in the marginalized or unorganized sector, in which women are either self-employed or work for others without pay or for minimal wages. The work undertaken may include the production of food products, incense, embroidered cloths or decorative pieces, or peripatetic work serving at receptions and parties, cleaning or singing at weddings. Educated women may offer private tutoring, health care workers may provide independent medical services and women may also work as small traders, selling a limited selection of goods from their homes, thus avoiding tax liabilities for their businesses.

However, the unorganized sector is not accounted for in national GDP figures. This is particularly notable in the agricultural sector, which is a major employer of rural women. The invisible economic contribution, which has been estimated at Yemeni rial 12,000 (US\$60) per month, has a significant impact on family budgets. The estimation of invisible incomes, especially those of women, and the inclusion of these in national GDP calculations, would result in a significant increase in GDP figures, to an estimated YR.1,105 billion (US\$5.5 billion), compared with the current official figure of YR.700 billion (US\$3.5 billion).

* Adapted from United Nations, 2007, p. 43.

Box 8. The informal sector in Lebanon*

A range of factors continues to fuel the growth of the informal economy in Lebanon, in which 60 per cent of workers (57 per cent of women and 62 per cent of men) are involved. There are no real incentives for entrepreneurs to register an establishment: owners are not entitled to social protection, taxes and administrative fees are high and corruption is rife throughout the process. There are no tax breaks for microbusinesses or small businesses, little capital or credit is available and since taxes on employees decrease profits, informal and foreign migrant workers become far more attractive to employers. This compounds the pressure on local workers, who are forced to compete with migrant workers and accept less favourable terms and conditions of employment.

There is no effective legal oversight mechanism to ensure that workers are granted basic rights, and few advocate on their behalf. Trade unions are fragmented and consumed in political party struggles, weakening them and undercutting the interests of workers.

* Adapted from ILO ROAS, 2008a, p. 1.

The gender-disaggregated data available for Egypt, Lebanon and Yemen indicate that the share of the informal sector in non-agricultural employment stood at 43.2 per cent for men and 26.7 per cent for women in Egypt (2006), 61.0 and 41.0 per cent respectively in Lebanon (2004) and 61.2 and 33.5 per cent respectively in Yemen (2004). It exceeded the share of formal employment for males (35.9 per cent for Egypt and 30.1 per cent for Lebanon, the figure for Yemen not being available), yet was lower than the share of formal employment for females (39.2 per cent for Egypt and 55.5 per cent for Lebanon, the figure for Yemen not being available).

TABLE 10. DISTRIBUTION OF TOTAL EMPLOYMENT BY
EMPLOYMENT CATEGORY, MALE AND FEMALE
(Percentage)

	Informal employment					Formal employment		Total Employment	Informal sector Employees in the informal Sector
	Own-account employment	Informal employers	Contributing family workers	Informal paid employees	Informal (non- enterprise)	Formal employers	Formal paid employees		
Egypt (2006)									
Non-agricultural employment									
Men	8.2	7.6	1.9	25.5	..	..	35.9	79.2	17.2
Women	7.6	2.0	3.2	13.9	..	..	39.2	66.0	2.0
Agricultural employment									
Men	1.0	8.4	5.7	5.5	..	..	0.2	20.8	2.5
Women	4.5	1.9	26.0	1.5	..	..	0.1	34.0	0.2
Lebanon (2004)									
Non-agricultural employment									
Men	29.6	5.1	2.5	23.8	..	0.6	29.5	91.1	n/a
Women	9.0	0.9	2.7	28.4	..	0.1	55.5	96.6	n/a
Agricultural employment									
Men	4.9	0.6	0.5	2.5	..	0.1	0.2	8.9	n/a
Women	1.3	0.0	1.4	0.6	..	0.0	0.1	3.4	n/a
Yemen (2004)									
Non-agricultural employment									
Men	17.9	3.9	3.1	11.8	24.5	..	..	61.2	7.6
Women	10.8	1.2	5.5	12.0	4.0	..	..	33.5	0.2
Agricultural employment									
Men	17.7	2.0	7.5	0.1	11.4	..	..	38.8	0.1
Women	14.6	1.2	40.4	0.4	9.9	..	..	66.5	0.0

Source: Heintz, unpublished.

Two dots (..) indicate that data are not available.

Analysis of employment trends and the distribution of the female labour force between the public and private sectors indicates that the public sector has been the major employer of women for a considerable time, a situation that persists in many countries in the ESCWA region. Bearing in mind the variations between member countries, however, there appears to be a growing trend in favour of female employment in the private sector. This is particularly evident in countries such as Egypt and Jordan, which have implemented structural adjustment programmes, as these have strengthened the role of the private sector while weakening that of the public sector. This trend is, however, far more evident in male employment patterns. This may in part be explained by the fact that since men are generally viewed as breadwinners, they should have precedence over women in securing the limited jobs available.²³

²³ UNIFEM, 2004.

TABLE 11. EMPLOYMENT IN THE PUBLIC AND PRIVATE SECTORS BY GENDER
(Percentage)

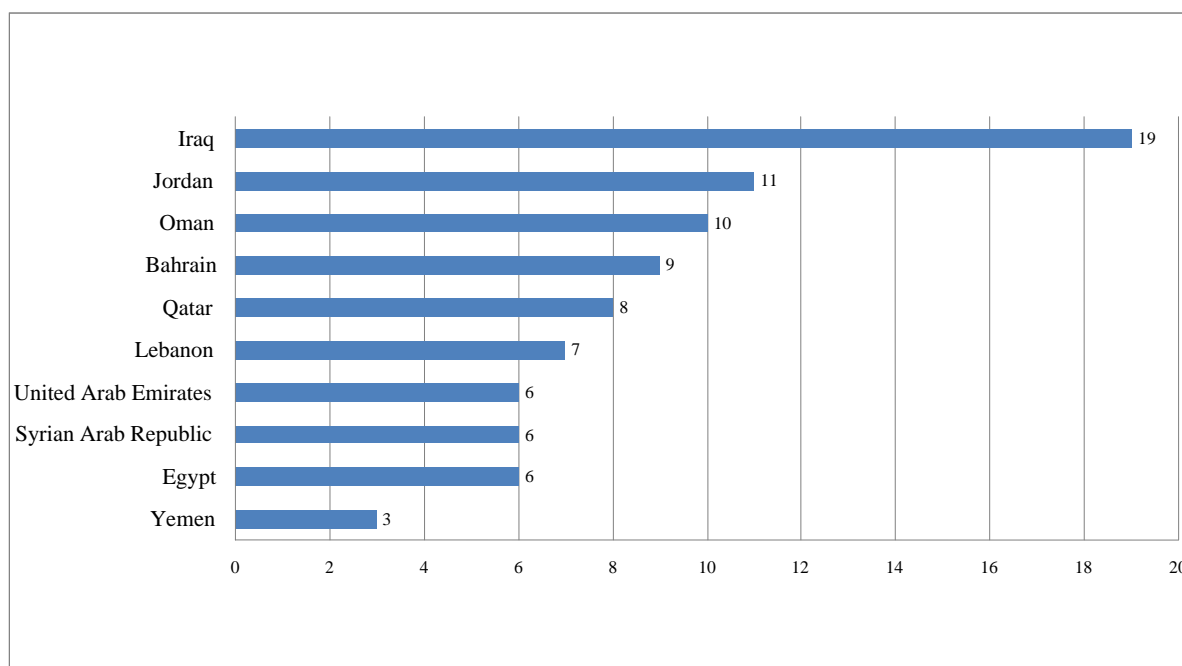
	2000		2001		2002		2003		2004		2005	
	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private
Egypt*												
Women	38.87	61.13	36.07	63.93	41.33	58.67	41.08	58.92	18.91	81.09		
Men	54.46	45.54	48.92	51.08	57.63	42.37	57.81	42.19	26.64	73.36		
Total	52.20	47.80	47.10	52.90	55.29	44.71	55.29	44.71	25.50	74.50		
Jordan												
Women	51.92	48.08	53.50	46.50	52.24	45.76	48.86	51.14	42.62	57.38	41.79	58.21
Men	30.11	69.89	31.64	68.36	31.93	68.07	29.21	70.79	25.54	74.46	25.87	74.13
Total	34.52	65.48	36.13	63.87	36.30	63.70	33.26	66.74	29.16	70.84	29.49	70.51
Palestine												
Women	26.16	73.84	32.86	67.14	33.48	66.52	22.01	77.99	28.87	71.13	29.67	70.33
Men	25.30	74.70	27.54	72.46	26.95	73.05	23.26	76.74	25.12	74.88	26.02	73.98
Total	25.46	74.54	28.43	71.57	28.07	71.93	24.16	75.84	25.83	74.17	26.65	73.35

Source: Adapted from ILO, 2009b.

* Private sector establishments employing 10 or more persons.

In fact, as the World Bank has noted,²⁴ the private sector is generally considered “women-unfriendly”. The women who work in it frequently receive lower remuneration than men and have little potential for growth. The fact that only a very small proportion of women in the private sector are promoted to decision-making positions is a clear indication that their employment is not being translated into upward mobility.

Figure I. Administrative and managerial positions held by women, 2005
(Percentage)



Source: World Bank, *GenderStats*, 2009c, <http://genderstats.worldbank.org>.

²⁴ World Bank, 2004.

In addition, in the eyes of many private sector employers, the fact that women bear the double burden of earning a living and caring for their families is viewed as an impediment to their productivity. As a result, when employment opportunities arise, preference is all too frequently given to men, despite significant increases in the levels of women's education in recent years and the admitted narrowing of the gender gap in the private sector.

TABLE 12. EDUCATION IN ESCWA MEMBER COUNTRIES, 2005-2006

		Primary ^{a/}			Secondary ^{a/}			Tertiary ^{b/}	
		Females (as a percentage of total enrolment)	Gross enrolment (percentage)		Females (percentage)	Gross enrolment (percentage)		Gross enrolment (percentage)	
			Female	Male		Female	Male	Female	Male
Bahrain									
	2005	48.9	107	106	50.6	101	93	45	24
	2006	48.8	119	120	49.7	104	100	19	47
Egypt									
	2005	46.9	97	105	47.1	82	88	..	..
	2006	47.4	100	107	..	..	..	..	..
Iraq									
	2005	44.0	..	..	37.0	..	..	..	..
	2006	49.3	99	98	49.5	90	88	41	37
Jordan									
	2005	48.8	99	99	49.5	90	87	31	28
	2006	48.8	96	97	49.8	91	87	26	11
Kuwait									
	2005	48.9	97	95	49.5	95	92	..	..
	2006	48.4	93	96	51.5	85	78	51	45
Lebanon									
	2005	47.9	99	104	51.4	79	73	35	33
	2006	48.9	83	82.0	47.8	87	90	26	23
Oman									
	2005	48.0	90	93	49.1	78	78	..	..
	2006	49.0	..	..	50.3	..	..	..	..
Palestine									
	2005	48.9	108	108	50.1	85	80	25	27
	2006	48.8	104	105	49.2	100	103	26	8
Qatar									
	2005	48.2	99	102	49.1	91	85	27	8
	2006	..	..	..	..	..	..	..	..
Saudi Arabia									
	2005	..	..	..	..	..	..	26	18
	2006	..	..	..	..	..	..	36	25
The Sudan									
	2005	45.0	45	53	..	..	..	6	7
	2006	45.6	53	61	48.1	32	34	..	..
Syrian Arab Republic									
	2005	47.0	100	108	46.9	39	43	..	..
	2006	47.8	123	129	47.7	68	71	..	..
United Arab Emirates									
	2005	47.9	87	91	50.0	77	73	30	9
	2006	48.5	103	104	49.0	91	89	..	..
Yemen									
	2005	37.6	57	91	28.3	25	60	4	16
	2006	42.0	74	100	32.0	30	61	5	14

a/ ESCWA, 2009.

b/ World Bank, 2009c.

Two dots (..) indicate that data are not available.

The mismatch between the needs of the labour market and the fields of specialization in which women cluster poses a major problem for the education of women in the Arab world. Certain disciplines (such as nursing, teaching, social services and secretarial work) have become feminized, because they are perceived by society as being particularly compatible with the nature of women. Even when women move into professions that were traditionally a strictly male preserve, such as medicine, they tend to specialize in areas for which they are considered to have a “natural” disposition, such as paediatrics or obstetrics, rather than surgery or orthopaedics. Their choice may also be linked to (and thereby limited by) their desire to ensure that their professional duties do not jeopardize their reproductive role.

The lack of adequate vocational and technological training is another issue that needs to be addressed. When available, such training is frequently outdated and fails to match the needs of the market. As the World Bank has noted, “although reducing illiteracy is of key importance, providing lifelong opportunities in a whole range of fields can be a vital means of empowering women through both better knowledge and an ability to earn a living.”²⁵

C. WOMEN ENTREPRENEURS

Despite such limitations, investment in female education in the Arab world has produced well-educated women who have proved as successful as their male counterparts in owning and running business concerns. According to a survey carried out by the World Bank-owned International Finance Corporation (IFC) and the Center for Arab Women Training and Research (CAWTAR),²⁶ the results of which were published in 2007, Arab women entrepreneurs tend to be well educated, married and have children. They are most likely to own firms in the service sector, retail trade or non-durable manufacturing, although the fact that they own their businesses does not necessarily mean that they manage them personally. Many report substantial levels of revenue: in Bahrain, 10 per cent of the firms surveyed generated more than US\$100,000 per year, as did 6 per cent of the firms surveyed in Jordan and Lebanon and 33 per cent in the United Arab Emirates. In Bahrain, 59 per cent of women entrepreneurs are sole owners, compared with 48 per cent in both Jordan and the United Arab Emirates and 41 per cent in Lebanon. Of particular significance is the fact that they contribute to boosting female labour force participation levels in the private sector, whether at the managerial or the production level. This is clearly illustrated in a World Bank report completed in March 2009 on women entrepreneurs in Lebanon,²⁷ based on a survey carried out in 2007 that covered 235 formal sector firms, 109 of which were female-owned and 126 male-owned. The results of the survey revealed that:

(a) On average, women comprised 47 per cent of the labour force in female-owned enterprises, compared with 34 per cent in male-owned enterprises;

(b) Women entrepreneurs are especially sensitive to the needs of female employees:

- 50 per cent of female-owned firms offered family health insurance coverage to workers, compared with 37 per cent of male-owned firms;
- 80 per cent of female employees were given maternity leave upon request in female-owned firms, compared with 72 per cent in male-owned firms;
- More than 6 per cent of requests by female employees for annual leave in male-owned firms were rejected, compared with less than 0.5 per cent of such requests by male employees;
- Only 0.53 per cent of annual leave requests submitted by female employees and 0.1 per cent submitted by male employees in female-owned firms were denied.

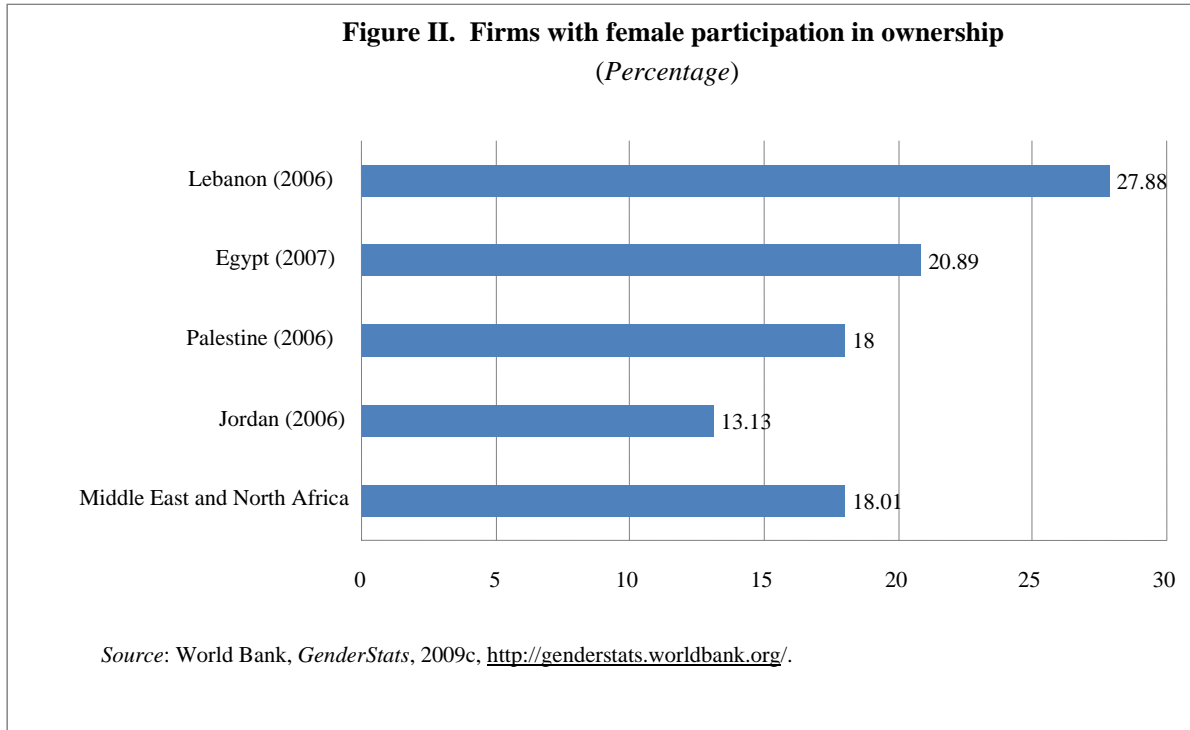
²⁵ World Bank, 2004, p. 42.

²⁶ IFC and CAWTAR, 2007.

²⁷ World Bank, 2007b.

(c) Managerial and directorial representation by women was significantly greater in female-owned firms: 73 per cent had boards comprising between 20 and 50 per cent female members, compared with only 36 per cent of male-owned firms;

(d) Among the major investment climate challenges faced by female entrepreneurs are financial and regulatory constraints: 64 per cent of male entrepreneurs had access to a bank loan, compared with only 48 per cent of female entrepreneurs.



These findings were corroborated by the IFC-CAWTAR survey, in which the majority of women entrepreneurs indicated that their top priorities included acquiring financial managerial skills, securing access to capital, finding and retaining good employees, and coping with the high cost of public services. It is pertinent, however, that the women entrepreneurs surveyed identified the work/family balance as the single most challenging issue facing them. This is illustrated in the personal testimony cited in the following box.

Box 9. A personal testimony

“When working in my business, I rarely think about my gender. I have to make the same decisions, take the same responsibilities and look after the same staff. Who said that we have an easier job? The only difference between a female entrepreneur and a male one is that the male entrepreneur has a longer time to reflect on what he would like to achieve. We, on the other hand, have to think of our second job at home, hence in my opinion, this is why male entrepreneurs do better. I don’t want to run away from this responsibility, but I think that a culture of sharing should be started in our community.”

Suad Alhalwachi, Education zone, United Arab Emirates.
Source: IFC and CAWTAR, 2007.

In addition to the constraints outlined above are the regulatory requirements for setting up and registering a business, which frequently hamper the establishment of small businesses, the category in which enterprises founded by women typically cluster. In Egypt, for example, starting a business takes an average of nine days, entails seven procedures and costs 28.6 per cent of per capita gross national income. Obtaining

a licence is even more complicated and time-consuming, taking 249 days, entailing 28 procedures and costing 47.4 per cent of per capita gross national income.²⁸ Similarly, in Lebanon, regulatory constraints constitute one of the principal challenges facing women entrepreneurs.²⁹

Box 10. Difficulties faced by women entrepreneurs: the five ‘A’s

The principal difficulties faced by women entrepreneurs can be grouped into the following five categories:

- **Access to credit.** Many female-owned enterprises are within the service sector, which banks tend to consider volatile and risky, and access to financial resources is consequently difficult; this is compounded by the fact that women are often unable to raise the collateral needed to secure the necessary funds;
- **Access to market.** Businesses run by women tend to be small and this often limits their opportunities to access the market. Lack of experience in this field frequently renders the task both complex and costly;
- **Access to information.** Lack of access to information technology can jeopardize women’s access to information that could assist them in promoting their business;
- **Access to training.** With the gradual shift in the role of women from that of a homemaker and care provider to that of a full partner in the development process, adequate professional training is essential if women are to succeed in their new role; training on understanding the basics of planning and financing a business is needed, not only to start a business, but to equip it to survive and thrive;
- **Access to policymakers.** In countries in which Governments are essentially male dominated, it is imperative that women be given the opportunity to access policymakers and to be elected or nominated to posts in which policy formulation and implementation take place

Source: Adapted from Troiani, 2003.

These difficulties, coupled with retrenchment in the public sector and the reservations of the private sector regarding female employment outlined above, have led to a tendency for Arab women to move from self-employed work to waged informal-sector employment, a trend that may also be linked to low female labour force participation in the Arab region and the emergence of subcontracting patterns linked to the globalization process.³⁰

²⁸ World Bank, *ibid.*

²⁹ World Bank, 2009c.

³⁰ CAWTAR, 2001.

IV. GENDER-BASED BARRIERS TO THE ECONOMIC EMPOWERMENT OF ARAB WOMEN

The vast majority of women in the Arab region remain economically unempowered. The empowerment of women, whether social, political or economic, will only be achieved when Arab women perceive themselves and are perceived by all members of society as equal citizens with the same rights and responsibilities as men.

Gender-based barriers hinder such empowerment by failing to grant women equal citizenship rights with men. Such barriers fall within two broad categories: social institutions and cultural practices, and access to economic and financial resources.

A. SOCIAL INSTITUTIONS AND CULTURAL PRACTICES

The constitutions of most ESCWA member countries affirm the principle of equality between citizens in general and, in certain instances, between women and men specifically. Yet in many member countries, such principles of equality continue to be violated through the promulgation of laws that entrench gender discrimination.

The following analysis of labour, inheritance and social security laws and their implementation (both *de jure* and *de facto*) enables the extent to which such equality has been achieved at the economic level to be determined.

1. *Labour laws*

All ESCWA member countries, with the exception of Bahrain, Qatar and Oman, have signed or ratified the ILO Convention concerning Equal Remuneration for Men and Women Workers for Work of Equal Value (C100) and most include in their labour legislation a clause guaranteeing the principle of equal pay, as in Article 42 of the Yemen Labour Law.³¹ With the exception of Oman, all member countries have also ratified the ILO Convention concerning Discrimination in Respect of Employment and Occupation (C111).

Although on paper and in theory, labour legislation appears to be equitable in matters of gender equality, in practice such legislation is frequently subject to more than one interpretation and thus remains unimplemented.

Labour laws also include provisions on the protection of women from hazardous jobs and night work, reflecting the prevailing social view that women are weak and consequently require protection. In practice, such laws are frequently ignored, providing employers with the opportunity to hire women illegally and at lower wages than if they employed them legally, or than they would pay a man. Discrimination in income tax also exists in certain countries. In Jordan, for example, although husband and wife are considered as separate taxpayers, only the husband is automatically entitled to tax relief. The wife may only benefit from it subject to the approval of her husband, or if she is the sole breadwinner in the family. In Lebanon, men receive an automatic tax deduction in respect of their children, while women are entitled to such a deduction only if their husband is dead or handicapped.

Although to date no ESCWA member country has ratified the ILO Conventions relating to maternity leave and family responsibilities, all member countries have legislation providing for maternity leave, generally paid, and stipulating how much of that time must be taken post-partum.

³¹ Article 42 stipulates that "Women shall be equal with men in relation to all conditions of employment and employment rights, duties and relationships, without any discrimination. Women shall also be equal with men in employment, promotion, wages, training and rehabilitation, and social insurance."

**Box 11. The legislative framework in Saudi Arabia:
a case of non-discrimination?**

The Basic Law of Governance in the Kingdom (...) holds the principle of equality and non-discrimination to be among the fundamental imperatives of Saudi society.

- Article 27 stipulates that the State shall guarantee the right of the citizen and his family in emergencies, sickness, disability and old age, shall support the social security system and encourage institutions and individuals to participate in charitable work;
- Article 28 stipulates that the State shall facilitate the provision of job opportunities to every able person, and shall enact laws to protect the worker and the employer;
- Article 30 stipulates that the State shall provide public education and be committed to combating illiteracy;
- Article 31 stipulates that the State shall be responsible for public health and provide health care to every citizen;
- Article 59 stipulates that the law shall set forth the provisions for the civil service, including “salaries, stipends, compensation, fringe benefits and pensions”, pursuant to which the Civil Service Law does not discriminate between men and women;

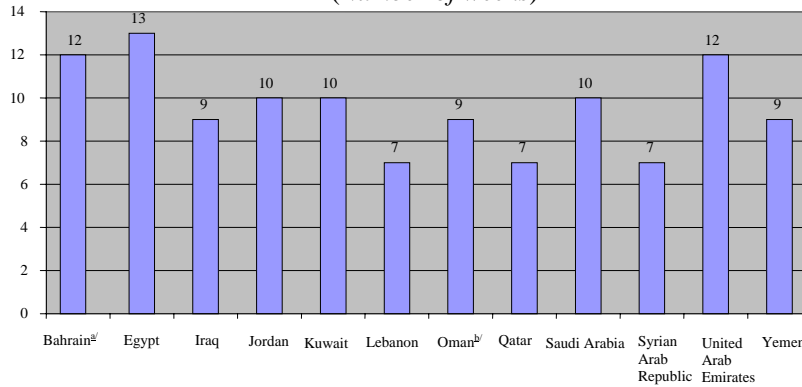
In addition, the Basic Law of Governance in the Kingdom stipulates that women are able to:

- Occupy public positions in accordance with civil service regulations, rules and directives in the Kingdom of Saudi Arabia;
- Express their views freely;
- Bring lawsuits before the courts and judicial bodies;
- Reside and move freely inside and outside the country in accordance with the law;
- Obtain all social services stipulated in the Basic Law of Governance and laws in force;
- Receive education at all levels: kindergarten, primary, intermediate, secondary and higher, and scholarship grants for study abroad;
- Enrol in vocational training courses before and after entering employment;
- Obtain preventive and therapeutic health care;
- Conclude contracts of all types and enjoy all aspects of property rights;
- Obtain loans in accordance with the laws in force, with no discrimination whatsoever between men and women in respect of the granting of loans;
- Have the opportunity to work and benefit from professional development and promotion;
- Receive a wage for their work similar to that of men and receive a pension on an equal basis with men;

Source: Adapted from United Nations, 2007a.

Figure III. Maternity leave in the ESCWA region, 2004

(Number of weeks)



Source: World Bank, 2009c.

^{a/} According to the Freedom House annual survey Freedom in the World 2009, in January 2009 maternity leave in Bahrain was increased to 42 working days in the public sector and 45 days (including weekends) in the private sector.

^{b/} According to Al-Talei (2009), maternity leave in Oman is 45 days. Assuming a five day working week, this is equivalent to nine weeks.

Furthermore, in such countries as Egypt and Jordan, labour legislation requires employers of a certain number of women (100 or more in the former and 20 or more in the latter) to provide a workplace nursery. Working women in Egypt are also entitled to two daily breaks to breastfeed and to take two years off work to care for their family. However, implementing such requirements brings additional costs for employers, who seek to circumvent the problem either by recruiting men or by hiring young, single women who—they hope—will resign once they get married. Indeed, this often happens, since being a homemaker generally takes precedence over being a breadwinner, thus confirming the traditional and entrenched division of roles between the sexes in Arab society. In Lebanon, legislation actually encourages this, since women themselves are now entitled to redeem whatever they are owed in terms of salary, payment in lieu of annual leave and refund of pension contributions if they resign on marriage; this redemption benefit/incentive was previously an entitlement exercised by their husbands. In Bahrain, the Ministry of Labour has aimed to ease the situation by specifying alternative occupations and jobs which employers may offer to female workers who marry.

In almost all ESCWA member countries, women are allowed to retire earlier than men; indeed, they are often encouraged to do so by their employers, with the aim of reducing pension payouts. Although a wife is entitled to her husband's pension on his death, in several countries she shares it with other beneficiaries. In certain countries, this may mean that she is obliged to share it with their children; in others, that it must be shared with members of his wider family. In a number of countries, including Egypt, Iraq, Jordan, Kuwait, Saudi Arabia and the Syrian Arab Republic, a husband is entitled to his wife's pension on her death only if he has no income of his own or is disabled.³²

2. Inheritance laws

Inheritance laws in the ESCWA region tend to favour men over women. According to the sharia, the husband is the head of the family and therefore responsible for providing for all its needs, whereas a wife may share this responsibility if she wishes to, but has no obligation to do so.

³² Hijab and Fawzi El-Solh, 2003.

According to the national report submitted by Saudi Arabia to the CEDAW Committee in 2007,³³ “a man will provide for his wife and children, while his sister, by virtue of the fact that she is not burdened with outlay but will herself be provided for, will invest her share, thus making the outcome, after a short time, equal or even favourable to the woman”. In practice, however, the prevailing norms and traditions in the region, whether religious or social, restrict the ability of women to manage their own assets.

3. *Social security laws*

Social security laws in the ESCWA region generally provide for equality between men and women, although in certain circumstances they favour women “in appreciation of the role they play in family life”.³⁴ In Bahrain for example, if a female employee resigns to devote herself to the full-time care of a relative with special needs, once she reaches retirement age, she is entitled to receive a full pension as if she were leaving upon reaching the normal retirement age.³⁵ In Saudi Arabia, Article 5 of the Social Security Law stipulates that a woman over the age of 18 with no male provider shall be entitled to a pension, regardless of whether she is single, divorced or widowed.³⁶ Such laws clearly discriminate against women by treating them as mere dependents of men, rather than as citizens with equal rights and responsibilities.

It should also be noted that Social Security legislation in many ESCWA member countries discriminates against women working in the agricultural sector in particular, as they are not entitled to any benefits unless they are permanent employees of an agricultural enterprise. This has a disproportionately severe impact on women, since the agricultural sector often constitutes their only opportunity for employment.

Despite the fact that most ESCWA member countries have ratified the major employment-related ILO conventions and amended their domestic legislation to ensure implementation, Arab women are still far from attaining economic equality. This is primarily attributable to the existence of discriminatory laws, failure to implement the non-discriminatory legislation that does exist and a lack of awareness by women of their rights in such matters. The impact of such legal and educational considerations, however, is often superseded by that of the patriarchal society and its cultural norms and traditions.

B. ACCESS TO ECONOMIC AND FINANCIAL RESOURCES

Economic and financial resources are among the most important variables affecting the empowerment of women. Having access to and control over them is enshrined in the Universal Declaration of Human Rights, thus forming part of the citizenship rights of women. Once attained, such economic and financial resources not only improve the status of women, but also contribute to accelerating the development process at the macro level.

The situation prevailing in the ESCWA region does not, however, reflect this state of affairs. Despite the significant improvements in education seen in the region, rising levels of female participation in the labour force, a gradual recognition of the rights of women in national legislation and the ratification of international conventions on the matter, the pace of change remains not merely slow, but uneven between member countries. Indeed, in the Arab world generally, rights are more closely associated with men and duties with women.

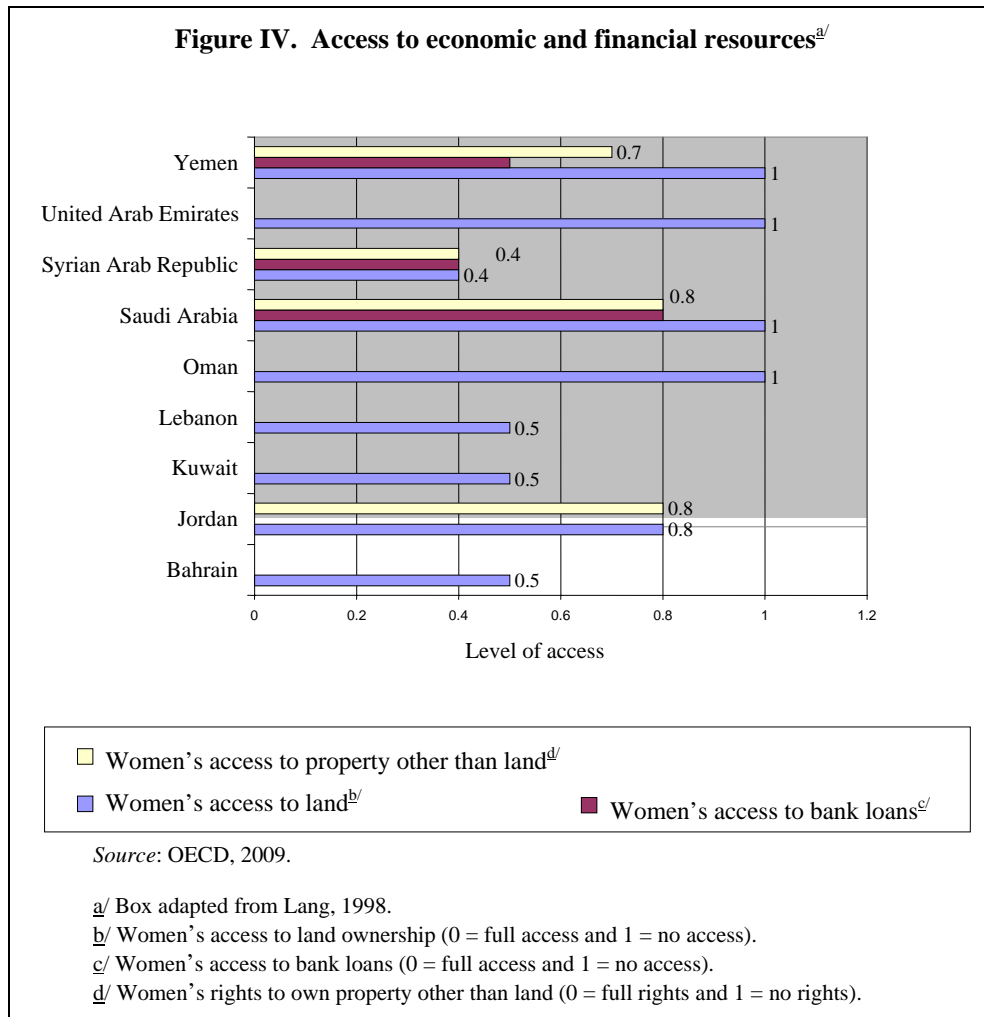
³³ United Nations, 2007a.

³⁴ United Nations, 2008a, p. 34.

³⁵ *Ibid*, p. 35.

³⁶ United Nations, 2007a.

Such underlying assumptions extend to the ownership of economic resources. Even if women are legally entitled to land, they often cede it to their brothers as a result of the belief that it should remain in the family name. The same logic applies in relation to household property, which is generally registered in the name of the man, even if his wife has made a financial contribution to its acquisition.



Although in such countries as Lebanon and the Syrian Arab Republic, legislation guarantees independent financial resources for spouses, the patriarchal system within the family means that the control of such resources – even women's wages – is frequently the preserve of the male members of the family. There are occasional instances in which the head of the family visits the employer of his wife, daughter or sister at the end of the month to collect her salary. Consequently, even if women join the labour market and earn an income, they are not necessarily empowered; they may still feel economically insecure and find that their access to credit is limited due to a lack of collateral.

Banks are the principal source of financing in the region and are generally conservative in granting loans, which are predominantly distributed to large private or State-owned enterprises. Furthermore, in many countries a significant proportion of bank credit is allocated for the purchase of treasury bills and Government bonds, leading to a lower pool of credit available to the private sector. This in turn compels

small and medium-sized enterprises to resort to self-financing, either through retained earnings or savings from friends and family.³⁷

This is particularly notable in the case of female-owned enterprises, since, in addition to financial supply constraints, women entrepreneurs are generally more risk-averse than their male counterparts. This was highlighted in the World Bank study on entrepreneurs and workers in Lebanon³⁸ which found that 64 per cent of male entrepreneurs who financed their own operations had access to a bank loan, compared with only 48 per cent of female entrepreneurs. The same lack of parity exists in Egypt, where only 14.6 per cent of women acquired their credit from banks, compared with 45.7 per cent of men. In addition, female owners of small and medium-sized enterprises experience higher rates of rejection from banks and are required to provide collateral on average 25-30 per cent higher in value than that required from men.³⁹ In fact, although in principle there is no gender discrimination in access to finance, women throughout the region do not have the same access to formal credit as men. This is clearly illustrated by the female share in the credit facilities provided by the Cooperative and Agricultural Credit Bank in Yemen, shown in the following table.

TABLE 13. CREDIT AND FINANCIAL FACILITIES PROVIDED BY THE COOPERATIVE AND AGRICULTURAL CREDIT BANK, YEMEN

Year	Male (per annum)	Female (per annum)	Total (per annum)	Male share (percentage)	Female share (percentage)
2002	1 354 760	17 051	1 371 811	98.8	1.2
2003	1 264 561	13 243	1 277 803	99.0	1.0
2004	1 334 235	11 398	1 345 633	99.2	0.8
2005	8 331 256	145 229	8 476 485	98.3	1.7

Source: Adapted from United Nations, 2007b.

1. Access to microfinance⁴⁰

The role played by Government in enterprise finance is in many cases in decline as a result of the structural adjustment policies adopted by many Governments in the region. To remedy this situation, microfinance programmes have been introduced in a number of countries in order to support the private sector and alleviate poverty.

A lack of recent, reliable data renders the task of assessing such programmes problematic, but, based on the scant information available, the following can be ascertained:

- Most donor projects in the ESCWA region started in the early 1990s, with the exception of The Sudan, whose programme started in 1980;
- In most countries in the region, non-governmental organizations (NGOs) are the main implementing bodies of the microfinance programme;
- Most microfinance programmes targeting women are based on the solidarity-group lending technique, in which self-selected groups apply jointly for loans and repay at regular, public group meetings; in adopting this approach, the aim is to ensure the highest possible loan repayment rate;
- Since most women beneficiaries fall within the microenterprise category, they are only eligible for small loans, which are generally insufficient to enable their businesses to grow; consequently, their status within the family and outside does not improve and their bargaining power remains weak;

³⁷ Organisation for Economic Co-operation and Development, 2008.

³⁸ World Bank, 2007b.

³⁹ El-Mahdi, 2006.

⁴⁰ Unless otherwise indicated, the section on microfinance is based on UNIFEM, 2004.

- Microfinance programmes focus, in general, on enhancing the access of women to financial resources, without necessarily providing such additional benefits as training or enhancing awareness of their rights; as a result, the impact of such programmes on the wider empowerment of women is limited.

Box 12. Microcredit in Jordan

In Jordan, small business loan services are provided by a number of Government agencies, NGOs and loan-granting institutions. Statistics indicate that in the mid-1990s, just 5.3 per cent of all small loans were made to women, but by 2001 this figure had more than doubled to 12 per cent.

Institutions that lend exclusively to women experience lower levels of default on repayments than ordinary lending firms: The Women's Loan Corporation, which has granted more than 102,000 loans totalling more than US\$32 million to 36,000 women borrowers, has a 99.6 per cent repayment rate.

Agricultural credit institutions also make loans available to rural women. Indeed, 95 per cent of all loans to rural families are managed by women, who secured 19.6 per cent of all approved agricultural loans in 2001.

Source: Adapted from United Nations, 2006a.

Box 13. Microcredit institutions in Yemen

In an effort to curb poverty and unemployment, the Social Fund for Development provides financial services and loans for income-generating projects and productive services. Since its establishment in 1997, more than 9 million Yemenis have been beneficiaries of the Fund, of whom 50 per cent have been women.

Two of the largest programmes to benefit from financial support from the fund are:

The National Foundation for Micro Financing, which was launched in 2003 as the first establishment specializing in microcredit in Yemen and provides services including savings, credit and insurance exclusively to women. The aim of the Foundation is to empower women economically by encouraging them to establish income-generating projects.

The Al-Tadhamun Foundation for Micro Financing, which was established with the cooperation of three women's associations and whose purpose is to help deprived groups in society, particularly women, by financing income-generating projects.

Source: Adapted from United Nations, 2007b.

Box 14. The FEM Project: a success story from Lebanon

As part of the *Femmes Entrepreneuses en Méditerranée* (FEM) project (a EUROMED Enhancing Opportunities for Women in Economic Life venture funded by the European Union), the Lebanese Association for Development (Al Majmoua) created a business development services (BDS) department. The FEM programme in Lebanon oversaw almost 900 interventions in all areas of the country, ranging from awareness sessions covering some 20 themes of interest to women (including women's rights, economic empowerment, health awareness, reproductive health, self-confidence and violence against women) to vocational and managerial training (including basic accounting, bookkeeping, sales skills, promotion and household budget management). It also provided bespoke business diagnosis services, established a supply network enabling women to identify suppliers offering the best quality/price ratio and organized local fairs for women to exhibit their products. The interconnection between these two areas of its work is evident from the fact that after receiving non-financial services from Al Majmoua, over 400 women requested a small loan from the association. A total of 3,567 beneficiaries participated in the project, which ran from early 2006 until June 2008.

Box 14 (continued)

An unexpected benefit of the project was the longer-term leverage effect gained by partners. Al Majmoua was able to secure total funding of US\$1 million from eight donors for 10 new projects offering BDS services to women microentrepreneurs in 2008-2009. Furthermore, the newly-created BDS department helped to restructure the association itself (which had previously focused primarily on economic development through the exclusive provision of financial services to the poor) by encouraging greater involvement in the social aspects of development. Development is thus now tackled more comprehensively, reinvigorating the association, its staff and beneficiaries.

Source: Adapted from Farahat, 2008.

The assumption that the introduction of microfinance programmes will initiate a series of “virtuous spirals” of economic empowerment, increased well-being for women and their families, and wider social and political empowerment does not always materialize, primarily because financial sustainability concerns are given priority over all others.⁴¹ Evidence suggests that even when such programmes are successful, the actual contribution to empowerment is often limited.

To ensure the success of microcredit programmes, it is thus imperative to adopt a more comprehensive approach, focusing not only on financial concerns, but also on other factors, including increasing women’s awareness of their rights, providing them with adequate training in business skills, and encouraging and helping them to create networks to facilitate the marketing of their products.

Box 15. Developing creativity and economic capacity: a small loan for big dreams

Leila did not know what the future would hold. For years her ambitions were limited to supporting her husband to provide for their family through her old sewing machine. In 1995 she participated in a communal loan with a group of women from her village. “The idea of getting a loan through a collective guarantee between four women in the village seemed quite strange. Banks, if they agree to see someone poor like me would request impossible guarantees”, said Leila. She now owns 12 sewing machines and runs a small sewing factory that employs eight women. When asked about her family she replied, “Thanks to God and the support of Al Majmoua, my son graduated from university recently, my other children are in school and we are saving for the marriage of our eldest daughter”.

Source: Adapted from UNDP, 2009, p. 150.

⁴¹ Mayoux, 2002, p. 27.

V. CONCLUSIONS AND RECOMMENDATIONS

In absolute, but not relative terms, and despite substantial progress in recent years, women in the ESCWA region continue to lag behind the rest of the world in their participation in the labour force and educational attainment. With few exceptions, they have not succeeded in attaining decision-making positions in either the private or the public sector and are still primarily viewed as homemakers and care providers. More significantly, women themselves feel responsible for such care and continue to provide it, to their own detriment in terms of leisure time, personal care needs and paid employment. At the heart of the problem is the fact that women are being encouraged to enter the labour market and become income-generating members of their communities, thus assuming the dual role of breadwinner and homemaker, yet do not receive any assistance in managing their increased responsibilities. Husbands expect their working wives to share family expenses, yet are unwilling to bear their part of the other duties that burden their wives.

The unpaid care economy is also ignored by Governments, neither included nor measured in national accounts and considered as a natural extension of the reproductive role of women. Policies continue to assume that women's unpaid time is "free" and involves no significant opportunity costs that are worthy of consideration in policy formulation.⁴² Given this reality, it is imperative that policy measures be formulated and adopted to ensure that the economic contribution made by women in the ESCWA region is both recognized and strengthened, in view of its positive impact not only on women, but on the economy and society at large.

A tripartite approach under the combined aegis of Governments, civil society and international organizations is therefore necessary.

For their part, Governments in all ESCWA member countries should:

- Undertake the collection and interpretation of gender-disaggregated data on employment, working conditions, earnings and time use, using identical definitions and research methodologies.⁴³ This would facilitate the formulation of sound policies at both the country and regional levels, and provide credibility and reliability for intercountry comparisons. In fulfilling this recommendation, Governments should place particular focus on the informal sector and home-based work, as these account for a significant proportion of female employment in the region, yet little – if any – reliable information is available on them. Such an approach would also be of benefit to international organizations, as they depend on official statistical information to assess the levels of financial and technical support that they provide to countries;
- Introduce legislation to ensure equality between men and women in access to decent work and provide the necessary tools for the implementation of such legislation;
- Scrutinize domestic legal frameworks and repeal all discriminatory laws regulating ownership of resources, including, but not limited to, land, credit, education, market knowledge and technology;⁴⁴
- Move beyond merely ratifying international conventions and ensure their full implementation;

⁴² UNIFEM, 2004, p. 227.

⁴³ It is worth noting, however, that even such international organizations as the World Bank and the ILO have not yet adopted a unified approach in building their databases, despite such an approach clearly being essential for the meaningful use of statistics.

⁴⁴ Floro and Meurs, 2009.

- Improve the image of women as depicted in school textbooks by challenging gender-stereotyped division of roles and emphasizing the fact that men and women should share productive and care tasks;
- At the educational level, it is imperative to ensure that the skills possessed by women reflect market needs, as the provision and regular updating of vocational and learning skills would clearly increase women's chances of securing paid employment. Such provision should not merely be the preserve of urban women, but should be extended to women in rural areas and adapted to their needs, given the discrepancies – both quantitative and qualitative – that prevail in this domain between urban and rural areas;
- Optimize use of the media to increase universal awareness of the importance of women as agents of change and development;
- Involve women in the political life of the country by increasing their participation at the legislative, executive and local levels, thus enabling them to collaborate in both drafting and ensuring the implementation of policies related to the well-being of women in particular and society in general;
- Promote social policies that would enable women to achieve an optimal balance between paid employment and care responsibilities. Such policies may include the creation of workplace or local nurseries and arrangements for flexible working. However, the financial burden of such measures should not fall only on the employer, but be shared jointly – although not necessarily equally – by the employer, the beneficiary and the Government;
- Provide a supportive infrastructure, in terms of improved transportation, telecommunications, electricity and water supply, as this will facilitate the participation of women in the public sphere by reducing the heavy domestic burden which they bear, particularly in rural areas;
- Ensure equal access to health services and social security schemes for all women, whether rural or urban;
- Adopt gender-responsive budgeting systems. Such budgetary procedures require senior finance officers in ministries to be trained on gender budgeting and gender performance auditing, thus broadening their awareness of gender issues and increasing their capacity to deal with them effectively. Benefits associated with this type of budgetary approach include the solid source of gender-disaggregated data that it generates and the concomitant quantitative assessment of the frequently-ignored economic contribution made by women that it highlights. Local NGOs could make a positive contribution to the achievement of this task. Within the Arab region, successful experience of this type has been recorded in Egypt and Morocco, and in both countries this has led to close cooperation between the State, civil society and international organizations;
- Ensure that recruitment procedures adopted by civil service agencies do not discriminate against women;
- Create an Arab economic observatory for women in order to monitor the changes achieved in each Arab country. The existence of such a source of reliable, detailed information would enable regional policymaking bodies to classify countries into subgroups and formulate operational policies adapted to the particular needs of each group. A thoroughly planned and documented approach of this type may also prompt international organizations to contribute to policy implementation.

Box 16. Gender-responsive budgeting: highlights of best practice in Morocco

Over the past five years, the Government of Morocco has developed a model for institutionalizing an approach to gender-responsive budgeting (GRB) that demonstrates how GRB can become both an essential component of public sector reform and a tool for more accurate assessment of financial resources in order to achieve gender equality and the empowerment of women.

Led by the Ministry of Finance, the initiative is supported with technical assistance from UNIFEM and financial assistance from the Government of Belgium.

The systematic process of building capacity and “ownership” of GRB within the Ministry of Finance has already yielded concrete change: the 2007 budget circular issued by the Prime Minister called upon line ministries to include gender indicators in the performance budgeting indicators, and the budget reform process now specifically identifies gender indicators as central to expenditure control mechanisms, performance auditing and the budgetary information system.

The extent to which Morocco is entrenching GRB as a core component throughout the budgeting process is a prime example of the use of a gender mainstreaming strategy as a meaningful contribution to achieving the Millennium Development Goals.

Source: Adapted from UNIFEM, 2007.

Such changes can no longer be wrought by Government decree; securing them for the benefit of all requires the full support of civil society. As the World Bank has noted,⁴⁵ these changes can only be achieved through the formation of broad-based coalitions that will strengthen their legitimacy and popularity.

The contribution of NGOs in this domain will be essential and could focus on, although need not be limited to, the following:

- Increasing the awareness of women, especially those in the lower social strata, of their legal, political and economic rights, and their role in the economic development process, including the importance of their economic contribution, whether or not monetized;
- Providing women with business development services, including training in business, financial and ICT skills;
- Assisting them in creating networks to ensure sustainable marketing channels;
- Fostering the development of financial institutions that would extend credit to small and medium-sized enterprises and/or providing credit guarantee schemes;

These changes are not new; nor are they being recommended for the first time: most have already been explored by researchers in policy papers and analysed by international organizations in their publications. What is needed now to bring them to fruition is political will, coupled with the determination and know-how of civil society to push for their implementation, thus ensuring that the economic opportunities available to women no longer lag behind their capabilities, but match and support them to the benefit of all.

⁴⁵ World Bank, 2001.

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