

**IMPLEMENTATION OF THE 2007
DECLARATION ON FOSTERING WOMEN'S
ENTREPRENEURSHIP IN THE MENA
REGION**

Draft Stocktaking Report

November 2009



**MENA-OECD
INVESTMENT
PROGRAMME**

Background

1. Governments increasingly seek to capitalise on the economic potential of women. At the 2007 Ministerial Meeting of the MENA-OECD Investment Programme, Ministers endorsed the Declaration on Fostering Women's Entrepreneurship in the MENA Region. They thereby recognised the need to implement targeted policies to boost women's entrepreneurship and economic participation.

2. MENA governments have been made great strides in improving educational access for women, a necessary first step towards increasing their participation in the formal economy. However, despite the notable political commitment from governments in the MENA region supported by a long standing engagement of several regional and international organisations, women's labour force participation rates in the MENA region remain among the lowest in the world. This represents an unexploited opportunity for economic development in the region.

3. This draft Stocktaking Report was prepared almost two years after the endorsement of the Declaration. It seeks to describe governments' policies and actions to improve the climate for women's entrepreneurship and economic participation in Egypt, Jordan, Kingdom of Saudi Arabia, Lebanon, Morocco, Oman, Palestinian National Authority, Qatar, Tunisia, and United Arab Emirates. The draft report also highlights challenges and remaining obstacles and barriers within those ten countries. It briefly touches upon the context of the crisis. Undeniably, it is more important than ever to maintain the momentum of reform and reiterate the importance of facilitating women's economic involvement as a driver for long term economic growth.

4. The draft Stocktaking Report supported discussions at the meeting of the MENA-OECD Working Group on SME Policy, Entrepreneurship and Human Capital Development, on 26 October 2009. Participants in the meeting agreed to complete the draft Stocktaking Report by seeking complementary contributions. Governments from countries included as well as not yet covered may submit comments or information. International organisations in particular the World Bank and the Centre of Arab Women for Training and Research (CAWTAR) offered to provide input ; contributions will also be sought from and the United Nations Development Fund for Women (UNIFEM), among others. Comments can relate to the information contained in the draft report. In addition, all stakeholders can submit good practices on how to foster women's entrepreneurship and enhance women's involvement in the economy.

5. The revised report will be tabled at the next Spring 2010 meeting of the MENA-OECD Women's Business Network. Representatives of MENA and OECD governments, business associations, non-government organisations and international organizations shall then formulate recommendations to reduce barriers to women entrepreneurship. They will also help identify policy responses and solutions that encourage business development by female entrepreneurs which contribute to further innovation, job creation, and economic growth.

6. This draft Stocktaking Report is structured as follows. The Key Findings on the regional level are followed by 10 country-specific reports. Each chapter begins with a section on the institutional framework for women's entrepreneurship, which assesses: 1) recent government policies aimed at fostering women's entrepreneurship; 2) the legal and regulatory environment; and 3) other gender-related barriers to entrepreneurship and employment. A second section on the state of female entrepreneurship assesses: 1) trends in female labour force participation; 2) trends in female employment; and 3) trends in female entrepreneurship.

For comments or suggestions, please contact Nicola Ehlermann-Cache, Senior Policy Analyst, (nicola.ehlermann-cache@oecd.org; Tel: +33 (0)1 45 24 17 48) or The MENA-OECD Investment Programme (mena.investment@oecd.org).

Table of contents

BACKGROUND	2
KEY FINDINGS	4
EGYPT	10
JORDAN	16
KINGDOM OF SAUDI ARABIA	23
LEBANON	28
MOROCCO	34
OMAN	39
PALESTINIAN NATIONAL AUTHORITY	44
QATAR	49
TUNISIA	55
UNITED ARAB EMIRATES	61

Key Findings

7. The business environment in the Middle East and North Africa region has traditionally been highly affected by gender issues. This report looks at the experiences of 10 countries in the MENA region, in order to assess measures taken, and progress made in implementing the 2007 Declaration on Fostering Women's Entrepreneurship.

8. **Governments** have taken the lead in seeking to encourage female role models to stand out and inspire the national workforce, and all countries of the region have made an effort to appoint more women to national legislatures and high-level government positions. However, despite appointment to high legislative and political positions, in some cases women remain restricted. For example, although Oman and Saudi Arabia made a huge development to appoint women to the Shura Council they remain merely as observers and don't have the right to propose legislation, vote and express their views on a number of topics.

9. In many of the countries discussed in this report, women's initiatives have been driven by the female counterparts of the monarchy or presidency; they tend to drive the growth of the main women's networks, building their capacity and empowering them to contribute positively to the economic development of the country.

10. Regarding the **legal and regulatory environment**, much progress has been made in achieving gender equality under the law, in most countries there is no legislation that directly affects or limits the operation of women-owned businesses or women in business in terms of hindering development, ownership rights and property rights. The concept of gender equality is embedded in most of the countries' constitutions. Any differences in the labour law between treatment of women and men tends to arise for the protection of women, although they may appear restrictive, e.g. prohibitions about women working at night, or in dangerous jobs. Other gender-related provisions in labour laws set the standards for an acceptable workplace for women and explain the types of leave that women can take.

11. However, even though there are few legal or official gender-related obstacles that limit women from exploring their potential and being entrepreneurial, women face obstacles **within and outside of family life** that inhibit their potential. Some of the obstacles that women face across the region are summarized below:¹

12. **Women burdened with household chores:** women are heavily burdened with household chores particularly in the less developed areas due to religion and social beliefs. Gender stereotypes, perpetuated by the media, undermine the working role of women and hence limit their entrepreneurial opportunities and discourage them to take an active role in the economic development of their countries.

13. **Cultural issues:** women still feel dependant on men and are regularly treated unequally. While governments have clearly invested in initiatives to train and empower women to take more leadership roles, in some countries **women feel like they still have to be accompanied by a man to facilitate all their procedures**. Some initiatives have attempted to address this – for example some **government organizations** have designated women's sections with separate entry and exit doors - however these initiatives were not very successful because there were not always available or have the right competencies to address all issues.

14. **Limited access to finance:** women are still facing a difficult time being granted loans because there is less confidence in their ability as women to manage a successful business and repay the loan. Such

¹ More are identified in each country report.

non-confidence is reflected either in the rejection of women's request for loans or granting of loans subject to increased collateral than those asked of men.

15. Policymakers, governments and donors have sought to address these issues in their attempts to support women in the MENA region, not least in recognition of the important impact they can have on economic growth.

16. Advances in **women's education** have been impressive. Education helps women advance and take advantage of opportunities that could benefit them and their families, enter the labour force and help them understand their rights. In some countries women students outnumber men students: the secondary school female enrollment remarkably increased since 2007 and higher education has seen almost parity between the sexes in countries such as Tunisia, Morocco, KSA and Lebanon. Countries like Egypt and Palestine have the lowest female education enrolment rates; this has been accredited partly to the restrictive tradition which tends to discourage women from going to school, and partly to the lack of educational facilities and teachers. In countries like Morocco, Tunisia and Lebanon all educational institutions are co-educational. However, in countries like Qatar, Oman and Saudi Arabia single sex schools are still prevalent and female students are culturally limited to enter female only schools even though there are co-ed schools in the country.

17. **Training** offered to women has increased. According to interviews with businesswomen organizations in the countries covered in this report, in support of the advancement of women, many business schools, management and technical training programs are now readily made available to women only. Moreover, there appears to be a consensus that there have been an increasing number of women that realize the importance of being trained. Women are increasingly accessing training to enhance their position as an active role in the economic development of their economies.

18. Obstacles to **access to finance** remain an issue. Access to finance is an important factor that can allow the women entrepreneur to translate her entrepreneurial initiative into action. According to businesswomen and businesswomen organizations interviewed as part of this research, women in general, lack knowledge in the field of finance and practical business skills limiting their access to finance and jeopardizing the success of their proposals. Women entrepreneurs seem to avoid using banking facilities because they feel intimidated by the banking sector and they lack understanding of banking procedures. They also seem to be treated differently to men, for example more frequently being asked to provide collateral, in contravention of legislation. Micro credit schemes directed towards female entrepreneurs have been instrumental in the expansion of women-owned businesses with women being more inclined towards micro credit than banking. In response to this, several institutions have invested in providing more **micro funding** to women and more tailored programs for women.²

19. **Businesswomen networks** play an active role in enhancing women's engagement in economic activity. The recent past has seen an increase in the number of businesswomen networks. This is the result of several factors such as the increased awareness of the importance of networks to women in business to operate and provide support for women, increased attention from governments and organisations on the rights of women and their importance for the economic development of a country and increased financing for such networks that has become available from the donor community. Countries like Tunisia, Morocco and Lebanon have established businesswomen networks decades ago and they have played an active role in enhancing women's engagement in economic activity and in raising public awareness as well as enhancing access to business information. By contrast, in countries such as Qatar, Palestine and UAE businesswomen networks are in their infancy and face several obstacles such as attracting funding, in the face of donor priorities for provision of microfinance, and growing the network - women's concentration in micro and

² More are identified in each country report

small business makes them less interested in such networks, particularly if they are membership based and require membership fees.

20. Furthermore, there are some businesswomen networks operating on a regional basis to promote gender equality through research, training, networking and advocacy. These include:

- **The Middle East and North Africa Businesswomen’s Network (MENA BWN):** leverages the collective energy of businesswomen's organisations throughout the region to shape the role of women in business and leadership positions
- **The Center of Arab Women for Training and Research (CAWTAR):** established in 1993 in Tunisia as Independent Regional Institution promoting gender equality in the Arab World through Research, Training, Networking and Advocacy.
- **Council of Arab Businesswomen:** is non-governmental and non-profit economic association convened under the auspices of the Arab League. It includes civil societies, committees, unions and Arab businesswomen companies.
- **Arab Women Organisation:** empowering women and building their capacities as human beings and citizens to play an effective role in societal institutions, in the labour market, and in decision making circles as well as fostering co-operation and networking with other organisations of similar interests.
- **Arab Women's Solidarity Association United:** Promotes Arab women's active participation in social, economic, cultural, and political life.
- **Arab Women’s Legal Network:** is a non-profit and non-governmental regional entity that aims to facilitate the advancement of Arab women working in the legal profession. The Network provides a forum for the exchange of expertise, the provision of specialised training and professional development programs, and the publication of materials aimed at strengthening Arab women in the law.

State of female employment and Entrepreneurship in MENA countries

21. The percentage of **economically active women** in the labor force³ has increased to reach 52.6% in 2008, the corresponding figure for men being 77.5%.⁴

22. It appears that there has been a general increase in **women share in the labor force** (the percentage of working females in the labour force), although it is difficult to be conclusive as these statistics are not available for all countries for the same periods. The increase in female labour force participation rates in Egypt, KSA, Morocco, Palestine, Tunisia and UAE is due to the increase of diverse education and training opportunities available for women and the number of loans for small businesses. The slight decrease in Jordan is due to increased urbanization-related transportation difficulties.

Women share in labour force	2007	2008	2009

³ The number of women being able to work and available in the labor force but not necessarily working. Female labor force as a percentage of the total shows the extent to which women play a role in the labor force. Labor force comprises all people who meet the International Labor Organization's definition of the economically active population and are employed.

⁴ International Labour Organization 2009: Global Employment Trends for women March 2009

Egypt	22%	24.4%	-
Jordan	16%	14.4% (Q1)	13.8% (Q1)
KSA	16%	16.5%	
Morocco	25.66 %	25.6 %	27 % (Q1)
Lebanon	24.8%	-	-
Oman	-	-	-
Palestine	15.7%	15.2%	16.2% (Q2)
Tunisia	27.3%	27.33%	-
Qatar	12%	11%	-
UAE	13.6%	13.9%	-

23. There has been a marginal decline in **female employment rates** (number of females employed as a percentage of working age population⁵) in the countries covered as part of this report, reflecting the fact that in times of economic recession, women are the first fired and in times of economic expansion they are the last hired. The highest levels of female employment rates in countries covered as part of this research are found in Morocco and Tunisia where the female employment rates reach up to 26%. However, the rate of employment of women in Jordan, Palestine, Oman and United Arab Emirates is below 20%.

Employment Rate	2007		2008		2009	
	Female	Male	Female	Male	Female	Male
Egypt	21.2%	78.8%	-	-	20%	80%
Jordan	13.8%	63.9%	14.4% (Q1)	63.9% (Q1)	-	-
KSA	16%	-	-	-	-	-
Morocco	24.4%	68.7%	24%	68.7%	23.6% (Q1)	68.4%
Lebanon	-	-	-	-	-	-
Oman	17.1% (Q1)	82.9% (Q1)	21.26% (Q1)	78.74%(Q1)	18.1% (Q1)	81.9% (Q1)
Palestine	19.4% (Q2)	80.6% (Q2)	-	-	18.6% (Q2)	81.4% (Q2)
Tunisia	26.1%	73.9%	25.9%	74.1%	-	-
Qatar	12%	-	11%	-	-	-
UAE	-	-	13.9%	-	-	-

Notes:

For country details, see countries' reports.

24. Female workers tend to be concentrated in the **services sector** (48% of all women employed in 2008), in particular in Tunisia, UAE and Qatar. 35% of women employed in 2008 were employed in the

⁵ <http://www.oecd.org/dataoecd/15/24/38335554.pdf>

agriculture sector, in particular in countries with large agricultural sectors, such as Egypt and Morocco. Morocco and Tunisia have also been successful in engaging women in their countries' export-manufacturing sectors.

25. The majority of the female labor force is found in the **private sector** in countries such as Jordan, Egypt, Tunisia and Morocco whilst countries such as Qatar, Oman and United Arab Emirates show that **public and government institutions** are more attractive to women due to the high salary level and security.

26. It is worthy to note that due to women's low status in society and denial of opportunities in the formal sphere of employment in both rural and urban areas in some of the countries covered as part of this research, a large percentage of women work in the **informal sector**. It has particularly become a key mechanism for distributing goods and services to the urban poor and this percentage of women hasn't been counted in the formal statistics of employment.

27. Based on interviews with businesswomen and businesswomen organisations approached, there are increasing numbers of **entrepreneurship programmes** available to women, encouraging women to advance in the labour force. Governments in the countries covered as part of this research are convinced that they would never realise an effective and efficient development within their families and society without participation of women, and consequently they have invested in fostering women's entrepreneurship, establishing programs and policies and entrepreneurial opportunities to support women in setting up their own businesses.

28. However, women are still facing **gender-based barriers outside the business environment** that discourage them from starting a business: such as lack of financing, exclusion from male-dominated networks and the cultural attitude that business ownership is a male activity. Such barriers are mainly informal barriers based on cultural norms, values and customs.

LIMITATIONS

While working on this progress report, the team faced challenges and limitations from the *availability and depth of data* for specific countries with regards to the current status of women in the labour force and data. Moreover, most of the international organisations issue their statistics in back log (i.e. 2007 statistics issued in 2009).

Other limiting factors were reaching out to businesswomen and businesswomen networks during *the month of Ramadan* which also coincided with the *summer holidays*. During this time most of the people were out of offices for at least 20 days and for countries like KSA and Oman it was a month off. These factors limited our ability to access to all the required information.

EGYPT

Key Data

- There has been a decrease in the official rate of female employment since 2007. The percentage of female employment was 21.2% (compared to male employment at 78.8%) in 2007 and has decreased to 20% in 2009 (compared to an increase in male employment to 80%).⁶
- Despite lower wages, employment in the public sector is still preferred by women (40% of employed women), mainly because of the availability of social security schemes and equal opportunities.
- Women own just 18% of private companies and they are mainly micro enterprises (enterprises with less than 50 workers).⁷
- Young women continue to be unemployed for several reasons such as family objections (36%); in order to care for children whereby there are not reasonable childcare facilities (32%); the workload of household chores (31%); and marriage (31%).⁸
- Egypt has unique demographics whereby the majority of its population is below the age of 25 and it is facing difficulty in absorbing the working age population. This is true for the youth entering into the labor market and worse for women.⁹
- Based on the Gender Gap Index report issued by the World Economic Forum 2008 and 2007, the female labour force participation rate has not changed; however, there are increased female legislators, senior officials and managers and professional and technical workers. Further, the report shows that the ability of women to rise to enterprise leadership has increased in 2008 to 5.93 (out of 7) from 5.2 (out of 7).^{10 11}

I – INSTITUTIONAL FRAMEWORK:

1. Recent government policies aimed at fostering women's entrepreneurship:

29. Although there have not been any changes in governmental policies in relation to women entrepreneurs, the Egyptian government has given attention to the problems that women face in terms of their public and private lives. Such attention has led to the establishment of the new Ministry of State for Family and Population in March 2009. The Ministry's mandate is to establish policies, strategies and operational work plans relating to family empowerment and well-being, education, health, labor, economic development, investment and information – in coordination with other relevant ministries.

⁶ www.ilo.com

⁷ According to the IFC and Egyptian Labor Market Population Sample.

⁸ [www.ifc.org/ifcext/gempepmena.nsf/AttachmentsByTitle/EgyptGEMCountryBrief2007/\\$FILE/Egyptfinalgemmarch6.pdf](http://www.ifc.org/ifcext/gempepmena.nsf/AttachmentsByTitle/EgyptGEMCountryBrief2007/$FILE/Egyptfinalgemmarch6.pdf)

⁹ El-Zanaty and Associates, 'School-to-work transition: Evidence from Egypt', ILO-UNFPA, 2007.

¹⁰ [http://www.etf.europa.eu/pubgmt.nsf/\(getAttachment\)/D3E0FA7D21DC7D7EC1257610005A2381/\\$File/NOTE7UUM9B.pdf](http://www.etf.europa.eu/pubgmt.nsf/(getAttachment)/D3E0FA7D21DC7D7EC1257610005A2381/$File/NOTE7UUM9B.pdf)

¹¹ For 2008: <http://www.weforum.org/pdf/gendergap/report2008.pdf>. For 2007 <http://www.weforum.org/pdf/gendergap/report2007.pdf>

¹¹ This area is captured through three concepts: the participation gap, the remuneration gap and the advancement gap. The gap between the advancement of women and men is captured through two hard data statistics (the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers).

30. In further encouragement or drive for women empowerment, in 2009 the Shura Council unanimously approved an increase in the number of seats allocated to women in parliament.¹²

31. In spirit of the above and to promote women's involvement in the labour force in general and the participation of women in small-size enterprises to help address increased unemployment problems, the government undertakes several initiatives. These include:

- Training and micro financing through the Social Fund for Development
- The Productive Families Program, an offshoot of the Ministry of Social Affairs. A pioneering project aiming to encourage women's establishment of small-size enterprises to reduce poverty while promoting her living standards in terms of accommodation, education (of her own and that of her children), health etc.
- Supporting activities of the National Council for Woman (NCW) through funding.
- The Ministry of Investment, with the World Bank's support, designed a gender component for its Investment Climate Assessment (ICA) to ensure that women's business needs are taken into consideration.

2. Legal and regulatory environment:

32. There is no legislation in Egypt that **hinders the development, ownership rights, property rights or** affects or limits the operation of women owned businesses or women in businesses; yet, there are gender-specific regulations on working hours and job benefits for women. These are stipulated under the Egyptian Labour Law No. 12 of the year 2003 as amended to date.¹³ Furthermore, there are provisions that aim to protect women in the labour force but may be restrictive such as:

- Prohibiting the employment of women between 7pm and 7am except in certain types of work.
- Prohibiting the employment of women in work harmful to their health. These jobs include working in bakeries, underground work in mines and quarries etc.

3. Other gender-related obstacles to entrepreneurship and employment:

33. Although there are no legal or official gender-related obstacles to women entrepreneurship per se, the promotion of certain customs and traditions can limit the activity of women and confine their existence to the framework of the family. The degree of application of customs and traditions varies between rural and urban communities. In the former, women are largely constrained, whereas in the latter they enjoy wider opportunities that allow them to participate in roles other than reproduction and farm labour.¹⁴

34. These norms are changing in Egypt but women are still generally perceived as dependants, and are expected to be subordinate to men. Reproduction and childcare are generally seen as their primary responsibilities. Particularly during times of high unemployment, there is an implicit understanding that women should stay at home, ceding their places in the labour force to men, especially in the private sector.¹⁵

¹² Increased number of seats for women to 64. As a result of this new bill, the number of elected lawmakers will increase from 444 to 508, thus not changing the original number of men in parliament.

¹³ Relevant provisions are attached in Exhibit A.

¹⁴ Abou Zeid, G., 'Women's access to the decision-making process across the Arab nation', in Dahlerup, D. (ed.), *Women, quotas and politics*, Stockholm University, Routledge, 2006.

¹⁵ [http://www.ef.europa.eu/pub/mgmt.nsf/\(getAttachment\)/D3E0FA7D21DC7D7EC1257610005A2381/\\$File/NOTE7UUM9B.pdf](http://www.ef.europa.eu/pub/mgmt.nsf/(getAttachment)/D3E0FA7D21DC7D7EC1257610005A2381/$File/NOTE7UUM9B.pdf)

35. In addition to traditional and cultural perceptions, young women continue to be unemployed for several reasons such as family objections (36%); in order to care for children whereby there are not reasonable childcare facilities (32%); the workload of household chores (31%); and marriage (31%).¹⁶

36. Furthermore, according to the Egyptian Investment Climate Assessment (ICA), only five percent (5%) of businesswomen had successfully accessed financial resources from commercial banks, compared to seventeen percent (17%) of businessmen.

37. To overcome some of the above obstacles, several business women's networks, both informal and formal, exist. Based on unofficial statistics, women have access to more than 100 business networks, half of which are exclusively for women. Some of the key and active business women networks are:

- The International Finance Corporation's Gender Entrepreneurship Markets (IFC GEM) Initiative
- Businesswomen Association for Development
- Egyptian Business Women Association
- Women Business Development Centre (WBDC)

38. According to business women and business women networks interviewed there is an increasing number of such business women networks because of the increased awareness of the importance of networks to women in business and also increased finances for such networks from community donors to operate and provide support for women.

II – STATE OF FEMALE ENTREPRENEURSHIP AND EMPLOYMENT:

1- Trends in female labour force participation:

39. Although has been a decrease in the official rate of female employment since 2007 (percentage of female employment was 21.2% (compared to male employment at 78.8%) in 2007 and to 20% in 2009 (compared to an increase in male employment to 80%)¹⁷; "these are official labour figures, but they do not account for the informal sector. In the private sector there are a lot of micro-businesses that are run by women, though they are not registered and don't appear in the statistics. When women are able to accumulate enough capital to launch a business they often do it on an informal basis. They might start a trade, make handicrafts or develop a product. What's keeping these women from joining the formal sector is that to do so they would have to deal with bookkeeping, taxes and banks - and many women do not have the skills, or courage, to handle these things."¹⁸

40. Traditionally and as a result of culture, "women are disproportionately engaged in non-standard forms of work, such as informal, temporary or casual employment, part-time jobs or home-based work. Informal work implies a higher level of job insecurity and an absence of social protection measures such as maternity leave and social insurance. Indeed, informality also reflects the persistence of traditional gender divisions of labour, in which women are compelled to seek forms of work that are compatible with their traditional domestic role."¹⁹

41. Furthermore, despite lower wages, employment in the public sector is still preferred by women (40% of working women), mainly because of the availability of social security schemes and equal opportunities. Other sectors in which women are traditionally engaged in but not exclusive to women are agriculture and services and there is an increasing number of women working in the industrial sector.

¹⁶ El-Zanaty and Associates, 'School-to-work transition: Evidence from Egypt', ILO-UNFPA, 2007.

¹⁷ www.ILO.com

¹⁸ Amany Asfour, president of the Egyptian Business Women Association (EBWA) in an interview with the media.

¹⁹ [http://www.ef.europa.eu/pub/mgmt.nsf/\(getAttachment\)/D3E0FA7D21DC7D7EC1257610005A2381/\\$File/NOTE7UUM9B.pdf](http://www.ef.europa.eu/pub/mgmt.nsf/(getAttachment)/D3E0FA7D21DC7D7EC1257610005A2381/$File/NOTE7UUM9B.pdf)

42. In order to ascertain the reasons behind the change in the dynamics of female employment in Egypt in terms of reduced official employment rates and increased informal employment, we spoke to several female entrepreneurs and female entrepreneur associations. Through question and answer sessions with such persons and associations, they suggested that such change might be attributed to the following factors:

- Establishment of associations and organisations that encourage women's economic participation and provide coaching and mentoring
- Women's increased access to education and educational level
- Increased exposure to other cultures
- Increased access to loans for small businesses
- Increased diversity in women's education and field of studies.

43. Though women in Egypt are still perceived to play the traditional role (housewives, mothers, etc.) there has been increased awareness about the importance of their participation in economic activity over the past two years as a result of several activities to raise the awareness of the importance of women entrepreneurs and to support their development. This has been done through the National Council for Women along with other business women associations and international donors. Some of the activities undertaken have been:

- Conducting regular workshops targeting women to encourage them to start business.
- Promoting the idea of entrepreneurship in universities in the form of employment fairs and campaigns funded by private sector companies.
- Regular announcements regarding micro funds, their availability and readiness to fund and prioritise women.

2- Trends in female entrepreneurship:

44. According to interviews with business women networks many business schools, management and technical training programmes²⁰ are now more made available to women. There has been a noticeable increase in the number of programmes and training offered for women through various government entities, donor agencies, national agencies, civil societies and the private sector. Some of these training programmes are undertaken by:

- **Women's Business Centre:** This Centre focuses specifically on women's economic development and functions as a "one-stop-shop" by providing businesswomen with tools and skills to start small businesses. It provides training, mentoring, and business information services
- **Women's Entrepreneurship Development and Gender Equality (WEDGE)** project launched by the International Labor Organization (**ILO**). Its objective is to facilitate the provision of practical assistance to help women start, formalise and expand their own enterprises, through developing a knowledge base on women entrepreneurs, promoting their representation, advocacy and voice (including potential ones), along with developing innovative support.
- There is also increased management and technical training through universities and training centres.

45. Furthermore, as women advance in the labour force, there are increasing numbers of entrepreneurship programmes available to women.

²⁰ Many business schools, management and training programs are now accessible to women depending on their merits. Some of such institutions are listed in Exhibit B.

46. Based on the business women and business women networks approached, there appears to be a consensus that there has been an increasing number of women that realise the importance of being trained on how to start a business, how to write business plans, how to grow their businesses, etc.

47. It is also critical to note that there is a correlation between increased female labour force participation rates as a result of increased education for women which coincides with the increased training for women and also increased financing for woman through various micro-financing schemes.

48. The United States Agency for International Development (USAID) has estimated the demand for microfinance in Egypt is at 20 million households request microfinancing. Yet only one million households (5 percent of demand) are currently served. The study also reported that five banks and over 275 NGOs are active in microfinance. Of these organisations, only 18 have reached more than 10,000 clients, indicating that the sector remains highly fragmented.²¹

49. A list of some of the key micro finance institutions in Egypt and their percentage of women clients are listed below.²²

Name	Percentage of Women		Gross loan portfolio (USD) 2007	Number of active borrowers 2007
	2008	2007		
ABA	52	58	21,116,050	68,716
ABWA	100	100	2,351,414	16,337
Al Tadamun	100	100	4,650,799	41,027
ASBA		79	31,317,461	170,594
CEOSS	68	69	2,626,175	26,280
DBACD	60	60	15,617,411	80,960
ESED	71	71	18,262,531	93,871
FMF	42	40	3,303,317	14,552
IDDA	100	100	1,413,318	12,412
Lead Foundation	87	87	10,131,699	106,321
RADE	85	85	2,147,757	12,514
SBACD	67	67	4,720,853	26,071

Source: <http://www.mixmarket.org/mfi/country/Egypt>

50. Unfortunately, statistics for 2009 are not available yet but from the above table it is apparent that a lot of the micro financing institutions invest in women. Although in terms of percentage, there has not been a change in 2008, with the exception of FMF, the majority of borrowers from these institutions are women.

²¹ http://www.akdn.org/akam_egypt.asp

²² <http://www.mixmarket.org/mfi/country/Egypt>

EXHIBIT A

Egyptian Labour Law No. 12 of the year 2003 Promulgating Labour Law as amended to date. Provisions regulating working hours for women:

- Article 88: Subject to the provisions of the following articles, all provisions regulating the employment of workers shall apply to woman workers, without discrimination among them, once their work conditions are analogous.
- Article 89: The concerned minister shall issue a decree determining the cases, works, and occasions for which women shall not be employed to work during the period between 7 pm and 7 am.
- Article 91: A female worker having spent ten months or more in the service of the employer shall have the right to a maternity leave of ninety days, with a compensation equal to her comprehensive wage, comprising the period before delivery and after parturition, providing she shall submit a medical certificate indicating the date on which delivery most likely took place. A female worker shall not be required to work during the forty-five days following childbirth. The maternity leave shall not be entitled more than twice throughout the female worker's period of service.
- Article 93: A female worker nursing her child shall - in addition to the determined rest period - have the right during the twenty four months following the date of childbirth to two other periods for breast-feeding, each of not less than a half hour. The female worker shall also have the right to add the two periods together. These two additional periods shall be counted as working hours, and shall not result in any wage reduction.
- Article 94: Subject to the provision of the second clause of article (72) of the Child Law as promulgated by Law No. 12 of the year 1996, a female worker in the establishment where fifty workers or more are employed shall have the right to obtain a leave without pay for a period not exceeding two years, to care for her child. This leave shall not be entitled more than twice throughout her service period.
- Article 97: Female workers engaged in sheer agricultural labor shall be exempted from applying the provisions of the present Chapter.

JORDAN

Key Data

- The male share in the labor force²³ in the first quarter of 2009 is 63.7% compared with 13.8% for females in contrast with 63.9% for males compared with 14.4% for females in the first quarter of 2008. Unemployment rate has reached 14% during the third quarter of 2009 (10.7% for males compared with 28% for females).²⁴
- The sectors within which women are employed have diversified whereby the percentage of women in education (i.e. as teachers, university professors) in 2007 were 40.2%, in 2009 this has decreased to 39.4%; however, with respect to women working in general business activities this has increased from 4.1% in 2007 to 5.3% in 2009.²⁵
- According to national statistics²⁶, the percentage of women owned (or partially owned) and led businesses are 13.13% of the general business community.
- Based on the Gender Gap Index report issued by the World Economic Forum 2008 and 2007, the Labour Force Participation of women has increased by 1%. However, there is no change in the rate of female professional and technical workers; and, there are no statistics for female legislators, senior officials and managers. However, the report shows that the ability of women to rise to enterprise leadership has increased in 2008 to 5.22 (out of 7) from 4.97 (out of 7).^{27 28}

I – INSTITUTIONAL FRAMEWORK:

1. Recent government policies aimed at fostering women's entrepreneurship:

51. There are no restrictive legislations with respect to women participation in the labor force or women entrepreneurship and therefore, there has been no drive for change with respect to government policies since 2007 to further encourage women. Having said that, women's contribution in the economic growth of the country has been substantiated through several national activities and speeches of His Majesty King Abdullah and Her Majesty Queen Rania.

2. Legal and regulatory environment:

52. There is no legislation in Egypt that **hinders the development, ownership rights, property rights or** affects or limits the operation of women owned businesses or women in businesses; yet, there are

²³ The work force attributed to the population 15 years and over.

²⁴ Results issued during the third quarter of 2009 by the Department of Statistics in Jordan

²⁵ These statistics are collected from the Jordan Department of Statistics at http://www.dos.gov.jo/sdb_pop/sdb_pop_e/inde_o.htm

²⁶ These statistics are collected from the Jordan Department of Statistics at <http://www.dos.gov.jo/>

²⁷ For 2008: <http://www.weforum.org/pdf/gendergap/report2008.pdf>. For 2007 <http://www.weforum.org/pdf/gendergap/report2007.pdf>

²⁸ This area is captured through three concepts: the participation gap, the remuneration gap and the advancement gap. The gap between the advancement of women and men is captured through two hard data statistics (the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers).

gender specific regulations on working hours and entitlements for women. These are stipulated under the Jordanian Labour Law No. 8 of 1996 as amended to date.²⁹

3. Other gender-related obstacles to entrepreneurship and employment:

53. Even though there are no legal or official gender-related obstacles to women entrepreneurship, there are cultural limitations in less developed areas of Jordan due to religious and social mindsets and where women are heavily burdened with household chores. Such limitations restrict a woman's freedom of movement and therefore limit her entrepreneurial opportunities.

54. According to interviews with business women, even women who are employed and given important positions, they remain excluded from the decision making process.

55. Furthermore, there are credibility issues in dealing with financial institutions that apply to men and women alike; yet, they affect women more. Women-owned small and medium enterprises (SMEs) often face constraints in accessing finance for business start up, growth and expansion for two main reasons:

- Banks do not realise the market potential of women clients and do not have tailored products that address their financial needs and
- Women fear banks due to the ambiguity of their structure, services, and procedures.³⁰

56. To overcome some of the above obstacles, several business women's networks, both formal and informal, exist. There are 30 officially registered business women's networks and some are more active than others. Some of the key networks are:

- Business and Professional Women – Amman
- International Women Forum
- Jordan National Council for Women
- Micro Fund for Women

57. According to the women and Business women interviewed there is an increasing number of such business women's networks because of the increased awareness of the importance of networks to women in business and also increased finances from community donors for such networks to operate and provide support for women.

II- STATE OF FEMALE ENTREPRENEURSHIP:

1- Trends in female labour force participation:

58. The male share in the labor force³¹ in the first quarter of 2009 is 63.7% compared with 13.8% for females in contrast with 63.9% for males compared with 14.4% for females in the first quarter of 2008. Unemployment rate has reached 14% during the third quarter of 2009 (10.7% for males compared with 28% for females).³² There has been a general decrease in the official rate of employment since 2008 for both males and females. However, the decrease in female employment is higher than that from male employment.³³ Nevertheless, it is worth noting that there has been an increase of micro finance for women

²⁹ Relevant provisions are attached in Exhibit A.

³⁰ USAID Jordan Economic Development Program: Promoting Women's Access to Finance, http://pdf.usaid.gov/pdf_docs/PNADM758.pdf

³¹ The work force attributed to the population 15 years and over.

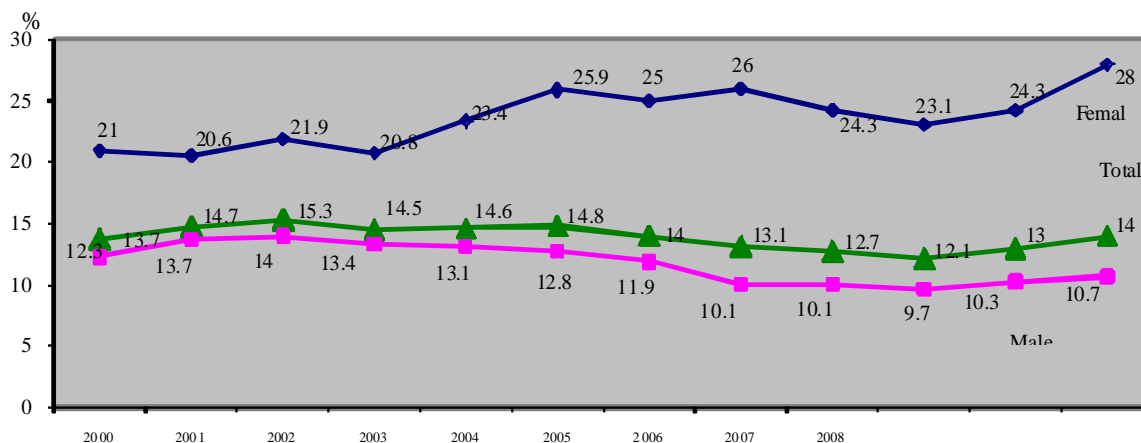
³² Results issued during the third quarter of 2009 by the Department of Statistics in Jordan

³³ These statistics are collected from the Jordan Department of Statistics at http://www.dos.gov.jo/sdb_pop/sdb_pop_e/inde_o.htm

in rural areas that have increased the number of women working in micro enterprises of their own which are often difficult to ascertain through national statistics.

59. Furthermore, the sectors within which women are employed have diversified. The percentage of women in education (i.e. as teachers, university professors) in 2007 were 40.2%, in 2009 this has decreased to 39.4%; however, with respect to women employed in general business activities this has increased from 4.1% in 2007 to 5.3% in 2009.³⁴

Trends in unemployment by sex for 2000-2008 and the three quarters of 2009 are:³⁵



60. In order to ascertain the reasons behind the change in the dynamics of female employment in Jordan in terms of reduced official employment rates and increased informal employment, we spoke to several female entrepreneurs and female entrepreneur associations. Through interviews with such persons and institutions, they suggested that such change might be attributed to the following factors:

- Women have more protected labour rights and are often considered as a burden by some employers therefore, some businesses simply prefer not to hire women
- As a result of difficulty in transportation fewer women are able to work i.e. too difficult to mobilise in terms of location of jobs
- Not enough financially viable options in terms of child care facilities

61. Based on the interviews held, women work in more diverse sectors for several cultural and social reasons, such as there being more educated women as part of the labour force; and in certain urban areas, it is becoming increasingly acceptable for women to work in the different sectors. This is further supported by the increased need for two income households.

62. Several awareness campaigns and workshops have been organised since 2007. They include:

- Campaigns that aim to enhance women's participation in economic activity, in form of increasing the number of women in the labor force for example:
 - Municipal Council Election Campaign. A campaign targeting members of the municipal council and society members to elect women.
 - Hand in hand campaign. A campaign aimed at increasing the percentage of women in the labour force, through raising awareness of women as well as employers about the

³⁴ These statistics are collected from the Jordan Department of Statistics at http://www.dos.gov.jo/sdb_pop/sdb_pop_e/inde_o.htm

³⁵ Ibid

importance of increasing women's labour force participation for the development of the community.

- Through the Queen Rania Entrepreneurship Center and other institutions, the importance of entrepreneurship is emphasised and encouraged at universities. Also, there have been several organisations (public and private sector) investing in educating about the value of entrepreneurship.
- Several workshops to help women enter the workplace and start their own businesses. These were organised by the United Nations Industrial Development Organization (UNIDO), the Jordan Investment Board (JIB), USAID, and various women's associations such as the International Women Forum.
- In 2007, the first National Business Women's Conference was held to identify and address the challenges facing business women in the country. It was organised by the Jordan Forum for Business and Professional Women (JFBPW). The conference brought together 120 professional businesswomen and more than 200 representatives of the public and private sectors to discuss several issues including: women and trade; use of IT in women's businesses; women in economic decision-making positions; and regulations and laws affecting businesswomen in Jordan.

2- Trends in female entrepreneurship:

63. According to interviews with businesswomen networks, many business schools, management and technical training programs³⁶ are now made more available to women. There has been a noticeable increase in the number of programmes and training offered for women through various donor agencies, national agencies and civil societies. However, according to women and institutions interviewed most programs are run at less than full capacity because of the women's inability to free up enough of their time to attend. Such women normally have family obligations to attend to and transportation concerns that restrict their ability to participate. In order to encourage and attract more women to such management and technical training it may be worth considering providing transportation, or providing online training to facilitate access.

64. Furthermore, as women advance in the labour force, there are increasing numbers of entrepreneurship programs available to women.

65. According to businesswomen and businesswomen networks approached, women entrepreneurs need a lot more encouragement and moral support than technical guidance.

66. As there continues to be an increasing demand for women empowerment and need to alleviate poverty, several institutions have invested in providing more micro funding to women. Some of the larger micro financing institutions in Jordan with a focus on women are³⁷:

- Micro Fund for Women (total 96% women with outstanding portfolio of JD 11,179,297)
- Tamweelcom (total 95% women with outstanding portfolio of JD 10,662,032)
- FINCA Jordan (total 98% women with outstanding portfolio of JD 1,750,393)

* * *

³⁶ Many business schools, management and training programs are now accessible to women depending on their merits. Some of such institutions are listed in Exhibit B.

³⁷ For more information on micro financing in Jordan, please visit the website: http://www.cgap.org/am/document-1.1.1304/Jordan_Diagnostic_Report_2009.pdf

EXHIBIT A

Jordanian Labour Law No. 8 of 1996 as amended to date. Relevant provisions to women working hours:

- **Article 70:** that the working woman shall have the right to obtain a maternity leave totaling ten weeks with full pay prior to and after delivery provided that the period subsequent to delivery may not be less than six weeks. It shall be prohibited to put her to work prior to the expiry of such period;
- **Article 71:** The working woman shall have the right subsequent to the expiry of the maternity leave provided for under article (70) of this law, to obtain, within a year of the date of delivery, a period or periods not exceeding one hour in total per day with pay for the purpose of nursing her new born.
- **Article 67,** a woman who works at an establishment which engages ten or more employees shall have the right for a leave without pay for a maximum period of one year in order to devote her full time for looking after her children. She shall have the right to return to her work upon the expiry of this leave, provided that, she shall lose this right, if she works against payment during such period in any other establishment.

EXHIBIT B

I. Management and Training Programmes:

- “Shabakat Al Urdun” <http://www.ishabakat.org/tawasol/about.htm>
- Career Development Centers in universities
- Innovation centers network such as Microsoft Innovation Center.
- Business incubators such as the ones part of Jordan University, Queen Rania Entrepreneur Center.
- Qudorat http://www.jordanriver.jo/index_ar.aspx
- Jordan Upgrading and Modernization Program(JUMP)
- Graduate internship programs – Injaz

II. Universities and business schools

Universities

- University of Jordan
- Yarmouk University
- Jordan University of Science and Technology
- Al Balqa University
- Hashemite University

Business Schools

- Talal Abu Ghazaleh College of business
- NYIT

III. Entrepreneur Training

- IRADA

IRADA is a *National Development Program* and part of the *Economic and Social Productivity Program (ESPP)*. IRADA aims to help Jordanians develop a readiness for entrepreneurship and empower them to become self-reliant, productive citizens who are able to actively contribute to the socio-economic development of the Hashemite Kingdom of Jordan.

- INJAZ

INJAZ brings various capacity building courses to classrooms in public schools, universities and community colleges around the Kingdom, and offers students many programs to enhance their leadership, business entrepreneurial, economics, problem solving, communication, and soft skills.

- Jordan Forum for Business and Professional Women

The Jordan Forum for Business and Professional Women is a voluntary business association that aims to motivate businesswoman towards active change. Their activities cover different socio-economic targets starting from preliminary collective steps and then moving to training

development and introducing services to the members in the fields of information, projects implementation, legal guidance and advocating for more encouraging laws and regulations that are more friendly and effective for our society and business.

KINGDOM OF SAUDI ARABIA

Key Data

- Female employment in 2007³⁸ was at 16% of the Saudi labor force. Preliminary data from the Ministry of Economy and Planning for 2008 indicate a rise in the number of Saudis participating in the labour force (4.08 million to 4.17 million) and a two percentage point increase in female unemployment (24.9 percent to 26.9 percent).³⁹
- Saudis, including Saudi women, generally prefer to be government employees for the welfare and social security such jobs provide.⁴⁰
- The number of women-owned registered commercial enterprises was on January 1, 2009 over 35.4 thousand⁴¹, most of them small and medium-size enterprises.⁴²
- Saudi Arabia has unique demographics in terms of its youth population and expatriate population. In 2008, the proportion of the population under the age of 15 was 36.8%, with females accounting for 49.5% of this age group. Saudi women also form 49.6% of total Saudi population. Also, expatriates account for 50% of the labour force⁴³

I – INSTITUTIONAL FRAMEWORK:

1- Recent government policies aimed at fostering women's entrepreneurship:

67. "According to a member of the Saudi Shura Council, several decisions regarding the right of a woman to register a business have changed in the last five years."⁴⁴

68. It is important to note that reform has been initiated from the top down. The government, in particular Custodian of the Two Holy Mosques King Abdullah, is committed to empowering women. In the government restructure in February 2009, the king appointed the country's first woman deputy minister as Minister of Education: Norah Al-Fayez. Exactly a week earlier, Saudi Arabia's first woman diplomat was appointed: Dr. Fatimah Abdullah Al-Saleem, now cultural attaché at the Saudi Embassy in Ottawa, Canada.⁴⁵

69. A whole chapter of the Eighth Development Plan of Saudi Arabia for 2005-2009 was dedicated to women's development. It calls for expanding the scope of academic specialisations available to women and encouraging increased female participation in economic activity.

³⁸ 2007 is the last year with complete officially published data

³⁹ http://www.flynnresearch.com/pdf/USSaudi_BusBrief_VolXIV_No2_2009.pdf

⁴⁰ Department of Statistics, Saudi Arabia at http://mol.gov.sa/ar/Statistics/Documents/Book_1427_1428.pdf

⁴¹ There are no statistics accessible to ascertain what percentage this is of the total businesses in Saudi.

⁴² Excerpt from the Millennium Development Report 2009 at

<http://www.mep.gov.sa/index.jsp?sessionId=15B87AC3F1399220854F08DF27552795.beta?event=ArticleView&Article.ObjectID=52>

⁴³ The numbers are based on surveys conducted by the Saudi Arabian Ministry of Economy and Planning's Central Department of Statistics and Information

⁴⁴ <http://www.universityworldnews.com/article.php?story=20080314090309746>

⁴⁵ <http://www.arabnews.com/?page=15§ion=0&article=123077&d=19&m=9&y=2009>

70. Some of the main objectives of the Eighth Development Plan in relation to women are:

- Enactment of new regulations and/or amendment of existing ones in order to facilitate and encourage increased female participation in economic activity.
- Promoting increased female participation in economic activity.
- Diversification of sectors in which women can participate.
- Enhancing the status of women and their role in family and society.
- Developing and motivating enrolment of females in scientific, applied and vocational specialisations in secondary and higher education.⁴⁶

71. In monitoring the above plan and Saudi Arabia's advancements in terms of female employment and education, Saudi Arabia issued its Millennium Development Goals Report for 2009 reflecting that female labour force participation rate increased to 11.5%⁴⁷ in 2008 from 5.4 in 1992. However, the rate remains low and intensive efforts are required to create diversified job opportunities for women. It is worth noting in this regard that job opportunities for women are concentrated mainly in the education sector.⁴⁸

72. In addition to the above, the Government of Saudi Arabia has invested substantially in female education in general, female adult education and illiteracy eradication programmes, all of which have had a positive impact on female empowerment.⁴⁹ The percentage of illiterate females in the 15-year-and-over age group decreased from 25.8% in 2004 to 15.27% in 2008. Much of this success is attributable to intensive investment in education as part of human resources development.⁵⁰

73. In addition to the above, the Saudi government has initiated some programs targeted to women's development. One example, "The Saudi Woman Between Economics and Social Reality" held in 2008, a conference for businesswomen, working women and women seeking to develop a business occurred.⁵¹ Other activities include:

- U.S.-Saudi Women's Forum on Social Entrepreneurship: The programme design is rooted in the belief that social entrepreneurship is the ideal topic through which to encourage civic engagement, social responsibility, and professional development while empowering women in Saudi Arabia without disrupting the unique social norms of the Kingdom of Saudi Arabia⁵²
- Summer Symposium on Social Entrepreneurship (July 2009): The two-week Symposium is a deeper examination of social entrepreneurship in practice and provides content and leadership training for women.⁵³
- Mentoring programme: Women were identified in Jeddah who are already successful social entrepreneurs, and are well connected in the community. These mentors will be paired with student groups to support them in implementing their service projects.⁵⁴
- Social Entrepreneurship Fair: The program will culminate with a Social Entrepreneurship Fair, open to the broader community in Jeddah, which will showcase the student's "service projects" and promote sustainability of the U.S.-Saudi Women's Forum on Social Entrepreneurship.⁵⁵

⁴⁶ The Eight Development Plan (2005-2009).

⁴⁷ There are discrepancies in the statistics and this is due to (i) the different parties collecting the data and (ii) different formulas used. We have not made any amendment to such statistics.

⁴⁸ Excerpt from the Millennium Development Report 2009 at

<http://www.mep.gov.sa/index.jsp;jsessionid=15B87AC3F1399220854F08DF27552795.beta?event=ArticleView&Article.ObjectID=52>

⁴⁹ Human Development Report

⁵⁰ Excerpt from the Millennium Development Report 2009 at

<http://www.mep.gov.sa/index.jsp;jsessionid=15B87AC3F1399220854F08DF27552795.beta?event=ArticleView&Article.ObjectID=52>

⁵¹ <http://www.saudi-us-relations.org/articles/2009/loi/090714-womens-forum.html>

⁵² [Ibid](#)

⁵³ [Ibid](#)

⁵⁴ [Ibid](#)

⁵⁵ [Ibid](#)

74. There are contradictions in the advancement of women in Saudi Arabia. For example, while 12 women were appointed to the Saudi Shura Council to act as advisors on women's issues, they are not allowed to address the council or given the right to vote.⁵⁶

2- Legal and regulatory environment:

75. Technically, the registration process for a new business is the same whether the business is to be owned by a man or a woman. However, one of the additional regulations imposed on women-owned businesses is to have all women staff in designated women's section with separate entry and exit doors; and a male supervisor in the men's section.⁵⁷

76. There are many rules and regulations that regulate the employment of women in Saudi Arabia. These are summarised as follows⁵⁸:

- Council of Ministers decision No. (120) of 2004 regarding increasing employment opportunities and scope of employment for Saudi Women.
- Council of Ministers decision No. (187) of 2005 regarding the licensing for female employment.
- Council of Ministers decision No. (793/1) of 2005 regarding limiting the employment of stores selling female necessities to Saudi Women.
- Council of Ministers decision No. (63) of 2003 regarding the procedures for female employment in the public and private sector.

77. Furthermore, there are gender-specific regulations on working hours and job benefits for women. These are stipulated under a variety of laws and regulations some of which are specifically mentioned above.

3- Other gender-related obstacles to entrepreneurship and employment:

78. Women are not allowed to drive and must have a male representative to deal directly with government agencies. However, there has been a requirement by the Ministry of Labour to provide a women's section for them to proceed with their governmental procedures. It is still common practice however that a male representative undertakes government-related work.⁵⁹

79. It appears that although the regulatory environment has changed, the culture and acceptance has yet to follow since some women still complain that they need a male agent.⁶⁰

80. This is also true for banking services where it is customary to have separate branches for men and women or at least separate entrances. Having separate branches or services for men and women can be considered as both an advantage and disadvantage. Special problems and issues of women can receive full attention in separate facilities; however, financial advice in establishing businesses is presently not readily available for women.⁶¹

81. Although it seems that the government is investing heavily in advancing and encouraging female participation in the labour force and the fairly intense media coverage and some help from the Saudi

⁵⁶ http://www.thememriblog.org/blog_personal/en/14985.htm

⁵⁷ Parker, 2007.

⁵⁸ <http://mjl.gov.sa/ar/Documents/al-marrah.pdf> - The publication is in Arabic and this is an unofficial translation for the purpose of this report.

⁵⁹ Advice from local Saudi Women interviewed.

⁶⁰ Advice from local Saudi Women interviewed.

⁶¹ Advice from local Saudi Women interviewed.

Chambers of Commerce & Industry, female employment remains low as a result of traditions, a lack of business know-how and corporate structures, processes and procedures.⁶²

82. It appears that marriage does not constitute a major obstacle to women's participation in the labour force. Data for 2008 show that 67.6% of the working Saudi women aged 15 years or more are married, compared to about 74.7% for males.⁶³

83. In addition to the traditional limitations on female employment, there are also obstacles based on nationality i.e. discrimination between women Saudi locals and foreigners

II – STATE OF FEMALE ENTREPRENEURSHIP

1- Trends in female labour force participation:

84. Based on national statistics as collected and released by the Ministry of Economy and Planning, female employment in 2007 was at 16% of the Saudi labour force. In 2007, a total of 4.08 million Saudis were part of the national labor market of which 84 percent were Saudi men (3.42 million) and 16 percent Saudi women (656,972). Male unemployment in 2007 was 6.9 percent compared to 24.9 percent for women. Preliminary data from the Ministry of Economy and Planning for 2008 indicate a rise in the number of Saudis participating in the labour force (4.08 million to 4.17 million) and a two-percentage point increase in female unemployment (24.9 percent to 26.9 percent).⁶⁴

85. Saudis in general prefer to be government employees for the welfare and social security such jobs provide and this is true of females too. Employment opportunities available for women outside the government sector have traditionally been limited to the education sector. As part of the development process, women are also increasingly employed in the social welfare and development sector.⁶⁵

86. Based on national statistics as of January 1, 2009, Saudi women play an important role in investment and business administration in various economic activities. The number of women-owned registered commercial enterprises is over 35.4 thousand, most of them small and medium-size enterprises, with around 70.6% engaged in wholesale and retail trade (an increase from 62% in 2008)⁶⁶ and construction, and the rest in industry, mining, petroleum, power generation, water extraction, agriculture, finance and business services, and miscellaneous services.⁶⁷

87. These data show that small and medium-size enterprises are favored as investment vehicles, owned and operated, by Saudi businesswomen.

88. According to interviews with Saudi Arabian female entrepreneurs, they suggested that such dynamism towards encouraging Saudi Arabian females might be attributed to the following factors:

- Full pledged support from the government; women are increasingly employed in political posts and are granted increasingly senior positions in the public and private sectors.
- Increased investment in education whereby although it is not yet accommodating the educated female labour force, the government is continuing to invest equally in women's higher education as it is for men.⁶⁸

⁶² Advice from local Saudi Women interviewed.

⁶³ Excerpt from the Millennium Development Report 2009 at

<http://www.mep.gov.sa/index.jsp?jsessionid=15B87AC3F1399220854F08DF27552795.beta?event=ArticleView&Article.ObjectID=52>

⁶⁴ http://www.flynnresearch.com/pdf/USSaudi_BusBrief_VolXIV_No2_2009.pdf

⁶⁵ Department of Statistics, Saudi Arabia at http://mol.gov.sa/ar/Statistics/Documents/Book_1427_1428.pdf

⁶⁶ Ministry of Economy and Planning, Saudi Development March (Excerpts)

⁶⁷ Excerpt from the Millennium Development Report 2009 at

<http://www.mep.gov.sa/index.jsp?jsessionid=15B87AC3F1399220854F08DF27552795.beta?event=ArticleView&Article.ObjectID=52>

⁶⁸ <http://www.universityworldnews.com/article.php?story=20080314090309746>

2- Trends in female entrepreneurship:

89. According to the vision to increase education and participation of women in the country, a new, 40,000-capacity all-women university, which when it opens will be the biggest in the world, is being built in Riyadh. It will create more potential women doctors, women lawyers, women businessmen, women bankers — and yes, women whose ambition is to be ambassadors and government ministers.⁶⁹

90. More and more business schools, management and technical training programs are now made available to women to boost their level of education, skills and career opportunities within governmental institutes and the private sector.⁷⁰ UNESCO and Saudi Government figures show that women make up 58% of the total student population at universities.⁷¹

91. The empowerment of Saudi businesswomen is getting support from various quarters. For instance Britain, through its Global Opportunities Fund, allocated SR700,000 to finance the training of Saudi women in business development and management through a series of workshops in Madinah, Jeddah, Abha and Hail.

92. The Centre for Women's Leadership at Babson and The Wellesley Centres for Women at Wellesley College have partnered with two renowned global organizations — Dar Al Hekma College, Saudi Arabia, and ICF International – to deliver The U.S.-Saudi Women's Forum on Social Entrepreneurship (July 2009) at Babson College.⁷²

93. Furthermore, there are over 40 women's technical institutes in the Kingdom teaching students a variety of skills including make-up, fashion, electronics, arts and crafts, web design, jewelry design, and others.⁷³

94. Women's Higher Technical Institute, affiliated with the Technical and Vocational Training Corporation (TVTC) for example, provides training sessions and workshops to empower women to go into the job market and set up businesses with the confidence and knowledge to successfully carry out feasibility studies, marketing campaigns, and customer relations.

95. In terms of micro financing several institutions including the Women's Higher Technical Institute, affiliated with the Technical and Vocational Training Corporation (TVTC) will be able to grant loans of up to 200,000 Saudi Riyals for their graduates to start their own small businesses. However, unlike a lot of the developing countries in the Middle East yet common in the Gulf Cooperation Council countries, Saudi does not have an active or visible micro-financing market.

⁶⁹ <http://www.arabnews.com/?page=15§ion=0&article=123077&d=19&m=9&y=2009>

⁷⁰ Advice from local Saudi Women interviewed

⁷¹ <http://www.universityworldnews.com/article.php?story=20080314090309746>

⁷² <http://womenentrepreneursgrowglobal.org/2009/07/07/new-u-s-saudi-womens-forum-on-social-entrepreneurship/>

⁷³ <http://www.saudi gazette.com.sa/index.cfm?method=home.reqcon&contentID=2009032032679>

LEBANON

Key Data

- The women labor force participation rate is 24.80% (compared to 77.30% for male in 2007).
- By 2007 more than 60% of female employees who are older than 50 years are employed in the manufacturing sector. The pattern is reversed in the case of the services sector where more than 40% of female workers between the ages of 18 and 40 are employed (compared to only 19% of female workers above 50).⁷⁴
- There hasn't been an increase in the female to male ratio in secondary enrolment from in 2007 to 2008; however, there has been an increase in the female to male ratio in tertiary enrolment from 1.16 in 2007 to 1.23 in 2008.⁷⁵

I – INSTITUTIONAL FRAMEWORK:

1- Recent government policies aimed at fostering women's entrepreneurship:

96. There is no legislation restricting female labour force participation or entrepreneurship. Therefore, there has been no drive for change with respect to government policies since 2007 to further encourage women.

2- Legal and regulatory environment:

97. There is no legislation in Egypt that hinders the development, ownership rights, property rights or affects or limits the operation of women owned businesses or women in businesses. The Lebanese Labour Code has gender specific regulations on working hours and entitlements for women; the rights of mothers and pregnant women are guaranteed and women are granted flexible hours to assist in their domestic responsibilities. A new version of the labour law with added sections was issued on 24 of July 1996. Amendments were introduced after this date by Law no. 207 made on 26 May 2000, which introduces modifications to articles 26, 28, and 29 relevant to equal employment opportunities.⁷⁶

98. However, still there exist specific areas in the Lebanese Labour Law that discriminate against women as listed in the table below.⁷⁷

Table 4.2: Areas in the labor law that discriminate against women

Area	Disadvantages
Social security	A male employee can take family compensation but a female employee cannot even though she contributes the same amount.
Pension	A female employee's family cannot benefit from her pension except under specific conditions whereas for a male employee his family automatically receives it upon his death.
Doctor visits and hospitalization	The family members of a female employee who works in the public sector does not receive the same level of doctor visits and hospitalization as those for a male employee.
Agricultural workers and household help	The labor law and social security does not apply to agricultural workers or to those who work in homes the majority of whom are women.

⁷⁴ GENDER-BASED DIFFERENCES AMONG ENTREPRENEURS AND WORKERS IN LEBANON www.worldbank.com

⁷⁵ http://www.sestrcic.org/member_countries_info_figures.php?c_code=32&cat_code=2

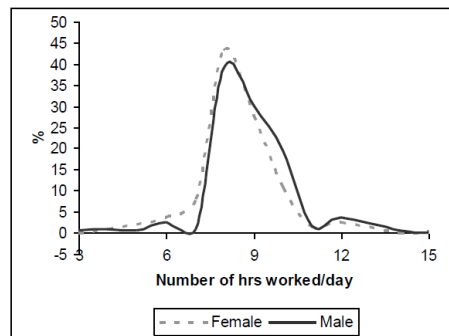
⁷⁶ Relevant provisions are attached in Exhibit A

⁷⁷ GENDER-BASED DIFFERENCES AMONG ENTREPRENEURS AND WORKERS IN LEBANON www.worldbank.com

3- Other gender-related obstacles to entrepreneurship and employment:

99. Most employees (male and female) work five to six days a week (mean 5.6 and median 6 days). The mean and median numbers of working hours are 8.6 and 9 hours respectively. Nearly half of the employees work for 8 hours or less and 30 and 16 percent of them work for 9, and 10 hours, respectively. The number of hours worked by female employees is relatively small compared to their male counterparts as shown in Figure 3.6. Those that work 8 hours and less are made up of females where as those that work 9 hours and more are made up of males.⁷⁸

Distribution of working hours by gender in 2007.⁷⁹



100. The data shows that nearly 27% of the wage difference between male and female employees is due to discrimination however, it is important to note that the gender wage gap does not exist for younger workers (less than 40 years of age). A deeper analysis of the wage gap that has been observed shows that even within the same sector and occupation, female employees are more likely to earn less than their male counterparts. In addition where there is gender discrimination, for the same level of education, women earn lower wages than men and the gap is particularly wide for those with higher education. In the IT sector the average wage of females is higher than that of males.⁸⁰

101. Women in Lebanon enjoy high social indicators in education. Though there hasn't been an increase in the female to male ratio in secondary enrolment from in 2007 to 2008, there has been an increase in the female to male ratio in tertiary enrolment from 1.16 in 2007 to 1.23 in 2008.⁸¹

II – STATE OF FEMALE ENTREPRENEURSHIP

1- Trends in female labour force participation:

102. The female labour force participation rate is 24.80% (compared to 77.30% for male in 2007. For instance, by 2007 more than 60% of female employees who are older than 50 years are employed in the manufacturing sector whereas the pattern is reversed in the case of the services sector where more than 40% of female workers between the ages of 18 and 40 are employed (compared to only 19% of female workers above 50).

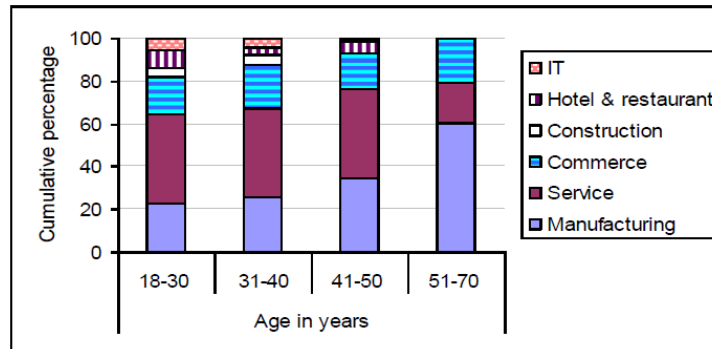
⁷⁸ GENDER-BASED DIFFERENCES AMONG ENTREPRENEURS AND WORKERS IN LEBANON www.worldbank.com

⁷⁹ [Ibid](#)

⁸⁰ [Ibid](#)

⁸¹ http://www.sesrctic.org/member_countries_info_figures.php?c_code=32&cat_code=2

Percentage of women employed by age and sector in 2007 ⁸²



103. According to the Lebanese businesswomen interviewed as part of this research, there is an increasing number of such businesswomen networks offering leadership training for the advancement of Lebanese women, by educating young women for the world of business and giving them, in the process, self confidence and a sense of their own worth.⁸³

2- Trends in female entrepreneurship:

104. There are some clear indications that women business owners contribute positively to private sector employment in addition to investment. However, there remains limited availability of in-depth information about women entrepreneurs and the dimensions that male and female entrepreneurs play in private sector employment, particularly for women.⁸⁴

105. Women entrepreneurs are as educated as men and even slightly more, although the difference is not statistically significant. The majority of entrepreneurs regardless of their gender have a university degree or post university degree. The percentage is slightly higher for female entrepreneurs (93%) than for male entrepreneurs (86%) by 2007.⁸⁵

106. The companies run by female entrepreneurs employ a higher percentage of women workers compared to companies run by male entrepreneurs across all sectors. On average, 47% of the labour force in enterprises run by female entrepreneurs is composed of women compared to 34% in enterprises run by male entrepreneurs.⁸⁶

⁸² GENDER-BASED DIFFERENCES AMONG ENTREPRENEURS AND WORKERS IN LEBANON www.worldbank.com

⁸³ Relevant provisions are attached in Exhibit A

⁸⁴ GENDER-BASED DIFFERENCES AMONG ENTREPRENEURS AND WORKERS IN LEBANON www.worldbank.com

⁸⁵ [Ibid](#)

⁸⁶ [Ibid](#)

107. A greater percentage of men than women are creating businesses. However, there are a large number of women involved in entrepreneurial activity. Women in Lebanon tend to start businesses selling consumer and domestic goods and are less involved in the start-up of services companies.⁸⁷

108. There have been several activities to raise the awareness of the importance of women entrepreneurs and for the development of women entrepreneurs since 2007. These include:

- The Women’s Household Credit product was launched in April 2007 to support and economically empower women through developing their enterprises and to increase the assets of their households.⁸⁸
- November 2008: The Lebanese League for Women in Business (LLWB) took the initiative to host the Corporate Ambassadors Program in Beirut, Lebanon: program designed to develop women’s entrepreneurship.⁸⁹

109. A list of some of the key micro finance institutions in Lebanon and their percentage of women clients are listed below.⁹⁰

Name	Percentage of Women		Gross loan portfolio 2008	Number of active borrowers	
	2007	2008		2007	2008
Al Majmoua	36.00%	40.99%	9,520,773	9,069	12,017
Ameen	22.05%	23.05%	10,637,340	7,227	11,238
Makhzoumi	58.90%	56.50%	426,447	309	423

Sources: <http://www.mixmarket.org/mfi/country/Lebanon>

110. Unfortunately, statistics for 2009 are not available yet but from the above table it is apparent that only a few micro financing institutions invest in women in Lebanon. Although in terms of percentage, there has been a change in 2008, with the exception of Makhzoumi, the majority of borrowers from these institutions are women.

⁸⁷ http://www.internationalentrepreneurship.com/middle-east_entrepreneur/Lebanon_entrepreneur.asp

⁸⁸ http://www.un.org/unrwa/publications/microfinance_nl/issue01_aug09.pdf

⁸⁹ <http://www.menabwn.org/content/lebanon-cap-november-2008>

⁹⁰ <http://www.mixmarket.org/mfi/country/Lebanon>

EXHIBIT A

Lebanese Labour Law No. 207 made on 26 May 2000. Promulgating labor law as amended to date:

- **Article 27** states that it is forbidden to employ women in all the following industries or jobs:
 1. Mines, quarries and extraction of stones;
 2. Ovens for melting, refining, and preparing metal works;
 3. Silveration of mercury;
 4. Production and handling of explosives;
 5. Casting and cooling of glass;
 6. Welding of metal through partial melting;
 7. Making alcoholic drinks;
 8. Painting by Deco method;
 9. Treating ashes that contain lead;
 10. Extracting silver from lead;
 11. Welding metals that contain more than 10% lead;
 12. Manufacturing aluminum or sulphates of lead silicone;
 13. Preparing or fixing electrical cabinets;
 14. Driving machines with extremely large engines;
 15. Fixing or cleaning machines while the engines are on;
 16. Making asphalt;
 17. Tanning and flaying animals;
 18. Working in stores of fertilizers extracted from excrement, manure, bones or blood.
- **Article 28** states that women are entitled to a maternity leave of seven weeks, including the period before and the period after delivery, and they are required to present a medical certificate stating the expected date of delivery. The article also states that employers or their agents are prohibited from allowing women to return to work before 30 days after the probable day of delivery.
- **Article 29** states that employees are entitled to their usual remuneration when they on their maternity leave. The article also stipulates that a woman who has availed herself of the 7 weeks maternity leave with pay, is entitled to annual leave that same year, and she is entitle to the same payment she receives on ordinary annual holidays. Furthermore, this article states that, it is forbidden to dismiss or to serve notices of dismissal on a woman who is on her maternity leave, unless she is shown to have been employed elsewhere during this leave.
- **Article 30** states that employers and their proxies who violate provisions of the Labour code concerning the employment of women and children are held penally responsible for the violations they commit.
- **Article 34** sets out the rights of employees to a midday break of at least one hour when working hours exceed six hours for men, and when working hours exceed five hours for women.
- **Article 52** states that a dismissal notice may not be served on:
 1. A pregnant woman who is five months pregnant or more;
 2. A worker who is on her maternity leave, and;
 3. On any wage-earner who is on ordinary recreational or sick leave.

EXHIBIT B

List of the businesswomen networks in Lebanon:

- Lebanese Business Women Association
- Lebanese League for Women in Business (LLWB)
- The Lebanese Council for Women (LCW)
- The Working Women League in Lebanon
- The Young Women's Christian Organization
- Women's Work Association
- Association Najdeh
- Al Badia

MOROCCO

Key Data

- The female employment rate in Morocco decreased respectively from 24.4% (2007), 24% (2008) to 23.6% (quarter one of 2009) in comparison to male employment that has been 68.7% (2007 & 2008), and 68.4% (quarter one of 2009). However, the female labour force participation rate has increased from 25.66% in 2007 to 25.6% in 2008 to 27 % the quarter one of 2009.⁹¹
- In urban areas, the female employment rate decreased from 15.6% (compared to male employment 61.6%) in 2007 to 15.4% (compared to male employment 62.4%) in 2008 and it didn't change in quarter one of 2009. However, in rural areas in 2007-2009, these rates are respectively 37.1% and 36.3% and 35.6% in quarter one 2009 for women, and 78.6%, 77.9% and 77.1% in quarter one 2009 for men.⁹²
- Four women had access to key leadership positions in 1993. In 2007, the number rose to seven, or 20.59% of all ministers. Women are also present in Parliament, where they account for 10.5% of the total number in 2007⁹³ and have increased to 12% by 2008.⁹⁴
- Most women tend to work in the agriculture, forest and fishing sectors (61.2% in 2007 and 60.2% in 2008) followed by the services sector (24.1% in 2007 and 24.7% in 2008) and then the industrial sector (14.7% in 2007 and 15.1% in 2008).
- There has been an increase in the percentage of women-owned businesses since 2007. The percentage of women working for their own account increased from 13.4% (compared to men-owned businesses 48.1%) in 2007 to 16.8% (compared to men-owned businesses 46.9%) by 2008.⁹⁵
- Based on the Gender Gap Index report issued by the World Economic Forum 2008 and 2007, the labour force participation of women, number of female legislators, senior officials and managers and professional and technical workers has not changed. However, the report shows that the ability of women to rise to enterprise leadership has decreased in 2008 to 4.46 (out of 7) from 4.78 (out of 7).^{96 97}

I – INSTITUTIONAL FRAMEWORK:

1- Recent government policies aimed at fostering women's entrepreneurship:

111. Although there have not been any changes in governmental policies in relation to women entrepreneurs, the Moroccan government has given attention to the problems that women face in terms of

⁹¹ These statistics are collected from the higher commissariat of planning of Morocco www.hcp.ma

⁹² Ibid

⁹³ Millennium Development Goals Kingdom of Morocco National Report 2007

⁹⁴ <http://www.cipe.org/>

⁹⁵ These statistics are collected from the higher commissariat of planning of Morocco www.hcp.ma

⁹⁶ For 2007 <http://www.weforum.org/pdf/gendergap/report2007.pdf> and for 2008: <http://www.weforum.org/pdf/gendergap/report2008.pdf>

⁹⁷ This area is captured through three concepts: the participation gap, the remuneration gap and the advancement gap. The gap between the advancement of women and men is captured through two hard data statistics (the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers).

their public and private lives. Moroccan government has announced plans to increase women's political participation in the country in 2007, the number of the women's political participation rose to seven, or 20.59% of all ministers. Women are also present in Parliament, where they account for 10.5% of the total number in 2007 and have increased to 12% by 2008.⁹⁸

2- Legal and regulatory environment:

112. There are gender specific regulations on working hours and entitlements for women. These are stipulated under the Moroccan Law No: 96-62 of the year 1996 Promulgating Labor Law as amended to date.⁹⁹

3- Other gender-related obstacles to entrepreneurship and employment:

113. Even though there are no legal or official gender-related obstacles to women entrepreneurship, there are cultural limitations that restrict women's entrepreneurial activity by associating their image with household and family. "The role of women in the political, economic and cultural fields has known a rapid evolution [but] their image in the media has not registered any significant transformation ... In advertisements, women are shown as housewives whereas men are presented as chairmen, executives, businessmen and doctors". Such gender stereotypes undermine the dignity of women and hence limit their entrepreneurial opportunities.¹⁰⁰

114. Most of the educational institutions are co-ed and higher education has seen almost parity between the sexes, since girls account for 47% of the students and 52% of the graduates in 2007. Moreover, women are increasingly having access to training to enhance their position as an active role in the economic development of the Moroccan society.¹⁰¹

II – STATE OF FEMALE ENTREPRENEURSHIP

1- Trends in female labour force participation:

115. Based on national statistics as collected and released by the direction of statistics in the Haut Commission of Planning of the Kingdom of Morocco, employment in general has declined for both men and women since 2007; more so for women than for men; the female employment rate in Morocco decreased from 24.4% (compared to male employment 68.7%) in 2007 to 24% (compared to male employment 68.7%) by 2008 to 23.6% (compared to male employment 68.4%) in the quarter one of 2009.

116. However, despite the decrease in the rate of female and male employment since 2007, the rate of women share in the labor force has not significantly changed since 2007; it fluctuated from 25.66 % in 2007 to 25.6 % in 2008 to 27 % the quarter one of 2009.¹⁰²

117. In urban areas, the female employment rate decreased from 15.6% (compared to male employment 61.6%) in 2007 to 15.4% (compared to male employment 62.4%) by 2008 and it didn't change in quarter one of 2009. However, in rural areas in 2007-2009, these rates are respectively 37.1% and 36.3% and 35.6% in quarter one 2009 for women, and 78.6%, 77.9% and 77.1% in quarter one 2009 for men.

⁹⁸ <http://www.cipe.org/>

⁹⁹ The law is available in French at <http://www.droit-afrique.com/images/textes/Maroc/Maroc%20-%20Code%20travail.pdf>

¹⁰⁰ Minister for Social Development, Family and Solidarity Nouzha Skelli noted with regret. (Magharebia 21/04/08).

¹⁰¹ Millennium Development Goals Kingdom of Morocco National Report 2007.

¹⁰² These statistics are collected from the higher commissariat of planning of Morocco. www.hcp.ma

118. Most women tend to work in the agriculture, forest and fishing sectors (61.2% in 2007 and 60.2% by 2008) followed by the services sector (24.1% in 2007 and 24.7% by 2008) and then the industrial sector (14.7% in 2007 and 15.1% by 2008). In the urban areas women tend to work in the services sector (62% in 2007 and 62.1% by 2008) followed by the industrial sector (31.1% in 2007 and 31.5% by 2008); however, in rural areas they tend to work in the agriculture, forest and fishing sector (91.9% in 2007 and 91.7% by 2008).¹⁰³

Tableau 2.5. Structure de l'emploi adulte selon les secteurs d'activité économique, le sexe et le milieu de résidence (en %)

Secteurs d'activité économique	Urbain			Rural			National		
	Masc.	Fém.	Ens.	Masc.	Fém.	Ens.	Masc.	Fém.	Ens.
Agriculture, forêt et pêche	5,3	6,8	5,6	68,7	91,7	76,3	35,5	60,0	42,1
Industrie	18,3	30,5	20,8	4,9	5,5	5,1	11,9	14,9	12,7
BTP	13,5	0,6	10,8	9,0	0,0	6,1	11,4	0,2	8,3
Services	62,8	61,9	62,6	17,2	2,7	12,5	41,1	24,8	36,7
Non déclaré	0,2	0,3	0,2	0,1	0,0	0,1	0,1	0,1	0,1
Total	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0

Structure of employment by economic activity and gender and residency area (%)¹⁰⁴

These statistics are collected from the higher commissariat of planning of Morocco www.hcp.ma

2- Trends in female entrepreneurship:

119. Based on national statistics collected up to 2008, there has been an increase in the percentage of women-owned businesses since 2007. The number of women who own their own business as a percentage of the total number of women working increased from 13.4% (compared to men-owned businesses 48.1%) in 2007 to 16.8% (compared to men-owned businesses 46.9%) by 2008.¹⁰⁵ This increase has occurred due to important number of women business networks in the country¹⁰⁶ which are taking a proactive role in the development of their country's economy. Association des Femmes Chefs d'Entreprises du Maroc (AFEM) is the largest women's professional association and the largest women business owners' organisation in Morocco with over 350 members.¹⁰⁷

120. A study of women-owned businesses conducted by Association des Femmes Chefs d'Entreprises du Maroc (AFEM) in partnership with the European Union and SSFCDP (Kingdom of Morocco secretariat of state in *charge of family, childhood and disabled persons*) found that 95% of women-owned SMEs operate in the services sector while only 5% operate in the industrial sector.¹⁰⁸ Additionally, it is estimated that 10% of all enterprises (which does not take into account the micro enterprise sector or women in the informal sector) are owned or run by women.¹⁰⁹

121. There have been several activities to raise the awareness of the importance of women entrepreneurs and for the development of women entrepreneurs since 2007. These include:

- **March 2007:** In the occasion of the celebration of the International Day of Women, the AFEM in collaboration with the National Secretariat of family, child and handicapped persons and German Technical Cooperation GTZ, organized a conference under the theme of “ Gender and enterprises” to promote professional gender equity within enterprises.

¹⁰³ These statistics are collected from the higher commissariat of planning of Morocco www.hcp.ma

¹⁰⁴ Ibid

¹⁰⁵ Ibid

¹⁰⁶ Relevant provisions are attached in the Exhibit A

¹⁰⁷ <http://www.menabwn.org/network-hub/morocco-afem>

¹⁰⁸ http://www.internationalentrepreneurship.com/african+entrepreneurship/Morocco_entrepreneur.asp

¹⁰⁹ <http://www.cipe.org/>

- **April 2007:** In collaboration between the chamber of commerce, industries and services in Tétouan and chamber of navigation industries in Cadiz, Spain, a B2B networking event gathered women owned-businesses to discuss business opportunities and investment.

131. Furthermore, in order to boost female entrepreneurship and provide more opportunities of assistance and support to women willing to establish their own businesses there were increasing number of entrepreneurship programmes and initiatives such as:

- **July 2009:** the Association des Femmes Chefs d'Entreprises du Maroc (AFEM, Moroccan Businesswomen's Association) established a new "business incubator" that promotes entrepreneurship among women in the Rabat region. It provides technical and financial support to young women with business ideas. The women whose programmes are selected by the committee will be given office space and career mentoring over the first two critical years.

EXHIBIT A

Women Business Networks in Morocco:

- Agence De Recherches D'information Et Formation Pour Les Femmes
- Association Démocratique Des Femmes Du Maroc
- Association Femmes Jeunesse Dans L'environnement Maghrébin
- Association Marocaine Des Droits Des Femmes (AMDE)
- Association Marocaine Des Femmes Progressistes (AMFP)
- Association Marocaine Pour La Promotion De L'entreprise Féminine
- Comite Des Femmes Marocaines Pour Le Développement
- Commission Nationale De Femme Du Mouvement Populaire
- Espace Point De Départ (E.S.P.O.D)
- FEM'ART
- Groupe Universitaire D'études Féminines
- Ligue Démocratique Pour Les Droits De La Femme (Au Maroc)
- Ligue Nationale Des Femmes Fonctionnaires Des Secteurs Public Et Semi Public
- Mouvement Féminin Du Mouvement National Populaire (MNP)
- Organisation De La Femme Istiqlalienne
- Organisation Marocaine Des Droits De L'homme (OMDH)
- Union De L'action Féminine (W.A.F.)
- Union Nationale Des Femmes Marocaines

OMAN

Key Data

- The percentage of female employment has increased from 17.1% (compared to male employment at 82.9%) in quarter one of 2007 to 21.26% (compared to male employment which increased to 78.74%) in quarter one of 2008 then decreased to 18.1% (compared to male employment increased to 81.9%) by quarter one of 2009.¹¹⁰
- The percentage of female students registered under the Ministry of Education in 2007 is 52% compared to 48% for male.¹¹¹ Additionally, the percentage of females in higher education as percentage of all students has increased from 48.6% (compared to 51.4% for male) in the academic years 2006-2007 to 48.72% (compared to a decrease to 51.28% for male) in the academic years 2007-2008.¹¹²
- The percentage of female students in literacy centers decreased by 1% between 2007 and 2008 and the percentage of women participating in adult education centres has decreased from 32% in 2007 to 29% in 2008.¹¹³
- Based on the Gender Gap Index report issued by the World Economic Forum 2008 and 2007. The female labour force participation rate has increased by 1%. However, there is no change in the legislators, senior officials and managers and professional and technical workers. However, the report shows that the ability of women to rise the enterprise leadership has decreased in 2008 to 5.07 (out of 7) from 4.38 (out of 7).^{114 115}

I – INSTITUTIONAL FRAMEWORK:

1- Recent government policies aimed at fostering women's entrepreneurship:

132. The government has the intention to enhance the women's position within the Omani society hence the participation of women in political life has increased since 1993. The percentage of women employed by the government has increased from 9% on 1993 to 36% by 2008.¹¹⁶

133. Although women may own property, government officials apply different standards to female applicants for housing loans, resulting in fewer approvals for women¹¹⁷. In November 2008, the government enacted new laws to equalise the treatment of men and women in receiving free government

¹¹⁰ www.mone.gov.om

¹¹¹ Ibid

¹¹² Ibid

¹¹³ Ibid

¹¹⁴ For 2007 <http://www.weforum.org/pdf/gendergap/report2007.pdf> and for 2008 <http://www.weforum.org/pdf/gendergap/report2008.pdf>

¹¹⁵ This area is captured through three concepts: the participation gap, the remuneration gap and the advancement gap. The gap between the advancement of women and men is captured through two hard data statistics (the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers).

¹¹⁶ <http://www.amanjordan.org/a-news/wmview.php?ArtID=23177>

¹¹⁷ <http://www.state.gov/g/drl/rls/hrrpt/2008/nea/119124.htm>

land for housing.¹¹⁸ ”This has been a clear indication to the role played by the woman as partner in the development process and her effective contribution to the construction sector”.¹¹⁹

2- Legal and regulatory environment:

134. The Omani Labour Code includes gender specific regulations on working hours and job benefits for women. These are stipulated under the Omani Law issued according to the Sultan’s decree no. 35/2003 promulgating Labour Law as amended to date.¹²⁰

3- Other gender-related obstacles to entrepreneurship and employment:

135. Even though there are no legal or official gender-related obstacles to women entrepreneurship in Oman, there are social factors that limit the independence. According to Khalil Al Khanji, chairman of the Omani Chamber of Commerce: “There are a lot of social obstacles that don’t allow the women to be independent from the men”.¹²¹ Besides the fact that the Omani society encourages women to work in the private and public sectors, it is still not appreciated that women run their own activity and interact with the market place independently.¹²²

136. The percentage of students females as a percentage of all enrolled students registered under the ministry of Education by 2007 is 52% compared to 48% for male.¹²³ Moreover, the percentage of female in the high education has increased from 48.6% (compared to 51.4% for male) in the academic years 2006-2007 to 48.72% (compared to 51.28% for male) in the academic years 2007-2008.¹²⁴

137. The percentage of female students in literacy centers decreased by 1% between 2007 and 2008 and the percentage of women participating in adult education in specialized centers for adult education has decreased from 32% in 2007 to 29% in 2008.¹²⁵

138. Based on national statistics the number of Omani businesswomen networks¹²⁶ increased by 1 between 2007 and 2008 and the number of Omani women registered increased from 4332 in 2007 to 4908 in 2008.¹²⁷ Omani women are active through businesswomen networks throughout the Sultanate. They are closely involved in women and family issues and operate a range of education and training programmes and provide support services that help improve the economic and educational conditions of Omani women and their families¹²⁸

II – STATE OF FEMALE ENTREPRENEURSHIP:

1- Trends in female labour force participation:

139. The female employment rate increased from 17.1% (compared to male employment at 82.9%) in quarter one of 2007 to 21.26% (compared to male employment which increased to 78.74%) in quarter one of 2008 then decreased to 18.1% (compared to male employment increased to 81.9%) in quarter one of

¹¹⁸ Ibid

¹¹⁹ <http://www.rediff.com/money/2008/nov/24oman-women-get-equal-rights-to-own-land.htm>

¹²⁰ Relevant provisions are attached in Exhibit A.

¹²¹ <http://www.amanjordan.org/a-news/wmview.php?ArtID=23177>

¹²² <http://www.amanjordan.org/a-news/wmview.php?ArtID=23177>

¹²³ <http://mohe.gov.om/MOHEWebSite/internalstudentsstatistics.aspx>

¹²⁴ www.mone.gov.om

¹²⁵ www.mone.gov.om

¹²⁶ Relevant provisions are attached in Exhibit B

¹²⁷ www.mone.gov.om

¹²⁸ <http://www.omanet.om/english/social/dev2.asp?cat=hist>

2009.¹²⁹ Moreover, the percentage of women in administrative boards of public and private companies doesn't exceed the 4% by 2008.¹³⁰

140. Moreover, by 2007 the percentage of the new female appointees in the civil services is 51% compared to male 49%.¹³¹

Trends in female entrepreneurship:

141. Out of 142881¹³² registered in the Omani Chamber of commerce only 9492 are women business owners.¹³³ Moreover, 2007 statistics from the Ministry of Commerce show that less than 1% of just over 54,000 small retail businesses outside of Muscat are now owned and run exclusively by women, up from 0% five years ago.¹³⁴

142. In order to boost the female entrepreneurship and provide more opportunities of assistance and support to women willing to establish their own businesses there were increasing number of entrepreneurship programmes and initiatives such as:

- Omani Women Association: The association's most recent initiatives include programs in Capacity Building, Women's Empowerment and Vote Education (WEAVE), and Women in Information Technology.
- Omani Women Association (OWA 2007) has also started in partnership with Microsoft the Women in IT program (WIT-Oman 2007). The goal of such a program is to transform the 50 branches of the OWA all over Oman into community technology learning centers (CTLCS).
- The Knowledge Mine (TKM) a business incubator program based at Knowledge Oasis Muscat (KOM) welcomed its first female entrepreneurs, Success Technology, a scientific and medical software technology start-up founded and managed by Dr. Zahra Al Rawahi and Munira Al Mahrooqi.¹³⁵

143. Unlike a lot of the developing countries in the Middle East yet common in the Gulf Cooperation Council countries, Oman does not have an active or visible micro-financing market for women or otherwise.

¹²⁹ www.mone.gov.om

¹³⁰ According to Khalil Al Khanji chairman of the Omani Chamber of Commerce: <http://www.amanjordan.org/a-news/wmview.php?ArtID=23177>

¹³¹ www.mone.gov.om

¹³² http://www.chamberoman.com/aboutus_occ_member_statistics.asp

¹³³ <http://www.amanjordan.org/a-news/wmview.php?ArtID=23177>

¹³⁴ <http://www.thenational.ae/apps/pbcs.dll/article?AID=/20090923/FOREIGN/709229853/0/SPORT>

¹³⁵ <http://www.ameinfo.com/84166.html>

EXHIBIT A

Omani Law issued according to the Sultan's decree no. 35/2003 promulgating Labor Law as amended to date:

Article 80

It is forbidden to employ women between the hours of 6.00pm and 6.00am except for conditions, work and occasions as determined by a decision from the minister.

Article 81

It is forbidden to employ women in work which might damage their health or morals and in hard work or other such work as determined by a decision from the minister.

Article 82

A working woman has the right, on production of a certificate from a qualified doctor, to be absent from work before, during and after childbirth for a period not exceeding a total of six weeks. After the completion of one year's continuous service, she has the right to choose either to consider her period of absence from work as leave for childbirth without pay, or as sick leave, which entitles her to receive payments for such leave in accordance with the provisions of Article 65 of this law.

Article 83

A working woman who may have benefited from leave for childbirth is not prevented from taking her normal annual leave if she is entitled to it under the provisions of the law.

Article 84

The effective date of giving notice of termination of a contract by an employer to a woman who is absent from work for reasons of pregnancy and childbirth or period of mourning (for her husband) shall be from the day after such absence has ended, unless it is proven that she has been employed in another place during the period mentioned.

Article 85

Without prejudice to the provisions of Articles 80 - 84 of this chapter, all the clauses regulating the employment of workers are applicable to working women performing the same work without discrimination between them

EXHIBIT B

The Omani Women's Association: The Omani Women's Association is a Muscat-based NGO with 45 chapters around the country. Established in 1970, the OWA aims to provide support services to women seeking child care, education, and job training. The organisation also hosts a series of lectures on a variety of women-related topics.

Omani women organisations and number of subscribers by 2007

Area	Number of businesswomen networks	Number of women subscribers
Muscat	4	363
Dhfar	6	607
El Dhaklia	8	514
Al Batina	12	1559
Al Sharkia	11	540
Al Dhahira	5	481
Mustadam	4	251
Al Wusta	1	34
Total Sultanate of Oman	51	4332

PALESTINIAN NATIONAL AUTHORITY

Key Data

The female labour force participation rate decreased from 15.7% (compared to 67.7% for male) in 2007 to 15.2% (compared to 66.8% for male) in 2008 then reached 16.2% (compared to 66.7% for male) in the second quarter of 2009. Moreover, the female employment rate has decreased from 19.4% (compared to 80.6% for male) in the second quarter of 2007 to 18.6% (compared to 81.4% for male) in the second quarter of 2009.¹³⁶

The economic sectors within which women are employed have diversified whereby most women tend to work in the services sectors (46.2% in 2007, 55.2% in 2008 and 42.7% in the second quarter of 2009) followed by the agriculture and fishing sectors (36% in 2007, 27.5% in 2008 and 38.9% in the second quarter of 2009).¹³⁷

The percentage of female owned businesses as percentage of all businesses has decreased from 14.1% in the second quarter of 2007 to 14% in the second quarter of 2008 to 12.1% in the second quarter of 2009. However, the percentage of male owned businesses has fluctuated from 27.6% in the second quarter of 2007 to 29.5% in the second quarter of 2008 to 26.8% in the second quarter of 2009.¹³⁸

I – INSTITUTIONAL FRAMEWORK

1- Recent government policies aimed at fostering women's entrepreneurship:

144. There are no restrictive legislations with respect to women participation in the labor force or women entrepreneurship and therefore, there has been no drive for change with respect to government policies since 2007 to further encourage women.

2- Legal and regulatory environment:

145. There are no legal or official gender-related obstacles to women entrepreneurship with regards to trade or company laws. Cultural constraints are expected and vary from one social group to the other; it exists in less developed areas of Palestine due to religious and social mindsets and where women are heavily burdened with household chores. Moreover, women in Palestine are still facing restrictions and difficulties to access to health services, education, employment and other basic suppliers due to the Israeli siege and curfew.¹³⁹

¹³⁶ Statistics collected from the Palestinian Central Bureau of Statistics (PCBS) www.pcbs.gov.ps

¹³⁷ Ibid

¹³⁸ Ibid

¹³⁹ <http://www.un.org/apps/news/story.asp?NewsID=10006&Cr=palestin&Cr1=>

146. Such limitations restrict a women's freedom of movement and hence limit their entrepreneurial opportunities. There are gender-specific regulations on working hours and entitlements for women. These are stipulated under the Palestinian Labour Law No. 7 of 2000 as amended to date.¹⁴⁰

3- Other gender-related obstacles to entrepreneurship and employment:

147. Based on the interviews held with women entrepreneurs in the country, these obstacles are related to the following points:

- Women's reproductive and domestic role with the rigid division of labor still puts an additional burden on women preventing them from participating in public domain in general and in economic activity.
- Palestine lacks organised databases and information centres, which limits women's access to business related information.
- The dominant form of business in Palestine is family business with a concentration in SMEs. Data shows that women are active participants in SMEs, but many of them as unpaid family members.
- Because women have limited control over resources such as property and financial resources, they have de facto limited access to finance.

148. The literacy rate among women reached 90.9% in 2008 which is an increase of 0.4% compared with 2007. Meanwhile, the literacy rate among men decreased from 97.2% to 97.1%, a decrease of 0.1% for the same period.¹⁴¹

149. In the academic years 2006-2007, the enrollment rate of females in the secondary stage is 81.6% (compared to male 70.3%). Additionally, Palestinian students in the secondary stage are still concentrating in literature and science rather than vocational studies: females in science and literature concentrations were 23.7% and 73.2%, respectively, while the other studies were about 3.1%. However, males concentrating in science and literature represented 26.8% and 66.1%, respectively, while other studies were about 7.1%.

150. Based on the interviews held with businesswomen in the country, the businesswomen networks are considerably recent such as the Business Women's Forum and Business Women Association. Those networks have played a key role in enhancing women's engagement in economic activity and in raising public awareness as well as enhancing access to business information however they are still facing several obstacles such as:¹⁴²

- Donor priorities to micro finance and relief projects in Palestine over developmental projects, thus funding is an issue.
- Women's concentration in micro and small business makes them less interested in such forums, particularly if they're membership based and requires fees.

¹⁴⁰ Link to the official copy of the Palestinian labor law in Arabic language www.muqtafi2.birzeit.edu

¹⁴¹ Statistics collected from the Palestinian Central Bureau of Statistics (PCBS) www.pcbs.gov.ps

¹⁴² Relevant provisions are attached in the Exhibit A

II – STATE OF FEMALE ENTREPRENEURSHIP

1- Trends in female labour force participation:

151. The results of the national statistics collected by the Palestinian Central Bureau of statistics showed that there has been a general decrease in the official rate of employment since 2007 for both males and females; the percentage rate of the women share in the labor force has fluctuated from 15.7% (compared to 67.7% for male) in 2007 to 15.2% (compared to 66.8% for male) in 2008 then reached 16.2% (compared to 66.7% for male) in the second quarter of 2009. Moreover, the female employment rate has decreased from 19.4% (compared to 80.6% for male) in the second quarter of 2007 to 18.6% (compared to 81.4% for male) in the second quarter of 2009.¹⁴³

152. The results showed that the female unemployment rate has increased from 19% (compared to 22.1% for male) in the second quarter of 2007 to 23.8% (compared to 26.5% for male) in the second quarter of 2008 and reached 33.7% (compared to 14.7% for male) in the second quarter of 2009.¹⁴⁴

153. Furthermore, the economic sectors within which women are employed have diversified whereby most women tend to work in the services sectors (46.2% in 2007, 55.2% in 2008 and 42.7% in the second quarter of 2009) followed by the agriculture and fishing sectors (36% in 2007, 27.5% in 2008 and 38.9% in the second quarter of 2009). However men tend to work on services sectors (33.2% in 2007, 34.5% in 2008 and 32.9% in the second quarter of 2009) followed by the commercial and hotels sectors (21.9% in the second quarter of 2009) then the construction sectors (13.8% in the second quarter of 2009).¹⁴⁵

154. Based on the interviews held with businesswomen in the country, the change in the rate and diversification of the female employment in Palestine, is mainly due to the structure of the Palestinian economy that is small, dependent on Israeli economy and suffers from restrictions on the movement of goods and services. This has limited the capacity of the economy to develop the industrial sector and thus services sector is much more available such as: consultancy, tourism, insurance, advertising, auditing and legal firms etc.

2- Trends in female entrepreneurship:

155. Based on the interviews held with businesswomen in the country, Palestine is a high risk area to invest and launch projects. This affects the decisions of both men and women entrepreneurs to get a loan versus using their own resources to invest and hence limit their entrepreneurial opportunities.

156. According to national statistics collected by the Palestinian Central Bureau of statistics, the percentage of female owned businesses has decreased from 14.1% in the second quarter of 2007 to 14% in the second quarter of 2008 to 12.1% in the second quarter of 2009. However, the percentage of male owned businesses has fluctuated from 27.6% in the second quarter of 2007 to 29.5% in the second quarter of 2008 to 26.8% in the second quarter of 2009.¹⁴⁶

157. Moreover, the percentage of female employer has increased from 0.4% (compared to 4.9% for male) in the second quarter of 2007 to 0.5% (compared to 4.9% for male) in the second quarter of 2008 and reached 1.4% (compared to 7.3% for male) in the second quarter of 2009. However, the percentage

¹⁴³ Statistics collected from the Palestinian Central Bureau of Statistics (PCBS) www.pcbs.gov.ps

¹⁴⁴ Ibid

¹⁴⁵ Ibid

¹⁴⁶ Ibid

of female self employed has decreased from 13.9% (compared to male 22.7%) in the second quarter of 2007 to 13.5% (compared to 24.6% for male) in the second quarter of 2008 and reached 11.7% (compared to 19.5% for male) in the second quarter of 2009.¹⁴⁷

158. There have been several activities to raise the awareness of the importance of women entrepreneurs and for the development of women entrepreneurs since 2007. Some of such activities are:

- The Palestinian Network participated in the Business Women’s Forum conference in Ramallah on November 25, 2007, discussing the theme “Role of women in the microfinance sector,” and the role of microfinance in economic and social empowerment of women and hence its contribution to building and developing the Palestinian economy.¹⁴⁸
- Field visit” program initiated on 2007 by the Palestinian Network for Small and Microfinance seek to raise awareness among Palestinians to existing credit and financial services; organized a workshop in cooperation with the Association of Culture and Free thought and the Gaza Women Loan Fund took place in Khan Younes and attended by twenty-seven women: stressed the role of women in economic activity and on activating their role in the community
- 2009 Palestinian Authority Minister of Women's Social Affairs Kholud Daibis opened, a joint U.S.-Palestinian event organized by the Business Women Forum- Palestine: highlighting the role of advocacy and how it can encourage public policy changes that allow women entrepreneurs a more active role in developing the Palestinian economy.¹⁴⁹

159. A list of some of the key micro finance institutions in Palestine and their percentage of women clients are listed below.¹⁵⁰

Name	Percentage of Women		Gross loan portfolio 2008	Number of active borrowers	
	2007	2008		2007	2008
ACAD	44.97	78.25	2,529,741	1,512	2,542
Al Rafah Bank	32.93	-	32,438,288	1,637	2,705
ASALA	100.00	-	2,440,862	2,018	2,219
FATEN	98.99	100.20	10,516,002	3,771	4,895
PARC	100.00	100.00	3,133,209	2,200	2,171
REEF	-	2.61	1,118,154	-	421
RYADA	15.99	13.99	10,986,624	3,126	4,374
UNRWA	15.14	19.98	16,565,033	12,666	17,486

Sources: <http://www.mixmarket.org/mfi/country/Palestine>

160. Unfortunately, statistics for 2009 are not available yet but from the above table it is apparent that a lot of the micro financing institutions invest in women in Palestine. Although in terms of percentage, there has been a change in 2008, with the exception of RYADA, the majority of borrowers from these institutions are women.

¹⁴⁷ Ibid

¹⁴⁸ <http://www.palmfi.ps/-img/files-front-end/1219023632.pdf>

¹⁴⁹ <http://english.wafa.ps/?action=detail&id=12688>

¹⁵⁰ <http://www.mixmarket.org/mfi/country/Palestine>

EXHIBIT A

- **Business Women's Forum:** Established in 2006, the BWF aims to strengthen the role of Palestinian businesswomen by developing their skills and abilities, increasing the number of women in the private sector, and providing useful information to help members manage and promote their businesses. The Forum also encourages the formation of policies and financial legislation that protect the interests of businesswomen, and works to strengthen relations among local, Arab, and international businesswomen.
- **Business Women Association:** Asala - The Palestinian Businesswomen's Association has been active providing loans to women since 1997 when it was first established under the name of the Center for Women's Economic Projects (CWEP). In January 2001 it was registered with the Palestinian Ministry of Interior as Non-Profit NGO under the name: Palestinian Businesswomen's Association (ASALA)

QATAR

Key Data

- Based on National Statistics collected up to December 2008, there has been a decrease in the official rate of females employed since 2007. The percentage of women employed was 12% in 2007 and has decreased to 11% in 2008.¹⁵¹ However, it is worth noting that although the total of female to male employment is at 11%, in terms of national female employment, 36% of the Qatari labor force are women. This has increased by one percent since 2007.
- Qatari women tend to prefer to be employed in the educational sector (i.e. teaching) followed by the public administration sector. With respect to non-Qatari women, the majority of that working population is in the domestic service sector. The percentage of female employment in the private sector is 5.1% comparing to employment in the Government sector at 73.6 %.¹⁵²
- Based on national statistics of 2008, 1.9% of employers are women. However, in terms of Qatari business owners, women employers constitute 3.5%.¹⁵³
- Qatar has unique demographics in terms of its expatriate population. Expatriates represent 93% of economically active population.¹⁵⁴
- Based on the Gender Gap Index report issued by the World Economic Forum 2008 and 2007, the Labour Force Participation of women, the number of female legislators, senior officials and managers and professional and technical workers has not changed. However, the report shows that the ability of women to rise to enterprise leadership has increased in 2008 to 4.92 (out of 7) from 4.86 (out of 7).¹⁵⁵¹⁵⁶

I – INSTITUTIONAL FRAMEWORK:

1- Recent government policies aimed at fostering women’s entrepreneurship:

161. Although there have not been any changes in governmental policies in relation to women entrepreneurs; **H. H. Sheikha Moza** and **Sheikha Hanadi Bint Nasser** play a critical role in emphasizing and supporting the role of women in the country.

2- Legal and regulatory environment:

162. There is no legislation in Qatar that affects or limits the operation of women owned businesses or women in businesses in terms of hindering development, ownership rights, property rights etc.; yet, there

¹⁵¹ <http://www.qsa.gov.qa/Eng/publication/Annabs2008.htm>

¹⁵² <http://www.qsa.gov.qa/Eng/publication/Annabs2008.htm>

¹⁵³ <http://www.qsa.gov.qa/Eng/publication/Annabs2008.htm>

¹⁵⁴ Al-Sharq newspaper (February 8, 2009)

¹⁵⁵ For 2008: <http://www.weforum.org/pdf/gendergap/report2008.pdf>. For 2007 <http://www.weforum.org/pdf/gendergap/report2007.pdf>

¹⁵⁶ This area is captured through three concepts: the participation gap, the remuneration gap and the advancement gap. The gap between the advancement of women and men is captured through two hard data statistics (the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers).

are legislations that limit or prohibit non-Qatari operations, non-Qatari ownership rights and non-Qatari's in business. Such regulations extend to men and women alike.

163. Also, there are gender-specific regulations on working hours and entitlements for women. These are stipulated under the Qatari Labor Law No. 14 of the year 2004 Promulgating Labor Law as amended to date.¹⁵⁷

3- Other gender-related obstacles to entrepreneurship and employment:

164. Even though there are no legal or official gender-related obstacles to women entrepreneurship, there are cultural limitations as a result of certain patriarchal traditions. This is reflected in that most inactive females were housewives (69.2% of all inactive females) and most inactive males were students (72.9% of all inactive males)¹⁵⁸.

165. Also, the Labour Survey from which national statistics are correlated, show that men tended to work shorter hours on an average (50 hours a week) than women (52 hours a week). Non-Qatari men (53 hours a week) tended to work longer hours than Qatari men (38 hours a week). Similarly, non-Qatari women worked 58 hours at their main jobs, while Qatari women worked 37 hours a week.¹⁵⁹

166. Accordingly, although there are certain discrepancies in terms of gender, it appears that as a result of the demographics of the population, the obstacles for employment and entrepreneurship are nationality related versus gender related.

167. Nevertheless, there have been increased efforts invested to increase awareness about the importance of the role of women in the Qatari society. This is emphasised by the Qatari leadership. There are increasing number of women climbing the corporate ladders and many with key positions within government institutes. Women are also increasingly being trained to fill other positions that showcase the importance of their contribution to the economic growth of the country.¹⁶⁰

168. As a result of there not being many gender related obstacles, Qatar Women Business Forum is the only women-focused business network in the country. Nevertheless, they have been very active in the last 5 years in terms of scope of operation to enhance the women's role in the society and economic growth.

II – STATE OF FEMALE ENTREPRENEURSHIP

1- Trends in female labour force participation:

169. Based on national statistics collected in December 2008, there has been a decrease in the official rate of females employed since 2007. The percentage of women employed was 12% in 2007 and has decreased to 11% in 2008.¹⁶¹ However, it is worth noting that although the total of female to male employment is at 11%, in terms of national female employment, 36% of the Qatari labour force are women. This has increased by one percent since 2007.

¹⁵⁷ Relevant provisions are attached in Exhibit A.

¹⁵⁸ http://www.gov.qa/wps/portal/!ut/p/c0/04_SB8K8xLLM9MSSzPy8xBz9CP0os3qjAwsDA39311BiPy8iAyNTP-MAkxBLQwMDA_2CbEdFANrsQYMI?WCM_PORTLET=PC_7_20800QGEU3NJ2025N3P4T91003_WCM&WCM_GLOBAL_CONTEXT=/wps/wcm/connect/cnt/en/1_home/17_news/news_third_q_2008/qatar+statistics+authority+puts+unemployment+rate+at

¹⁵⁹ *ibid*

¹⁶⁰ This was a consensus of opinion from female entrepreneurs and associations interviewed in this respect.

¹⁶¹ <http://www.gsa.gov.qa/Eng/publication/Annabs2008.htm>

170. Qatari women tend to prefer to be employed in the educational sector (i.e. as teachers) followed by the public administration sector. With respect to non-Qatari women, the majority of that working population is in the domestic service sector. The percentage of female employment in the private sector is 5.1% compared to employment in the Government sector at 73.6 %. The trend has not changed since 2007.¹⁶²

171. Based on national statistics of 2008, 1.9% of employers are women. This is a decline from statistics presented for 2007 whereby 3% of employers were women. In terms of Qatari women employers, women employers constituted 3.5% in 2008 and 3.6% in 2007. The decline of female employers is with respect to non-Qatari females – there are none as of December 2008 although they constituted 1.8% of employers in 2007.¹⁶³

172. In order to ascertain the dynamics of female employment and entrepreneurship in Qatar we interviewed several female entrepreneurs; through question and answer sessions with such persons, they suggested that such dynamics and encouragement might be attributed to the following factors:

- The important role played by **H. H. Shiekha Moza** and **Sheikha Hanadi Bint Nasser** to emphasize role of women in the country.
- Initiatives launched by Qatar Business Women Forum and Qatar Foundation such as:
 - **QBWF Corporate Ambassador Program Shines Light on Role of Qatari Businesswomen (January 2008):** The event's aim was to focus on methods of improving entrepreneurs' and business professionals' knowledge and experience, building networking opportunities and offering insights into current global economic issues.
 - **Qatari Businesswomen Forum Dinner Raises Awareness of Qatari Women in Business (February 2009):** The dinner's purpose was to introduce Qatari professional women to QBWF and its mission of assisting them in enhancing their business opportunities and building professional networking prospects.
 - **Springboard for Women's Development Program (January 2008):** The program was designed to equip local businesswomen with confidence in unlocking their potential and achieving their goals, both personally and professionally.

2- Trends in female entrepreneurship:

173. According to interviews with businesswomen, in support of the advancement of women and the vision of H.H Shiekha Moza to increase education and participation of women in the country, many business schools, management and technical training programmes¹⁶⁴ are now made available to women to boost their level of education, skills and career opportunities within governmental institutes.

174. Some of such educational programs are:

- Events held by Qatar Business Women Forum to enhance women's contribution to the economic activity which constitutes a real gain both to Qatari women and the society at large; and to assist Qatari businesswomen to understand business and economic laws and upgrade their skills and capabilities to help strengthen their role in the process of overall economic development.

¹⁶² <http://www.qsa.gov.qa/Eng/publication/Annabs2008.htm>

¹⁶³ Ibid

¹⁶⁴ Many business schools, management and training programs are now accessible to women depending on their merits. Some of such institutions are listed in Exhibit B.

- Events held by Qatar Foundation to build human capital in a part of the world where the need and potential for human development are considerable. Through its threefold mission of education, scientific research and community development, Qatar Foundation is helping build a sustainable society where the sharing and creation of knowledge will enhance quality of life for all.

175. Also, there are only three business schools and a college that offers business studies in Qatar. Qatar University is the only university in Qatar that has a separate woman only campus whilst the other two are co-ed.

176. Furthermore, as women advance in the labour force, there are increasing number of entrepreneurship programmes available to women. Some of the organisations that offer such training are listed in Exhibit B.

177. Unlike a lot of the developing countries in the Middle East yet common in the Gulf Cooperation Council countries, Qatar does not have an active or visible micro-financing market for women or otherwise.

EXHIBIT A

Qatari Labor Law No. 14 of the year 2004 Promulgating Labor Law as amended to date. Relevant provisions to women working hours:

- **Article 96:** A female worker who has been employed by an employer for a complete year shall be entitled to maternity leave with full pay for a period of fifty days. Such maternity leave shall include the period before and after the delivery provided that the period following the delivery shall not be less than thirty five days.

This leave shall be granted subject to a medical certificate issued by a licensed physician stating the probable date of delivery.

If the remaining period of the leave after delivery is less than thirty days the female worker may be granted a complementary leave from her annual leave. Otherwise the complementary period shall be deemed to be a leave without pay.

If the medical condition of the female worker prevents her from resuming her work after expiry of her leave referred to in the preceding paragraphs the female worker shall be deemed to be on leave without pay provided that the period of her absence from works shall not exceed sixty consecutive or interrupted days and provided that a medical certificate of her medical condition shall be produced from a licensed physician.

The obtaining by the female worker of the delivery leave shall not prejudice her entitlement to her other leave.

- **Article 97:** The nursing female worker shall be entitled . . . during the year following the year of delivery to a nursing interval which shall not be less than one hour per day. The fixing of the nursing times shall be made by the female worker.

The nursing interval shall be calculated as part of the working hours and shall not result in a deduction of wage.

- **Article 98:** The employer may not terminate the service contract of a female worker due to her marriage or obtaining the leave provided for in Article (96) of this Law. The employer may not notify of the termination of her service contract during this leave and may not send her a notification which expires during the said leave.

EXHIBIT B

I. Universities and business schools

- Carnegie Mellon: Rate 2007-2008 62% female enrolment.
- Qatar University
- Stenden university Qatar: Rate 2007-2008 52% female enrolment.
- College of North Atlantic Qatar

II. Entrepreneur Training

- Executive Entrepreneurship Certificate Program (EECP): (2007) a nine-month course on building technology business held by Qatar Science & Technology Park and Carnegie Mellon University in Qatar.

TUNISIA

Key Data

- There has been a decrease in the official rate of female employment since 2007. The percentage of female employment was 26.1% (compared to male employment at 73.9%) in 2007 to 25.9% (compared to an increase in male employment to 74.1%) in 2008.¹⁶⁵
- Employment of women is diversified in Tunisia, Females are involved in three principal sectors: 41% in services (business and personal), 25% in non-durable manufacturing (food, clothing, textiles), and 22% in wholesale and or retail trade, with only 10.66% in handicrafts.¹⁶⁶
- Employment of women is diversified in Tunisia, Females are involved in three principal sectors: 41% in services (business and personal), 25% in non-durable manufacturing (food, clothing, textiles), and 22% in wholesale and or retail trade, with only 10.66% in handicrafts.¹⁶⁷
- A research done by CREDIF (Center for Information, Documentation, and Studies and Research on Women) and UNDP on women's entrepreneurship in Tunisia showed that the survival rate after five years for women-owned start-up businesses was almost twice as high as for businesses started and owned by men.¹⁶⁸
- Based on the Gender Gap Index report issued by the World Economic Forum 2008 and 2007. The Labor Force Participation of women has increased by 1%. However, there is no change in the Legislators, seniors officials and managers; and there are no statistics for female professional and technical workers. However, the report shows that the ability of women to rise to enterprise leadership has decreased in 2008 to 5.65 (out of 7) from 6.15 (out of 7).^{169 170}

I – INSTITUTIONAL FRAMEWORK:

1- Recent government policies aimed at fostering women's entrepreneurship:

178. Although there have not been any changes in governmental policies in relation to women entrepreneurs; women issues have been a top of priority for the president of the republic of Tunisia Zine Al Abidine Ben Ali. On the 7th of November 2007, the president of the republic of Tunisia decided that the rate of participation of women as candidates in the legislative election has to reach 30% of the total number of applicants. In spite of such commitments and progress in recent years, the participation of women in political life is still limited and the percentage of women in the legislative election stands at 27% as of

¹⁶⁵ www.emploi.gov.tn

¹⁶⁶ International Finance Corporation and the Center for Arab Women Training and Research 'The characteristics, Contributions and Challenges of Women Business Owners February 2007

¹⁶⁷ International Finance Corporation and the Center for Arab Women Training and Research 'The characteristics, Contributions and Challenges of Women Business Owners February 2007

¹⁶⁸ [http://www.ifc.org/ifcext/gempepmena.nsf/AttachmentsByTitle/TunisiaGEMBrief/\\$FILE/Tunisia+GEM+Brief+wo+survey+for+posting.pdf](http://www.ifc.org/ifcext/gempepmena.nsf/AttachmentsByTitle/TunisiaGEMBrief/$FILE/Tunisia+GEM+Brief+wo+survey+for+posting.pdf)

¹⁶⁹ For 2007 <http://www.weforum.org/pdf/gendergap/report2007.pdf> and for 2008 <http://www.weforum.org/pdf/gendergap/report2008.pdf>

¹⁷⁰ This area is captured through three concepts: the participation gap, the remuneration gap and the advancement gap. The gap between the advancement of women and men is captured through two hard data statistics (the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers).

2008.¹⁷¹ Moreover, Mrs. Leila Ben Ali, president's wife, has been very active on leading women business networks and fostering the role of women in the country.

179. In a speech given by the President recently, the country's commitment to women is reaffirmed. "We have consolidated the presence of women in all sectors of activity and production ... we reinforced the place of women in positions of responsibilities and decisions making, that's due to our conviction that we would never realise an effective and efficient development within our families and society without participation of women".¹⁷²

2- Legal and regulatory environment:

180. The Tunisian Labor Code includes gender-specific regulations on working hours and entitlements for women; the rights of mothers and pregnant women is guaranteed woman are granted flexible hours to assist in their domestic responsibilities. These are stipulated under the Tunisian Law No: 65-99 of the year 2003 Promulgating Labour Law as amended to date.

181. In 2007, the government started implementing the part-time work programme which enables women to work part-time for two thirds of her salary, while retaining all the rights to promotion, to retirement and to social security benefits. Mr. Zouheir M'dhaffar, representative of the Prime Minister, responsible for public function and administrative reforms in Tunisia, affirmed that more than 1304 active woman benefited by the part-time work programme applied for women having kids and that the Tunisian government is in on ongoing process to intensify efforts to offer more facilities for active women in the country to balance between their professional and familial responsibilities.¹⁷³

3- Other gender-related obstacles to entrepreneurship and employment:

182. There are no legal or official gender-related obstacles to women's entrepreneurship in Tunisia. The Tunisian constitution, Family Law, and Labour Law provide for women's rights to own and control land, property, and income. Adult women do not need the permission of their fathers, husbands, or any male guardian to pursue education, seek employment, take out a loan, or set up a business.

183. To consolidate the considerable achievement in women's empowerment, several businesswomen networks were established and they have been very active in driving initiatives to enhance the role of women in the society and contribution to the country's economic and social development.¹⁷⁴

II – STATE OF FEMALE ENTREPRENEURSHIP:

1- Trends in female labour force participation:

184. There has been a decrease in the official rate of female employment since 2007. The percentage of female employment was 26.1% (compared to male employment at 73.9%) in 2007 to 25.9% (compared to an increase in male employment to 74.1%) in 2008. Moreover, the percentage of the economically active female within the work force hasn't changed between 2007 and 2008 however the percentage of the economically active male within the work force has decreased from 72.71% in 2007 to 72.67% in 2008.¹⁷⁵

¹⁷¹ <http://www.un-instraw.org/en/gppp/maghreb-project/maghreb-project-2.html>

¹⁷² President Zine Al Abidine Ben Ali to Ms. Aziza H'tira (President of the National Union of Tunisian women (7 Mars 2009).

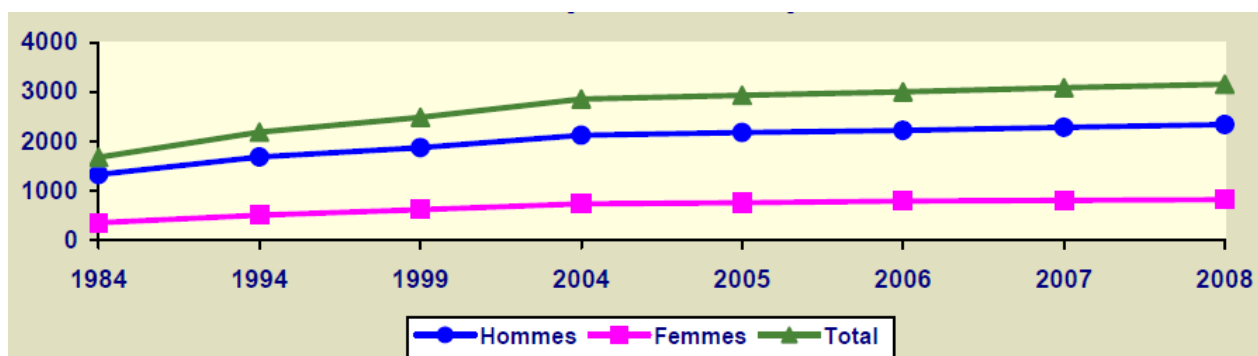
¹⁷³ Alliance of active women, National Union of Tunisian Women (December 2007)

¹⁷⁴ Some of the active women business networks are listed in **Exhibit A**.

¹⁷⁵ www.emploi.gov.tn

185. Represented below is a table presenting the evolution of the active population by gender in terms of increased or static numbers of growth.

Evolution of the active population occupied by gender (thousands)¹⁷⁶



Sources: www.emploi.gov.tn

186. Having said that it appears that based on interviews with businesswomen, the contribution of women as an active player in the economic development of the country has increased due to several cultural and social reasons such as:

- Increase in the education rates of females in the country.
- Birthrate has decreased which helped women enter the work place.
- Needs to contribute to the family's revenue generation and support her partner.
- Advancement and growth of more sectors that employ women (textile, education, health).

187. Employment of women is diversified in Tunisia, females are involved in three principal sectors of activities: 41 percent in services (business and personal), 25 percent in non-durable manufacturing (food, clothing, textiles), and 22 percent in wholesale and or retail trade, with only 10.66 percent in handicrafts.¹⁷⁷

2- Trends in female entrepreneurship:

188. Female entrepreneurship has been growing over the years as more and more women are encouraged through country's programs and policies and entrepreneurial opportunities to set up their own businesses.¹⁷⁸

189. Based on "Tunisian Women Owned-Enterprises", a report issued by the Center of Arab Women for Training and Research (CAWTAR) in 2008, most of the business women in Tunisia are managing families' businesses. Only 5.58% of women owned-businesses don't share capital with a partner. Those

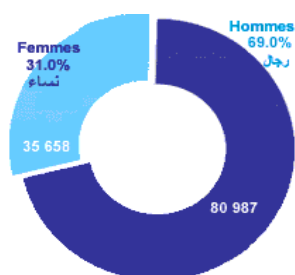
¹⁷⁶ Ibid

¹⁷⁷ International Finance Corporation and the Center for Arab Women Training and Research 'The characteristics, Contributions and Challenges of Women Business Owners February 2007.

¹⁷⁸ Mrs. Alifa Farouk, board member of the Democratic Constitutional Regroupment (DCR) and administrative moderator at a national conference themed « Female engineers and international mutations »

who do share their capital affirmed that the partner represents their husband (18.78%), their parents (14.72%) and the rest of family members (9.14%).¹⁷⁹

190. Micro credit schemes directed towards female entrepreneurs have been instrumental in the expansion of women-owned businesses with women being more inclined towards micro credit than banking. The supply of microfinance in the country is dominated by the Tunisian Bank of Solidarity; from 1998 to 2008, 31% of the beneficiaries from funds allocated by the bank are females (compared to 69% are male) and 41% of beneficiaries from SME's management training program are female and currently 1500 female entrepreneurs are running businesses in the country.¹⁸⁰



Cumulated status of funds allocated by the Tunisian Bank of Solidarity by gender between August 1998 to September 2008.¹⁸¹

191. It is also interesting to note that in 2008, 50% of women owned-businesses become more interested to access technical and financial management training to increase profitability and sustainability rate of their businesses.¹⁸²

192. There have been several activities to raise the awareness of the importance of women entrepreneurs and for the development of women entrepreneurs since 2007. These include:

- **November 2007:** Creation of the “**Mediterranean Women Training Center**” The center will equip women with the necessary competences that would help them working on the civil society, NGOs and exploring opportunities for launching their own projects.
- **June 2008:** inauguration of the young female center in Tunis; the center offers the opportunities for young females to access to Internet and technology, professional advisory department and an exhibition center to promote females innovation and productions as well as young female training centers focusing on providing professional training in the field of textile, restoration and ceramic.
- **August 2009:** Under the haut patronage of Mrs Leila Ben Ali, president's wife and president of the Arab Women Organization, the national union of Tunisian women in collaboration with the Ministry of the women affairs, family, child and aged people, organized a national conference themed under “Tunisian women, proud with achievements and optimistic for the future”.
- **August 2009:** at the national day of women, Intervention was given by Mrs. Mensi President in the employment agency which has exposed a new program called "JAWDA» for new female promoters to help a good start in their projects and improve the internal situation of their businesses.

193. It is also critical to note that according to research done by CREDIF (Center for Information, Documentation, and Studies and Research on Women) and UNDP on women's entrepreneurship in Tunisia

¹⁷⁹ http://www.cawtar.org/Assets/Documents/pdf/Tunisia_country_report.pdf

¹⁸⁰ <http://www.menabwn.org/fr/news/mena-network/tunisie-plaidoyer-de-slim-ltali-pour-«-un-emploi-dans-chaque-entreprise-»-mais-71>

¹⁸¹ These statistics are collected from www.bts.com.tn

¹⁸² http://www.cawtar.org/Assets/Documents/pdf/Tunisia_country_report.pdf

showed that the survival rate after five years for women-owned start-up businesses was almost twice as high as for businesses started and owned by men.¹⁸³

194. Environnement et Développement dans le monde Arabe (ENDA) have been working actively in the region providing micro credit to both male and female entrepreneurs. ENDA has particularly “provided female micro entrepreneurs with opportunities to meet, network and develop their skills, creating ‘a social safe-haven for them’”.¹⁸⁴

195. The percentage of women clients of ENDA is:¹⁸⁵

Name	Percentage of Women			Gross loan (USD) portfolio 2008	Number of active borrowers		
	2007	2008	2009		2007	2008	2009
ENDA	80.37%	76.66%	76.17%	34,481,237	63,794	94,959	103,780

¹⁸³ Valentine M Moghadam 'Women's Rights in the Middle East and North Africa: Citizenship and Justice: Country Report Tunisia'

¹⁸⁴ Arab Gulf Programme For United Nations Development Organizations (AGFUND) 'Prize Subjects (2005) <http://www.agfund.org/english/prize/prize-winners-2005.htm>

¹⁸⁵ <http://mixmarket.org/mfi/country/Tunisia>

EXHIBIT A

Businesswomen networks in Tunisia :

- All of Tunisia Women for Research and Information on Women
- Alliance Tunisienne Des Femmes De Carrière Juridique
- Alliance Tunisienne Des Femmes De Carrière Médicale
- Association De Développement Et De Protection De L'environnement (ADPE)
- Association Des Femmes De L'information Et De La Communication
- Association Des Femmes Tunisiennes Pour La Recherche Et Le Développement (AFTURD)
- Association Tunisienne Des Femmes Démocrates (ATFD)
- Association Tunisienne Du Planning Familial (ATPF)
- Center Of Arab Women For Training And Research (CAWTAR)
- Association Tunisienne Des Sages Femmes
- Centre International De Développement En Tunisie
- Centre de Recherches, d'Etudes, de Documentation et d'Information sur la Femme (CREDIF)
- Chambre Nationale Des Femmes Chefs D'entreprise
- Comite Des Dames Du Croissant Rouge Tunisien
- International Planned Parenthood Federation (IPPF)
- Organisation Tunisienne De L'éducation Et De La Famille
- Tunisian Mothers' Association
- Union Nationale De La Femme Tunisienne

UNITED ARAB EMIRATES

Key Data

- The women share in the workforce is growing steadily and has increased from 9.6% in 1985 to 13.6% in 2007 and 13.9% in 2008¹⁸⁶. This growth in women share in the labor force is driven primarily by two factors, the efforts of the Emirati government in enhancing the role of women in society and the high level of education among Emirati women. 75% of university students in the country are women and they make up 70.4% of total graduates.¹⁸⁷
- 69% of Emirati women work in the government sector and within organizations (international, non-profit and other), 15% are entrepreneurs with their own or joint venture businesses. 94% of the female entrepreneurs are in control of their business (50% fully owned and 44% own at least half).¹⁸⁸
- Women-owned businesses tend to be small with 62% having gross annual sales of less than \$100K.¹⁸⁹ Women tend to avoid commercial bank financing – only 19% used bank loans, and of those with credit, two-thirds is for less than \$100K.¹⁹⁰
- In general the businesses are young with 66% having been in operation for less than 5 years.¹⁹¹
- Based on the Gender Gap Index report issued by the World Economic Forum 2008 and 2007, the Labour Force Participation of women has increased by 2%. The rate of legislators, senior officials and managers decreased by 1% and there is no change in the rate of female professional and technical workers. However, the report shows that the ability of women to rise to enterprise leadership has increased in 2008 to 5.01 (out of 7) from 4.79 (out of 7).^{192 193}

¹⁸⁶ http://www.United Arab Emiratesinteract.com/docs/UNITED ARAB EMIRATES_women_boost_share_of_local_jobs_/37397.htm

¹⁸⁷ "Women in the United Arab Emirates: A Portrait of Progress". Prepared by the Ministry of State for Federal National Council Affairs. 2008.

¹⁸⁸ "Women Business Owners in the United Arab Emirates" report. Supported by the Center of Arab Women for Training and Research (CAWATAR) and the International Finance Corporation (IFC). 2007.

¹⁸⁹ Ibid.

¹⁹⁰ Ibid.

¹⁹¹ Ibid.

¹⁹² For 2008: <http://www.weforum.org/pdf/gendergap/report2008.pdf>. For 2007 <http://www.weforum.org/pdf/gendergap/report2007.pdf>

¹⁹³ This area is captured through three concepts: the participation gap, the remuneration gap and the advancement gap. The gap between the advancement of women and men is captured through two hard data statistics (the ratio of women to men among legislators, senior officials and managers, and the ratio of women to men among technical and professional workers).

I – INSTITUTIONAL FRAMEWORK:

1- Recent government policies aimed at fostering women’s entrepreneurship:

196. While there have not been any recent changes to the United Arab Emirates’s policies towards women entrepreneurs, there has been a visible effort in the development of initiatives taken by the government to support women such as the government-based Dubai Women Establishment (DWE) created in 2006. This establishment, although based in Dubai, is mandated to develop initiatives for women to build their knowledge, confidence and leadership abilities.¹⁹⁴ The latest flagship initiative of the DWE is the United Arab Emirates Women Leadership Program established in 2008 to encourage the role of women as leaders in business and society. This is a 2-year program for which 35 women are selected to participate in ongoing trainings to enhance their skills in leadership, management, personal development and technical knowledge.¹⁹⁵ The interest of Emirati women in the initiative is high as there were 700 applicants for the program starting in 2009.¹⁹⁶

197. In addition to the development of such programs aimed at Emirati women, the government has a clear goal of establishing itself as a regional leader in the area of women’s development as can be seen through the following initiatives:

- Arab Women Leadership Forum established in 2009 will be an annual event aimed at bringing together leading organizations and initiatives focused on innovative solutions to promoting women’s leadership and lasting positive change.¹⁹⁷
- Arab Women Leaders Network launched during the first Arab Women Leadership Forum
- Women in Leadership Forum scheduled for October 2009 aims to bring together 500 businesswomen and leaders to set trends, influence, innovate and leverage women’s participation in the global business world.¹⁹⁸ Speakers invited to the event are global and regional leaders including Christine Lagarde (French Minister of Economy, Industry and Development), Fatima AJaber (COO, Al Jaber Group) and Dr. Sahr El Sallab (Assistant Minister for Development and Investment in Internal Trade, Egypt).

198. While the government plays a strong role in developing the skills of Emirati women, there is a desire from women for governmental support in several business-related areas. A 2007 survey of businesswomen in the United Arab Emirates identified the following areas needing government improvement:¹⁹⁹

- Special loans/financing schemes for women: 45%
- Special advisory board for business women’s business development issues: 32%
- Reduce investment required to register a business: 37%
- Change in labor laws to increase flexibility for hiring/replacing workers: 35%

2- Legal and regulatory environment:

199. Sheikh Zayed bin Sultan Al Nahyan, founding father of the United Arab Emirates, stated, “Women have the right to work everywhere.”²⁰⁰

¹⁹⁴ <http://www.dwe.gov.ae>

¹⁹⁵ <http://www.wldp.ae>

¹⁹⁶ <http://www.ameinfo.com/180379.html>

¹⁹⁷ <http://www.awlf.ae>

¹⁹⁸ <http://www.wilforum.com>

¹⁹⁹ “Women Business Owners in the United Arab Emirates” report. Supported by the Center of Arab Women for Training and Research (CAWATAR) and the International Finance Corporation (IFC). 2007.

²⁰⁰ “Women in the United Arab Emirates: A Portrait of Progress”. Prepared by the Ministry of State for Federal National Council Affairs. 2008.

200. This concept of gender equality is a cornerstone of the United Arab Emirates constitution, and in general the rights of women in the labour force are equal to those of men. The areas where there are differences in the Labour Law are intended for the protection of women and include restrictions on women working at night and in hazardous roles.²⁰¹

201. There are more significant differences in laws outside the business area that affect the lives of Emirati women. For example, Emirati men married to non-Emirati women transfer the United Arab Emirates citizenship to their children, but Emirati women married to non-Emirati men find it much more difficult to give their children the United Arab Emirates citizenship. Based on the equal rights granted in the United Arab Emirates constitution this gender differentiation is unconstitutional and is among the many laws being discussed for amendment to ensure gender equality. While such laws are not directly linked to women in business, efforts to bring gender equality to social issues will have a positive halo effect on all issues concerning women.

“It's a long road ahead, but we are unwavering, and each small victory paves the way for greater justice in the advancement of the rights of Emirati women, until we get to a point where our society sees beyond gender and only weighs the merit of the human being.”
Najla Al Awadhi, member of the Federal National Council.²⁰²

202. Changes to laws affecting women are most likely linked to the growth of the number of Emirati women holding key positions in the legal and political environment. As of 2009 there are²⁰³:

- 4 women in the Cabinet (18.2% of membership).
- 9 women in the Federal National Council (22.5% of membership).
- 1 woman judge.
- 2 women Ambassador (4.5% of Ambassadors)

Overall, women account for 30% of the diplomatic service and higher posts of government.²⁰⁴

3- Other gender-related obstacles to entrepreneurship and employment:

203. In general, women business owners in the United Arab Emirates did not feel they faced more difficulties because they were women. The exception is in the area of balancing work and family where 61% found it more challenging as women.²⁰⁵

204. It is important to note however that women entrepreneurs do have frustrations in the following key areas²⁰⁶:

a) Ignorance

Women in general felt they do not know enough about the law. According to the General Women's Union (GWU) many women in the United Arab Emirates are either not aware of the law or are unaware of where to go to address their issues. To enhance women's awareness of the law the GWU is planning a campaign for October 2009 to highlight federal and local laws as they apply to women through a series of workshops and training sessions. These sessions will include laws affecting women in employment and other business related areas. The campaign will also address

²⁰¹ See Exhibit A for details of women-related articles in Labor Law and the UNITED ARAB EMIRATES constitution.

²⁰² <http://www.gulfnews.com/Opinion/columns/nation/10300646.html>

²⁰³ “Women in the United Arab Emirates: A Portrait of Progress”. Prepared by the Ministry of State for Federal National Council Affairs. 2008.

²⁰⁴ “United Arab Emirates Yearbook 2009”, Trident Press. 2009.

²⁰⁵ “Women Business Owners in the United Arab Emirates” report. Supported by the Center of Arab Women for Training and Research (CAWATAR) and the International Finance Corporation (IFC). 2007.

²⁰⁶ Based on qualitative analysis and interview with women entrepreneurs in the UNITED ARAB EMIRATES.

changes in laws that affect women so they can be made aware of the most recent laws and how the amendments affect their rights.

This training is particularly important given that businesses owned by women are relatively young (66% in operation for 1 to 5 years) and women business owners themselves are relatively new to business (56% have been owners for less than 5 years).²⁰⁷

b) Social Norms

Despite the many advancements of the United Arab Emirates in developing itself as a centre of commerce in the region, when it comes to women and business it is important to remember that the United Arab Emirates is a young country (established in 1971) and still carries many of the cultural norms of male-dominated societies. While the law does not differentiate between men and women in the area of commerce, some women, while setting up their businesses, found the processes smoother when a man accompanied them or was appointed to process the paperwork on their behalf.

It must be noted however that women in the United Arab Emirates usually get preferential treatment in government offices where there are dedicated lines and tellers specifically for women.

Some women faced similar issues in banking whereby they have a difficult time being granted loans because there was less confidence in their ability as women to manage a future successful business and repay the loan.

c) Lack of Clear Process & Procedures

Another frequent frustration for women entrepreneurs in the United Arab Emirates was the lack of a clear reference guide to the government processes and requirements to complete procedures regarding the set up and ongoing maintenance of their business. While the lack of guides is not specific to women and affects men as well, the frustration is likely compounded for women when coupled with their own ignorance and the social norms they face.

Some women did turn to women's business organizations for guidance in setting up their business, but overall their value was geared more towards providing networking support as opposed to assistance with the legal and procedural aspects of business ownership. Perhaps it is because the initial contact with these organizations did not add value that the percentage of women with affiliations to Women's Business Associations is low:²⁰⁸

- 27% in the Dubai Business Women's Council
- 19% in Abu Dhabi Business Women's Association
- 6% in the Sheikh Mohammad Establishment for Young Business Leaders
- 36% in other groups including industry specific orgs like the Engineering Society

II – STATE OF FEMALE ENTREPRENEURSHIP

205. The current state of female entrepreneurship is challenging to assess as there are few official figures available for 2008 and none are available for 2009. In regards to data on women in the labour force,

²⁰⁷ "Women Business Owners in the United Arab Emirates" report. Supported by the Center of Arab Women for Training and Research (CAWATAR) and the International Finance Corporation (IFC). 2007.

²⁰⁸ "Women Business Owners in the United Arab Emirates" report. Supported by the Center of Arab Women for Training and Research (CAWATAR) and the International Finance Corporation (IFC). 2007.

official numbers focus on the Emirati population and there is a lack of data on expat women in the labour force or operating their own businesses.

1- Trends in female labour force participation:

206. The female labour force participation rate grew steadily for two decades from 1985 (9.6%) to 1995 (11.7%) to 2005 (13.5%). This growth then stabilised with minimal change in 2007 (13.6%) and 2008 (13.9%).²⁰⁹ Broken down, women made up the following percentage of the total workforce in each Emirate in 2008:²¹⁰

- 19% Ras Al Khaimah
- 15.6% Abu Dhabi
- 11.5% Ajman
- 12.5% Dubai

207. According to the United Arab Emirates Businesswomen Council, the 2005 breakdown of women amongst different sectors is as follows²¹¹:

- 40% public sector
- 18% private sector
- 15% entrepreneurs (self employed or in joint ventures)

208. While there are no updates to the breakdown by sector, the figures published in 2009 indicate that women occupy 66% of public sector jobs, 30% of which are leadership posts.²¹²

209. While unemployment is decreasing among Emirati women, it is increasing among their male counterparts. Analysts infer that unemployment among male nationals is directly linked to the growth of women in the work force, particularly in government jobs, as the men are reluctant to join the private sector.²¹³

210. The growth of Emirati women in the labour force must be considered alongside the increasing level of education among this group. As of 2007 the literacy rate of Emirati women matched that of Emirati men.²¹⁴ Nearly half of school students are girls, approximately 75% of university students are women, 62% of those enrolled in higher education are women, and 70.4% of total graduates are women.²¹⁵

2- Trends in female entrepreneurship:²¹⁶

211. Women entrepreneurs in the United Arab Emirates tend to operate in the services sector, own a majority of their businesses, and operate small to medium sized businesses with little external financing or debt.

²⁰⁹ http://www.United Arab Emiratesinteract.com/docs/UNITED ARAB EMIRATES_women_boost_share_of_local_jobs_/37397.htm

²¹⁰ http://www.business24-7.ae/Articles/2009/9/Pages/26092009/09272009_22e25a4c24144686b1b28ee4e7888640.aspx

²¹¹ "Women in the United Arab Emirates: A Portrait of Progress". Prepared by the Ministry of State for Federal National Council Affairs. 2008.

²¹² "United Arab Emirates Yearbook 2009". Trident Press. 2009.

²¹³ http://www.United Arab Emiratesinteract.com/docs/UNITED ARAB EMIRATES_women_boost_share_of_local_jobs_/37397.htm

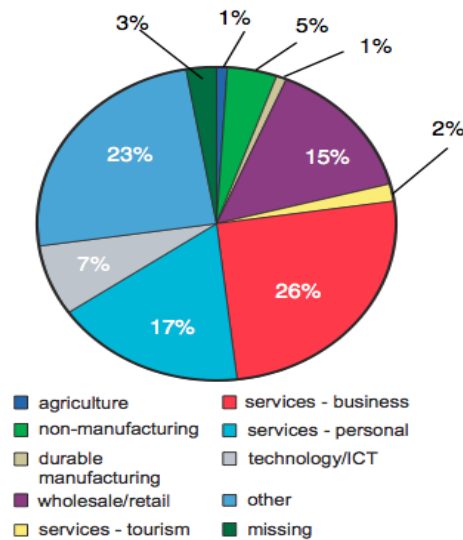
²¹⁴ <http://www.United Arab Emirates.gov.ae/Government/women.htm>

²¹⁵ "Women in the United Arab Emirates: A Portrait of Progress". Prepared by the Ministry of State for Federal National Council Affairs. 2008 and Please refer to Exhibit B for a select list of colleges and universities in the UNITED ARAB EMIRATES

²¹⁶ All data in this section stems from the report "Women Business Owners in the United Arab Emirates" supported by the Center of Arab Women for Training and Research (CAWATAR) and the International Finance Corporation (IFC), published 2007

a) Business Sectors:

Over 50% of women-owned businesses are in the services sector, and 15% are in wholesale/retail.



Given the service-based economy that Dubai has become, it is not surprising that almost three quarters 71% of all women-owned businesses operate in the emirate of Dubai. The majority of the remaining businesses are based in Abu Dhabi and the rest are spread out among the remaining emirates. On average across the United Arab Emirates over 50% of women-owned businesses operate from home, but this figure varies across each individual emirate. In Abu Dhabi 92% of these businesses are run from home.

b) Business Ownership²¹⁷:

Ninety-five percent of women-owned businesses are started by the owner, with 50% of them fully owning their own business. Of the remaining 50% that have business partners:

- 88% own at least half the business
- 50% have only one additional partner and for 25% of these women the additional partner is their spouse

Broken down by nationality, 47% of women-owned businesses are Emirati, 26% are European and 28% are owned by other nationalities including Arab, South African and American. This ownership by local women is high when you consider that United Arab Emirates nationals make up less than 20% of the overall population in the country.

c) Size of Business & Financing:

Women-owned businesses in the United Arab Emirates tend to be small in size with 62% registering gross annual sales of less than \$100,000. 68% have less than 10 full time employees and 28% have no full time employees at all.

²¹⁷ The following two sections base on http://www.United Arab Emiratesinteract.com/docs/UNITED ARAB EMIRATES_women_boost_share_of_local_jobs_/37397.htm

Given the size of these businesses and the fact that many are run from home, it is not surprising that 83% relied on their own or their family's earnings and savings to finance their business. 21% reported using their credit cards and only 19% used commercial bank loans.

In general women entrepreneurs in the United Arab Emirates seem to avoid using bank credit, and if they do the amounts are not substantial. Two-thirds of women reported not having any bank credit at all, and of those that do the credit was for less than \$100,000. These low levels of bank credit are attributed to concerns over high interest levels and that service sector businesses generally require low startup capital.

EXHIBIT A

Selected articles related to women in the United Arab Emirates Labour Law and Constitution

I. United Arab Emirates Labour Law

Article 27

No woman shall be required to work at night. The term “at night” refers to a period of not less than eleven successive hours, including the period from 10 p.m. to 7 a.m.

Article 28

The prohibition of night work for women shall not apply in the following circumstances:

1. Where work in the firm is disrupted by a force majeure.
2. Executive managerial and technical staff.
3. Work in such health services and other business as may be specified in resolution by the Minister of Labour and Social Affairs, if the female worker is not normally engaged in manual work.

Article 29

No woman shall be employed on any job that is hazardous, arduous or physically or morally detrimental or on any other work as may be specified in a resolution by the Minister of Labour and Social Affairs, after consulting the concerned authorities.

Article 30

A female wage shall be equal to that of a male if she performs the same work.

II. United Arab Emirates Constitution

Article 14

“Equality, social justice, ensuring safety and security and equality of opportunity for all citizens shall be the pillars of the Society.”

Article 16

“Society shall be responsible for protecting childhood and motherhood and shall protect minors and others unable to look after themselves for any reason, such as illness or incapacity or old age or forced unemployment. It shall be responsible for assisting them and enabling them to help themselves for their own benefit and that of the community.”

Article 25

“All persons are equal before the law, without distinction between citizens of the Union in regard to race, nationality, religious belief or social status.”

Article 32

“A woman shall be paid the same wage as a man if she performs the same work.” Article 32, United Arab Emirates Constitution.

EXHIBIT B

SELECT UNITED ARAB EMIRATES ORGANIZATIONS, UNIVERSITIES & COLLEGES

I. Women's Organizations

- General Women's Union
- Dubai Women Establishment
- Arab Women Leaders Network
- International Business Women's Group
- Abu Dhabi Businesswomen Council
- Dubai Women Business Council
- Sharjah Business Women Council

II. Universities & Colleges

- Abu Dhabi Women's College
- Abu Dhabi University
- Ajman University of Science and Technology
- Al Ain Women's College
- American College of the Emirates
- American University in Dubai
- American University of Sharjah
- CERT (Centre of Excellence for Applied Research and Training)
- Dubai Medical College for Girls
- Dubai Women's College
- Fujairah Women's College
- Gulf Medical University
- Higher Colleges of Technology
- Ittihad University
- Ras Al Khaimah Women's College
- Sharjah Women's College
- Skyline College Sharjah
- United Arab Emirates University
- University of Sharjah
- University of Wollongong in Dubai
- Zayed University
- Canadian University Of Dubai