

The **Business Case** for Women's Economic Empowerment in the Arab States Region

October 2016



United Nations Entity for Gender Equality
and the Empowerment of Women



Spring Forward for Women Programme

*European Commission and UN Women joint regional programme for the Southern Mediterranean region
"The Spring Forward for Women", programme implemented with funding by the European Union*



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This report was prepared by: Ergon Associates

Publication Date: October 2016



This Document has been produced with the financial assistance of the European Union. The views expressed herein can in no way be taken to reflect the official opinion of the European Union, the UN Women, the United Nations, or any of its affiliated organizations.

Executive Summary

Boosting women's economic empowerment could make a powerful contribution to economic growth and competitiveness in the Arab States region.

Governments in the Arab States region are currently looking for new sources of economic growth and job creation: the challenge is to capitalize on the 'demographic dividend' of youthful populations in the face of the growth-dampening impact of low oil prices and ongoing regional conflict. At the same time, companies are looking to boost growth and innovation in increasingly competitive global and domestic markets.

This report, which forms part of the European Union and UN Women joint regional programme "Spring Forward for Women" (2012-2016), outlines how women's economic empowerment can be used as a strategic tool to assist policy-makers and companies to reach their growth-related goals.

When supported by the right policies, women's economic empowerment can enrich family and community life, and, through its positive impact on economic development, can expand employment opportunities for women and men alike.

Most Arab States have made impressive progress on closing gender gaps in education, and the region now hosts a population of highly-educated young women.

There are strong foundations in place for higher levels of women's economic participation: as a result of enhanced policy focus and investment in education over the past twenty years, women in the Arab States region are increasingly qualified, having made strong gains in both secondary and tertiary education. Progress in this area has been so strong that a 'reverse gender gap' has emerged at tertiary level. In many Arab states, women now outnumber men at university level, sometimes by a significant number. In some states, women even represent a majority of graduates in science, technology, engineering and mathematics.

However, the region is yet to reap the full economic benefits of its substantial investment in women's education.

Progress on women's education has not yet translated into higher levels of economic participation. In 2015, women's labour force participation in the region was only 27 per cent, compared to 77 per cent for men. The gender gap in entrepreneurship is not as wide (12 per cent of women, compared to 31 per cent for men), but still substantial.

Low levels of women's economic activity constitute a *macro-critical* issue for Arab governments.

The case for expanding women's economic participation is simple: it is smart economics. For the Arab States region to function at its full economic potential, women's skills and talents need to be engaged in activities that make the best use of those abilities.

Low rates of women's economic activity impose heavy costs on the region. According to one study, the region could boost its GDP by \$415 billion if it reduced the gender gap in its workforce participation rates by 20 percentage points by 2017. Another study estimates that gender gaps in employment and entrepreneurship amount to a total income loss for the region of 35 per cent in the short term and 38 per cent in the long-run.

Women in the Arab States region must be recognized as important agents of economic diversification, a key policy priority for the region. There is evidence that gender inequality harms prospects for economic diversification by constraining the pool of talent available in an economy and decreasing the efficiency of the labour force. Women workers already play a key role in young, emerging and export-oriented industries, and could boost this role further if they had better access to a broader range of higher-productivity roles.

Women's entrepreneurship can help Arab economies to re-energize their private sectors and create jobs. When women entrepreneurs have the same access to inputs as men, output and productivity rise quickly, with positive implications for growth and competitiveness. Moreover, a business environment that is good for women entrepreneurs works well for everyone: countries with higher levels of female-owned SMEs tend to have higher rates of male-owned SMEs as well.

Economies in the region also stand to gain from the multiplier effects that arise when women work and have increased control over the income and assets that they generate. This is because women not only contribute directly to the production of goods and services in the economy, but are also more likely than men to buy goods and services that increase their family's welfare, such as food, health, and education.

For those countries in the region seeking to move out of the shadow of conflict and crisis, planning, stabilization and revitalization efforts are all strengthened by women's core participation. Economic outcomes are more likely to be inclusive where women are involved, and public spending more likely to be focused on social goals. Programmes which seek to initiate and sustain post-crisis development are increasingly recognizing the active importance of women as agents of economic stabilization – from participation in income-stabilizing employment programmes, through to front-line service delivery in health, education and natural resource management.

Companies can see a positive impact on their bottom line from higher levels of women's employment and entrepreneurship.

Equal opportunity gives employers access to the best people at all levels. In increasingly competitive global markets, companies need to be on the look-out for the best talent, and cannot afford to differentiate on the basis of characteristics irrelevant to performance. In this context, women represent an important untapped pool of talent in Arab economies, and a potential source of competitive advantage. Companies can harness the ambition of highly educated young women, who want to work and can bring the soft skills and leadership strengths that are in demand amongst employers in the region.

Studies show that firms with a better gender balance in their senior leadership teams perform better on a range of financial and non-financial indicators. For instance, a recent study in Jordan found that firms with female representation on their boards enjoyed a return on assets almost three times higher and twice the level of return on equity compared to companies with no female representation.

Companies need to reflect diverse perspectives in order to keep on innovating and to stay in touch with constantly evolving domestic and global markets. The different skills, ideas and approaches that are brought by women and men can help teams to “think outside the box”. At the same time, more gender diverse management means that companies also benefit from a wider range of leadership behaviours.

Policies and practices to support equal opportunity for women and men can also lead to important cost savings, as a result of reduced employee turnover and absenteeism. Many companies report that having policies and practices that support women’s employment – including good work-life balance and a culture that is free of harassment – leads to higher levels of satisfaction for all employees (women and men alike), making them less likely to take days off or look for new jobs elsewhere.

Yet, overall, private sector firms continue to lose out to public employers with a better reputation for supporting women in employment, and where public-sector posts are unavailable, many skilled women become or remain inactive. Women are much more likely to return to employment after having a child in the government sector than in the private sector. Where private sector employers do invest in better working conditions for women, they are likely to reap high returns on their investments through improved retention, motivation, and commitment.

More than ever, women in the Arab States represent an important consumer market for businesses. As women’s labour force participation rises across the region, women become more influential in household spending and in need of a wider array of financial services. Companies and financial institutions can gain an edge in the marketplace by thinking more strategically about how to develop products and services to meet women’s needs, and will be better positioned to do so, if they have more women employees in key strategic departments, such as marketing, product development and sales.

Inaction is not an option: economic and business benefits will only accrue when governments and businesses put in place a coordinated and sustained programme of interventions.

While there are potentially substantial benefits associated with women’s economic empowerment, high levels of women’s economic participation in the region are not inevitable. As the experience of modest public returns to significant investments in female education suggests, these benefits can only be achieved if the right blend of supporting policies and frameworks are put in place. This will require the concerted attention and collaboration of different actors, particularly government and businesses. At all stages, women’s voices should be embedded in the process of change.

At government level, policy-makers must understand that women's economic empowerment is not just a 'women's issue', but a key to broader processes of social and economic development and a core concern for ministries of finance.

Government policies to stimulate growth and private sector development should consider how they can create more and better jobs for women and men alike, and how best to encourage and support women to start their own businesses. Government also has a key role to play in creating an enabling environment for women by reducing legal barriers, investing in safer public transport and childcare, and playing an active role in shifting unhelpful gender stereotypes.

The private sector needs to work harder to make itself a more attractive employer for women.

Improving recruitment and retention prospects amongst women will rely on boosting the status of private sector employment in the eyes of women and their families, particularly through combating discrimination and harassment, providing support for all employees to balance family and work responsibilities, and building women's capacity to progress in management positions.

This is not a zero-sum game, supporting women's livelihoods at the expense of men's.

What is at stake is creating greater value for all, enabling women to play a fuller role in generating and sustaining economic growth which provides more opportunities for women and men, girls and boys alike. Nor is this a question of imposing decisions on women – to work rather than to assume caring responsibilities, for instance – but to foster an environment where women and their families have options, can make decisions and act on those decisions.

“Spring Forward for Women”

This publication forms part of the European Union (EU) and UN Women joint regional programme “Spring Forward for Women” (2012-2016), which is implemented with funding from the EU.

The “Spring Forward for Women” Programme aims to advance the economic empowerment of women in the Southern Mediterranean region and to assist them to reposition themselves in political and decision-making spaces so that they may have greater influence in shaping the future of their countries in the on-going democratic transition while protecting their previous gains. By addressing the barriers that have impeded the access and engagement of marginalized women in economic and public life, the programme is increasing the access and effective participation of marginalized women.

For more information, see: <http://spring-forward.unwomen.org/en>

Acronyms and Abbreviations

BRIC	Brazil, Russia, China and India
CEO	Chief Executive Officer
EU	European Union
GCC	Gulf Cooperation Council
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GIZ	Gesellschaft für Internationale Zusammenarbeit
GPCA	Gulf Petrochemicals and Chemicals Association
HR	Human Resources
IFC	International Finance Corporation
ILO	International Labour Organization
ILO KILM	ILO Key Indicators of the Labour Market
IMF	International Monetary Fund
MENA	Middle East and North Africa
MSME	Micro-, small and medium-sized enterprises
NGO	Non-governmental organizations
OECD	Organisation for Economic Cooperation and Development
SME	Small and medium-sized enterprises
STEM	Science, technology, engineering and mathematics
UAE	United Arab Emirates
UNESCO UIS	UNESCO Institute for Statistics
UNHCR	UN High Commissioner for Refugees
UNICEF	UN International Children's Emergency Fund
WDI	World Bank World Development Indicators
WEPs	Women's Empowerment Principles
WFP	World Food Programme

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1. Introduction

The Arab States region is currently facing a diverse array of challenges. In recent years, the region has seen a deepening of conflict and violence in Iraq, Libya, Syria and Yemen, with huge loss of life, and refugee outflows to Jordan and Lebanon. Oil-producing states have had to contend with the growth-dampening effect of low oil prices, which has had a spillover effect on the economies of other countries in the region. In this context, many Arab states are searching for new and more sustainable models of economic growth that will support a better quality of a life for their citizens.

The Arab States region hosts one of the fastest growing populations in the world. In 1970, the population of the Arab World was just over 120 million people. Today, it exceeds 390 million and is one of the youngest in the world, with 33 per cent under the age of 14.¹ As countries in the Arab States region have witnessed a stabilization of fertility rates and a decrease in mortality rates in recent decades, population projections for the region to 2030 point to an increase in working-age populations (Ayadi and El Mahdi, 2013). Whether this will translate into a demographic dividend or penalty depends in large part on the capacity of Arab economies to create opportunities that make the best of the skills of their people.

In this rapidly evolving context, there is mounting evidence that boosting women's economic empowerment would have a significant positive impact on economic growth and competitiveness in the Arab States region. Women and girls today make up nearly half of the population in most of the Arab States region (with the exception of Oman, Qatar and Bahrain, where they account for around one third),² and the Arab states have made major progress in closing gender gaps in education and improving women's educational attainment. Yet women's participation in the labour force remains low across the region: more than three out of four women remain outside the labour force (78 per cent), compared to the global average of 49.7 per cent.³ This means that Arab economies are missing out on the economic and societal returns to investments in human capital. When women and men alike participate in labour markets, governments and companies have access to the widest pool of available skills and talent in the population and all individuals – regardless of gender – have opportunities to make the best use of their talents. International experience shows that policies facilitating women's economic integration enhance prospects for both productivity and growth. At the same time, international research is clear about the positive impact of gender diversity on profitability and corporate performance.

Women's economic empowerment can be defined as the ability of women to bring about positive changes in their lives and societies as a result of their participation in economic activities (UN Women, 2014). These activities include their ability to: function effectively in the economy; participate in labour and product markets on equal terms with men; shape the gender division of labour within the households and the labour

1. World Bank WDI: Population, total; Population ages 0-14 (per cent of total). Note that this is an aggregate measure of the Arab League members and includes Comoros, Djibouti, Mauritania, Somalia and Sudan.

2. World Bank WDI: Population, female (per cent of total).

3. Own calculation based on World Bank WDI: Labour force participation rate (per cent of female population aged 15+) (modelled ILO estimate), 2014 figures, WDI.

market; accumulate their own assets; and influence governance and institutional structures that inform the relationship between the market and the state and the processes that determine the pace of economic development. These activities are underpinned by the international human rights framework (High Level Panel Report, 2016).

Importantly, it is not just a woman's ability to earn income that provides empowerment, but her capacity to make decisions about how that income is spent. Women's agency (their ability to make choices and transform them into actions and outcomes) matters for women's well-being, but also for families and societies, and affects their ability to build their human capital and take up economic opportunities (World Bank, 2011). Women's economic empowerment is about expanding women's options to choose when and how to engage in economic activities, based on their individual preferences and circumstances. When supported by the right policies, women's greater economic participation can enrich family and community life, and, through its positive impact on economic development, expand employment opportunities for women and their families, without taking them away from men.

This report explores the benefits that national economies and businesses in the Arab States region could derive from making further progress on women's economic empowerment. Profound changes across the region since 2011 represent a historic opportunity to implement a multidimensional policy reform agenda. This includes prospects for targeting, in particular, youth and women's unemployment, weak institutions, limited competition and low levels of private sector development. While growth and stability are necessary to give women the opportunities they need in the Arab States region, women's participation in the economy can make an important contribution to creating growth and stability. In this context, enabling women's economic empowerment is not only the "right" thing to do to honour states' commitment to international human rights: it is also the "smart" thing to do for human development, inclusive growth and business (High Level Panel Report, 2016).

Purpose, Methodology and Scope

The purpose of this study is to outline the macro-economic and business case for women's economic empowerment, with specific attention to regional findings. In order to realize the potential benefits, the study also aims to set out proposed interventions for policy-makers and businesses to create an enabling environment for women's economic empowerment.

This study is based on a desk review of the existing literature on women's economic empowerment and its contribution to macro-economic growth, private sector development and business performance, with a particular focus on how this research applies to the Arab States region. The desk review took into account research and analysis generated by international and regional organizations, government agencies, think tanks, academia, civil society groups, donors, and private sector bodies. It also covered policy and strategic documents from the region, including national economic development strategies. It incorporates analysis of cross-regional secondary data sources, including data generated by the World Bank and ILO, and highlights examples of good practice in

women's economic empowerment from the region, both with respect to government policies and programmes as well as business initiatives.

In this report, the Arab States region is defined as the 17 states served by UN Women's Regional Office for the Arab States: Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Palestine, Qatar, Saudi Arabia, Syria, Tunisia, UAE, and Yemen. In some instances, where sources referred to in the report use the term Middle East and North Africa (MENA), this term is also used in the report (rather than the Arab States), particularly where it covers a group of countries different from those falling within the scope of this report or where the list of the countries covered by the term are not specified.

Some caution needs to be exercised in making generalizations across the Arab States region. This report builds on similarities while recognizing that there are important differences between countries in the region. As a whole, the Arab States are generally characterized by common religious beliefs, large youth populations, substantial public sectors, underdeveloped private sectors and low levels of women's labour force participation (World Bank, 2013; OECD, 2012). There are also shared strategic objectives, ranging from the introduction of economic reforms to promote private sector development, to political reforms designed to enhance good governance. However, there is also significant heterogeneity, with important differences in relation to population size, labour markets, human capital, and natural and energy resources, as well as social, political and institutional structures. The region includes not only some of the wealthiest countries in the world, but a number of others that are struggling with conflict or large numbers of refugees. All of these factors have a bearing on the nature of the macro-economic and business case for women's economic participation and on the kinds of interventions needed to support higher levels of women's employment and entrepreneurship.

As far as possible, this study draws on empirical data, but it is important to note that the Arab States region suffers from a lack of reliable statistics, ranging from labour market statistics (especially wages and women's entrepreneurship) to more complex ones, such as poverty and inequality (ILO, 2012). As such, it is not possible to make comprehensive cross-regional comparisons for all aspects of women's economic participation. Data constraints are particularly acute in relation to countries that are undergoing crisis or conflict.

Structure of this Report

The first part of this report outlines why women's economic empowerment is critical for macroeconomic growth and private sector development in the Arab States region, taking into account the current economic context and policy priorities of national governments. The second part outlines the business benefits that the private sector stands to gain from women's economic empowerment, by reference to recent research and examples of good practice in the region. Finally, the third part of the report identifies priority areas of action for policy-makers and businesses, with strategic recommendations on how to create an enabling legal and policy environment for women's economic empowerment in order to realize the potential gains.

2. The Macro-Economic Case for Women's Economic Participation

The case for expanding women's economic opportunities across the Arab States region is simple: it is smart economics. As more women find productive uses for the skills they have developed, Arab economies can make more efficient use of all their human capital – their people, and the skills and capacities that reside in them – boosting macro-economic growth potential.

This challenge is of particular pertinence to the Arab States region. Whilst the economies covered by this publication are hugely diverse, growth projections for the region as whole continue to be dampened by low oil prices and deepening conflict (IMF, 2016). This creates a risk that stagnation in long-term growth becomes the rule, rather than the exception, across the region (Mitra and others, 2016). As such, many economies across the region share a keen interest in implementing an ambitious agenda to reignite growth and to promote long-term, stable economic prospects to meet the aspirations of growing, youthful populations.

Women can help drive sustainable economic growth in the Arab States region

- Providing an untapped source of skills and knowledge to enhance competitiveness and productivity
- Realizing higher rates of return to education for both governments and citizens
- Increasing levels of value creation in the economy through enhanced participation
- Re-energizing the private sector and creating jobs through female entrepreneurship
- Playing a role in economic diversification and innovation
- Creating multiplier effects through women's investment in their families and communities

The potential gains associated with women's economic empowerment could be particularly powerful in the context of slow economic growth in the region. Lowering barriers to women's full participation in political and economic life can have a substantial impact on growth in the longer term: a recent OECD study estimates that the global income loss from gender discrimination represents up to 16 per cent of global GDP, or \$12 trillion (Ferrant and Kolev, 2016).

Human capital is an important determinant of long-term economic growth and an effective vehicle for reducing inequality. Countries which invest in human capital through education and vocational training can generate benefits to society that go beyond those acquired by the individuals involved. In particular, human capital can boost economic growth by increasing productivity, spurring innovation and by fostering the adoption of technology.

However, the gains of human capital investment are not automatic. They require economies to be open, offering incentives to develop the right skills and opportunities to use them, in order that investment in education can translate into productivity and efficiency gains in the labour market. More importantly still, economies need to be accessible to all the talents in which the country has invested. To date, indeed, experience in the region

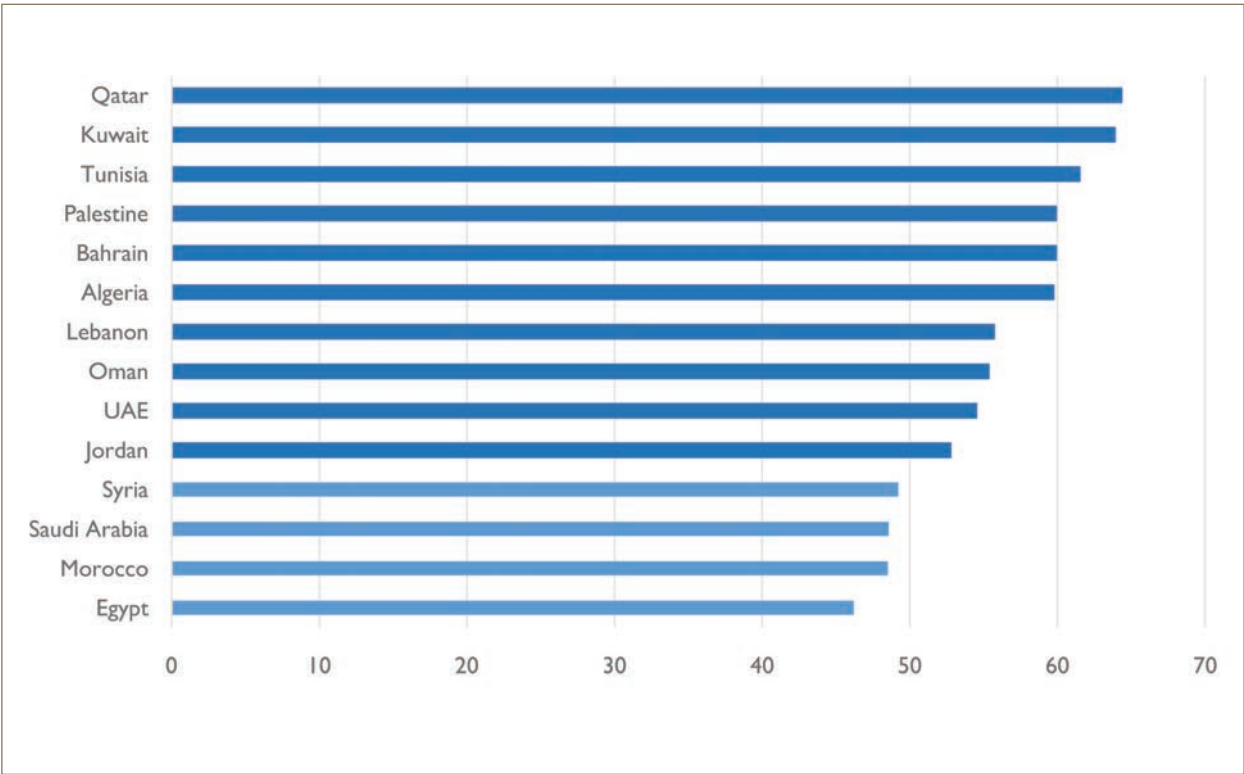
has shown that investment in human capital does not, of itself, generate growth (World Bank, 2008): it needs to be accompanied by reforms that remove barriers to the best possible use of available human capital. The evidence gathered in this chapter suggests that boosting women’s economic participation by removing barriers to their participation in employment and entrepreneurship is one of these missing growth-enhancing structural measures, which would enable government and citizens in the region to realize greater returns on their investment in education.

2.1 Women Represent an Untapped Reservoir of Skills

Women in the Arab States region are increasingly qualified, having made strong gains in both secondary and tertiary education over the past twenty years. Indeed, progress in this area has been so strong that a ‘reverse gender gap’ has emerged at tertiary level. In many Arab states, women now outnumber men at university level – in some cases by a significant number: more than 60 per cent of tertiary (higher) education students in Kuwait, Qatar and Tunisia, are women.

“Women now represent the majority of science graduates in the Arab States region”

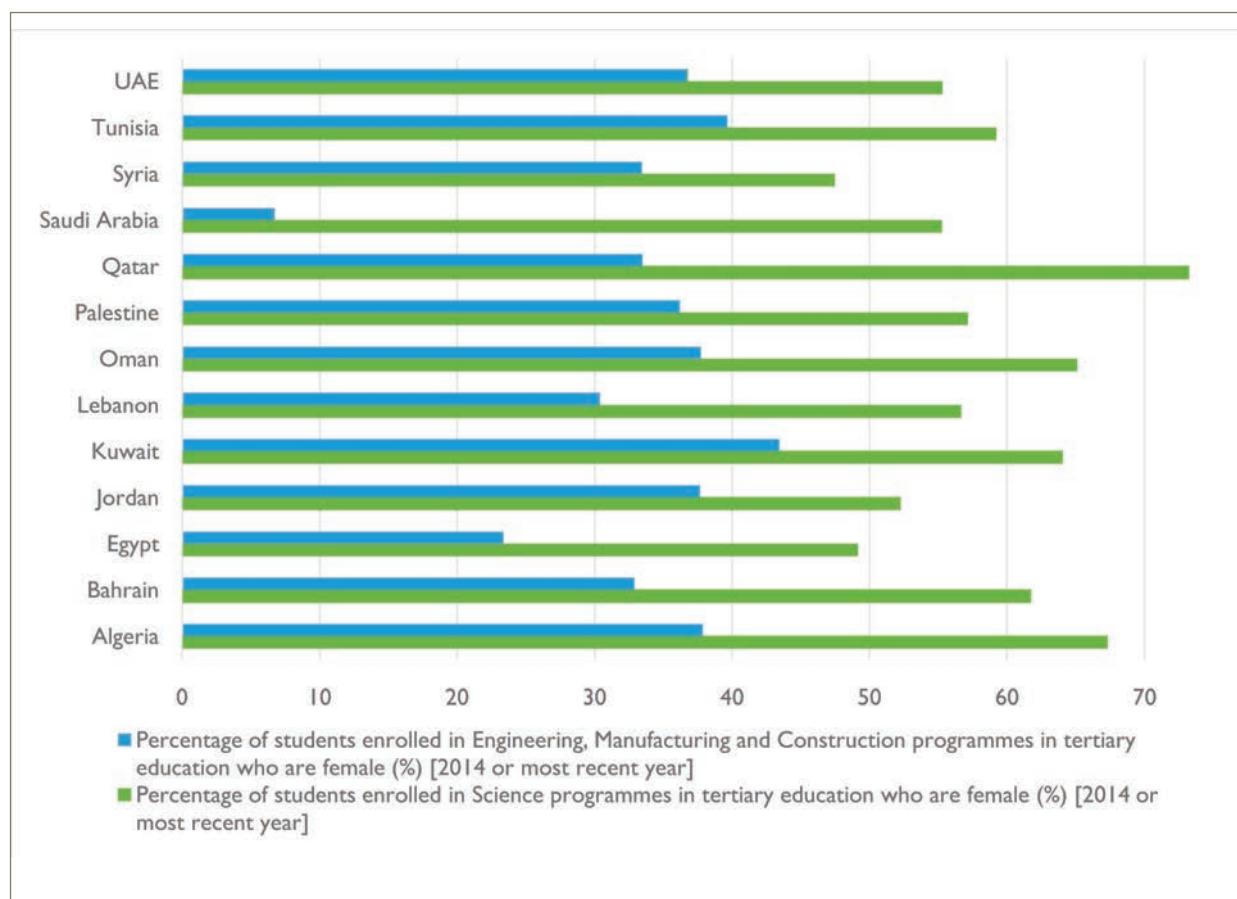
Figure 1. Percentage of Students in Tertiary Education Who Are Female (Per cent), 2014



Source: UNESCO UIS (2014 or most recent available data)

Women are particularly well represented in the science, technology, engineering, and mathematics (STEM) fields, making up the majority of science graduates in the region overall (see figure). At primary level, uniquely in the world, girls outperform boys in Grade 4 mathematics results, a trend that continues into Grade 8 in some countries (World Bank, 2013).

Figure 2. Women Studying STEM Subjects in Arab States, 2014 (or most Recent Year)



Source: UNESCO UIS (2014 or most recent available data)⁴

Governments across the region still need to reap the full benefit of their substantial investment in women’s education. Progress in women’s education in the Arab States region has not been matched by higher levels of women’s labour force participation and employment: across the region, three out of four working-age women are not in employment, and unemployment overwhelmingly affects youth and women. According to recent ILO estimates, women’s unemployment rates in the region average about 20 per cent, around twice as high as men’s. Similar gender gaps can be observed with regard to youth unemployment in the region, which stands at about 44 per cent for young women and 24 per cent for young men – the highest in the world (ILO, 2016a). This comes at a high and rising cost: women’s under-representation in the labour market – as employees and entrepreneurs – represents a missed opportunity to capitalize on investment in education, which is a risk not only to productivity and growth but also to stability. For the Arab States region to function at its full economic potential, women’s skills and talents need to be engaged in activities that make the best use of those abilities.

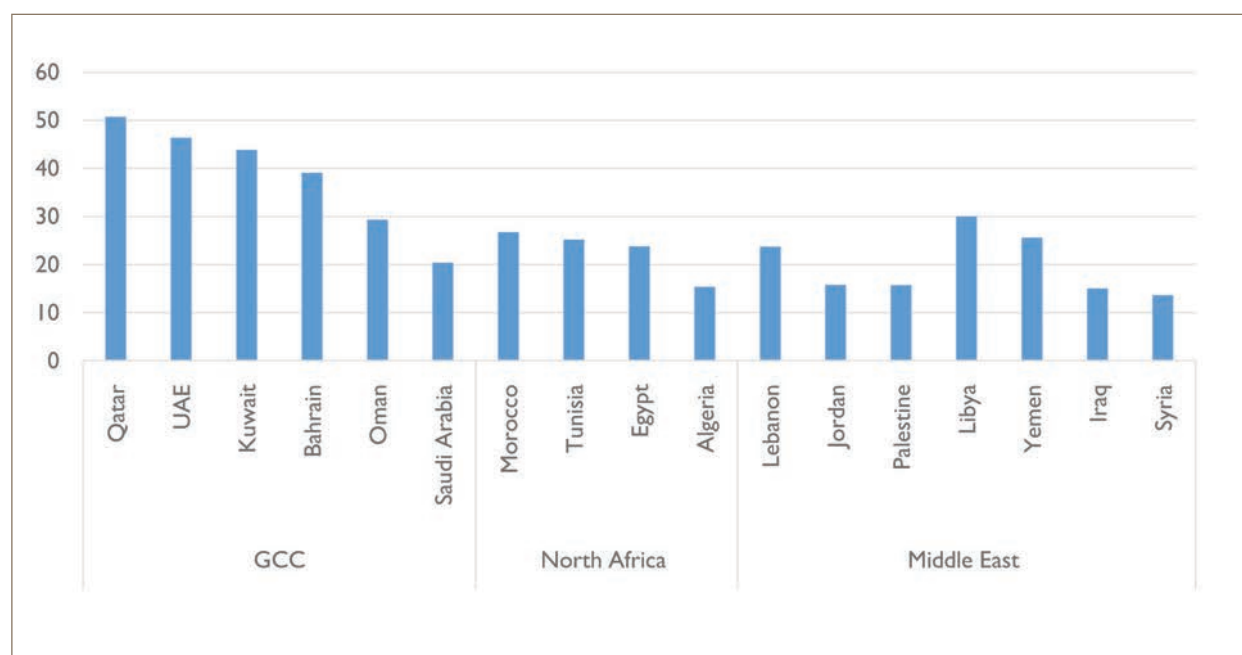
While rising, women’s labour force participation remains low by global standards. The Arab States region has outperformed other regions of the world in terms of many developmental drivers, including the economic shift away from agriculture, growth of female

4. 2014 for all countries except Jordan (2012), Kuwait (2013) and Syria (2013). No recent data available for Iraq and Libya.

secondary education and the sharp fall in fertility rates. Yet this has not translated into equally high rates of economic activity for women: in 2015, women’s labour force participation across the region was only 27 per cent, compared to 77 per cent for men (ILO, 2016). This is low compared not only to global rates, but also to other non-Arab, primarily Muslim, countries⁵ and other countries at similar levels of economic development. Across the region as a whole, female participation rates vary from about 15 per cent in Algeria, Iraq and Palestine to 50 per cent in Qatar.⁶

This compares to an average of over 60 per cent for OECD member states.⁷

Figure 3. Women’s Labour Force Participation, by Sub-region, 2014



Source: World Bank WDI: Labour force participation rate, female (per cent of female population ages 15+) (modelled ILO estimate) (2014)

There are positive signs that the region is poised for change: The female labour force participation rate in the Arab States is increasing faster than in any other region, albeit from a low starting point (see figure). Even so, this trend is not uniform across the region and in some countries, rates of women’s labour force participation have stagnated or even declined in recent years, in Egypt, for example. And even those countries in the region with high labour force participation relative to others, such as the UAE (46.4 per cent), Kuwait (43.8 per cent) and Bahrain (39.1 per cent) lag considerably behind the global average of 50.3 per cent.⁸

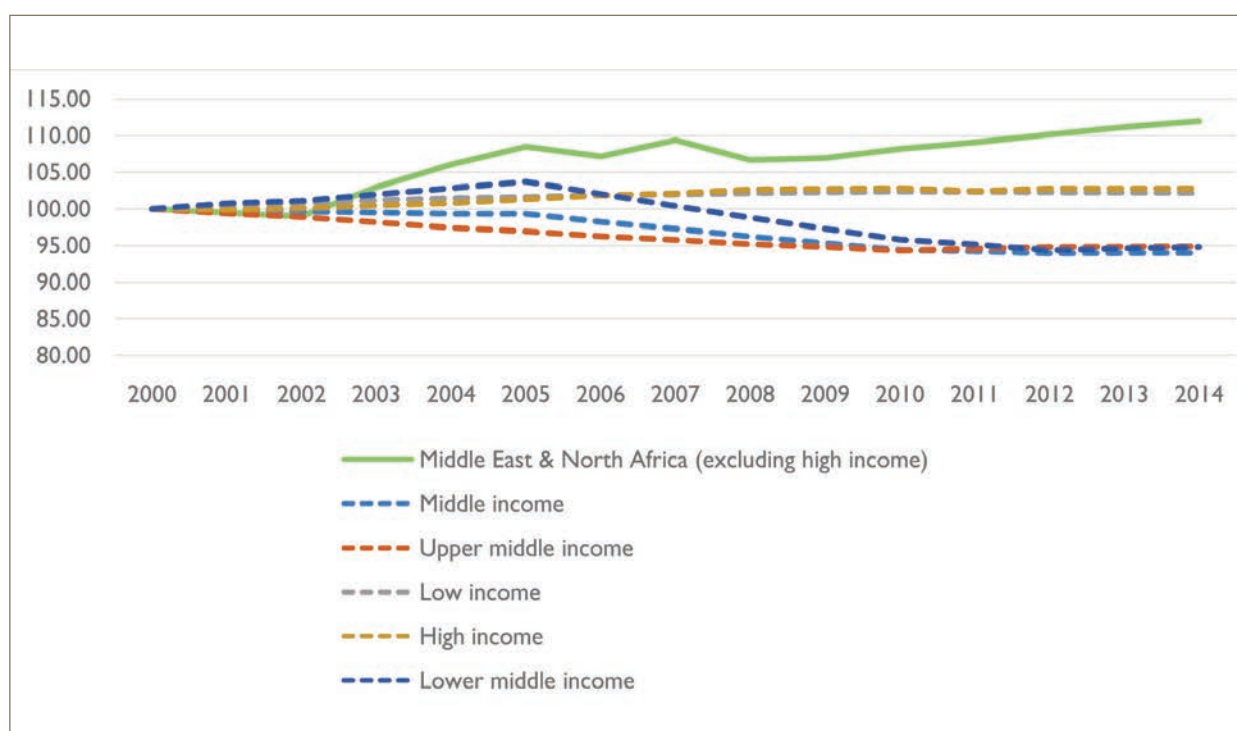
5. The female labour force participation rate in Bangladesh is 57.6 per cent and in Indonesia 51.4 per cent. See World Bank, WDI: Labour force participation rate, female (per cent of female population ages 15+) (modelled ILO estimate) (2014).

6. World Bank WDI: Labour force participation rate, female (per cent of female population ages 15+) (modelled ILO estimate) (2014).

7. OECD: LFS by sex and age (2015 or most recent available).

8. World Bank WDI: Labour force participation rate, female (per cent of female population ages 15+) (modelled ILO estimate) (2014).

Figure 4. Changes in Women’s Labour Force Participation Rate since 2000 (Base Year 2000=100)



Source: World Bank WDI: Labour force participation rate, female (per cent of female population ages 15+, modelled ILO estimate) (2014)

2.2 Women’s Economic Participation Can Make a Powerful Contribution to Growth

Low levels of women’s economic participation in the region are increasingly recognized as a macro-critical challenge, with potentially powerful implications for economic growth. Many governments in the region recognize that the challenges of growth, job creation, and inclusion are closely intertwined. While growth and stability are necessary to give women the opportunities they need in the Arab States region, women’s participation in the economy is also an important part of the growth and stability equation. Many Arab states have very high economic dependency rates, which make it difficult to raise living standards for families. Reducing current unemployment is part of the equation, but insufficient on its own; the rate of women’s participation needs to rise in order that Arab states can grow sustainably in the long term, taking a fuller role on the global stage as modern, productive, innovative economies.

“If MENA countries reduced the gender gap in workforce participation rates by 20 percentage points by 2017, this could boost the region’s GDP by US\$415 billion”

ILO, 2012a

9. Region covered includes Algeria, Bahrain, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Palestine, Qatar, Saudi Arabia, Syrian Arab Republic, Sudan, Tunisia, UAE and Yemen.

The potential economic gains are substantial. A report from the International Labour Organization (ILO) estimated that if countries in the region⁹ reduced the gender gap in workforce participation rates by 20 percentage points (from 50.6 per cent to 30.6 per cent) from 2012 to 2017, this could boost the region's GDP by \$415 billion, with significant effects on regional per capita GDP (ILO, 2012a). Similarly, a recent EU-funded report estimates that if female labour force participation increased by 5 per cent above current levels over the period 2015-2030, the region's¹⁰ gross domestic product (GDP) would increase by 1.3 per cent – approximately \$525 billion¹¹ – cumulatively during this period (Tsani and others, 2012).

In some Arab States, the lost opportunity of women's economic exclusion is particularly costly. Studies suggest that the effects of gender discrimination (including low levels of labour force participation) are substantial in all economies, but particularly strong in lower-income countries (Amin and others, 2015; Ferrant and Kolev, 2016). Aguirre and others, (2012) suggest that increasing the female labour force participation rate to country-specific male levels would, for instance, raise GDP in the UAE by 12 per cent, and in Egypt by 34 per cent. (These 'net impacts' on GDP take account of the likelihood of temporary reductions in productivity and average hours worked, as a short-term result of women entering the labour market.) Assuming a more modest shift, reducing the difference between male and female labour participation rates by 50 per cent by 2030, the UAE's GDP could increase by 7.5 per cent annually, Saudi GDP by 8.9 per cent and Omani GDP by 8.1 per cent, according to recent calculations by the Abu Dhabi Council for Economic Development (2013). A recent study for the ILO estimates that if employment occupations were re-distributed more equitably between women and men, and the gender pay gap closed, Jordan could increase its GDP by 5 per cent, the equivalent of almost US\$2 billion (Tzannatos, 2016).

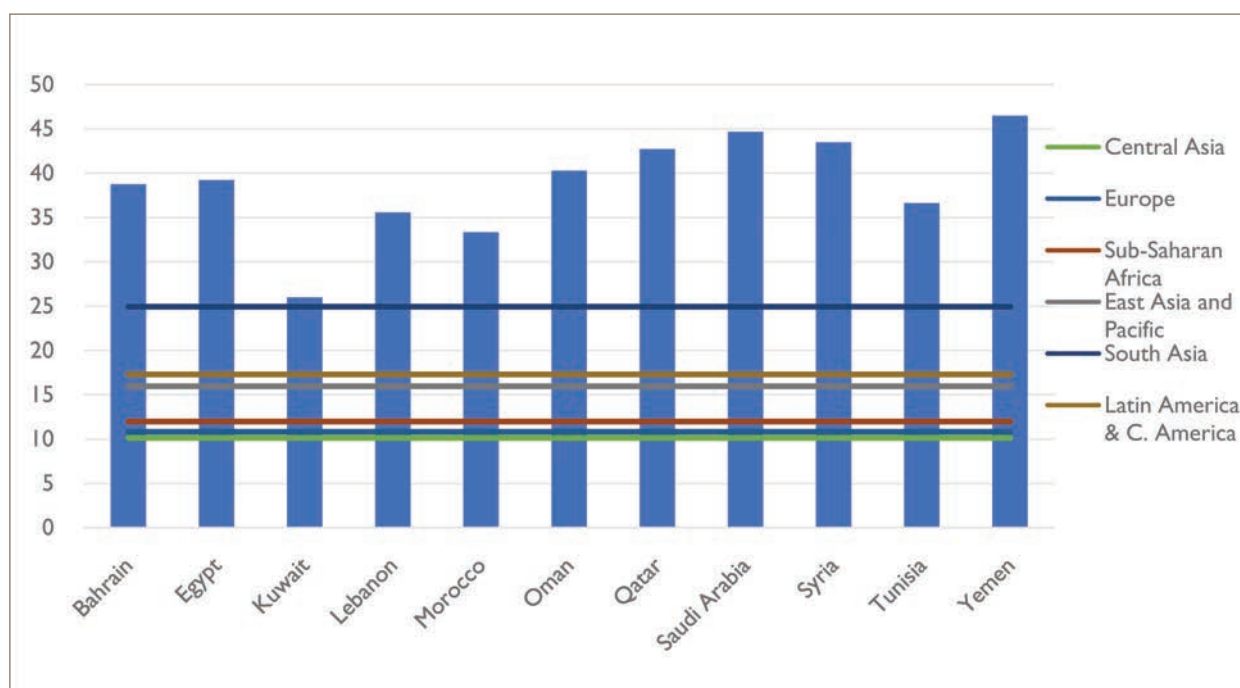
The economic costs are even more significant when gender gaps in entrepreneurship are also taken into account. Cuberes and Teignier (2015), for example, quantify the effects of gender inequality in labour markets by using a model of talent allocation in both employment and entrepreneurship. They look at the negative impact of gender on resource allocation and, as a result, on aggregate productivity and income per capita. Overall, their findings suggest that gender gaps in entrepreneurship have significant effects on the allocation of resources and thus on aggregate productivity, while the gap from labour force participation has a large effect on income per capita. In their study, the region with the largest income loss due to gender gaps is MENA,¹² with total income loss at 35 per cent in the short run and 38 per cent in the long run, a fifth of which is due to occupational choice gaps (Cuberes and Teignier, 2015). In global comparison, with respect to the long-run total income losses from gender gaps, Qatar, Saudi Arabia, Syria and Yemen are the countries with the largest projected income losses worldwide, all of them over 40 per cent (see Figure 5 below).

10. MEDPRO region: Algeria, Egypt, Israel, Jordan, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia and Turkey.

11. The dollar amount is in 2007 US dollar value.

12. In some instances, where sources referred to in the report use the term Middle East and North Africa (MENA), this term is also used in the report (rather than the Arab States), particularly where it covers a different group of countries from those falling within the scope of this report or where countries covered by the term are not specified. Here, the term MENA follows the World Bank categorization and covers: Algeria, Bahrain, Djibouti, Egypt, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Libya, Malta, Morocco, Oman, Qatar, Saudi Arabia, Syrian Arab Republic, Tunisia, United Arab Emirates, West Bank/Gaza, Yemen.

Figure 5. Long-run Total Market Income Loss Due to all Gender Gaps - Arab States Compared to Other Regional Averages (Per cent)



Source: Cuberes and Teignier, 2015

Providing women entrepreneurs with better access to finance can also help drive growth. A 2014 study by Goldman Sachs showed that if the credit access gap for women-owned SMEs were closed in Brazil, Russia, India and China (BRIC), as well as 11 high-potential emerging markets (including Egypt) by 2020, incomes per capita could be on average 12 per cent higher by 2030, relative to the baseline scenario (Goldman Sachs, 2014). Access to finance is currently a key constraint on growth for women entrepreneurs: according to a 2013 survey of businesswomen in the Arab States region, access to capital was a more important obstacle than legal or social constraints (IFC and others, 2013).

The quality of women's economic activity matters for economic growth as much as the quantity. Women's ability to contribute to economic growth is dependent not only on the availability of jobs, but also the quality of opportunities open to them. McKinsey (2015) considers that the full potential for

A higher labour force participation rate for women does not have to mean that men are displaced.

While econometric models vary, in most of the scenarios above, more effective utilization of women's labour creates economic efficiencies, creating more wealth – a 'bigger pie' – that can be shared more equally between women and men. Women workers in the Arab States are often more educated than male workers, hence more female workers can mean higher productivity. Provided there is labour demand, and that this is signalled through the labour market, this creates efficiency gains, more growth, and more employment. The fact that women's enhanced economic participation can increase the scale of value creation is significant: this is not a zero-sum game, where women's gains need to come at the cost of male livelihoods.

economic gains lies not only in an increase in women's labour force participation, but also in the number of hours that women work compared to men, and the sectors in which women are employed (given that women are typically disproportionately represented in lower-productivity sectors).

Jordan: Making reforms work for women – and the economy

The Jordanian Government recognizes that increasing the number of women in the workforce can bring substantial gains, particularly given that the current rate of women's labour force participation in the country (15.8 per cent in 2014) is amongst the lowest in the region. To encourage and support women's economic participation, the Government has introduced a series of legal, policy and governance reforms.

Rethinking social security

As part of a broader package of social security reforms in 2010, the Government introduced a new system of funding maternity leave. Previously, the financial burden of maternity leave payments was shouldered entirely by individual employers. Under the new system, employers contribute 0.75 per cent of their monthly payroll to a maternity insurance scheme and the Government tops up any deficits.

A recent World Bank study of worker and employer focus groups found evidence that the reform has contributed to improved employment opportunities for women, as it reduces maternity-associated financial and opportunity costs for both employers and women workers. Moreover, the scope of the system now also extends to the non-employed and self-employed, thereby considerably improving its coverage of women in particular. In its comprehensiveness, this reform was the first of its kind in the region and has the potential to provide a model of reform for other economies in the region.

Enhancing gender inequality in the labour market

The Jordanian Ministry of Labour has also embarked on an ambitious project to understand and reduce wage differentials between men and women in the country, given that reducing gender wage gaps may have an influence on women's decisions to enter or remain in the labour market.

In cooperation with the Jordanian National Commission for Women and with support from the ILO, the Ministry of Labour has set up a National Steering Committee for Pay Equity. The Committee brings together representatives from trade unions, business asso-

“The low female participation rate is a significant lost opportunity for Jordan...”

Increasing female participation rates in Jordan to the MENA average (from 15 per cent to 27 per cent over the next decade) would have major positive impacts on economic growth in Jordan, [increasing GDP] by at least 5 per cent by 2025.”

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ciations, civil society and government and is tasked with building knowledge around the issue of pay equity as well as contributing to national policy dialogue and legal reform. To date, the Committee has completed a study on gender pay gaps in the education sector, provided an assessment of potential legal reforms to enhance pay equity and launched a national Pay Equity Initiative.

Source: Brodmann and others, 2014; US SSA, 2014; NCPE and ILO, 2013; ILO, 2014

2.3 Women Can Help Re-energize the Private Sector and Create Jobs

Low levels of female entrepreneurs, managers and skilled workers have a negative impact on the broader business environment. Barriers to women's participation in business reduce the average ability of a country's pool of entrepreneurs and professionals, with a negative impact on adoption of technology, innovation and growth. The Arab States region has the highest gender gap in the world when it comes to entrepreneurship: only 12 per cent of adult women are entrepreneurs compared with 31 per cent of adult men (OECD, 2014).¹³ (By contrast, female and male entrepreneurship rates across the OECD are much lower, at 5.9 per cent and 10.8 per cent respectively for nascent and new ventures, but the gender gap is considerably smaller: OECD, 2014). Recent data from selected Arab States have significant implications in terms of women's participation in ownership and top management: in a survey of eight economies in the region,¹⁴ women were found to own, on average, less than 8 per cent of firms, significantly lower than the global average of 16 per cent in upper-middle-income economies and 13 per cent in lower-middle-income economies (World Bank, EBRD and EIB, 2016). Similarly, only about 5 per cent of firms in the survey had a woman top manager, compared with 19 per cent in both lower-middle-income and upper-middle-income economies (World Bank, EBRD and EIB, 2016).

Facilitating women's economic participation could help meet the private sector's need for access to better talent. In general, firms do not have difficulty in finding workers (women or men), but rather in finding those with the right skills. This is particularly true of the most dynamic segments of the private sector: recent enterprise-level survey data from selected Arab countries indicates that the firms that have grown the fastest are more likely to perceive the lack of an adequately educated workforce as a major constraint (World Bank, EBRD and EIB, 2016). Unlike other firms, fast-growing firms are also more likely to invest in the formal training of employees, suggesting that the supply of relevant knowledge and skills is a severe constraint for the most promising, high-growth firms in the region (World Bank, EBRD and EIB, 2016). Given the high levels of education amongst women, their increased participation in the private sector could go a considerable way towards meeting this need and driving competitiveness.

In GCC countries, higher levels of women's economic participation would help meet nationalization targets in the private sector. Leaders in all six GCC countries have stated

13. These figures, cited in OECD (2014), are based on data from the Global Entrepreneurship Monitor (GEM) for ten economies: Algeria, Egypt, Jordan, Lebanon, Morocco, Saudi Arabia, Syria, Tunisia, UAE and Palestine.

14. Countries covered by this study: Egypt, Jordan, Lebanon, Morocco, Tunisia, West Bank and Gaza, Yemen and Djibouti.

their intention to boost the participation of nationals in the private sector, including key leadership positions in national companies, to underpin the process of long-term sustainable growth (McKinsey, 2014). Expatriate populations within the GCC countries have risen sharply (now accounting for more than 80 per cent of the total population in both Qatar and the UAE), while public sector employment rates of GCC nationals have remained high (McKinsey, 2014). For example, the public sector accounted for 89.9 per cent of all Kuwaiti women's and 84 per cent of men's employment in 2015 (KCSB, 2015). In the UAE, 78.5 per cent of Emirati women and 87.2 per cent of men were working in the public sector in 2009 (FCSA, 2009). Encouraging more GCC women to enter the workforce could help to significantly accelerate progress towards nationalization targets in the region, particularly in the private sector.

More generally, women's entrepreneurship remains a major untapped resource in a region where new sources of growth and jobs are urgently needed.

The World Economic Forum (2011) estimates that MENA economies need to create 75 million new jobs by 2020 just to maintain current levels of employment. One of the most important pathways to accelerating job creation in the Arab States region is to re-energize the private sector and foster a more open entrepreneurial environment. Currently, the formal private sector does not employ more than 20 per cent of the workforce in any country in the region for which data are available (World Bank, 2013a). In particular, small and medium-sized enterprises (SMEs) – where women are most likely to be active – can play a critical role

as engines for growth and innovation in the private sector. SMEs are typically responsible for more than 30 per cent of all private sector employment in MENA, and between 4 per cent and 16 per cent of all employment (World Bank, 2011a). The figure is higher in some countries; for instance, in Egypt, SMEs contribute at least 38 per cent of total employment (with 11.9 per cent of full-time, permanent employees in SMEs being female)¹⁵ and 33 per cent of GDP (IFC and others, 2013).

When women entrepreneurs have the same access to inputs as men, results and productivity rise quickly, with positive implications for growth and competitiveness. This is the case from small farms run by women through to women-led businesses of all sizes. For example, it has been estimated that closing the gender gap in agricultural inputs would increase women's production on their land by 20-30 per cent, increasing agricultural outputs in developing countries by up to 4 per cent (FAO, 2011). Currently, businesses owned by women in MENA tend to be small: only one in ten self-employed women is an employer, and women entrepreneurs tend to be more prevalent in the informal economy (OECD, 2012b). Providing women entrepreneurs with improved access to resources and

A business environment that is good for women is good for everyone

Levels of women's entrepreneurship act as a proxy for the health of the overall business environment: countries with higher rates of women-owned SMEs per capita tend to have higher rates of men-owned SMEs per capita as well, indicating that such countries may have better overall conditions for entrepreneurial and economic activity.

Source: Goldman Sachs, 2014.

15. World Bank: Enterprise Surveys, Egypt (2013).

finance boosts women-led businesses' productivity, adding to economic performance at national level. Overall income losses associated with gender gaps in entrepreneurship have been estimated at 7.9 per cent in Qatar, 6.5 per cent in Algeria and Morocco, 5.42 per cent in Oman and 4.4 per cent in the UAE (Cuberes and Teignier, 2012).

Many female entrepreneurs have ambitious growth plans and can be “job-makers”. An IFC study of women entrepreneurs in MENA found that 47 per cent had plans to hire new employees over the coming three years (IFC and others, 2013). The job creation potential of women-owned businesses is particularly significant for the promotion of women's labour force participation: recent data suggests that firms in MENA managed by women have a higher proportion of women employees (World Bank, EBRD and EIB, 2016). This is particularly important in the light of the need to create more jobs that make best use of the skills of well-qualified women in the Arab States region.

UAE: Promoting women's entrepreneurship

UAE has developed several policies and programmes to support women's economic empowerment and political participation at national level, with a specific focus on entrepreneurship.

Many of these programmes provide benefits for women and men alike, at both federal and local level. In Dubai, for instance, the Dubai SME agency coordinates programmes for entrepreneurs (both male and female) and curates the annual Mohammed Bin Rashid Award for Young Business Leaders, which includes categories for Female Entrepreneur of the Year and Best Supporting Initiative to Women Entrepreneurs. Similarly, the Khalifa Fund for Enterprise Development, established by the Abu Dhabi Government in 2007, supports entrepreneurs and SMEs through various financial and non-financial support programmes. In 2013, 35 per cent of the supported entrepreneurship projects were run by women.

Alongside entrepreneurship programmes, legislative reforms have recently been introduced to facilitate women's participation in economic and political life. In December 2012, the UAE passed a law providing for women's mandatory representation on all boards of governmental corporations and bodies, making it the first country in the region to implement such a law. In a 2012 resolution, moreover, the Government committed to allocate 10 per cent of government procurement to SMEs and 2014 saw the enactment of a new SME law, which provides for the establishment of a National Programme for SMEs and an SME Council at federal level.

Reforms and investments appear to pay off: today there are 20,000 women entrepreneurs in the UAE, comprising 10 per cent of all Emirati entrepreneurs, an increase of 58 per cent since 2012 and underlining the importance of women's contribution to the private sector and economic growth.

Source: UN Women, 2016c; ADCED, 2013; Dubai SME; 2011; Dubai SME 2016.

Bahrain: Enabling the success of women-led businesses

In Bahrain, it is estimated that if women were to start businesses at the same rate as men, there would be an extra 150,000 firms created each year.

The Riyadat Business Incubator recognizes the enormous potential of female entrepreneurship, not only in terms of their potential to contribute to economic growth, but also as agents of job creation. A women-only facility, it specifically takes into account the needs of female entrepreneurs, both with regard to building management skills and providing targeted support and with a view to personal preferences and cultural notions that may prevent women from accessing business development services in mixed-gender incubators.

Set up in 2010 at the initiative of HRH Princess Sabeeka bint Ebrahim Al-Khalifa, in partnership with the Bahrain Development Group and the Supreme Council for Women, it was the first of its kind in the world. Today, Riyadat is a busy commercial centre and hosts 54 women-led start-ups from a range of sectors, including business services, communications, manufacturing and retail. As part of the incubation programme, women entrepreneurs have access to low-cost office and retail space in Riyadat as well as to coaching, guidance, skills development opportunities and funding. Many tenants have now developed into successful businesses, boosting growth and innovation.

The Riyadat Business Incubator is contributing to the general rise of female entrepreneurship in Bahrain. From 2007 to 2011 alone, the number of registrations of businesses owned by women increased by more than 35 per cent (22 per cent for men) and women now make up more than one fifth of the members of Bahrain's Chamber of Commerce and Industry.

Source: RBI, 2016; EP, 2014; UN ESCWA and UN Women, 2015

2.4 Women Can Be Agents of Economic Diversification

Economic diversification is a key priority within the region. The recent decline in commodity prices is a powerful reminder to countries, especially those rich in resources, to diversify their output and export bases (Kazandjian and others, 2016). Low levels of economic diversification are a problem common to many economies in the Arab States region, including generally low levels of manufacturing and dependence on relatively few sectors (OECD, 2012b). The issue is important for all, but particularly low-income economies, as there is a body of research highlighting diversification as an important driver of sustainable growth, with greater gains for economies at early stages of development (Kazandjian and others, 2016).

Women in the Arab States region must be recognized as important agents of economic diversification, particularly in the light of their increased levels of education. In order to diversify their economies, Arab States must look to new models of growth and development that make more productive use of non-oil resources, particularly those that rely on

exports and private sector development. This makes it even more important to call on **all** the available human capital resources, women and men alike. Sustainable diversification of Arab economies cannot happen without women's participation.

International research shows that gender inequality can inhibit economic diversification. A recent IMF study by Kazandjian and others (2016), found that gender inequality decreases the variety of goods that countries produce and export in at least two ways:

- a) gender gaps in opportunity harm diversification by constraining the potential pool of human capital available in an economy, therefore slowing down adoption of technology and innovation; and
- b) gender gaps in the labour market impede the development of new ideas by decreasing the efficiency of the labour force; this in turn impedes a country's ability to diversify by creating and executing ideas.

IMF empirical estimates support these hypotheses, providing evidence that gender-friendly policies could help countries diversify their economies. By linking gender inequality to lower economic diversification, IMF highlights a new channel through which gender equality boosts growth.

Many Arab governments have already formally recognized the role of women in their strategies to grow non-oil GDP within the next decade. In the wake of ongoing low oil prices, all GCC governments have announced plans to diversify their economies, including strategies to boost national human capital, and to develop new industries and services that can employ high-skilled labour (World Bank, 2016c; Callen and others, 2014). Many of these strategies (including that of Abu Dhabi: see box opposite) identify that women's economic integration can play an important role in the diversification process.

Women workers play a key role in young, emerging and export-oriented activities. A recent survey of enterprises in eight Arab countries found that the share of women's employment is higher in labour-intensive sectors and amongst export-oriented firms (World Bank, EBRD and EIB, 2016a). In Morocco, for instance, women represent only 25 per cent of all employees in manufacturing, but a significantly higher proportion in emerging and labour-intensive manufacturing sub-sectors, including clothing (75 per cent), radio, telecommunications and communication equipment (58 per cent), medical and precision instruments (29.5 per cent), textiles (33 per cent) and tanning and

“Encouraging more national women into the workforce will give a boost to the economy, making better use of the Emirate's human resources and reducing reliance on expatriate labour as well as giving women the opportunity to shape the direction of Abu Dhabi's economic development.

Encouraging female employment will also have the desirable effect of increasing and diversifying household incomes.”

The Abu Dhabi Economic Vision 2030, Government of Abu Dhabi

dressing of leather products (33 per cent) (World Bank, 2016b). In Egypt, women comprise up to 60 per cent of the workforce in call centres that service international, MENA and domestic customers (Staritz and Reis, 2013). Women already play an important role in these sectors, but their contribution could be further enhanced, for instance, by expanding their presence in higher-productivity and management roles.

Women-owned businesses can play an active role in the global economy. Given the right conditions, women entrepreneurs can support the process of economic diversification. An IFC survey of over 400 female entrepreneurs across eight economies in the Arab States region¹⁶ found that 60 per cent were planning to expand into new markets in the following three years (IFC and others, 2013). The experience from Morocco suggests that women entrepreneurs can achieve an edge when it comes to participation in export markets: according to national enterprise survey data, more than a third of Moroccan enterprises with female participation in ownership (36.6 per cent) have sales that include more than 10 per cent exports (World Bank, EBRD and EIB, 2016). This compares favourably to the global average and indicates that these Moroccan firms are productive, as only efficient firms can compete in international markets.

Egypt: Increasing women's private sector participation through collaborative partnerships

In 2010, the Egyptian Ministry of Manpower launched the Salheya Initiative, which aims to provide an enabling environment for women's economic empowerment. Implemented in cooperation with the American University in Cairo and funded by UN Women's Fund for Gender Equality, the project seeks to enable women's active participation in the labour market and economy through a range of complementary measures.

The programme focuses on providing essential skills and vocational training to women to increase their employability and enable them to build successful careers in the private sector. To date, about 1,300 women have participated in 80 different vocational training courses, spanning various agricultural and manufacturing activities such as garment production, handicrafts and beekeeping. The training courses are delivered through mobile units that make it easier for women to attend the courses. Almost half of the programme's participants have gone on to success in obtaining jobs or realizing their own entrepreneurial strategy.

Building on these efforts, the Ministry has taken a number of further actions to support women's entry into the labour market. It has set up an online platform, accessible to female jobseekers and graduates of the programme as well as employers. This not only supports women's labour force participation, but also ensures that women's skills are more closely matched to unsatisfied demand in the private sector. Efforts to engage the private sector are overseen by a newly established Equal Opportunities Unit within the Ministry of Manpower, which, together with its project partners, also engages in ongoing dialogue with civil society and women's organizations.

Source: UN Women, 2016b; Salheya Initiative, 2016; SRC, 2013.

16. The survey covered female business owners from Algeria, Bahrain, Egypt, Jordan, Lebanon, Morocco, Tunisia and Palestine.

2.5 Increasing Women's Control Over Financial Resources Has Positive Implications for Collective Well-being

Economies experience multiplier effects when women work and have increased control over the income and assets that they generate. As female labour participation rates rise, Arab countries can reap the benefit of a 'double dividend': women not only directly contribute to the production of goods and services in the economy, but are also more likely than men to use their earnings and increased bargaining power to buy goods and services that improve their family's welfare, including food, education and healthcare (Goldman Sachs, 2009 and 2014). A recent study found that working women in Egypt reported a greater sense of control over their own lives, were far more comfortable in visiting markets and health facilities and were more likely to feel that their work was valued by their families than those who were economically inactive (Kabeer, 2013). This kind of empowerment has the potential to create a virtuous cycle, as women's spending supports the development of future generations of workers, laying stable foundations for future economic prosperity, while economic growth can continue to bolster gender and income equality, which are critical to sustainable development.

Investment in women's education bears fruit even where they do not go on to participate in economic activities. Higher levels of women's education enhance their capacity and voice within the family and can be brought to bear on their reproductive responsibilities, regardless of whether it increases their productivity as workers (Kabeer and Natali, 2013). Investing in women's education has been positively linked to a range of health benefits for children, from higher immunization rates and better nutrition to lower child mortality (World Bank, 2011). Mothers' (and fathers') schooling has been positively linked to children's educational attainment across a broad set of countries (World Bank, 2011). These indirect 'family-mediated' impacts of women's education tend to be more significant for countries at lower levels of development, while 'market-related impacts' (i.e. participation in paid work) are more significant as countries develop (Kabeer and Natali, 2013).

A growing body of literature suggests a positive relationship between financial inclusion and financial stability. Full financial inclusion of women can provide a more diversified and stable retail deposit base, as women tend to save more than men (Goldman Sachs, 2009). Some

The benefits of women's economic empowerment for families

Women are more likely to use their income to spend money on goods and services that enhance family welfare, such as:

- **Food**, especially higher quality and protein-intensive products
- **Healthcare**, including medicine and vaccinations
- **Financial products**, including savings and investment vehicles
- **Education**, for children and women themselves
- **Childcare**, to enable women to work outside the home and allow girls to go to school rather than care for younger siblings
- **Consumer durables**, such as dish-washers, washing machines and clothing

Source: Goldman Sachs, 2014

studies suggest that women would save even more if they had access to formal savings accounts (Goldman Sachs, 2009). Financial inclusion is an issue across the region, but affects women disproportionately. A recent analysis by the Global Banking Alliance of its member data revealed lower loan-to-deposit ratios for women across most banks in all segments reported (deposits represent almost double the amount of loans for women, while only 50 per cent more for men) (GBA, 2015). Thus, including more women in the financial system can greatly increase the deposit base, and strengthen overall social and economic stability.

“One of the best environments for investment in human capital is an environment where more income is in the hands of women.”

Goldman Sachs, 2014

2.6 The Case for Supporting Women’s Economic Participation in Conflict - and Crisis-affected States

Civil wars and conflict have significantly damaged the economies of Iraq, Libya, Syria and Yemen. The economic outlook is bleak for all of these countries, and growth is not expected to rebound soon, unless peace is restored (World Bank, 2016). The immediate priorities must be to bring an end to violence and set in place the building blocks for future stabilization, reconstruction and growth. While this presents a daunting challenge, women can make a powerful contribution to the peace-building process. **While conflict is ongoing, short-term interventions to provide jobs and income support for women can lead to considerable gains.** Women participate more actively in labour markets during and immediately after conflict, even though they often face substantial limitations in terms of access to employment and retain the same level of household duties (UN Women, 2012; Care, 2016). In Rwanda, for instance, where the proportion of female-headed households increased from 19 per cent to 37 per cent between 1992 and 2000 as a result of conflict, one study found that widows engaged more intensively in income-generating activities than other women, even while maintaining a significant proportion of household chores (Schindler, 2011). Whilst this engagement in paid work was driven by economic necessity, to replace the economic contribution of their husbands, the more active engagement of women had benefits for the Rwandan economy, increasing the stock of labour, skills and talent (Schindler, 2011). Where women are able to engage in economic activity in conflict-affected areas, this is often associated with an increase in the welfare of households and communities, and the benefits are more substantial when women have access to better paid jobs (Justino and others, 2012).

When war ends, women can provide essential economic and social support to the reconstruction of communities affected by violent conflict (Justino and others, 2012). In the face of severely depleted economic resources and a decline in the size and skills of the existing and future labour force due to loss of life and mass emigration, it is important that governments, business and civil society make best use of the skills and talents of all the population, women and men alike, to bolster the recovery process. For instance, in Liberia, women’s organizations played an integral role in restoring confidence and sustaining the momentum for economic recovery, by pressing for continued progress in the peace agreement (World Bank, 2011b). However, women’s contribution to economic security is often overlooked once conflicts come to an end, and many women

face pressure to return to traditional roles (Justino and others, 2012).

The value of women's economic empowerment in conflict-affected states is an important consideration in the Arab States. Across the region, women's unemployment rates are highest in conflict-affected Libya (30 per cent) and Syria (30.3 per cent), Yemen (25.9 per cent) and Iraq (26.7 per cent), followed by Palestine (30.2 per cent) (ILO, 2015). Yet the proportion of female-headed households can rise in times of conflict, as is currently the case in Syria. The World Bank (2016c) argues that interventions to provide jobs and income for women remaining in Syria can help to counteract the devastating impact of the conflict, inter alia, on nutritional and education outcomes for children.

Palestine faces particular challenges regarding women's economic participation. High levels of unemployment are an issue for both women and men. Although female labour force participation has been on the rise since 2003, unemployment among women has also increased sharply (World Bank, 2013). This suggests that while widespread male unemployment is forcing women to look for work, they are finding it increasingly difficult to find employment in the context of limited economic opportunities (World Bank, 2013). **For women living in conflict-affected areas, fear of violence and harassment can be a strong deterrent to participating in the labour market.** Ongoing conflict in Iraq, Libya, Syria and Yemen has led to increased safety risks, especially for women, while fragile political environments, such as post-transition Egypt and Tunisia, or Palestine, can create additional security risks that affect women's ability to move around in public spaces and participate in economic activities (OECD and CAWTAR, 2014). A UN Women survey in Egypt found that 99.3 per cent of women and girls had been subjected to some form of sexual harassment, with nearly half of all respondents reporting that the level had increased after the 2011 revolution (UN Women, 2013).

2.7 The Case for Supporting Women's Economic Empowerment in Refugee Communities

Jordan and Lebanon are facing considerable fiscal pressures as they continue to host large communities of Syrian refugees (World Bank, 2016). In Lebanon, refugees now represent 25 per cent of the total population, while Jordan hosts more than 630,000 refugees (World Bank, 2016). This has placed a strain on already fragile local labour markets; for instance, unemployment in Jordan rose to 12.5 per cent in the first half of 2015 from 11.5 per cent in the same period in 2014 (World Bank, 2016). Women have been particularly affected: since the Syrian crisis began, unemployment among Jordanian women has increased and more than doubled among Syrian women refugees (Stave and Hillesund, 2015).

Displacement can have mixed effects on women's labour force participation. Syrian refugees are generally extremely vulnerable, particularly women and children. According to UNHCR estimates, nearly 70 per cent of registered refugees in Lebanon and Jordan are living below the poverty line. As a result, despite difficulties in finding decent work, many women are entering the labour market for the first time: in Lebanon, more than 10 per cent of female Syrian refugees report working for the first time, compared with 1 per cent of Syrian male refugees (High Level Panel Report, 2016). However, finding a job can

be problematic: in Jordan, the labour force participation rates of Syrian women refugees have changed little since March 2011 (approximately 7 per cent), but unemployment rates are three times as high as when the conflict started (Stave and Hillesund, 2015).

The ability of refugee women (and men) to engage in formal employment is severely constrained by restrictive legal frameworks. As a result of laws prohibiting refugees from working in all but three sectors, 90 per cent of all refugees in Lebanon are working informally (High Level Panel Report, 2016). Similarly, in Jordan, only about 10 per cent of employed Syrians have obtained formal work permits (Stave and Hillsund). In general, women are particularly vulnerable to poor working conditions and wages: while men displaced in Lebanon earn US\$13 a day, women average less than half that amount (High Level Panel Report, 2016). This has created a shift towards higher levels of informal employment in both countries, characterized by low and declining wages, long working days and poor working conditions (ILO, 2016a).

Initiatives to support women's economic empowerment in refugee camps in Jordan and Lebanon

A number of organizations are working to support women's access to income-generating activities in refugee camps. Approaches include:

- **Providing access to non-traditional forms of employment:** Given that work inside refugee camps is one of the few formal economic activities easily accessible to refugees, ACTED, a French development NGO working in the Za'atari refugee camp in Jordan, suggested integrating women refugees into the street cleaning teams of the camp's solid waste management unit. Faced with the challenge of reconciling concerns of (primarily male) community members over women's participation in public garbage collection, and women's wish to earn additional income to cater for their families' needs, ACTED engaged in a number of consultations in order to find a solution that works for all. Since last winter, there are a number of women-only garbage collection teams, led by women and operating only in the camp areas where its team members live (ACTED, 2015).
- **Creating safe spaces for women and girls:** UN Women and the UN World Food Programme (WFP) have been working together since 2012 to promote women's economic empowerment in Za'atari, Jordan's largest refugee camp. The "Oasis" initiative runs three safe spaces for women and girls, which offer opportunities to earn an income, protection referral services, day-care services, and life skills training such as Arabic and English literacy, sewing and computer classes. More than 5,000 Syrian women and girls visit 'Oasis' safe spaces in the Za'atari camp each month. Several hundred have independently earned incomes through their cash-for-work programmes under which they make kits for newborn babies and school uniforms for boys and girls, in close partnership with UNICEF (UN Women, 2016a). In addition to helping families meet their basic needs, the UN Women and WFP programme empowers women and girls in the Za'atari camp to play a greater role in local decision making through UN Women's female camp committees (EU, 2015).

- **Expressly factoring women into employment generation programmes:** In an approach focusing on the creation of job opportunities through investment projects, the ILO, with funding from the German Development Bank KfW, is implementing an Employment-Intensive Investment Programme (EIIP) in the Mafraq Governorate in Northern Jordan. The aims of this project are two-fold: to improve rural infrastructure, including roads, irrigation systems and schools, whilst creating jobs for both male and female refugees. In so doing, it benefits both refugees and host communities (ILO, 2016c).
- **Providing microfinance to refugee women:** Given that refugees' access to formal employment opportunities tends to be very limited, a number of organizations have focused on the provision of finance to support self-employment and microbusinesses among refugee women. Ibdaa, for instance, is a microfinance institution in Lebanon that provides microcredits to Syrian and Palestinian refugees. Its "Sayedati" loan programme is specifically designed for women who are in need of financing either to fund entrepreneurial strategies or to respond to their own and their families' health and education needs. Guarantees are only required in specific cases, thereby lowering the barriers that often limit women's ability to access credit (Ibdaa Lebanon, 2013).

3. Women's Economic Participation as a Strategic Issue for the Private Sector in the Arab States Region

Companies in the Arab States region increasingly recognize that women's economic empowerment is good for business. According to a recent survey of employers in the Arab States region, 57 per cent believe that increasing the number of women in the workforce has a positive impact on an organization's bottom line (EFE and others, 2015). This shows that forward-thinking companies and their managers understand that thinking more strategically about women's economic integration – as employees, leaders, customers and entrepreneurs – can lead to substantial positive impacts on a company's bottom line.

The business case for supporting women's economic participation is multi-faceted. Typically, the business benefits manifest themselves in different ways according to geography, sector and the operating environment of individual companies. Nevertheless, company practices that open doors to women's employment or improve working conditions for women (and men) often

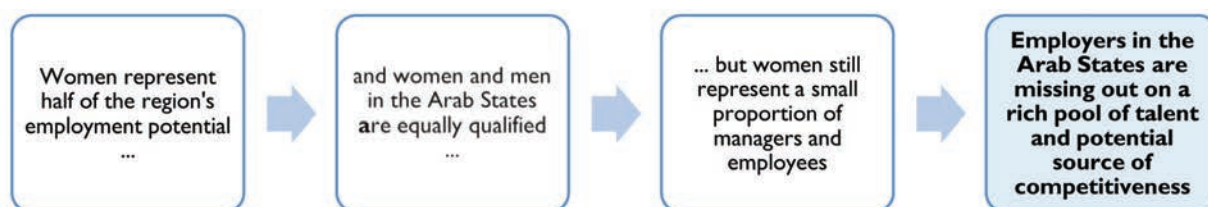
lead to changes in employee attitudes, behaviour and performance that can help boost overall organizational performance. Some of the benefits are financial and readily quantifiable in terms of cost savings (e.g. improvements in staff retention), while others may materialize over a longer period and be more difficult to measure (e.g. improvements

Women can help companies in the Arab States grow and perform better

- Broaden and deepen the talent pool at all levels
- Drive better financial performance and profitability
- Improve organizational effectiveness and productivity
- Unlock new markets and improve customer outreach
- Build stronger, more resilient supply chains

in innovation or company reputation). There are also financial benefits for companies who support women entrepreneurs and clients, such as more resilient supply chains or improvements in customer outreach.

3.1 Leveraging Women's Talent: Equal Opportunity Gives Employers Access to the Best People at all Levels



Finding workers with the right skills is a challenge for employers in the region. In the context of increasingly competitive global markets, firms need to be on the look-out for the best talent, hiring and seeking to retain the best people for the job. Employer surveys in the Arab States region suggest that the key issue for companies is not the quantity of candidates, but rather the quality. This challenge is particularly acute for senior positions: in a recent survey in selected Arab States, seven out of ten employers reported that it was difficult to find candidates with the right competencies for the job, including technical and soft skills (YouGov and Bayt, 2016).¹⁷ Even at more junior levels, nearly half of all employers (49 per cent) reported difficulties. North African employers were more likely to report difficulties than their GCC counterparts. In many cases, where companies cannot find local professionals with the right skills for key roles, the jobs are filled by expatriate workers.

Women represent an important source of untapped talent for employers in the Arab States. In the light of these reported difficulties in finding workers with the right skills and attitudes, firms that do not target women in their recruitment risk missing out on the best talent. Women in the region are not only increasingly educated, but also ambitious: one study of college graduates in emerging economies found that 92 per cent of women graduates in the UAE described themselves as very ambitious, compared with 65 per cent in China and 36 per cent in the USA (Hewlett and Rashid, 2011). In the survey of BRIC countries and the UAE, women in the UAE achieved the highest positive scores of all countries on questions regarding passion, engagement and ambition relating to work, with more than 85 per cent of women reporting that they loved their work, and were willing to “go the extra mile” (Hewlett and Rashid, 2011).

“Enhancing gender diversity in the workplace is the natural thing to do. Organizations should reflect their community and our community is diverse.”

Khaled Mostafa, Director of Human Resources at Vodafone Egypt (GIZ EconoWin)

Women can bring soft skills and leadership strengths that are in demand amongst

17. The survey covered Algeria, Bahrain, Egypt Jordan, Kuwait, Lebanon, Morocco, Oman, Qatar, Saudi Arabia, Syria, Tunisia and the UAE. Most respondents were in GCC countries.

employers in the Arab States region. Women's attributes and skills, including leadership and loyalty, are the main reason why employers in the Arab States think that increasing the proportion of women in the workforce would make a positive contribution to a company's financial performance (EFE and others, 2015). A recent survey of firms among selected Arab States found that it was more difficult to recruit senior managers with the right people management skills (58 per cent of employers found this difficult), planning/ organizational skills (59 per cent) or ability to manage competing priorities (60 per cent) rather than technical skills (50 per cent) or relevant industry experience (52 per cent) (YouGov and Bayt, 2016). Hiring more women could help employers to address the "soft skills gap": a survey of companies in the GCC states found that women managers were perceived to have a higher level of communication and people development skills than men (McKinsey, 2014).

Companies could be losing out on international business as a result of constraints on women's employment. A survey of European firms which regularly off-shore professional jobs to the Middle East found that companies preferred to hire women because of their soft skills, including higher levels of productivity, trustworthiness, dedication and accuracy (Chamlou, cited in Aslan, 2013). Regional performance in the sector could thus be bolstered if the impediments to women's recruitment and retention were removed (Karshenas and others, 2016).

At the moment, women in the Arab States region tend to be drawn away from the private sector towards more favourable terms and conditions in the public sector. In many Arab States, public sector employment is characterized by better wages and non-wage benefits, a more family-friendly work-life balance, professional opportunities that match the skillset of female graduates and a reputation as a respectable employer for women (McLoughlin, 2013; World Bank, 2009). Consequently, in many countries, the public sector accounts for a significant share of women's employment: for example, nearly two thirds of women in Egypt work in the civil service (EBRD, 2015) and up to 75 per cent of women's employment in Qatar is in the public sector (Rahahleh, 2012). A 2012 poll showed that, in nearly all Arab states, at least 40 per cent of the women surveyed expressed a preference for public sector employment (cited in OECD and CAWTAR, 2014).

The role of traditional beliefs and cultural norms in the Arab States region

Across the region, cultural norms emphasize women's role as home-makers. Traditionally, women's primary role is considered to be within the home and the family, with these responsibilities taking precedence over their participation in public, political and economic life. Conversely, men are considered to be the primary breadwinners within households, with the responsibility to support and protect women and children. Consequently, there may be limited acceptance and support within families for women's economic participation, and women may have difficulties in persuading their families to allow them to work (see e.g. Strategy& and PwC, 2014). According to data from the World Value Survey, 56 per cent of women and more than 70 per cent of men in the region agree that when jobs are scarce, men should have more right to a job than women.¹⁸

There is also a great premium placed on women's modesty and reputation, which may

18. World Value Survey (WVS) (2010-2014 data). No data for Oman, Saudi Arabia, Syria and UAE.

be compromised by working in mixed-sex environments. For families from traditional backgrounds, it is often considered sinful for women to interact with men other than their close relatives, and doing so can negatively affect women's reputation. In some countries, there is an expectation that women will be segregated in all spheres of public life. As such, jobs requiring frequent contact with men, such as retail outlets, hospitals and hotels, are often considered unacceptable workplaces for women. This also constrains women's ability to engage in entrepreneurship, as they may not be able to meet with clients and suppliers in public spaces. Finding a career that is considered 'respectable' is therefore a key concern for women in the Arab States, and affects women's choices regarding employment and entrepreneurship.

Deep-rooted ideas about gender roles can pose a significant obstacle to women's employment and career prospects. In a recent survey of young women in the Arab States region, one of the top challenges at work – cited by 59 per cent of young employed women – was employer perceptions that women will stop working when they get married (EFE and others, 2015). Similarly, gender stereotypes and higher expectations on women were identified as some of the most important career barriers by female executives in Tunisia and Kuwait (Abdalla, 2015) and have also been found to have an important impact on women's employment prospects in Morocco (Verme and others, 2014).

Nevertheless, there is evidence that women in the Arab States region increasingly aspire to work outside the home. When asked whether they would prefer to hold a job for which they are qualified outside home, the vast majority of women agreed with this statement: a 2012 Gallup poll reported that 92 per cent of women in Bahrain, 89 per cent in Egypt, 89 per cent in Tunisia, 87 per cent in Yemen, 66 per cent in Libya, and 58 per cent in Syria agreed with this statement (ILO, 2016).

Nestlé: Building the female talent pipeline in the Middle East

Nestlé is a multinational food and drink company, with operations across the world, including the Middle East. The company currently employs around 330,000 people worldwide and has 461 factories and operations in 83 countries. To date, Nestlé has invested more than USD 400 million in the Middle East, owning and operating 17 factories and 37 offices.

Gender equality is a strategic objective for the company, which is a signatory to the United Nations Women's Empowerment Principles. According to Nestlé Middle East (2015), **"Gender balance for us makes business sense, as we must take advantage of existing and emerging talents whereby the majority of college graduates are women, and lean towards an internal culture that adequately reflects the reality of our consumers, 80 per cent of whom are also women."**

As part of its efforts to support women's employment in GCC countries, the **Nestlé Centre of Excellence** was launched in Saudi Arabia in 2012 to provide training for new graduates, with a specific focus on women. The Centre has provided training to almost 100 - mostly female - graduates in Saudi Arabia and Oman to build their capacity to create

successful careers in the private sector, including at Nestlé. The Centre offers a “Women Business Executive Programme”, a female-only training programme aimed at developing local talents to equip them with the business skills that they need to succeed, as well as a “Women Nutrition Development Programme”, which targets female graduates in the fields of pharmacology, nutrition, biology and chemistry. So far, 40 per cent of graduates have been offered employment within the company, often in newly created positions.

Other actions taken by Nestlé to promote gender equality in its operations in the Middle East include:

- **Training for all line managers on gender balance awareness and leadership**, to help eliminate unconscious bias and promote an environment to embrace differences and foster an inclusive culture;
- **Internal qualitative and quantitative research** to understand the specific needs of employees to drive forward company actions on gender equality;
- **Maternity leave** of up to six months (three paid and three optional unpaid) and extended paternity leave of five days.
- **Flexible working hours, and part-time working options.**
- **A mentoring programme for men and women**, launched in 2014, to help hone talents within the Company in order to foster personal and career evolution.

As a result of Nestlé’s actions to support gender equality, the percentage of women among total managerial positions held in the Middle East increased from 16 per cent in 2011 to 23 per cent at the end of 2014. In addition, two women now hold senior positions in top management.

Source: Nestlé Middle East, 2014 and 2015

3.2 More Women in Leadership Roles Can Help Companies to Improve Financial Performance and Productivity

Higher levels of gender diversity in the workforce translate into better corporate performance. Women comprise a tiny fraction of top managers in the Arab States region, despite a growing evidence to indicate that firms with better gender balance in senior management and in their workforce achieve better financial and non-financial results. These results hold true across a range of geographies, including the Arab States region. For instance, a 2015 study in Jordan found a correlation between gender diversity in senior leadership and corporate performance:

“Globally, companies with more women in senior management outperform those with all-male management”

Noland, Moran and Kotschwar, 2016

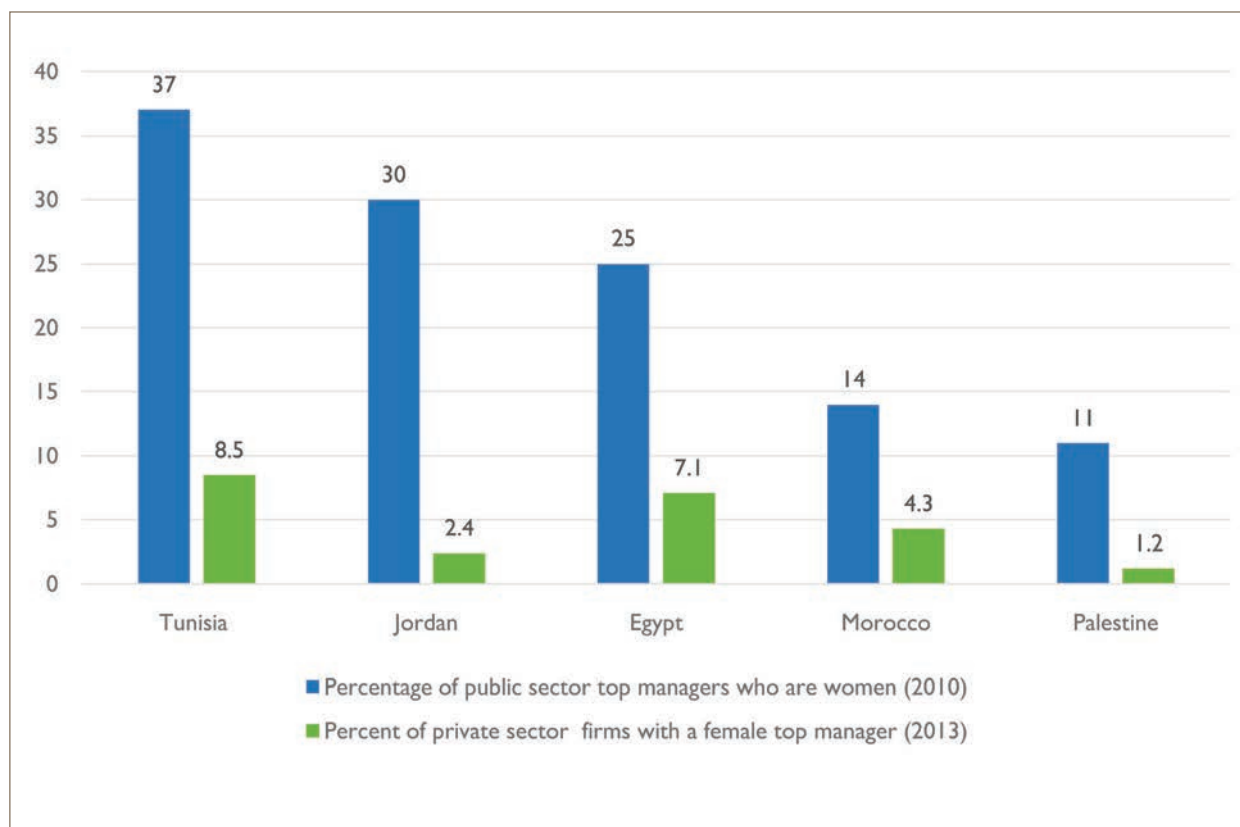
companies with female representation on their board enjoyed almost three times higher return on assets (ROA) and twice the level of return on equity (ROE) compared to companies with no female representation (IFC, 2015). This indicates a potentially significant opportunity for business, as there are currently relatively low levels of female participation on boards across the region: for instance, in Jordan, women hold only 6 per cent of board positions (IFC, 2015), while in GCC countries, the figure does not exceed 2 per cent (ILO, 2016). Some countries are making strong progress in this area: in Bahrain, companies with female board members increased from 12 per cent in 2010 to 14 per cent in 2014 (ILO, 2016).

Women’s presence on boards and in senior management is good for business and can drive higher profitability. When women are excluded from management positions, this reduces the depth of management talent that is available to business: managers are less skilled on average, reducing the pace of innovation and technology adoption (World Bank, 2011). A recent global survey of nearly 22,000 firms, including in the Arab States region, found that the presence of female executives is associated with “unusually strong firm performance” (Noland, Moran and Kotschwar, 2016). Researchers found that the difference between having no women in corporate leadership (the CEO, board or other “C-suite” positions) and 30 per cent female share in leadership positions was associated with a one percentage point increase in net margin, which translates to a 15 per cent increase in profitability for a typical firm (Noland, Moran and Kotschwar, 2016). However, these benefits only accrue to those companies that achieve a critical mass of female managers (30 per cent), rather than those with one or two women in leadership roles.

There has been a clear improvement over time with regard to women’s representation in management in the region, but the private sector is not yet realizing the full benefit of women’s potential. Women’s share of management positions in the Arab States region is still less than half of the worldwide average (ILO, 2016). In the private sector, only 5 per cent of firms in the economies covered in the World Bank’s 2016 enterprise survey had a female top manager, with rates being particularly low rates in Jordan, Palestine and Yemen (World Bank, EBRD and EIB, 2016).¹⁹ The share of women managers in the public sector is considerably higher; however, there continues to be a significant gap between women’s participation in middle and senior management (OECD and CAWTAR, 2014).

19. Own calculation based on data provided in ILO (2016). Average excludes Bahrain, Iraq, Jordan, Kuwait and Oman.

Figure 6. Women’s Participation in Public and Private Sector Management



Sources: World Bank: Enterprise Surveys (private sector); OECD and CAWTAR, 2014 (public sector)

Global companies with operations in the Arab States region report that the financial benefits of diversity are significant, but also extend beyond company growth and profit.

A global survey carried out by Sodexo, a multinational catering and facilities management firm with operations in the Arab States region and elsewhere, found that entities with gender-balanced management teams were 23 per cent more likely to show an increase in gross profit and 13 per cent more likely to show consistent organic growth over the previous three years (Sodexo, 2015). Additionally, Sodexo found that gender-balanced management teams had a positive impact on a range of key non-financial indicators, including employee engagement and client retention (Sodexo, 2015).

Companies need to reflect diverse perspectives and insights in order to innovate and stay in touch with constantly evolving domestic and global markets. In increasingly competitive markets, a firm’s success depends on its ability to innovate and adapt to ongoing change. There is evidence to suggest that the different skills, ideas and approaches brought by women and men can help to strengthen problem solving processes, allowing gender diverse teams to “think outside the box”. A recent study of 1500 top US firms found that a higher representation of women in top management was particularly beneficial for firms with an innovation focus (Dezsö

“The way that men and women think is inherently different. Especially in a high-level leadership team, it’s interesting to see the bouncing of ideas back and forth between the men and the women.”

CEO, NGO, Oman
(McKinsey, 2014)

and Ross, 2012). Similarly, a recent study of more than 4,000 companies with research and development (R &D) teams found that the probability of innovative developments significantly increased when there were higher levels of gender diversity (Diaz-Garcia and others, 2013).

Women in leadership in GCC states: a growing awareness of the business benefits

In GCC countries, female leadership is rising up the corporate agenda, in recognition of the potential gains for business. Biased attitudes towards women managers are still a challenge, but are evolving: according to a survey of GCC professionals across a range of sectors carried out by global consulting firm McKinsey (2014), over 60 per cent of respondents said that the involvement of women in leadership positions is a “very important” driver of organizational effectiveness. Moreover, nearly two thirds of survey respondents said that the topic of women’s leadership was on their organization’s strategic agenda (McKinsey, 2014). Regional differences remain, however: women in leadership is more likely to be a strategic issue in the UAE (for more than 85 per cent of respondents) as opposed to Saudi Arabia (less than 50 per cent) (McKinsey, 2014).

Diversity leads to better problem-solving and management processes in GCC firms. GCC managers interviewed by McKinsey (2014) said that men and women bring different perspectives to the workplace, often focusing on different dimensions of the same problem. Interviewees also mentioned that women leaders tend to be more aware of organizational implications and potential stakeholder reactions to decisions, whereas men tend to maintain a more technical focus. McKinsey (2014) also found that there was a general perception across organizations that women apply people development, inspiration, efficient communication, and participatory decision making skills slightly more often than men, while men apply individualistic decision making as well as control and corrective action more often than women, with little or no difference between the genders observed with respect to intellectual stimulation, expectations and rewards, or role modelling.

According to GCC business leaders, more women in the workplace help create more effective team dynamics. GCC business leaders interviewed by McKinsey said that the presence of women managers in company meetings contributed to a more formal environment, which led to more task-focused and efficient discussions (McKinsey, 2014). They also noted that women are often better equipped to play the role of mediator/facilitator, synthesize multiple viewpoints and invest in relationship building to support their goals (McKinsey, 2014). These observations are supported by international research, which indicates that diverse teams tend to perform better than groups dominated by one sex or the other (Hoogendorn and others, 2011).

In family-owned businesses in GCC states, women’s active participation in management can be a source of growth, cohesion and stability. In the GCC, family-owned businesses are a crucial part of the economy, contributing to an estimated 80 per cent of the region’s non-oil GDP (Strategy& and PWC, 2014). A recent study found that women bring particular strengths to the family business environment in GCC as a result of their unique role within the family, with many seen as standard-bearers for family values and the “linch-

pins” of family relationships (Strategy& and PwC, 2014). In family owned businesses, this ability to ensure cohesion amongst family members can add substantial value: women’s dual commitment to the business and the family is perceived to have a strong positive impact on the company’s performance and succession between generations (Strategy& and PwC, 2014). However, these additional benefits are not realized where female family members play only a passive role and are not encouraged to participate more actively in management discussions.

3.3 Better Working Conditions for Women Can Lead to Cost Savings, while Creating Better Workplaces for All

Policies and practices to support equal opportunity for women and men can bring down employee turnover and absenteeism, leading to significant cost savings. Many companies report that by creating workplaces that are supportive of women’s employment – for example, by having good work-life balance policies, providing a culture free of harassment, and having consistently applied human resource management practices where decisions about hiring and promotions are made on the basis of merit and not on favouritism or gender – men also benefit, and the workplace becomes a more agreeable and productive environment for everyone (see IFC, 2013a and 2016). There is a flow-on effect for absenteeism and turnover, as employees are more likely to have higher levels of job satisfaction and commitment, making them less likely to take unplanned days off work, or look for new jobs elsewhere (see Monks, 2007).

The challenge of work-life balance

In the Arab States region, the majority of unpaid care work in the home is carried out by women, which means that they face challenges in reconciling family and work responsibilities. Across the region, time use surveys show that women’s share of unpaid care (for children and the elderly) and household work is much higher than that of men and with hours of work in paid and unpaid work combined, women’s working hours usually exceed men’s. Balancing household and care responsibilities with the demands of the labour market is a challenge not only to women’s entry into paid work, but also affects their ability to seek promotion and professional development opportunities. In a recent survey, 55 per cent of young employed women across the region cited the need for flexible hours to care for family as one of the top challenges in their working lives.

The private sector currently struggles to retain female employees after marriage or childbirth. Economic activity rates for women in the Arab States region peak at around 25 years, which coincides with the age at which women in the region usually get married and start a family. For example, labour force participation rates in Bahrain, Kuwait, Tunisia and the UAE are estimated to be about 20 per cent lower for women aged 35-54 than for women aged 25-34. These trends contrast with patterns in most other parts of the world, where the number of women in the workforce remains at roughly the same level for all groups of women from 20 to 50 years old.

This ‘leaking pipeline’ phenomenon tends to be more pronounced in the private sector

than in the public sector, which is recognised as offering better opportunities to reconcile work and family responsibilities. Studies in Egypt and Jordan, for example, have found that women in the public sector returned to their jobs after marriage, whereas women in the private sector did not.

Sources: UN Women, 2015; EFE et al, 2015; Verme et al, 2014; Houriet-Seegard & Pasteels, 2011; ILO, 2016.

Staff turnover and absenteeism is expensive for companies, although these costs are typically underestimated by employers. Costs of turnover include diminished productivity while a position is vacant and/or while a new employee is learning on the job, as well as management time spent interviewing and training new workers. The costs of staff turnover can be significant for high- and low-wage workers alike. US studies estimate that the costs of replacing an experienced professional or managerial employee are between 90 per cent to 120 per cent of their annual salary (IFC, 2013a). Similarly, unplanned absences can be disruptive and costly, leading to lower productivity and additional management time spent re-organizing disrupted work schedules. Surveys from the region suggest that women make loyal and dedicated workers: according to a survey of 27 companies from the Gulf Petrochemicals and Chemicals Association, 55 per cent of respondents reported that there were lower levels of turnover amongst female employees compared to their male counterparts (GPCA and Accenture, 2015).

It makes business sense for companies to offer working conditions that enable them to retain the best workers, women and men alike, at all levels. By retaining the best workers and managers, companies not only save costs, but are better positioned to grow and foster a cohesive corporate culture that consolidates existing success and supports expansion. Salaries for top talent in the region can be highly competitive and one of the main reasons that employees leave their jobs, but most companies have scarce resources and limits on their ability to offer ever-higher salary packages (Wamda and Bayt, 2016). In this context, when competition for the best workers is fierce, companies that think more strategically about non-remunerative benefits, such as policies to promote work-life balance, can gain a competitive edge in recruitment and retention. It is particularly important to aim for higher levels of retention in highly skilled environments where companies make considerable investment in knowledge and skills development.

Initiatives to support work-life balance can bring down staff turnover and absenteeism. Balancing family and work responsibilities is a major challenge for women in the Arab States region (see box), and many companies in the region struggle to provide the support that women need in order to stay in the workforce once they start having children. Yet this kind of support for wives and mothers can lead to important benefits for companies. One German study found that the average return on investment for women- and family-friendly policies was 25 per cent, with savings calculated on the basis of improvements in retention and attendance (BFSFJ, 2005). This includes retention of mid-career women, addressing the “leaking pipeline” phenomenon, thus helping companies to maintain a pool of female managerial talent.

In many workplaces in the Arab States, technology makes it easier than ever for com-

panies to provide better work-life balance for workers. This includes making use of flexible working hours, remote working arrangements and women-only environments. Across the region, women and men are making increasing use of new technologies; in Saudi Arabia, for instance, women account for almost two thirds of all internet users (OECD, 2012b). Companies are taking note of these trends and increasingly harnessing technology to improve their prospects for recruiting women. Abu Dhabi Commercial Bank (ADBC) has set up a dedicated programme for women's employment, called 'Tamooha' that provides UAE nationals with the possibility of part-time and flexible work, which can be carried out from home or from one of the bank's women-only call centres (ADBC, 2014). This means that women can contribute to their family's financial well-being, while maintaining flexibility to accommodate family responsibilities and respecting local norms.

Employer-provided training and support for women can boost productivity, including in low-wage environments. Workers who are healthy, motivated and correctly trained represent a valuable resource for companies that can drive higher levels of profit. A global study of garment manufacturers – which included factories in Jordan - recently found that skills training for supervisors led to more balanced production lines, better workplace relations and higher productivity, with particularly strong results for women supervisors that led to a 22 per cent increase in productivity (Better Work, 2016). In Egypt, two garment factories with large numbers of women workers saw notable improvements in productivity and worker attendance after they introduced women's health education programmes (USAID/ESD, 2011). Both factories reported that their error rates dropped by at least 1 per cent, leading to cost savings of thousands of dollars (USAID/ESD, 2011). Absenteeism in one factory decreased from an average of 19 per cent to 10.7 per cent in less than a year, resulting in savings of approximately \$48,000 or a \$4:\$1 return on investment (Yeager and Goldenberg, 2012).

In order to attract and retain women workers, employers need to be proactive about women's safety. This is particularly important in sectors such as export manufacturing where there are large numbers of women supervised by men and there are intense pressures to meet production targets. In this context, companies need to put in place the correct safeguards to ensure that women and men alike enjoy a respectful working environment. Garment factories in Jordan have been the subject of widespread allegations of sexual harassment in recent years, but these reports are dropping in frequency since the introduction of an industry programme to raise awareness of the issue amongst workers, supervisors and managers (Better Work, 2012).

Private sector employers also need to address gender wage gaps. According to World Economic Forum estimates, gaps between women's and men's earnings are particularly high in Jordan, Lebanon, Morocco and Saudi Arabia, (WEF, 2015)²⁰. However, there is currently a lack of comprehensive data to gauge wage differentials, especially where no sector-disaggregated data is available, as gender wage gaps tend to be more pronounced in the private sector as well as in informal employment (EBRD, 2015). Tunisia, for instance, recorded a 35 per cent wage gap in the private sector, whereas women working

20.Excludes Iraq, Libya, Palestine, Syria and Yemen.

in the civil service earned 3 per cent more than their male counterparts (EBRD, 2015). In Jordan, the state social security agency registered gender wage differentials of up to 35 per cent in the private sector, especially in smaller businesses. In public sector employment, women's wages exceeded those of men by almost 10 per cent (Malkawi, 2015). Similar trends have been recorded for Egypt (Mohamed, 2015) and Lebanon (IWPR and IFES, 2010).

Vodafone Egypt: Gender diversity as strategic objective

In an increasingly competitive market, retaining and advancing female talent has been identified as a key strategic issue for companies such as Vodafone, one of the world's largest telecommunications companies. Since January 2015, the company has been collaborating with EconoWin, a project run by the German Development Cooperation Agency (GIZ), to build a workplace that is more attractive for women workers, by developing and implementing a comprehensive Gender Diversity Project in its business.

As a starting point, Vodafone carried out a thorough gender audit across its operations in Egypt in order to better understand the position of women and men within the organization. Over the course of four months, the audit team engaged with workers and managers, reviewed company policies, performance and analyzed human resources data. The results of the audit enabled the company to draw up specific follow-up actions, both in response to the needs voiced by their staff and to their own strategic and growth priorities.

Measures relate both to valuing Vodafone's existing female workforce, e.g. the introduction of flexible, family-friendly working arrangements, as well as the recruitment of new staff: for every open vacancy. Vodafone Egypt now makes sure to shortlist at least one female candidate. Ahmed Essam, CEO of Vodafone Egypt, is convinced that it is **“by understanding and embracing our differences, we will have a better working environment where each and every employee feels appreciated and included.”**

Building internal support and understanding across the entire workforce – both male and female – as well as among managers, is a crucial element in ensuring success of its gender equality and diversity programme. Since the start of the programme, Vodafone has been providing training to its staff as well as integrating gender sensitivity into its internal communications. By valuing each and every member of its workforce, Vodafone Egypt aims to make the most of its biggest asset: its people.

Source: Vodafone Egypt, 2016; GIZ EconoWin, 2016

3.4 Women Can Help Companies Unlock New Markets and Widen the Consumer Base

Women in the Arab States region represent an increasingly important consumer market for businesses. Accounting for more than half the world's population, women are key consumer decision makers and thus represent an enormous potential market for companies. As women's labour force participation rises across the region, women become

more influential in spending. In Morocco, women's income almost doubled in the period 2008-2014, allowing more women to gain greater influence in household expenditure decisions (IFC and others, 2015), while a recent consumer survey in Dubai found that women influence up to 80 per cent of all household purchases (cited in Halligan, 2014). Overall, women are thought to display different patterns of consumer behaviour to men: they are more likely to purchase goods for their household and specifically for their children, including food, healthcare, education, clothing and personal-care products (Goldman Sachs, 2009). In this context, businesses can develop a competitive advantage and potentially increase their market share by thinking about how best to tailor goods and services for female consumers.

There are major opportunities available for companies and banks which can bridge the gender gap in access to finance and services. Whilst there are large numbers of unbanked women and men across the Arab States region, women are particularly underserved by financial institutions with respect to basic products: women in MENA are still half as likely as men to have a formal bank account (Demirguc-Kunt and others, 2015). Meanwhile, access to finance is a key issue for women entrepreneurs in the region who want to grow their businesses, but have difficulty in obtaining the credit that they need to do so (IFC and others, 2013). According to the World Bank (2011b), there is no evidence that women SME owners and managers are riskier than men, but anecdotal evidence suggests that they are less well served. There are also opportunities for firms in other sectors, including mobile technology: one study estimated that women represent a \$1.5 billion market opportunity in MENA, given that women in the region are currently 25 per cent less likely than men to own a mobile handset (GSMA and others, 2011) (see boxes below).

Having more women in the workforce can help businesses to think strategically about how to meet the needs of female consumers. This is a particularly relevant consideration in the Arab States, where social environments are relatively gender separated and market research capabilities are not consistently developed (McKinsey, 2014). It can be a lucrative consideration, as women in the region start to exert more control over spending decisions, and some companies are beginning to capitalize on the opportunities. For instance, BLC Bank (see box) has experienced tremendous commercial success as a result of its dedicated programme for female clients, which now accounts for 20 per cent of its profits.

“In the GCC, most [local] services and products are designed by men in isolation, and you only get the women's perspective later, via their spending. It makes a huge difference to get that insight at an earlier stage.”

Director, public sector, Saudi Arabia (McKinsey, 2014)

A dedicated female salesforce can help companies to reach the women's market. Companies across the world are engaging women in their sales departments in order to better understand and respond to the needs of female consumers. This can be a powerful strategy, especially where social norms restrict women's interactions with men. In Qatar, Vodafone has launched its Al Johara programme, which provides women with the chance to learn entrepreneurial skills and earn a living, whilst allowing the company to

connect to customers who might otherwise be difficult to reach (Vodafone Qatar, 2015). Similarly, Damac Properties, a developer in Dubai, has set up its first women-only sales office in Dubai in response to an increasing number of female buyers (Fahy, 2015).

More broadly, companies can draw on women's skills to strengthen client relations at a domestic and international level. A number of companies have already recognized the value of women's customer service skills and have set up working arrangements specifically designed to facilitate women's employment in their operations. For instance, Etihad Airways has set up a women-only call centre in Abu Dhabi, which receives 67,000 phone calls a month and generates revenue of more than US\$40 million a year (Hill, 2016). As a result of its success, the call centre's workforce has doubled since it was launched in 2011 (Hill, 2016).

Companies across a range of sectors perceive the potential benefits of building directly on women's skills in customer service. In interviews with its members, the Gulf Petrochemicals and Chemicals Association found that managers commented that women often have better customer service skills than men, due to perceived advantages in communication skills, improved responsiveness to requests and a greater attention to detail (GPCA and Accenture, 2015). Consequently, a third of GPCA companies indicated that they would be willing to contemplate outsourcing certain functions to all-female service centres, including customer service activities (GPCA and Accenture, 2015).

BLC Bank Lebanon: Opening new markets through women's empowerment

BLC Bank is a publicly listed financial institution with its headquarters in Beirut. It offers banking, insurance and asset management services. It employs more than 900 staff and has subsidiaries in Lebanon and Cyprus. Operating in a highly competitive market, BLC Bank is crucially aware of the need to open new markets and commercial opportunities, with more than 70 banks serving a population of only 4 million in Lebanon.

The Bank has identified the strategic importance of women, who remain a largely underserved market for financial services in Lebanon: in 2014, despite Lebanese women representing the majority of the country's population and 50 per cent of university graduates, they were still almost half as likely as men to have a bank account with a formal banking institution. And while women make up a substantial share of Lebanon's entrepreneurs, they tend to receive only a fraction of bank loans. For Raoul Nehmé, General Manager of BLC Bank, the case is clear: **"We are absolutely convinced, as a bank, that there is a very good business case for targeting the women's market."**

In 2012, the Bank developed its Women Empowerment (WE) Initiative, a service which is specifically aimed at the provision of finance to women. The WE initiative was developed on the basis of extensive market research carried out by the Bank, with support from the International Finance Corporation (IFC). The initial offering comprised a number of financial products tailored to the needs of female clients and women entrepreneurs, such as collateral-free loans. The commercial success of the programme was tremendous. After only two years, the initiative was already generating almost a fifth of the Bank's profits. In the last five years, BLC Bank has been able to nearly triple its asset base, also due to a sharp increase in female clients and loan-takers.

Today, BLC Bank's WE Initiative has evolved into a comprehensive programme to respond to women's financial services needs, including female business-owners. In addition to traditional banking services, it offers mentoring and skills development programmes for entrepreneurs, provides a forum for exchange and networking to Lebanese business-women and curates the annual Women Entrepreneur of the Year award. Since the start of the WE Initiative, BLC Bank has made gender equality one of the guiding principles of its corporate culture.

Today, the Bank not only serves more than 30,000 female customers but also has more than 50 per cent female staff members overall, with women making up 35 per cent of middle management and 43 per cent of management at senior level. According to Souheil Younes, BLC Bank's Head of HR, this serves a dual purpose: **"We understood from the start that we needed to become the employer of choice for women to become their bank of choice."**

Source: BLC Bank, 2016, 2015; GBA, 2015a; IFC, 2013

Asiacell: Becoming women's "mobile operator of choice"

Asiacell is one of the leading providers of mobile telecommunications services in Iraq, where the mobile market is traditionally characterized by considerable gender gaps in usage. In 2011, Asiacell's management recognized this as a market opportunity and decided to invest in the development of a completely new product, specifically designed for women and responding to their needs. As a starting point, Asiacell identified the key factors holding back women's use of mobile telecommunications in Iraq, which included a lack of purchasing power, lack of knowledge of available services, concerns from husbands, fear of harassment and reluctance to visit shops or customer service centres run by predominantly male staff.

In July 2011, the company launched the "Almas" product line, which has unique features tailored to the needs of Iraqi women. For example, Almas allows users to choose their own off-peak hours during the day, as women's daily routines and call patterns differ from men's. Another feature that is exclusive to the Almas products is the "Bye-Bye" service, which allows women to block any number from calling or texting in order to provide protection from harassment and nuisances. According to Faruk Mustafa Rasool, Chairman of Asiacell, **"what sets the Amal Line apart, aside from its low price point and unique services, is its unparalleled customizability, which allows women to exercise their individuality by personalizing our services to match their distinct characters and preferences."**

Almas' success has been noticeable: in the first nine months alone, more than 250,000 women purchased the service, accounting for about 10 per cent of Asiacell's total gross activations in that period. Thanks to Almas, Asiacell also hopes to reshape its image and become women's mobile operator of choice. In the medium and longer term, the company is aiming to have women make up 35 to 40 per cent of its customer base and, in order to further enhance its offerings to women, the company also plans to pilot a number of women-only sales outlets and customer-service centres staffed with female personnel.

In doing so, Asiacell is not only able to access a previously untapped market with great potential, but also helps to bridge gender gaps in the usage of mobile technology and digital inclusion. As Asiacell's CEO, Dr Diar Ahmed, puts it, **“we have a strong belief in the power of mobile technology to empower women as agents of economic and social development.”**

Source: GSMA, 2012; Zawya, 2013

3.5 Companies Can Create More Resilient Supply Chains by Partnering with Women-owned Businesses

Engagement with women-owned businesses can help companies to create stronger and more resilient supply chains. Having a more diverse supply chain that incorporates women-owned businesses means that an organization is more likely to be representative of the community that it serves (i.e. women and men). Diversity can also bring other benefits, as suppliers with different attributes have different strengths that can lead to stronger and more resilient supply chains. For instance, while larger firms may be able to offer a wider range of services, smaller firms – where women are more likely to be concentrated – may be in a position to offer greater flexibility, better customer focus, and lower cost structures. Women-owned businesses may also help to increase innovation in supply chains: recent enterprise data from selected Arab States²¹ found that firms with at least one female owner are more likely to innovate (World Bank, EBRD and EIB, 2016). A number of multinational companies have identified partnerships with women-owned businesses in the Arab States region as an important mechanism for increasing consumer outreach (see box below).

Unilever: Harnessing the capacity of women as sales agents to expand market reach in Egypt

Unilever, one of the world's leading producers of consumer goods and personal care products, expressly classifies the advancement of women's rights and economic inclusion as a business priority. Women today make up more than 70 per cent of the company's customers and 45 per cent of its management team.

In 2013, the company endorsed the Women's Empowerment Principles (a collaboration between UN Women and the UN Global Compact) and, since 2014, the creation of opportunities for women has been a strategic element in Unilever's Sustainable Living Plan. Unilever has set itself the ambitious goal of empowering 5 million women worldwide by 2020, by advancing opportunities for women in its operations, promoting safety, providing up-skilling and expanding opportunities in its retail operations.

Unilever has identified women as an important part of its distribution network, particularly in developing markets. As part of its programme to empower women, Unilever launched the Zeinab project in Egypt, which offers entrepreneurship opportunities to

21. Countries covered by this study: Egypt, Jordan, Lebanon, Morocco, Tunisia, West Bank and Gaza, Yemen and Djibouti.

rural women. In 2012 alone, about 1,000 women received training in literacy and business skills and were provided with start-up baskets to start their own micro-businesses as distributors of Unilever products. Zeinab builds on Unilever's Shakhti programme in India, a door-to-door selling model that has resulted in a network of more than 70,000 female sales agents in rural areas.

By creating opportunities for employment and entrepreneurship, Unilever helps women to increase and gain control over their incomes, whilst helping the company to build stronger supply chains, distribution networks and markets. These investments in women entrepreneurs are paying off. Shakhti now accounts for about 5 per cent of Unilever's total revenues in India. Zeinab is still in its early stages, but Unilever sees similar potential in Egypt: the company has plans to train more women in 2016 and roll the scheme out nationally to extend the reach of Unilever's products and distribution network.

Source: Unilever Middle East, 2013; Unilever, 2015, 2016, 2016a; High Level Panel Report, 2016

4. Realizing the Gains: How Governments and Businesses Can Promote Women's Economic Empowerment in the Arab States Region

The evidence presented in this report shows that women's economic empowerment can generate potentially powerful economic and business dividends for the Arab States region. In this context, governments and business actors cannot afford to be complacent about women's economic empowerment: it is an essential tool for promoting growth and competitiveness in the region. In many cases, Arab States governments (including Jordan and Abu Dhabi) have already recognized that higher levels of women's economic participation are a key ingredient of sustainable economic growth and economic diversification and have integrated this into national economic strategies.

Careful planning, followed by targeted and coordinated interventions by policy-makers and business actors, are necessary to realize and maximize the gains associated with women's economic empowerment. Whilst there are potentially substantial gains for economies and businesses, higher levels of women's economic participation cannot be achieved overnight, and the benefits are not automatic or inevitable. There are several challenges associated with encouraging higher levels of women's economic participation that must be tackled concurrently, including low rates of job creation, deeply entrenched gender norms, legal barriers, and underdeveloped transport and child care infrastructure. These challenges will require the concerted attention and collaboration of different actors, particularly governments and the private sector, to ensure that the right blend of supporting policies, frameworks and measures are put in place to provide an enabling environment for women's economic participation.

Women and men's prosperity are interdependent. Women's economic empowerment is not just a 'women's issue'. It is critical to broader processes of social and economic development, because it provides benefits for all: women, men, families, communities, businesses and economies. Where women have the same opportunities as men to gener-

ate income and the capacity to make decisions as to how that income is spent, they can make choices that are best for them and their families. This is not a question of imposing decisions on women – to work rather than to assume caring responsibilities, for instance – but to foster an environment where women have options, can make decisions and act on those decisions

4.1 Priorities for Governments

In the light of the scale of the potential benefits and the heavy costs of inaction, policy-makers need to take action. Governments in the region have already put in place the foundations for women’s labour force participation through increased investment in education. The next step is to realize the value of this investment. Women’s economic empowerment must be integrated into existing policy frameworks for promoting growth and competitiveness. This should be considered a priority for ministries of finance, industry and economic development, just as much as ministries for women. Governments across the region are looking to stimulate growth and competitiveness by shifting away from reliance on natural resources to more effective use of human capital. This shift in economic policy simply cannot exclude the skills and talents of half the population and must take women’s economic empowerment into account.

Governments need to embed women’s aspirations and priorities in the policy-making process. Policies to promote women’s economic empowerment are unlikely to be relevant or successful in the longer term if they do not accurately reflect women’s aspirations or respond to their specific needs. As such, it is critical that governments engage with women and their representatives (including trade unions, women’s business associations and civil society groups) to make sure that women’s voices are included at every stage of the policy-making process. Policy dialogue should also recognize and take into account the perspectives of different groups of women (e.g. women from different regions, age groups, socio-economic groups and ethnicities).

Address Skills Mismatches

Experience from the region demonstrates clearly that educational attainment alone does not result in higher levels of women’s labour force participation, and supply-side policies must be accompanied by policies to stimulate labour demand. Nevertheless, more strategic interventions on education, alongside broader economic reforms, can help to transform impressive progress on women’s education into higher levels of labour force participation, in jobs that add greater value to the economy.

Key Focus Areas

- **Encourage girls to take up fields of study that are more closely aligned with employer needs:** While there are large numbers of women studying STEM disciplines, there is still a significant proportion clustered in traditionally feminine subjects (such as humanities, health and education) in the hope that this may lead to public sector employment. It is important that women are encouraged to take up fields of study that give them better prospects for employment after graduation in growth industries that need their

skills. One way to address this is to provide girls and their families with better information about career opportunities, especially in the private sector.

- **Enhance the quality and relevance of educational outcomes for women:** There is an urgent need to focus policy on the quality and relevance of education in order to address the mismatch between the skills required by employers and the training provided by tertiary and vocational training institutions. This issue affects young women and men alike, but is particularly important for young women given their disproportionately high levels of unemployment. Educational institutions must be better equipped to understand and respond to employer requirements, and to provide young people with the skills needed in the jobs market. A key area of intervention must be to improve linkages between tertiary and vocational training institutions and the private sector, including cooperation to revise outdated curriculums.

Stimulate Job-rich Growth and Competitiveness

Significant policy reforms are required across the region to stimulate labour demand and address high levels of unemployment, particularly for youth. Low levels of women's labour force participation can be attributed in part to social norms and legal barriers, yet women are also undeniably constrained by a persistent lack of economic opportunities. Whilst job-rich growth is necessary to provide more and better economic opportunities for women and men alike, women's employment and entrepreneurship should be seen as an important part of the growth equation.

Governments in the Arab States region are increasingly looking to new models of growth and development that make more productive use of non-oil resources, particularly those that rely on exports and private sector development. In order to succeed, it is critical that economies make best use of all human capital resources available – women and men alike. To date, economic growth in the Arab States region has not been in key economic sectors for women's employment, such as manufacturing and services, resulting in little demand for women, especially those who are educated and based in urban areas (Verme, 2015). Policies should aim not just at the fastest possible rate of growth, but take into account the quality of growth, that includes and benefits women and men equally.

Key Focus Areas

- **Stimulate private sector growth so that it can play a stronger role in job creation:** Effective policies to promote private sector growth are paramount: private sector firms must be given the right support and incentives to invest and grow, and women should be considered key agents in this process, both as employees and entrepreneurs. Government policies to support private sector development must take into account the need to create more and better jobs for women, including the provision of safe working environments and opportunities to combine paid work with care responsibilities. In turn, women and their families need to be persuaded that the private sector can provide safe and appropriate jobs for women.

- **Foster growth in industries that offer opportunities for women:** In the face of high levels of unemployment and under-employment, industrial policy in the region needs to be attentive to job-rich sectors. And where women lay claim to equal or higher skills than their male counterparts, job opportunities for women can be a key criterion in the identification and promotion of high-potential sectors. Given regional patterns of gender-based occupational and educational segregation, women’s employment will increase faster if governments support the growth of labour-intensive “female-friendly” industries that employ the largest numbers of women (World Bank, 2013). In a number of cases, these are also some of the fastest growing and more dynamic sectors, including high-value service sectors, such as information and communication technology, and export-oriented manufacturing (e.g. garments and food processing). Across all of these sectors, emphasis should be placed, not only on boosting the numbers of women in work, but also on increasing women’s access to higher-productivity, higher wage roles where women can enjoy enhanced employment protection, including contributory social security schemes. In the longer term, government policy should also aim to overcome gender-based patterns of occupational segregation within and across sectors for optimal use of human capital.
- **Activate SME development, with a focus on increasing women’s participation:** More needs to be done to encourage and support women to start their own businesses, which can help to grow the SME sector, and nourish higher levels of innovation and dynamism. Yet many women face particular constraints to starting up their own business, including lack of access to capital and business networks. Consequently, women must be expressly factored into formal SME development policies and programmes as a target group, for instance, by providing access to dedicated business grants for women, or launching specific programmes to provide female entrepreneurs with training and advice on business skills and regulations.
- **Ease women’s access to finance.** The IFC et al (2013) estimates that a significant proportion of women-owned SMEs in the Arab States region are constrained in their access to finance. Low levels of property ownership amongst women are part of the problem: women are often excluded from land ownership as a result of laws and traditions that favour patrilineal inheritance, which has an important impact on their ability to provide collateral for business loans. From a policy perspective, interventions to ease access to credit could include reforming regulations to allow collateralization of movable assets (as well as immovable assets such as property), and mandating joint titling of assets of spouses (World Bank, 2013).

Morocco: Legal reforms and gender-responsive budgeting to support gender equality and women’s economic empowerment

Morocco has made substantial progress in implementing reforms to reduce legal barriers and promote women’s economic participation over the past 15 years. Most importantly, the announcement of a new Family Code (*Moudawana*) by King Mohammed IV, a committed advocate of women’s rights, in 2004, was a major step forward for gender equality in the country. It removed previous provisions codifying women’s subordinate status and granted equal rights to women and men in relation to marriage, divorce and guardian-

ship and also strengthened women's role in controlling property and economic assets in marriage. Even today, the Moroccan Family Code is among the most progressive family codes in the region.

A new Constitution enacted in 2011, following the Arab Spring protests, constituted another important contribution to the creation of an enabling legal environment for women's economic participation and empowerment. For the first time, it enshrined the principle of gender equality, including the enjoyment of economic rights, and it obliges government and public authorities to work towards the advancement of gender equality in Morocco. The development of the legal framework for the formation and operation of a new national Authority for Parity, as provided for in the 2011 Constitution, is currently underway in the Moroccan National Assembly.

Legal reforms have been accompanied by government efforts to mainstream gender considerations into financial and budgetary planning. What began as an initiative by the Ministry of Finance and Privatization to speed up the country's progress towards the realization of the Millennium Development Goals, has become the region's most advanced approach to gender-responsive budgeting. Since 2014, public finance legislation requires gender equality to be taken into account throughout the public budgeting process, ensuring that funds are allocated in a way that enables both men and women to participate in and contribute to the national economy.

Source: UN Women, 2014a; Kolovich and Shibuya, 2016; World Bank, 2016a

Create an Enabling Legal and Policy Environment

Reforms must seek to break down the legal barriers that discourage employers from hiring women and that discourage women who want to work from seeking and accepting jobs, or engaging in entrepreneurship.

Key Focus Areas

- **Put in place gender-responsive budgeting:** Women's economic empowerment can only be achieved if gender equality is explicitly recognized and taken into account in governments' strategic objectives and plans. A recent IMF working paper concluded that gender budgeting could improve the region's use of fiscal policies to address gender inequality and enhance women's advancement, but is struggling to take hold in the region (Kolovich and Shibuya, 2016). In particular, it is critical that government budgets, the most comprehensive statement of a government's social and economic plans and priorities, set out concrete measures to address gender gaps and women's economic empowerment, linking them to overarching government policy objectives (see, Budlender and Hewitt, 2006).
- **Remove legal barriers to women's employment and entrepreneurship:** World Bank research shows that the higher the number of gender-based legal restrictions on work and entrepreneurship, the lower the rates of female participation in the labour force and in firm ownership (World Bank, 2015). Inversely, removing such restrictions can

lead to an increase in women's economic participation, especially if accompanied by shifting perceptions of women's role in societies and enhanced opportunities to combine work and family life (World Bank, 2015). Across the Arab States, women are prohibited from taking up employment in a number of occupations and activities in several countries. In 95 per cent of the region, laws exist that prevent women from doing the same jobs as men, compared with 55 per cent at global level (World Bank, 2015). Priorities for reform must include removing unnecessary prohibitions on women's employment (e.g. blanket occupational restrictions) and removing disincentives for employers to hire women, such as placing the financial burden of long periods of maternity leave solely on employers, and initiatives to encourage men to share care responsibilities, such as paternity leave. Requirements for women to seek permission from male guardians to start a business should also be removed. Other important areas for legal reform include equal rights for women with respect to inheritance and property ownership, as these can have an important impact on women's ability to provide collateral and engage in entrepreneurship: currently, only 4 per cent of women in the region have land titles (OECD SIGI, 2014).

- **Raise awareness of and enforcing women's legal rights:** Legal frameworks directly or indirectly disadvantaging women are reinforced by a lack of anti-discrimination legislation across the entire region, which prevents women from seeking remedy for discrimination and leads to a culture of impunity for gender-based discrimination (World Bank, 2013). Women need to have confidence that their rights will be recognized and enforced uniformly by public authorities. The introduction and enforcement of anti-discrimination and anti-harassment legislation, including mechanisms for women to lodge complaints, is an important part of this.
- **Play an active role in shifting public attitudes on gender roles:** Embedded gender stereotypes, in the minds of women and men alike, are consistently cited as a key obstacle to women's economic empowerment in the region. This includes ideas about what constitutes appropriate work for women, but also misconceptions on the part of employers about the productivity and commitment of women (World Bank, 2013). It also means beginning a conversation with and among men and boys about how the status quo may not be optimal for them either, as fathers, brothers, husbands, just as much as workers and employers. Governments in the region can play a key role in dispelling myths and shifting mind-sets by setting a positive reform agenda and engaging with a broad cross-section of the community. Dialogue should refer to the evidence set out in this publication regarding the macroeconomic and business case for promoting women's economic participation.
- **Implement a gender-sensitive approach to public sector reforms:** The public sector is a major employer of women across the Arab States region, which means that efforts to introduce public sector reforms (which are likely to include downsizing) may significantly reduce economic opportunities for many women. Any reforms to the public sector should incorporate goals to ensure that women are provided with the support that they need to find new jobs in the private sector, including assistance with job seeking and training.
- **Improve gender statistics and sex-disaggregated data:** With some exceptions, data

access is a major issue across the region, especially on women's employment and entrepreneurship, making it difficult to understand gender gaps and formulate nuanced policy interventions (World Bank, 2013; OECD, 2014). Particular gaps include sex-disaggregated data on wage levels. The stronger the evidence base, the more confidently the business case can be made for investing in women's economic opportunity.

Make Targeted Investments in Infrastructure and Services

The presence and quality of certain public services and physical infrastructure can play a pivotal role in women's decisions to participate in economic activities. As such, targeted investments in infrastructure and services can make a substantial contribution to giving women greater choices and generating more and better quality jobs for women in the Arab States region.

Key Focus Areas

- **Invest in safe and reliable forms of public transport.** Lack of access to adequate, affordable and safe public transport is another barrier to women's economic empowerment in the region, as it plays a key role in girls' participation in education and women's decisions regarding paid work. In this context, it is important to ensure that the needs of girls and women are taken into account when developing national transport strategies and upgrading infrastructure. In some instances, this may involve reserving spaces specifically for women.
- **Provide support for child care:** The high cost and/or unavailability of formal child care may be a contributing factor in women's decision not to enter the paid workforce. Subsidized childcare provision may encourage some women to re-enter the workforce after childbirth. Alternatively, incentive-based schemes, such as income tax credits for childcare-related costs, may make it more attractive for women with children to work.

Take an Inclusive Approach to Building Peace and Stability

Conflict, crisis and political instability are a major constraint on growth and private sector development across the Arab States region. As agreed in the United Nations 7-Point Action Plan on Women's Participation in Peacebuilding (UNSG, 2010), gender equality and women's economic empowerment should not be put to one side as a desirable outcome of peace-building and reconstruction processes, but should rather be considered an essential part of the process for reaching resilient outcomes. The pivotal role that women should and do play in conflict management, conflict resolution and sustainable peace is recognized in UN Security Council Resolution 1325.

Key Focus Areas

- **Include women's voices in post-conflict policy dialogue and reconstruction activities:** Across the world, women tend to be severely under-represented in post-conflict planning and dialogue (World Bank, 2011). However, economic outcomes are more likely to be inclusive where women are involved, and public spending is more likely to be

focused on social goals. Using quotas for women can help to ensure their participation in the peace-building and reconstruction process, as well as creating thematic units to deal with gender issues. In particular, post-conflict needs assessments should seek to recognize the specific situation of women and their families who are forced to migrate, either internally or externally.

- **Build women’s economic empowerment into economic policies and reconstruction programmes from the outset:** Women’s integration into economic recovery can yield important benefits for households and communities, particularly where there are high levels of female-headed households as a result of conflict and/or mass migration. To ensure that these benefits are fully realized, women’s economic empowerment should be systematically included in policies and programmes to promote economic recovery. For instance, post-conflict programmes aiming to generate income-stabilizing employment should include specific targets for women and men, and include forms of rotation so as to open access to employment opportunities for the broadest range of women. Recovery efforts can also seek to ensure that women are promoted as ‘frontline’ service-delivery agents – for example, in health, agricultural extension, education, and the management of natural resources. This should include opportunities to move beyond traditional income-generating activities for women, such as sewing or home-based activities.
- **Recognize women as a vector of stability and resilience, particularly through social protection programmes:** For states moving out of the shadow of conflict and crisis, resilient development can be achieved only where effective, institutionalized mechanisms, including a social protection floor, can consolidate, and protect against the loss of precious development gains. Cash transfers, in particular, can have the greatest impact where women are recognized as agents of economic stabilization: women’s spending typically optimizes local multiplier effects. But without solid economic growth and a gradual formalization of the economy, the promotion of governance and social protection will have limited impact. To achieve long-term gains, protective mechanisms for women and men need to connect to the motors of inclusive growth, including (M)SMEs. This means that linkages need to be designed and incorporated to ensure the potential graduation of women from basic social safety nets to decent and durable labour market opportunities.

4.2 Priorities for Business

To realize the benefits, companies in the Arab States region need to take a leading role in women’s employment, entrepreneurship and financial inclusion. Companies in the Arab States region cannot afford to rely on a ‘business as usual’ approach. The private sector needs to recognize women’s economic empowerment as a strategic business objective that can bring tangible improvements in financial performance. However, the benefits can only be unlocked if firms approach the matter thoughtfully and put structures in place to reduce barriers to women’s employment, entrepreneurship and financial inclusion and support women’s integration into the workforce.

Attract and Retain Women in the Workforce

Throughout the region, employers complain of a shortage of candidates with suitable

skills. In this context, it is only logical that companies should seek to broaden their outreach to potential candidates and strive to recruit and retain more women. However, the private sector needs to work harder to make itself an attractive employer for women and to dispel the myth that it cannot provide appropriate jobs for women. Improving recruitment prospects will rely on boosting perceptions of the private sector amongst women and their families, while improving retention will rely on improving the job satisfaction of existing women employees.

There are a range of interventions that companies can adopt to support women's employment, many of which will result in more agreeable and productive workplaces for women and men alike. Many companies find that the most effective and sustainable solutions are aimed not just at supporting women, but establishing terms and conditions of employment that support women *and* men in their professional and family responsibilities. Nevertheless, policies and interventions should also take into account the specific constraints faced by women in the region, such as the fact that women continue to assume a greater share of household and care responsibilities, or that women often have difficulty in accessing appropriate forms of transport to get to work. In the longer term, companies should seek to provide a working environment that encourages and enables men to share care and household responsibilities with women.

Companies will benefit most where they seek feedback from women. In all cases, companies will achieve the greatest success when women are consulted and listened to in the development of new policies and initiatives.

Women's Empowerment Principles

The Women's Empowerment Principles (WEPs) provide a framework for business on how to empower women in the workplace, marketplace and community. They are the result of a collaboration between UN Women and the United Nations Global Compact.

The WEPs are underpinned by a common belief that women's empowerment is good for development and good for business. The Principles emphasize the business case for corporate action to promote gender equality and women's empowerment and are informed by real-life business practices from across the globe.

Principle 1: Establish high-level corporate leadership for gender equality

Principle 2: Treat all women and men fairly at work – respect and support human rights and non-discrimination

Principle 3: Ensure the health, safety and well-being of all women and men workers

Principle 4: Promote education, training and professional development for women

Principle 5: Implement enterprise development, supply chain and marketing practices that empower women

Principle 6: Promote equality through community initiatives and advocacy

Principle 7: Measure and publicly report on progress to achieve gender equality

To date, more than 30 Chief Executive Officers in the Arab States region have pledged support for implementing the WEPs in their companies.

For more information, see: www.wepinciples.org

Key Focus Areas

- **Put equal opportunity firmly on the strategic agenda**, including high-level commitment from senior management. Women's employment should be treated as a strategic business objective, including an outline of the business case, goals, allocated management responsibilities and a framework for measuring progress. Nevertheless, creating organizational change and opening up new opportunities for women can be a long process. In this context, senior management has a critical role to play in shifting workplace attitudes and norms, by making a firm and very visible commitment to women's employment.
- **Strengthen human resource policies and monitoring frameworks.** Upgrading human resource (HR) policies should be an early priority, so that there is a clear commitment to equal opportunity at all stages of the employment relationship, including recruitment, promotion, pay, non-benefits and termination of employment. This should include a commitment to recruit solely according to the skills and qualifications required for a post rather than the sex of the applicant, as well as a clear prohibition on cancelling contracts with women due to maternity leave. HR departments should also put in place data collection frameworks to monitor progress on the position of women (and men) within the organization.
- **Invest in education and training:** Women may benefit from additional training, particularly in relation to roles and sectors where they are traditionally under-represented. This might involve entry-level training to prepare women for work, or to enable them to transition into alternative roles within the organization. Testimony evidence from companies indicates that, provided that they have the correct training and support, women entering non-traditional fields are often particularly motivated to perform and succeed (see, IFC, 2013a).
- **Provide diversity training for all staff:** Training is key to tackling cultural barriers within companies and breaking down gender stereotypes. Employees, supervisors and managers should be provided with regular information and training on company Equal Opportunity policies to ensure that they are consistently applied and that workers are aware of their rights. Training is particularly important in societies characterized by high levels of gender segregation, where it is more likely that both sexes will need additional training and guidance to prepare for mixed-gender working environments.
- **Think flexibly about job requirements and legal restrictions:** In many of the Arab States, there are restrictions on women's employment, such as prohibitions on women's night work. These restrictions should be considered carefully, as there may be ways to overcome these restrictions by thinking laterally. For instance, it may be possible to alter shift patterns in particular departments to accommodate women's working hours. However, it is important that any increased flexibility in the job does not compromise job security or terms and conditions (World Bank, 2013).
- **Provide support for employees to manage family and work responsibilities.** Private

sector employers in the region need to make it easier for women to remain in the workforce once they are married with children. This could involve, for instance, providing adequate maternity and paternity leave, introducing more flexible working hours, and allowing remote working options or part-time work. Support for child care, e.g. through on-site facilities or subsidies, could also provide valuable support. Men should also be encouraged to take advantage of these policies.

- **Invest in initiatives to improve women's well-being.** Workplace health programmes for women can have a positive impact on productivity and attendance. This could include subsidizing health insurance for workers and their families, working with local organizations on awareness-raising campaigns on women's reproductive health issues, or establishing on-site health services.
- **Create channels for women to have a voice in the workplace.** Women (and men) are more likely to experience job satisfaction where there are clear and open channels of communication with management, positive relationships with supervisors and good relations with other workers. This includes ensuring that women are represented in any elected workplace committees and establishing adequate grievance mechanisms that enable women and men to voice any concerns, particularly with respect to gender-sensitive issues, such as sexual harassment.
- **Think creatively about the use of technology.** In some countries in the region, women's economic participation is limited by restrictions on their mobility, either as a result of difficulties in accessing safe transport or social norms that require women to seek the permission (implicitly or explicitly) of the head of household or their guardian to work outside the home. Whilst the ultimate priority should be to ease these mobility constraints, through legal reforms, social change and public investment, employers can take a more pragmatic approach in the short term. For instance, employers can think about how to use the skills of internet-literate women for roles that do not require a physical presence in the office, such as allowing certain jobs to be performed remotely by women.
- **Provide a secure working environment,** with adequate infrastructure for women and men. Women and their families are often concerned about personal safety and exposure to harassment in the private sector, including during the work commute. In some instances, employers may be able to address this problem by providing transport that takes women directly from their homes to the workplace. Meanwhile, employers should also provide basic infrastructure to support women's employment, including separate and secure toilets and changing facilities for women and men.
- **Communicate company credentials as an 'employer of choice for women':** Ideas about what is appropriate work for women and men can create substantial barriers for women's entry into private sector employment and can take some time to shift. Where firms introduce measures to support women's employment, such as flexible working hours, this should be communicated through public channels (e.g. the company website or a press release), to combat negative perceptions about the availability of suitable work for women and to encourage women to apply for jobs.

Support Women's Access to and Progression in Company Leadership

There is a growing awareness amongst companies of the value of gender balance in leadership positions, yet women are still underrepresented in management positions across the region. In addition to steps to attract and retain women at all levels (set out in the previous section), companies need to take concrete actions to enable women to fulfil their leadership potential.

Key Focus Areas

- **Monitor promotion rates for women and men and identify career bottlenecks:** It may appear that women have equal access to promotion in the workplace, but if there is a low proportion of women in management, it is likely that there are specific obstacles to women's progression or women may need extra support in order to access leadership roles. A formal system to track the promotion rates of women and men in the organization can provide helpful information on when and why women are missing out on promotion opportunities, so that companies can create targeted interventions to encourage and support women at specific stages of their career development.
- **Create an internal pipeline and give women the training and tools they need to progress:** Companies need to create an internal "pipeline of female talent", a pool of internal female candidates at different stages of career development who can be supported to progress to senior management. In the light of the currently low numbers of women in management and the scarcity of role models (especially in the private sector), women may need additional training and encouragement on this journey. This may include, for instance, providing women with high potential at different levels of the organization with additional training, mentoring and networking opportunities.
- **Establishing targets or quotas for management positions:** A number of global companies have introduced targets for women in management as a way of spurring progress. In a business environment, targets are often used to create a greater sense of accountability and motivate managers. However, whilst targets can help create momentum, they are not effective in isolation, and must be accompanied by policies to attract and develop women and efforts to introduce cultural change.
- **Celebrating female role models:** Female role models, women as senior managers or in non-traditional roles, can play an important role in combating gender stereotypes. This is particularly important in industries and occupations that are traditionally male-dominated.

Expand Market Outreach and Offerings for Women

Women represent a major marketing opportunity in the Arab States region. However, many companies and financial institutions have not considered how they can market to women or create products that are tailored to their specific needs. Consequently, women often feel underserved, and the female market remains largely untapped.

Key Focus Areas

- **Analyze existing data to understand how female consumers and clients are currently being served.** Companies and financial institutions need to look at their metrics, and possibly design new frameworks for collecting gender-disaggregated customer data, in order to understand how they are currently serving female and male market segments. This will enable them to pinpoint existing gaps in their offerings, better anticipate customer needs and understand future opportunities. At the moment, the financial sector in the Arab States region does not systematically collect gender-disaggregated portfolio information and so does not have a good understanding of the needs of women SME owners as potential customers (World Bank, 2011a).
- **Develop a targeted offering for female consumers and clients.** Women-centred offerings may take account of some of the specific challenges faced by women in the region, such as the difficulties of juggling care, household and paid work responsibilities, or mobility constraints. Financial institutions could offer more convenient and affordable products that allow women to access services via mobile technology, or loans that are specifically tailored to women entrepreneurs. For instance, research suggests that women entrepreneurs in the region have specific needs that are not currently being met. This includes knowledge gaps regarding financing services and opportunities, especially beyond basic products (IFC and others, 2013).
- **Listen to women in the development of products and services.** Women are more likely to know what other women want, and can help companies to understand their decision-making processes when it comes to choosing goods and services. A crucial element of any company's strategy to tailor products and services for women should be to listen to women, by recruiting more women into key departments (i.e. ensuring that they have women in their sales, marketing and product design teams), and by developing women consumer groups.

Work in Partnership

While there is much that can be done at enterprise level to provide economic opportunities for women, individual businesses will not be able to achieve long-lasting systemic change on their own. This is only possible by working with other actors, including other businesses, government, and civil society actors (High Level Panel Report, 2016). In particular, business associations can be a powerful force for influencing government policy and communicating the business benefits of gender diversity to a wide range of companies.

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United Nations Entity for Gender Equality
and the Empowerment of Women



Spring Forward for Women Programme

*European Commission and UN Women joint regional programme for the Southern Mediterranean region
"The Spring Forward for Women", programme implemented with funding by the European Union*