

**WORLD BANK**

**Background Paper for the Maghreb Roundtable  
May 24 -25, 2005**

**Gender and Development in the Maghreb**

## Table of Contents

<b>Glossary of Terms .....</b>	<b>3</b>
<b>Acronyms and Abbreviations .....</b>	<b>4</b>
<b>I. Introduction .....</b>	<b>5</b>
<b>II. Closing the Gender Gap in Education and Health.....</b>	<b>7</b>
<i>Achievements in education – Narrowing the gender gap.....</i>	<i>7</i>
<i>Progress in health and fertility.....</i>	<i>9</i>
<i>New generation challenges in health.....</i>	<i>9</i>
<i>Improving women’s access to health services .....</i>	<i>10</i>
<b>III. Women in the Economy - Has the Investment In Female Education and Health Translated Into Equal Reciprocation to the Economy?.....</b>	<b>10</b>
<i>Trends in female labor and employment.....</i>	<i>11</i>
<i>Other than the public sector women are also more likely than men to be employed in informal and unregulated categories of work.....</i>	<i>12</i>
<i>...And remain in agriculture longer than men.....</i>	<i>12</i>
<i>Private sector employment.....</i>	<i>12</i>
<i>Underutilization of female labor force potential .....</i>	<i>13</i>
<i>The Consequences of Underutilization .....</i>	<i>14</i>
<b>IV. Constraints on Women’s Work.....</b>	<b>16</b>
<i>Higher Female Labor Force Participation Has Not Been Shown to Be Associated With Higher Unemployment .....</i>	<i>17</i>
<i>Gender-Based Job Segregation can be a form of discrimination and can reduce earnings, lowering the welfare of women and their families, and also reduce economic efficiency.....</i>	<i>17</i>
<i>Public sector jobs will no longer be the driving force for female employment, but the private sector is unwilling to bear the costs of inflexible labor regulations .....</i>	<i>18</i>
<i>Challenges in private sector employment.....</i>	<i>19</i>
<b>V. The Supply – What are the Factors that Influence Women’s Willingness and Ability to Work? .....</b>	<b>21</b>
<i>Family benefits and other non-wage compensation discriminate against women .....</i>	<i>22</i>
<i>Legal and social restrictions.....</i>	<i>23</i>
<i>Unequal power in the private sphere.....</i>	<i>24</i>
<b>VI. Agenda for Change.....</b>	<b>25</b>
<i>Moving forward.....</i>	<i>26</i>
<b>ANNEX .....</b>	<b>28</b>

## Glossary of Terms

**Maghreb countries.** This report covers three Maghreb countries constituting of Algeria, Morocco and Tunisia.

**Gender.** The term *gender* refers to socially constructed and socially learned behaviors and expectations associated with females and males. All cultures interpret and elaborate the biological differences between women and men into a set of social expectations about what behaviors and activities are appropriate and what rights, resources, and power women and men possess. Like race, ethnicity, and class, gender is a social category that largely establishes one's life chances. It shapes one's participation in society and in the economy.

Some societies do not experience racial or ethnic divides, but all societies experience gender asymmetries—differences and disparities—to varying degrees. Often those asymmetries take time to change, but they are far from static and can, at times, change quite rapidly in response to policy and shifting socioeconomic conditions. While the term gender refers to men and women, for the purposes of this report, *gender* refers to the condition of women in the Maghreb societies.

**Gender equality.** This report defines *gender equality* in terms of equality under the law, equality of opportunity (including equality of rewards for work and equality in access to human capital and other productive resources that enable opportunity), and equality of voice (the ability to influence and contribute to the development process).

**Empowerment.** The term *empowerment* refers to the expansion of assets and capabilities of individuals to participate in, negotiate with, influence, control, and hold accountable the institutions that affect their lives.

**Labor force participation rate.** Labor force participation rates used in this paper are taken from the World Bank's 2004 report on Gender and Development in the MENA region.<sup>1</sup> These rates apply the ILO definition of labor force, which includes the employed and the unemployed seeking work for wages or salaries, and unpaid workers on family farms and in informal commercial activities. It does not include students, housewives, and people who are retired. To the extent that those in the survey considered themselves as working, they are included in these numbers. It is however likely that not all women in the informal sector are captured in the survey. Calculations for labor force participation apply to the working age population group of 15 – 65 year olds and not the entire population.

Work and unemployment can be defined differently by different data collection methods, which can affect the numbers given for labor force participation. Thus, estimates of economic activity and employment can vary significantly. These variations can be the result of: differences in the definition of labor force (such as, the age groups considered in the estimation); the instrument used for capturing the active population (some questionnaires might be more efficient than others in capturing women's economic activity and informal employment); or differences in the sample size and in the sample design. As such, it is important to note that the data presented in this paper might differ from those in other published estimations. This report uses the ILO numbers because of consistency of approach across different countries and over time.

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<sup>1</sup> World Bank, 2004

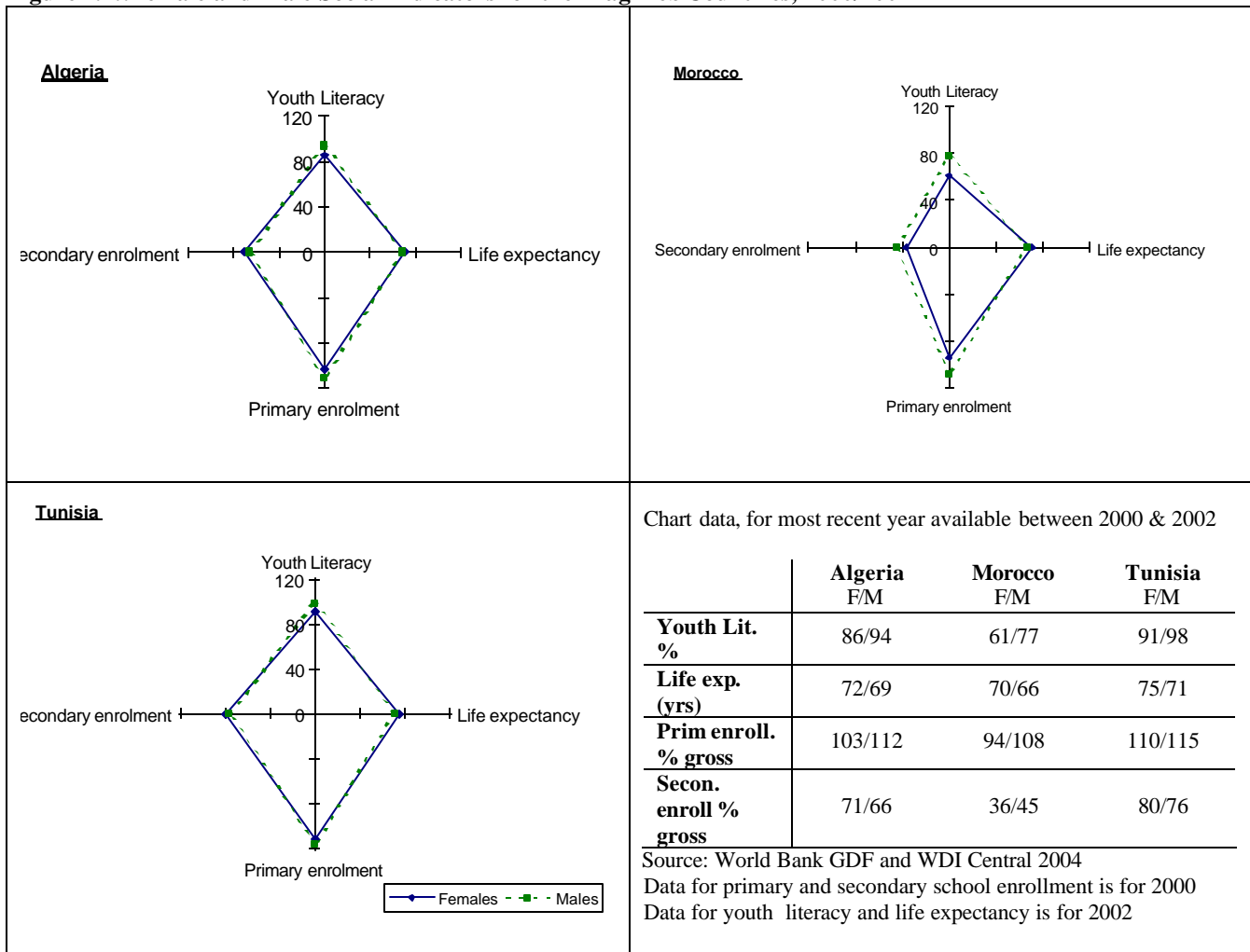
## Acronyms and Abbreviations

AFR	Africa
CAWTAR	Center of Arab Women for Training and Research
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CEO	Chief executive officer
CREDIF	Centre de Recherches d'Etudes de Documentation et d'Information sur la Femme
EAP	East Asia and the Pacific
ECA	Europe and Central Asia
EEP	Education Enhancement Program
FLFP	Female Labor Force Participation
GDF	Global Development Finance
GDP	Gross domestic product
ICT	Information and communication technology
IDEA	International Institute for Democracy and Electoral Assistance
ILO	International Labor Organization
IMF	International Monetary Fund
LAC	Latin America and the Caribbean
MENA	Middle East and North Africa
NGO	Nongovernmental organization
OECD	Organization for Economic Co operation and Development
UAE	United Arab Emirates
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific, and Cultural Organization
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women
UN HABITAT	United Nations Human Settlements Program
USAID	United States Agency for International Development
WBG	West Bank and Gaza
WDI	World Development Indicators
WHO	World Health Organization
WIDTECH	Women in Development Technical Assistance

## I. Introduction

The most prominent factor common to all three Maghreb countries is the region's high level of young population, more than half is under 24 years old<sup>2</sup>, fairly well educated and demanding jobs. Families are increasingly in need of double income earners yet female labor force participation is lower than what would be expected. All three countries have made achievements in education, especially Algeria and Tunisia, reducing the gender gap, as well as, increasing literacy and school enrolment, although increasing literacy and school enrollment remains a challenge in Morocco, particularly for females (Figure 1.1).

**Figure 1.1: Female and Male Social Indicators for the Maghreb Countries, 2000/2002\***



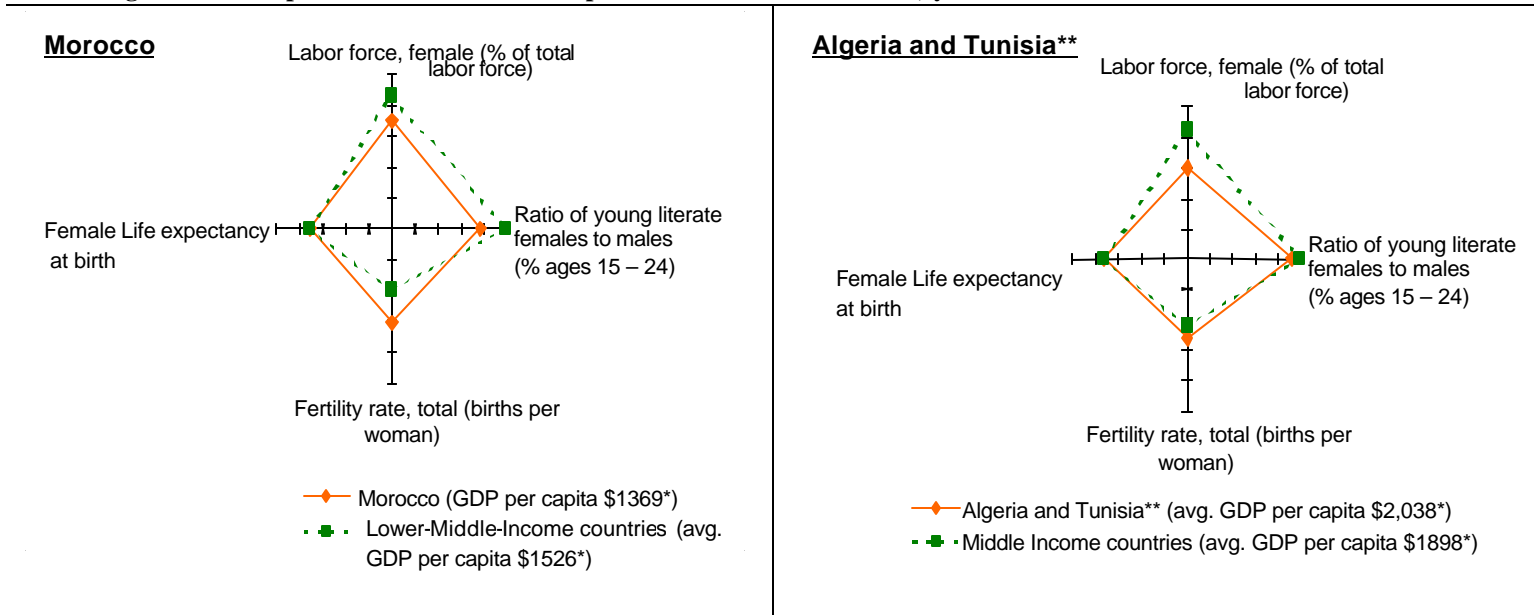
Note: Chart indicators are normalized the aim is to show comparison

Studies from other countries show that higher education is linked to lower fertility and increase in female labor force participation. While fertility has decreased in Tunisia and to a lesser extent in Algeria, female labor force activity remains much lower when compared to the average of countries with similar per capita income (Figure 1.2). Figure 1.2 also compares female labor in Morocco to lower-middle income countries, and Morocco's lower rates of human development indicators(as shown in figure 1.1) shows that the country suffers the ramifications of its low social indicators and a key element to any development agenda needs to focus on improving education and literacy. The paradox is more Tunisia and Algeria whereby females are as

<sup>2</sup> World Bank GDF and WDI Central Data, 2004

qualified as females in middle income countries yet they show a significantly lower level of economic activity. Even in Morocco, female labor participation is lower than what would be expected. Today's young Maghreb female is as qualified as the young male and needs to work to improve living standards, however, the low female economic activity indicate the presence of barriers and factors that seem to discourage women from working.

**Figure 1.2.:Comparators of Female Development and Labor Force Data, year 2000**



Data Source: World Bank GDF and WDI Central 2004  
 These are normalized indicators the aim is to show comparison  
 \* Constant 1995 US\$  
 \*\* Straight average

This report seeks to assess the capacity of women and men in the Maghreb and help explain some of the causes to women's low labor force participation, as well as, to present some recommendations to tackle certain gender issues that can best address the challenges particular to this region. (Since the World Bank MENA regional report on Employment addresses aggregate employment issues, this paper is based on the MENA regional Gender and Development report "Women in the Public Sphere", which focuses only on female labor). Women's employment in this case refers to wage employment in the formal economy, which constitutes benefits and old age security as well as secure financial remuneration - elements that are not available in the informal sector. One must not forget however, that the contribution of women in agriculture and the informal sector to economic development is significant in this region and warrants a detailed study.

This paper was written for the Maghreb Roundtable Conference, intended to engage policy makers, experts and civil society in the debate for a reform agenda based on, the four World Bank MENA regional flagship reports on Employment, Trade, Gender, and Governance.

## II. Closing the Gender Gap in Education and Health

### *Achievements in education – Narrowing the gender gap*

All three countries have made tremendous achievements in education. Female average years of schooling from 1970 to 1999 increased from 0.8 to 4.5 in Algeria, and from 0.9 to 4.2 in Tunisia (Table 2.1).

**Table 2.1: Average years of schooling**

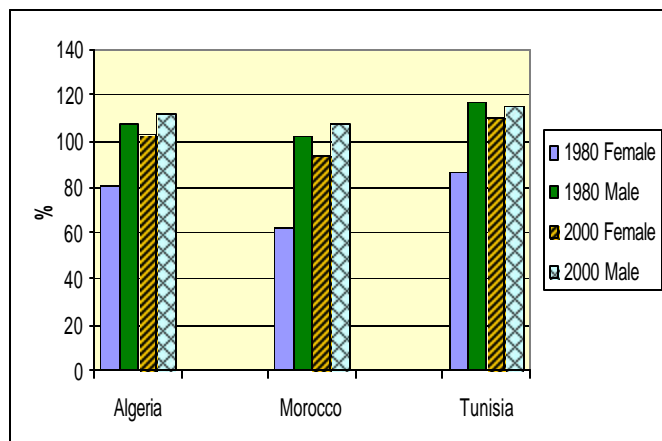
	1970		1999	
	M	F	M	F
<b>Algeria</b>	2.5	0.8	6.2	4.5
<b>Tunisia</b>	2.1	0.9	5.8	4.2

Source: World Bank Women in the Public Sphere, 2004

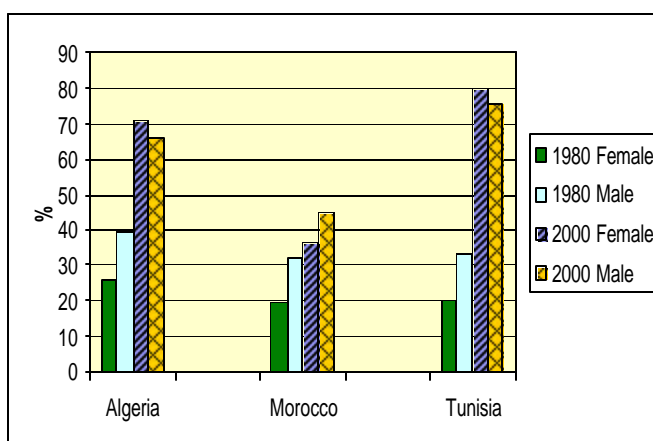
But more significantly all countries have reduced the gender gaps in school enrolment. Algeria and Tunisia have higher girls' enrolment in secondary school over males' enrolment which may indicate male gender issues in higher education whereby young men leave school to work and support family income. Secondary school enrolment remains a challenge for both males and females in Morocco although more so for females (Figure 2.1).

**Figure 2.1**

**Primary School Enrolment (% gross), 1980 and 2000**



**Secondary school enrolment (% gross), 1980 and 2000**



Source: World Bank GDF and WDI Central Data, 2004

Notes: Gross enrollment ratio is the ratio of total enrollment, regardless of age, to the population of the age group that officially corresponds to the level of education shown. It would indicate the % of enrollment in primary education by people who may not be of the official primary school age.

The World Bank Regional gender report “Women in the Public Sphere” highlights issues that affect girls’ school enrolment, as may be the case in Morocco. “Factors that raise the opportunity cost of schooling in general—such as lack of transportation and responsibility for household chores—as well as factors that lower the potential gains from schooling in general—such as poor school facilities or inadequate teacher training—have a disproportionate impact on female school attendance. At the higher levels of education, early marriage and childbearing also play a role, with social norms requiring women to prefer domestic duties over schooling”.

In addition to improving the supply of education, emphasis on areas that would increase the demand for school is just as important. Visible returns to schooling can better convince families of the value of education.

Those need to be coupled with national awareness campaigns, highlighting job opportunities and the returns that can be gained in order to make an impact.<sup>3</sup>

Curricula, guidance and vocational training in all Maghreb countries, the low female economic participation in the formal private sector (other than education and the textile industry) highlights the discrepancy between what is learnt in school and the requirements demanded in the job market. This is further underscored by the high unemployment rates of males and females. Women are socialized to study vocations deemed more suitable for women and are an extension of their reproductive role at home such as education and nursing. Most vocational training systems in the region are outdated and not yet well linked to local and regional labor markets. Women usually face less choices and opportunities acquiring technical training that prepares them for the working world.

Quality of education According to the World Bank it is important to consider both material inputs and qualitative aspects of the school and classroom environment when considering educational policy interventions to improve the quality of education. In addition to upgrading and maintenance of material inputs for schools, such as equipment and infra-structure, more important is a review of the qualitative aspects of education, particularly those that affect broadening women's roles in economic, political, and social development. Qualitative aspects of the school and classroom environment, in addition to the design and structure of the curricula, include other important factors such as, teacher and student attitudes, school policies towards girls' education, teachers' treatment of students, and gender messages embedded in the school curricula and textbooks being taught to both boys and girls<sup>4</sup>.

For the many women who leave school early to marry and have children, few opportunities are available for life-long learning or re-schooling. Life-long learning opportunities in a whole range of fields can be a vital means of empowering women (as well as men) through better knowledge and the ability to earn incomes<sup>5</sup>.

A vicious circle One of the aspects in education that impacts women's opportunities in the labor market is the traditional tendency for women to specialize in the fields of Arts and Humanities, areas where there are few opportunities for work. All countries have initiated and supported the right agencies and NGOs to broaden women's awareness, technical knowledge, and skills. However, these organizations alone cannot instigate the necessary change without reciprocal effort by all other national, public and social institutions that influence women's lives. For example, it is also the case that women end up choosing to specialize in professions where they believe they have a better chance of being hired (such as teaching). This can be due to discrimination by employers, or existing structural barriers that prevent women from working in a wider spectrum of professions seen as inappropriate for women. In this context, technical training and reforming the educational curriculum should also involve creating the right legislative environment and raising awareness among firms and employers and society in general, with regards to discouraging practices and factors that serve as disincentives for women. Without such efforts, there is the risk of producing a market-qualified educated female labor force, facing a labor market that is "uneducated", thereby still discouraging women from economic activity.

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<sup>3</sup> World Bank, Gender and Development: Women in the Public Sphere, 2004

<sup>4</sup> Ibid

<sup>5</sup> Ibid

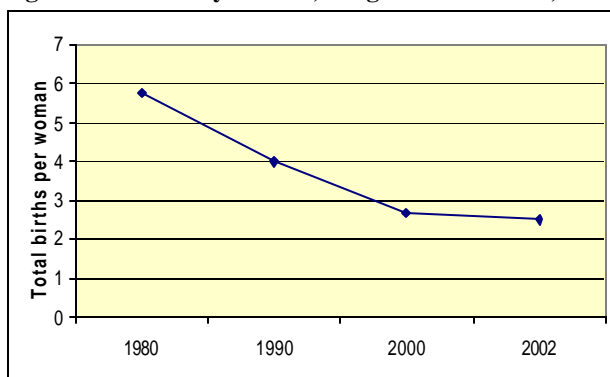
### Enrolling girls from remote and poor families

One of the biggest challenges is in delivering services to remote rural areas (to both boys and girls). Traditional activities and values that limit families' demand for education tend to be stronger in rural areas. Poor rural children make up a disproportionate share of the out-of-school children. Infrastructure, schools with proper facilities (such as separate toilets for girls), and qualified educators can go a long way in increasing rural education, especially for girls. For example, in Morocco, only 6 percent of rural people have access to paved roads<sup>6</sup> making it difficult and dangerous for children to walk to school especially girls. Women educators can make a crucial contribution to girls' schooling, especially among the more traditional rural population, but they are hard to recruit and retain.

### *Progress in health and fertility*

Health indicators, like education, have also improved in all three countries for both males and females including a marked narrowing of the gender gap (see Annex for current data on life expectancy, adult and infant mortality rates). Fertility has also decreased which is synonymous with higher education, however, despite the sharp decrease in fertility, increase in female labor force participation remains relatively low in comparison.

**Figure 2.2: Fertility Trends, Maghreb Countries, 1980 - 2002**



Source: World Bank GDF and WDI Central Data, 2004

### *New generation challenges in health*

Young people between the ages of 10–24 make up almost half of the region's population<sup>7</sup>, but social and health care services are ill equipped to address young people's reproductive health needs. Questions of sexual health and sexuality need to be adequately addressed in most of the region (Box 1).

<sup>6</sup> World Bank, Gender and Development: Women in the Public Sphere, 2004

<sup>7</sup> World Bank GDF and WDI Central Data, 2004

**Box 1: HIV/AIDS**

Despite traditional values that condemn sex outside of marriage, high-risk sexual behavior does occur in MENA countries. A low prevalence rate does not mean low risk, and many of the factors that make a society vulnerable to AIDS exist in the Maghreb as well: economic difficulties, poor surveillance systems, stigma, and fear. Waiting to intervene could be socially and economically devastating. Because AIDS kills people in the prime of their working life, an epidemic has a debilitating effect on human capital; it can increasingly weaken the social fabric and thereby blunt the productivity growth on which economies depend. A recent report shows that losses across the MENA region for the period 2000–25 could amount to 35 percent of GDP. Confronting the epidemic at a historically low prevalence is the best time and is most successful when adopting a clear gender-based strategy. Men who are away from their families, such as migrant workers, are most likely to put themselves at risk. The culture of silence around this topic is of dominant concern for efforts to implement effective preventative measures. Experts claim that the spread of HIV/AIDS in Africa could have been slowed significantly had health authorities been alarmed by—rather than ignored—the vast numbers of female victims.

Source: World Bank, *Women in the Public Sphere*, 2004

### *Improving women's access to health services*

According to the World Bank, several factors limit women's access to health services and facilities; they include social structure, taboos, perceptions of women's roles, geographic isolation, and socio-economic status. Rural people have less access to health services due to such factors as undeveloped roads, distance, few women medical practitioners, and lack of privacy in facility design. The most important element in tackling an agenda for change in any sector is the availability of data and more specifically sex-disaggregated data. Sex-disaggregated data is conducive to efficient delivery of public services as it would allow policy makers to assess more specifically where the problems are and subsequently deliver the right solutions.

### **III. Women in the Economy - Has the Investment In Female Education and Health Translated Into Equal Reciprocation to the Economy?**

Women's participation in the labor force has increased at an accelerating rate, but remains lower than in other world regions (table 3.1).

**Table 3.1: Trends in female labor force participation, MENA countries and world regions, 1960–2000**

Country/Region	1960	1970	1980	1990	2000	Percent change between 1960 and 2000
<b>Algeria</b>	<b>16.9</b>	<b>17.6</b>	<b>19.1</b>	<b>20.1</b>	<b>31.2</b>	<b>85</b>
<b>Morocco</b>	<b>32.6</b>	<b>34.3</b>	<b>38.1</b>	<b>40.5</b>	<b>43.6</b>	<b>34</b>
<b>Tunisia</b>	<b>22.1</b>	<b>25.2</b>	<b>34.5</b>	<b>34.5</b>	<b>39.5</b>	<b>79</b>
Bahrain	4.8	5.7	18.2	29.8	36.5	668
Egypt	25.9	27.4	29.2	31.5	37.0	43
Iran	19.8	19.8	20.6	22.2	30.1	52
Iraq	16.4	16.3	16.2	15.1	19.4	18
Jordan	13.6	14.4	14.6	17.8	27.8	104
Kuwait	8.2	12.1	21.1	38.8	48.2	486
Lebanon	12.5	18.1	21.4	26.2	32.3	158
Libya	20.5	19.0	23.4	21.3	26.1	28
Oman	4.4	5.9	7.6	13.5	20.6	366
Qatar	5.5	8.3	14.4	34.0	43.3	691
Saudi Arabia	3.4	5.0	9.6	16.5	23.9	604
Syria	23.1	23.3	23.5	24.6	29.9	29
United Arab Emirates	5.7	8.9	16.3	30.6	36.7	548
West Bank and Gaza	6.3	6.4	6.4	6.6	9.7	55
Yemen	27.4	28.0	28.5	29.5	31.4	15
MENA	21.9	22.8	24.7	26.4	32.2	47
Sub-Saharan Africa	65.5	64.7	63.3	62.5	62.5	-5
South Asia	50.3	49.1	47.9	43.9	46.5	-7
East Asia and Pacific	64.9	66.7	70.3	74.3	74.9	15
Eastern Europe and Central Asia	62.7	67.4	69.5	65.6	66.8	7
Latin America and the Caribbean	22.9	26.2	32.4	40.5	44.2	93

Source: Calculated using labor data estimates from the ILO and UN population data 2002.

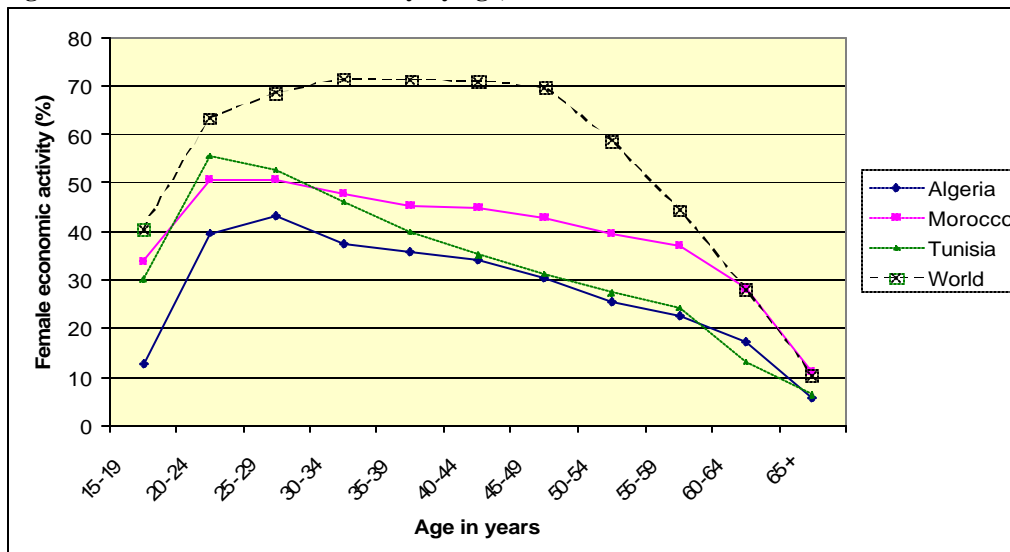
Note: Labor participation is the ratio of the labor force to the total working age population. It indicates the proportion of the available working age population that is willing and able to work and includes people who are employed and unemployed actively seeking work. Sub-Saharan Africa does not include Djibouti.

Considering the improvements in female education and health the lower than expected female labor participation, implies that the Maghreb countries are not reaping the benefits of their female working-age population. But to what extent is the region forfeiting this talent and at what cost? This section looks at the dimensions and trends of the region's female labor force participation and the level of potential that the region is losing. It then provides some examples of the consequences of low female participation in economic development.

### *Trends in female labor and employment*

A unique aspect of female labor force participation in the Maghreb countries is the tendency for women to work for a short period of time then dropping out of the labor market (figure 3.1).

**Figure 3.1: Female economic activity by age, 2000**



Source: World Bank, GDF and WDI Central Data 2004

Figure 3.1 above shows the differences in female economic trends based on their age, between the three Maghreb countries and the rest of the World. Data for other world countries show female economic activity increasing throughout their working age, but when comparing this to the Maghreb countries one can see that in addition to having much lower female economic activity, Maghreb women work between the ages of 20-30 then start to drop out of the job market presumably because of marriage and children. In both Algeria and Morocco women seem to stay a bit longer indicating that they most probably leave when they have children, but in Tunisia they leave much earlier which may be right after marriage. The paradox is that while women in the rest of the world continue to work even after marriage and children due to the benefits of having an additional household income, this is not exhibited in the Maghreb although families are as much in need of higher income. This, points to certain factors unique to this region. In addition to barriers that prevent a higher proportion of women from entering the labor force, for the women who do work, there exist certain elements that lead them to exit at the height of their working years.

*Other than the public sector women are also more likely than men to be employed in informal and unregulated categories of work...*

The World Bank regional gender report used the standard measure for informal employment which is typically estimated as the residual resulting from subtracting employment in establishments of more than ten workers. Results show that most workers in MENA work outside the regulated labor market. Data for Tunisia and Morocco show that women more likely than men to be engaged in the informal sector. “Within the broad category of unregulated work, women and men tend to have different work arrangements. Women are more likely than men to be engaged in non-wage work (self-employment or work on a family farm), while men are more likely than women to work for wages, though without a contract or benefits<sup>8</sup>. In addition to barriers in gaining employment in the formal paid private sector, it seems that women’s contribution at the informal level is either for basic sustenance or altogether unpaid. In so far as income provides an individual with power to influence changes in one’s life and to seek opportunity, this discrepancy in work and earnings reinforces the unequal balance in empowerment between men and women.

*...And remain in agriculture longer than men*

The decline in agriculture has not helped women who do not migrate as fast as men to urban districts. As men migrate to work in the more lucrative industries, women remain working in the lower paid agriculture industry. In Tunisia, the growing shares of women’s jobs are in agriculture<sup>9</sup>. “Farm work—frequently poorly paid or unpaid—is unlikely to provide a positive future for working women in MENA. Evidence shows that there will be fewer agricultural jobs in the future and, where women continue to work in agriculture, their labor is likely to be poorly utilized and poorly rewarded”<sup>10</sup>.

*Private sector employment*

According to the World Bank report, “Women in the Public Sphere”, Morocco and Tunisia have had some success in increasing women’s access to the paid private sector as compared to other MENA countries. For example, the proportion of women in non-governmental paid employment in Morocco was 18 percent in 1991, —significantly higher than the proportion in Egypt, for example—and increased to 22 percent by 1999<sup>11</sup>.

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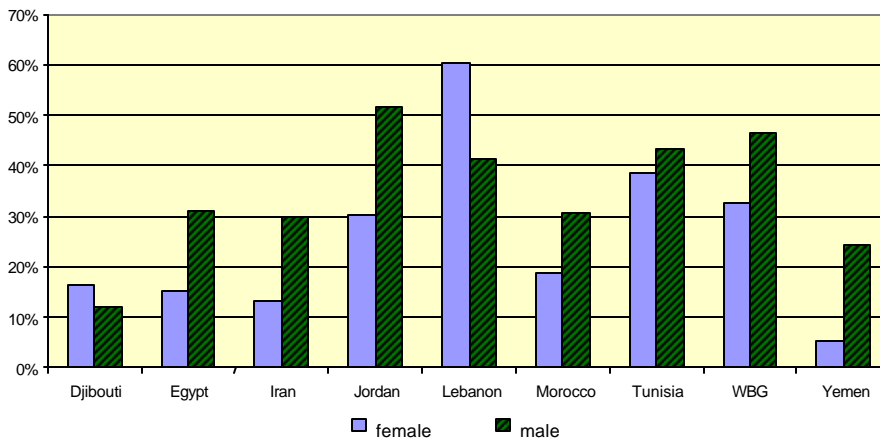
<sup>8</sup> World Bank, Gender and Development: Women in the Public Sphere, 2004

<sup>9</sup> Ibid

<sup>10</sup> Ibid

<sup>11</sup> Ibid

**Figure 3.2. Paid private sector employment as percentage of the labor force, men and women, MENA countries**



Source: World Bank, *Women in the Public Sphere*, 2004

Data years: Djibouti 1996, Egypt 1997, Iran 2000, Jordan 1997, Lebanon 1996, Morocco 1998/99, Tunisia 2001, WBG 1999, Yemen 1999

Data available for Morocco shows that the increased integration of women in the private sector can be attributed largely to developments in textile and garment manufacturing in the 1990s. “In 1991, this sector accounted for only 7.5 percent of non- governmental paid employment, but over the decade it grew faster than average and at the same time became more feminized; it accounted for 74 percent of the feminization that occurred in Morocco”<sup>12</sup>. This pattern, which can be found in Tunisia as well, supports the argument that by promoting the growth of sectors that have traditionally been open to female participation, such as textile and garment manufacturing, women’s participation in the labor market can be increased. In this case wage employment became available to many women helping to empower them within the home. The challenge is preventing the exploitation of female workers in these industries and giving them the opportunity for voice and collective representation, training and promotion that they (like their male counterparts) are entitled to have.

#### *Underutilization of female labor force potential*

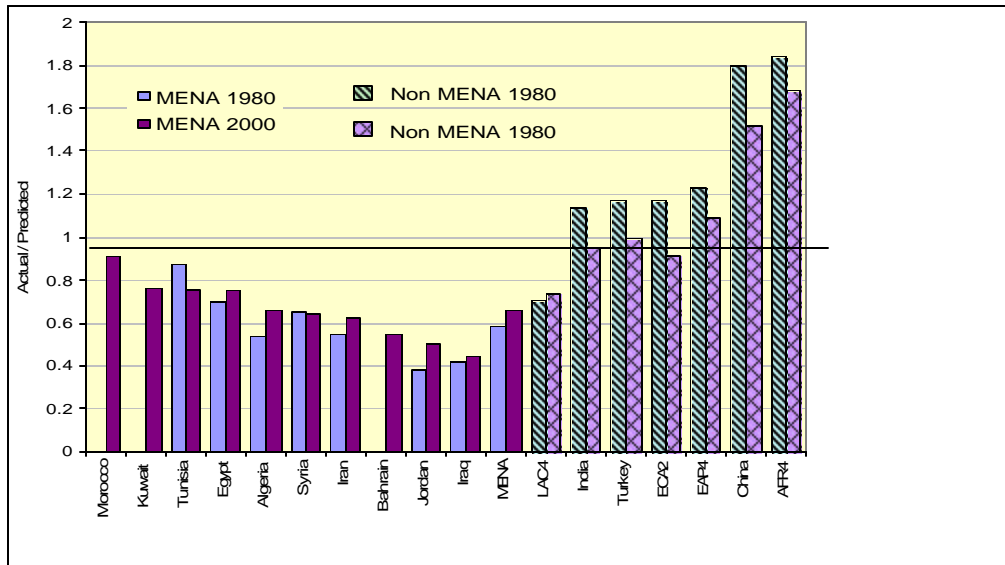
The potential low levels of female participation lead to low utilization of productive capacity. World Bank calculations for the MENA region, show what the expected female labor force participation rates would be based on the characteristics of each country’s female population, (levels of fertility, female education, and female population age structure), given world patterns<sup>13</sup>. In other words, given the fertility rate, education level and working age of MENA women, are they working at their full potential, and by how much (or less)?

Figure 3.3 clearly indicates that the integration of women into the economy, when considering the female working age population, their education and fertility level, has not been realized in any of the MENA countries, including Algeria, Morocco and Tunisia. Where FLFP is below one, it means that female labor force participation rates, when taking into consideration the above mentioned characteristics, are lower than their potential.

<sup>12</sup>Ibid

<sup>13</sup> This is a better comparative indicator than looking simply at the labor force participation rates as the characteristics that influence female labor force participations (fertility, level of education and the percentage of female working age population) are different in each country.

**Figure 3.3: Ratio of actual to predicted female labor force participation, MENA and selected countries, 1980 and 2000**



Source: World Bank, “Women in the Public Sphere”, 2004

Note: AFR4= Cameroon, Ghana, Kenya, and Senegal; EAP4= Indonesia, Malaysia, the Philippines, and Thailand; ECA2= Hungary and Poland; and LAC4= Argentina, Brazil, Chile, and Mexico.

Note: Bahrain and Kuwait estimates are based on total female labor force participation which includes foreign labor

Note: When the female labor force participation correlates with the current fertility rates, female education level and working age of the female then the ratios of the actual to the potential rates would be around one (i.e. their actual participation rate is equal to their potential)

### *The Consequences of Underutilization*

#### **Box 2: The burden of high economic dependency**

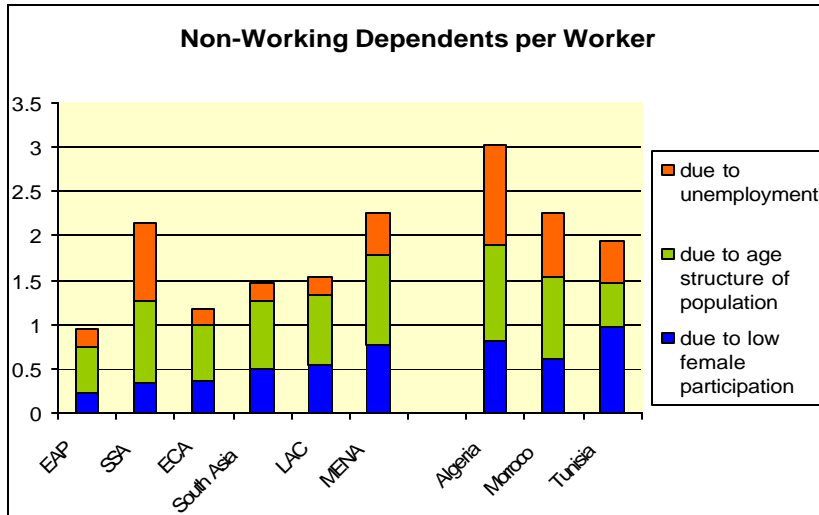
The well being of the population – including consumption of food, housing, health care, and other market-based goods and services – is determined not only by how much each working person earns but also, crucially, by the portion of the population that works. During the 1970s and early 1980s, rapidly increasing real wages made it possible for a small number of working individuals to support a large number of nonworking dependents and simultaneously to enjoy rising living standards. Since the mid-1980s, as real wages have stagnated or declined and as unemployment rates have increased, it has become increasingly difficult for the relatively small number of working people to continue to provide increasing standards of living for their families.

Source: The World Bank: Women In The Public Sphere, 2004

The most obvious consequence of women’s low labor force participation is the large number of non-working people that the working population supports referred to as the economic dependency ratio<sup>14</sup>. World Bank calculations show what proportion of the economic dependency ratio is due to low female economic participation and to other factors such as, unemployment or age structure of the population (figure 3.4). Compared to other world regions (except for Sub-Sahara Africa) all Maghreb countries show higher dependency ratios. Tunisia and Morocco show a dependency ratio of around 2 or higher, and for Algeria the 3 dependents per worker ratio is significantly high, especially when compared to East Asia’s, which is less than one. Low female participation is a significant contributing factor in all but most notably Tunisia.

<sup>14</sup> The economic dependency ratio in this case takes into account unemployment rates, the age profile of the population, and the amount of female participation in the labor force.

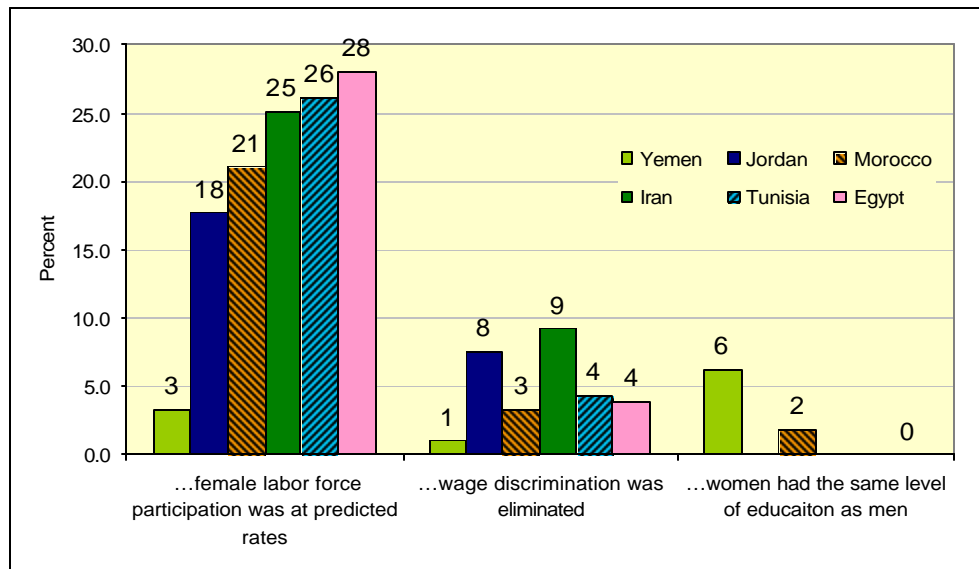
**Figure 3.4: Ratio of Nonworking to Working People in Developing Regions - 2000**



Source: World Bank, Women in the Public Sphere, (2004) Database

Women's low labor force participation also has implications for average household income. Findings show that family income could be higher, if women were to fully use their productive capabilities in line with their current demographic characteristics. Using data simulations calculations were made showing the increase in the earnings of the average household if females participated according to their full potential, instead of their current (actual) level of labor participation. If female labor force participation was at its potential level, average household income would increase by 21 percent in Morocco and by 26 percent in Tunisia (figure 3.5).

**Figure 3.5: Potential Increase in Average Household Income If...**



Source: World Bank Women in the Public Sphere, 2004

...and on per capita GDP growth. Another study<sup>15</sup> analyzed the determinants of GDP per capita growth based on regression analyses for seven countries in the MENA region for which data was available<sup>16</sup>. findings show that, had women participated in the labor force according to their potential, per capita GDP (as

<sup>15</sup> Klasen and Lamanna, 2003

<sup>16</sup> Algeria, Egypt, Iran, Jordan, Morocco, Syria and Tunisia.

a simple average of the set of countries) could have been higher in the region by 0.7 percent per annum in the 1990s (a growth rate of 2.6 percent instead of 1.9 percent)<sup>17</sup>.

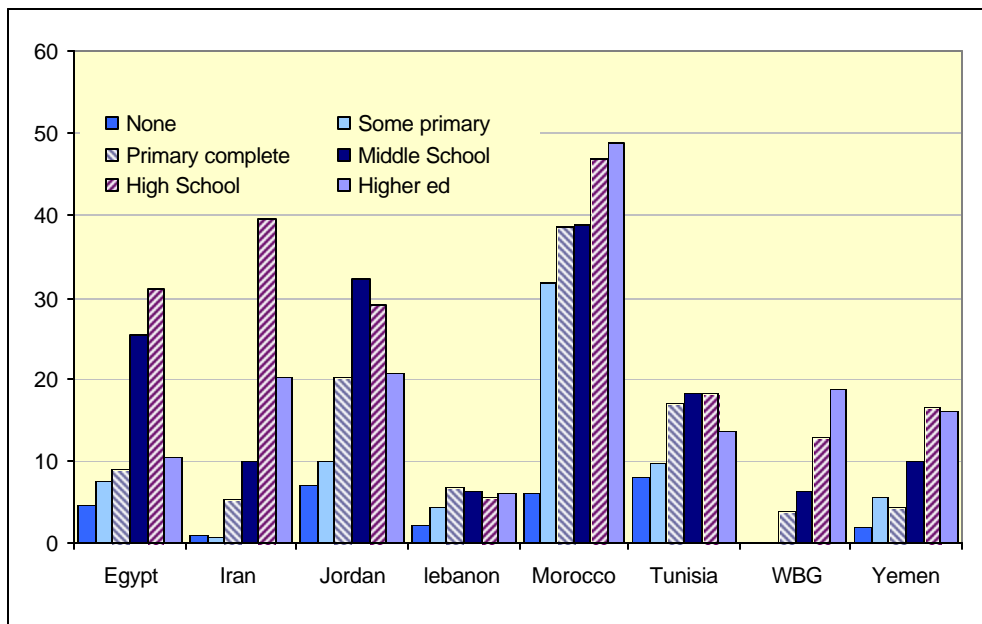
#### IV. Constraints on Women’s Work

This section describes how certain Macroeconomic demand factors such as unemployment provide some degree of explanation as to why female labor force participation has been low. It also looks at how a shift in economic growth patterns can impact women’s employment, and will examine issues such as hiring practices and discrimination by the private sector. However, this may still not fully explain the widespread under-participation of women in the region’s workforce, particularly after looking at the demographic and socioeconomic characteristics of the women in these countries. Thus, there are other factors at play that discourage women on the supply side, which will be covered in the next section.

Unemployment and female labor force participation. Unemployment is a problem for females and males in all of the Maghreb countries. However, the high unemployment rates in the region may weaken women’s quest for wider integration in the labor force with the belief that men should receive preference for the limited supply of jobs, because they have families to support. This is further reinforced by social attitudes, teachers, and the media who view a woman’s income as secondary and not crucial for family sustainability, thereby focusing their emphasis on the importance of women’s domestic roles and contributions as mothers<sup>18</sup>.

Data for Morocco, suggests that unemployment is high among higher educated females which points to the concentration of female workers in low paying industries in textiles and agriculture. For both men and women, unemployment rates tend to be highest among those with more education<sup>19</sup>. However, among women unemployment rates tend to peak at a higher level of education than for men (Figure 4.1).

**Figure 4.1: Female unemployment by education**



Source: World Bank, Women in the Public Sphere, 2004

<sup>17</sup> World Bank, Women in the Public Sphere, 2004

<sup>18</sup> Ibid

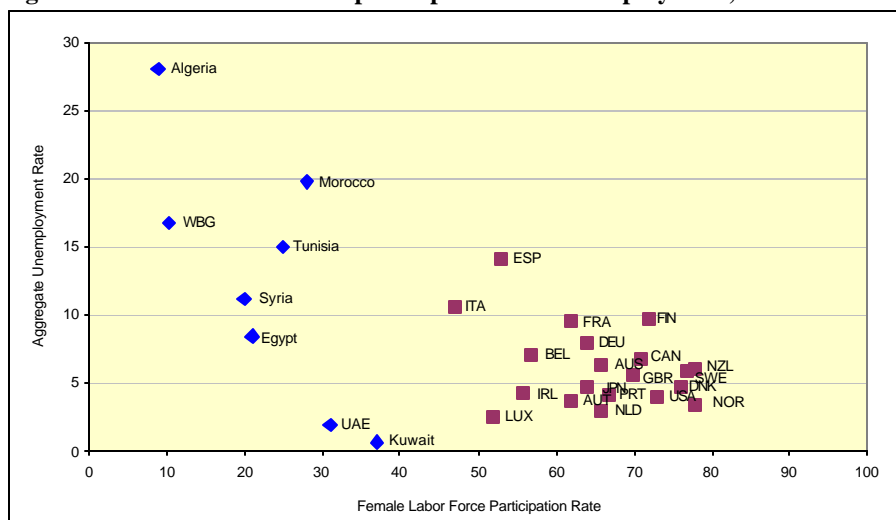
<sup>19</sup> Ibid

*Higher Female Labor Force Participation Has Not Been Shown to Be Associated With Higher Unemployment*

**“Given the region’s very high rates of unemployment, policy makers and others are understandably concerned that increased participation of women in the labor force could exacerbate the already serious situation”. (World Bank: Women In The Public Sphere, 2004)**

World Bank research suggests that it is not possible to pinpoint the causality in the relationship between aggregate unemployment and increases in labor supply. Thus, the belief that more women working would increase men’s unemployment cannot be substantiated. Figure 4.2 shows an irregular correlation between the supply of female labor and the rate of overall unemployment.

**Figure 4.2: Female labor force participation and unemployment, OECD and MENA countries, 2000**



Source: World Bank Women In The Public Sphere, 2004

While most countries tackle male focused- unemployment issues in their government strategies, few address women’s unemployment problem with the same magnitude despite the significant acceleration in female labor force participation rates and high unemployment rates for women. Such significantly high rates of female unemployment and dramatic increases in FLFP deserve attention as they indicate that there is an increasing need and willingness by women (and their families) to work. Thus, “the challenge [] is the overall expansion of opportunities for both men and women, building on their specific skills and talents. The critical factors for creating these opportunities rest on the overall development model and its implied patterns of growth, rather than the creation of opportunities for one group at the expense of the other”.<sup>20</sup>

*Gender-Based Job Segregation can be a form of discrimination and can reduce earnings, lowering the welfare of women and their families, and also reduce economic efficiency*

Segregation can be defined in two ways, vertical or horizontal. Vertical segregation is when men and women work in the same industry but occupy different levels of occupations, for example, men take managerial positions while women occupy the secretarial and clerical professions. Horizontal segregation is when men work in more competitive industries (such as oil or industrial manufacturing) and women work in less

<sup>20</sup> World Bank, Jobs, Growth, And Governance in the Middle East and North Africa: Unlocking the Potential for Prosperity, 2004

competitive industries (such as education or social services). Since women predominate in the lower paid professions and industries most women earn lower wages. But, so long as segregation happens based on skill level (i.e. workers make their own choice based on their skills, or are hired and promoted according to their skills) then an industry has the flexibility to achieve efficiency and competitiveness and a more equitable gender wage gap<sup>21</sup>. However, if segregation exists based on discriminatory practices (either voluntary through a firm's own attitudes and beliefs, or workers own social beliefs against working in certain sectors, or involuntary through legal barriers, or barriers to needed relevant training<sup>22</sup> etc.), then the group subject to discrimination (or collective discriminatory patterns) becomes more and more limited to working in a few industries, creating an overcrowding effect, which exerts downward pressure on wages. Limited opportunities to a large segment of the population (such as all female workers), diminishes that group's bargaining power in setting wages. It also has implications on total output thereby leading to inefficiencies (Box 3).

**Box 3: An example of extreme case of segregation**

Consider the extreme case of segregation due entirely to employer discrimination against women entering male-dominated industries. Since there are fewer explicitly "female" sectors, this scenario would lead, (in addition to lesser available opportunities for women), to an oversupply of workers in those female-dominated industries, causing lower wages than otherwise, as well as, decreased productivity due to overcrowding. Furthermore, it will lead to an undersupply of qualified workers in male-dominated industries, causing higher wages than otherwise. This would result in output inefficiencies, since the negative impact on the economy of the reduced productivity of labor in the female-dominated industries, may not necessarily be counterbalanced or overcome with increasing/positive productivity in male-dominated sectors. In addition to missing the contribution of the labor force's full talents, employers may also incur additional costs to import the required qualified workers, which repatriate their earnings back to their own countries.

Sex-based occupational segregation raises equity as well as efficiency concerns, because it also affects women's socioeconomic status. It typically reflects gender inequalities in power, skills, and earnings, and may be "not only a symptom but a cause of continuing gender inequality, by perpetuating gender gaps in earnings, limiting women's opportunities for job mobility and career advancement, and reducing a woman's possibilities for autonomy at work

Source: World Bank, "Women In The Public Sphere, 2004

*Public sector jobs will no longer be the driving force for female employment, but the private sector is unwilling to bear the costs of inflexible labor regulations*

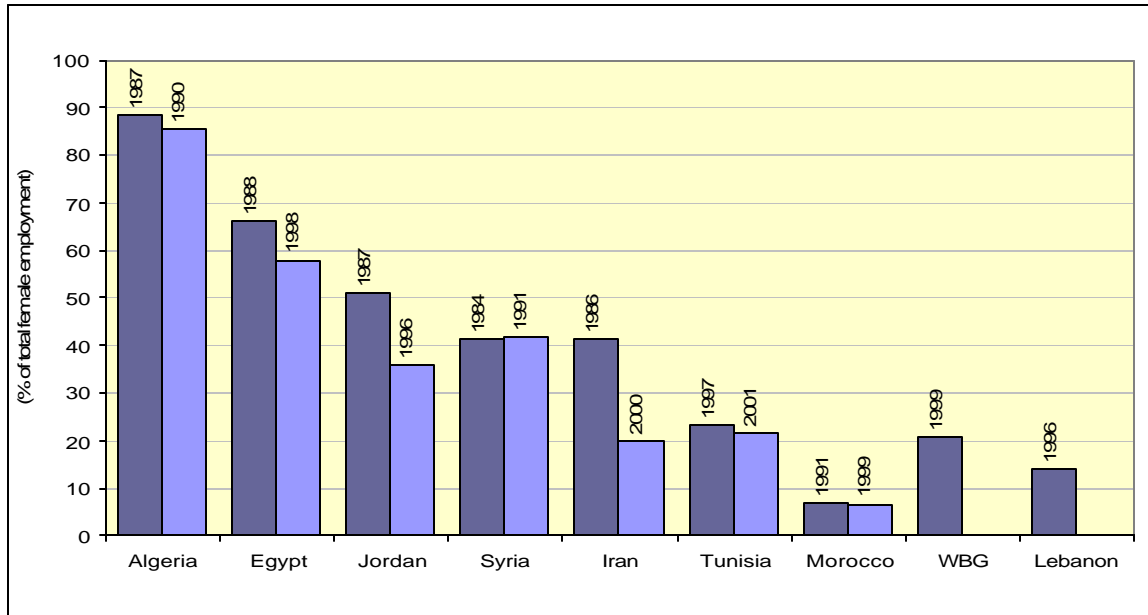
The companion reports on Trade and Employment demonstrate the need for the region to implement a broad reform agenda in order to attain more integration into the world economy and promote the creation of jobs. Diversification is a key element of this strategy and in order to achieve this, a climate conducive to private sector investment must be fostered, which in turn will create additional job opportunities. Such a new development model that focuses less on public sector employment and more on private sector job creation will shift job opportunities from the public sector to the private sector. Initially, this does not bode well for the increasing women workers who prefer the public sector due to its more egalitarian hiring practices, wage setting, generous maternity benefits and shorter working hours.

<sup>21</sup> Women and Labor Market Changes in the Global Economy: Growth Helps, Inequalities Hurt and Public Policy Matters, Zafirios Tzannatos, April 1998, World Bank Social Protection.

<sup>22</sup> Legal barriers is where women are not allowed by law to work in certain industries, barriers to needed relevant training is lack of access to training and training programs focused and targeted to one group (men) only due to discriminatory beliefs e.g. Only men are offered to travel for on site training.

Working women in Algeria will suffer the strongest shock to any economic policy that would drastically shrink public sector jobs as it has the highest concentration of female employment in the public sector, with more than 85 percent of its female labor force in public employment<sup>23</sup>. Morocco on the other hand has the lowest female employment in the public sector at 7 percent (figure 4.3).

**Figure 4.3: Female employment in the public sector**



Source: World Bank, Women in the Public Sphere, 2004

### *Challenges in private sector employment*

The concern remains with regards to the high unemployment rates among higher educated women. The private sector views women employees as more costly for a variety of reasons. Some are perceptions or discriminatory views exhibited by hiring managers, which are in themselves shaped by social practices and attitudes, but others are real costs that can nevertheless be addressed. Women can be more expensive for employers because certain labor regulations and restrictions made with the intentions of protecting women make them costly and inflexible, leading employers to discriminate against hiring them and consequently discouraging women from seeking work. Such restrictions and occupational bans on female workers were first created in Europe in the 19<sup>th</sup> century, when women were viewed as having limited capabilities outside the home and social circles. While such laws have been eliminated in these countries, they are still maintained in much of the Middle East and North Africa countries.

Some common examples are mandatory maternity benefits and extended leave, extra restrictions on working hours for females, and occupational bans. These regulations have different impacts on female labor participation and employment. According to studies by the World Bank, working-hour restrictions specific to women in addition to affecting earnings, can lower their working hours and employment rates<sup>24</sup>. On the other hand maternity benefits and leave are important for working women who also have to balance work with their family role and it was found that it increases women's labor force participation and fosters loyal employees<sup>25</sup>.

<sup>23</sup> Data is for the 1990s

<sup>24</sup> The World Bank: Labor Market Regulations for Women: Are they Beneficial? PREM Notes number 94, December 2004.

<sup>25</sup> Ibid

All these restrictions and needs can be addressed with positive impacts on female level of labor participation and employment, as shown by numerous examples around the world. The issue is finding measures which do not place the cost on employers or women alone to carry<sup>26</sup>.

Maternity benefits In the case of maternity benefits the costs are usually covered by offering lower wages to women. Many women, accept the lower wage due to the value they place on these benefits, however, some developing countries like Costa Rica and Thailand have successfully devised systems of equal cost-sharing of maternity benefits between employers and the social security system. Even medical insurance can be expanded to include maternity coverage, although this may increase premiums paid by families, it will remove the burden from being fully carried by women and employers alone, and allow society to assume its share of the responsibility<sup>27</sup>.

#### **Box 4: Models for funding maternity benefits**

ILO research covering Argentina, Brazil, Chile, Mexico, and Uruguay challenges the conventional belief that hiring a woman is more costly than hiring a man. The study found that the costs are nearly identical, differing by about 2 percent when considering wages, and 1 percent when considering non-wages. This is as a result of the fact that the cost of maternity-related benefits and wages during maternity leave are not borne by the employers, but come out of taxes (Chile) or social security funding (Argentina, Brazil, Mexico and Uruguay). When funded by the social security system—as in the countries other than Chile—the employer's contribution is not linked to the number or the age of women employees, but rather to the total number of employees of both sexes. This form of funding seeks to ensure an essential value: the protection of women against possible discrimination because of maternity, in the spirit of the ILO conventions on maternity protection.

*Source:* Abramo and Todaro 2002.

Restrictions on working hours and occupational bans were devised to prevent the exploitation of workers, by not making them work excessive hours and in hazardous conditions or jobs. However, according to a World Bank study, limiting employers' flexibility in working hours and overtime can instigate labor market changes. And when such restrictions are specific only to women, it not only reduces their working hours and hence their productivity and earnings potential, but employers will discriminate against hiring them thereby lowering female employment rates as well<sup>28</sup>. Protection laws that are applied equally to both male and female labor will have the effect of removing discrimination against women and protecting everyone in the labor force.

Other common concerns of private sector employers, is the tendency for women employees to leave or reduce their working hours when they get married or have children. In the case of women leaving or reducing their working-hours availability, efforts should be made to exploit the part-time and temporary labor force and foster institutionalized networking and resource infrastructure for this segment of the labor market. Many people who may not find their ideal employment will be willing to work part-time rather than not at all. This can have the effect of reducing the unemployment rate. Moreover, many women themselves prefer part-time work, as at certain stages of their reproductive life it can better allow them to balance their work and family responsibilities, while allowing them to still earn some income. Again, there are many examples in other

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<sup>26</sup> A study on maternity benefits showed that in Taiwan as a result of introduction of maternity benefits, there was an increase of 4.5 percent in women's working hours and a 2.5 percentage point increase in women's employment. Similar results were also found in Europe. (World Bank Labor Market Regulations for Women: Are they Beneficial? PREM Notes number 94, December 2004)

<sup>27</sup> The World Bank: Labor Market Regulations for Women: Are they Beneficial? PREM Notes number 94, December 2004

<sup>28</sup> Ibid

countries where job-sharing, telecommuting and flexible work arrangements have been successfully applied, to the benefit of both working women and their employers who value their experience and loyalty.

A critical element for working women is the availability of good infrastructure for childcare. Educated mothers understand the importance of early childhood education and are increasingly seeking such institutions to supplement their child-caring duties, instead of leaving children in the care of uneducated household help. Early childhood centers are in-themselves a source of employment for women. However, the need for childcare infrastructure, if not adequately addressed, can also have the effect of further alienating women from the private sector. Take the example of Jordan, where labor law requires companies of 20 or more female employees to provide childcare facilities. While the intention was to support working women, the result ended up limiting women's employment in the private sector. As one Jordanian businessman put it "we stop at 19"<sup>29</sup>. However, basing childcare requirements on the total number of employees, rather than solely on female employees, has the effect of addressing society's need for childcare while removing the potential of discrimination against hiring women. This also removes discrimination against male employees whose families could benefit from this service, particularly those whose wives work in small businesses that could not offer childcare facilities. For example, it can allow a male employee to undertake a share of his reproductive role allowing his wife to assume her productive role – thereby improving their living standards.

#### **Box 5: Support for working mothers**

Education-sector policies, well conceived and implemented, play an important role in filling childcare gaps. Options include providing childcare for pre-school children, compulsory schooling from a young age, provision of pre-primary education (discussed in Chapter 2), school hours, length of school year, and holidays that are coordinated with typical work schedules, and provision of after-school programs. Market provision of child-care services is only slowly beginning to appear as a concern with the increasing number of working women. Moreover, educated women, with fewer children, are likely to have higher expectations of caregivers than could be provided by domestic (often poorly educated) servants. They demand, not only a safe place for care, but also an intellectually stimulating environment, such as what is usually provided by professional institutions and centers.

*Source:* World Bank, "Women In The Public Sphere, 2004

### **V. The Supply – What are the Factors that Influence Women's Willingness and Ability to Work?**

While we have seen from the sections above that many of the restrictions on women's labor participation are economic in nature, they are often manifestations of underlying social attitudes and traditional norms. Family is the central unit in all aspects of work and life in these societies, thus solutions that may entail changing traditional gender roles must also provide mechanisms to maintain family support. However, supporting families also means maintaining living standards and opening the door to opportunities for higher family income. This cannot be fully achieved if half the household is excluded. Without an understanding of power relationships within the family, their reflection in household decision making, and how they come to affect broader processes of social and economic change in society and labor markets, one cannot fully explain women's participation in the labor force (or any other realm), on economic factors alone.

This section looks at how traditional beliefs permeate certain labor regulations such as pensions and other non-wage benefits. It also looks at how the traditional paradigm (Box 6) is legally enforced through personal

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<sup>29</sup> World Bank, Jordan Country Gender Assessment, 2004

laws, thereby affecting the extent to which women are able (and willing) to enter the labor market. The next section, presents recommendations that can help integrate women in the public sphere.

#### **Box 6: The Traditional Gender Paradigm**

In MENA, gender roles and power dynamics within the household determine to a large extent women's access to and interaction with the state and the public sphere. These dynamics are shaped by elements that can be grouped into what is called the traditional gender paradigm<sup>30</sup>. This paradigm is based on the recognition that; men and women differ biologically which, determines their social function; they carry different and complementary responsibilities within the family; and they have different but equitable rights associated with these responsibilities. The paradigm assumes that women will marry (early), that their recognized contribution to the family is as a homemaker, that households will be headed by men, whereby they retain the highest authority, and that men will have jobs that will allow them to provide for their families. In return, women are expected to confine themselves to the family as wives and mothers—roles in which they are perceived as vulnerable and in need of protection. This protection is to be provided by the husband or a close male kin. Men's responsibility as protectors is seen as justification for their exercise of authority over women in all areas of decision-making and action that relate to the public sphere.<sup>31</sup> This results in women's interactions with the state and society, being mediated through the husband or a male kin.

*Source:* World Bank: Women In The Public Sphere, 2004.

#### *Family benefits and other non-wage compensation discriminate against women*

Imposing differential transfer of non-wage benefits and social security for working men and women constitutes a form of discrimination against the group that cannot fully transfer those benefits to their families (in this case women), thereby lowering their return. One such example is a law that allows men to automatically transfer their pensions, after death, to their spouse, whereas women cannot unless the husband can prove that he is too old or incapacitated to work. Unlike some countries in MENA, none of the Maghreb countries impose any spousal restrictions in pension transfer. However, non-wage discrimination can include differentials in housing allowance, children tax allowance, dependant spouse allowance (offered only to a man for a wife), and discrimination against unmarried female versus unmarried male employees.

Another type of distortion that can be created by the pension system arises from gender-specific mandatory retirement ages. MENA countries are among the few in the world that enforce mandatory retirement for women 5 years earlier than men. It is important to clarify how a lower retirement age if enforced can distort benefits. Lower retirement age, if mandatory, can prevent women from accumulating more working years thereby reducing their pensions. This disadvantage, can be further aggravated if women choose to enter the labor force at a later age, after their reproductive years, (and in high fertility countries, this delay can be significant). In addition, employers are likely to prefer hiring a 50-year-old man rather than a 50-year-old woman, who must retire earlier. Having a lower retirement age also means that women are less able to take advantage of the returns to experience, and this will be reflected in their wages.<sup>32</sup>

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<sup>30</sup> Much of the literature refers to this as the “patriarchal gender contract”. See, for example, Moghadam (1998).

<sup>31</sup> The paradigm and the degree of its implications on women vary from country to country, and within countries depending on socioeconomic class, but they prevail to some degree throughout the region.

<sup>32</sup> Studies of Chile and Argentina, for example, find that raising the female retirement age of 60 to the male retirement age of 65 would increase the average monthly benefit of women by 50 percent and narrow the gender gap in benefits by 10-15 percentage points. In addition to narrowing the gap in benefits, equalizing retirement ages reduces the public transfer towards women and makes labor market incentives more equal. James et al. (forthcoming).

Both forms of differentiation (non-wage benefits and retirement age) are structured to suit the traditional gender paradigm, recognized as the only social structure. Whereas all constitutions in the region maintain that the family is the primary unit rather than the individual, undermining the value of women's work, by lowering their return, penalizes the family unit by eroding from the benefits it can gain based on the individual who is working.

### *Legal and social restrictions*

Contrary to popular impressions in the West, Islam has many conditions and stipulations that guarantee protection for women against exploitation, be it financially through the ability to attain assets and generate wealth, or personally, through the attainment of education and the means for flight and fight. However, while most MENA countries (including the Maghreb) provide acknowledgement and stipulations, that women are equal to men in citizenship and rights under the constitution, they are mitigated by laws that disadvantage female citizens from being able to access the same opportunities, resources as male citizens. Sometimes, the laws protecting women's rights may be there, but lack of enforcement render them ineffective. Another problem arises of the public's lack of knowledge on what the laws really are and what constitute social practices and attitudes rather than law. Whatever the case may be restricted access to opportunities and services, can ultimately affect women's economic activity.

Fear for women's safety in the public sphere. Most social norms and attitudes that frown on women working or interacting outside the home are based on concern for women's safety and honor. However, rather than confining women and forfeiting their contribution to development, solutions can be devised that can address those concerns. For example, according to the World Bank report Women In the Public Sphere, "Many of the concerns underlying the restrictions on women's mobility and hours of work can be addressed by providing an environment for women that is physically and "reputationally" safe, for example through regular reliable public transport, strict rules and enforcement of anti-sexual harassment laws at work, open public space (such as in office buildings), and teaching respectful behavior in public spaces to acknowledge cultural and social values and women's differentiated needs".

**Table 4.1: Legal restrictions on women's work and mobility in MENA**

	Restrictions on time/hours of work	Restrictions on types of work	Restrictions on mobility (husband/guardian's permission required for travel/passport)
Algeria	Yes	Yes	No
Morocco	Yes	Yes	No
Tunisia	Yes	No	No
Bahrain	Yes	Yes	No
Djibouti	No	No	No
Egypt	Yes	Yes	No (as of 2000)
Iran	No	Yes	Yes
Iraq	Yes	No	Yes
Jordan	Yes	Yes	No (as of 2003)
Kuwait	Yes	Yes	Yes
Lebanon	No	Yes	No
Libya	Yes	Yes	No
Oman	Yes	Yes	Yes
Qatar	NA	NA	Yes
Saudi Arabia	Yes	Yes	Yes
Syria	Yes	Yes	No*
UAE	Yes	Yes	No
WBG	Yes	Yes	No (as of 2003)
Yemen	Yes	Yes	No

Source: Hijab/El Solh, and Ebadi 2003. (see also Annex table A1)

Note: \*A man can obtain a letter from the Ministry of Interior to be presented to Immigration Control to prevent wife or female relative from leaving the country.

### *Unequal power in the private sphere*

A distinguishing feature in all MENA countries is that the condition for a wife to obey her husband is actually implemented by law. This is based on the premise that the husband provides for her (Appendix Table A9). In some countries, the fact that the husband provides for the wife is reason to maintain regulations that the woman's interaction with the state (and all institutions in the public sphere) also be mediated by the husband. As such, this not only influences a woman's ability to earn income (whether as an employee or to administer her own money), but it also affects a woman's access to public services provided as a basic right to all citizens (such as education, health and the judicial system).

#### **Box 7: Garment workers in Morocco: daughters but not wives**

The overwhelming presence of females in Fez's garment factories belies the common belief that women do not belong in the world of business and the street. Factories partly assuage this contradiction by hiring mainly young, unmarried women. Work in the factories is tedious and physically exhausting; yet workers complain most bitterly of the fact that it is shameful. They speak of being disrespected by high-level factory staff, and of being treated like "maids" inside the factory. The public also looks down on them. One 27-year-old single woman who had been a garment worker for more than ten years noted, "... people see you in the street and say that you are just a factory girl, that you have no value." Doing factory work connotes a low class status. For females, it also suggests a lack of family honor and the real or potential loss of personal virtue. Female factory workers are assumed to be related to males who cannot support and protect them appropriately and who cannot control and monitor their daughters. Nonetheless, this lack of control over daughters is far less threatening to the community than the potential lack of control over women who are wives. By law, a wife who works is not obligated to give her salary to her husband, but unmarried women have no right over their wages and are subservient to their fathers. Men in Fez overwhelmingly disapprove of the idea of wives working and make effort to ensure that women they marry will not work for a wage after marriage. Married women are also less desired workers by factory owners since they cannot be easily exploited, for this would entail shaming their husbands.

Source: Cairoli 1999.

Under the obedience law, a husband can deprive his wife from her "maintenance", or divorce her unequivocally with the potential of having her lose custody of her children. Hence for many women their interaction with the outside world, may involve taking substantial risks<sup>33</sup>. This is particularly the case for divorced or abandoned wives.

#### **Box 8: Unequal balance in the private sphere**

Legal differences between a woman's constitutional rights and ordinary legislation need to be reformed in order to eliminate discrimination and differential treatment. These laws were created with the goal of protecting families by assigning clear responsibilities for their upkeep. But the husband's responsibility to provide for the family confers rights and authority on him—reinforced through a host of laws, policies, and institutions—that he retains even if in practice he does not or cannot provide fully for his family. As a result, women are considered to be financially, legally, and socially dependent on men, even in cases when the family needs two income earners<sup>34</sup>.

Source: World Bank, Gender and Development In MENA: Women In The Public Sphere, 2004

Governance. On the other hand there are many laws that serve to protect women's rights in marriage, but in many countries it remains a problem of lack of enforcement, which can be due to extensive bureaucracy and corruption, making for discriminatory delivery in justice. Women themselves sometimes lack the knowledge

<sup>33</sup> World Bank, Gender and Development: Women in the Public Sphere, 2004

<sup>34</sup> Ibid

of their legal rights “legal illiteracy”. On top of that are social attitudes and norms that look down on women who voice their objections and seek legal redress.

## VI. Agenda for Change

In considering an agenda for change Maghreb countries can keep in mind the following core messages.

- A new gender agenda for change needs to be integrated into a new development model to ensure efficiency and equity<sup>35</sup>.
- An agenda for change to enable women greater access to opportunity and economic security would require adjustments in: (a) the **public sphere** by making existing legislation more consistent with women’s constitutional rights and ensuring equal access to the labor market, the legal system, quality education, and better skills; and (b) the **private sphere** by redressing the balance structure within the family and providing market solutions for women’s need to reconcile work and family responsibilities.
- Moving towards implementation of this gender agenda requires an active role of leadership from the state to spearhead reform and build coalitions for change; and greater inclusiveness of women in political life which should support change at the grassroots level.

More specifically, if the objective is to integrate women more into the public sphere and encourage their economic contribution to development, countries in the region need to address four elements that influence women. 1) Access to resources (financial) and public services and opportunities; 2) a supportive infrastructure; 3) educational reform; and 4) labor laws and institutional inefficiencies that reinforce discrimination against women.

Access to resources and opportunities apply to women’s ability to work, travel, access an education, and other resources that can be compromised for various reasons. Inefficient and lack of access to such basic elements can clearly impact many women from development and gaining the ability to earn income.

A supportive infrastructure. Having a supportive infrastructure is an important element in ensuring women’s own welfare as they find it increasingly necessary to work. It can enable women to work and at the same time and maintain their family responsibilities without paying a double price. To this end it will require men and society as a whole to recognize and assume their share of responsibility in childcare and the home. The importance of having a supportive infrastructure for working families is best explained by the World Bank report, *Women in the Public Sphere*. “Given the importance of the family in MENA, increases in female labor force participation will need to go hand-in-hand with the provision of active support to families. This is an important step in minimizing the social cost that is normally feared with women’s absence from the home. Policies that support mothers’ employment may be adopted with the explicit goal of increasing women’s attachment to the labor force. Such policies include various types of support for childcare, such as, incentives for part-time work, national childcare policy for pre-school and school-age children, and even adjustments in

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<sup>35</sup> By supporting two critical pillars of good governance for achieving development: *inclusiveness* and *accountability*, the goal of enabling women’s greater access to opportunity and economic security can be achieved. Inclusiveness in this case means the inclusion of women in the decision making arena, to create a gender egalitarian environment for women’s economic and social rights. And greater *accountability* is imposed on existing institutions for advancing fairness and equality. In this way the goal of the gender policy agenda will be pursued under the twin principles of *efficiency* and *equity* within society and the economy. (World Bank, *Gender and Development in MENA: Women In The Public Sphere*, 2004)

public school hours, to make them more compatible with those of working parents. Other critical areas are investments in standard infrastructure, such as, roads, infrastructure, and ICT<sup>36</sup>.

Educational reform. Providing women the skills they need for the job market is a challenge almost throughout the region, and extending educational reach to all females and males is a critical factor in Morocco. Improved curricula and elimination of gender stereotyping in schools are key elements of such a strategy. Opening up all educational fields to women and encouraging diversity in specific fields are important for attracting the best and the brightest to every discipline, regardless of sex. The provision of life-long learning and vocational skills is also known to be critical for women, particularly as many women marry early—and are hence unable to finish school—or leave the labor market for a variety of reasons, and may need to upgrade their skills to re-enter<sup>37</sup>.

Labor laws and regulations. Labor laws that directly affect the hiring of women, such as occupational bans, and restricted hours should be eliminated and made applicable to protect both genders. Laws that indirectly affect the hiring of women by imposing cost of family care and support on the employer should also be addressed, such as provision of childcare. Unequal return in non-wage benefits should also be eliminated as they can influence women's attachment to work. New legislations in the area of sexual harassment are essential and enforcement of such laws is just as necessary. Opportunities should also be facilitated in part-time employment, flexible work arrangements, telecommuting and self employment.

### *Moving forward*

The two main agents for change will be women's advocacy and the state. Together, both entities should strive to achieve the following:

Inclusion: more participation by women in political and decision making. Life studies show that keeping women outside of government at any level limits the effectiveness of a state and its policies. Studies have also shown that systematic discrimination against, and exclusion of, segments of the population, on the basis of race, gender, ethnicity, or religious background, influences a country's larger social climate and affects development prospects, trust in government, and the effectiveness of society's institutions. Greater participation of women themselves in the political process will be key to achieving change<sup>38</sup>.

Provide Gender-disaggregated information and gender research. Without knowing what is the status of women with regards to various indicators countries will not be able to devise any constructive strategy. We cannot address what we do not know. Thus availability of data is critical in assessing the impact of policies and decisions concerning women. While governments play the major role in gathering and publishing statistics, women's NGOs, research organizations, and networks should be assisted to build up gender-relevant information and make it widely available.

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<sup>36</sup> World Bank, Gender and Development in MENA: Women In The Public Sphere, 2004

<sup>37</sup> Ibid

<sup>38</sup> World Bank, Gender and Development in MENA: Women In The Public Sphere, 2004

Support National agencies that promote women's interests<sup>39</sup>. National women's agencies or machineries can serve a number of functions, particularly in countries where they can carry stronger legitimacy than foreign organizations. They are the agencies most often charged with mainstreaming gender issues and concerns into national and local policies and programs. They are often involved in developing and implementing gender-sensitive budget initiatives, and in drafting national gender plans of action.

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<sup>39</sup> National machinery is defined by the UN as any organization established with specific mandate for the advancement of women and elimination of discrimination against women at the central national level.

## ANNEX

### Statistical and Legal Data

**Table A1**

Adult Mortality (per 1,000 persons)	1980		1990		2000	
	F	M	F	M	F	M
Algeria	197	226	156	193	119	155
Morocco	207	264	184	234	113	174
Tunisia	214	232	174	190	99	169

Source: World Bank GDF and WDI Central, 2004

**Table A2**

Mortality rate, infant (per 1,000 live births)	1980	1990	2000	2002
Algeria	94	42	50	39
Morocco	99	66	41	39
Tunisia	72	41	22	21

Source: World Bank GDF and WDI Central, 2004

**Table A3**

Mortality rate, under-5 (per 1,000)	1980	1990	2000	2002
Algeria	134	69	50	49
Morocco	144	85	46	43
Tunisia	100	52	28	26

Source: World Bank GDF and WDI Central, 2004

**Table A4**

Life expectancy at birth	1980			1990		
	F	M	T	F	M	T
Algeria	60	58	59	69	66	67
Morocco	60	56	58	65	62	63
Tunisia	63	61	62	72	69	70

Source: World Bank GDF and WDI Central, 2004

Note: Life expectancy at birth indicates the number of years a newborn infant would live if prevailing patterns of mortality at the time of its birth were to stay the same throughout its life.

**Table A5**

Maternal mortality ratio**	2000
Algeria	140
Morocco	220
Tunisia	120

Source: World bank GDF and WDI Central, 2004

\*\*Per 100,000 live births

**Table A6: Primary school Enrollment, MENA countries, and World Regions, 1980-2001(% gross)\***

School enrollment, primary (% gross)	1980		1990		1995		2000		2001	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
East Asia & Pacific	103	118	116	124	114	117	111	112	..	..
Europe & Central Asia	99	100	98	99	99	101	99	101	102	104
Latin America & Caribbean	103	106	104	106	111	112	123	127	126	131
Middle East & North Africa	73	98	87	104	88	102	91	100	92	100
South Asia	61	91	77	103	83	105	88	103	..	..
Sub-Saharan Africa	67	88	67	82	69	83	76	87	80	94
<b>Algeria</b>	<b>81</b>	<b>108</b>	<b>92</b>	<b>108</b>	<b>100</b>	<b>113</b>	<b>103</b>	<b>112</b>	<b>104</b>	<b>112</b>
<b>Morocco</b>	<b>63</b>	<b>102</b>	<b>54</b>	<b>79</b>	<b>72</b>	<b>95</b>	<b>94</b>	<b>108</b>	<b>101</b>	<b>113</b>
<b>Tunisia</b>	<b>87</b>	<b>117</b>	<b>107</b>	<b>120</b>	<b>113</b>	<b>121</b>	<b>110</b>	<b>115</b>	<b>109</b>	<b>114</b>

Source: World Bank, GDF and WDI Central, 2004

\*Gross enrollment ratio is the ratio of total enrollment, regardless of age, to the population of the age group that officially corresponds to the level of education shown.

**Table A7: Secondary School Enrollment, MENA countries, and World Regions, 1980-2001 (% gross)\***

School enrollment, secondary, (% gross)	1980		1990		1995		2000		2001	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
East Asia & Pacific	36	50	41	52	59	65	..	..	..	..
Europe & Central Asia	83	86	85	85	83	83	..	..	87	91
Latin America & Caribbean	43	41	51	46	59	52	88	81	93	86
Middle East & North Africa	32	52	48	65	56	68	67	74	..	..
South Asia	18	36	29	49	34	52	41	55	..	..
Sub-Saharan Africa	10	20	20	26	23	28	..	..	..	..
<b>Algeria</b>	<b>26</b>	<b>40</b>	<b>54</b>	<b>67</b>	<b>59</b>	<b>66</b>	<b>71</b>	<b>66</b>	<b>74</b>	<b>69</b>
<b>Morocco</b>	<b>20</b>	<b>32</b>	<b>30</b>	<b>41</b>	<b>33</b>	<b>44</b>	<b>36</b>	<b>45</b>	<b>..</b>	<b>..</b>
<b>Tunisia</b>	<b>20</b>	<b>34</b>	<b>40</b>	<b>50</b>	<b>58</b>	<b>62</b>	<b>80</b>	<b>76</b>	<b>81</b>	<b>78</b>

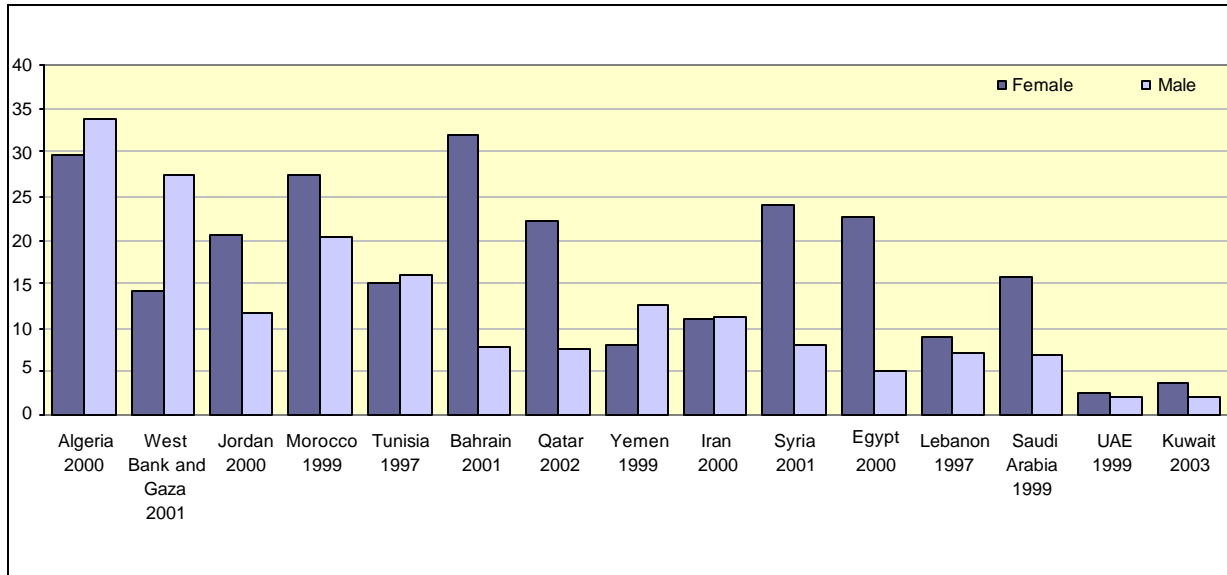
Source: World Bank, GDF and WDI Central, 2004

**Table A8: Unemployment Rates (%)**

Year	Country	Male	Female	Total	Reference
2000	Algeria 2000	33.9	29.7	29.8	ILO-Laborsta
2001	West Bank and Gaza 2001	27.3	14.1	25.5	ILO-Laborsta
2000	Jordan 2000	11.8	20.7	13.2	KILM-ILO
1999	Morocco 1999	20.3	27.6	22.0	LSMS
1997	Tunisia 1997	16.0	15.0	15.4	INS-Employment Survey
2001	Bahrain 2001	7.8	31.9	12.4	Girgis
2002	Qatar 2002	7.6	22.0	11.6	Girgis
1999	Yemen 1999	12.5	8.2	11.5	CSO - National Poverty Phenomenon Survey
2000	Iran 2000	11.3	11.0	11.3	HEIS
2001	Syria 2001	8.0	23.9	11.2	ILO-Laborsta
2000	Egypt 2000	5.1	22.7	9.0	ILO-Laborsta
1997	Lebanon 1997	7.2	9.0	8.6	KILM-ILO
1999	Saudi Arabia 1999	6.8	15.8	8.1	Girgis
1995	UAE 1999	2.2	2.6	2.3	Girgis
2003	Kuwait 2003	2.2	3.8	2.8	Girgis

Source: World Bank: Women in the Public Sphere, 2004 database

**Figure A1: Male and female unemployment rates, MENA countries and world regions (most recent year)**



Source: For Algeria, Jordan, Syria, Egypt, West Bank and Gaza, Yemen, ILO 2003b; for Tunisia, INS 2001; for Bahrain, Qatar, Saudi Arabia, Kuwait and UAE, Girgis, Hadad-Zervose, and Coulibaly 2003; for Iran HEIS 2000; for Morocco, LSMS 1999; for Yemen, NPPS 1999.

**Table A9: Selected Obedience Clauses in Family Laws, MENA Countries**

<b>Egypt</b>	Article 6 (bb) Law 44 stipulates if a wife refused to obey her husband without any legitimate reason, she would lose her maintenance...refusal to obey without legitimate reason under this law, means if she leaves the marital home and declines to return at the husband's request.
<b>Iran</b>	Husband must maintain wife in return for wife's obedience (tamkin), Article 11.v
<b>Iraq</b>	Maintenance by husband to his wife if she is not disobedient. Article 24/1
<b>Jordan</b>	Upon the wife who has received the immediate part of the dowry, falls obedience...and if she does not obey she losses her right to <i>nafaqa</i> . Article 37.
<b>Lebanon</b>	To be competed
<b>Morocco</b>	The <i>Mudawanna</i> (personal status law) stipulates that a woman owes obedience to her husband.
<b>Qatar</b>	Husband must maintain his wife as long as she is under his control (Shari'a law).
<b>Saudi Arabia</b>	Husband must maintain his wife as long as she is under his control. (Shari'a based)
<b>Syria</b>	Wife forfeits her right to maintenance if she works outside the home without husband's permission (Article 73). If the woman is disobedient she shall not be entitled to maintenance for as long as her disobedience continues (Article 74).
<b>Yemen</b>	The husband has the right to obedience from his wife in what brings about the family's interest...the husband cannot forbid his wife from...leaving to manage her money. Article 40.
<i>Gender-neutral codes on obedience</i>	
<b>Kuwait</b>	It shall not be considered to be a violation of matrimonial duties for a wife to go out for any lawful purpose, nor for any permitted work, provided her work does not conflict with the interest of the family. Article 89.
<b>Libya</b>	"Maintenance for the wife by a husband...shall be compulsory from the date of the valid contract." Article 23, no mention of disobedience in the law
<b>Tunisia</b>	"A woman must respect her husband's prerogative and obey him" was changed to "Each of the spouses shall treat the other kindly and avoid any prejudicial action". Article 23

Source: Ebadi, Hijab and el Solh (2003).

**Table A10: Maternity Regulations in MENA Countries**

	<b>Maternity leave at full or partial pay</b>	<b>Maternity leave without pay</b>	<b>Work breaks for breastfeeding</b>	<b>Employer pays maternity-related medical care</b>	<b>Job protection during maternity</b>	<b>Incentives to retire upon marriage</b>
<b>Algeria</b>	14 weeks	5 years		Yes	Yes	
<b>Bahrain</b>	45 days	15 days	Yes		Yes	
<b>Djibouti</b>	14 weeks		Yes		Yes	
<b>Egypt</b>	50 days	1 year if 50+ employees	Yes			
<b>Iran</b>	12 weeks		Yes	Yes	Yes	
<b>Iraq</b>	6 months*		Yes			
<b>Jordan</b>	10 weeks	1 year if 10+ employees	Yes		Yes	
<b>Kuwait</b>		100 days				Yes
<b>Lebanon</b>	7 weeks				Yes	Yes
<b>Libya</b>	90 days		Yes			
<b>Morocco</b>	1 year*	2 years				
<b>Oman</b>		6 weeks				
<b>Qatar</b>	--	--	--	--	--	--
<b>Saudi Arabia</b>	10 weeks		Yes	Yes	Yes	Yes
<b>Syria</b>	105 days	1 month	Yes			
<b>Tunisia</b>	30 days*		Yes		Yes	Yes
<b>United Arab Emirates</b>	4 months	2 months				
<b>West Bank &amp; Gaza</b>	10 weeks		Yes			
<b>Yemen</b>	60 days	6 months	Yes		Yes	

*Note:* In some cases, women are required to have worked for the employer for a specified time before being eligible for maternity leave.

In some cases, women who take maternity leave are not eligible for their annual leave in the same year.

*Source:* Hijab and el Solh (2003) and \*US Social Security Administration and International Social Security Association (1999).