



OECD-MENA INVESTMENT PROGRAMME  
MENA-OECD WOMEN'S BUSINESS FORUM

Working Draft – For Discussion

# Gender inequality and entrepreneurship in the Middle East and North Africa

## A statistical portrait

December 2013

*This draft report presents a descriptive overview of women's economic activity in the MENA region based on statistical sources. The report is submitted for discussion to the OECD-MENA Women's Business Forum annual meeting on 2 December 2013 in Rabat, Morocco. Following the meeting the document will be revised, building on the discussions, and prepared for publication.*

## **ACKNOWLEDGMENTS**

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Ms Nicola Ehlermann-Cache, conceived and developed the project; she managed and supervised this report. The report has been mainly prepared by Ms Susan Joeke, Director, SPJ Consulting, senior consultant to the OECD and member the OECD-MENA Women's Business Forum. It has benefited from the editorial support of Ms Parmjeet Bouffay, Analyst, OECD-MENA Investment Programme and Mr Lutz Sager, Carlo Schmid Fellow, OECD-MENA Investment Programme.

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## SUMMARY

This report is a descriptive account based on international statistical sources of women's position and gender inequalities in employment and entrepreneurship in the Middle East and North Africa (MENA) region. The statistical coverage of these issues is limited. The report notes weaknesses and gaps in the data, which sometimes escape notice. Only a few indicators are recorded comprehensively at the regional (MENA) or sub-regional level (for North Africa, the Middle East and sometimes the Gulf separately). In other cases, data is only available for subsets of MENA economies, whose size and composition varies from case to case. Morocco, Egypt, and Jordan (and latterly the Palestinian Territories) tend to have the strongest national datasets, or are the most willing to share them with international statistical agencies<sup>1</sup>. Based on the limited sources of data, the following picture emerges.

Women in MENA economies are increasingly well prepared for work in the productive economy and an increasing number, although still the minority, want to participate in the labour force. The labour demand side of the economy does not, however, adequately offer women the opportunity to work. There have been some limited improvements in the recent past, but the momentum of change has slackened and in some instances gone into reverse.

On the three most important measures, it is clear that the level of women's engagement in the economy in MENA lags far behind the rest of the world. First, in terms of female labour force participation, 24 per cent of adult women in MENA – fewer than one in four women across all age groups – works or seeks paid work. The figure for women in OECD countries is more than 60 per cent. Second, among those labour force participants, 18 per cent were unemployed in MENA, compared to 6 per cent in the world as a whole, in 2010. Consequently, the number of women in MENA who are actually in employment is even further behind in international terms: in MENA around 17.5 per cent of the adult female population, less than one in five women, are now employed, compared to nearly 50 per cent worldwide.

For women who could, in some respects, contribute the most to the production economy, the situation is even worse. Young women, who are much better educated than earlier generations, seek work twice as keenly as the average but face unemployment rates of 40-50 per cent in many countries. The private sector employs fewer women than the public sector. In some exceptional circumstances, private sector employers in MENA have increased their recruitment of women. In some lower middle income MENA economies (Morocco, Tunisia, Jordan and to some extent Egypt) export-oriented assembly manufacturing industries expanded from the mid-1980s onwards and took on large numbers of women workers in the process. However, their expansion peaked after a period of 20 years, and they consequently proved unable to maintain their competitive position with the changes in trade policies.

Entrepreneurial activity offers an alternative way of earning income to wage employment. Approximately 12 per cent – one in eight – adult women are active in this way in MENA, compared to nearly one in three men. In fact, more women pursue entrepreneurship in MENA, relative to the numbers seeking paid work, than is the case among men. Nevertheless, women's entrepreneurial activity rate is relatively low in MENA compared to other regions. In most MENA economies, the attrition rate of new entrepreneurial ventures owned by women seems to be much higher than among male-owned equivalents.

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<sup>1</sup> Specialist UN agencies harmonise the datasets submitted by different national statistical offices so that information is comparable (World Bank, 2012, (jobs), Table 10.2). Direct recourse to national datasets on most issues would open up huge problems of data comparability.

Among larger, incorporated businesses, women-owned businesses account at the very most, for up to 7 per cent of the total. They appear to perform as well as male-owned enterprises and employ slightly more women. Among the smaller firms which predominate in the economic structure, the prevalence of 'high potential' businesses among established ventures is similar among women and men entrepreneurs. MENA countries with the strongest entrepreneurial culture and the most dynamic, private sector-led economies demonstrate lesser levels of gender inequality. Unfortunately, information on this issue, as well as the others, is incomplete and not fully reliable.

In general, therefore, the data show that MENA countries are harbouring a large underutilised pool of human skills and capabilities embodied in the ready supply of women's labour and entrepreneurial ambition. Greater openness on the part of employers is needed for MENA countries to seize the benefits arising from women's strong interest in participating in the production economy. This could also have positive economic effects for the region: it has been suggested that a higher rate of insertion of women in the labour market in MENA would significantly improve the region's poor growth performance. Support for female entrepreneurship would also make an immediate contribution in helping MENA countries to increase the number of the established businesses on which future economic growth in the region depends.

### **Questions for consideration**

1. How would you assess the data collected and analysed in this report? Would you consider that a clear picture emerges regarding women's: i) Educational attainment; ii) Employment; and iii). Entrepreneurship?
2. Would further data be needed to draw a clearer picture on women's economic empowerment? If so, would national teams volunteer to appraise and collect further available data and present a precise overview by country to the WBF?
3. Should there be a discussion on the development of statistical data necessary to support evidence-based policy responses towards women's participation in the economy?

## INTRODUCTION

2. The MENA countries are very heterogeneous, even within sub-regions. Their labour, skills, capital and natural resource endowments, the main factors shaping countries' economic structures and capacities, vary enormously. This further complicates attempts to explain variations in the character, and gender aspects of, employment and entrepreneurship. Very few generalisations can validly be made across the MENA region as a whole. Conversely, when generalisations are possible, they have special force.

3. The difference between *women's qualifications and interest* in participating in the economy on the production side and the extent to which the economy actually *makes use of women's labour* is particularly important in the MENA region. In technical terms, this concerns the difference between labour supply (labour force participation, including entrepreneurial activity) and labour demand (female employment). A glossary of these and other terms is included in the Annex.

4. The report first reviews trends in educational outcomes for women across the MENA region and describes the ways in which women become involved in the labour market, including the experiences of different groups of women in the labour force. The perspective then shifts to examine the extent to which, and the ways in which, women's labour and skills are used as a factor of production in economic activity. Entrepreneurship is a form of engagement in the economy for individuals, as well as being a driver of the economy's production capabilities. The report concludes by looking at gender differences in entrepreneurship and at the characteristics of women's enterprises in MENA.

5. International and multilateral organisations differ in their precise geographical definition of the MENA region: data from different organisational sources are usually not exactly comparable for this region. In addition, national statistical offices collect limited, if any, gender disaggregated data, thus further complicating comparative analysis. The study of economic inequality also carries particular limitations in relation to gender. There is a risk of underreporting of informal labour inputs to an economy, which tend to be especially common among women, despite the efforts taken in household and other surveys to reach an accurate assessment. Furthermore, labour force definitions used in the sources have historically not acknowledged that care work, carried out predominantly by women, contribute to the production economy. Finally, most of the data used in this report was gathered before the onset of the global financial and economic crisis in 2008 and the subsequent political and socio-economic changes that have taken place in the MENA region. The impact on gender inequalities in the economic sphere will not be known with confidence for years to come, especially if the collection and release of data are set back by political upheaval and budgetary pressures.

## **WOMEN ENTERING THE LABOUR MARKET**

6. This chapter describes recent increases in educational outcomes for women in MENA and their situation in the labour market. Educational provision has been greatly improved in most MENA countries over the past 20-30 years. Gender inequality has been eliminated at some levels of education and at the highest levels in some countries there are now more women than men attending university. Women's labour market experience in MENA differs from the rest of the world in several respects. Far fewer women join the labour force than in other regions – fewer than one in three women – compared to 60 per cent in OECD countries, even though the participation rate has been rising in MENA. In 2010, 18 per cent of women in the labour force were unemployed in MENA, compared to 6 per cent in the world as a whole. Given the high unemployment rate, many women become discouraged and drop out of the labour market. While the female labour force in MENA is better educated than previous generations; the data indicates that it is the youngest and most educated in the labour force who are the least likely to be employed.

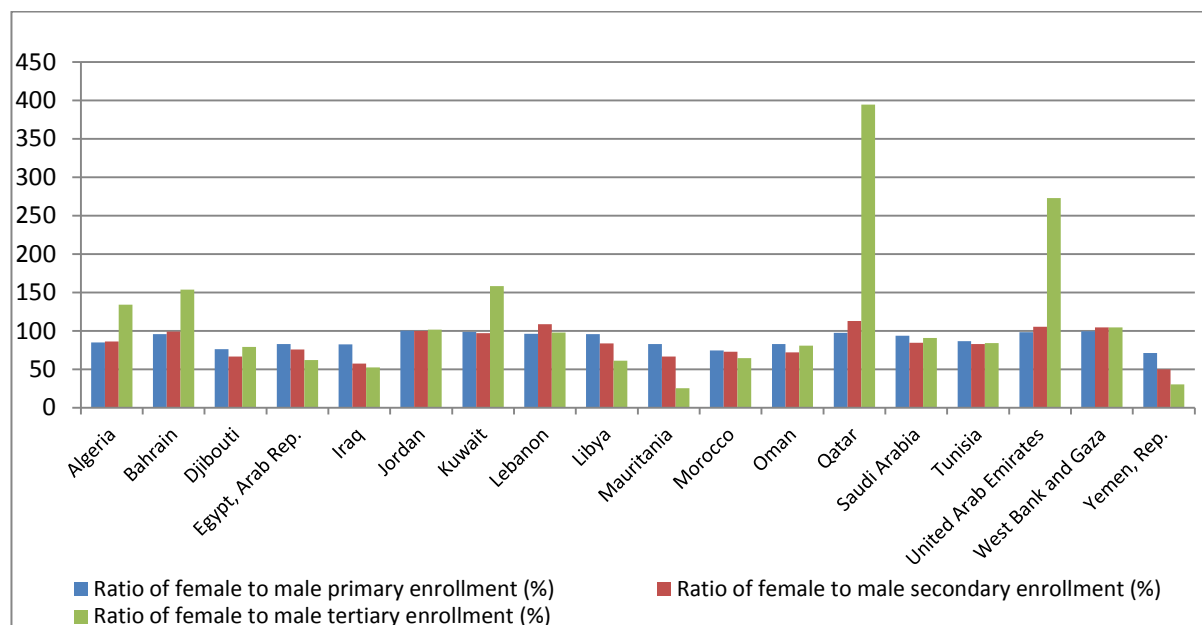
### **Improvements in women's education**

7. A large number of MENA economies have achieved extraordinary social gains in recent years. Life expectancy, literacy levels, and educational attainment have all improved to an extent almost unmatched in the rest of the world. In terms of education, the MENA region comes out extremely well in international comparisons<sup>2</sup>. In 1970, only 20-25 per cent of young adult women (15-24 years) in Morocco and Algeria, and only around 10 per cent in Oman, were literate (Roudi-Fahimi and Moghadam, 2003, based on UNESCO data). The succeeding decades saw marked rises in overall female literacy levels throughout the region. Female literacy among 15-24 year olds is close to 100 per cent in the Gulf Countries, including Oman, as well as in Saudi Arabia, Jordan, Syria and Tunisia, and between 70-75 per cent in Egypt, Morocco and Yemen (Egypt, Morocco and Yemen) (World Bank, World Development Indicators).

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<sup>2</sup> The quality of education in MENA is a contentious issue, not explored here. See World Bank 2008.

**Figure 1: Female-to-Male Enrolment Ratios: MENA Countries, 1976–2011**



Source: World Bank WDI. The data give the average values of the ratios for each available year of the period.

8. Gender inequality in education has been largely eliminated and overall educational provision has become nearly identical for girls and boys in the region. In particular, and most notably, among those who received tertiary education, women predominate in most countries. This is spectacularly so in Algeria, Bahrain, Kuwait, Qatar and the United Arab Emirates (UAE) (see Figure 1). Qatar is ranked number one in the world on the gender ratio of enrolments at tertiary level, according to data compiled by the World Economic Forum. The UAE, Kuwait and Bahrain are all among the top 11 countries in the world based on the same criteria (Hausmann et al, 2012). Accordingly, in several countries in the region, the number of women of working age with university level education now outstrips the number of men (World Bank 2013b). There is some differentiation in the subjects studied by men and women but the pattern is not straightforward. Male students predominate in engineering, but not in the sciences as a whole (World Bank 2013b).

9. Gender inequality has not, however, been eliminated at the tertiary level in some large countries, such as, Egypt, Yemen, Oman, and Iraq; this curtails the outcome for the region as a whole. Completion rates by gender at tertiary levels are also more unequal by gender, to women's disadvantage, in the same countries (World Bank 2013b).

10. There remain nonetheless wide variations across countries in the region in the share of the population attending university. As a general rule, the richer the country, the higher the number of students (both men and women) receiving university level education. Less than 10 per cent of women of the relevant age group in Morocco, Yemen, Djibouti and Iraq, and less than 20 per cent in Egypt, were enrolled in tertiary level education in 2011, compared to more than 50 per cent of both men and women in Lebanon and Libya (World Bank 2013b). However, this correlation does not hold, among the higher-income countries: in some Gulf Cooperation Council Countries (GCCs), notably Qatar, Kuwait and Oman, very small numbers of both men and women attend university. For its income level, Tunisia has the highest level of university enrolments in the region among both genders (World Bank 2013b).

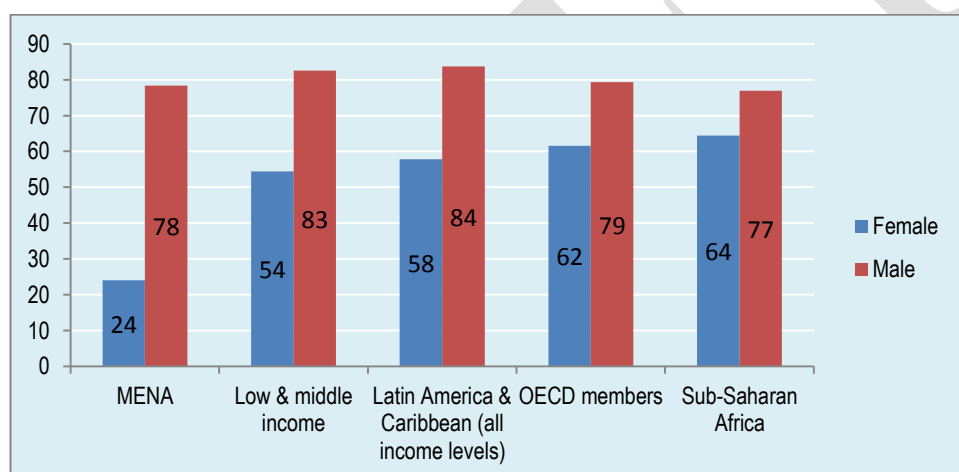


## Female labour force participation rates

11. Participation in the labour force encompasses persons undertaking any form of economic activity, including self-employment, unpaid work for a family farm or business, and wage employment in the informal and formal sectors<sup>3</sup>, plus persons seeking such work, that is, the unemployed. This is a very wide definition, signifying any type of engagement – or aspiration to engage - in the production economy. The only form of work which is excluded is ‘subsistence’ and care work. This is work that has commercial value, in the sense that it provides goods and services which could in principle be purchased instead, but is primarily directed towards the welfare of the worker’s household and not offered for sale.

12. Far fewer women than men decide to enter the labour force in the MENA region. A gender gap in participation is a worldwide phenomenon, but it is particularly pronounced in the MENA region (Figure 2).

**Figure 2: Male and Female Labour Force Participation Rate, 2011, selected regions**



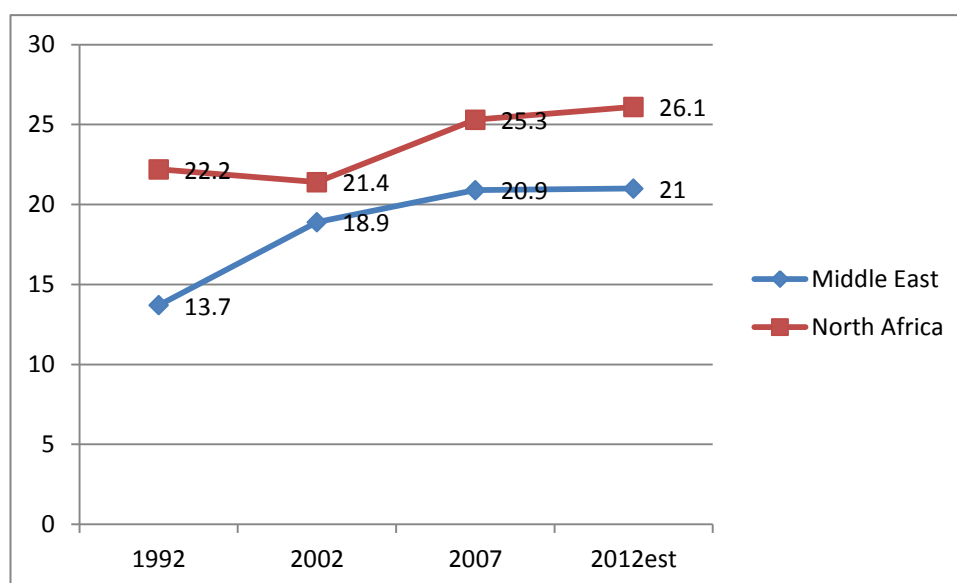
Source: World Bank Gender dataset based on ILO Key Indicators of the Labour Market.

13. Female labour force participation has generally been rising throughout the world over the past 20-30 years. MENA economies have also experienced this trend. Figure 3 shows that the participation rate has generally been growing throughout the region. These data do not include participation by young adult women; their labour force engagement has been falling as higher numbers have remained in education. The figures are estimates for the region as a whole (split geographically into two parts, following the ILO categorisation of regions<sup>4</sup>).

<sup>3</sup> This is the definition laid out in the ILO’s Key Indicators of the Labour Market at [http://www.ilo.org/empelm/what/WCMS\\_114240/lang-en/index.htm](http://www.ilo.org/empelm/what/WCMS_114240/lang-en/index.htm). The concept of the economy implicit in this definition is that used in the UN System of National Accounts.

<sup>4</sup> International and multilateral organisations differ in their geographical definition of the MENA region.

**Figure 3: Estimated Trends in Female adult labour force participation rates, Middle East and North Africa, 1992-2012**

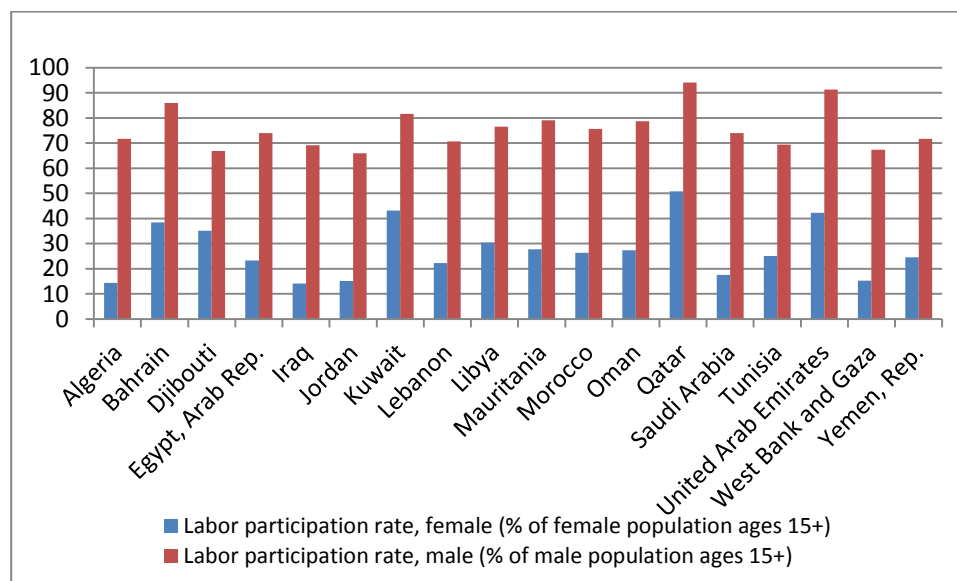


Source: ILO Global Employment Trends for Women, 2012 Table 5. The age cut-off for adulthood is not defined but seems to be 15 years.

14. Figure 4 gives information on current labour force participation rates in MENA countries. Figure 4 suggests that higher female participation rates tend to occur in higher income countries, although there are major exceptions. For example, Saudi Arabia has a very low female participation rate, while Djibouti and Egypt display somewhat higher levels than expected on this basis, while the rate for Yemen is likely to be much higher than recorded here<sup>5</sup>. If fully consistent and comparative data were used and more countries were added, a 'U' shaped relationship between female participation and national income might emerge in MENA, which would conform to the general pattern globally. Male participation rates vary as well, but not by as much; the main point of interest is that the Gulf countries have below average rates in terms of labour force participation.

<sup>5</sup> The survey questionnaire used in Yemen does not count unpaid workers as part of the labour force (ESCWA 2011).

**Figure 4: Male and Female Labour Force Participation in MENA, by gender, 2007-2011**



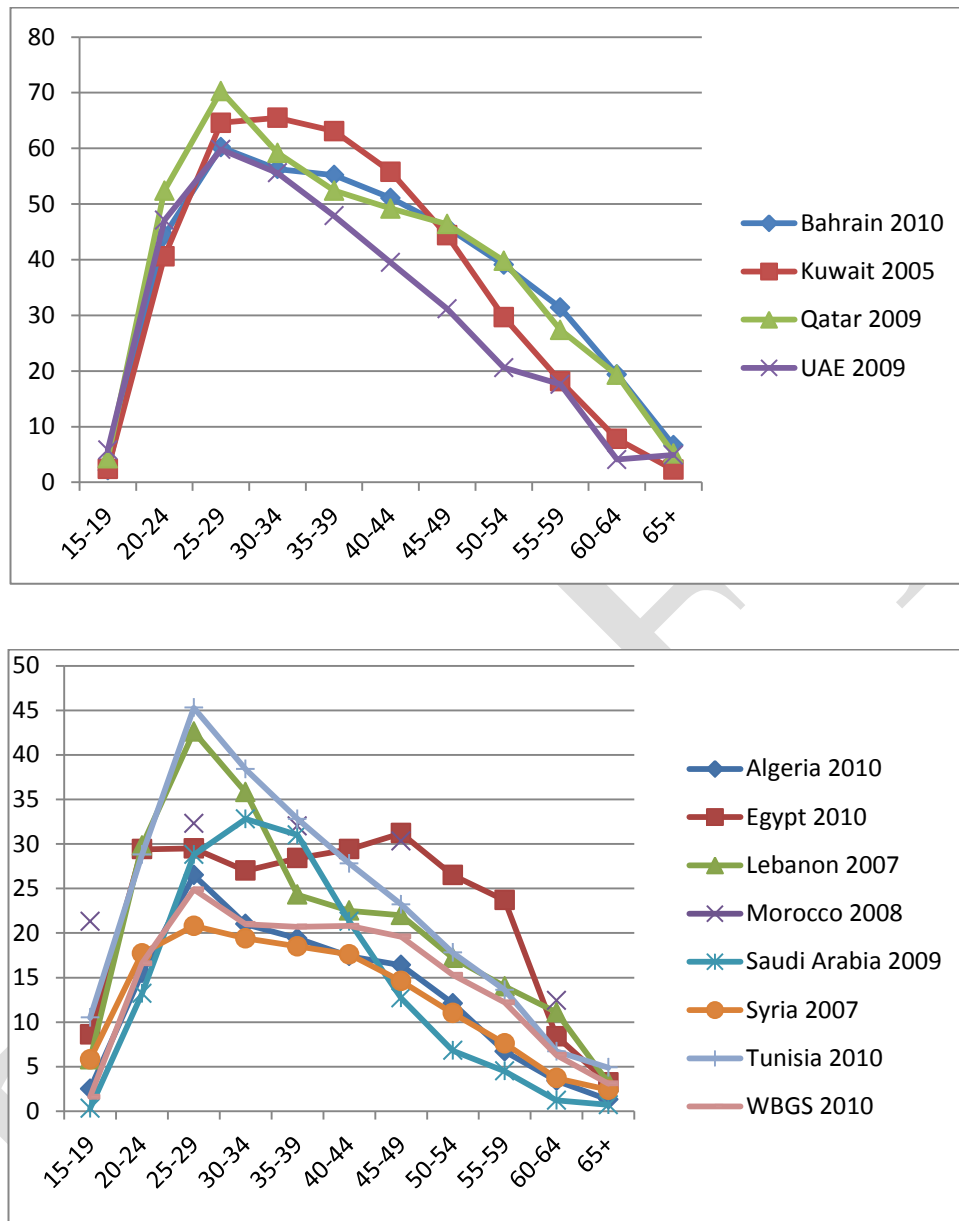
Source: World Bank WDI.

Note (a) official estimates for national non-immigrant population. Based on household surveys: Yemen 2005-6; Saudi Arabia 2009; Morocco 2009-10; Iraq 2007; Palestinian Territories 2006; Jordan 2010; Tunisia n.s.; Egypt 2006; Qatar 2010; Djibouti 2010; Kuwait 2009; and UAE 2009. Labour force surveys and ILO estimation methods produce different values. Labour force surveys may be more sensitive to issues of unpaid work and informality that especially affect estimates of women's participation.

### **Age- and education-related participation rates**

15. The age-related pattern of economic activity among men in MENA is similar to the rest of the world, but the female pattern is unique. Younger women, between 25-35 years, are by far the most likely to participate in the labour market. Figures 5a and 5b show the situation in the Gulf countries and in another 8 MENA countries separately. In most cases women's participation peaks sharply in the 25-29 year age group, although in Saudi Arabia and Kuwait it comes a little later (at 30-35 years) and in Egypt significantly later (45 -49 years). Egypt is the only country in the region to have a pattern of age-related female labour force participation similar to other parts of the world where the number of women engaged in the labour force is at approximately the same levels for women in all age groups between 20 and 50 years old (Houriet-Segard and Pasteels, 2011). All the other MENA countries are strong outliers in this respect.

**Figures 5a and 5b: Female labour force participation rate by age, MENA countries, 2007-2010**

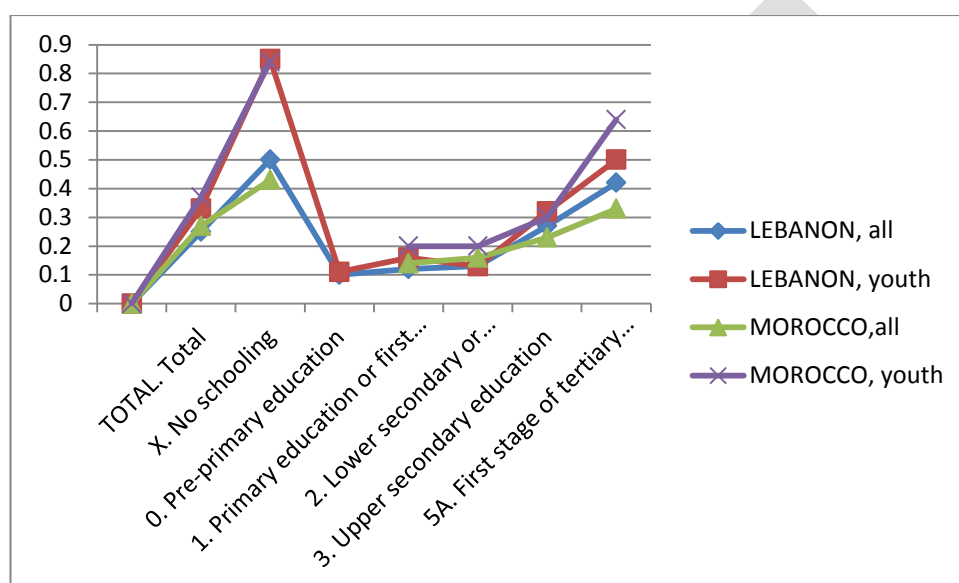


Source: calculated from ILOSTAT

16. Another interesting feature of the integration of women into the labour market in the MENA region is the effect of education on women's labour force status. Education seems to have an extremely strong positive effect on women's labour force participation. Increases in women's labour force participation from the 1990s appear to be driven by improvements in education (World Bank 2008). The increase in the participation rate remains concentrated among young women. Comparison of the contemporary age-related pattern to that found in the 1990s (Houriet-Segard and Pasteels 2011) shows that the strength of the peak at young ages has not changed over the past twenty years. In Egypt, Iraq, Jordan, Morocco and Tunisia, women with tertiary education are at least twice as likely to participate in the labour market as women with secondary education (World Bank 2013a).

17. Data on the gender composition of the labour force by education available for two countries, Lebanon and Morocco, show that, among the most educated members of the labour force, the proportion of women is higher within younger age groups (see Figure 6). In Lebanon, the share of women in the most highly educated sub-group of the labour force is approximately 8 percentage points higher among persons aged 20-29 than among the labour force as a whole; in Morocco the figure is 27 percentage points.

**Figure 6: The proportion of women in the labour force by age and education, Lebanon 2007 and Morocco, 2006.**



Source: calculated from ILOSTAT. Youth signifies 20-29 years (although the age bands for Morocco are not well-defined in the source).

18. However, a different picture emerges in Jordan. In Jordan, the participation rate is declining among educated women<sup>6</sup>. Educated women in Jordan are employed primarily in the education and health fields, two areas in which public sector employment is dominant. With the curtailment of public sector hiring in Jordan since the mid-1980s, and despite a rise in the share of women in the public sector workforce, opportunities for educated women are becoming more scarce (Assaad et al 2012).

### Unemployment, gender, and youth

19. Unemployment reflects the gap between employment preferences and employment possibilities. Both women and men in MENA, but especially women, face unemployment at extremely high levels in international terms – despite the low rate, and time-limited nature, of female labour force participation. In 2010, according to estimates of the International Labour Organisation (ILO), the rate of female unemployment in North Africa was 18.9 per cent and in the Middle East 18.1 per cent,

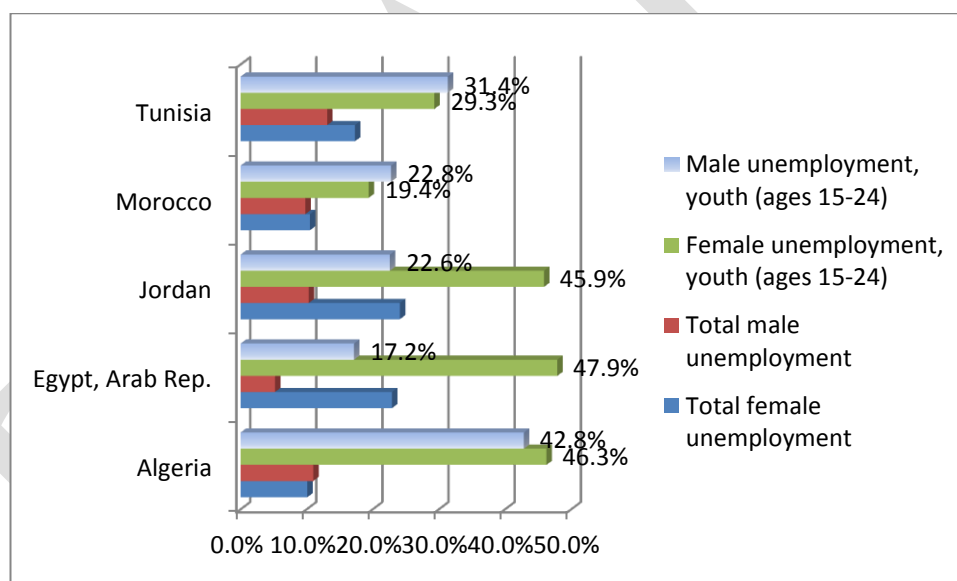
<sup>6</sup> Assaad et al (2012) deduce this from data on individuals' employment and labour force participation history. Increases in the numbers of highly educated women have outweighed declining participation rates to produce a rise in female participation overall. The same analysis may be possible for Egypt and Morocco, but has not yet been done. Data are lacking for other countries.

compared to the global average female unemployment rate of 6.4 per cent and rates in the range of 5.0-9.1 per cent in East Asia, Sub-Saharan Africa, and Latin America and the Caribbean (ILO 2012).

20. High unemployment in the MENA region is related to the growth of the working age population in MENA, which has been the most rapid in the world (Yousef 2004). MENA also displays the highest gender gap in unemployment in the world. In East Asia, developed countries and non-European Union (EU) European countries, women have slightly lower rates of unemployment than men (1-1.5 percentage point gaps). In MENA economies, women's unemployment rates exceed that of men by 9.5-10.5 percentage points, 3-10 times greater than the gap in other locations (ILO 2012).

21. As a consequence of the global recession sparked by the financial crisis in 2008, some developed countries, notably the United Kingdom (UK), Greece and Spain, have seen the severest reductions in employment opportunities concentrated among new entrants to the labour market, that is, young people. Yet this imbalance is a long standing feature of the MENA region, where youth unemployment rates have been high since at least the 1990s (Kabbani and Kothari, 2005). Young women tend to be the most seriously affected. In some countries, even with relatively small numbers of women seeking work, almost half of all young women cannot find employment.

**Figure 7: Male and female unemployment rates, total working age population and youth (15-24 years), selected MENA countries, latest year (mostly 2009)**



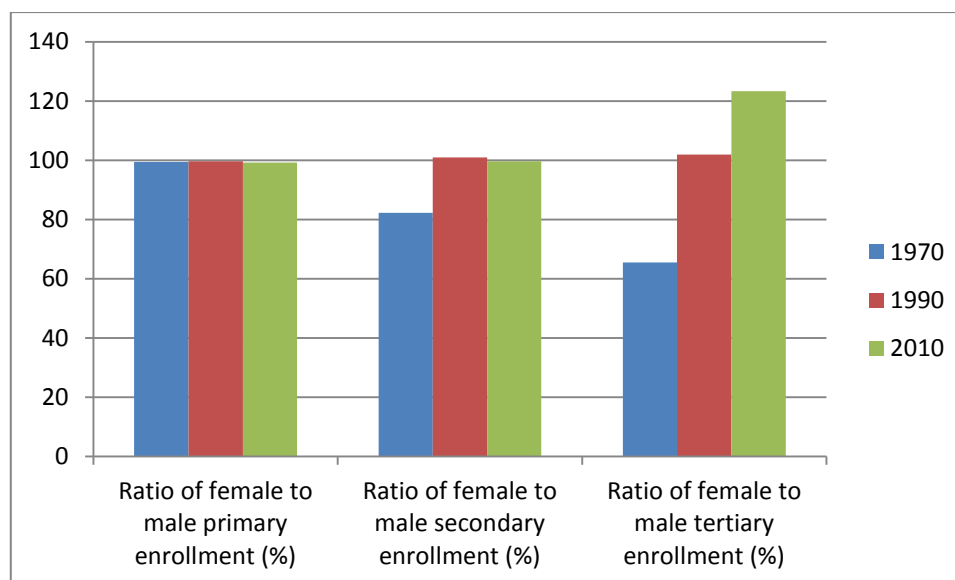
Source: World Bank Gender dataset based on ILO.

22. Youth unemployment exceeds total unemployment in all five countries: youth rates are at least twice the total unemployment rate in all five countries in Figure 7. In Algeria, Egypt, and Jordan, young women face unemployment rates approaching 50 per cent. In Egypt and Jordan, unemployment among young women is very much higher than among young men. Additionally, unemployment rates are high among nationals in Bahrain and Saudi Arabia, and similarly concentrated among youth (Kabbani and Kothari 2005). By contrast, Morocco and Tunisia have relatively low unemployment rates and less marked discrepancy by gender.

23. The especially keen interest of more educated women in Morocco in finding work is evident from information on wage expectations and actual wages. In general, women in Morocco (like men) expect to earn more than the actual wages on offer to them. Women with the highest education levels (upper secondary and graduates) have the lowest – most realistic - expectations, at most 10% above actual wages (World Bank 2013a). Actual wages for women rise with education – the ratio of highest to lowest is 3:1 – but the relationship is much weaker than among men. By far the largest gap between male and female wages is among graduates. One reason for this is that the correlation between education and wages does not hold at the highest level: wages for women graduates are in fact lower than for women with upper secondary education. The unemployment rate in Morocco is relatively low for women with the highest levels of attainment, at 3.8 per cent, compared to 9.8 per cent of total female unemployment in 2010 (ILO, ILOSTAT). Similar data on wage expectations, wages and unemployment rates for women by education is unfortunately not available for any other MENA country. In any event, unemployment rates facing women refer only to those who have taken the decision to enter – or remain in - the labour market.

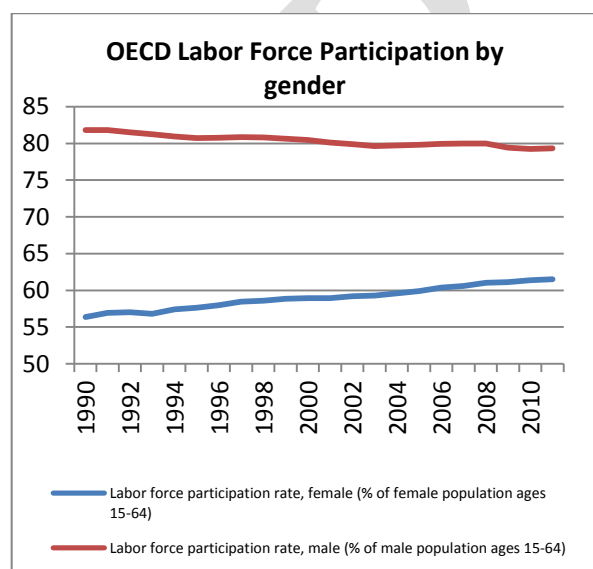
### Box 1: Women entering the labour market in OECD member countries

**Figure B1.1: Gender Gap in Education, OECD member countries, 1970-2010**



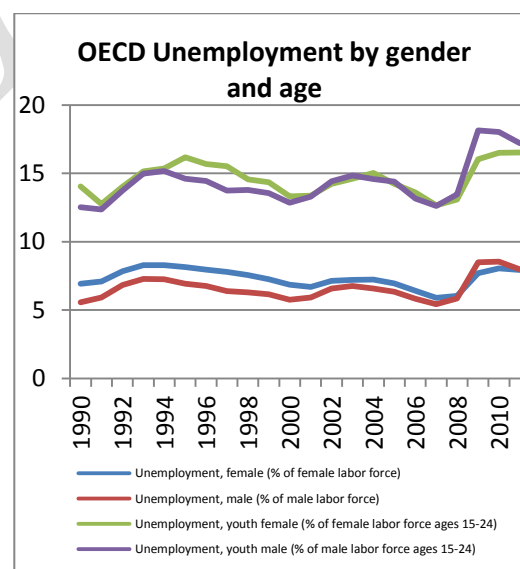
Source: Gender Statistics, World Bank

**Figure B1.2: Labour Force Participation by Gender, OECD, 1990-2012**



Source: Gender Statistics, World Bank

**Figure B1.3: Unemployment by Gender and Age, OECD, 1990-2012**



Source: Gender Statistics, World Bank

Among OECD countries, the labour force participation rate of women is higher than in the MENA region. In the 1970s and 1980s the gender gap in education declined in most OECD countries (Figure B1.1). This is slowly translating into higher female labour force participation, which stood at an



average of 61% in 2010. The gender gap in labour market participation continues to close gradually (Figure B1.2). Once women enter the labour market, they experience the same, or sometimes even lower, unemployment rates than their male peers (Figure B1.3). Similar to the situation in the MENA region, however, it is also the young who face a disproportionate risk of unemployment in OECD countries

## WOMEN'S WORK IN THE ECONOMY

24. This section explores women's contribution to the productive economy in the MENA region. It examines women's share of the labour force by sector and occupation, employment conditions, labour returns, and the differences between the public and the private sector. Women's labour, skills, and expertise are not harnessed to their full potential in productive economic activity in MENA economies. On average, 17 per cent of women, compared to 68 per cent of men, are employed - this is by far the lowest rate of female employment in the world. In different MENA economies, women account for between 13 and 25 per cent of total employees. There is a strong concentration of women workers in particular sectors and by social status; for example, married women are largely excluded from the private sector. In many, although not all possible ways, women's working conditions and earnings are inferior to that of men. There is no legal sanction against employers in most MENA countries for paying women less than men for equal work. Data are lacking on not only wage payments but on worker characteristics to properly identify the extent, location and determinants of gender discrimination. In a number of middle-income MENA countries, internationally oriented manufacturing industries generated a strong increase in female employment over a 20-30 year period from about 1980, but this trend has flattened out and even reversed in some cases. On the other hand, the public sector seems to have been steadily increasing the proportion of women among its employees, although evidence on this point – as with so many others - is limited.

### Women's Employment in MENA economies

25. In contrast to the great improvements in education in MENA, women of all education levels have very limited employment opportunities. Indeed, for the youngest women, who tend to be the most highly educated, difficulties in accessing employment have become more, rather than less, severe in recent years.

26. National economies yield the greatest returns from investment in female education when women's improved skills and capabilities are applied to work in the production economy. Indeed, the weaker growth performance of the MENA region compared to East Asia has been attributed in part to the low rate of women's participation in the labour market<sup>7</sup>. According to simulations by the ILO, if the level of employment of women in MENA were equal to the average in the EU and North America<sup>8</sup>, then

<sup>7</sup> Klasen and Lamanna 2009. The result may be an underestimate. The indicator used as the independent variable in the analysis was the female labour force participation rate. The employment share would have been the more appropriate measure; this would likely have intensified the size of the growth effect.

<sup>8</sup> The estimation is in terms of gender gaps in employment, but since the male employment to population ratio in MENA is comparable to the rest of the world, the adjustment reduces to changes in the employment ratio among women.

MENA economies would achieve income gains of USD\$900-1000 per capita and see annual growth rates expand by up to 2 per cent (Hausmann et al, 2012).

27. Table 1 gives information on the numbers of women and men in the adult population (15 years and above) who are employed in different regions of the world. Information on MENA is presented for two sub-regions, North Africa, and the Middle East, normalised by population. The average female employment rate in North Africa was 19.7 per cent in 2012. The level in the Middle East is significantly lower at 15.3 per cent, despite high rates in the Gulf Countries (ILO, July 2012). The South Asian rate of female employment, 30.4 per cent, is the next lowest globally. It is also well below the world average which is 47.8 per cent, but almost twice the rate in the Middle East. The highest female employment rate in the world is in East Asia (64 per cent), which is 3-4 times the MENA rate (Table 1). The rate of use of men's labour is 52.8 percentage points higher than the rate for women in the Middle East, and 48.5 percentage points higher in North Africa.

28. There has been a steady, slightly upward trend in the relative employment rates for women. Between 2002 and 2012, the rate increased from 16.6 to 19.7 per cent in North Africa and from 13.7 to 15.3 per cent in the Middle East. The increase was proportionally greater in North Africa (ILO, July 2012). Since the employment rate of men has not increased so much, this has led to a slight diminution of the gender gap in employment rates, more so in North Africa than in the Middle East. The situation in MENA compares favourably with South Asia in this instance.

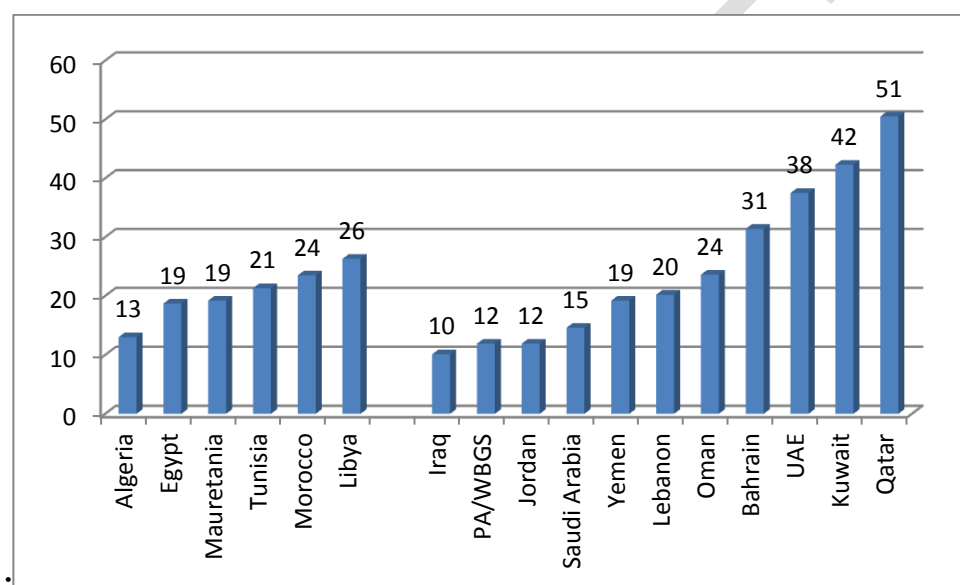
**Table 1: Male and Female Employment-to-Population Ratios, 15+ years, 2002 and 2012, per cent**

|                                      | Employment-to-population ratio, male |       | Employment-to-population ratio, female |       | Gender gap (percentage points) |       |
|--------------------------------------|--------------------------------------|-------|--|-------|--------------------------------|-------|
|                                      | 2002                                 | 2012p | 2002                                   | 2012p | 2002                           | 2012p |
| <b>World</b>                         | 73.3                                 | 72.7  | 48.6                                   | 47.8  | 24.8                           | 24.8  |
| <b>Developed (including EU)</b>      | 64.5                                 | 61.6  | 47.7                                   | 48.4  | 16.7                           | 13.2  |
| <b>Central, S-E Europe &amp; CIS</b> | 61.3                                 | 64.7  | 44.4                                   | 46.0  | 16.9                           | 18.7  |
| <b>East Asia</b>                     | 77.4                                 | 75.4  | 66.4                                   | 64.0  | 10.9                           | 11.4  |
| <b>South-East Asia &amp; Pacific</b> | 78.0                                 | 78.3  | 54.7                                   | 56.0  | 23.3                           | 22.3  |
| <b>South Asia</b>                    | 79.8                                 | 78.5  | 34.2                                   | 30.4  | 45.7                           | 48.1  |
| <b>Latin America &amp; Caribbean</b> | 74.3                                 | 74.8  | 43.9                                   | 48.8  | 30.3                           | 26.0  |
| <b>Middle East</b>                   | 66.3                                 | 68.2  | 13.7                                   | 15.3  | 52.6                           | 52.8  |
| <b>North Africa</b>                  | 66.2                                 | 68.3  | 16.6                                   | 19.7  | 49.5                           | 48.5  |
| <b>Sub-Saharan Africa</b>            | 70.4                                 | 70.8  | 57.4                                   | 59.2  | 12.9                           | 11.6  |

Note : 2012 are preliminary estimates. The gender gap equals the difference between male and female ratios. ILO regional estimates. Source: ILO 2012.

29. Figure 8 shows the share of the female population in employment in individual MENA countries. In conformity with the ILO data in Table 1, the countries are grouped sub-regionally: North Africa to the left and Middle Eastern countries to the right. Within each group, the countries are ranked in rising order of female employment. North African countries display a relatively small range: female employment rates vary between 18-26 per cent, except for in Algeria, which is lower at 13 per cent. The dispersion is much greater among other countries in the Middle East, ranging from 10-11 per cent (Iraq and Palestine) to exceptionally high levels of 30-50 per cent in the GCCs<sup>9</sup>. The demographic situation in the GCCs is anomalous, given the very high number of immigrants in the population; but the tiny overall population sizes give GCCs little weight in the total regional position.

**Figure 8: Female employment rates, 18 countries in MENA, 2010, percent.**



Source: World Bank gender data based on ILO data; in most cases, for women aged 15yrs and above

### Women in the workforce in different economic sectors

30. This section explores the importance of women as employees in the economy<sup>10</sup>. Table 2 shows that although women accounted for no more than 10 per cent of workers in 1970, the share has subsequently increased, much more strongly in some countries than in others. The upward trend has continued unabated until 2005. However, since 2005, in almost all cases for which data is available, the proportion of women as employees in the workforce begins to level or actually fall.

<sup>9</sup> Employment data for GCCs are drawn from ILO's Key Indicators of the Labour Market (KILM) which are also used in the World Bank Indicators and gender dataset. The employment ratios in Table 1 are ILO estimates based on a methodology designed to produce internationally comparative results. The data sources for GCCs are not specified in the KILM but the results appear to relate to the total population (nationals and immigrants combined). Unless this is the case, the female employment values for Gulf countries are inconsistent with the female labour force participation figures given in Figure 4 below, which, as noted there, are drawn from GCC national datasets that refer to the national, non-immigrant population.

<sup>10</sup> The 'economy' here refers to the activities of firms, including both private and state-owned, and governmental authorities administering public services.

**Table 2: Female Share of Total Employees, per cent, selected MENA countries**

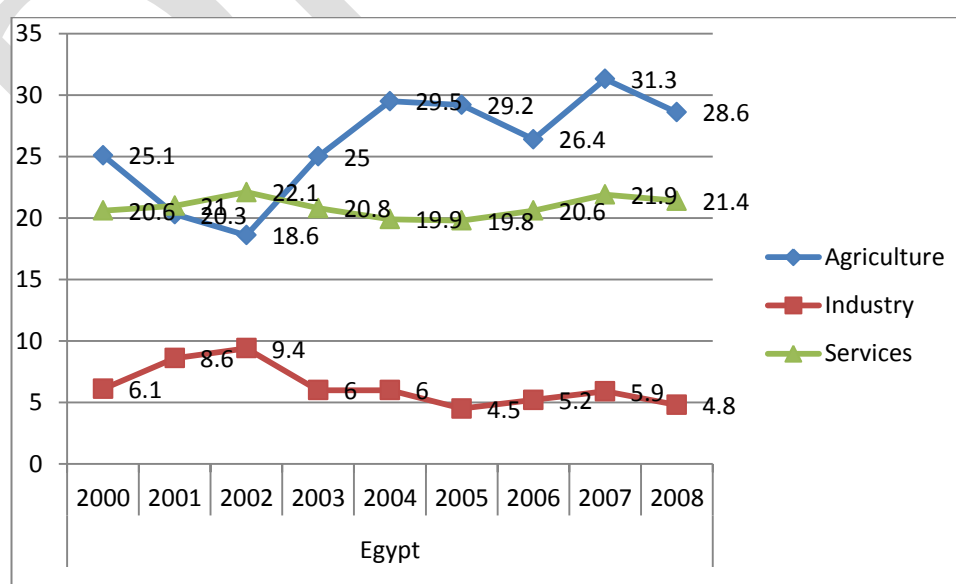
|                | 1970 | 1980 | 1990 | Mid 1990s   | 2000         | 2005         | 2010            |
|----------------|------|------|------|-------------|--------------|--------------|-----------------|
| <b>Algeria</b> | 5    | 8    | 10   |             |              | 16.7* (2004) | 15.1* (2010)    |
| <b>Egypt</b>   | 9    | 9    | 16   | 17.7 (1995) | 21.4* (1999) | 19.0 (2006)  | 19.6*<br>(2010) |
| <b>Iraq</b>    | -    | 8    | 11   |             |              | 20.3* (2006) |                 |
| <b>Jordan</b>  | -    | 9    | 10   | 11 (1993)   |              |              |                 |
| <b>Kuwait</b>  | 8    | 14   | 21   |             | 32.3*        | 25.2*        |                 |
| <b>Morocco</b> | -    | 18   | 25   | 22 (1992)   | 25.9*, **    | 27.0*        | 21.1            |
| <b>Syria</b>   | 10   | 9    | 15   | 17 (1991)   | 17.0* (2001) | 13.4*        | 12.9*           |
| <b>Tunisia</b> | 6    | 15   | 17   | 23 (1994)   | 24.6*        |              | 25.0*           |

Sources: 1970-1990s from Moghadam 2003 table 2.3, based on data from UN WISTAT and ILO yearbook of labour statistics. 2000-09: from ILO LABORSTA. Missing values signify no data is given in these sources.

\*All employed persons \*\* Population 7 yrs and over

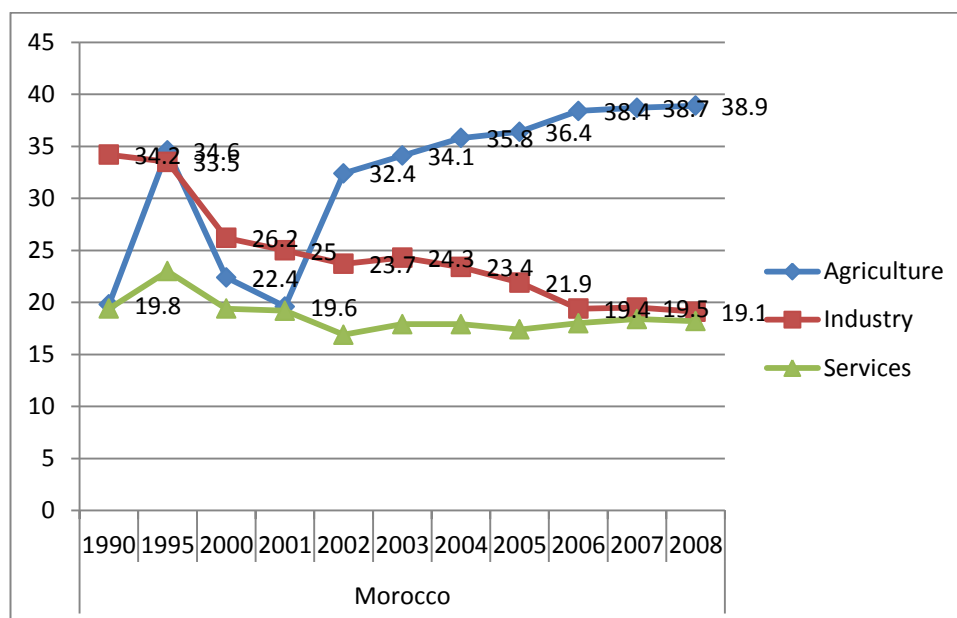
31. A sectorial breakdown of women in employment is available for only two economies, Egypt and Morocco. Figures 9a and 9b show the shares of women's labour in the workforce in agriculture, industry and services in Egypt and Morocco for 2000 to 2010. The workforce comprises persons employed in each sector that worked or were contracted to work for pay, profit or family gain, including but not limited to employees. In both Egypt and Morocco, women's labour is used as a production factor in agriculture much more than in other sectors. The employment share of women in agriculture has been rising over time.

**Figure 9a: The share of women in employment by main sector, Egypt, 2000-08**



Source: ILO/KILM Table 4a

**Figure 9b: The share of women in employment by main sector, Morocco, 2000-08**



Source: ILO/KILM Table 4a

32. In recent years, agriculture has made a small, and in almost all cases, declining contribution to national output in most MENA countries (see Table 3). Based on current trends, further increases in the employment share for women in this sector will be of little significance to female employment at the national level.

**Table 3: Sector contributions to GDP, Selected MENA countries, per cent, 1990-2010**

|         | Agriculture |      |      | Industry ( <i>manufacturing</i> ) |         |         | Services |      |      |
|---------|-------------|------|------|-----------------------------------|---------|---------|----------|------|------|
|         | 1990        | 2000 | 2010 | 1990                              | 2000    | 2010    | 1990     | 2000 | 2010 |
| Algeria | 11          | 9    | 7    | 48                                | 59 (7)  | 62 (6)  | 40       | 33   | 31   |
| Egypt   | 19          | 17   | 14   | 29                                | 33 (19) | 38 (15) | 52       | 50   | 48   |
| Jordan  | 7           | 2    | 3    | 23                                | 26 (16) | 31 (19) | 64       | 72   | 48   |
| Morocco | 18          | 15   | 15   | 35                                | 29 (12) | 30(13)  | 48       | 56   | 55   |
| Tunisia | 14          | 11   | 9    | 35                                | 30 (18) | 31(18)  | 49       | 58   | 61   |

Source: World Bank Indicators. Manufacturing data is for 2000 and 2011.

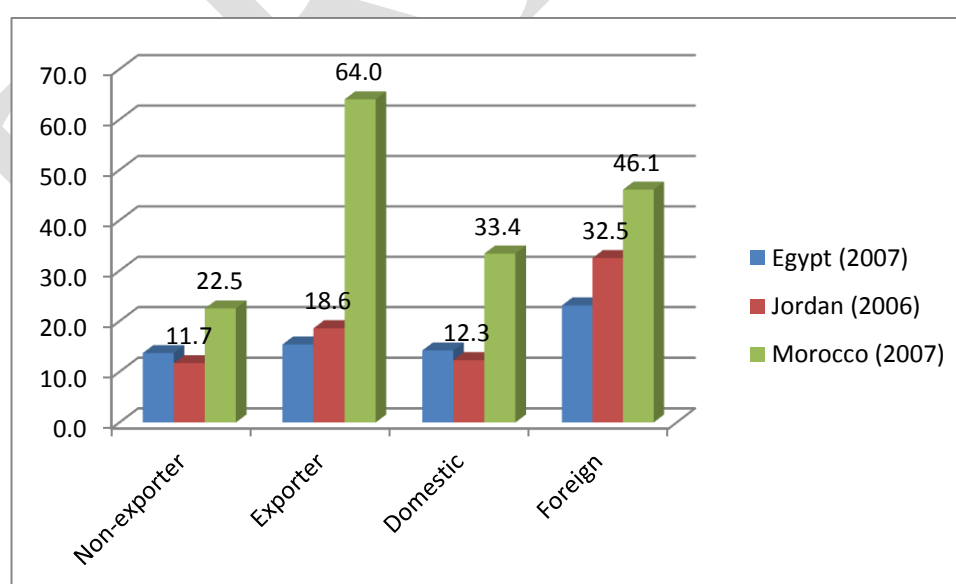
33. By contrast, women's contribution to industry has been falling strongly and steadily in Morocco, whereas less strongly in Egypt. The industrial sector is much more important economically than agriculture in all MENA countries, so this change has much greater significance to women's share of

total employment. The output share of industry (including oil production) has generally been rising, although not enough to outweigh the impact on women's total employment opportunities of the decline in the share of women in the workforce in that sector.

34. The changes in use of women's labour in industry in MENA – as in other regions – have been driven by the size of the manufacturing sector, and in particular by the rise and subsequent stagnation of light, labour intensive, assembly manufacturing. The size of the manufacturing sector varies across countries. Manufacturing contributed to only 6 per cent of output in Algeria in 2011, compared to 18 per cent in Tunisia (see Table 3). Within manufacturing, the size of assembly manufacturing has determined changes from time to time in the rate of use of women's labour in the productive economy overall. In MENA economies, assembly industries experienced a period of expansion in the 1980s and 1990s but in most cases later stalled, and a decline of women's share of the industrial workforce followed. These developments occurred in a small number of middle income, non-oil rich MENA countries in a manner similar to other regions (World Bank 2013a).

35. Assembly manufacturing is marked by its strong export-orientation, close ties to international production networks and association with foreign investment. Morocco, Tunisia, Jordan and, to a lesser extent, Egypt, experienced an expansion of light manufacturing of this kind that drew in large numbers of women workers. Production of garments in Morocco and Tunisia had unusually tight production links with enterprises abroad through direct foreign investment, foreign contracting and/or location in export processing zones. Figure 10 shows that in the countries where manufacturing firms have higher export shares and foreign involvement in ownership tend to employ much higher shares of women workers. Morocco also has an unusually diversified manufacturing sector. Women are employed in substantial (though in some cases now falling) numbers, across an unusually wide range of manufacturing industries. In 2009, women accounted for 44 per cent of employees in the manufacturing sector, compared to, for example, 11 per cent in Egypt (UNIDO 2012, Table 1.10).

**Figure 10: Proportion of permanent full-time workers that are female (percentage) by firm type (market orientation and ownership), Egypt, Jordan and Morocco, various years**



Source: World Bank Enterprise Surveys at <http://www.enterprisesurveys.org/> Definitions and coverage - Firms: having 5 or more employees; Exporter: Firms where direct exports are 10% or more of sales; Foreign: Firms with 10% or more foreign ownership

36. In Morocco, the share of women in the workforce in manufacturing was above 40 per cent in five industries (2 digit classification) compared with more than 80 per cent in garments in 2009 (UNIDO Yearbook of Industrial Statistics, various years). The success of the Moroccan garment industry<sup>11</sup> seems to have been contingent on special trade policies that gave them a competitive advantage in foreign markets. Once policies and preferences changed, the performance of the garments industry deteriorated and a decline in the total share of women in the total industrial workforce followed (see Belarbi et al 2013). Other manufacturing industries have not followed the example of the export-oriented firms in recruiting female workers. Thus the overall rate of use of female labour in manufacturing in MENA economies has remained low in international terms.

37. In other middle income regions, women's share of the workforce rose significantly in the private services sector. Two types of service activities have led this development. In some countries, data processing industries and other IT industries used the same export oriented, sub-contracting model that drew women into wage employment in manufacturing and agriculture (Joekees 1995). In others, market development and the emergence of business services industries also employed relatively large numbers of women in the workforce, at higher skill levels than in other industries. Neither type of activity has taken root to a significant degree in the MENA region. Data processing activities for export have not been established on any scale and business services are poorly developed throughout the MENA region (OECD/IDRC 2013). In MENA, private services are dominated by consumer oriented activities, notably trade and commerce, where few women are found in the workforce. In Egypt and Morocco, the total share of female employment in the services sector has scarcely changed (Figures 9a and 9b). Indeed, the female share of the workforce in most existing non-governmental service industries steadily declined in Egypt in the period 1989 to 1999. The overall services share was maintained only because of the increased share of women in government services (Assaad n.d.). In Jordan, although private sector employment has been growing fairly rapidly, employment in that sector is largely temporary and precarious in nature

### **Employment in the public sector**

38. The public sector in MENA is large in international terms. Total public sector employment ranges from a low of 10 per cent of employment in Morocco to a high of 93 per cent in Kuwait and more than 70 per cent among the national (non-immigrant) population in the GCCs (World Bank 2008). In 2000, among seven MENA countries (Algeria, Bahrain, Egypt, Jordan, Kuwait, Morocco and Tunisia), Jordan had the largest, and Morocco the smallest, public sector (Said 2001).

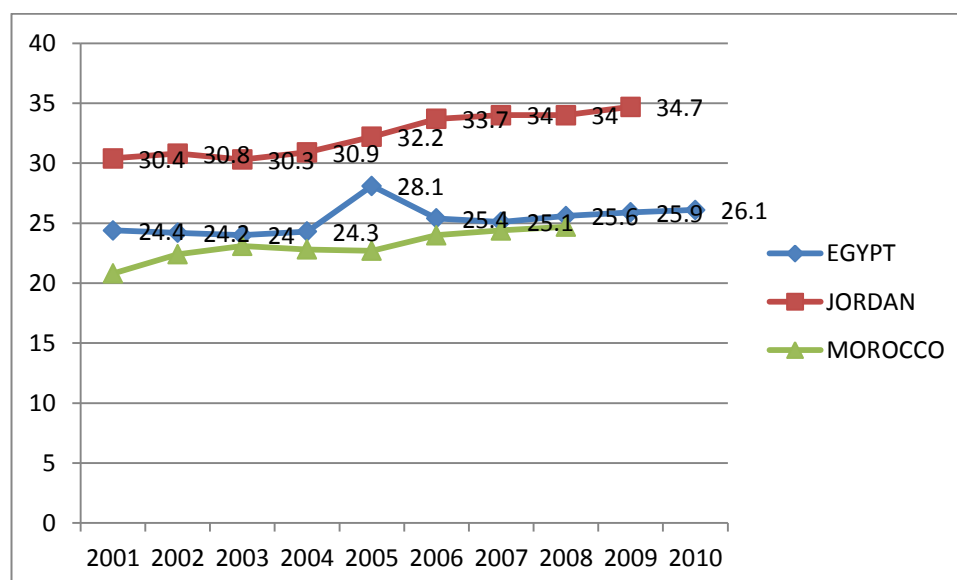
39. The public sector ratio of women in total public sector employment is relatively high. The public sector is almost invariably the single largest employer of women throughout the MENA region. Women's total share in the public sector as a whole is shown in Figure 11. In Morocco and Egypt, the share is significantly higher than the female share of the workforce outside the agricultural sector (Figures 9a and 9b) (Data is not available for Jordan.) Within the public sector in Morocco, Egypt and Jordan, the share is higher still in the public administration and services divisions, including health and education services. In Egypt and Morocco, 26 per cent of women are employed in the public administration and services divisions, compared to 43 per cent in Jordan. While state-owned enterprises (SOEs) do employ some women, the share is much less (12 per cent of the SOEs workforce was female in Egypt, 15 per cent in Jordan and 17 per cent in Morocco in 2008). In all

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<sup>11</sup> Tunisian garment firms faced the same trade regime, and turned in similar performance, as Table 3 suggests. Unfortunately sex disaggregated data on employment is not available in this case.

three countries, there has been an upward trend in the public sector in terms of the share of female workers employed.

**Figure 11: Share of women in the total public sector workforce: Egypt, Jordan and Morocco, 2001-2010**



Source: ILO LABORSTA

40. In 2009 in Algeria, the West Bank and Gaza Strip, Jordan and Syria, between 39-44 per cent of the total working age population reported a preference for employment in the public sector. By contrast, only 18 per cent reported this preference in Morocco and Lebanon (GEM-MENA Report 2009, Table 20)<sup>12</sup>, both countries with a notably small public sector.

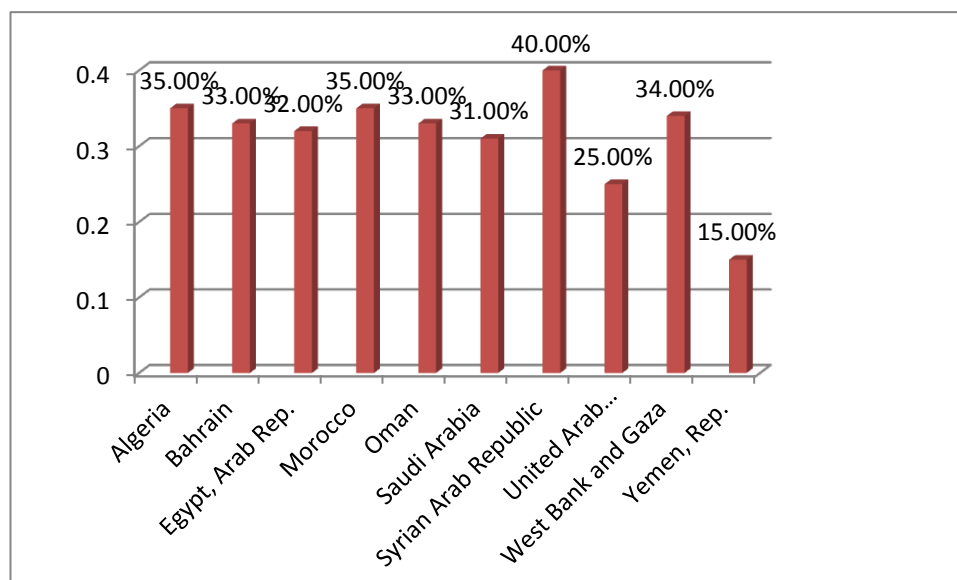
41. Another feature of women's employment in MENA is that a relatively high proportion of jobs requiring advanced qualifications are occupied by women (see Figure 12). While this may reflect the changes in women's educational attainment in MENA, the position is still short of gender parity. These figures are confirmed by other data. In the global ranking of countries by share of women in high skilled occupations prepared for the World Economic Forum, Syria is similarly the best performing MENA country, followed by Algeria and Morocco, followed by Kuwait and Egypt. In contrast, Yemen and some Gulf states (Bahrain, Qatar, and UAE) are the weakest performers among the 111 countries covered (Hausmann et al, 2012). In Jordan, the prevalence of women workers is highest in management and professional posts. In total, 40 per cent of workers in management and professional posts are women, compared to 17 per cent of total employment; with similar shares in both public and private sectors. Across almost all non-agricultural sectors women's share of employment is highest as managers and professionals, mid-range in white collar and services, and lowest in blue collar posts<sup>13</sup> (Assaad et al, 2012, Tables 3 and 4).

<sup>12</sup> Studies of the labour market in Jordan and Egypt examine in depth the distortions that women's preference for public sector employment introduces in those cases (Assaad 2009 and Assaad et al 2012).

<sup>13</sup> The situation is different in health services (with more women in mid-range positions) and information, finance and insurance (more women in blue collar positions).



**Figure 12: Proportion of women among all workers in professional and technical occupations, per cent, MENA countries**



Source: World Bank Gender dataset

### The earnings of women workers in MENA

42. Data on the employment status of women workers is limited: there is no information, for example, on the share of part-time employment or the duration (permanent, temporary, or seasonal) of paid employment contracts for women compared to men. However, there is some information on wage payments by gender and on the terms under which women work, compared to men<sup>14</sup>.

43. Women in MENA countries are paid less than men, as in other countries around the world. However, wage data is sparse for the MENA region and, in any event, crude wage data cannot be taken at face value as a measure of gender wage differentials. Information on wages in the source that covers the largest number of MENA countries is unfortunately of limited value (Hausmann et al, 2012). The World Economic Forum (WEF) reports the views of business executives on the wages paid to women relative to men gathered through the WEF Executive Opinion Survey, the reliability and independence of which is questionable. Very wide differences in earnings are reported across the MENA region according to this source which surveys the opinions of business executives on employee earnings. Of the 12 MENA countries surveyed, Egypt reports the least difference in wages between men and women (the female to male wage ratio is 0.82). Indeed, according to this publication, Egypt emerges as the most gender equal country in the world in terms of wage payments (out of 129 countries surveyed). On the other hand, Algeria, with the lowest ratio of female-male wages in MENA (0.57) is classed as a poor performer in global terms and ranked as number 109 (out of 129 countries). In between, Gulf countries have a ratio of 0.70-0.75, while Jordan, Yemen, Morocco, Lebanon, and Saudi Arabia have ratios of between 0.60 – 0.66.

<sup>14</sup>As before, Egypt and Jordan are unusually well served by labour force data in this respect, but the findings are not reported in detail here. Several in-depth labour force surveys have been conducted in these two countries, with the main analysis contained in Assaad 2009 and Assaad et al 2012.

**Table 4: Ratio of Female to Male Wages in Manufacturing, various years 2007-2010**

| <b>Bahrain</b> | <b>Egypt</b> | <b>Jordan</b> | <b>Oman</b> | <b>Palestine</b> |
|----------------|--------------|---------------|-------------|------------------|
| 0.77           | 0.76         | 0.61          | 1.42        | 0.53             |

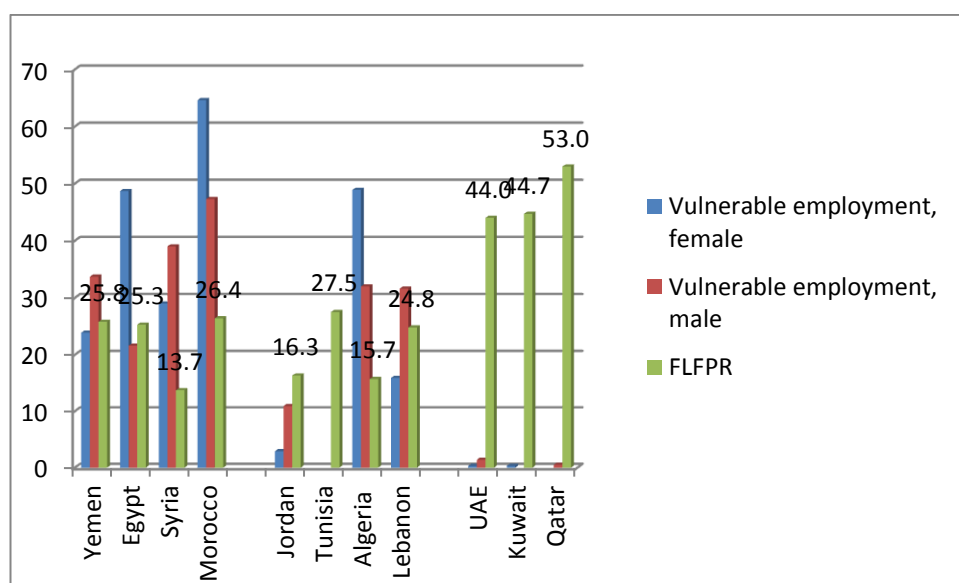
Source: World Bank gender database.

44. To arrive at a proper estimate of wage differentials it is not enough to control for the sector and for type of job undertaken. Crude wage data need to be corrected for the education level and experience of the workers as well. One such estimate, correcting for both the experience and education of employees and for job similarities, calculates that female wages in the private sector in Egypt are about half as high as those of males (Assaad, n.d.).

45. There are two other aspects of employment conditions to consider. Figure 13 gives information on the type of employment available to workers, with reference to the share of 'vulnerable' workers. Using the ILO definition, vulnerable workers comprise unpaid family workers and own account workers. Figure 13 shows the share of such workers in the employed male and female labour forces respectively. Figure 13 reveals a complex association between national income levels per capita, female labour force participation rates and the share of employed women in vulnerable positions. In the oil-rich Gulf States, where incomes are in the range USD\$40-70,000 per capita, participation levels are exceptionally high and employment openings for women (and men) are virtually all in regular paid employment. In the middle income class of countries (Lebanon, Algeria, Tunisia and Jordan, with incomes in the range of approximately USD\$4,000-8,000 per capita), female labour force participation is low, with the exception of Algeria. Likewise the incidence of vulnerable employment for women is low in middle income countries.

46. The final group comprises several of the lowest income countries in MENA (Morocco, Syria, Egypt and Yemen, with incomes in the range of USD\$1,000-3,000). These countries have much higher rates of female labour force participation but also much higher levels of vulnerability. Male employees also suffer considerable levels of vulnerability, but to a lesser extent than women.

**Figure 13: Share of vulnerable workers in female and male employment and female labour force participation rate (FLFPR), latest available year (around 2009), per cent.**



Source: World Bank gender database, based on ILO. Countries are ranked by national income, using World Bank Indicators (GNI per capita, Atlas method, 2009). The data in this figure are for nationals only (not the total resident population, which includes immigrants).

47. Another aspect of vulnerability in employment is informality. Although information is sparse, the scale of informal activity appears to vary widely across the MENA region. A review of the issue finds that in Iraq 75 per cent of the labour force is currently in informal employment, while the informal sector accounts for 20 per cent of GDP in Syria, 22 per cent in Jordan, 27 per cent in Yemen and 37 per cent in Morocco (Stevenson 2010).

**Table 5: Persons in Informal Employment in non-agricultural activities, per cent of total**

| Egypt 2009 |        | West Bank and Gaza Strip (2010) |        |
|------------|--------|---------------------------------|--------|
| Male       | Female | Male                            | Female |
| 56.3       | 23.1   | 59.9                            | 42.0   |

Source: ILO KILM 8. No data for other MENA countries.

48. The degree of informality in employment is believed to have increased sharply in MENA countries in the 1990s (Assaad n.d., Yousef 2004). However, the gender dimension of informality in MENA is unusual. Unlike in other regions, informalisation in MENA economies has not been associated with female employment (Assaad et al 2012). The limited information available shows that women are less likely than men to be informally employed in MENA countries.

49. In Egypt, explicit deregulation of the labour market beginning in the 1990s was accompanied by significant informalisation of employment relations. As formal employment opportunities dwindled in

the civil service and the large state-owned enterprises, they appeared to be increasingly replaced by informal jobs in the private sector, which offer little job security or social insurance protection.

## Box 2: Women's Work in the Economy in OECD member countries



<sup>15</sup> Source: OECD Education at a Glance, 2012

<sup>16</sup> Source: Gender Statistics, World Bank

<sup>17</sup> Unpaid work is the production of goods and services by household members that are not sold on the market. OECD unweighted average. Data refer to latest available year during period 1999-2009. Source: OECD Secretariat estimates based on national time-use surveys.

<sup>18</sup> OECD unweighted average. Full-time employees only. The gender wage gap is unadjusted and defined as the difference between male and female median wages divided by the male median wages. Source: OECD Employment Database 2012.

## ENTREPRENEURSHIP

50. This section presents evidence on gender differences in entrepreneurship in MENA. The only international statistical sources examine different populations: first, adults who are entrepreneurially active (managing any kind of venture, nascent, new or established) and second, registered (incorporated) companies with 5 or more employees. In both respects, the gap between women's and men's rates of engagement is larger in the MENA region than in any other part of the world. In MENA economies, around 12 per cent of adult women are entrepreneurs, compared to 31 per cent of men. The rate of entrepreneurship among women in MENA is inferior to that in other comparable regions. The proportion of registered enterprises owned and managed by women in MENA – while impossible to estimate with accuracy – is extremely low: fewer than 7 per cent of incorporated firms in MENA have any women among the owners of the business, and only 1 per cent have a top female manager, compared to 37 per cent (having any women among the owners) and 18 per cent (having a woman in management) respectively, worldwide. The chapter examines the evidence on the characteristics of women entrepreneurs and their business ventures, the determinants of the rate of women's entrepreneurship, and the impact of the global economic recession on women's entrepreneurial activity level in the MENA region.

### Gender inequality in entrepreneurship and business

51. Comparative evidence on entrepreneurship in the MENA region comes from two main international statistical sources. Both surveys have relatively recent data for several countries in the region and both include gender disaggregated data. The first source, the Global Entrepreneurship Monitor (GEM), focusses on individuals' entrepreneurial activities, aspirations, and attitudes, with little attention paid to the character of their enterprises and no restriction on the size or legal status of entrepreneurial ventures. Worldwide, men are more likely than women to undertake an entrepreneurial venture (GEM, Global Report 2012). In MENA, the gender gap is exceptionally wide. The second statistical source, the World Bank Enterprise Survey, focuses on the economic performance, and the constraints to growth and profitability, of registered enterprises with 5 or more employees<sup>19</sup>. According to this source, in international terms, MENA contains an exceptionally small proportion of women owned or managed formal enterprises.

52. The Global Entrepreneurship Monitor records three main measures of entrepreneurship. One is the 'total early stage entrepreneurial activity' (TEA) rate. This covers nascent entrepreneurs (who are actively involved in planning a venture, or already operate a new one that has paid wages for less than 3 months) and owner-managers of new ventures (paying wages for 3-42 months). Information is available for ten countries in MENA. On average, 8.5 per cent of adult women are active in the nascent and new venture stages, compared to 18.4 per cent of men.

53. The share of the adult population working as owner-managers of 'established' ventures (operating for more than 42 months), are significantly lower and the gender gap is even wider: 3.56 per cent among women compared to 12.93 per cent among men. Adding the two rates (as in Table 6 below) shows the general picture of entrepreneurial activity among women compared to men: 12 per cent of women are active, less than half the rate among men (31 per cent).

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<sup>19</sup> Boxes 2a and 2b give more information on the topic coverage and methodology of the GEM and World Bank Enterprise surveys. The Appendix lists the MENA countries that have been surveyed, with dates.

**Table 6: Entrepreneurial activity rates by gender, MENA region, share of adult population, per cent**

| Activity rate | Early stage (nascent & new ventures) (TEA) | Established business stage (>3.5 years) | Total |
|---------------|--|---|-------|
| <b>Female</b> | 8.5  | 3.65                                    | 12.15 |
| <b>Male</b>   | 18.4                                       | 12.93                                   | 31.13 |

Source: Reynolds forthcoming, based on GEM data for 10 countries: Algeria, Egypt, Jordan, Lebanon, Morocco, Saudi Arabia, Syria, Tunisia, UAE and West Bank and Gaza Strip (all 2009 except Egypt 2008).

54. In general, international variations in national rates of entrepreneurial activity are complicated and not associated in a simple way with national income levels. Global comparisons are of limited value in the context of this report<sup>20</sup>. Nevertheless, it is clear that women in MENA fall significantly below women in other comparable regions in their level of ‘early stage’ entrepreneurial activity. MENA countries have a lower participation of women than low income countries in Asia, Latin America and the Caribbean (GEM-MENA Report 2009); in 2012 the female TEA rate was 15 per cent in Latin America and the Caribbean (GEM Global Report 2012)<sup>21</sup>.

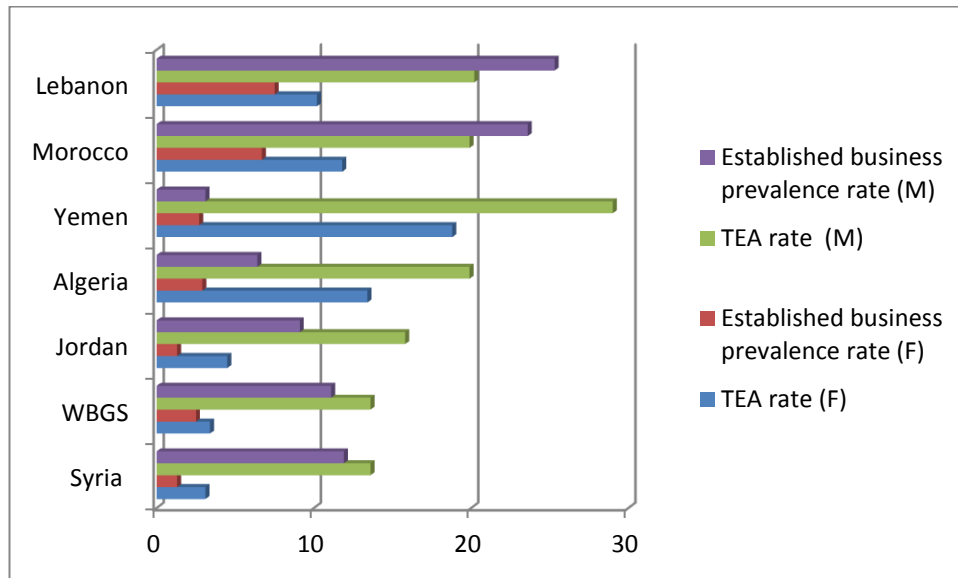
55. Table 6 reveals another difference by gender. The number of people involved in new businesses compared to the number operating established enterprises is much higher among women than among men. For every 10 men involved in early stage entrepreneurial activity, 7 own or manage an established business; whereas for every 10 women in early stage entrepreneurial activity, only slightly more than 4 women are engaged in an established business.

56. There are marked country differences in entrepreneurial activity rates by gender across countries in the MENA region (Figure 14). At one end of the spectrum, in Jordan, Syria and Palestine, there is a very large gender gap in prevalence rates for entrepreneurial activity at all stages. For both men and women, the number of newly active entrepreneurs is greater than the numbers running established businesses. In Yemen and Algeria, this pattern is intensified, with very much larger numbers of both men and women setting up new businesses than running established ones.

<sup>20</sup> The pattern is associated with differences in entrepreneurial motivation, not examined in detail here. The issue is explained in successive GEM Global Reports.

<sup>21</sup> Unfortunately, discussions of gender differences in the GEM Global Reports (various years) and in the GEM Global Gender Reports (2010 and 2012) are handicapped by inclusion of very small numbers of MENA countries in any given year and by an idiosyncratic regional categorisation. The 2009 GEM Global Report has the best MENA country coverage (10 countries) but limited gender disaggregation. The GEM-MENA Regional Report 2009 has a detailed comparative discussion of the situation in those 10 countries (except for Egypt which issued its own national report that year). National reports have also been published for Algeria, Syria, Tunisia and UAE, with varying degrees of gender analysis. See Appendix for detailed information on GEM surveys in individual MENA countries.

**Figure 14: TEA (early stage entrepreneurial activity) rates and prevalence rates of ownership/management of established enterprise by gender, selected countries**



Source: GEM national reports and GEM-MENA regional report 2010.

57. Morocco and Lebanon exhibit a distinctly different pattern. Both these countries have unusually high rates of women active in established businesses, relative to other MENA countries. Also, exceptionally, more men participate in established rather than in new entrepreneurial activities. Entrepreneurship seems to have a larger place in these economies. Judging from the numbers of both early and established entrepreneurs, expectations are high and enterprise performance is sustained well, among both men and women. In a regional review of entrepreneurship, Morocco and Lebanon are revealed as the two MENA countries that, apart from the Gulf countries, have the strongest entrepreneurial culture and the most dynamic, private sector-led economies (Stevenson 2010).

58. The gender gap is less in entrepreneurship than in employment. Men are between two and a half and three and a half times more likely than women to enter the labour force, but only twice as likely as women to be involved in business.

59. Table 7 presents data on this point for the MENA region, in this case broken down into 3 sub-regions. The 'western' sub-region comprises the Maghreb countries; 'central' comprises Middle Eastern countries with the addition of Egypt; and 'east' comprises countries bordering the Gulf. This 3-way grouping is an ad hoc aggregation of GEM data. It was carried out by Reynolds (forthcoming) because the GEM dataset contains too few observations of women entrepreneurs to permit an extended gender analysis to be undertaken at the level of individual countries<sup>22</sup>.

<sup>22</sup> This is why the GEM-MENA Regional Report 2009 contains relatively little analysis of gender inequalities in individual MENA countries. It does not aggregate the data and compare the situation in MENA to other regions; that was done later by Reynolds (forthcoming).

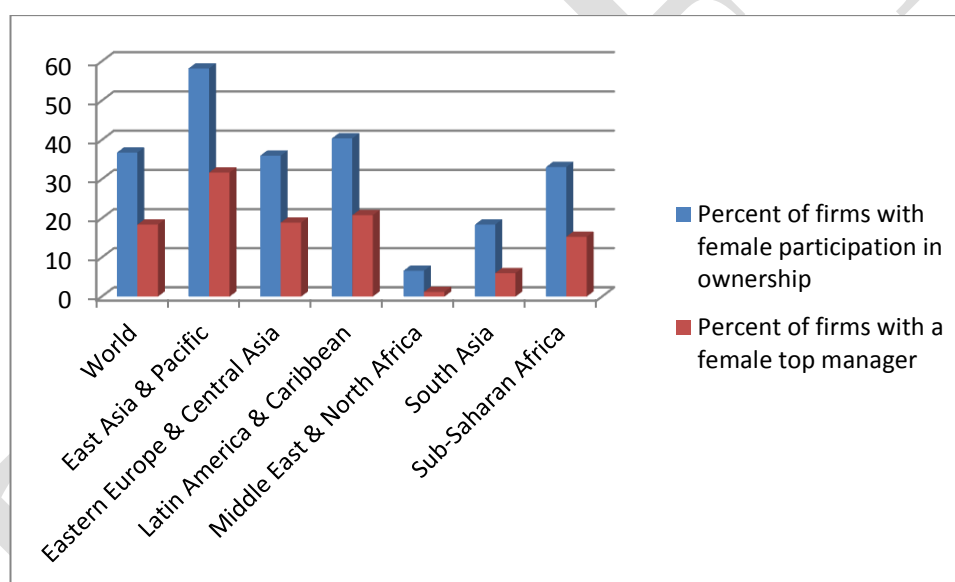
**Table 7: Gender gaps in employment and entrepreneurship compared, MENA sub-regions, 2009**

|  | MENA  | Western | Central | East  |
|--|-------|---------|---------|-------|
| <b>Employment gap: ratio of male:female labour participation rates</b>           | 2.9:1 | 2.5:1   | 3.5:1   | 2.7:1 |
| <b>Entrepreneurship gap: ratio of male:female entrepreneurial activity rates</b> | 2.1:1 | 2.1:1   | 2.2:1   | 2.0:1 |

Source: OECD/IDRC 2013 p 55 with modifications; based on ILO and GEM data.

60. Finally, there is some information about gender inequality in the formal business sector. The shares of women-owned and managed businesses among registered enterprises of all sizes (with 5 or more employees) are extremely low in international terms. In this case, regionally comparative data are available (though subject again to limited coverage of MENA countries).

**Figure 15: Share of women-owned and women-managed registered businesses, selected regions, firms with 5+ employees, latest available year, per cent**



Source: Enterprise surveys, World Bank

61. These comparative data are compiled from national surveys; data for individual countries in the MENA region are given in Table 8.



**Table 8: Share of women-owned and women-managed registered businesses in MENA, selected countries, firms with 5+ employees, latest available year, per cent.**

|                        | Female participation in ownership | Firms with a top female manager |
|------------------------|-----------------------------------|---------------------------------|
| <b>Algeria 2007</b>    | 15                                |                                 |
| <b>Egypt 2008</b>      | 34                                |                                 |
| <b>Iraq 2011</b>       | 6.8                               | 2.4                             |
| <b>Jordan 2006</b>     | 13.1                              |                                 |
| <b>Lebanon 2009</b>    | 33.5                              | 29.1                            |
| <b>Mauritania 2006</b> | 12.3                              |                                 |
| <b>Morocco 2007</b>    | 13.1                              | 22.8                            |
| <b>Syria 2006</b>      | 14.4                              |                                 |
| <b>WBGs 2006</b>       | 18                                |                                 |
| <b>Yemen 2010</b>      | 6.4                               | 0.2                             |
| <b>MENA average</b>    | 6.6                               | 1.2                             |

Source: Enterprise Surveys, World Bank <http://www.enterprisesurveys.org/Data/ExploreTopics/gender>

62. The definition of women's ownership used in the World Bank Enterprise Surveys (WBES) is very broad; the data therefore signify the upper bound rather than an exact measure. 'Female participation in ownership' refers to the presence of at least one woman among the owners of the business. For comparison, the US Women's Business Ownership Act defines a 'women-owned business' as at least 51 per cent owned by a woman or women, who also control(s) and operate(s) it; 'control' here means to make policy decisions and 'operate' means involved in day to day management (Simavi et al 2010). If this tighter definition had been used, the recorded levels of female registered firm ownership in MENA would undoubtedly be lower, perhaps very much lower. In fact the definition of 'women's ownership' is being changed in the survey instrument<sup>23</sup> and future WBES data on MENA will, in the short term, undoubtedly show a reduced level of female involvement in business.

### **Personal characteristics of entrepreneurs<sup>24</sup>**

63. Broadly speaking, male and female entrepreneurs in the MENA region are very similar in terms of their personal characteristics. Male and female entrepreneurs have similar or statistically insignificant differences in age distribution, levels of ambition or apprehension about entrepreneurship, interest in

<sup>23</sup> Personal communication from World Bank staff.

<sup>24</sup> All data in this section are drawn from Reynolds, forthcoming, whose analysis is based on GEM data. This is the only source for comparative information of this kind.

international markets, and motivations and expectations for the growth of their enterprises<sup>25</sup>. There are, however, significant differences in three dimensions.

64. First, women entrepreneurs come from lower income households than male entrepreneurs. This holds for men and women with ventures of all stages. Women can therefore count on fewer household resources to start a venture. Secondly, women owner-managers of ventures at all stages have less education than men, although more education than women who are not entrepreneurs. Women entrepreneurs' educational profile therefore more closely represents the total female population than the profile of women in the labour force, who tend to be somewhat more educated, as discussed in the previous chapters

65. The final and most important difference is that women entrepreneurs have much less employment experience than men (OECD-IDRC 2013, p 55). There is a particularly high incidence of non-employment among women involved in the early stage of entrepreneurial activity in the western (Maghreb) sub-region (comprising Algeria, Morocco and Tunisia), despite the fact that the female participation rate is above the regional average in Morocco and unemployment (particularly youth unemployment) levels are significantly lower in countries in that sub-region for which the data exists (Algeria and Morocco) (see Figure 12 above).

66. MENA region. Yet, this has particular significance for entrepreneurship because employment experience is a key form of preparation for – and driver of – entrepreneurial activity. International studies point to a strong interrelation between employment and entrepreneurship. Indeed, Reynolds' analysis of the determinants of women's low rate of entrepreneurship in MENA points to low employment rates as the main factor holding the level down compared to other regions (Reynolds forthcoming and IDRC/OECD 2013).

### **Main features of women's enterprises**

67. There are also some differences in the types of ventures set up by women and men entrepreneurs in MENA. First, women's businesses are much more concentrated in consumer-oriented activities (rather than business services), and in lower technology production activities (IDRC-OECD 2013). Women's businesses have also been in operation for less time than men's. This is consistent with the higher propensity of women towards participating in early stage ventures, as discussed above. The proportion of women is over 30 per cent among nascent firms, but less than 20 per cent among mature firm owners. All over the world, women's involvement is greatest in younger firms, but the bias against women's participation in established ventures is much greater in MENA than in other regions (Reynolds forthcoming, p18-19). The pattern is driven by an exceptionally high level of involvement of women in nascent enterprises in countries in the western (Maghreb) sub-region (Reynolds forthcoming).

68. In other respects, however, there are few differences between women's and men's business ventures. First, the prevalence of high potential firms (as measured by the entrepreneur's expectations of future employment generation and other variables) is similar among male and female entrepreneurs (Reynolds forthcoming). Secondly, some information is available from 2012 GEM survey data about the comparative size of women's and men's ventures. Table 9 below shows the proportion of female and male entrepreneurs who report having no employees. The data is broken down by the age of the venture: new ventures are between 3-42 months, and established businesses are more than 42 months

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<sup>25</sup> GEM-MENA Report 2009 has a detailed discussion of other gender differences between women and men entrepreneurs; the assessment in Reynolds, on which this section is based, establishes which are the most statistically significant.

old. There is a remarkable spread of results across the four countries. Entrepreneurs in Algeria and Egypt almost all have employees and there is little difference between female and male entrepreneurs in this respect. In countries outside the MENA region, only a very small number have a similar profile. By contrast, the number of single person ventures is much higher in Palestine and Tunisia, with a somewhat higher prevalence among women's ventures than men's (except in the case of new ventures in Palestine). The pattern in those two countries is close to the average in the two geographical regions that had the best coverage in the GEM survey that year (Sub-Saharan Africa and Latin America and the Caribbean).

**Table 9: Percentage of Women and Men New and Established Business Owners with no employees, MENA countries and selected regions, 2012**

|                                    | Per cent New Business Owners with no employees |      | Per cent Established Business Owners with no Employees |      |
|------------------------------------|--|------|--|------|
|                                    | Female   | Male | Female   | Male |
| <b>Algeria</b>                     | 5  | 7    | 12   | 6    |
| <b>Egypt</b>                       | 2  | 7    | 0  | 4    |
| <b>Palestine</b>                   | 28   | 34   | 51   | 40   |
| <b>Tunisia</b>                     | 42   | 12   | 30   | 19   |
| <b>Sub Saharan Africa</b>          | 40   | 32   | 44   | 30   |
| <b>Latin America and Caribbean</b> | 52   | 38   | 50   | 38   |

Source: Kelley et al/GEM 2013 Table 4

Note: Coverage: 10 countries in Sub-Saharan Africa, 13 countries in Latin America and Caribbean

69. Finally, in relation to incorporated businesses, the World Bank Enterprise Survey data for MENA countries (i.e. data for the eight (or nine) countries noted in Table 4) has been thoroughly analysed for gender differences, notably by Chamlou (2008)<sup>26</sup>. Gender differences are examined at the level of the firm with respect to firm size (turnover and employment), sector and line of business and ownership and management, as well as identification by owners of the constraints and obstacles to business that they face. Unfortunately the significance of the results is unclear, given the expansive definition of women-owned business that is used. Nor, by extension, is it surprising that this analysis shows little difference in the supposed gender-related characteristics of enterprises in MENA, by any of these measures.

70. Global research by the World Bank suggests that, across the world, the more unfavourable the climate for starting and expanding a business of any kind, the lower is the proportion of women-owned businesses (Chamlou 2008, World Bank/IFC 2013). In other words, businesswomen's prospects are more negatively affected than men's by a poor business climate<sup>27</sup>. As with the labour market, women are in effect marginalised in respect of access to economic opportunities. The MENA region ranks low on both the business climate overall and the small numbers of women-owned business (even on a broad definition) and it therefore fits into this global pattern. The obstacles that women in MENA face in starting a business seem to take a unique form. To a far greater extent than in other regions or countries, women in many countries in MENA are treated as minors in some statutory provisions and have little legal recourse against coercion on that basis (World Bank 2013b). The picture is varied, however, across countries. Even where legal reforms to reduce gender inequality

<sup>26</sup> The enterprise survey website also includes a consolidated set of gender indicators for individual countries and for regions.

<sup>27</sup> The basis of this relationship is a matter of current debate regarding e.g. differences in statutory provisions or customary discrimination against women in the implementation of nominally egalitarian provisions.

have been introduced, implementation of those laws, and the changes in attitudes needed to diffuse knowledge of the changes and support enforcement of the law, takes time.

### **Trends of women's entrepreneurship**

71. There is no statistical information on trends in women's entrepreneurship in the more recent past, with the partial exception of some very limited comparative evidence for Egypt. Longitudinal data is badly needed in the future to be able to assess, for example, how far – and how long it takes for – legal reforms to bear fruit in terms of increased entrepreneurial activity among women and better survival rates and performance of women's entrepreneurial ventures.

72. The data on Egypt consists of the results of two GEM surveys done in 2008 and 2010 (see Appendix). This is insufficient for analysis of long term trends, but nevertheless a few striking findings emerge<sup>28</sup>. The main development was the dramatic change in the motivations of entrepreneurs, among both men and women. Motivations are characterised dichotomously in the GEM dataset as 'necessity' (lack of alternative opportunities for earning income) or 'opportunity' (belief in the existence of profitable opportunities in the market). The proportion of entrepreneurially active men and women in Egypt who were motivated by necessity rose dramatically over the two years. Whereas one out of five entrepreneurs was driven by necessity in 2008, the proportion had risen to three out of four in 2010<sup>29</sup>. This is the highest recorded level of all of the GEM 2010 countries, irrespective of their level of economic development (GEM Egypt National Report 2010).

73. Another finding is that the percentage of women-owned and managed enterprises also increased dramatically between 2008 and 2010, from less than 20% to almost 35% of the early-stage entrepreneurs (GEM Egypt National Report 2010). More data needs to be collected to determine the underlying factors for such an increase. There may be time-series data for individual countries from national surveys, not included in the international statistical sources, which could provide evidence on the most recent changes in due course. It deserves to be collated on an urgent basis.

#### **Box 3: Entrepreneurship in OECD member countries**

There is a strong gender gap in entrepreneurial activity in OECD member countries. On average, 5.9% of adult women are active in the nascent and new venture stages compared to 10.8% of men<sup>30</sup>. About 35% of firms show female participation in ownership, but only 18% of firms have a female top manager<sup>31</sup>. Despite progress in education, labour market participation and employment, women are still scarce at the upper echelons of business in OECD member countries. While on average 6% of all employed men were employers themselves in OECD countries in 2010, this was true for only 2% of all employed women<sup>32</sup>. Challenges in the public domain persist as well, with only 25% of seats in the parliaments of OECD member countries occupied by women in 2010<sup>33</sup>.

<sup>28</sup> GEM surveys have also been done in multiple years in the UAE (see Appendix).

<sup>29</sup> The data is not disaggregated by gender.

<sup>30</sup> Unweighted average for 31 OECD member countries. Source: Global Entrepreneurship Monitor

<sup>31</sup> Unweighted average for 12 OECD member countries. Source: World Bank Enterprise Surveys

<sup>32</sup> Unweighted average. Source: OECD Secretariat estimates based on Labour Force Surveys

<sup>33</sup> Source: Inter-Parliamentary Union (IPU)

## ANNEXES

### ANNEX 1: EMPLOYMENT AND LABOUR - GLOSSARY OF TERMS

| Term                       | Definition   |
|----------------------------|--|
| Economically active        | Persons currently involved, or seeking to become involved, in activities that generate (monetary) income in exchange for application of their labour and skills.   |
| Labour force               | The total labour power available to the production economy, including employed and unemployed persons.   |
| Work force (or workforce)  | Employed persons in an economic sector or enterprise. Unemployed persons cannot be attributed to particular sectors, therefore, unlike the labour force, the work force does not include any unemployed persons. |
| Labour force participation | Persons who are economically active as defined above (i.e. persons either in employment or unemployed).  |
| Employment/Employed        | Persons in employment are employed to do work which generates monetary income for themselves or others (employers).  |
| Unemployment               | Denotes economically active persons not currently employed, but seeking employment.  |
| Employee                   | A person in a contractual relationship (which may or may not be written) working for another, paid wages or unpaid; roughly equivalent to wage worker.   |
| Unpaid work                | Work that generates income for others, for the commercial benefit of a family or enterprise, but for which the worker is not individually remunerated in cash or in kind.  |
| Subsistence work           | Work that results in products for the worker's own (or his/her family's) consumption.  |
| Vulnerable employment      | Part-time, seasonal or non-contract based work, without social security coverage (e.g. retirement pensions, injury, health, unemployment compensation etc.).   |
| Unemployment               | Persons not currently in, but seeking employment.  |
| Not in the labour force    | Persons not in employed or seeking employment including students and retirees.   |
| Care work                  | Unpaid work in support of the health, feeding and support of household members, such as children, the elderly and others that ensures the capacity and reproduction of the labour force.                         |

## ANNEX 2: ENTREPRENEURSHIP AND ENTERPRISE - GLOSSARY OF TERMS

| <b>Term</b>  | <b>Definition</b>  |
|--|--|
| <b>Entrepreneurship</b>                                  | The operating or planning of a new market-oriented venture by a person on his or her own account or in partnership with others; the competencies required to exercise this quality   |
| <b>Entrepreneurial activity</b>                          | Putting entrepreneurship into effect, in a market context  |
| <b>Entrepreneurship or entrepreneurial activity rate</b> | Proportion (%) of a population ((male, female or combined total, usually adults) involved in the early (planning or start-up) or established phases of an entrepreneurial venture  |
| <b>Venture</b>   | The object of an entrepreneurial activity, which may or may not be in operation as a business  |
| <b>Business</b>  | An operation geared to supplying a market, which may or may not be incorporated (registered) as a firm – definitions and procedures for registration may differ across countries and apply in some or all of a number of different fields (zoning, tax, municipal services etc.) |
| <b>Firm</b>  | A business, usually incorporated or registered.  |
| <b>Enterprise</b>  | A general term - synonymous with venture, business or firm.  |
| <b>Formal</b>  | Usually synonymous with incorporation or registration (see business)   |
| <b>Business discontinuance</b>                           | The selling, shutting down or otherwise ceasing operations of a business; the ending of the entrepreneur's ownership/management of the business  |

**TERMS, COVERAGE AND METHODOLOGY OF INTERNATIONAL SURVEYS OF  
ENTREPRENEURSHIP AND ENTERPRISES**

| <b>Term</b>                                  | <b>Coverage and methodology</b>   |
|--|---|
| <b>Global Entrepreneurship Monitor (GEM)</b> |   |
| <b>Approach</b>                              | Global survey approach. Global report and national reports produced each year; some extra modules in individual countries; some countries (e.g. Spain) take a much larger population sample to permit internal comparisons; some additional special multi-country thematic surveys; some regional reports, of which the GEM-MENA Report 2009 was the first.   |
| <b>Entrepreneurial activity rate</b>         | Percentage of the adult population (18-64 years) which is currently entrepreneurially active  |
| <b>Business stage</b>                        | The categorisation of business ventures by age: 1) nascent - less than 12 months old, in which no wage or salary has been paid to the owner for more than 3 months 2) new – aged 4-42 months, 3) established – more than 42 months in operation   |
| <b>Questionnaire coverage</b>                | Personal characteristics of all respondents; aspirations, motivations and attitudes to business of those who are entrepreneurially active; start-up resources; reasons for business discontinuations; social attitudes towards entrepreneurship; field of business. Most national surveys separately collect information from selected experts on small business policies and the local business context.   |
| <b>Gender</b>                                | Sample of +/- 2000 individuals is statistically representative of the total adult population by gender, age and location.   |
| <b>Women-owned business</b>                  | Ventures planned or operated by a female respondent to the survey   |
| <b>Data limitations for gender analysis</b>  | Because of low levels of women's entrepreneurial activity, GEM surveys in MENA yield too few observations of women entrepreneurs to allow analysis at national level (on average, 40 observations of women established business owners 80 observations of nascent and new women business owners per country, sometimes much fewer). The smallest geographical unit for which any detailed analysis can be done with confidence using aggregated data is the sub-region (West, Central and East in the categorisation used by Reynolds forthcoming). |
| <b>Approach</b>                              | Global survey approach since 2005. Extra modules/observations in some cases (e.g. lowering size criteria of firms in the sample – not done in any MENA country survey). Some data collected only for manufacturing enterprises. Central scrutiny, cleaning and processing of the data within the World Bank.  |
| <b>Enterprise population and sample</b>      | Registered (formal) enterprises with 5+ employees as listed in the national register; all non-agriculture sectors; size stratified sample of 500-1000 firms per country.  |
| <b>Questionnaire coverage</b>                | Data gathered on employment, sector, innovation, production technology, sources of finance, constraints to expansion, etc..   |
| <b>Women-owned enterprise</b>                | Enterprises with at least one woman among the owners. Women's share of asset ownership in the firm is not measured  |

|   |   |
|---|---|
| <b>Women-managed enterprise</b>             | Enterprises where a top manager is a woman.   |
| <b>Data limitations for gender analysis</b> | Gender-related categorisations of firms are problematic in two ways. The definition of women owned enterprises is too lax. While firms fitting this description could be screened to include only those that also have a top manager who is a woman, data on this feature is available only for Iraq among MENA countries. Accordingly the significance of the gender results of the WBES analyses for all other MENA countries is uncertain. |

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## ANNEX

### INTERNATIONAL STATISTICAL SURVEYS OF ENTREPRENEURSHIP AND ENTERPRISES - MENA REGION COVERAGE

#### World Bank Enterprise Surveys (WBES) and Global Entrepreneurship Monitor (GEM)

|  | <b>World Bank Enterprise Survey</b> | <b>Notes</b>         | <b>Global Entrepreneurship Monitor</b> | <b>Notes</b>                                    |
|--|-------------------------------------|----------------------|--|---|
| <b>Deauville Partnership countries</b> |                                     |                      |  |   |
| Algeria                                | 2007                                |                      | 2009                                   | National Report                                 |
| Egypt                                  | 2008                                |                      | 2008, 2010                             | National Reports                                |
| Jordan                                 | 2006                                |                      | 2009*                                  | National Report and in GEM-MENA Regional Report |
| Libya                                  | -                                   |                      | None                                   |   |
| Morocco                                | 2007                                |                      | 2009                                   | In GEM-MENA Regional Report only                |
| Tunisia                                | -                                   |                      | 2009                                   | National Report                                 |
| <b>Other countries</b>                 | -                                   |                      |  |   |
| Iraq                                   | 2011                                | WBES Country Profile | -                                      |   |
| Lebanon                                | 2009                                |                      | 2009                                   | In GEM-MENA Regional Report                     |
| Saudi Arabia                           | **                                  | See footnote         | -                                      |   |
| Syria                                  | 2009                                |                      | 2009                                   | National Report and in GEM-MENA Regional Report |
| UAE                                    | -                                   |                      | 2006, 2009, 2011                       | National Reports                                |
| West Bank and Gaza                     | 2006                                |                      | 2009                                   | In GEM-MENA Regional Report                     |
| Yemen                                  | 2010                                | WBES Country Profile | 2009                                   | In GEM-MENA Regional Report                     |

Source: Enterprise Surveys (<http://www.enterprisesurveys.org>), The World Bank and Global Entrepreneurship Monitor (GEM) (<http://gemconsortium.org>). \*The GEM-MENA Regional Report 2009 states that Jordan has had two GEM surveys (2009 participation in the GEM-MENA regional data collection, plus one other) but the other year could not be identified. \*\*Data from Saudi Arabia is included in the WBES study by Chamliou (2008) but the survey results are not available through the World Bank enterprise survey webpage.

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