

## 4. Is it more difficult to start female-owned firms?

The business environment in the Middle East and North Africa region may not be as gendered as presumed for this sample of formal firms, with the exception of selected barriers in some countries. However, the interaction of the business environment with other spheres of life might create barriers to women doing business. Outside the business environment women may still face gender-based barriers that discourage them from starting a business or that hamper the growth of their businesses.

The report identifies three factors that may explain why there are fewer women entrepreneurs in this region than in others. First, attitudes toward women and work may be less favorable to working women and, by extension, to female entrepreneurship. Second, gender-neutral barriers for opening and closing a business could have unintended gender-differentiated effects. Third, laws in other areas could affect the implementation of investment and business laws (which are largely gender neutral or gender blind), especially in the face of opaqueness or ambiguities.

### ***Attitudes toward working women may hinder women's entrepreneurship***

Attitudes about the value of work, working women, and gender equality affect women's economic participation and entrepreneurship everywhere, but especially in the Middle East and North Africa, where optimism and attitudes toward working women are less positive than those in other regions. Combined with the perception of weaker governance and corruption, these attitudes are likely to hinder female entrepreneurship, affecting women's work choices more than men's.

The analysis in this section is based on four indices—optimism, value of work, attitudes toward working women, and work preference—disaggregated by gender, which measure demographic characteristics, perceptions of gender, and attitudes toward work and entrepreneurial qualities. Country-level data come from the International Labor Organization, and individual-level data come from the World Values Survey.<sup>36</sup> These indices condense responses to many questions into a single number, comparable across countries.<sup>37</sup> Multivariate analysis controlling for demographic and country characteristics is used to determine how much these indices explain employment outcomes (see appendix A for details).

On the index for optimism—defined as imagination, independence, and the ability to take initiative—differences between men and women in the region are minor and statistically insignificant (table 4.1). People of both sexes score significantly lower than people in

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<sup>36</sup> The complete World Value Survey database is available at [www.worldvaluessurvey.org](http://www.worldvaluessurvey.org).

<sup>37</sup> For examples of studies that use the World Values Survey to construct composite indices, see Tonoyan (2003) and Lee (2006).

other regions, except South Asia. Such low optimism seems likely to affect entrepreneurship, for both men and women.

The index for the perceived value of work, which captures how much importance people attach to work compared with leisure and unemployment, has important consequences for women’s employment and entrepreneurship outcomes. The reported value of work is more strongly correlated with employment for women than for men, even though the differences between men and women in the region on the value of work are statistically insignificant.<sup>38</sup>

**Table 4.1 Work is valued less in the Middle East and North Africa than in other regions**

	Educated (percentage)		Age (population average)		Optimism (index)		Value of work (index)	
	Women	Men	Women	Men	Women	Men	Women	Men
Algeria	86	88	34	35	3.11	2.99	2.78	2.69
Egypt	59	70	34	37	2.67	2.74	3.64	3.83
Iran	84	89	31	33	3.06	3.41	3.29	2.94
Jordan	82	85	34	34	3.28	3.13	4.10	4.30
Morocco	38	38	35	34	3.12	3.03	4.21	4.21
Saudi Arabia	95	99	32	33	3.41	3.53	2.86	2.80
<b>Regional comparisons</b>								
Middle East and North Africa	74	78	33	34	3.11	3.14	3.48	3.46
Latin America and the Caribbean	84	88	36	36	3.83	3.62	4.69	4.69
Europe and Central Asia	94	94	39	39	3.05	2.81	5.90	5.80
South Asia	58	72	34	37	2.27	2.90	n/a	n/a
East Asia and the Pacific	88	94	38	39	3.44	3.34	5.29	5.23

*Note:* Aggregate figures for regions exclude Africa because the three African countries in the sample of 64 are not representative of the region as a whole. “Educated” refers to people with at least primary education. *Source:* World Values Survey 1999–2004; World Development Indicators 2005 (for data on education in Western Europe and Europe and Central Asia).

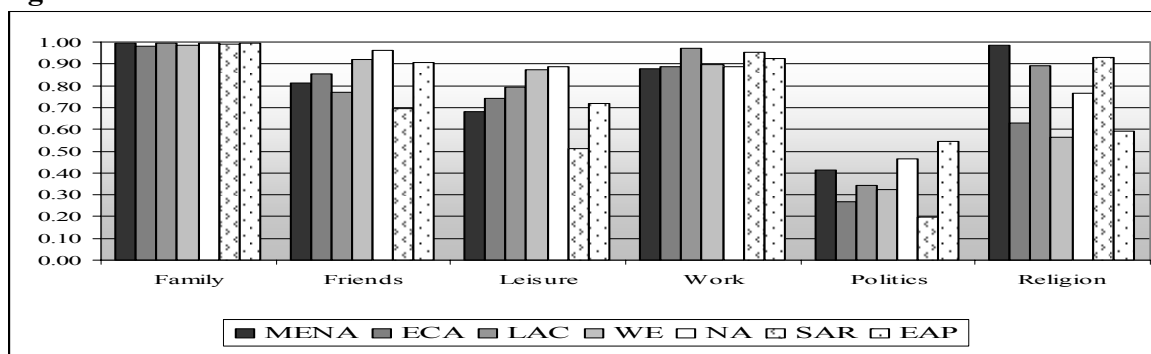
Men and women in the Middle East report a low value of work—considerably lower than in Latin America, East Asia, or Eastern Europe and Central Asia. This does not mean that individuals in the Middle East region are less motivated to work or work less.<sup>39</sup> Indeed, the region scores low for the value of leisure. A lower index for the value of work indicates a lower relative preference for paid employment compared with other objectives—perhaps more important—such as spending time with family or on religious practices or charity (figure 4.1). It might be the case that in countries with lower

<sup>38</sup> A striking feature of the optimism and value of work indices is that they vary substantially by country and region but little across genders within countries, suggesting that attitudes and perceptions are driven primarily by county-level culture, behavior, and norms.

<sup>39</sup> Leisure, friends, and politics are rated low as well.

unemployment than the Middle East and North Africa, a region that has had high unemployment, the social stigma of not working is higher, so all individuals, regardless of employment status, report a higher value of work. Until the recent economic boom, well-paying jobs in the private sector have also been scarce in many Middle Eastern and North African countries. In a number of countries men preferred to remain unemployed rather than lose their place in the line for a well-paid job in the public sector, leading to persistently high unemployment.<sup>40</sup> And for women working has long carried a stigma—only slowly dissipating—because it implied that the male head of the household could not provide for the family. As breadwinners, men were also long considered more deserving of scarce jobs—though this attitude is slowly changing—discouraging women from seeking employment.

**Figure 4.1 Nonwork activities are valued in the Middle East**



Source: World Values Survey 1999–2004.

The relationship between the value of work and male employment is insignificant, suggesting that men in most countries work regardless of their personal attitudes. The value of work has greater explanatory power for female employment than male employment, perhaps suggesting that in countries with fewer job opportunities, only individuals with the greatest need or personal motivation to find paid employment are likely to work. This result holds for both middle- and high-income countries and for the Middle East and North Africa in particular—important for women’s entrepreneurship in the Middle East, given the lower value of work there.

### **Attitudes toward work affect women’s employment choices more than men’s**

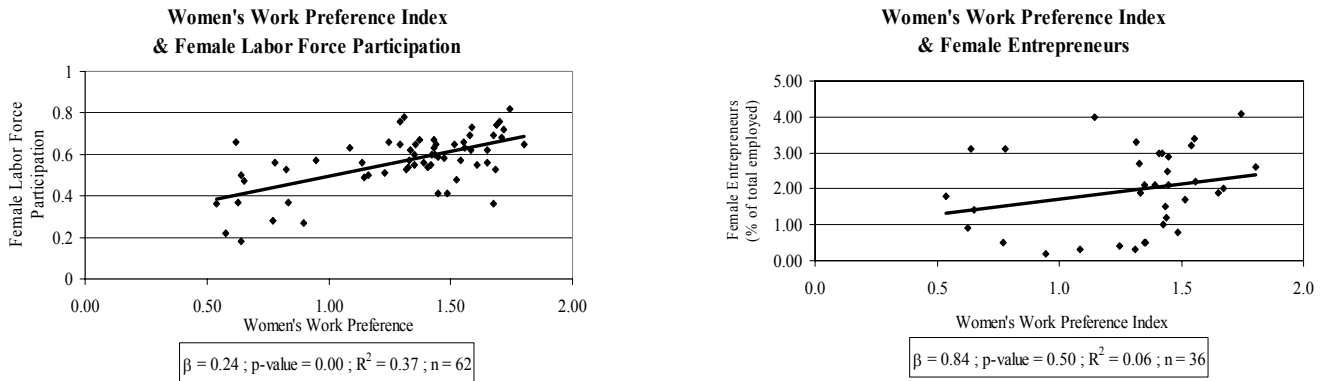
That attitudes affect women’s employment choices more than men’s can be demonstrated by examining an index of work preference that combines the optimism and value of work indices with demographic data for 62 countries across regions.<sup>41</sup> The relationship between women’s work preference and female labor force participation is significant and

<sup>40</sup> World Bank (2007d).

<sup>41</sup> The work preference index for male and female respondents is calculated by averaging indices for age and education (demographics) as well as optimism and value of work (perceptions). Gender-specific data are used in constructing the women’s and men’s composite indices for work preference. The index takes on values from 0 to 2. On average, the work preference index is higher for women than for men—with the exception of the Middle East and North Africa region. In particular, women in Egypt, Iran, Jordan, and Saudi Arabia have lower indices than men in their respective countries.

positive (figure 4.2).<sup>42</sup> The relationship between work preference and female entrepreneurship is also positive, though not statistically significant because of the sample size.<sup>43</sup>

**Figure 4.2 The work preference index is positively correlated with female labor force participation and female entrepreneurship**



Source: World Values Survey 1999–2004; World Development Indicators 2003.

Attitudes toward working women are also correlated with women’s employment and entrepreneurship across regions,<sup>44</sup> measured by an index of responses to two questions addressing society’s attitudes toward women as mothers and workers.

Attitudes toward working women—women’s and men’s—are less positive in the Middle East and North Africa than in other regions, except South Asia (table 4.2). Not surprisingly, women’s attitudes toward working women are more positive than men’s, across both regions and countries (except for Iran and Saudi Arabia). The difference between the male and female indices, however, is far wider in the Middle East than elsewhere and is statistically significant. Men’s less favorable attitude toward working women may affect women’s labor force participation, especially because women have to obtain the permission of their husbands to work in most Middle East countries. More negative attitudes toward working women might also result in less attention from state

<sup>42</sup> Results are also robust to the *World Development Indicator* unemployment rates and World Values Survey unemployment rates. There is a slightly negative relationship between male labor force participation and male work preference, because on average lower income countries have a slightly higher percentage of employed men. The relationship between male work preference and labor force participation is not statistically significant, however, suggesting that men may work irrespective of their value of work.

<sup>43</sup> The analysis of entrepreneurship includes only 36 countries, with only Algeria, Iran, and Jordan from the Middle East, because Egypt’s high self-employment rates (more than 20%) make it an outlier.

<sup>44</sup> Attitudes toward working women are measured by an index constructed using the weighted average of attitudes toward two statements: that a working mother can have as warm a relationship with her children as a woman who does not work, and that a husband and wife should both contribute to the household income. A high value on the index indicates a more positive attitude toward working women. This index is constructed by gender and for the whole population, with the hypothesis that both female and male perceptions of working women should affect women’s workforce participation. So women may have fewer job opportunities in countries where men—and women—disparage working women. An important caveat is that more negative perceptions of working women might be expected in countries where there are fewer employed women because employees are less likely to have female colleagues or managers.

institutions and government workers processing business and license applications for female entrepreneurs.

**Table 4.2 Attitudes toward working women are less positive in the Middle East than in most other developing regions**

	Index of attitudes toward working women		Average score (Men and women)
	Women	Men	
Algeria	4.31	3.86	4.08
Egypt	3.89	3.47	3.68
Iran	4.22	4.25	4.23
Jordan	4.08	3.52	3.78
Morocco	4.26	3.81	4.06
Saudi Arabia	3.88	4.06	3.97
<b><i>Regional comparisons</i></b>			
Middle East and North Africa	4.11	3.83	3.97
Latin America and the Caribbean	4.39	4.32	4.37
Europe and Central Asia	4.34	4.27	4.31
South Asia	3.86	3.80	3.83
East Asia and the Pacific	4.22	4.19	4.22

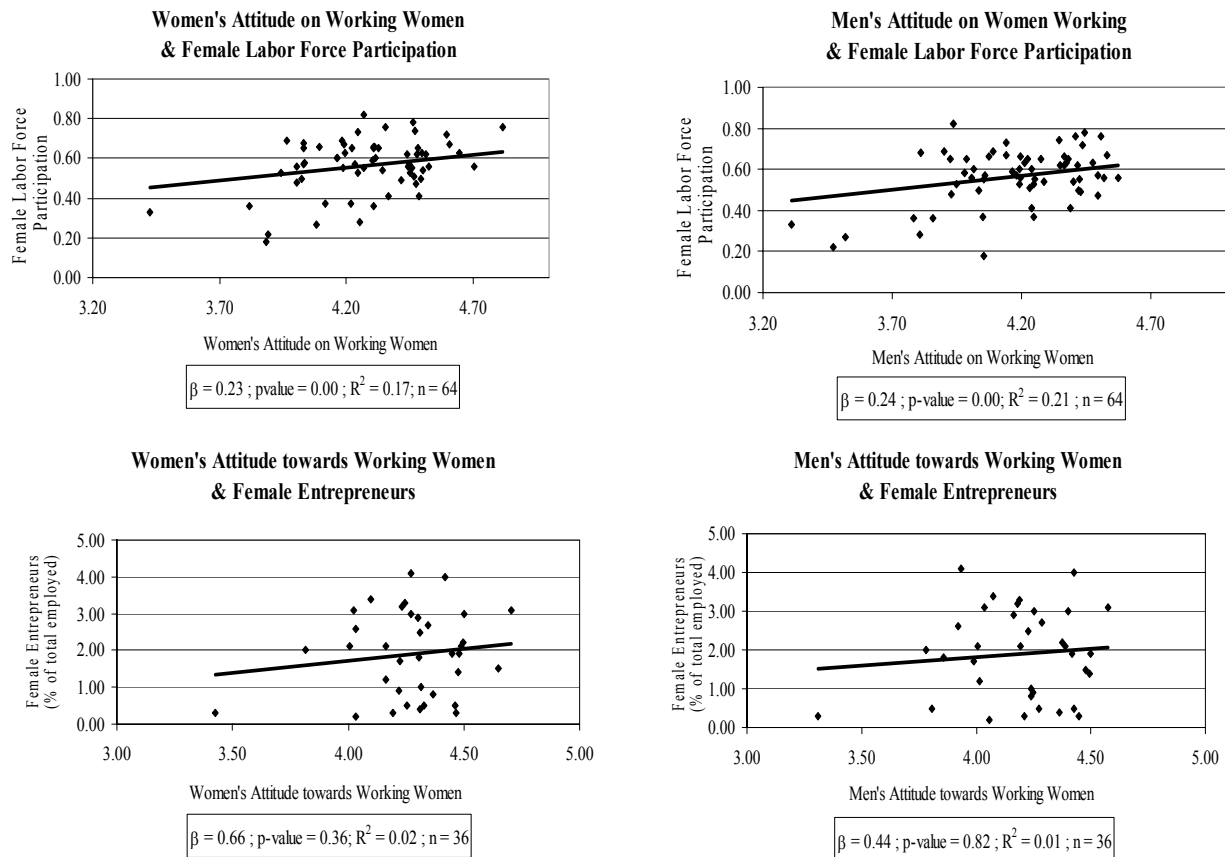
Source: World Values Survey, 1999–2004.

There is a positive relationship between attitudes toward working women and female labor force participation: in countries with more positive overall attitudes toward working women, female labor force participation is higher (figure 4.3). This relationship is significant, even controlling for such factors as education and GDP per capita.

The relationship is stronger for women’s attitudes toward working women than for men’s. For example, Saudi Arabia has the lowest female labor force participation—even lower than that of Egypt and Jordan, two countries with more negative male perceptions of working women. Saudi Arabian women’s attitudes toward working women, however, are the lowest in the region. The reverse is true in Jordan, where men’s attitudes are very negative, women’s attitudes less so, and women’s labor force participation slightly higher, though still fairly low.

The relationship between attitudes toward working women and female entrepreneurship—examined across 36 countries—is also positive. And though the relationship is not statistically significant because of the sample size, the correlation with women’s entrepreneurship is again stronger for women’s attitudes than men’s.

**Figure 4.3 Attitudes toward working women are correlated with female labor force participation—and entrepreneurship**

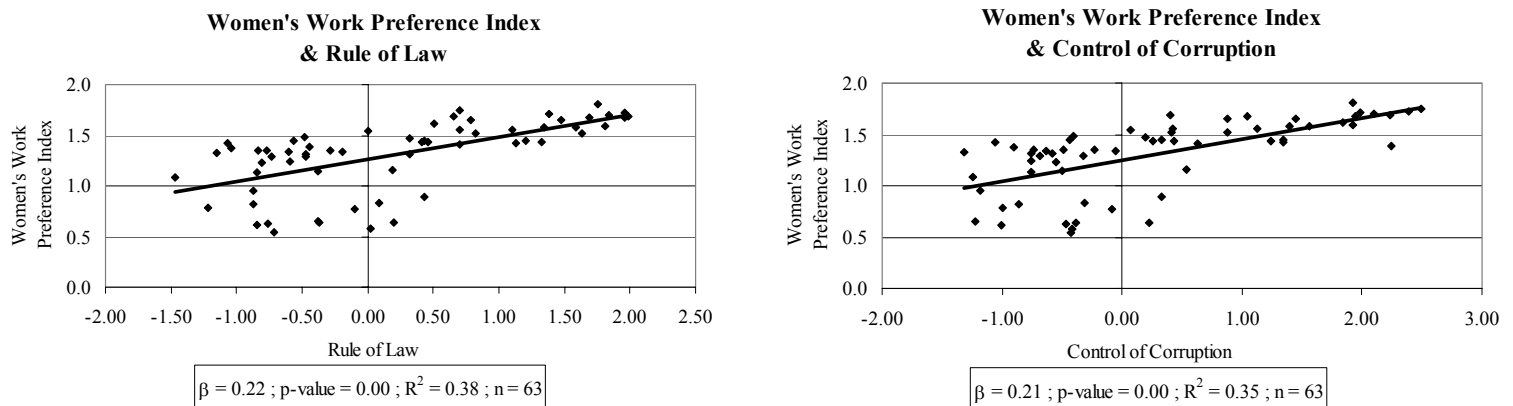


Source: World Values Survey 1999–2004; World Development Indicators 2003; ILO 2003.

### **Weaker governance limits women's work choices**

Women's work choices also appear to be more influenced by the overall governance environment and the investment climate, a particular concern because of the many barriers to doing business in the Middle East. Work preference and labor force participation are positively correlated—for both men and women—with indices for rule of law and control of corruption (figure 4.4). For both men and women, work preference's relationship with the perception of corruption is significant, with the correlation higher for women. This might indicate either that in societies where women are active participants in the economy, governance is better, or that societies with greater inclusiveness and access to law and order are more open to women working—creating more opportunities for women to compete for jobs due to greater emphasis on qualifications and meritocracy. There are many reasons why women might be affected disproportionately by corruption and poor governance. Those in government hiring positions might use their positions as a source of patronage or jobs might be given to those with connections, known as *wasta* in the Middle East.

**Figure 4.4 Work preference and labor force participation are positively correlated with rule of law and control of corruption**



Source: World Values Survey 1999–2004; World Bank Governance Indicators 2005.

Multivariate analysis, used to determine the explanatory power of the indices for employment, shows that attitudes and preferences, such as the value of work (and the shame of unemployment) and opinions of women working, indeed affect female labor force participation rates, even after controlling for age, education, marital status, and household income. Although these preferences also affect male employment, they often do not do so to the same degree or even in the same direction. Overall, the analysis suggests that country-level perceptions and attitudes, both men's and women's, about the value of work and working women influence (or are influenced by) female labor force participation and entrepreneurship.

Most important, the correlation of attitudes with employment is stronger for the Middle East than for the larger groups of high- and middle-income countries, suggesting that female participation in the labor market in the Middle East is more affected by attitudes. These correlations do not prove causality, an important area for future research, but even so they should inform policy discussions. Perceptions about women's role in the economy are strong in the Middle East. To change the composition of the labor force—and encourage greater female entrepreneurship—these social attitudes should be addressed through targeted communication programs.

### ***Gender-neutral obstacles to doing business can hit female entrepreneurs harder***

Available studies on the region suggest that its informal economies are large, diverse, and growing. Women are a large part of the informal economy, through self-employment or informal entrepreneurship. Women's self-employment—often a precursor to entrepreneurship worldwide, particularly among women—is about as widespread in the Middle East as in other regions. But formal female-owned micro enterprises are far less so (table 4.3).<sup>45</sup> Why?

<sup>45</sup> Micro enterprises are those employing 10 employees or fewer.

**Table 4.3 Self-employment is about as common in the Middle East as in other regions**

	<b>Self-employed workers</b> (percentage of total employment)	
	Female	Male
Algeria	2	6
Egypt	6	20
Iran	1	4
Jordan	...	...
Morocco	1	3
Saudi Arabia	...	...
<b>Regional comparisons</b>		
Middle East and North Africa	2.4	8.5
Latin America and the Caribbean	...	...
Europe and Central Asia	1.9	5.7
South Asia	1.9	4.4
East Asia and the Pacific	2.4	6.3

*Note:* Self-employed refers to Key Indicators of Labor Markets data, which define self-employment as the sum of employers, own account workers, and producer's cooperatives.

*Source:* ILO (2003).

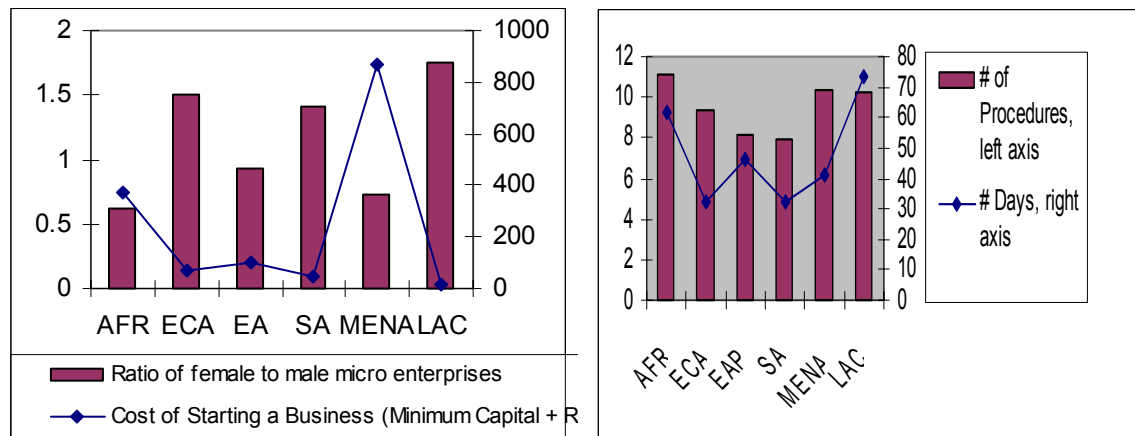
Part of the answer is the difficult transition from the informal sector to the formal sector—complex procedures, costly registration fees, and high minimum capital requirements. Even if gender-neutral, such obstacles can hit women harder, particularly combined with challenging social norms and attitudes. Gender differences in risk-taking help explain why this might be so.

The cost of opening a business is higher in the Middle East than in any other region (figure 4.5).<sup>46</sup> The costs of registration, minimum paid-in capital requirements, and other fees are more than 800% of the region's average per capita income. Starting a business costs 5000% of per capita income in Syria, making it one of the most expensive places in the world for entrepreneurship.<sup>47</sup>

<sup>46</sup> World Bank (2007a).

<sup>47</sup> World Bank (2005a).

**Figure 4.5 The costs of opening and closing a business are high in the Middle East, as are the number of procedures required**



Source: Doing Business database and Investment Climate Assessment data.

These costs may have gendered effects. Low capital requirements are more likely to entice women: in regions with lower startup costs, the proportion of micro firms owned by women is higher. In the Middle East and Sub-Saharan Africa, the two regions with the highest required startup capital, female-owned micro firms are less common than male-owned micro firms. But in Latin America and the Caribbean, Europe and Central Asia, and South Asia, female-owned micro firms are more common than male-owned micro firms. High capital requirements are a particular problem for women because they typically inherit less than men. They may also inherit less land or real estate, which are important as collateral.<sup>48</sup>

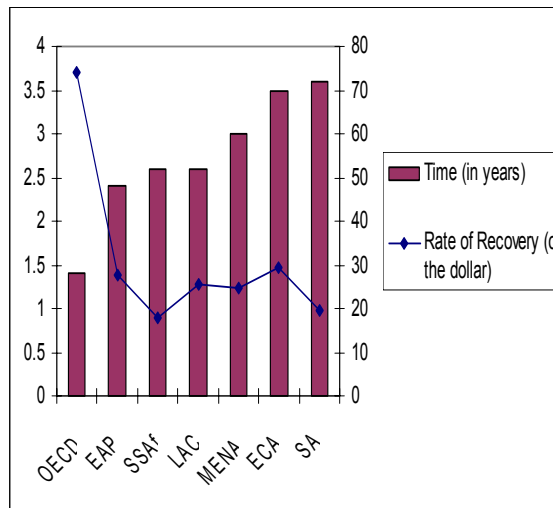
Cumbersome and lengthy procedures for starting a business can also have gender-differentiated effects. Again, the number of procedures required is higher in the Middle East than elsewhere, even if the time required is lower, potentially creating more opportunities for corruption and bureaucratic entanglements. Women might be more susceptible to bribes in more corrupt countries because they might be seen as less powerful, and women might find navigating red tape and government bureaucracies more difficult in countries with weaker governance. More procedures can be associated with higher corruption in most countries, as each procedure is an opportunity for functionaries to extract a bribe or delay the process when payment is not made.

Cumbersome and costly procedures for closing a business further weaken the environment for entrepreneurship in the Middle East. Sound policies governing bankruptcy and insolvency allow less productive firms to leave the market easily, reallocating their human capital and financial resources to more efficient use. Cumbersome procedures, however, make banks reluctant to extend startup loans, fearing the costs of default if the business suffers. Investors will also be less likely to take risks if they know that recovering their capital will be difficult and costly if the business fails.

<sup>48</sup> Despite the right to inherit land and real estate, women more frequently inherit liquid assets or furniture—which cannot be collateralized—reflected in the far lower share of land owned by women.

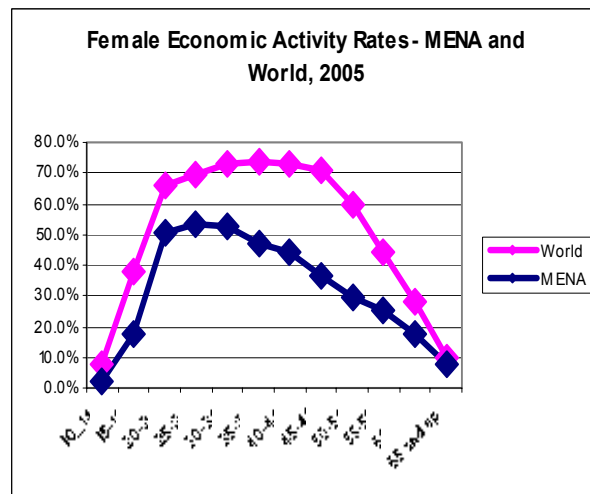
Closing a business is more difficult in the Middle East than in many other regions, and the rate of recovery is lower (figure 4.6).<sup>49</sup> On average it takes three years to close a business, and the recovery rate on initial capital is 30%.

**Figure 4.6 Closing a business in the Middle East is cumbersome and costly**



Source: Doing Business database.

**Figure 4.7 Women in the Middle East begin to leave the labor force between ages 25 and 29**

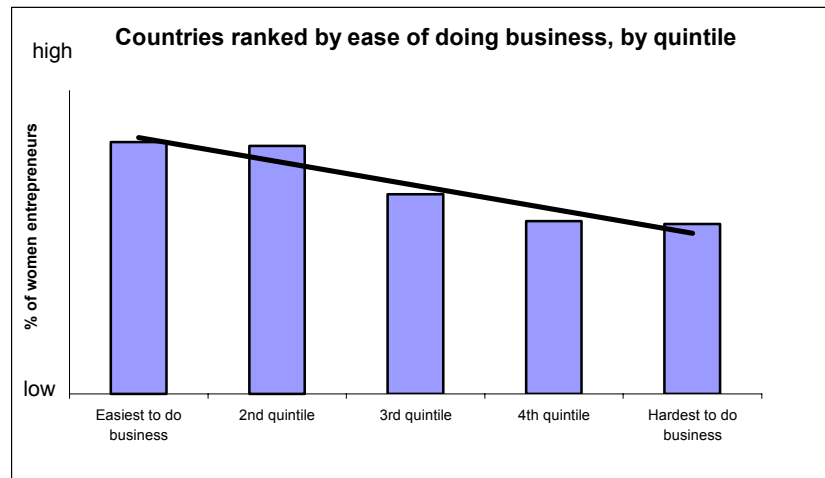


Again, this obstacle might be a greater barrier to women, for many of the same reasons as starting a business. A woman’s working lifecycle is far less predictable than a man’s because of her role in the family. This phenomenon could have more relevance in the Middle East and North Africa. Take female labor force participation as an example. In other regions, women enter the labor force and remain there (figure 4.7). In the Middle East, however, women’s labor force participation drops sharply during ages 24–29—typical years where family social pressures might push women out of the labor market. Similar pressures may affect young women entrepreneurs as well. The need for greater flexibility to scale down or abandon businesses aspirations to meet family needs is an often-stated fact of life for women entrepreneurs, many of whom choose to stay in the informal sector, where they have greater flexibility to scale up or down depending on their personal circumstances.

The World Bank’s 2008 *Doing Business* report notes that countries with more cumbersome business environments have smaller shares of women entrepreneurs and vice versa (figure 4.8). According to the report, simplifying business processes is likely to create more first-time female business owners at a rate 33% faster than that for their male counterparts.

<sup>49</sup> World Bank (2004a).

**Figure 4.8 Business regulations and female entrepreneurship**



*Source:* Doing Business database and Enterprise Surveys.

*Note:* Relationships are significant at the 1% level and remain significant controlling for income per capita.

### ***Business and economic laws are not a problem for female entrepreneurship—other laws are***

The legal environment may hinder female entrepreneurship, but it does so in subtle ways. Discrimination in the legal and regulatory framework in the Middle East and North Africa is both explicit and implicit. Understanding the business environment for female entrepreneurs requires examining how laws are applied in the context of norms that ascribe particular roles to women.

Elements of the legal framework are unequivocal about women's rights, with nondiscriminatory business laws, constitutional statements of women's equal citizenship, and support from the shari'a for women's economic rights. But problems arise in gray areas. Gendered laws outside the business sector and other elements of the legal framework can lead to gendered implementation of laws, which can disadvantage women, women entrepreneurs, and female-owned firms. These obstacles make starting formal businesses more difficult for women, directly by creating additional barriers and indirectly by raising the costs and uncertainty of resolving conflicts and enforcing contracts. As discussed, such costs and uncertainty can affect the initial decision to pursue entrepreneurship in the formal sector.

The findings about the legal environment are based on two sources. The first is a review of the business and investment laws of several Middle Eastern countries (Algeria, Morocco, Yemen, Egypt, Iran, Jordan, Djibouti, and Lebanon) to assess whether the wording of laws discriminates against women and, if so, to what extent. The review included constitutions, civil codes, labor codes, and investment and other business-related country-specific laws (see appendix B for a complete list of the laws reviewed). The second is a survey sent to lawyers from all countries in the region to identify any legal differences, gray areas, or gaps in the legal system that could lead to different interpretations of the laws for men and women. The laws fall in three categories:

1. Gender blind. The language of these laws is completely neutral. For example, there is reference only to “the applicant.”
2. Gender inclusive. The language includes references to men and women, and terms are defined to include women. For example, Egypt’s recent income tax law uses a combination of “his and her” throughout the text.
3. Gender differentiated. The language of the law refers to explicit differences and differential treatment by sex or gender, clearly describing the rights that apply to men or women and those that do not (for more on the difference between sex and gender, see box 4.1).

Middle Eastern constitutions state unequivocally that women and men are equal citizens with equal rights and responsibilities, such as the right to vote or work. And almost all business and investment laws of most, if not all, Middle Eastern and North African countries are gender blind, without overt discrimination against women. This is good news because mobilizing support for changing laws is far more complicated than improving implementation, itself a formidable challenge. No business or investment law specifically restricts women or applies differential treatment in owning a business, managing a business, applying for loans and accessing credit, or in trade, taxation, or bankruptcy.

#### **Box 4.1 Sex, gender, and discrimination**

An important theme throughout the report is the difference between sex and gender. Gender, unlike sex, is not biologically determined and changes and evolves over a lifetime. Gender is a social construction that organizes individuals on the basis of external differences. Nowhere are gender roles and divisions more ingrained than in a country’s legal institutions, where gender can be far more important than such factors as race, age, or ethnic origin. Gendered categories or gendered social classifications presume that a person must follow a certain pattern, determining the relationship between the individual and the state, market, family, and community.<sup>50</sup>

Gender-neutral policy language may not result in gender-egalitarian outcomes when implemented in a gendered environment, influenced by gender imbalances and biases.<sup>51</sup> The neutral language of many laws works in concert with social mores, traditional customs, constitutional interpretation, and cultural expectations in ways that may stymie the economic advancement of women. So, discrimination in the legal and regulatory framework of Middle Eastern countries may be both explicit and implicit, making it much more difficult to identify implicit gender bias. Doing so depends in large part on value judgments about desirable social and economic behavior, which are likely to vary considerably across societies and eras.<sup>52</sup>

The shari`a, the basis for Islamic law that forms part of the legal framework, is an important resource for boosting women’s economic rights, legal independence in business matters, and entrepreneurship. The shari`a is unequivocal about women’s right to inherit and to control property and income from their wealth, without any reference to, or interference from, male kin or guardians. Rights to control assets, to own property, and

<sup>50</sup> Tilly and Scott (1978).

<sup>51</sup> World Bank (2000).

<sup>52</sup> Stotsky (1997b).

to enter into any legal business arrangements are important building blocks for entrepreneurship. In these, women's rights are uncontested and the same as those of men.

But these clear lines blur in other areas, where at times legislation was adapted from Western legal models. Often gender-differentiated, labor codes typically include separate discussion of women. These provisions set the requirements for an acceptable workplace (for women only), establish industries where women are not allowed to work, and explain the types of leave women can take. Most striking are provisions that disallow work during certain hours and that require the husband's permission to work. The labor codes of Yemen, Egypt, Kuwait, Lebanon, and Iran bar women from working during certain evening and night hours. These labor laws, however, are intended to protect women employees and may not be directed at female entrepreneurs. Some evidence, however, suggests that the labor codes are sometimes applied to women employers as well, affecting the sectors where they can invest or the hours when they can operate their businesses.

While little or no specific discrimination affects female entrepreneurs, contradictory laws and regulations make women's rights opaque in several areas, leaving implementation to the discretion of judges. Two factors are key, according to the survey of Middle Eastern lawyers undertaken for this report. First, legislation outside the usual set of laws governing the investment climate can undermine the rights of female entrepreneurs. Second, the range of interpretations within a single country is considerable, leaving room for arbitrary rulings.

Unequivocal language about equal citizenship for men and women does not mean that Middle Eastern constitutions are gender blind; rather, they are a key area of gender-based treatment. Gender-based differences appear in the treatment of the family and women's family role and in references to the shari`a as a source of law.

First, all Middle Eastern constitutions identify the family, rather than the individual, as the central unit of society. Preserving the family is an important duty of the state, which guarantees and protects the family through its authority and institutions. Without exception, constitutions based on the family (inside and outside the region) consider the man as the main breadwinner and the head of the family and the woman as a wife and mother—relying on traditional gender roles and sexual divisions of labor. These constitutions treat women's economic role as unnecessary or secondary.<sup>53</sup>

This approach often translates into overprotective laws or gendered legal interpretations in cases of ambiguities. Obedience laws, for example, which are outside business legislation, obligate women to obey their husbands. In most cases a woman's disobedience can be grounds for divorce and loss of child custody. A host of other laws aim to ensure the husband's authority over the family and his wife, requiring women to obtain the permission of husbands to work and travel, for example. Two effects from such laws and interpretations are critical, according to lawyers surveyed for this report.

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<sup>53</sup> Pyle (1990).

The requirement that women get the permission of husbands to obtain a passport or travel is a significant impediment to doing business. Obtaining a loan can be harder as well. Although banking laws do not discriminate against women borrowers, the practice of banks across many countries is to ask for the husband as a cosigner, even if he lacks the financial resources or is not involved in the venture. The intent is to ensure that the woman's actions do not interfere with the wishes of the family or her husband.

Second, nearly all constitutions incorporate references to the principles of the shari'a. Despite the shari'a's strong support for women's economic rights, it also makes an important distinction between equality and equity—a subtle difference that affects the treatment of men and women. Equality normally refers to absolute equal claims, regardless of any other considerations. Equity is based on the notion of different roles and needs affecting rights. Men and women play different roles in the family and society, with different financial responsibilities. Men are responsible for providing for the family. Women are not. This means that men should be given resources in accordance with their responsibilities. According to the shari'a, for example, men inherit twice as much as women because they bear the financial burden for the entire family.

As a result, the implementation of business and economic laws can be influenced by interpretations of gender roles, especially by normally conservative judges. There are reported cases of men being awarded judgments in lawsuits—even in such cases as collecting receivables—because of the judge's interpretation that family responsibilities make the man more deserving of the settlement. Such rulings can affect women's access to justice, either by lengthening the process or by reducing their chances of winning. A successful, Harvard-educated businesswoman from the United Arab Emirates notes, for example, that she tries to avoid litigation because “a woman without support could not take it up to the desired level for getting justice.”