Wilson Center

Middle East Program

Women Entrepreneurship in MENA:

The Cases of Bahrain, Lebanon, and Tunisia

Merissa Khurma | Lynn Mounzer | Brooke Sherman | Alex Farley

About the *Middle East Women's Initiative*

The Wilson Center's Middle East Women's Initiative (MEWI) builds on the work of the Middle East Program and the Haleh Esfandiari Forum in promoting the empowerment of women in the region. Through an open and inclusive dialogue with women leaders from the Middle East and continuous research, MEWI aims to deepen understanding of both the challenges and opportunities in gender development and prescribe policy recommendations for governments, civil society, and the private sector to achieve gender parity across the region.

In 2020, the Middle East Women's Initiative published its flagship report ***Ready to Lead: Understanding Women's Leadership in the Middle East and North Africa,*** which introduced a first-of-its-kind data tool designed to quantify women's representation in leadership in the public sector. MEWI hosts policy dialogue sessions with gender development experts, regional experts, and women leaders from the Middle East representing both public and private sectors and civil society. In March 2019, MEWI launched ***Enheduanna: Voices of Women in the Middle East,*** a blog featuring diverse voices of women from the region. It is a space where these contributors share thoughts and express ideas about the state of women in their countries, as well as their often ignored, yet important, work to advance women's issues across the region.

TABLE OF CONTENTS

FOREWORD

As the world becomes increasingly interconnected, the importance of markets and private enterprise in driving economic growth cannot be overstated. This is especially true in the Middle East and North Africa (MENA) region where there has been a significant increase in entrepreneurial activity in recent years, notable in a region that has traditionally leaned towards public sector employment. This increase in entrepreneurship is especially promising when combined with the high levels of educational attainment in many parts of the region.

However, the glaring weakness continues to be the substantial barriers women face in pursuing their entrepreneurial dreams. Globally, 34 percent of small and medium businesses are woman-owned. However, in the MENA region only 23 percent of businesses are woman-owned, ranging from 7 percent in Yemen to 49 percent in Tunisia. Further, MENA on average suffers the lowest female business participation rate in the world (19 percent). It ranges from a low of 14 percent in Jordan to a high of 43 percent in Bahrain. While these numbers hint at some of the challenges women in the region face, there are other contract-related issues as well. That is the subject of the Wilson Center's new report ***Women and Entrepreneurship in MENA: The Cases of Bahrain, Lebanon and Tunisia.***

This report focuses closely on these three MENA countries to better understand the deficit in women's entrepreneurship in the region. As the report notes, it is a multifaceted problem that stems from a combination of factors, including the lack of quality 'work ready' focused education, structural discrimination within the legal environment, and broad socio-cultural biases and attitudes. The research and analysis provided herein also sheds light on hopeful practices, and shows how some interventions have proven successful – and offer lessons for other governments and organizations elsewhere in the region.

Lastly, ***Women and Entrepreneurship in MENA*** also presents a number of actionable ideas for policymakers and change makers both in the region and the international community, including local interventions that improve financial inclusion, reforms to discriminatory laws, and the establishment of metrics that capture progress and, most importantly, this report urges greater investment in women's skills and networks. My own visits to the region have filled me with optimism. I met numerous women leaders, activists, academics and students who are clearly well educated, ready to lead, and determined to move up and forward. It is our goal here at the Wilson Center to produce research and policy recommendations that can help advance the MENA women's work, ideas and rights.

My gratitude to the MEP team at the Wilson Center, including Merissa Khurma, Brooke Sherman and Alex Farley, as well as Wilson Center global fellow and lead researcher Lynn Mounzer for their hard work on this report.

Special thanks to the Supreme Council for Women in Bahrain for supporting this research.

Ambassador Mark Green

President and CEO

The Wilson Center

ACKNOWLEDGEMENTS

The Middle East Women's Initiative would like to express its deepest gratitude to the team of collaborators, contributors, and partners who made this research possible, with Middle East Program Global Fellow Lynn Mounzer at the helm. We would like to acknowledge the support of the leadership at the Woodrow Wilson Center for International Scholars.

A special thanks to the President and CEO of the Wilson Center, Ambassador Mark Green, for his leadership and support. Our gratitude also extends to Dr. Haleh Esfandiari, founding Director of the Middle East Program at the Woodrow Wilson Center, and a true champion of women's rights in the MENA region.

This report benefited tremendously from the advice and insights of various women's rights activists and researchers in the MENA region and North America. We appreciate their ideas, exchanges, and constructive feedback throughout the past year plus.

A heartfelt thanks to Brooke Sherman and Alexander Farley for their dedication, insights and hard work, without which this project would not have moved forward.

We are most grateful to the Supreme Council for Women of Bahrain for their generous support of this research project, which made it possible to continue this important work in the MENA region.

المجلس الأعلى للمرأة
Supreme Council for Women

INTRODUCTION

In March 2020, the Middle East Program's Middle East Women's Initiative (MEWI) published its flagship report *Ready to Lead: Understanding Women's Leadership in MENA's Public Sector*. The report introduced a novel data tool, the Middle East Women Leaders Index, which quantifies and compares the extent of women's leadership in the public sector across the Middle East and North Africa (MENA) region. Akin to global trends, most MENA countries continue to witness a leadership deficit among women, despite significant progress in education and in health outcomes.

One of the report's key findings includes a "strong, positive relationship between asset ownership and women's leadership in the public sector, most strongly associated with representation in the highest courts of the judiciary." As noted in *Ready to Lead,* this indicator is the "most closely correlated with women's representation in public leadership and measures whether sons and daughters have equal rights to inheritance," which, we surmised, implies that the "unequal transfer of wealth in some countries to male children has ramifications beyond economic empowerment, and impacts gendered dynamics of political empowerment as well."

This key finding is the impetus behind this new 2023 MEWI study on women and entrepreneurship in the MENA region. Like the women leadership deficit seen in the public sector, there is a deficit in the private sector. The region has one of the lowest levels of women's labor force participation, averaging at 19 percent, compared with the global average of 46 percent, according to World Bank data. Further, one in four businesses in the MENA region is owned by women, compared with one in three globally, as presented by the World Bank's Gender Portal.

Women and Entrepreneurship in the MENA Region aggregates different data sets from various national, regional, and global sources to better explain why women entrepreneurship in the MENA region continues to lag behind, despite striking progress in education, particularly tertiary education. While this report presents data on the entire region, it delves into three case studies—on Bahrain, Lebanon, and Tunisia—in order to identify why gender gaps in entrepreneurship persist and what has been accomplished thus far that can inform efforts to close this gender gap. The report also maps and critically compares public policies for women's entrepreneurship, identifies gaps in policy provision, and highlights examples of good practices that support women's entrepreneurship in these three countries.

Here are some of the key findings of *Women and Entrepreneurship in the MENA Region* that help explain the gender gap in starting and especially growing businesses in the region:

- *Education:* Despite significant progress in education and governmental efforts to reform education, the quality of education in the various countries studied is still lacking and does not promote workforce and business readiness. Entrepreneurial skills—especially for girls—are not included in school curricula, which, in turn, are outdated and do not correspond to labor market needs.

- *The legal environment in MENA* hinders female entrepreneurship in subtle ways. Women still face major challenges that reinforce existing inequalities: they earn less than men for the same work, face constant harassment, and are discriminated against in the hiring process.

- *Implementing reformed laws:* While many countries in MENA have amended discriminatory laws—including Bahrain, Lebanon, and Tunisia—that is not enough. These laws should be bolstered with implementation mechanisms in a transparent manner that enables a shift in the sociocultural mind-set and attitudes toward women.

- *Safe and accessible transportation* gives women access to resources, education, health care, opportunities, and markets and networking. When women have the freedom to decide where to go each day or where to travel, they are less likely to face difficulty conducting business transactions.

- *Female labor force participation:* High rates of unemployment, unpaid care work, and informal employment all reduce women's entrepreneurial chances; also, providing opportunities to work in the formal economy can boost women's skills and confidence, preparing them to develop their own ideas and pursue business opportunities.

- *The gender digital divide:* A digital economy would increase the number of women entrepreneurs and enable innovation. However, women in rural and marginalized communities have little or no access to technology and often lack digital skills, further widening the gender digital divide. Among the three case study countries, Bahrain leads in digital inclusion.

- *Asset ownership:* While women and men in Lebanon, Tunisia, and Bahrain have the same rights to open bank accounts and obtain credit at formal financial institutions, without legal exception, women entrepreneurs face gender-specific challenges, such as a lack of collateral and access to assets.

- *Unequal inheritance:* In the MENA region, less than 5 percent of the land is owned by women. Asset ownership in the region is a marker of men's dominance; property ownership by women is a blow to rigid gender norms. Failure to address inheritance issues in MENA could potentially undermine progress in female empowerment in other domains, especially economically.

- *Sociocultural mind-sets:* Women entrepreneurs are sometimes perceived to be less credible and capable than men. The existence of stereotypes and preconceptions about the roles and capabilities of women have kept them from starting and growing businesses.

It is worth noting that while these findings summarize the why regarding the modest levels of women's entrepreneurship, the report gives credit to the three countries' governmental as well as nongovernmental institutions where credit is due for the various programs and efforts invested to lift the barriers women face and encourage more women to realize their potential and put their ideas into action. Bahrain's Supreme Council for Women adopted the country's Second National Plan for the Advancement of Bahraini Women for 2013–22, focused on supporting women's entrepreneurship, career opportunities, and financial independence. In Lebanon, despite the myriad crises the country is facing, the report notes an increase in programs focused on facilitating women's participation in the entrepreneurship ecosystem. And in Tunisia, the Ministry for Women, Family Affairs, and Children established investment credit lines specifically for women entrepreneurs and launched the Raidat program—a gender-sensitive investment platform for women with varying levels of education. These are important milestones that will likely start to reap more benefits in the near future. That is the hope.

METHODOLOGY

Start-ups and small and medium enterprises (SMEs) are critical to economic development. The countries of the Middle East and North Africa (MENA) region have started to understand how critical entrepreneurship is to economic growth and how women entrepreneurs play an important and expanding role in fostering this development. The average rate of women entrepreneurship across the region is 23 percent, and ranges from as low as 7 percent in Yemen to as high as 49 percent in Tunisia.[1]

To better understand the gap, this report examines the challenges and opportunities in three countries: Bahrain, Lebanon, and Tunisia. This type of comparative case study is particularly useful for understanding how the context and conditions in which women participate economically influence their entrepreneurial success and how to tailor interventions to achieve desired outcomes.

Bahrain, Lebanon, and Tunisia—three of the smallest countries in the region—each represents a different level of empowerment. They were selected because they have different development paths, and divergent economic histories. Tunisia is considered to be the most advanced in women's rights in the region. The gender gap in Lebanon seems to be improving despite ongoing economic and political crises.[2] And in the past decade, Bahrain has introduced many reforms with noticeable changes in female participation in the labor force and the number of women-owned businesses. Despite differences in economy and population sizes, women entrepreneurs in all three countries face strikingly similar challenges.

This report presents a picture of what has been accomplished thus far to encourage more entrepreneurship, why gender gaps in entrepreneurship persist, and what needs to be done. The objective is to map and critically compare public policies for women's entrepreneurship, identify gaps in policy provision, and highlight examples of good practices that support women's entrepreneurship.

"We define women's economic empowerment as the transformative process by which women and girls go from having limited power, voice, and choice at home and in the economy to having the skills, resources, and opportunities needed to access and compete equitably in markets and the agency to control and benefit from economic gains." [3]

---

[1] D. Halim, "Women Entrepreneurs Needed—Stat!" World Bank, 2020. https://blogs.worldbank.org/opendata/women-entrepreneurs-needed-stat.
[2] World Economic Forum, Global Gender Gap Report 2022. https://www.weforum.org/reports/global-gender-gap-report-2022/.
[3] Bill & Melinda Gates Foundation, "Women's Economic Empowerment," 2022, https://www.gatesfoundation.org/equal-is-greater/#:~:text=We%20define%20women's%20economic%20empowerment,to%20control%20and%20benefit%20from.

This report uses the Bill & Melinda Gates Foundation's Women's Economic Empowerment (WEE) model to explain the barriers and fundamental enablers outlined below. The WEE model provides tools for examining the elements that are either supporting women in launching a business or are deterring them. WEE defines empowered women as those who have access to income and assets, control over their economic gains, and the power to make decisions—all of which help us understand how countries can see progress in economic empowerment. Women's access to markets, income, assets, and opportunities are the enablers of their economic participation; gaps in any of these elements are reflected in the low number of empowered women entrepreneurs.

The WEE model attempts to answer the question: How do countries promote women's economic empowerment? The purpose of this report is to answer this and similar questions, with a specific emphasis on women's entrepreneurship in the MENA region, by focusing on Bahrain, Lebanon, and Tunisia. We examine a number of elements that are vital to increasing women's entrepreneurship, and are also interconnected: a change in one has an impact on the rest. For example, an improvement in financial inclusion means an increase in the number of women with an account in a financial institution—resulting in easier access to funds for women entrepreneurs.

Using the WEE methodology and definition, we collected data on key figures and indicators related to women's economic empowerment. In-depth interviews and a literature review supplemented this analysis and helped us better understand the interplay across all the elements we examined.

The main elements that accelerate women entrepreneurship in Bahrain, Lebanon, and Tunisia fall under these pillars:

- Fundamental enablers:
  - Education
  - Legal rights
  - Discrimination in hiring
  - Workplace harassment
  - Equal pay laws
  - Impact of parental leave

- Opportunity and inclusion:
  - Digital and financial conditions
  - Property and asset ownership
  - Workforce participation

These pillars are directly connected to women entrepreneurship and are further explained in each section of this report. The conclusion combines the findings to present a final picture of female entrepreneurship in Bahrain, Lebanon, and Tunisia.

The assessment leads to a key finding: countries tend to make progress on fundamental enablers before considering opportunity and inclusion or equality and security. Given that the three elements are interconnected, a change in one will affect the others.

By presenting an examination of this interdependent relationship, there is an opportunity to track future changes in the three countries and analyze the ripple effects. It is important to note that there are large gaps in data in the MENA region with respect to women and entrepreneurship, which present challenges to conducting more in-depth research.

FUNDAMENTAL ENABLERS

The fundamental enablers are the basic elements that create an enabling environment for women to thrive as entrepreneurs. These include education, legal rights to work, and freedom of movement, among others as identified.

Both equal educational opportunities and access to a high-quality education are important drivers of women's entrepreneurship. In MENA, despite advances in closing the gender gap in education, quality is still lacking. Inadequate curricula mean that women are graduating with ill-fitting skills that will limit their economic participation, specifically with respect to entrepreneurship. Education can help women find information, source funds, and provide them with the confidence in their business ideas.[4] Women with targeted and appropriate academic backgrounds are less likely to participate in the informal economy, thereby protecting them from abusive environments with low wages and no job security.

When women have the same legal rights to work as men, in pay and hours, they are more likely to participate in the labor force. Equal rights mean an increase in women's basic income, giving women the financial freedom to save, plan, and start a business.

Finally, mobility refers to women's ability to move freely in public spaces without the threat of violence. Women entrepreneurs in the MENA region are most likely to own firms in the service sector or retail trade.[5] Hence, if they feel safe traveling independently, they are more likely to participate in the economy, grow their businesses, create networks, and control their finances.
In order to increase women's entrepreneurship in MENA, these basic elements must be provided.

[4] B. R. Bhardwaj, "Impact of Education and Training on Performance of Women Entrepreneurs," Journal of Entrepreneurship in Emerging Economies 6, no. 1 (2014): 38–52.
[5] Center of Arab Women for Training and Research and International Finance Corporation, "Women Entrepreneurs in the Middle East and North Africa: Characteristics, Contributions, and Challenges," World

Education

The MENA region has historically been a hub for education, with the two oldest universities in the world: the University of Karuein in Fez, Morocco, and Al Azhar University in Cairo, Egypt. Education is key to improving individual well-being and societal economic and social development. The MENA countries have made important investments in their education systems through policy changes that have led to much-needed improvements over the past few decades.

Educational enrollment has increased in the Arab world since the beginning of the millennium, resulting in dramatically increased female participation at all educational levels. Countries in the region consider education to be the best way for advancing Arab society.

Within the countries of the Gulf Cooperation Council (GCC)—despite the late introduction of women's education—educational outcomes for women now outpace those of their male counterparts. Bahrain is an exception, with the first girls' school established in 1928. In North Africa, the situation differs from country to country: Tunisia (1900) and Egypt (1830s) made education accessible for women early on;[6] Tunisia has seen stable enrollment rates in higher education among both genders,[7] while rates in Egypt show moderate growth.[8] In Lebanon, substantial progress has been made toward providing universal basic education, making it compulsory and free in public schools. This has resulted in a higher enrollment rate, at 90 percent.[9]

Despite this progress and governmental efforts, the quality of education in the various countries is still lacking and does not promote workforce and business readiness—students who participated in the 2018 Programme for International Student Assessment (PISA) test scored 20 percent lower than those from members of the Organization for Economic Cooperation and Development (OECD).[10] PISA measures the ability of 15-year-old students to use their reading, mathematics, and science knowledge and skills to meet real-life challenges. This gap is also reflected in the results of international assessments, including Trends in International Mathematics and Science Study (TIMSS) and Progress in International Reading Literacy Study (PIRLS). The gap is still huge and is increasing in some countries in MENA. The investment in education does not include in-demand market skills, which leads women to have a low labor force participation rate and to their lack of entrepreneurial pursuits.

Bank, 2007, https://www.ifc.org/wps/wcm/connect/e5e09fce-92df-4d63-9c2f-f0303fb39a1e/MENA_Women_Entrepreneurs_ExecSum_English.pdf?MOD=AJPERES.
[6] "Timeline of Women's Education," 2018, https://en.wikipedia.org/wiki/Timeline_of_women%27s_education.
[7] M. Saleh, "Number of Students Enrolled in Tertiary Education in Tunisia from 2014 to 2020, by Gender," 2022, https://www.statista.com/statistics/1180673/number-of-students-enrolled-in-tertiary-education-in-tunisia-by-gender/.
[8] S. Galal, "Total Number of Students Enrolled in Higher Education in Egypt from 2009 to 2020," 2021, https://www.statista.com/statistics/1193251/number-of-students-in-higher-education-in-egypt/.
[9] United Nations, "Lebanon Voluntary National Review (VNR) on Sustainable Development Goals (SDGs)," 2018, https://sustainabledevelopment.un.org/content/documents/19624LebanonVNR2018.pdf.
[10] S. Hall, D. Schmautzer, S. Tmiri, and R. Tschupp, "Reimagining Education in MENA," McKinsey, 2022, https://www.mckinsey.com/industries/education/our-insights/reimagining-education-in-menap.

The Literacy Rate

Bahrain was among the first countries in the GCC, after Kuwait, to introduce formal education for girls, in 1928.[11] Currently, access and equal opportunity for women have been achieved in general education—as of 2020, around 95.5 percent of Bahraini women were literate, representing a 12.6 percent increase over 2001.[12]

The first school for girls in Lebanon was established in Beirut in 1834.[13] The Lebanese government focused on raising the standards for women's education and learning in the early 1990s, which led to a noticeable increase in the rate of women graduates. Lebanon has also achieved tangible progress in eliminating female illiteracy in all age groups—literacy rates in 2018 were 93 percent, compared with 88 percent in 2009.[14]

In Tunisia, the first public elementary school for girls was established in 1900.[15] Despite this milestone, in 2018 illiteracy levels rose for the first time since Tunisia gained independence in 1956, from 18.2 percent in 2010 to 19.1 percent in 2018.[16] The country is facing low overall adult literacy levels and high numbers of school dropouts.

While Bahrain introduced its first girls' school later than Tunisia and Lebanon, its rate of literacy among women is higher. Tunisia prides itself on its strong education system, but it is facing a major setback in literacy, as its rate is lower than in Lebanon and Bahrain among both genders.


Courtesy of the Supreme Council for Women in Bahrain

First school for girls in the Kingdom of Bahrain.

[10] S. Hall, D. Schmautzer, S. Tmiri, and R. Tschupp, "Reimagining Education in MENA," McKinsey, 2022, https://www.mckinsey.com/industries/education/our-insights/reimagining-education-in-menap.
[11] Bahrain News Agency, "Bahraini Women's Educational Achievements Hailed," 2021, https://www.bna.bh/en/Bahrainiwomenseducationalachievementshailed.aspx?cms=q8FmFJgiscL2fwIzON1%2BDhJfa2q9PUYHJZ9TydekqHc%3D.
[12] "Bahrain: Literacy Rate," n.d., https://countryeconomy.com/demography/literacy-rate/bahrain.
[13] Z. Al Ghoul, 2020 ,كيف خرجت الفتاة البيروتية من عزلتها الاجتماعية إلى الحياة العامة؟, https://www.annahar.com/arabic/article/1213925-كيف-خرجت-الفتاة-البيروتية-من-عزلتها-الاجتماعية-إلى-الحياة-العامة.
[14] "Lebanon: Literacy Rate," n.d., https://countryeconomy.com/demography/literacy-rate/lebanon.
[15] "Lebanon," 6.
[16] A. Al Hilali, 2018 .وزير يصدم التونسيين بإعلانه ارتفاع نسبة الأمية في البلاد, https://arabi21.com/story/1123241/وزير-يصدم-التونسيين-بإعلانه-ارتفاع-نسبة-الأمية-في-البلاد.

In general, the rate of literacy among men in the three countries is still higher than that of women—99 percent of men compared with 96 percent of women in Bahrain are literate,[17] 97 percent compared with 93 percent in Lebanon,[18] and 86 percent compared with 72 percent in Tunisia.[19] Several issues account for this gap, including social factors. Historically, parents seem more willing to invest in their sons' education. The gap is evident in private schools, where parents are more prepared to pay tuition for boys than girls. In Tunisia, girls generally drop out of school due to pressure from parents or a hostile classroom climate, whereas if boys leave, it tends to be for pedagogical and academic reasons. In Lebanon, only one university is public and 54 percent of the schools are private; this makes it difficult to determine education preferences in terms of gender.[20] Yet, according to one interview with a Lebanese professor, since the economic crisis of 2019, families in Lebanon have been prioritizing men's education over women's: they are more willing to invest in "the boy who has a bright future instead of the girl who's going to get married soon."

In Bahrain, Law No 27 of 2005 stipulates that education is a right guaranteed to all citizens of both sexes, and thus primary and secondary education are compulsory and free for children.

There are no data available for Bahrain, but according to the interviews with female entrepreneurs in Bahrain, everyone has access to education equally and it is gender inclusive.

"Education is the most important element for Bahrainis. Doesn't matter if you're male or female, you are going to college and you should have a degree."

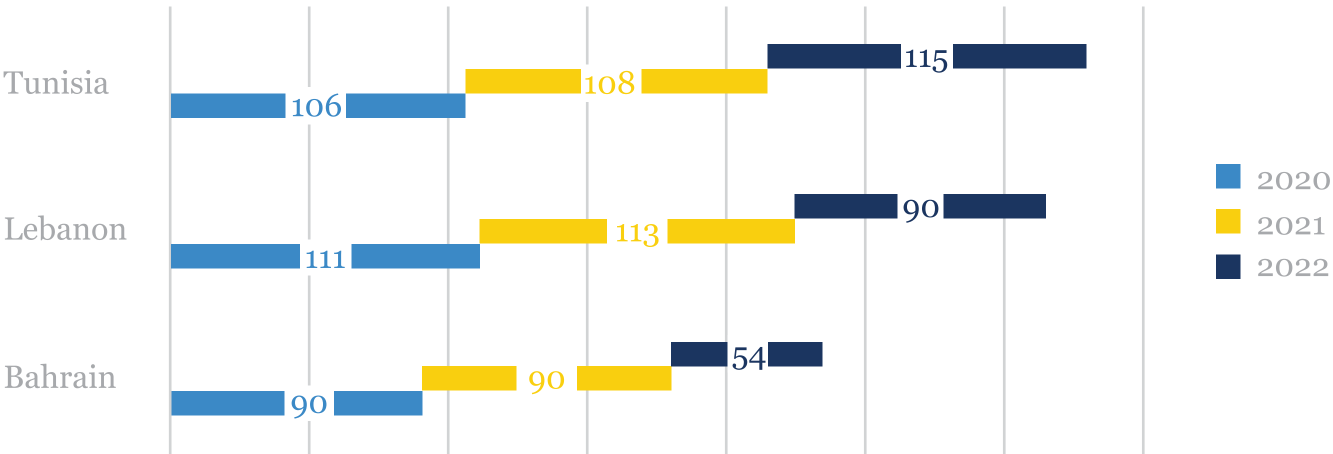
— Woman entrepreneur in Bahrain

[17] Al Hilali, 12.
[18] Al Hilali, 14.
[19] "Tunisia: Literacy Rate," n.d., https://countryeconomy.com/demography/literacy-rate/tunisia.
[20] R. Daou and M. Mikha, "The Education Landscape in Lebanon 2016–2017," BLOMInvest Bank, 2018.
[21] Daou and Mikha, 2.

Educational Attainment

The picture is different for graduation rates among men and women in the region. According to the World Economic Forum's (WEF) Global Gender Gap (GGG), the MENA region achieved 96.2 percent gender parity in 2022. In secondary education, Algeria, the United Arab Emirates, Bahrain, Jordan, Kuwait, Lebanon, and Tunisia have all achieved parity. All countries in the region have closed their gender gaps in tertiary education.

Figure 1. Educational Attainment Global Gender Gap Report Rank



Women at all educational levels seem to top men in the three countries. By 2021, 94 percent of women in Bahrain graduated from secondary education, compared with 82 percent of men.[22] The gross enrollment rate was 83 percent for women to 49 percent for men in tertiary education. Similarly, the rate of women enrolled in tertiary schools in Tunisia outnumbers men: 23.20 percent for men, compared with 43 percent for women in 2020.[23] In Lebanon, the enrollment rate at the secondary level increased from 51.5 percent for women and 48 percent for men in 2004 to 58 percent and 51 percent respectively in 2018–19; enrollment in tertiary education increased from 36 percent for women and 30 percent for men in 2004 to 45 percent and 35 percent in 2018–19.[24]

Women's strong performance in secondary school usually makes them more willing to pursue a degree in the science, technology, engineering, and mathematics (STEM) fields. The norms in the region are starting to change as more women enroll in STEM fields, especially in Tunisia and Bahrain. In 2022, Bahraini women made up 42 percent of those enrolled in STEM degree programs, outperforming the United States.[25]

Similarly, 61 percent of graduates of higher-level tech programs in Tunisia were women, while only 39 percent were men.[26] Women in Tunisia also graduate from other STEM programs at remarkably high rates. Unfortunately, this does not translate into representation in the workforce or entrepreneurship. In Tunisia, only 9 percent of women-owned businesses are in the finance and technology sector.[27]

Before the economic crisis in Lebanon, there was a more equitable female-to-male ratio compared with the regional average. Per PISA findings, girls scored similarly to boys in mathematics and science—but fewer than one in two boys in Lebanon were expected to work as an engineer or science professional, while about one in four girls were expected to do so.[28]

The number of men STEM graduates is almost double that of women—30 percent versus 18 percent, and 21 percent versus 6 percent in engineering alone. However, women outnumber men as graduates in education programs (85 percent), health and welfare programs, and in humanities and the arts (72 percent), which prepares them for what are referred to as the "feminine sectors" of health, social development, administration and education.[29] This is similar to the rest of the MENA region.

In 2018, in Bahrain and Tunisia, women represented 83 percent and 80 percent of graduates in the arts and humanities, respectively; 73 and 75 percent in health and welfare; and 73 and 77 percent in the social sciences, journalism, and communications.[30] The lack of women's participation in STEM is a sociocultural factor. The male dominance in the STEM field perpetuates gender inequality. There is an ingrained idea about what educational path is appropriate for women, and STEM is not one of them. Finally, the stereotypical beliefs regarding the lack of STEM careers pushes girls into different fields—although some change has been observed.

[22] UNESCO Institute of Statistics, "Bahrain," n.d., http://uis.unesco.org/en/country/bh.
[23] UNESCO Institute of Statistics, "Tunisia," n.d., https://uis.unesco.org/en/country/tn.
[24] M. Daher and L. Sado, "The Life of Women and Men in Lebanon: A Statistical Portrait," United Nations Development Program and Central Administration of Statistics of Lebanon, 2021.
[25] N. Al Saeed, "Bahrain Women in Tech Are Leading the Way: What Can the World Learn?" 2022, https://www.weforum.org/agenda/2022/07/bahraini-women-excel-in-tech-what-can-the-world-learn/.
[26] M. Andrianaivo, I. Fradi, and M. Hamden, "From Education to Job Growth: Supporting a Startup Surge in Tunisia," 2022, https://blogs.worldbank.org/arabvoices/education-job-growth-supporting-startup-surge-tunisia.
[27] La Presse avec TAP, "Près de la moitié des femmes entrepreneures en Tunisie sont des actionnaires dirigeantes d'entreprises," 2022, https://lapresse.tn/105629/pres-de-la-moitie-des-femmes-entrepreneures-en-tunisie-sont-des-actionnaires-dirigeantes-dentreprises/.
[28] OECD, PISA 2018 Results (Volume III): What School Life Means for Students' Lives (Paris: OECD Publishing, 2019).
[29] OECD, 23.
[30] Gender Data Portal, "Share of Graduates by Field, Female," n.d., https://genderdata.worldbank.org/indicators/se-ter-grad-fe-zs/?fieldOfStudy=Social%20Sciences%2C%20Journalism%20and%20Informationandgeos=BHR_TUNandview=bar.

The Quality of Education in the MENA Region

Education has a major impact on women entrepreneurs—it is key to overcoming barriers when starting a business, providing women with a wide range of technical and business skills. After decades of investing in women's education and seeing the increased number of educated women in MENA, it is puzzling to report that their entrepreneurial and labor force participation rates are significantly below the global average. Women's early-stage entrepreneurial activity rate is low across all Arab countries, in part because entrepreneurial skills—especially for girls—are not included in school curricula, which are outdated and do not correspond to labor market needs.[31]

The Tunisian government's efforts to improve the system have been ineffective, resulting in a marked decline in standards, according to international metrics such as PISA and TIMSS. In the 2015 PISA evaluation, Tunisia ranked 66th out of 70 participating countries, and the majority of the participating students scored below the basic proficiency level. In 2018, Lebanon's rating in the PISA assessment was 72 out of 77 countries.[32]

Despite the increased number of graduates and larger higher school enrollment, student achievement is lagging due to the low quality of education. Bahrain did not participate in the PISA assessment, but it did participate in other assessments, such as TIMSS, where in 2019 females scored 492 and males scored 471 in math for the eighth grade, females also scored 512 and males 461 in science for the eighth grade.

The three countries have initiated significant educational reforms, but these have been riddled with numerous struggles and tactical errors. Despite the progress made, especially in narrowing the gender gap in education, these gains have not translated into greater empowerment or business participation since women workplace participation in MENA remains the lowest globally. The existing system produces graduates who are not in demand, with skills that cannot be used in the fast-changing world of work.

Reforming the education system requires modernization of curricula to promote critical thinking and creativity, as well as teaching the technical and soft skills needed for entrepreneurship. Tunisia did tackle one of the main elements, which is entrepreneurship itself.

Entrepreneurial education was launched more than a decade ago through specific courses at universities, which increased students' interest in starting a business. As a result, the number of formally registered SMEs owned by women in Tunisia is higher than the MENA average 18 – 23 percent, compared with the average of 12 – 15 percent.[33]

As Sara Enan, senior associate at Venture Souq, a venture capital (VC) and private equity firm, noted that "Tunisia has the right educational platforms to empower women and provide them with the skills to start a business."

Education is part of the Bahrain Economic Vision 2030, through which the government aims to invest in citizens and improve its human capital through education and training, particularly in the field of applied sciences. In Lebanon, reforms of the education system are needed, especially in the current crisis—but no strategy is in place.

Years of neglecting the education system led to an inefficient and inequitable sector that provides a low quality of education and a mismatching of skills related to the job market, which has led to limited human capital development. Not improving the educational system means missing out on the kind of economic growth that would lead to an increase in entrepreneurship and workforce participation.

View of downtown Manama, Bahrain

Shutterstock.com/asims_gallery

[31] International Labour Office, "Constraints and Good Practice in Women's Entrepreneurship in MENA: Case Study—New Evidence on Gender Attitudes Towards Women in Business," Impact Report 10, 2018.
[32] D. Smaali Bouhlila, "Education in Tunisia: Past Progress, Present Decline and Future Challenges," 2021, https://www.arabbarometer.org/2021/03/education-in-tunisia-past-progress-present-decline-and-future-challenges/.
[33] M. Korayem, "Banking on Women in Tunisia: Innovations in the Banking Industry Workshop Report," International Finance Corporation, Cairo, 2018.

LEGAL RIGHTS FOR WOMEN TO WORK

Women must enjoy the same legal rights to work as men in order to support economic growth and development, in addition to their independence. However, globally, discriminatory laws are still dominant and exacerbate the difficulties that women face. The legal environment in MENA hinders female entrepreneurship in subtle ways. Women still face major challenges that reinforce existing inequalities: they earn less than men for the same work, face constant harassment, and are discriminated against in the hiring process. In some MENA countries, existing laws even prevent women from owning assets and working in certain sectors or certain hours, in addition to restricting their freedom of movement.

Addressing the existing legal gaps requires the elimination of legal provisions that are discriminatory. For example, the personal status laws in some of the GCC countries place restrictions on women's autonomy and agency to make decisions. They prioritize a woman's role as a mother and wife and grant the husband the right to decide whether a wife can assume other roles outside the home for education, work, or social activities.[34] These laws treat a woman's economic role as unnecessary and discourage women from pursuing business opportunities. However, in Bahrain, the legislative system has prevented the imposition of any ban on women's work and prohibited any discrimination between workers based on sex or belief, and any discrimination in wages for work of equal value.

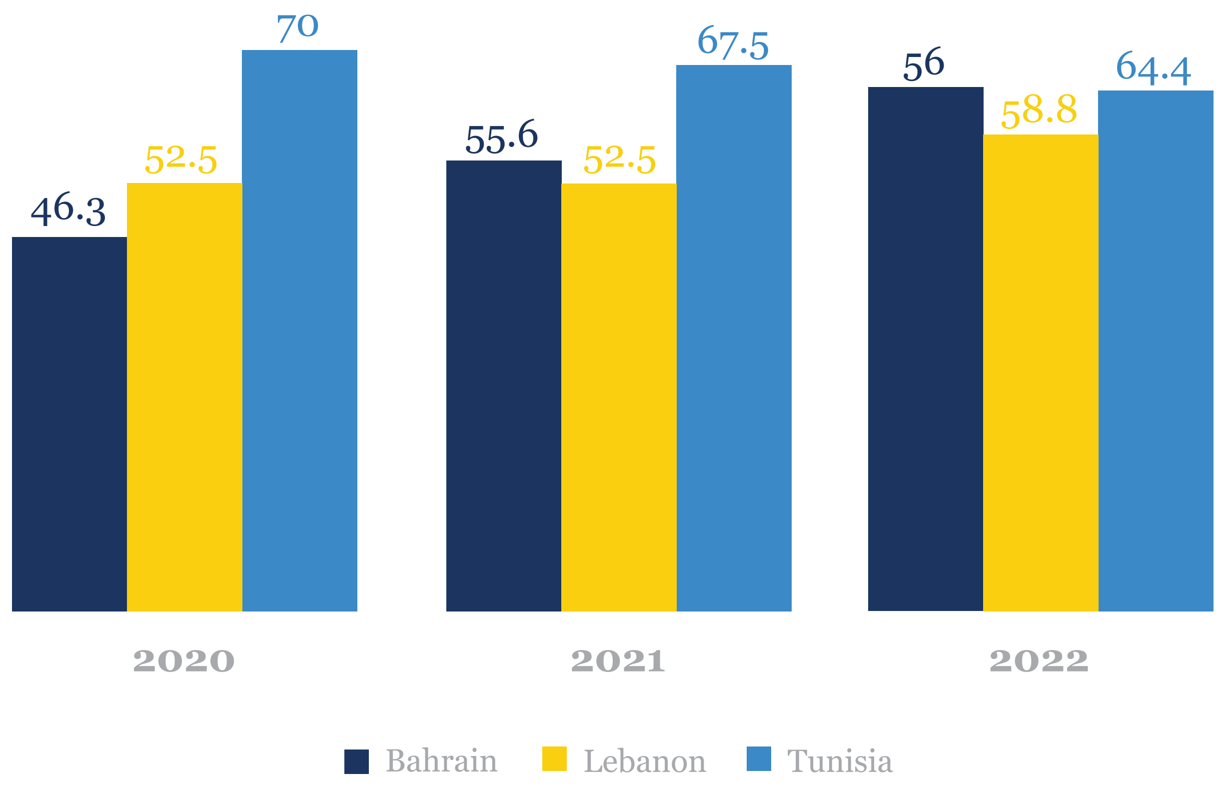
The creation of an enabling environment is needed to ensure that women can join the labor market, earn equal wages, and gain needed skills. In practice, amending discriminatory laws alone is not enough. These laws should be bolstered with implementation mechanisms that allow a shift in the social mind-set and attitudes toward women, and protect women's rights.

Fortunately, over the past decade, governments in the three case study countries have sought to address gender inequality by introducing legal reforms to protect women.

The 2022 Women, Business, and the Law (WBL) report prepared by the World Bank measures the laws and regulations that affect women's economic opportunity in 190 economies. While the MENA region advanced the most in implementing reforms in 2022 compared with the rest of the world, with 25 percent of economies implementing at least one reform, these reforms did not change women's economic outlook entirely.

The global average WBL score is 76.5 out of 100; in MENA, it is 53. Consequently, a woman has just half the rights of a man. Constraints, especially in the form of legal restrictions, are an impediment to women's workforce participation.[35]

Figure 2. Women, Business, and the Law Global Ranking



The data from WBL show that Bahrain improved its laws between 2020 and 2022, especially legislation related to pay equity, entrepreneurship, and pensions. Bahrain has one of the longest histories of women's movements in the Gulf region. It ratified the Discrimination (Employment and Occupation) Convention in 2000, the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) in 2002, the International Covenant on Civil and Political Rights in 2006, and the International Covenant on Economic, Social, and Cultural Rights in 2007. The current Bahraini Constitution ensures that all Bahraini citizens have the right to work and participate in all economic activities without discrimination, allowing women to have equal work opportunities.[36]

Bahrain's Supreme Council for Women (SCW) was established by royal decree, reporting directly to the king of Bahrain, in 2001 with a mission to empower Bahraini women and meet their needs with development programs.[37] The SCW also adopted the country's second National Plan for the Advancement of Bahraini Women for 2013–22, focused on supporting women's entrepreneurship, career opportunities, and financial independence, as well as enhancing women's physical and psychological well-being and protecting them from domestic violence.[38] The SCW is continuously reaping the rewards of its work.

June 10, 2022 – Tunis, Tunisia: *Demonstrators gather in support of women's rights during a protest denouncing violence against women at Avenue Habib Bourguiba.*

Shutterstock.com/Hasan Mrad

Headquarters of the Supreme Council for Women of Bahrain in Manama, Bahrain.

According to Freedom House rankings, women in Tunisia enjoy the most freedoms. Its 1956 family law was the most liberal in the Arab region of MENA, granting women more legal and political rights than any other country in the region, and additional amendments in the 1990s strengthened it further.[39] With provisions for equal opportunities and nondiscrimination between men and women in its Constitution and labor code, Tunisia has a legal framework that provides an enabling environment for women to participate in the economy. Article 21 of the 2014 Constitution states that all citizens, male and female, have equal rights and duties, and are equal before the law. In 2020, Tunisia launched reforms driven by its aspiration to align the country's laws with its Constitution. Political will, coupled with an active civil society advocating for women's rights, resulted in Tunisia being more progressive in family law and women's rights. However, the gender gap in entrepreneurship still persists. Women are experiencing severe challenges, competing against men in a tight labor market, along with starting their own businesses.

Recently, Lebanon enacted legislation to protect women at work, especially against sexual harassment. It adopted criminal penalties and civil remedies for sexual harassment in the workplace.[40] When it comes to freedom of movement and laws affecting women's decisions to work, Lebanon received a perfect score in the WBL report. It ratified several International Labour Organization (ILO) conventions that promote equality and amended its labor code several times to remove discriminatory provisions. For example, in 1987, both men and women became eligible for end-of-service indemnities at the age of 64; in 1994, women were granted the right to undertake commercial activities without the prior approval of their husbands.

In practice, however, women in Bahrain, Tunisia, and Lebanon continue to face legal barriers to entrepreneurship and inequalities in opportunities, access to resources, and the quest for high-quality jobs.

---

[34] M. Seikaly, R. Roodsaz, and C. van Egten, "The Situation of Women in the Gulf States," Policy Department C: Citizens' Rights and Constitutional Affairs, European Union, 2014.
[35] World Bank, Women, Business, and the Law 2022 (Washington, DC: World Bank, 2022), Doi:10.1596/978-1-4648-1817-2.
[36] OECD / Centre of Arab Women for Training and Research (CAWTAR), Women in Public Life: Gender, Law and Policy in the Middle East and North Africa (Paris: OECD Publishing, 2014), http://dx.doi.org/10.1787/9789264224636-en.
[37] Supreme Council for Women, "Vision and Mission," 2015, https://www.scw.bh/en/AboutCouncil/Pages/VisionMission.aspx.
[38] Supreme Council for Women, الخطة الوطنية لنهوض المرأة البحرينية, n.d., https://www.scw.bh/en/AboutCouncil/NationalPlan/Pages/default.aspx/.
[39] R. Deeb, J. Tvedt, and Z. Yelgezekova, "Women's Economic Empowerment in Jordan, Oman, and Tunisia," University of Minnesota Digital Conservancy, 2020, https://hdl.handle.net/11299/214898.
[40] Deeb, Tvedt, and Yelgezekova, 35.

Nondiscrimination in Hiring

Over the past decade, countries in MENA have enacted a series of landmark laws and regulations that have advanced equal pay protections, protected against workplace segregation, and made it illegal for employers to discriminate against workers on the basis of sex, race, color, national origin, or religion. Yet these antidiscrimination laws have not led to measured progress toward more fair and equitable labor market outcomes. Although the legal framework is clear in prohibiting discrimination in hiring and harassment, it is worth mentioning that the language used can be gender blind and exclusive. This exacerbates persistent discrimination in employment.

Bahrain's Constitution states that female workers are subject to all the provisions governing the employment of male workers without discrimination. It asserts equal rights and opportunities for all employees, regardless of gender. The government also has obligations regarding gender discrimination in the workplace under international treaties and agreements, such as the Discrimination (Employment and Occupation) Convention and CEDAW.

Bahrain is one of the countries among the Arab states of the Gulf that succeeded in modifying its labor laws to promote gender equality. Its amended Constitution of 2002 ensures the equality of citizens regardless of their sex, origin, language, or faith. These changes have allowed women to work in any job or industry without restrictions. Since 2002, many reforms have been implemented, such as the Labor Law in the Private Sector No. 36 of 2012 and its subsequent amendments, which incorporate the rights of working women.

Despite Bahrain's official stance, the reality on the ground tells a different story. The country failed to commit to reform its labor laws and policies in line with some standards set by the ILO, and the Bahraini government has not yet ratified a number of international conventions on gender equality in the workplace, like the Equal Remuneration Convention of 1951. Discrimination still exists—fewer women are in senior positions in both the private and public sectors, where the proportion of women in managerial positions is only 10.6 percent.[41]
Bahraini women are now more empowered—but the pace of their progression toward leadership positions is still slow.

The new legal provision did not add any value in addressing gender discrimination; it is a generic tenet, lacking specificity. Additionally, women face other sources of limitations. Bahrain Article 56 deems it acceptable for a wife to work providing her husband is aware of her employment or if it is agreed to in the marriage contract—but the traditional view of women and work still holds. An act of disobedience (nushooz) can result in the rescinding of marital alimony if a wife goes out to work and her actions are considered a detriment to her husband's rights.

In 1997, Lebanon adopted CEDAW but held back several articles on equality in nationality, inheritance, and other rights such as the settlement of disputes. Article 26 of the Labor Law prohibits all forms of discrimination between men and women in the workplace—and guarantees the same rights to employment, remuneration, promotion, raises, vocational training, and choice of attire under the law. Another provision, which forbade women from working at night in the industrial sector, was annulled in 2005.

However, unlike in Bahrain, Article 26 prohibits the employment of women in several industries considered hazardous or difficult, such as underground work in mines, glass melting and firing, the production of alcohol, and operating engines. The labor laws do not include deterrents or punitive measures to reduce these unfair practices. The Labor Law has specific measures that legally protect women employees. However, these measures view females as minors. For example, the law allows a woman to leave her job due to marriage and the total period of absence is not specified; thus, it confirms the legislator's view that her job is unnecessary and that her household duties take precedence.

Historic market in Tunis, Tunisia.

Shutterstock.com/Jess Kraft

Since achieving independence, Tunisia has ratified a number of conventions that focus on gender equality. These include ILO conventions such as 111 (discrimination in the field of employment and occupation), 118 (equal treatment and social security), 122 (employment policy), and 19 (equal treatment and work-related accidents). In 1985, CEDAW was ratified—with reservations—after having been signed in July 1980. These reservations were withdrawn in 2014, making Tunisia the first MENA country to fully adopt the treaty without limitations.

Under Tunisian law, it is illegal to commit discrimination or economic violence on the basis of sex if it results in the deprivation or control of women's economic resources; to discriminate in remuneration for work of equal value; and to discriminate in terms of occupation, including refusing promotions. However, unlike Bahrain and Lebanon, Tunisia imposes night work restrictions on women—they are unable to work from 10 p.m. to 7 a.m. as a "preventive measure." As is the case in Lebanon, women are not allowed to work in certain sectors, including shift work and work that is hazardous, arduous, or harmful to their health, morals, or social standing.

These changes to legislation by the Tunisian government are short on practical enforcement. Legislators deliberately provided loopholes. Recruitment exams in the public sector, for example, are reserved for men for certain jobs such as mail delivery.

Regardless of the above-mentioned laws, over half of all young women need their family's approval to work or start a business. Women continue to face discrimination in all three jurisdictions; within the family sphere, male figures are still the decisionmakers. While the three countries all have antidiscriminatory laws, implementation is left without clear punishment and to the discretion of judges.

Workplace Harassment

In countries where workplace sexual harassment is legally prohibited, women are more likely to be entrepreneurs and have majority ownership in firms.[42] Workplace harassment is a barrier to gender equality in the labor market. It imposes high costs on women relative to their gender-majority colleagues. Workplace harassment reinforces gender segregation across industries and increases the gender pay gap.[43]

The World Economic Forum estimated that achieving gender parity in the MENA region would take over 115 years.[44]

The region has the second-largest gender gap, which mostly affects political and economic participation. Sexual harassment in the workplace exacerbates these disparities, leading to a high rate of job losses among women, whether they are fired for speaking up or leave a job to avoid harassment.

Harassment leads to inequality by making workplace gender minorities—mostly women—leave their workplaces. Workplace harassment also exacerbates the gender wage gap due to missed opportunities, unemployment, and lower earnings.[45] The financial impact can be long-lasting for those experiencing harassment. Eliminating sexual harassment at work is critical to accelerating economic progress toward gender equality.

Figure 3. Regional Performance by Subindex, World Economic Forum's GGG

		Subindexes			
	Overall Index	Economic Participation and Opportunity	Educational Attainment	Health and Survival	Political Empowerment
Central Asia	69.1%	68.2%	98.8%	97.4%	11.8%
East Asia and the Pacific	69.0%	72.2%	95.4%	95.2%	13.3%
Europe	76.6%	70.2%	99.5%	97.0%	39.8%
Latin America and the Caribbean	72.6%	64.5%	99.5%	97.6%	28.7%
Middle East and North Africa	63.4%	46.0%	96.2%	96.4%	15.1%
North America	76.9%	77.4%	99.7%	96.9%	33.7%
South Asia	62.3%	35.7%	93.2%	94.2%	26.2%
Sub-Saharan Africa	67.9%	67.7%	85.3%	97.2%	21.3%
Global Average	68.1%	60.3%	94.4%	95.8%	22.0%

Imparity (0%) Parity (100%)

[42] Council on Foreign Relations, "Legal Barriers: Protecting Women from Violence," n.d., https://www.cfr.org/legal-barriers/barriers/protecting_women_from_violence/.
[43] O. Folke and J. Rickne, "Sexual Harassment and Gender Inequality in the Labor Market," Quarterly Journal of Economics 137, no. 4 (2022): 2163–2212.
[44] Folke and Rickne, 2.
[45] A. Hegewisch, J. Forden, and E. Mefferd, "Paying Today and Tomorrow: Charting the Financial Costs of Workplace Sexual Harassment," Institute for Women's Policy Research and Time's Up Foundation, 2021.

Bahrain adopted provisions on sexual harassment in employment, including criminal penalties for perpetrators. It also began allowing women to be recognized as heads of their households. In 2018, Bahrain amended its labor law, banned discrimination, and determined that sexual harassment "by reference, speech, act or by any other means" in the workplace is a criminal act. Sexual harassment—if it can be proved—is punishable, and the penalty for abusing or harassing a coworker is imprisonment for up to one year, or the payment of a fine of up to US$265. If the employer commits the harassment, the penalty is imprisonment for at least six months or payment of a fine of between US$1,300 and US$2,600.

However, Bahraini[46] law does not define what "sexual harassment" is or what behaviors constitute harassment. The law does not include a clear enforcement mechanism, and though it requires that proof be provided, it does not define what kind of proof is needed. It lacks terminology that obliges employers to eliminate or prevent sexual harassment in the workplace, and it does not require an antiharassment policy to be in place.

Recently, Lebanon established criminal penalties for workplace sexual harassment, which ensures that perpetrators are held accountable and that victims and witnesses are protected. Under the law, a specialized fund was to be created to offer support and rehabilitation to victims and to raise awareness about sexual harassment. But this fund is still being developed. Penalties range from one month to four years of imprisonment and/or a fine that ranges from 3 to 50 times the minimum wage.

Lebanon's law is also unclear. Among its shortcomings: harassment is independent from labor laws and the penal code. Drafts of the law defined physical, sexual, psychological, and economic violence, but these were eliminated in the final version.

Another constraint is that the burden of proof lies with the plaintiff, who needs to prove that sexual harassment actually happened.

In Tunisia, sexual harassment has been punishable by law since 2004. The progressive Code of Personal Status in Tunisia, which came into effect in 1957, resulted in Tunisia becoming the Arab world's most advanced country in women's protections against harassment. The penalty is one year in prison and a fee of 3,000 dinars (about US$950). The law on eliminating violence against women prohibits sexual harassment of women in public places, and the Penal Code includes a comprehensive definition of sexual harassment offenses.

[46] https://bahrainrights.net/wp-content/uploads/2020/12/The-Female-Workforce-in-Bahrain-2.pdf

The Tunisian labor code does not include any provisions on sexual harassment in the workplace, except in Article 76, which requires adherence to "good manners" and "public morals." The 2004 definition of sexual harassment is also limited in scope, establishing sexual harassment strictly as a repeated action. There are no protections for the plaintiff or witnesses, yet the defendant, if acquitted, is entitled to ask for reparation and sue the plaintiff for defamation.

While laws are progressive, sexual harassment has not fully entered the public discourse and is often dismissed as a nonissue. Similar to nondiscrimination laws, existing harassment laws lack clarity and mechanisms for implementation. Systems such as these often push women to quit jobs or refrain from filing complaints and to fear repercussions, such as being fired. According to one study in 2016 of 2,873 Tunisian women, 58.3 percent reported experiencing some form of violence in the workplace, including psychological (insults, humiliation), physical (pushing, throttling), or sexual.[46]

Criminalization of harassment is an important step forward, but the lack of clear mechanisms for implementation, prevention methods, and terminology will allow discrepancies to remain. Women generally—entrepreneurs specifically—can function more freely in the workplace and business world when not faced with the threat of violence or harassment.

December 7, 2019 – Beirut, Lebanon: *Several thousand demonstrators gathered for a historic march against gender-based and sexual violence against women.*

Shutterstock.com/Arthur Sarradin

[46] P. Noumba Um and D. Effah, "If Urban Transport in MENA Was Safe for Women, Economies Would Prosper," 2020, https://blogs.worldbank.org/arabvoices/mena-if-urban-transport-was-safe-women-economies-would-prosper.

Maternity Leave

It is widely accepted that paid parental leave increases labor force engagement and has a positive effect on economic outputs. In 1998, the ILO created the first global standard to protect working women both before and after childbirth, recommending the provision of 14 weeks of paid maternity leave.[47] Over the past few years, parental leave in the MENA region has gained more importance, and governments have made great progress regulating maternity and paternity leave.

A longitudinal data study measuring national maternity leave policies collected from 31 low- and middle-income countries found that a policy of longer paid maternity leave led to an increase in women's role in economic decisionmaking at the household level.[48] It was also associated with an improved attitude toward women's right to work, with a 41.5-percentage-point increase in people disagreeing with this statement: "When jobs are scarce, men should have more right to a job than women."

Paternity Leave

A study of over 65,000 households in California and New Jersey concluded that implementation of a state paid family leave policy increased labor force participation among mothers by more than 5 percent in the year of a birth, reducing birth-year maternal labor market detachment by 20 percent.[49] And the impact of this policy is much bigger among women with college degrees—their participation in the labor force rose by up to eight years after a birth. This demonstrates that paid maternity leave increases women's labor force participation—and the likelihood that they will start a business.

In 2012, Bahrain adopted a new labor law prohibiting the dismissal of female workers during maternity leave. It specifies that maternity leave with full pay is 60 days; women are entitled to add 15 days to the entitlement, without pay. Once back at work, mothers are eligible for a two-hour breastfeeding break each day until their child is one year old, without any wage reduction.

[47] International Labour Office, "More Than 120 Nations Provide Paid Maternity Leave," press release, 1998, https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_008009/lang--en/index.htm.
[48] Y. Chai, V. Ríos-Salas, P. Stek, and J. Heymann, "Does Enhancing Paid Maternity Leave Policy Help Promote Gender Equality? Evidence from 31 Low- and Middle-Income Countries," Gender Issues 39 (2021): 335–67.
[49] K. Jones and B. Wilche, "Reducing Maternal Labor Market Detachment: A Role for Paid Family Leave," American University Working Paper 2019-07, 2020.

Similarly, the Tunisian labor code prohibits employers from dismissing a worker because of a pregnancy. Social insurance is provided to public-sector employees, and women are entitled to fully paid maternity leave of two months. Private-sector employers must provide 30 days of leave, and new mothers are granted daily leave to breastfeed during working hours for a year after the birth of their child. Employers in both the private and public sectors are required to provide on-site childcare facilities if they employ 50 or more staff members.

Maternity leave for working women in Lebanon is 10 weeks. The law prohibits the issuance of a dismissal warning to a pregnant working female throughout the period falling between the beginning of the pregnancy and the worker's return from her maternity leave and ensures full salary rights during leave. After women return to work, they are allowed paid nursing breaks.

Tunisia is one of only five MENA countries where paid maternity leave is covered through the social security or insurance system. This law also covers women in a number of industries, such as agriculture or domestic work, and those who are self-employed. However, the income replacement is not equal across sectors. Women in the public sector get full salary benefits. In the private sector, they receive 66.7 percent of the average daily wage for women covered by the labor code; and in the agricultural field, they receive 50 percent of the flat-rate daily wage.

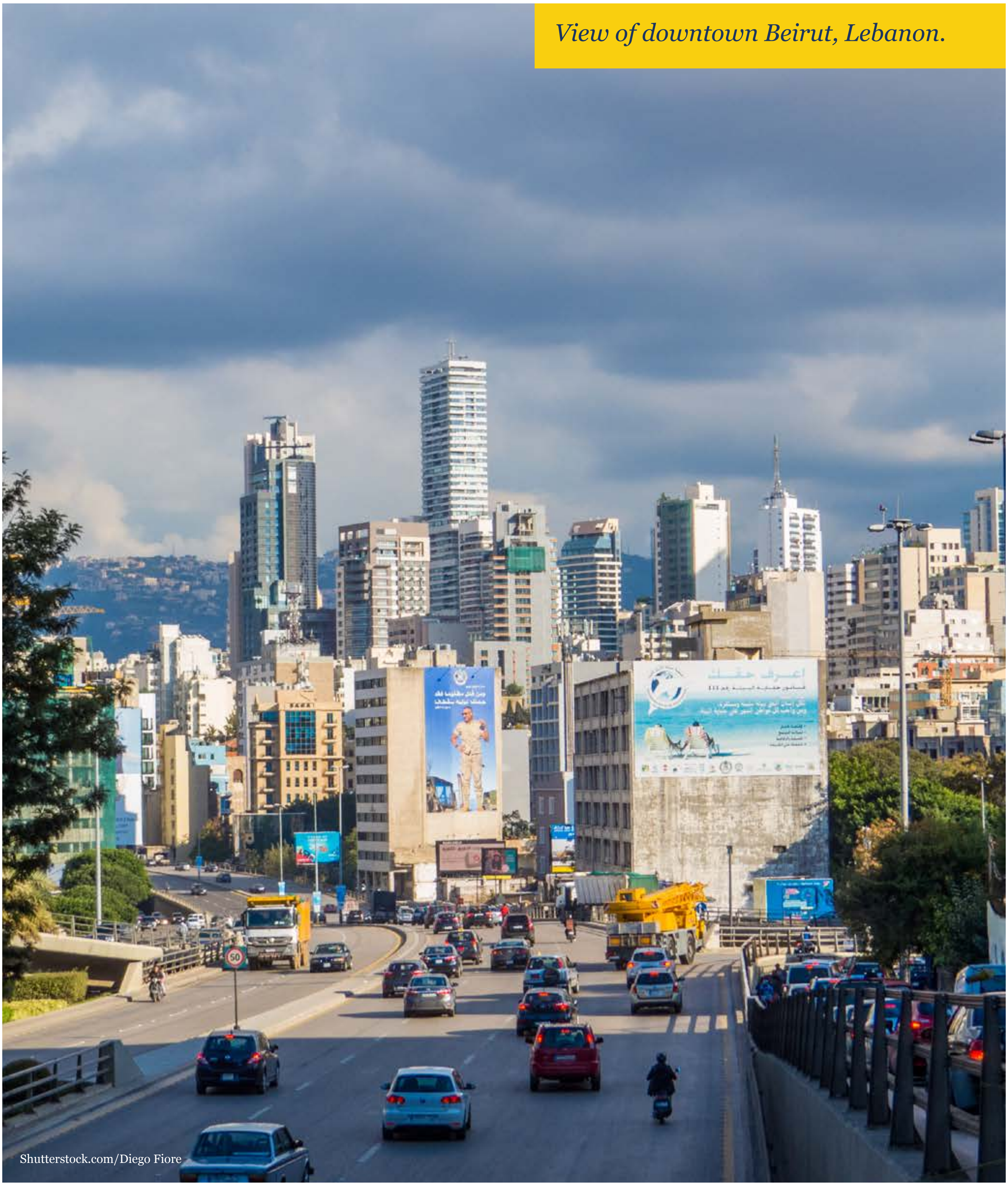
Unlike Tunisia, employers are liable for the full salary for maternity leave in Bahrain and Lebanon. Since the employer must cover both the direct and indirect costs of maternity leave, this may result in discriminatory attitudes against employing women. The increase in maternity leave days negatively affects women's employability, so employers might refrain from hiring women to avoid the financial burdens.

"A stigma still remains that women are viewed to take more sick leave, will become unavailable—especially when compared to single expat men—and will have a shorter career span because of family obligations." —Sara Enan, senior associate at Venture Souq (a VC and private equity firm).

Although worker protections have been enacted in the three countries, mothers still find themselves vulnerable to demotion or pressure by employers to resign when they become pregnant or to find a substitute to carry out the work during their leave. And the length and benefits of maternity leave in the three countries tend to be much lower than those recommended by the ILO convention. Short maternity leave remains an obstacle for married women who wish to participate in formal employment.

“Women in Lebanon are taxed for being women. Some employers are paying them lower salaries since women will eventually go on maternity leave or might require flexible working hours.”

—Zouhour El-Abiad, professor of business administration at the Lebanese University



View of downtown Beirut, Lebanon.

The absence of paternity leave reinforces stereotyped gender roles and unequal division of tasks within the household. A study by the World Bank of 53 developing countries found that women's employment is significantly higher in countries that mandate paternity leave, demonstrating that paternity leave is important for women's economic participation.[50]

Working fathers in Bahrain are entitled to one day of paternity leave with full pay upon the birth of a child. In Tunisia, private-sector employees are entitled to one day of leave, while civil servants receive two days. In Lebanon, a draft law providing for three days' leave was introduced and approved in 2018, but it has not yet been enacted.

The governments of Lebanon, Tunisia, and Bahrain have yet to provide early childhood and preschool programs for children. As a result, parents either keep their children at home under the care of the mother or resort to independent or private schools, nurseries, and kindergartens, which tend to be costly.

These legislative actions, combined with a lack of affordable childcare and adequate parental leave, as well as other work/life balance policy measures that could help women avoid career interruptions, have a negative effect on women's employment patterns. This often leads women to seek part-time jobs to balance work and household demands, as opposed to full-time employment opportunities. A Lebanese woman investor called the childcare system in her country a "class system." She explains, "If you're a middle-level entrepreneur in Lebanon, you're less likely to send your kids to nurseries. Instead, you'll hire a full-time foreign worker to support you in the household chores and end up taking care of the kid while working."

As seen around the world, the responsibility for a child's upbringing and education falls on the mother. A businesswoman from Lebanon noted, "Society doesn't allow men's involvement in the household and caregiving activities. My husband helps me around the house all the time but won't do it if someone is visiting. He didn't ask for more days off when I gave birth because he didn't want to be bullied at work and called names." Existing strategies tend to either focus narrowly on protecting women's status related to their maternal functions or lack specific gender equality standards, principles, and objectives, and thus risk narrowing women's roles in society.

Equal Wages

Legal barriers that affect women’s ability to work inhibit their job prospects, earning potential, career growth, and ability to balance work and family obligations. They are fundamental enablers of women’s economic participation and entrepreneurship that not only improve women’s standard of living but also contribute to total economic growth.

Equal wages are one of these elements. They increase women's earning potential relative to men. Gender discrimination in the workplace is leading to fewer paid work options, fewer women in managerial positions, and a major wage gap. The pay gap also affects entrepreneurship. According to WBL 2018, the gap causes an average income loss of 15 percent in OECD countries, 40 percent of which is a result of an entrepreneurship gap.[51]

Gender discrimination results in employers paying women less, which leads women entrepreneurs to charge less for their products and services to attract or retain clients. According to a study of 2,700 self-employed US workers conducted by FreshBooks, an online accounting company, women reported earning 28 percent less than their male counterparts, and indicated that they charge less in order to get and keep clients.[52] Pay inequality reduces incentives for women to join the labor force.

In 2020, the Bahraini government issued a resolution prohibiting wage discrimination, and by 2021, women and men in the public sector earned almost the same on average (US$2,400 for men and US$2,200 for women). The gender wage gap still exists in the private sector—the difference is up to 26 percent in favor of men—US$2,300 versus US$1,700 for women.[53]

In principle, the Lebanese civil servant code and labor law do not discriminate between men and women, especially in wages and career advancement. Article 31 of Lebanon’s tax law allows women to benefit from a tax deduction on their income for their husband and children. Lebanese men earn about 6.5 percent more than women.[54] In 2018–19, the proportion of women who were low-paid workers was 9.9 percent, compared with 7.7 percent for men.

In Tunisia, women have the right to equal pay for the same work as men, as determined by the Tunisian labor code. Tunisia also ratified a number of conventions that focus on gender equality, including its convention on equal remuneration for work of equal value. However, according to the Tunisian National Institute of Statistics, women are paid, on average, between 20 and 30 percent less than men. This figure reaches 40 percent in the private sector and a staggering 50 percent in agriculture.[55]

Although the Tunisian government had been eager to integrate women into the labor force, since 2021 its efforts have come to a halt because male unemployment has become a serious problem. The state could not afford to consider the needs of both men and women, so it instead has adopted the traditional view that men are the breadwinners and women are their economic responsibility. In other words, to avoid any sociopolitical crisis due to a failing economy, the government is using a conservative narrative that is often framed in religious language to exclude women from competing with men for jobs.

> **"Tunisian women in agriculture still face social and legal limitations. They get paid less than men despite being the active force of the industry."**
>
> —Salwa Sahloul, International expert on gender issues, Tunisia

The difference in earnings between women and men persists across all occupations. An analysis by the United Nations Development Program concluded that the gender pay gap in Lebanon has nothing to do with years of experience, age, or educational level but is mainly due to existing cultural biases and weak governmental policies.[56] In Tunisia, employers are bypassing the employment code, particularly with regard to dismissals, by no longer signing fixed-term contracts with their employees, especially women. Instead, employers are acquiring fixed-term outsourcing contracts or are recruiting people through work experience placements who are paid less than the guaranteed minimum wage. For secretaries, cleaning staff, and caretakers, salaries generally are a little higher, although employment is unstable, and employees are suffering from poor working conditions because their basic social rights and their rights as women, especially regarding social security, are not being upheld.

In a study published by the International Journal of Manpower, industry-specific wage gaps have a huge influence on female entrepreneurship—what a man charges for a specific product or service is not equal to what women believe they can reasonably charge.[57]
The more women are discriminated against in STEM-related industries, for example, the less likely they will be to become tech entrepreneurs.

Several social security laws in Tunisia and Lebanon are discriminatory: welfare benefits are available for male workers and civil servants but not for their female counterparts. In Tunisia, male employees can receive compensation for nonworking wives, whereas female employees can only claim such compensation if their husbands are suffering from an illness that prevents them from working or are deceased. These laws consider women to be dependents, rather than responsible for their families.

The Social Security Law in Lebanon provides welfare benefits in a way that does not apply equally to men and women: men receive automatic monetary benefits for their children, while women are entitled to such benefits only if their husband is deceased or handicapped.

Although it is sometimes claimed that occupational segregation is an important factor in the existing gender pay gap in the MENA region, equal pay is not a guarantee in highly feminized occupations either. The gender pay gap is due to the unclear explanation of how the three governments intend to enforce equal wage regulations and address the issue of a lack of women in senior positions. Simply put, women are not as in demand; they earn less in both the public and private sectors, despite having equal levels of education; and there are inadequate support structures for working mothers. All these issues exacerbate and reflect the social, regional, and income inequalities that persist across the region.

[51] World Bank, Women, Business, and the Law 2018 (Washington, DC: World Bank, 2018), https://openknowledge.worldbank.org/handle/10986/29498.
[52] FreshBooks, “Women in the Independent Workforce Report,” 2018, https://www.freshbooks.com/press/data-research/women-in-the-workforce-2018.
[53] Social Insurance Organization, “Statistical Report 2021: Quarter 2,” 2021.
[54] Social Insurance Organization, 24.
[55] F. Cargnelutti, “Tunisia’s Slow but Steady March Towards Gender Equality,” 2018, https://www.equaltimes.org/tunisia-s-slow-but-steady-march?lang=en#.YztQuCopCfB.
[56] United Nations Development Program, “Lebanon Gender Analysis,” 2021, https://www.undp.org/lebanon/publications/lebanon-gender-analysis.
[57] A. Gaweł and K. Mroczek-Dąbrowska, “Gender Pay Gap in Explaining Female Entrepreneurship: Industry Perspective of Selected European Countries,” International Journal of Manpower 43, no. 9 (2022): 42–59.

MOBILITY AND SAFETY

The Gates WEE model states that mobility and safety are achieved when women have the right to move without the threat of violence; when guaranteed these freedoms, they are more likely to participate in the labor market, resulting in opportunities to earn income. Transportation provides women access to resources, education, health care, opportunities, and markets and networking.

When women have the freedom to decide where to go each day or where to travel, they are less likely to face difficulty conducting business transactions. According to the WBL report, mobility is not restricted for women in Lebanon and Tunisia—women are legally permitted to travel outside their home and country without male permission. In Bahrain, it is now illegal for a husband to confiscate his wife's travel documents to prevent her from moving freely; and as of 2004, married women are allowed to apply for passports without their husbands' permission.

Restricting any person's mobility is prohibited by the Constitution of the Kingdom of Bahrain. The Constitution ensures freedom of movement for both women and men where a husband cannot retain his wife's travel documents to prevent her from moving freely. But Bahraini women are still impeded by restrictions—the WBL reported limitations in Bahrain in living and travel. Unlike men, as per the family law Bahraini married women cannot choose where to live.

Heavy traffic in Dubai, United Arab Emirates.

Shutterstock.com/Philip Lange

Mobility is not gender-neutral, but women and men use mobility services differently, depending on their needs. Women tend to use public transportation more than men because they ern less and have less access to resources. Public transportation in Tunisia and Lebanon is unreliable and slow, and its use results in women being subject to various forms of violence. Between 2010 and 2016, the Tunisian government spent just 0.52 percent of its public budget on public transportation.[58]

The latest statistics published by the Center for Studies, Documentation, and Information on Women in Tunisia reveal that about 90 percent of Tunisian women have been harassed while taking public transit and only 3 percent of them reported the incident.[59] Similarly, in Lebanon, about 65 percent of women expressed feeling insecure or experienced violence or harassment as reasons for not using a public transportation system.[60]

Despite the impediments, the government of Bahrain is encouraging women to participate more freely in society. In fact, they are being urged to get behind the wheel and start their own bus companies as part of a government's initiative to empower women, introduced by the Supreme Council for Women. In its first phase, the initiative saw 10 women successfully set up their own transportation services.

If transit is unavailable, engaging in work and education is severely curtailed. In some rural areas of Tunisia, the journey to school or work is so dangerous that girls and women end up abandoning their aspirations altogether. In Lebanon, fewer women (50 percent) have access to car ownership compared with men (67 percent).[61] In Tunisia, the number is even lower. In 2012, only 4.5 percent of women had access to a private car, compared with 22.5 percent of men.[62] Limited public transportation coupled with safety concerns may make it challenging for women to access services outside their communities.

Based on an interview with a female entrepreneur in Bahrain, public transportation is usually used by low-wage foreign workers. Women tend to drive everywhere, and they feel safe commuting to business.

[58] B. Bedirhan Erdem Mutlu, "Freedom, Justice, and Dignity in Movement: Mobility Regimes in the Grand Tunis," 2022, https://www.arab-reform.net/publication/freedom-justice-and-dignity-in-movement-mobility-regimes-in-the-grand-tunis/.
[59] A. Al Hilali, "Tunisian Women Resist Harassment in Transportation by Applying 'Ezina,'" 2018, https://www.tellerreport.com/news/--tunisian-women-resist-harassment-in-transportation-by-applying-%22ezina%22-.B1pv4bbgN.html.
[60] Al Hilali, 46.
[61] World Bank & UN Women, "The Status of Women in Lebanon: Assessing Women's Access to Economic Opportunities, Human Capital Accumulation, and Agency," World Bank, 2021.
[62] World Bank & UN Women, 59.

“Social media educated women in Bahrain on how to deal with harassers when driving. They would go to the police instead of their home or yell at the person knowing that they’d be scared.” —Woman entrepreneur from Bahrain

Bahrain aspires to become a global sea-to-air logistics hub and is highly focused on improving its transportation strategy. No actual reports on the condition of public transportation in Bahrain vis-à-vis women’s experiences exist, but according to one article, most public transit passengers are expatriates or Bahrainis above 60 years of age. Anecdotally, Bahrainis buy a car as soon as they land a job, although there are no data available on the number of registered vehicles by gender.[63]

Women tend to face some cultural boundaries that affect their independence, security, and personal freedom; women are pressured to request permission from the male head of the household before traveling or leaving their home; and single women are under more pressure to stay put than those who are married, who must leave home to run errands. Cultural norms continue to severely limit women’s access to work.

“Oftentimes women are not expected or encouraged to have financial independence. Sometimes they have mobility constraints that make it difficult to engage with financial institutions. Till now, husbands can constrain their wives’ mobility outside the home. The problem is in the domination of men (patriarchy). In Lebanon, region and religion determine the level of patriarchal conduct.” —Zouhour El-Abiad, professor of business administration at the Lebanese University

[63] M. Al Mahmoud, “Putting Public Transport on Track,” News of Bahrain, 2021. https://www.newsofbahrain.com/views/76688.html.

OPPORTUNITY AND INCLUSION

Several elements from the fundamental enablers outlined above directly affect women's economic participation. Unsafe transportation, inadequate job market matches, laws and regulations that disadvantage women, and societal expectations are all elements that push women out of the labor market. In other words, women's labor force participation is affected by a combination of legal, social, normative, and market-driven constraints. Hence, it affects women's entrepreneurial pursuits. Lack of skills, networks, leadership, and technical skills that come from unemployment deny women access to funds and information to build a business.

Financial and digital inclusion and unpaid care work are among the top elements, if addressed, that will help achieve gender equality.[64]

Women must have equal access to public support programs and digital technologies, such as mobile phones, computers, and the internet, to help them to start new businesses, discover new markets, and find better jobs. Information and communications technology (ICT) has enabled a significant increase in female entrepreneurship in the MENA region. Women are using ICT to access information, training, communication channels, networks, and customers. But ICT alone will not eliminate the financial, cultural, and legal barriers that female entrepreneurs face. Between 2004 and 2018, the proportion of female tech founders across the region was just 14 percent, and women still have less access to digital technology than men.[65]

Financial literacy among women is still low. In 2018, the region had the highest discrepancy in the finance gap compared with potential demand—88 percent—and the second-highest proportion of the female microenterprise finance gap—29 percent.[66] This situation is not improving. Wamda's latest study of the gender gap in start-up investments reported that 26 percent of 125 female business founders interviewed in the MENA region believe that one of the biggest obstacles faced by women founders is a lack of financial literacy; 65.9 percent mentioned an inability to raise investment capital.[67]

Credit: Shutterstock.com/Wael Khalil Alfuzai

Access to land and housing assets provides direct economic benefits to women entrepreneurs, since it increases women's financial security and provides them with collateral to start businesses. The Women, Business, and Law 2018 report found that equal access to an inheritance improved women's finances and education. Inheriting property and land is crucial for women's access to funds and livelihoods. In some MENA countries, women are shamed and pressured by family members to give up their inheritance in order to preserve the family name. The right to equality in inheritance is a social and economic right for every woman. Since India granted women the same right to inherit family property as men in 1994, more women have been more likely to open bank accounts and have their families experience financial stability.[68]

Digital and financial inclusion and equal access to assets provide opportunities for women entrepreneurs. A study of 795 women-owned SMEs in Bangladesh found a positive relationship between the sustainability of women's enterprises and access to finance, technological know-how, and financial literacy.[69]

With appropriate financial literacy and digital access, women in the MENA region are more likely to enter and remain in the entrepreneurial market, and their businesses have an opportunity to grow.

[65] Arabnet, "The State of Digital Investments in MENA 2013–2018, 4th Edition," 2019.
[66] International Finance Corporation, "MSME Finance Gap: Assessment of the Shortfalls and Opportunities in Financing Micro, Small, and Medium Enterprises in Emerging Markets," 2017.
[67] Wamda, "The Gender Gap in Startup Investment 2022," 2022, https://www.wamda.com/research.
[68] B. Allen, J. Bigio, A. Bro, J. Heyman, M. Stone, G.Tzemach Lemmon, and R. Vogelstein, Women and the Law: Leveling the Global Economic Playing Field (New York: Council on Foreign Relations, 2018).
[69] A. Andriamahery and M. Qamruzzaman, "Do Access to Finance, Technical Know-How, and Financial Literacy Offer Women Empowerment Through Women's Entrepreneurial Development?" Front Psychol 12 (2022): 776–844.

Workplace Participation

High rates of unemployment, unpaid care work, and informal employment all reduce women's entrepreneurial chances; whereas providing opportunities to work in the formal economy can boost women's skills and confidence, preparing them to develop their own ideas and pursue business opportunities.
According to a study of 129 women entrepreneurs in the MENA region, 60 percent reported that their previous work experience prepared them to establish and manage ventures.[70] The skills they developed—soft, technical, or interpersonal—helped them maximize their entrepreneurial abilities.
Barriers that limit women's ability to work inhibit earning potentials and business growth.

The COVID-19 pandemic exacerbated inequality in household and caring responsibilities. A survey of more than 30,000 SMEs in over 50 countries and regions during the pandemic indicated that 23 percent of female business leaders reported spending six or more hours per day on domestic tasks relative to 11 percent of male business leaders. [71]

Women in MENA are improving their educational level and are willing to enter the workforce, but they face gender biases and stereotypes. Entrepreneurship can be an effective way to break these barriers and enable women to become active members of society, while balancing life and self-fulfillment. However, gender discrimination is still a cultural and social phenomenon, not just merely a legislative matter. Laws prohibit discrimination against women, but discrimination remains systemic, especially vis-à-vis entrepreneurship; women are guided toward safe, stable government jobs and are dissuaded from pursuing entrepreneurship.

Shutterstock.com/Sebastian Castelier

Amman, Jordan: Women plumbers fix a water tank on a school rooftop.

[70] L. Monzer, "Female Entrepreneurship in the Middle East and North Africa Region," GenDev Consulting, 2021, https://www.gendev.consulting/blog/brief-female-entrepreneurship-in-the-middle-east-and-north-africa-region-wgxjm-e8p28.
Facebook / OECD / World Bank, "The Future of Business Survey," 2020, dataforgood.fb.com/global-state-of-smb.
[71] X. Azcue, M. Krishnan, A. Madgavkar, D. Mahajan, and O. White, "COVID-19 and Gender Equality: Countering the Regressive Effects," 2020, https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects.

Unpaid Care Work

According to a report by the McKinsey Global Institute, 75 percent of the world's total unpaid care is undertaken by women.[72] The more time women spend on unpaid work, the less likely they are to participate in the labor force. The COVID-19 pandemic was a clear example of the massive impact of unpaid care work on female entrepreneurs, when they had to sacrifice more time than men to take care of family and household responsibilities. In MENA, women-led small and medium businesses had higher proportions of business closures—46 percent versus 28 percent for men.[73]

Despite an increase in women's participation in paid employment, the time that men devote to domestic and family tasks remains remarkably low. Women's participation in professional fields does not exempt them from the responsibilities associated with unpaid care work, which leaves them "double day" work. Most women take on nearly all care responsibilities, in addition to their work outside the home. The MENA region has the second-largest gender gap in unpaid care and domestic work worldwide. On average, women spend six times more on unpaid care and domestic work than men, representing 89 percent of their working day, compared with just 20 percent for their male counterparts.[74]

Despite the political, economic, social, and demographic changes that have taken place in Tunisia over the past half century, women are still primarily responsible for childcare and domestic work. In 2019, the female-to-male ratio of unpaid care and domestic work in Tunisia reached seven to one. In 2011, Bahraini women spent 269 minutes daily on childcare, compared with 167 for men.[75] A 2017 study found that all Lebanese women interviewed complete a majority of household work themselves, while only 25 percent of men reported ever carrying out these tasks.[76] The unequal distribution of caring responsibilities is linked to discriminatory social institutions and persistent gender role stereotypes.

During the COVID-19 pandemic, the Bahraini government undertook new measures to address unpaid care. The Supreme Council for Women provided educational support, including provision of smart tablets and laptops, to children whose mothers worked on the frontline, in an effort to help needy families with distance learning.

---

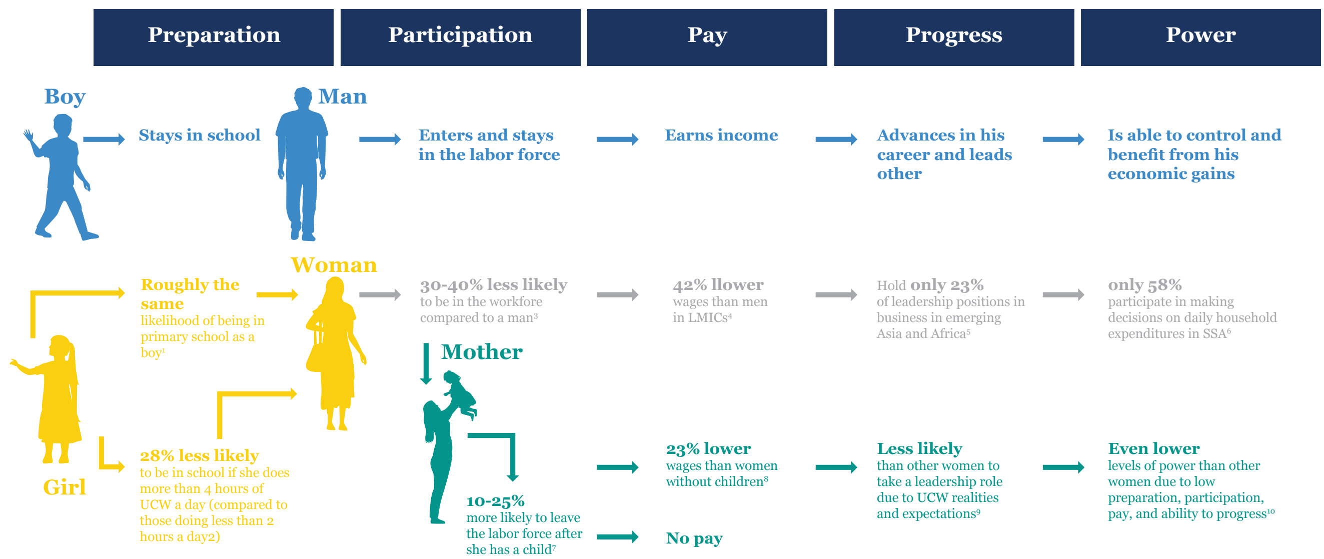
[72] X. Azcue, M. Krishnan, A. Madgavkar, D. Mahajan, and O. White, "COVID-19 and Gender Equality: Countering the Regressive Effects," 2020, https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects.
[73] C. Hooton, "Global State of Small Business: A Look at the Perspectives of Small and Medium-Sized Businesses Midway through 2022, with Insights into Inflation and International Trade," Meta, 2022.
[74] OECD, "COVID-19 Crisis in the MENA Region: Impact on Gender Equality and Policy Responses," 2020.
[75] International Labour Office, "Care Work and Care Jobs for the Future of Decent Work," 2018.
[76] S. El Feki, B. Heilman, and G. Barker, eds., Understanding Masculinities: Results from the international Men and Gender Equality Survey (IMAGES)—Middle East and North Africa, Executive Summary (Cairo and Washington, DC: UN Women and Promundo-US, 2017).

A 2020 royal decree required employers to give female workers with school-age children priority for remote work, granting them greater job security. The decree made a positive impact; about 56 percent of Bahraini women were employed before the pandemic, and this proportion dropped to just 52 percent after COVID—which is notable, considering that millions lost work due to the pandemic.[77]

The responsibilities and expectations of marriage and family life may deter women from entering the labor force. Women perceive the lack of childcare support as a major obstacle to operating a business or pursuing formal employment opportunities. In Bahrain, only 52 percent of children are enrolled in early childhood education programs and kindergartens, compared with 85 percent in the United Arab Emirates and 77 percent in Kuwait. This is mainly due to the lack of publicly funded early childhood education programs and kindergartens in Bahrain. As for the quality of the existing facilities, in 2012, 72 percent of kindergartens failed to meet minimum standards set by the Ministry of Education. Early childhood programs tend to have a high student-to-teacher ratio—up to 25 to 1.[78] In Lebanon, formal childcare services—such as community-based childcare centers, social development centers, and private day care—are often too expensive and are limited for use, being affordable only for certain social classes.

"Marriage has a big toll on Lebanese women, and it's not always good. After divorcing her husband, a friend of mine was able to better manage her life and focus on her career. Within a year, she became a manager." —Woman entrepreneur from Lebanon

Figure 4. How Unpaid Care Work Continually Shapes the Economic Empowerment of Women



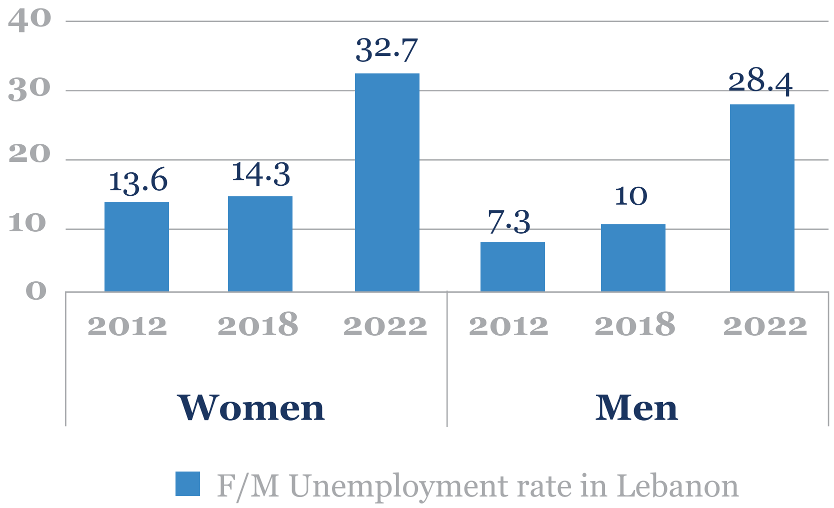
Source: Gates

[77] O. Al Ubaydli, "Coronavirus: How the Gulf Economy Has Allowed Women to Keep Their Jobs," 2020, https://english.alarabiya.net/views/news/middle-east/2020/10/14/Coronavirus-Coronavirus-How-the-Gulf-economy-has-allowed-women-to-keep-their-jobs.
[78] H. Al Khalifa, "Early Childhood Education in Bahrain: A Way Forward?" paper presented at International Conference on Teaching, Learning, and Education, Amsterdam, February 26–28, 2021.

Formal Employment

Although more girls and women graduate every year than men in the MENA region, their success does not translate into an equally high rate of labor market participation. By 2030, the MENA region will face a 27 percent increase in its youth labor force and 10 million new entrants into the labor market, of whom just 2 million will be women.[79] Improving the performance of youth in the labor market is essential—but labor market prospects have continued to worsen, especially for women.

Figure 5. Ratio of Female-to-Male Unemployment in Lebanon in 2012, 2018, and 2022



Source: Central Administration of Statistics and ILO.

Lebanon suffers from a slow rate of job creation and low female labor force participation (FLFP). In 2012, the FLFP was 25 percent, compared with 67 percent for men. The unemployment rate continues to rise: as of 2022, only 22 percent of women and 66 percent of men are employed in the formal economy. The FLFP in Lebanon is still well below the world average of 53 percent, but it is on par with the MENA regional average of 22 percent.[80] The labor market also suffers from gender segregation, whereby women are disproportionately active in the banking, health, education, and public sectors, which were heavily affected by the economic crisis and pandemic, further exacerbating the labor force gender gap.

[79] OECD/ILO/CAWTAR, Changing Laws and Breaking Barriers for Women's Economic Empowerment in Egypt, Jordan, Morocco, and Tunisia, Competitiveness and Private Sector Development (Paris: OECD Publishing, 2020).
[80] ILO/CAS, "Lebanon Follow-Up Labour Force Survey: January 2022 Fact Sheet," Central Administration of Statistics and International Labour Organization, 2022.

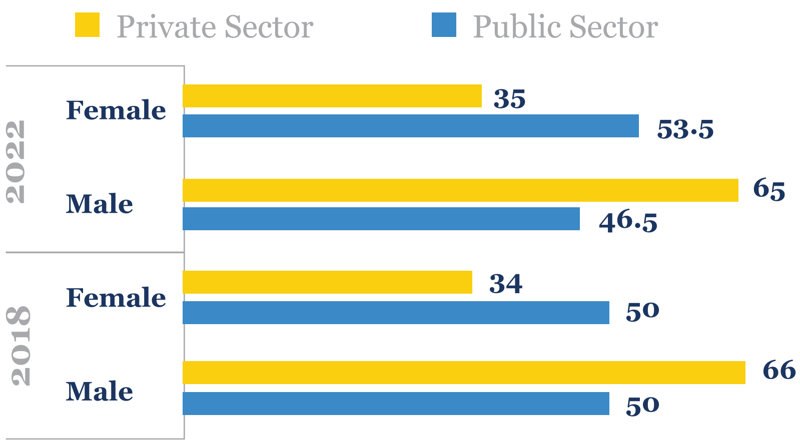
Between 1981 and 2020, the FLFP doubled in Bahrain. In 1971, the percentage of women in Bahrain's workforce was 4.9, growing to 25.8 percent by 2001, then to 32.7 percent by 2013. In 2021, Bahraini women accounted for about 43 percent of the total labor force.[81] Institutional and legal reforms, including the adoption of the National Charter in 2001 and the Constitution of Bahrain in 2002, have resulted in the number of women employed doubling within 20 years. Still, the rate of employment among Bahraini women is 24 percent and among men is 34 percent for 2021.[82]

> **"Bahraini women are expected to work now. Every household needs the dual income to survive so they put traditions on the side."**
>
> —Woman entrepreneur from Bahrain

In Tunisia, the FLFP in 2019 was 24.9 percent, compared with 68.9 percent for men. This rate has not changed much since 2010, when women represented 24.5 percent.[83] Legally, employed women in Tunisia are entitled to decent work conditions; but they are often forced into contractual or informal work situations with no social insurance, 10- to 12-hour days, no paid maternity leave, no job security, and continued exploitation. These insecure conditions make it impossible for women to save money or gain the right skills to start a business.

Additionally, the tax provisions in Tunisia favor men. Article 23 of the Personal Status Law identifies the husband as head of the household, which automatically allows him to claim tax deductions on each child in the family. Women do not have the same rights and end up paying higher taxes. These gender differences in personal income tax regulations discourage women from entering the workforce.

Figure 6. Ratio of Female-to-Male Share of Private and Public Sector in Bahrain



Source: Central Administration of Statistics and ILO.

[81] C. Sinha, "Women in the Bahrain Financial Sector: Opportunities, Challenges and Strategic Choices," Social Change 50, no. 1 (2020): 44–60.
[82] World Bank, "Bahrain," n.d., https://genderdata.worldbank.org/countries/bahrain/.
[83] World Bank, "Tunisia," n.d., https://genderdata.worldbank.org/countries/tunisia/.

The numbers differ with respect to the public and private sectors in Bahrain and Tunisia. The number of Bahraini women employed in the public sector in the second quarter of 2022 was about 54 percent, compared with 46 percent for men. The employment gap is most evident in the private sector, where women represent about 35 percent of employees and men represent 65 percent.[84] Bahraini women's reliance on public-sector employment and the obstacles they face in the private sector make them particularly vulnerable to the current decline in public-sector jobs and the increase in women's unemployment. The public sector cannot absorb more employees, and the private sector prefers to hire men. As one woman entrepreneur from Bahrain noted, the private sector prefers hiring lower-wage foreign workers instead of Bahraini women where they do not have to pay for maternity leave. Women in Bahrain always face this sort of discrimination. She explained that there is still a sentiment among Bahrainis that foreign workers (from the EU or US) are better than local talent: "They end up hiring them for managerial positions with big salaries and lack of knowledge of the local culture and attitude—usually ending in a cultural clash. Bahraini women are not given the chance to compete in the market and they are unmotivated to do so anymore."

Over 90,000 new employees joined the Tunisian public sector in 2011 and 2012. Benefits and wages are vastly more generous in this sector than in the private sector. On average, a 50 percent higher wage premium exists in the public sector relative to the private sector for a worker with a secondary education; the wage replacement rate for retirees is nearly 90 percent compared with 60 percent in the private sector.[85] This is a major factor leading to queues among Tunisian women for public-sector employment, as is the case in Bahrain.

Tunisian women who are in salaried occupations are concentrated in the public sector, primarily in education and health care. Within the private sector, they are mostly grouped within the textile and clothing industries—which tend to be informal and are shrinking, resulting in layoffs.

Participants of the U.S. Business Internship Program for Young Middle Eastern Women at Duke University.

Credit: AP Photo/Sara D. Davis

Nonetheless, recruitment processes, especially in the public sector, are widely considered unfair. One study found that Tunisian women with identical qualifications as men did not have equal access to jobs in the information technology (IT) field, where they are 15 percent less likely to receive a callback from an employer. This may be an important factor in explaining why female graduates' unemployment rate is 36 percent higher than their male peers in the Tunisian IT sector.[86]

Discriminatory recruitment and employment practices have also been observed in Lebanon and Bahrain, with many private-sector employers continuing to report a preference for hiring men due to their beliefs about women's roles in the home. Discrimination in Bahrain is even more complex because the labor market is segmented by nationality, class, and gender. According to one study, for example, some Bahraini women have reported feeling "awkward" to be supervised by an Asian person or a Bahraini man of a lower family status.[87]

According to the Women, Peace, and Security Index (WPSI), discriminatory norms remained the same in the three countries. WPSI draws on data to measure women's inclusion, justice, and security in 170 countries. The proportion of males who did not agree with the statement that it is acceptable for women to have paid jobs outside their home was 22 percent in Bahrain, 26 percent in Tunisia, and 20 percent in Lebanon.[88] The Social Institutions and Gender Index (SIGI) indicated that 77 percent of Tunisians and 69 percent of Lebanese believed that children suffer if their mothers are working outside the home. There were no data available for Bahrain. SIGI measures discrimination against women in social institutions across 180 countries. Based on an interview with a Bahraini female entrepreneur, the lack of work/life balance is problematic for women in Bahrain. She reported that women are pressured to fulfill all household activities and end up abandoning or slowing down their businesses to take care of their families.

"There is still a segment of the Tunisian population that does not want women to fully access the labor market or even win business bids."

—Women entrepreneur from Tunisia

[84] World Bank, "Tunisia," 54.
[85] World Bank, "Consolidating Social Protection and Labor Policy in Tunisia: Building Systems, Connecting to Jobs." Maghreb Department, Middle East and North Africa Region, 2015.
[86] J. Alaref and S. Nikaein Towfighia, "Testing Gender Discrimination in the Tunisian Labor Market: A Field Experiment," World Bank, 2020.
[87] S. Nagy, "Bahraini and Non☐Bahraini Women in Bahrain's Workforce," Arabian Humanities, 2013.
[88] Georgetown Institute for Women, Peace, and Security and Peace Research Institute Oslo (GIWPS and PRIO), Women, Peace, and Security Index 2021/22: Tracking Sustainable Peace Through Inclusion, Justice, and Security for Women (Washington, DC: GIWPS and PRIO, 2021).

These views of a woman's role in the family also affect their choice of careers. Societal attitudes tend to channel women into teaching, nursing, and administrative work at a rate that does not necessarily reflect the needs of the labor market.

Finally, women face discrimination in managerial and executive positions in some MENA countries. The proportion of women in management is low—only 6 percent of firms have a female top manager, compared with 18 percent globally.[89] The proportion of women in managerial positions is in Lebanon with 21 percent,[90] compared with 14.8 percent in Tunisia.[91] the percentage of women in executive positions reached 47 percent in the government sector in 2021, and 36 percent in the private sector in 2021 in Bahrain.[92] Although Tunisia adopted a quota system in 2017 to increase women's presence on executive boards, the results have been underwhelming—it is not uncommon to find boards with just one or two women out of nine members. A circular issued by the Central Bank of Bahrain in September 2022 regarding women's representation on boards of directors in listed companies. We cannot yet conclude what the impact of this circular will be.

"The patriarchal society and the dominance of men in the household is also affecting women's promotion. They don't want to be married to someone who is either more successful or has less time for her family. Of course this is not homogenous around the country" —Zouhour El-Abiad

Informal Employment

Globally, informal employment is a source of jobs for men (63 percent) more than for women (58 percent). The situation is similar in the MENA region. Among those employed informally, women in MENA countries are overrepresented in the most vulnerable employment categories, such as domestic work.

Political instability and uncertainty in Tunisia and Lebanon have led to an expansion in the informal sector; an estimated 35 to 42 percent of the Tunisian labor force works in this sector.[93]

Job informality is common among Tunisian youth, with significant consequences. Less than one in three young women has a formal work contract and access to social protection, and they often face abuse and exploitation driven by inflexible labor regulations and high income taxes.

[89] GIWPS and PRIO, 62.
[90] Women Count, "Lebanon," n.d., https://data.unwomen.org/country/lebanon.
[91] Women Count, "Tunisia," n.d., https://data.unwomen.org/country/tunisia.
[92] Women Count, "Tunisia," 41.
[93] Center for Mediterranean Integration of the World Bank Group and Obesrvatoire national de La Jeunesse, Tunisia: Breaking the Barriers to Youth Inclusion (Washington, DC: World Bank, 2014).

Similarly, given the lack of unemployment insurance in Lebanon, staying unemployed is not an option. Many resort to accepting informal, mostly low-productivity jobs. More than half of women in Lebanon are working in unregistered businesses, which exposes them to poor working conditions without access to social security or maternity benefits.[94] In Bahrain, informal labor accounts for 29 percent of working females, less than for Bahraini working males.[95] Informal employment means less stability and lower earnings. These conditions hamper any attempt on the part of women to start a business, especially when they possess no capital or skills.

DIGITAL INCLUSION

Technology is already reshaping the workplace, offering flexibility and opportunities for everyone, especially women. But women in MENA still face major hurdles, including access to technology, affordability, lack of technical skills, or literacy, and existing sociocultural biases and norms, all resulting in an increase in the gender digital divide.

Shutterstock.com/Gorodenkoff

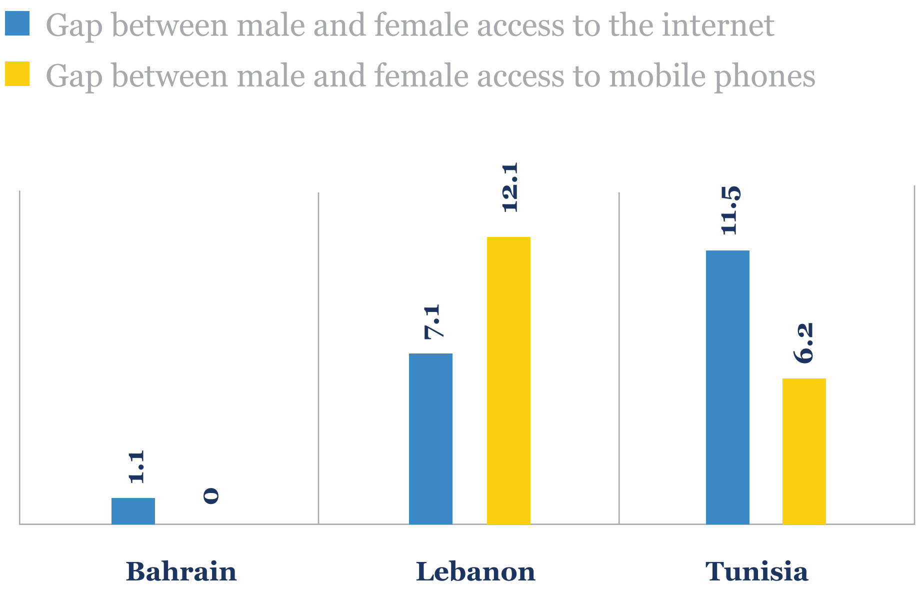
A digital economy would increase the number of women entrepreneurs and enable innovation, allowing a transformation of the entire economy. Technological developments, along with women's improved education and entry into the tech realm, are the drivers that support women's economic participation and empowerment—and telework and flexible hours are key to this growth.

[94] Center for Mediterranean Integration, 24.
[95] Bertelsmann, BTI 2022 Country Report: Bahrain (Gütersloh: Bertelsmann Stiftung, 2022).
[96] M. Komunte, "Usage of Mobile Technology in Women Entrepreneurs: A Case Study of Uganda," African Journal of Information Systems 7, no. 3 (2015), article 3.
[97] S. Kulaksiz and T. Rafi, "How Women Entrepreneurs Can Be Empowered to Shape the Digital Future," 2021, https://blogs.worldbank.org/digital-development/how-women-entrepreneurs-can-be-empowered-shape-digital-future.

According to a study of 280 women entrepreneurs and 40 focus group participants in Uganda, more than 54 percent of the participants revealed that having a mobile phone makes their business more profitable, providing them with efficient means of communicating, reducing transaction costs, strengthening business networks, and making transfer of funds easier.[96] The tech industry is continuously changing our habits, behaviors, and lives. About 60 percent of global GDP is destined to be digitized, so we cannot wait any longer to include more women in the entrepreneurial sector.[97] If women remain outside the tech sector, the world will remain a place designed for men by men.

The Inclusive Internet Index reported that the MENA region has seen massive improvements in its internet inclusivity. The index provides a benchmark of national-level internet inclusion in 100 countries across four categories: availability, affordability, relevance, and readiness.[98] In 2022, Bahrain's position rose by 35 points; Lebanon went up by 10 but is still the last in the region. Bahrain saw major improvements on all levels, especially in its capacity to access the internet, digital skill levels, cultural acceptance, and policy improvement support. Lebanon saw major improvements in the relevance of information and an increase in local language content. In contrast, Tunisia fell 13 points (from 53 in 2019 to 66 in 2022). The quality and breadth of available infrastructure required for access and levels of internet usage dropped 12 points.

Figure 7. Gap between Male and Female Access to the Internet and Mobile Phones in Bahrain, Lebanon, and Tunisia



[98] Economist Impact, "The Inclusive Internet Index," 2022, https://impact.economist.com/projects/inclusive-internet-index.
[99] UN Women, "European Union Sector-Specific Gender Analysis: An In-Depth Sectoral Examination of Feminist and Women's Rights Issues in Lebanon," United Nations Entity for Gender Equality and the Empowerment of Women, 2021.

Access and Use of Digital Technologies and the Internet

The International Telecommunication Union (ITU) reported that the gender gap in internet access across the MENA region is 14 percent.[99] The gap in access increased in Bahrain to 5.7 percent, in Lebanon to 3.7 percent, and to 7.1 percent in Tunisia.

The gap between male and female users of mobile phones also increased in Lebanon by 7.8 percent and only 1 percent in Bahrain, while it decreased in Tunisia by 3 percent.[100] Women are being left out in the development of this sector.

Currently, Bahrain is a leader in the diversity of technology. According to the Internet Society, the share of the digital contribution to gross domestic product (GDP) in Bahrain was 8 percent in 2020.[101] This shows how the country is working to improve digital inclusion and that its economy is benefiting significantly from these efforts. In 2022, Bahrain ranked 40th globally in internet inclusion, moving up by 5 places over the previous year. The gender gap in access to the internet is very small (only 1.1 percent) while it is zero in mobile accessibility. Digital literacy and trust and safety scores significantly exceed global averages. Bahrain has data protection laws with legal or financial penalties in place for any firm that infringes on them.

"Digital inclusion is positively affecting women entrepreneurship in Bahrain. It has enabled women to have the freedom to control their own spending and generate their own income, which has generally been controlled by men."

—Sara Enan, senior associate at Venture Souq

[100] UN Women, 100,
[101] M. Kend, "Middle East and North Africa Internet Infrastructure." Internet Society, 2019.
[102] Kend, 100.
[103] World Bank, "Individuals Using the Internet (% of Population): Lebanon," World Telecommunication / ICT Indicators Database, 2020, https://data.worldbank.org/indicator/IT.NET.USER.ZS?locations=LB.
[104] World Bank, 24.
[105] World Bank, 100.

Despite good connectivity and an early adoption of digital technologies, Tunisia ranked 66th globally and 3rd to last among the 12 MENA countries. This suggests that Tunisia is not fully benefiting from the opportunities provided by digital technologies, which exacerbates weak economic performance. During the COVID-19 lockdown, for example, some key sectors were unable to move online. Significant gaps in digital inclusion persist—the gender gap in access to the internet and mobile phones is 11.5 percent and 6.2 percent, respectively.[102] Tunisia lacks adequate digital infrastructure and technologies.

In 2017, the ICT sector was identified as being capable of significant growth, given Lebanon's highly skilled and multilingual workforce—yet it only accounted for about 2 percent of Lebanon's GDP. In 2020, 80 percent of the population was using the internet.[103]

In 2018, 45 percent of women had access to the internet, compared with 60 percent of men.[104] The current gap between male and female access to the internet is 7.10 percent and the gap between male and female access to mobile phones is 12.1 percent.[105] In both cases, male access exceeds female access.

The gender divide differs in Lebanon, Tunisia, and Bahrain due to many elements, including the economic and political context as well as government efforts to improve women's conditions and connectivity in general.

Telecommunications and internet infrastructures play an important role in connectivity. The infrastructure in Bahrain is advanced in network coverage, Wi-Fi availability, and exchange points, but this comes at a high cost of broadband services. Lebanon has two state-sanctioned telecommunication providers with exclusive rights. As a result of this duopoly, consumers pay high prices for unreliable, low-quality services. Tunisia ranks second in the region in internet affordability.

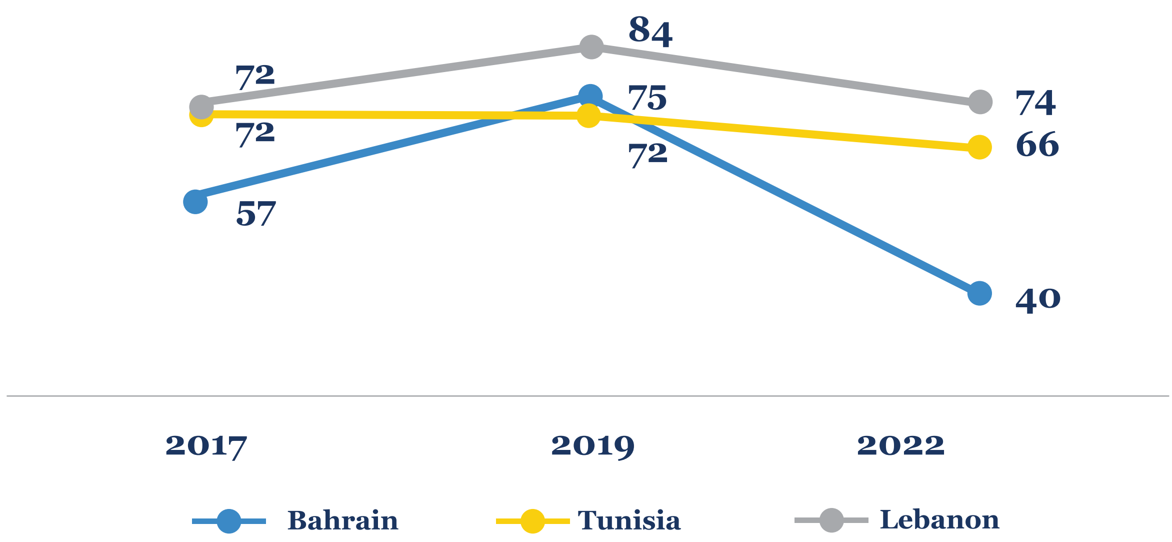
Lebanon and Tunisia suffer from equally bad infrastructures and lacks of quality, with Tunisia ranking last regionally in quality. In Lebanon, network availability and access points to internet or mobile connections are inadequate—and not only in rural areas. The internet is weak, unstable, and expensive, yet at the same time ranks as the fifth most expensive for mobile internet in the MENA region, according to the telecommunications company Cable. The Lebanese government promised to improve the telecom infrastructure by adding new landlines and fiber optic networks, but the pandemic and the economic and financial crises halted development, resulting in postponing expansion to 5G wireless.

[106] World Bank, 25.

The Development of Digital Skills

The Bahraini government is actively including women in the digital economy. Bahrain has ranked first in national female e-inclusion policies on the global level. The government's action plan includes efforts to provide digital skills training for women, promote internet access and e-inclusion for women, and encourage women and girls to study STEM. Almost a third of the broader ICT workforce in Bahrain consists of women, which is higher than the global average.[106] However, we still see lower numbers of Bahraini women employed in STEM. This is in part due to the male-dominated nature of the tech field, which pushes women STEM graduates to choose an alternative career path while others do not enter the labor market at all.

Figure 8. Inclusive Internet Index Global Ranking



According to the Inclusive Internet Index, Lebanon's weaknesses are its policy environment and low levels of literacy—Lebanon ranks 99th out of 100 countries in the policy subcategory and 92nd out of 100 countries in the literacy subcategory. Tunisia and Lebanon do not encourage women and girls to study STEM, nor do they provide digital skills training for women. However, civil society and nongovernmental organizations (NGOs) in both countries are trying to bridge that gap. The Bahraini and Tunisian governments have strategies to address digital literacy, which are introduced at the primary school level and include training for teachers. The Lebanese government also has such a strategy, but it does not include training for teachers and is outdated. In reality little effort is being made by the Lebanese government to support digital literacy.

Advancement of Women Entrepreneurship in the Digital Sector

Enabling women to acquire the skills and tools necessary for inclusion in the digital economy presents an opportunity for women-owned businesses in the MENA region.

“There is a correlation between digital inclusion and financial inclusion. Digital knowledge gives Lebanese women entrepreneurs the confidence to go through financial transactions whether when selling their products or when they’re buying supplies.” —Zouhour El-Abiad

For Bahraini women, emerging digital platforms allow them to get and stay connected while having the kind of flexibility that promotes work/life balance. But because the technology field is relatively new, the number of women-owned businesses in tech and their job participation in STEM fields are still low. The sector needs to become more inclusive because women face many barriers—mainly social—based on stereotypes. In Tunisia and Lebanon, women entrepreneurs struggle to grow their businesses due to poor infrastructure that is not conducive to business growth of any kind, whether led by women or not. The lack of effort on the part of the government to increase digital literacy inevitably leads to lower numbers of women in STEM work and tech entrepreneurship. Bahrain offers lessons learned, because it is creating an enabling and supportive environment for women in fintech and STEM.

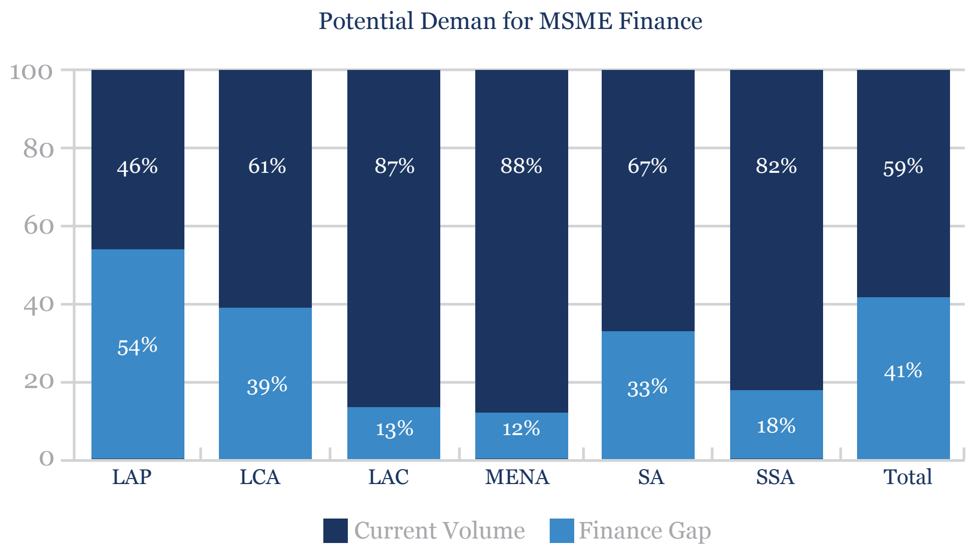
javi_indy/ Shutterstock.com

FINANCIAL INCLUSION

Availability of financial tools that meet the needs of individuals and businesses alike is central to advancement. Financial health is determined by levels of financial literacy, microfinancing for SMEs, and progress in fintech and digitalization. In the MENA region, women are entitled to equal rights to open a bank account and obtain credit at a formal financial institution—yet only 38 percent of women have bank accounts, compared with 57 percent of men.[107] Women may face discrimination in accessing credit impeding their ability to start and grow businesses.

Financial inclusion is achieved when people start making use of available financial services, which enables the free flow of funds between creditors and debtors. Access to a transaction account is a first step toward financial inclusion. When women entrepreneurs have access to transaction accounts, they are able to store money, and send and receive payments. The Social Institutions and Gender Index reports that women and men in Lebanon, Tunisia, and Bahrain have the same rights to open bank accounts and obtain credit at a formal financial institution, without legal exception. However, accessing finance is still a major barrier for women in MENA. Women entrepreneurs face gender-specific challenges, such as a lack of collateral and access to assets. The finance gap to access funds for SMEs, women, and youth in the region is still very low. According to an International Finance Corporation report, the proportion of potential demand worldwide among micro, small, and medium enterprises (MSMEs) is the highest in MENA, at 88 percent.[108]

Figure 9. MSME Finance Gap as a Proportion of Potential Demand (%)



[107] World Bank, 75.
[108] M. Bruhn, M. Hommes, M. Khanna, S. Singh, A. Sorokina, and J. S. Wimp, |"SME Finance Gap: Assessment of the Shortfalls and Opportunities in Financing Micro, Small, and Medium Enterprises in Emerging Markets," International Finance Corporation, 2017.

Recently, the GCC countries have made progress on financial inclusion. Bahrain is the only jurisdiction in the region that has introduced open banking regulations and has made it mandatory for banks to comply. It is also among the few that have implemented crowdfunding regulations for both conventional and Islamic compliance.

According to the "MENA Financial Inclusion Report 2020," Bahrain ranks second in financial inclusion, with a rate of 39 percent.[109] The report utilizes a case-by-case approach to explore the state of financial inclusion in eight countries: Algeria, Bahrain, Egypt, Jordan, Morocco, Saudi Arabia, Tunisia, and the United Arab Emirates. The report used the results of the World Bank's Global Findex Database to support its analysis. In 2017, Bahrain ranked third regionally in the number of women with an account at a bank or another type of financial institution (75.4 percent) and fourth for men (86 percent).The gap in account ownership between men and women is 10.9 percent—smaller than the average gap of 18.8 percent.[110]

In 2011, the Tunisian government passed a decree-law authorizing the establishment of credit institutions dedicated to people in low income brackets. It also created a modern regulatory agency, the microfinance supervisory authority.

The World Bank's 2021 Findex Database indicates that only 37 percent of adults and 29 percent of women have bank accounts in Tunisia.[111] Access to financial services in Tunisia remains difficult, mainly due to proximity issues—Tunisia had 18.2 commercial bank branches per 100,000 adults in 2013, less than its neighbor, Morocco, which had 24.1.[112] Tunisia's financial services score in access to credit, bank accounts, and cards is lower than the regional average. According to USAID data services, Tunisia's financial services score was 1.95, compared with the regional average 2.12 (on a scale of 0–5, where higher is better).[113] Credit card ownership among women increased from 4 percent in 2018 to 5 percent in 2020; men's ownership decreased from 10 percent in 2018 to 9 percent in 2020.

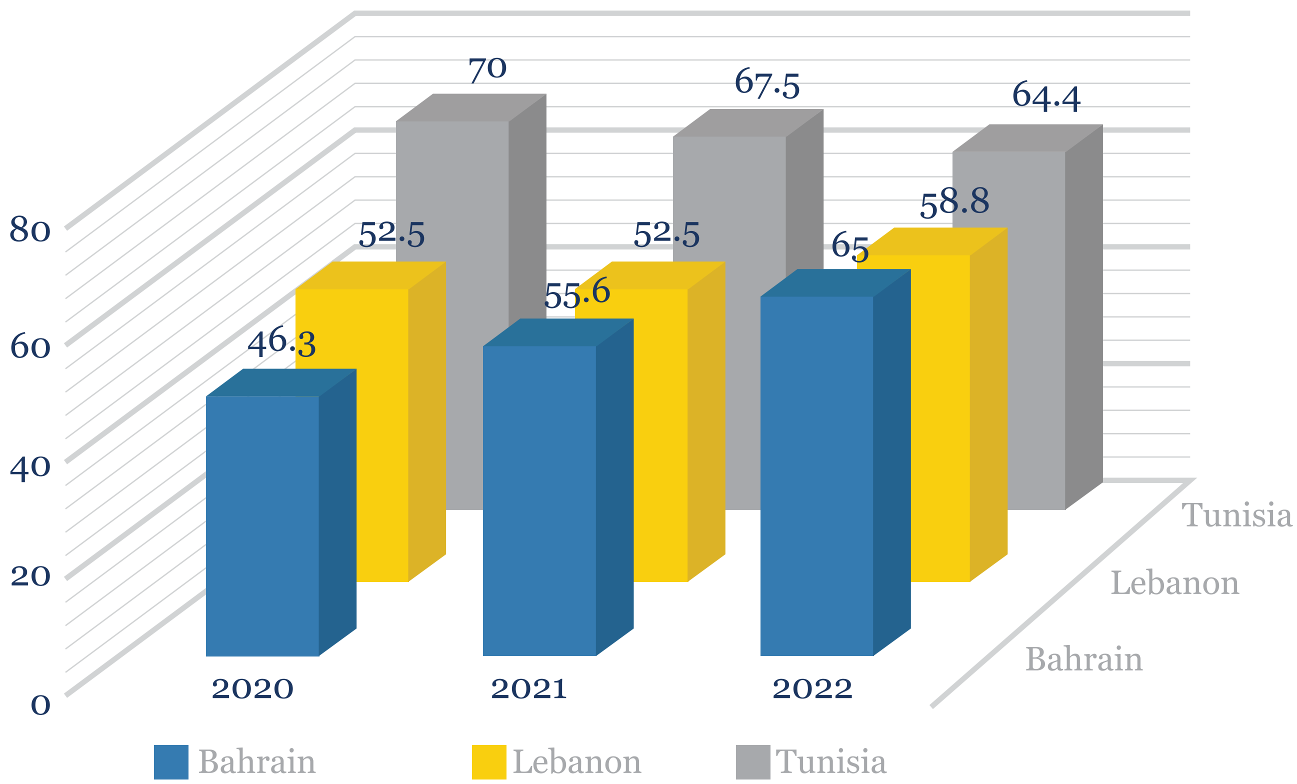
[109] FinTech Consortium, Bahrain FinTech Bay, and Jordan FinTech Bay, "MENA Financial Inclusion Report 2020," 2020, https://www.bahrainfintechbay.com/financial-inclusion.
[110] US Agency for International Development, "Bahrain," n.d., https://idea.usaid.gov/cd/bahrain/gender.
[111] A. Demirgüç-Kunt, L. Klapper, D. Singer, and S. Ansar, Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19 (Washington, DC: World Bank, 2022), doi:10.1596/978-1-4648-1897-4.
[112] International Finance Corporation, "Banking on Women in Tunisia: Innovations in the Banking Industry Workshop Report," 2018.
[113] US Agency for International Development, "Tunisia," n.d., https://idea.usaid.gov/women-e3/tunisia/.

Lebanon has consistently lacked a national strategy for financial inclusion; political instability has hampered efforts to pass enabling legislation related to the promotion of financial literacy, and data privacy and security. Overall access to accounts is similar to the regional average, with substantial gender disparities in access to financial services in favor of men. The number of women and men with bank accounts has improved over time: 26 percent for women and 50 percent for men in 2011,[114] compared with 33 percent for women and 57 percent for men in 2017.[115]

In 2017, the gap in account ownership between men and women in Lebanon was larger than the gap in the aggregate for MENA, but this started to decline in 2021, due mainly to the collapse of Lebanon's banking system. Even before the August 2020 Port of Beirut explosion, the Lebanese economy was failing due to multiple economic and financial crises.

"Some women business owners, in my city, need the approval of the husband before leaving home and that affects their financial freedom. In one instance, knowing that she was going to the bank, he decided on the amount of money she can keep for household use and what she can save for her business. That happens often outside the main cities in Lebanon." —Woman entrepreneur from Lebanon

Figure 10. Women, Business, and the Law Global Ranking



[114] World Bank, "DataBank: Global Financial Inclusion," 2022, https://databank.worldbank.org/source/global-financial-inclusion.
[115] World Bank, "Lebanon," n.d., https://genderdata.worldbank.org/countries/lebanon/.

Despite a high rate of bank account penetration in Bahrain, there is no actual evidence of the extent of the use of financial services. Patterns for borrowing money are very different for men and women. In 2017, only 9 percent of women borrowed from a financial institution, compared with 21 percent of men.[116] Data from Global Findex 2017 show that Lebanon was in a similar situation, although the gap was narrower: 40 percent of men and 33 percent of women had borrowed money, and more men borrowed from a formal financial institution than women (20 percent compared with 13 percent). In Tunisia, only 5 percent of women borrowed from financial institutions, compared with 12.1 percent of men.

"As a woman entrepreneur, I'm not able to get a house loan. My tech business is considered risky and unsuitable for a house loan."

—Woman entrepreneur from Bahrain

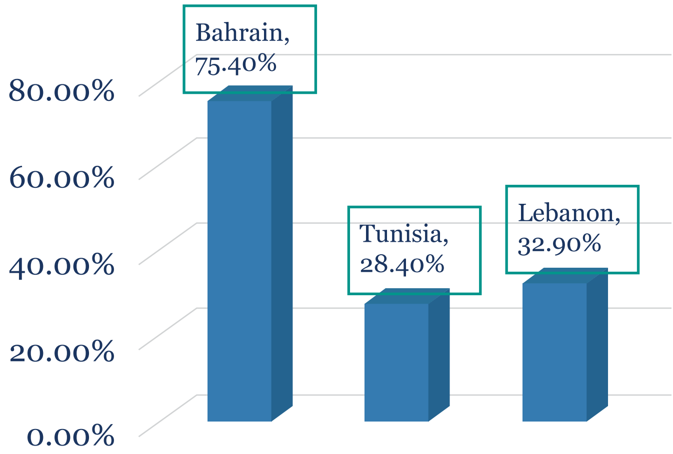
Financial institutions perceive women customers as risky; women, in turn, are afraid to approach them.

"Financial institutions prefer to give money to men, assuming that women are less likely to pay them back—they are not even trying to capture this segment of the unbanked population. Women often choose not to bank with formal financial institutions and to borrow from family and friends instead." —Salwa Sahloul

Similar answers were echoed in Lebanon and Bahrain. In all three countries, the gender gaps in the three financial access indicators (financial institution accounts, debit card ownership, and credit card ownership) are still in favor of men, though gender disparities vary from country to country. For example, in Lebanon, more than twice the number of women, compared with men, report that the reason they do not have an account is that another family member has one.[117]

[116] World Bank, "Borrowed from a Financial Institution (% Age 15+)," n.d., https://genderdata.worldbank.org/indicators/fin22a-t-a/?gender=gender-gap.
[117] World Bank, 62.

Figure 11. Women Peace and Security Index (WPSI) Financial Inclusion, 1921/22 (%)



There are no legal restrictions based on gender regarding who can open a bank account and obtain credit at a formal financial institution in any of the three countries. According to the World Economic Forum's 2022 report, women and men in Lebanon, Bahrain, and Tunisia have nearly equal rights to access financial services. Bahrain made access to credit easier for women by prohibiting gender-based discrimination in financial services. Through central bank regulations, Bahrain introduced the right to nondiscrimination based on gender in access to finance. Banks and financial institutions must now ensure that all regulated financial services are provided without discrimination based on sex.

Bahrain offers various financial literacy, thematic programs targeting diverse groups on economic education, investment, and entrepreneurship. There are also numerous training programs provided by NGOs and other organizations that aim to increase financial literacy. The government also supports initiatives catered to providing financial options to MSMEs such as the Bahrain Development Bank and the Tamkeen Labor Fund. INJAZ Bahrain has a program that teaches young individuals about financial planning, covering areas such as earning, spending, sharing, and saving money. The same INJAZ program also exists in Lebanon and helps students learn about money and personal economics. In Tunisia, Enda strives for the financial inclusion of vulnerable populations, especially women and young people. As a leading microfinance company created by the NGO Enda inter-arabe, it is a pioneer in the microfinance sector in Tunisia. These initiatives are a step in the right direction, but they suffer from inefficiencies because many women lack a financial education. For instance, most of Enda's clients lack the basic financial skills, limiting their business capabilities.

Although Bahrain and Tunisia are trying to increase financial inclusion, progress is slow. Lebanon has not made any new efforts to improve. Both the private and public sectors have a role to play in equal financial inclusion through policies, quotas, and programs to increase women's financial involvement.

Property and Assets

Property law governs what people own (land or personal items) and how they can use and transfer them. It is an essential element in entrepreneurship because assets are used as collateral, and women are the most affected by these laws. Globally, women are still not equal to men under property laws. According to the WBL 2021 report, about 40 percent of the countries that were studied have at least one constraint regarding women's property rights.

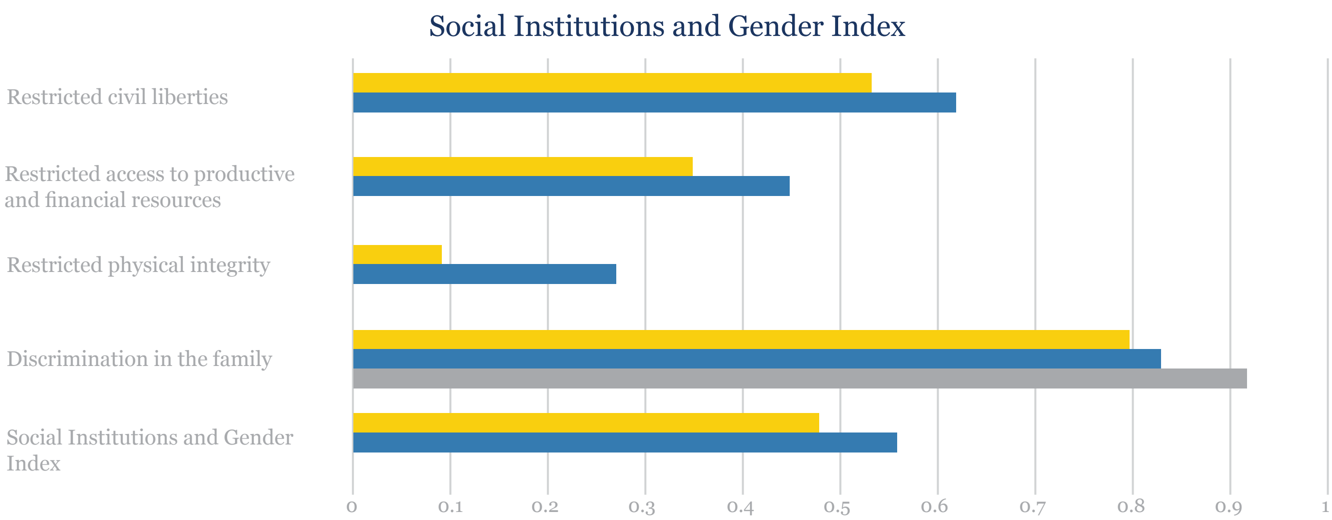
In the MENA region, less than 5 percent of the land is owned by women. These parcels of land are usually smaller in size and of lower quality. Women are not allowed equal access to assets, and they are less likely to build credit, borrow or save money, or even open a bank account, as discussed earlier in this report.[118] Legal reforms are central to improving women's financial independence. A research project examining the effects of inheritance law reforms on entrepreneurship in India concluded that the reforms led to an increase in founding businesses by women relative to men in the formal sector and in rural areas specifically.[119]

Asset ownership in the region is a marker of men's dominance; property ownership by women is a blow to rigid gender norms. Failure to address inheritance issues in MENA could potentially undermine progress in female empowerment in other domains. Discriminatory legal or customary frameworks governing women's inheritance rights constitute a major obstacle for potential female entrepreneurs.

According to the Social Institutions and Gender Index, Bahraini and Tunisian women and men have the same legal rights and secure access to land assets, without legal exceptions. In the three countries, women do not enjoy the same legal rights as men. For example, in Lebanon, women and men have the same legal rights and secure access to land assets, but that does not apply to all groups of women, especially as between Muslims and non-Muslims. Customary, religious, and traditional practices and laws also discriminate against women.

[118] World Bank, 69.
[119] L. Naaraayanan, "Women's Inheritance Rights and Entrepreneurship Gender Gap," PhD diss., Hong Kong University of Science and Technology, 2019.

Figure 12. Social Institutions and Gender Index



	Social Institutions and Gender Index	Discrimination in the family	Restricted physical integrity	Restricted access to productive and financial resources	Restricted civil liberties
Tunisia	48%	80%	9%	35%	53%
Lebanon	56%	83%	27%	45%	62%
Bahrain	N/A	92%	N/A	N/A	N/A

Note: In the table above, 0 means not ranked due to lack of data.

Gender-based discrimination in inheritance laws in some countries threatens women and their families. If women were given the right to own and inherit land as men do, the cycle of dependency would be reduced. With the rise in the number of employed women in Bahrain, the scene is changing. According to one study published in 2019, about 10 percent of Bahraini families are supported by a woman[120] In "Freedom in the Middle East and North Africa: A Freedom in the World," published by Freedom House, Bahraini women reported that men now recognize the need for dual-income households, so they look to marry a woman who can help with family expenses. Yet social perceptions of men as financial providers persist.

According to Sharia law, men have greater financial responsibilities and inherit the debts of the deceased disproportionately. Problems arise when executors, usually male family members, do not follow the law and refuse to give women the inheritance to which they are legally entitled. It is common for family members to pressure female heirs into relinquishing their full inheritance rights in favor of male relatives. Consequently, women often face injustice during the actual division of estates.

In Bahrain, under civil law, women have the same legal capacity as men and have the right to own, access, and manage both land and nonland assets. However, Sharia courts deal primarily with personal status matters (such as marriage, divorce, and inheritance). Bahraini inheritance law gives preference to sons, whose shares are two times greater than the shares received by daughters.

[120] Information and eGovernment Authority.

However, it is worthy to note that there are several scenarios for the inheritance in Bahrain depending on the relation to the deceased.

Inheritance laws in Lebanon are more complicated. Non-Muslims are subject to the 1959 Civil Law of Inheritance, which imposes complete equality between men and women, both in terms of the right to inherit and the share of an inheritance. Arab Barometer interviewed over 25,000 people in 12 countries in MENA and asked if they believe that women's share of inheritance should be equal to that of men. Sixty-five percent (56 percent of men and 74 percent of women) of Lebanese participants agreed with this statement.[121] This does not mean that women are actually getting their full share of the inheritance. Muslims abide by the inheritance rules established under Sharia provisions according to their respective sects.

In 2018, the cabinet of Tunisia approved a bill that, for the first time in the region's history, would require male and female heirs to receive equal inheritance shares. This was an exciting moment for gender equality. The bill was approved by President Beji Caid Essebsi's cabinet and referred to Parliament. Unfortunately, after Essebsi's death in 2019, the legislation was not passed.

Married women and men in Tunisia hold and manage their property separately and dispose of it as they see fit, regardless of their religious affiliation. However, severe restrictions are placed on a woman's property. Articles 625 to 629 of the commercial code stipulate that property acquired by a woman during a marriage is presumed to have been purchased with her husband's money unless proven otherwise. These restrictions do not apply to the property of husbands and reinforce the belief that wives are dependent on their husbands.

Inheritance in Tunisia is still based on the interpretations of Sharia law akin to those of Bahrain and those for Muslims in Lebanon. In 2017, after President Essebsi called for amending Tunisia's inheritance law, the International Republican Institute interviewed 1,202 Tunisians age 18 and older about how supportive they are of the president's proposal.[122] The survey showed that 78 percent of men and 57 percent of women opposed equal inheritance shares. According to the Arab Barometer 2020 report, when asked if they believe that a woman's share of an inheritance should be equal to that of a man, only 28 percent of Tunisians said that they did (21 percent of men and 34 of percent women).

[121] A. Alayli and S. Al-Shami, "Women's Agency and Economic Mobility in MENA: Examining Patterns and Implications," Arab Barometer, Princeton University, 2020.
[122] International Republican Institute, "Public Opinion Survey of Tunisians," 2017.
[123] Human Rights Watch, "Tunisia: Ennahda Rejects Inheritance Equality," 2018, https://www.hrw.org/news/2018/09/06/tunisia-ennahda-rejects-inheritance-equality.

Most of the people agreeing with the statement were not religious. This is apparent in the representation of the government, where 68 of 217 legislative assembly members rejected the proposal because it contradicts Islamic law.[123] Meanwhile, civil society organizations are successfully launching awareness campaigns to encourage families to divide their inheritance equally among their children before their death.

“The proposal for equal inheritance created awareness among families on the importance of equal inheritance. What’s happening now in Tunisia is a slow shift in the social perspective towards equal inheritance. We’re hoping that law changes will follow.” —Salwa Sahloul

The issues of inheritance, equitable distribution of wealth, and women’s rights to own and use land are paramount for discussions of discrimination and are a major concern of the feminist movement. Challenging existing structures means challenging patriarchal authority. The land issue represents the economic and social dimension of men’s dominance in the MENA region’s society, which justifies and strengthens men’s power over women, maintaining a system that allows men to marginalize and exclude women. Land ownership contributes to economic stability and can also serve as collateral to start or expand a business. A woman’s income can more than quadruple when she has the right to own and inherit property.

Yet this is one of the greatest legal barriers to women’s economic empowerment in the MENA region, where female landowners represent as few as 5 percent of property owners.[124] Although women are important contributors to agricultural production in Lebanon, they face restricted access to rural land ownership—only 9 percent of women own land, and most of them are over the age of 55.[125] Only 12 percent of Tunisian women own a house; and only 14 percent own land.[126] Women in rural areas have little access to land due to legal, economic, and cultural constraints. Most of the land cultivated by women is fragmented, and lots are smaller than those cultivated by men.

The inheritance laws are clear; but in many cases, women continue to be denied their inheritance. Social customs force women to waive their property ownership rights so that assets remain within the family, preserving their wealth. This limits women’s access to loans and investments. Marital property laws, or the lack thereof, deprive women of a share in a family property in cases of divorce. In Lebanon, marital property does not exist. In the case of a divorce, if the marital house is registered in the husband’s name, the woman will not retain a share of the property—even if she has contributed financially, has supported her husband, and has raised their children while he worked.

[124] Human Rights Watch, 69.
[125] Food and Agriculture Organization of the United Nations, 2010 النتائج العامة للإحصاء الزراعي الشامل , Lebanese Ministry of Agriculture, 2012.
[126] B. Cusack, “Tunisia’s Equal Inheritance Law Could Boost Female Entrepreneurship,” 2018, https://www.forbes.com/sites/brennancusack/2018/08/22/tunisias-equal-inheritance-law-could-boost-female-entrepreneurship/?sh=6b954111155a.

Problems arise when the guardian—who is usually a man who does not follow the law—refuses to grant a woman her legitimate due. Women are often wronged when the actual division of inheritance takes place. Women are pressured to forgo their inheritance, and men still heavily influence women's financial choices, illustrating the predominance of social norms over legal rights. Legally, women and men have the same rights with respect to concluding contracts and administering property. Nonetheless, social norms dictate the degree to which women are engaged in financial activity, with their decisions often influenced by their husband or a male relative.

ENTREPRENEURSHIP

As mentioned in the methodology section at the start of this report, the fundamental enablers and opportunities directly affect female entrepreneurship— a change in one element has a ripple effect. The three countries being studied here have implemented strategies and initiatives to improve the situation of women. As discussed earlier in the report, gender equality in employment and education is improving. These countries have seen massive improvements in internet and mobile inclusivity, as well as in laws that support women entrepreneurs. With respect to ease of doing business in 2020, the region raised its average score by 1.9, and Bahrain and Tunisia scored higher than the regional average, while Lebanon fell slightly.[127]

The GEM report 2020/21 identified MENA as the region with the highest rates of women's entrepreneurial intentions globally. Unfortunately, these intentions are not being translated into new businesses. The total number of early-stage entrepreneurs in MENA is 70 percent, lower than the number expressing entrepreneurial intentions.[128] Progress is not reflected in an increase in the numbers of female entrepreneurs. The above-mentioned sections offer explanations for how various factors affect women's entrepreneurship. Tunisia has a tremendous entrepreneurial drive. Entrepreneurial education was launched more than a decade ago through specific courses at universities, which proved to increase students' interest in starting a business. There is also much support for female entrepreneurship in Tunisia, whether it is from the civil society, NGOs, or even society itself.

Tunisia started to see growth in start-ups, and it launched a national program to establish business incubators within higher education institutions. The first incubator started operations in 2011. Now, there is a network of 26 incubators across the country. The Start-Up Act, another initiative, developed a regulatory framework, and prioritized entrepreneurial culture and digital transformation. Tunisia is now home to at least 41 tech hubs. The act helped reduce the barriers faced by young entrepreneurs, especially bureaucratic, administrative, and legal ones. Business accelerators, such as Intilaq, the first accelerator that was founded, are making their way in Tunisia. Many other public and private programs support entrepreneurs through training, personal coaching, and technical assistance. The Ministry for Women, Family Affairs, and Children established investment credit lines specifically for women entrepreneurs. The Raidat program—a gender-sensitive investment platform for women with varying levels of education and in any age bracket—was launched by the ministry in 2016 to support women's medium- and large-scale projects; as of the beginning of 2022, the program has funded 4,463 women's projects.

In 2006, the number of women-owned small-to-midsize enterprises in Tunisia reached 13 percent.[129] As of 2020, women owned or shared ownership of about 40 percent of the businesses, yet only 8 percent of firms had majority female ownership.[130] More than half these enterprises are a part of the informal sector. There are obvious barriers for women to engage in formal entrepreneurship. As informal business owners, they primarily run domestic services, such as cooking and cleaning.

Shutterstock.com/Hasan Mrad

Bizerte, Tunisia: Intensive vaccination program

[127] World Bank, Doing Business 2020 (Washington, DC: World Bank, 2020), doi:10.1596/978-1-4648-1440-2.
[128] H. Al Kubaisi, A. Annan, A. Bazargon, N. Chabrak, D. Dudokh, M. Hassen, M. Herrington, A. Ismail, P. Kew, T. Schøtt, and I. de la Vega, "GEM Middle East and North Africa Regional Report 2017," Global Entrepreneurship Research Association, 2017.
[129] Al Kubaisi et al., 39.
[130] Al Kubaisi et al., 62.

Circular 331, an initiative launched by Banque du Liban in August 2013, led to an increase in the number of start-ups in Lebanon. The circular program provided money to hundreds of businesses and dozens of incubators and accelerators and encouraged banks in Lebanon to invest in start-ups. Lebanon's tech sector garnered 162 investments between 2013 and 2017, and the country witnessed an increase in the number of women-focused programs. In five years, Lebanon's start-up sector represented 1.5 percent of the country's GDP.[131] Female entrepreneurs were responsible for almost half the start-ups incubated during recent classes and in accelerator programs. Since then, Lebanon has seen an increase in the number of training programs focused on increasing entrepreneurship and facilitating women's participation.

Compared with the rest of the region, only a small share of Lebanese firms (10 percent) have women among their owners, relative to the MENA average of 19 percent. Five percent of the firms are majority female owned, and only 11 percent of women are self-employed entrepreneurs, compared with 25 percent of men. In the past couple of years, Lebanon has witnessed a decline in the number of women-owned businesses, from 9.9 percent in 2021 to 5 percent in 2022.[132] These businesses were severely affected by the situation in Lebanon because they represent the smallest share of total enterprises—one in five businesses that were affected during the Port explosions were women-led. They were forced to shut down due to a lack of insurance to cover repairs and losses.

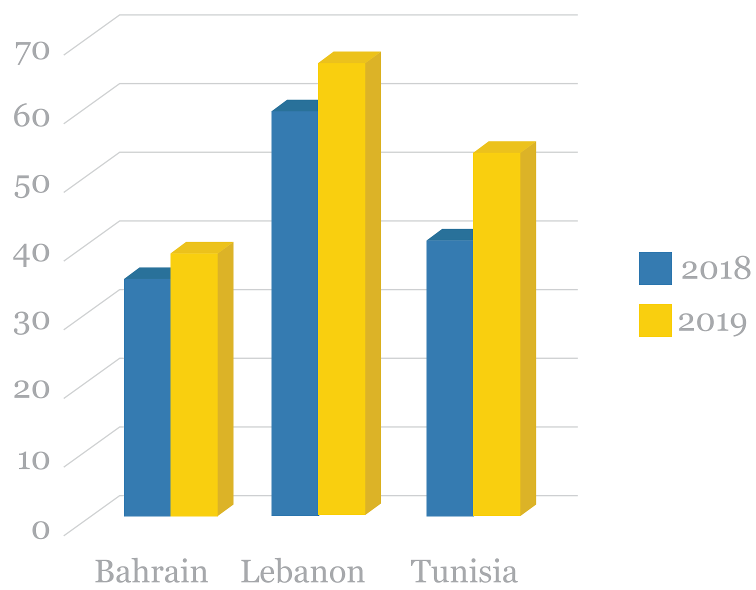
Expanding women's entrepreneurship is a pillar of the Bahraini government's strategy to reduce dependency on oil. Multiple laws and regulations—coupled with international, local, and government initiatives—have paved the way for more defined female entrepreneurial endeavors. In an effort to support and encourage small enterprises, the Ministry of Industry and Commerce now allows 39 types of commercial activities that do not need to register an office or headquarters address. According to an interviewee, the Bahraini government is promoting the work of women entrepreneurs and leaders as role models in an effort to encourage more women to take part. The government is also supporting women to start home-based businesses through simple registration procedures (or, in some cases, by doing away with the need to register a business altogether) and various microfinancing programs.

[131] J. Babin, "Financing Startups: The Shortcomings of Circular 331," 2018, https://www.lecommercedulevant.com/article/28739-financing-startups-the-shortcomings-of-circular-331.
[132] Babin, 62.

Many governmental and nongovernmental women's institutions in Bahrain have launched a series of initiatives, projects, training, and rehabilitation programs to provide women with the skills and capabilities required to establish and manage small enterprises or to enter the field of business entrepreneurship. The SCW launched several programs to increase women's participation in the economy. Many civil society institutions provide microcredit programs to encourage women to set up private projects, while the Bahrain Development Bank offers both small and slightly larger loans to women entrepreneurs.

The situation in Bahrain is improving. In 2020, the country implemented the highest number of regulatory reforms. According to the WBL, as of 2021, there were no legal restrictions on female entrepreneurship in Bahrain. The legal changes, along with an increased effort to support female entrepreneurship, explain the higher number of women entrepreneurs. Previously, Bahraini women faced difficulties registering a business because a man was needed to deal with government and official matters, such as customs paperwork and work permits. Women can now use Sijilat, an online commercial registration portal where they can obtain commercial registrations and business licenses from home. In 2018, the proportion of female-owned, newly registered limited liability companies was 21 percent, compared with 79 percent for men. In 2021, after the legal transformation, the number of women entrepreneurs reached 43 percent.[133]

Figure 13. Global Entrepreneurship Index Rank, 2018 and 2019



[133] Babin, 83.

Women in Tunisia and Lebanon have been doing business longer than women in Bahrain, given the legal and social freedoms offered, but the latter fares better due to the development of the economy and the evolving place of women in it.

Due to high competition for scarce salaried employment, women shift naturally toward entrepreneurship. Their aim is not growth but stability, and their businesses remain smaller than those owned by males. Given the high unemployment rate among women in the three countries, one would expect a natural drive toward entrepreneurship—but motivation plays a critical role. Women are usually pushed toward entrepreneurship to escape discriminatory economic and employment conditions, as evidenced by one study of Lebanese women—they are pursuing higher incomes through entrepreneurship.[134] In Tunisia and Bahrain, women are motivated by the opportunities offered by being entrepreneurs, such as achievement and independence.[135] In one survey, 39.8 percent of 210 Lebanese women entrepreneurs reported that their environment is discriminatory toward women, compared with only 12.78 percent of 202 Tunisian women surveyed.[136] This is mainly due to the inclusive policies that Tunisia has been implementing for the past 60 years.

The problem is not one of supply and demand. Women in all three countries are more educated than men, and they are entering STEM fields. None of the three countries lacks qualified graduates; but all have a huge gap in venture capital funding for women, partly because VCs in the region lack diversity. In 2021, less than 1 percent of the US$3 billion invested in 639 ventures went to women-founded start-ups.[137] When a woman entrepreneur enters a room full of male judges trying to pitch a female product, it is not uncommon for her to feel unheard and ill at ease. We need to change the cadre to give women better opportunities.

“Arab Women have a fundamental role to play as investors and entrepreneurs in building an inclusive and sustainable economy. However, they are denied the capital, network, and credibility they need to build and grow their businesses, mainly due to a male-dominated investment sector, an inherent cultural bias against women, and women’s self-limiting personal beliefs. We need more women in finance, more women as angel investors and as venture capitalists! . . . more diversity! My goal is, one day, to create a venture platform that unlocks the potential of Arab women as investors and entrepreneurs.” —Corine Kiame, venture capitalist in Lebanon

[134] P. Zgheib, “Multi-Level Framework of Push-Pull Entrepreneurship: Comparing American and Lebanese Women,” International Journal of Entrepreneurial Behavior & Research, 2018.
[135] United Nations Industrial Development Organization (UNIDO), “Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the MENA Region,” UNIDO Technical Paper, 2017; R. Kharabsheh and L. Alexandre, “The Evolution of Female Entrepreneurship in the Gulf Cooperation Council, the Case of Bahrain,” International Journal of Gender and Entrepreneurship 11, no. 4 (2019): 390–407.
[136] UNIDO, “Promoting Women Empowerment,” 135.
[137] UNIDO, 68.

The myriad financial obligations required for running a business are also a deterrent. Women entrepreneurs are not able to secure enough funding for their business to survive, due mainly to a lack of financial inclusion and collateral. Although women in Tunisia participate in the ownership of 18 to 23 percent of the country's formally registered firms, their financial needs are still largely unmet.[138] Financial institutions in the country do not recognize women-owned SMEs as a distinct segment in order to serve them appropriately. Instead, Tunisian women entrepreneurs rely on family funds. Discriminatory inheritance laws leave women with limited land or assets registered in their names—or leave them with none at all, and hence they have little to present as collateral when they apply for bank loans.

"Women are afraid of applying for a loan. They think they won't be able to repay it. Instead, they rely on funds from their families. The situation is similar if they have assets. My friend couldn't sell her land due to family control and pressure."
—Woman entrepreneur from Lebanon

Bahrain is offering financial facilities for women entrepreneurs through different schemes like the Princess Sabeeka bint Ibrahim Al Khalifa Financial Fund for Supporting Women's Trade Activity (a microfinancing program) or the Bahrain Women's Development Fund for Trade, Riyadat (an SME financing program). Women entrepreneurs are happy with the initial funding but worry about the future. Some Bahraini entrepreneurs interviewed for the report noted that the market is led by a few wealthy families who tend to direct investments in various sectors.

Women Incubator Center, Manama, Bahrain

[138] UNIDO, 114.

“Social class still plays a significant role in dictating access to networks and capital. If you grow up in certain neighborhoods, you are less likely to have access to information or opportunities.” —Martine Abboud, founder of Creo Incubator, Lebanon

Also in Bahrain, several interviewees mentioned the paucity of communication between the government and society regarding entrepreneurship. Based on their own experience, these interviewees mentioned that the government is not adequately reaching out to people to understand the gaps and what they actually need in order to advance women’s entrepreneurship.

“The government is trying to improve the condition of women entrepreneurs. Yet, people are skeptical of this push to entrepreneurship and these changes. They don’t understand the agenda and purpose.” —Woman entrepreneur from Bahrain

Women entrepreneurs are perceived to be less credible and capable than men. Wamda’s latest report on the gender investment gap in the MENA region confirms this in some countries, stating that the problem lies in biases against women. The existence of stereotypes and preconceptions about the roles and capabilities of women in some countries have kept them from starting and growing businesses. Women entrepreneurs are expected to be aggressive, reflecting male attitudes.[139] Societal expectations in some MENA countries were mentioned as an obstacle that women founders face, after their lack of visibility and role models.

“Social expectations are harming women entrepreneurs. Women feel the need to adopt a stereotypically ‘male’ attitude toward business—competitive and aggressive—to be accepted.”

—Zouhour El-Abiad, professor of business administration at the Lebanese University

Education plays an important role in fostering women entrepreneurs. Women in all three countries lack the skills needed—whether digital or soft—to enter the market. Women’s expectations are often conservative, and they are not ready to pitch to a room full of men. As a result, they do not get the funding they need. Existing programs targeted to women entrepreneurs are usually small and lack focus. According to one study, Bahraini women suffer from a lack of experience in setting up a business online.[140]

[139] D. Jamali, “Constraints and Opportunities Facing Women Entrepreneurs in Developing Countries: A Relational Perspective,” Gender in Management: An International Journal 24, no. 4 (2009): 232–51.
[140] UNIDO, “Promoting Women Empowerment,” 138.

“Aspiring women entrepreneurs in Lebanon face multilayered challenges in the entrepreneurial space, including defying social expectations, struggling to build supportive networks, being taken seriously, and balancing family and business life. This hinders their entrepreneurial aspirations and can hamper growth.”
—Martine Abboud

Work experience provides women with the skills and confidence to enter any field. Bahraini women mentioned the experience in fields where they wanted to establish their businesses as obstacles. This helps to explain their hesitation to start a business. In another study, Lebanese women entrepreneurs mentioned identifying opportunities for their new business through work experience and leveraging their educational qualifications and industry experience.[141]

Bahrain, Lebanon, and Tunisia do not lack talented, ambitious, educated, and resilient women. They lack representation of these women in the public space—whether on boards, in VC firms, in parliaments, at work, or in businesses. Both policymakers and practitioners need to examine the power dynamics that are excluding women and work backward and create measures and strategies that will benefit them.

Additionally, many initiatives supporting and encouraging women’s entrepreneurship in the region keep popping up, but the numbers are not changing. Existing initiatives do not cover the minutiae that come with engaging fully in the economy, but instead offer mass solutions that do not consider individual needs. Programs do not deal with major obstacles such as childcare—which is critical if women are going to succeed. Instead, they deal with general entrepreneurship problems such as a lack of funds. There is also a lack of more current data on the status of women in business in the region. We keep relying on old data or data that combine foreigners and locals, which make the picture look brighter than it really is. Finally, the interplay of legal and cultural constraints limits women’s entrepreneurial prospects. Various obstacles need to be overcome to create an enabling environment where women can move freely, work in the fields of their choosing, and have equal opportunities in employment and entrepreneurship.

[141] UNIDO, 142.

CONCLUSION

The overall increase in the entrepreneurship rate in the MENA region is unfortunately not reflected in an increase in the number of female entrepreneurs. Women in Bahrain, Lebanon, and Tunisia are highly educated, as discussed above, but are less likely to own a business, more likely to have a high unemployment rate, and much more likely to control fewer assets than men in these countries. Women still face all sorts of legal, regulatory, and sociocultural barriers to entrepreneurship, despite some progress in revising discriminatory laws and initiating programs to address attitudes toward women's businesses.

Based on this report's findings—as well as on the various MEWI roundtable discussions that included gender experts from across the MENA region and the diaspora—Bahrain, Lebanon, and Tunisia have the opportunity to leverage existing regulations and introduce new policy strategies to increase female entrepreneurship.

Accordingly, this report recommends several ideas and action items for governments and nongovernmental organizations to consider to close the gender gap in entrepreneurship. The recommendations that follow are applicable to the three countries in different ways. For example, some countries might have programs in place that support women, yet these programs are not answering the existing problems or are targeting a certain social or economic level that excludes others. The report recommends:

- *Improve financial inclusion:*
  - More market research is needed to learn more about the women's market segment and understand its needs. Then, governments should create a national financial inclusion strategy, based on the findings, that includes measurable targets for increasing women's access to financing and an action plan for implementation, such as key performance indicators for the number of investments and loans granted to women.
  - Introducing gender-legislated quotas and policies to increase the number of women on firms' boards and in top management. Quotas have proven to be very effective. Clear measures for implementation and punishment should be included.
  - Encourage venture capital firms and financial institutions to increase investment in women entrepreneurs by offering tax breaks and matching investments.
  - Financial institutions should provide borrowing solutions that address women's specific barriers to accessing finance, including their lack of collateral and high interest rates.

- Create a relationship between financial institutions and training organizations to bridge the funding gap and create more confidence and ease of access to funds for women.

- *Invest in women's skills and networks:*
  - Policymakers in both academic and training institutions should collaborate to identify skills needed and training curricula to ensure that women develop future-ready and entrepreneurial skills, including increasing digital and financial literacy.
  - Launch women entrepreneurship support programs to increase networking and mentoring. Networks lead to greater business growth.
  - Programs that develop technical skills are also important, and they should be supported by pilot programs and case studies.
  - Create training materials that are relevant to the needs of women 1
    entrepreneurs or women seeking to start a venture. Existing programs should not only be geared toward industries that are women dominant or women friendly; they should also break the mold and help women participate in highly profitable industries.

- *Develop clear metrics to measure progress in supporting women:*
  - Collecting data is important. Open data initiatives—whether from governments, venture capital firms, or employers—provide useful information for understanding the problem and finding solutions.
  - Increasing support for these data collection efforts could improve data for more effective policy and programming.
  - Constantly using the collected data to update existing programs or initiatives in order to respond to the latest needs or obstacles of women in business.
  - Awareness programs on the importance of women entrepreneurship can prove beneficial to break existing stereotypes and help women enter different industries.

- Reforming existing laws that support women's labor force participation and entrepreneurship:
  - Nondiscriminatory and equal wage laws should be clearly defined, alongside enforcing mechanisms in some countries that do not define it.
  - Implement care policies for women entrepreneurs: To allow women to juggle work and life, more efforts are needed to prioritize support for schools and daycare facilities.
  - Monitor implementation of revised and reformed laws that enhance women's rights.

BIBLIOGRAPHY

Alaref, J., and S. Nikaein Towfighia. “Testing Gender Discrimination in the Tunisian Labor Market: A Field Experiment.” World Bank, 2020.

Alayli, A., and S. Al-Shami. “Women’s Agency and Economic Mobility in MENA: Examining Patterns and Implications.” Arab Barometer, Princeton University, 2020.

Al Ghoul, Z. 2020 .كيف خرجت الفتاة البيروتية من عزلتها الاجتماعية إلى الحياة العامة؟
https://www.annahar.com/arabic/article/1213925-كيف-خرجت-الفتاة-البيروتية-من-عزلتها-الاجتماعية-إلى-الحياة-العامة.

Al Hilali, A. 2018 .وزير يصدم التونسيين بإعلانه ارتفاع نسبة الأمية في البلاد
https://arabi21.com/story/1123241/وزير-يصدم-التونسيين-بإعلانه-ارتفاع-نسبة-الأمية-في-البلاد.

Al Hilali, A. “Tunisian Women Resist Harassment in Transportation by Applying ‘Ezina.’" 2018. https://www.tellerreport.com/news/--tunisian-women-resist-harassment-in-transportation-by-applying-%22ezina%22-.B1pv4bbgN.html.

Al Khalifa, H. “Early Childhood Education in Bahrain: A Way Forward?” Paper presented at International Conference on Teaching, Learning, and Education, Amsterdam, February 26–28, 2021.

Al Kubaisi, H., A. Annan, A. Bazargon, N. Chabrak, D. Dudokh, M. Hassen, M. Herrington, A. Ismail, P. Kew, T. Schøtt, and I. de la Vega. “GEM Middle East and North Africa Regional Report 2017.” Global Entrepreneurship Research Association, 2017.

Allen, B., J. Bigio, A. Bro, J. Heyman, M. Stone, G.Tzemach Lemmon, and R. Vogelstein. Women and the Law: Leveling the Global Economic Playing Field. New York: Council on Foreign Relations, 2018.

Al Mahmoud, M. “Putting Public Transport on Track.” News of Bahrain, 2021. https://www.newsofbahrain.com/views/76688.html.

Al Saeed, N. “Bahrain Women in Tech Are Leading the Way: What Can the World Learn?” 2022. https://www.weforum.org/agenda/2022/07/bahraini-women-excel-in-tech-what-can-the-world-learn/.

Al Ubaydli, O. “Coronavirus: How the Gulf Economy Has Allowed Women to Keep Their Jobs.” 2020. https://english.alarabiya.net/views/news/middle-east/2020/10/14/Coronavirus-Coronavirus-How-the-Gulf-economy-has-allowed-women-to-keep-their-jobs.

Amina, M., A. Islamb, and A. Sakhonchik. “Does Paternity Leave Matter for Female Employment in Developing Economies? Evidence from Firm Data.” World Bank, Policy Research Working Paper 7588, 2016.

Andriamahery, A. and M. Qamruzzaman. “Do Access to Finance, Technical Know-How, and Financial Literacy Offer Women Empowerment Through Women's Entrepreneurial Development?” Front Psychol 12 (2022): 776–844.

Andrianaivo, M., I. Fradi, and M. Hamden. “From Education to Job Growth: Supporting a Startup Surge in Tunisia.” 2022. https://blogs.worldbank.org/arabvoices/education-job-growth-supporting-startup-surge-tunisia.

Arabnet. “The State of Digital Investments in MENA 2013–2018, 4th Edition.” 2019.

Azcue, X., M. Krishnan, A. Madgavkar, D. Mahajan, and O. White. “COVID-19 and Gender Equality: Countering the Regressive Effects.” 2020. https://www.mckinsey.com/featured-insights/future-of-work/covid-19-and-gender-equality-countering-the-regressive-effects.

Babin, J. “Financing Startups: The Shortcomings of Circular 331.” 2018. https://www.lecommercedulevant.com/article/28739-financing-startups-the-shortcomings-of-circular-331.

“Bahrain: Literacy Rate.” N.d. https://countryeconomy.com/demography/literacy-rate/bahrain.

Bahrain News Agency. “Bahraini Women’s Educational Achievements Hailed.” 2021. https://www.bna.bh/en/Bahrainiwomenseducationalachievementshailed.aspx?cms=q8FmFJgiscL2fwIzON1%2BDhJfa2q9PUYHJZ9TydekqHc%3D.

Bedirhan Erdem Mutlu, B. “Freedom, Justice, and Dignity in Movement: Mobility Regimes in the Grand Tunis.” 2022. https://www.arab-reform.net/publication/freedom-justice-and-dignity-in-movement-mobility-regimes-in-the-grand-tunis/.

Bertelsmann. BTI 2022 Country Report: Bahrain. Gütersloh: Bertelsmann Stiftung, 2022.

Bhardwaj, B. R. “Impact of Education and Training on Performance of Women Entrepreneurs.” Journal of Entrepreneurship in Emerging Economies 6, no. 1 (2014): 38–52.

Bruhn, M., M. Hommes, M. Khanna, S. Singh, A. Sorokina, and J. S. Wimp. ”SME Finance Gap: Assessment of the Shortfalls and Opportunities in Financing Micro, Small, and Medium Enterprises in Emerging Markets.” International Finance Corporation, 2017.

Cargnelutti, F. “Tunisia’s Slow but Steady March Towards Gender Equality.” 2018. https://www.equaltimes.org/tunisia-s-slow-but-steady-march?lang=en#.YztQuCopCfB.

Center of Arab Women for Training and Research and International Finance Corporation. “Women Entrepreneurs in the Middle East and North Africa: Characteristics, Contributions, and Challenges.” World Bank, 2007. https://www.ifc.org/wps/wcm/connect/e5e09fce-92df-4d63-9c2f-f0303fb39a1e/MENA_Women_Entrepreneurs_ExecSum_English.pdf?MOD=AJPERES.

Center for Mediterranean Integration of the World Bank Group and Obesrvatoire national de La Jeunesse. Tunisia: Breaking the Barriers to Youth Inclusion. Washington, DC: World Bank, 2014.

Chai, Y., V. Ríos-Salas, P. Stek, and J. Heymann. “Does Enhancing Paid Maternity Leave Policy Help Promote Gender Equality? Evidence from 31 Low- and Middle-Income Countries.” Gender Issues 39 (2021): 335–67.

Council on Foreign Relations. “Legal Barriers: Protecting Women from Violence.” N.d. https://www.cfr.org/legal-barriers/barriers/protecting_women_from_violence/.

“Women's Participation in the Global Economy.” N.d. https://www.cfr.org/womens-participation-in-global-economy/.

Cusack, B. “Tunisia’s Equal Inheritance Law Could Boost Female Entrepreneurship.” 2018. https://www.forbes.com/sites/brennancusack/2018/08/22/tunisias-equal-inheritance-law-could-boost-female-entrepreneurship/?sh=6b954111155a.

Daher, M., and L. Sado. "The Life of Women and Men in Lebanon: A Statistical Portrait." United Nations Development Program and Central Administration of Statistics of Lebanon, 2021.

Daou, R., and M. Mikha. "The Education Landscape in Lebanon 2016–2017." BLOMInvest Bank, 2018.

Deeb, R., J. Tvedt, and Z. Yelgezekova. "Women's Economic Empowerment in Jordan, Oman, and Tunisia." University of Minnesota Digital Conservancy, 2020. https://hdl.handle.net/11299/214898.

Demirgüç-Kunt, A., L. Klapper, D. Singer, and S. Ansar. Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank, 2022. 1
doi:10.1596/978-1-4648-1897-4.

Economist Impact. "The Inclusive Internet Index." 2022. https://impact.economist.com/projects/inclusive-internet-index.

El Ghali, H. A., M. Bend, S. Fazili, N. Franji, N. Lahire, A. Matin, and E. Sedmik. Schools, Students, and Teachers in Lebanon: Research for Results Program 2021. Washington, DC: World Bank, 2021. https://documents1.worldbank.org/curated/en/627001624033308257/pdf/Foundations-for-Building-Forward-Better-An-Education-Reform-Path-for-Lebanon.pdf.

El Feki, S., B. Heilman, and G. Barker, eds. Understanding Masculinities: Results from the international Men and Gender Equality Survey (IMAGES)—Middle East and North Africa, Executive Summary. Cairo and Washington, DC: UN Women and Promundo-US, 2017.

Facebook / OECD / World Bank. "The Future of Business Survey," 2020. dataforgood.fb.com/global-state-of-smb.

FinTech Consortium, Bahrain FinTech Bay, and Jordan FinTech Bay. "MENA Financial Inclusion Report 2020." 2020. https://www.bahrainfintechbay.com/financial-inclusion.

Folke, O., and J. Rickne. "Sexual Harassment and Gender Inequality in the Labor Market." Quarterly Journal of Economics 137, no. 4 (2022): 2163–2212.

Food and Agriculture Organization of the United Nations. النتائج العامة للإحصاء الزراعي الشامل 2010 . Lebanese Ministry of Agriculture, 2012.

FreshBooks. “Women in the Independent Workforce Report.” 2018. https://www.freshbooks.com/press/data-research/women-in-the-workforce-2018.

Galal, S. “Total Number of Students Enrolled in Higher Education in Egypt from 2009 to 2020.” 2021. https://www.statista.com/statistics/1193251/number-of-students-in-higher-education-in-egypt/.

Bill & Melinda Gates Foundation. “Women’s Economic Empowerment.” 2022. https://www.gatesfoundation.org/equal-is-greater/#:~:text=We%20define%20women’s%20economic%20empowerment,to%20control%20and%20benefit%20from.

Gaweł, A., and K. Mroczek-Dąbrowska. “Gender Pay Gap in Explaining Female Entrepreneurship: Industry Perspective of Selected European Countries.” International Journal of Manpower 43, no. 9 (2022): 42–59.

Gender Data Portal. “Share of Graduates by Field, Female.” N.d. https://genderdata.worldbank.org/indicators/se-ter-grad-fe-zs/?fieldOfStudy=Social%20Sciences%2C%20Journalism%20and%20Informationandgeos=BHR_TUNandview=bar.

Georgetown Institute for Women, Peace, and Security and Peace Research Institute Oslo (GIWPS and PRIO). Women, Peace, and Security Index 2021/22: Tracking Sustainable Peace Through Inclusion, Justice, and Security for Women. Washington, DC: GIWPS and PRIO, 2021.

Halim, D. “Women Entrepreneurs Needed—Stat!” World Bank, 2020. https://blogs.worldbank.org/opendata/women-entrepreneurs-needed-stat.

Hall, S., D. Schmautzer, S. Tmiri, and R. Tschupp. “Reimagining Education in MENA.” McKinsey, 2022. https://www.mckinsey.com/industries/education/our-insights/reimagining-education-in-menap.

Hegewisch, A., J. Forden, and E. Mefferd. “Paying Today and Tomorrow: Charting the Financial Costs of Workplace Sexual Harassment.” Institute for Women’s Policy Research and Time’s Up Foundation, 2021.

Hooton, C. “Global State of Small Business: A Look at the Perspectives of Small and Medium-Sized Businesses Midway through 2022, with Insights into Inflation and International Trade.” Meta, 2022.

International Finance Corporation. “MSME Finance Gap: Assessment of the Shortfalls and Opportunities in Financing Micro, Small, and Medium Enterprises in Emerging Markets.” 2017.

“Banking on Women in Tunisia: Innovations in the Banking Industry Workshop Report,” 2018.

International Labour Office. “Constraints and Good Practice in Women’s Entrepreneurship in MENA: Case Study—New Evidence on Gender Attitudes Towards Women in Business.” Impact Report 10, 2018.

“Care Work and Care Jobs for the Future of Decent Work.” 2018.

“More Than 120 Nations Provide Paid Maternity Leave.” Press release, 1998. 1
https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_008009/lang--en/index.htm.

ILO/CAS. “Lebanon Follow-Up Labour Force Survey: January 2022 Fact Sheet.” Central Administration of Statistics and International Labour Organization, 2022.

International Republican Institute. “Public Opinion Survey of Tunisians.” 2017.

Jamali, D. “Constraints and Opportunities Facing Women Entrepreneurs in Developing Countries: A Relational Perspective.” Gender in Management: An International Journal 24, no. 4 (2009): 232–51.

Jones, K., and B. Wilche. “Reducing Maternal Labor Market Detachment: A Role for Paid Family Leave.” American University Working Paper 2019-07, 2020.

Karolak, M. “Bahraini Women in the 21st Century: Disputed Legacy of the Unfinished Revolution,” Journal of International Women’s Studies 13, no. 5 (2012): 5–16.

Kend, M. “Middle East and North Africa Internet Infrastructure.” Internet Society, 2019.

Kharabsheh, R., and L. Alexandre. “The Evolution of Female Entrepreneurship in the Gulf Cooperation Council, the Case of Bahrain.” International Journal of Gender and Entrepreneurship 11, no. 4 (2019): 390–407.

Komunte, M. “Usage of Mobile Technology in Women Entrepreneurs: A Case Study of Uganda.” African Journal of Information Systems 7, no. 3 (2015), article 3.

Korayem, M. “Banking on Women in Tunisia: Innovations in the Banking Industry Workshop Report.” International Finance Corporation, Cairo, 2018.

Kulaksiz, S., and T. Rafi. “How Women Entrepreneurs Can Be Empowered to Shape the Digital Future.” 2021. https://blogs.worldbank.org/digital-development/how-women-entrepreneurs-can-be-empowered-shape-digital-future.

La Presse avec TAP. “Près de la moitié des femmes entrepreneures en Tunisie sont des actionnaires dirigeantes d’entreprises.” 2022. https://lapresse.tn/105629/pres-de-la-moitie-des-femmes-entrepreneures-en-tunisie-sont-des-actionnaires-dirigeantes-dentreprises/.

“Lebanon: Literacy Rate.” N.d. https://countryeconomy.com/demography/literacy-rate/lebanon.

Monzer, L. “Female Entrepreneurship in the Middle East and North Africa Region.” GenDev Consutling, 2021. https://www.gendev.consulting/blog/brief-female-entrepreneurship-in-the-middle-east-and-north-africa-region-wgxjm-e8p28.

Naaraayanan, L. “Women’s Inheritance Rights and Entrepreneurship Gender Gap.” PhD diss., Hong Kong University of Science and Technology, 2019.

Nagy, S. “Bahraini and Non Bahraini Women in Bahrain’s Workforce.” Arabian Humanities, 2013.

P. Noumba Um and D. Effah. “If Urban Transport in MENA Was Safe for Women, Economies Would Pros.” 2020. https://blogs.worldbank.org/arabvoices/mena-if-urban-transport-was-safe-women-economies-would-prosper.

OECD (Organization for Economic Cooperation and Development). PISA 2018 Results (Volume III): What School Life Means for Students’ Lives. Paris: OECD Publishing, 2019.

“COVID-19 Crisis in the MENA Region: Impact on Gender Equality and Policy Responses.” 2020.

OECD / Centre of Arab Women for Training and Research (CAWTAR). Women in Public Life: Gender, Law and Policy in the Middle East and North Africa. Paris: OECD Publishing, 2014. http://dx.doi.org/10.1787/9789264224636-en.

OECD / ILO / Centre of Arab Women for Training and Research (CAWTAR). Changing Laws and Breaking Barriers for Women's Economic Empowerment in Egypt, Jordan, Morocco, and Tunisia, Competitiveness and Private Sector Development. Paris: OECD Publishing, 2020.

Saleh, M. "Number of Students Enrolled in Tertiary Education in Tunisia from 2014 to 2020, by Gender." 2022. https://www.statista.com/statistics/1180673/number-of-students-enrolled-in-tertiary-education-in-tunisia-by-gender/.

M. Seikaly, R. Roodsaz, and C. van Egten. "The Situation of Women in the Gulf States." Policy Department C: Citizens' Rights and Constitutional Affairs, European Union, 2014.

1

Sinha, C. "Women in the Bahrain Financial Sector: Opportunities, Challenges and Strategic Choices." Social Change 50, no. 1 (2020): 44–60.

Smaali Bouhlila, D. "Education in Tunisia: Past Progress, Present Decline and Future Challenges." 2021. https://www.arabbarometer.org/2021/03/education-in-tunisia-past-progress-present-decline-and-future-challenges/.

Social Insurance Organization. "Statistical Report 2021: Quarter 2." 2021.

Supreme Council for Women. "Vision and Mission." 2015. https://www.scw.bh/en/AboutCouncil/Pages/VisionMission.aspx.

الخطة الوطنية لنهوض المرأة البحرينية. N.d. from:https://www.scw.bh/en/AboutCouncil/NationalPlan/Pages/default.aspx.

"Timeline of Women's Education." 2018. https://en.wikipedia.org/wiki/Timeline_of_women%27s_education.

Tunisia - Literacy rate. (n.d.). Retrieved from: https://countryeconomy.com/demography/literacy-rate/tunisia

UNESCO Institute of Statistics. "Bahrain." N.d. http://uis.unesco.org/en/country/bh.

"Tunisia." N.d. https://uis.unesco.org/en/country/tn.

UNIDO (United Nations Industrial Development Organization). "Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the MENA Region." UNIDO Technical Paper, 2017.

United Nations Development Program. “Lebanon Gender Analysis.” 2021. https://www.undp.org/lebanon/publications/lebanon-gender-analysis.

UN Women. “European Union Sector-Specific Gender Analysis: An In-Depth Sectoral Examination of Feminist and Women’s Rights Issues in Lebanon.” United Nations Entity for Gender Equality and the Empowerment of Women, 2021.

US Agency for International Development. “Bahrain.” N.d. https://idea.usaid.gov/cd/bahrain/gender.

“Tunisia.” N.d. .https://idea..said.gov/women-e3/tunisia/.

Wamda. “The Gender Gap in Startup Investment 2022.” 2022. https://www.wamda.com/research.

UN Women. “Bahrain: Women Count.” N.d. https://data.unwomen.org/country/bahrain.

“Lebanon: Women Count.” N.d. https://data.unwomen.org/country/lebanon.

“Tunisia: Women Count.” N.d. https://data.unwomen.org/country/tunisia.

World Bank. “Bahrain.” N.d. https://genderdata.worldbank.org/countries/bahrain/.

“Borrowed from a Financial Institution (% Age 15+).” N.d. https://genderdata.worldbank.org/indicators/fin22a-t-a/?gender=gender-gap.

“Consolidating Social Protection and Labor Policy in Tunisia: Building Systems, Connecting to Jobs.” Maghreb Department, Middle East and North Africa Region, 2015.

“DataBank: Global Financial Inclusion.” 2022. https://databank.worldbank.org/source/global-financial-inclusion.

Doing Business 2020. Washington, DC: World Bank, 2020. doi:10.1596/978-1-4648-1440-2.

“Individuals Using the Internet (% of Population): Lebanon.” World Telecommunication / ICT Indicators Database. 2020. https://data.worldbank.org/indicator/IT.NET.USER.ZS?locations=LB.

"Lebanon." N.d. https://genderdata.worldbank.org/countries/lebanon/.

"Tunisia," N.d. https://genderdata.worldbank.org/countries/tunisia/.

Women, Business, and the Law 2018 (Washington, DC: World Bank, 2018), https://openknowledge.worldbank.org/handle/10986/29498.

Women, Business, and the Law 2022. Washington, DC: World Bank, 2022. doi:10.1596/978-1-4648-1817-2.

World Bank & UN Women. "The Status of Women in Lebanon: Assessing Women's Access to Economic Opportunities, Human Capital Accumulation, and Agency." World Bank, 2021.

World Economic Forum. Global Gender Gap Report 2022. https://www.weforum.org/reports/global-gender-gap-report-2022/.

Zgheib, P. "Multi-Level Framework of Push-Pull Entrepreneurship: Comparing American and Lebanese Women." International Journal of Entrepreneurial Behavior & Research, 2018.

ABOUT THE TEAM

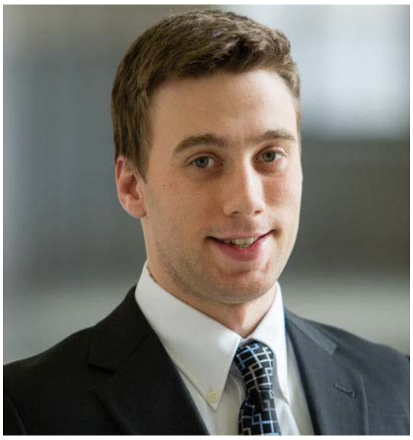
Merissa Khurma

Merissa Khurma is the Program Director of the Middle East Program at the Wilson Center. She has leadership experience working in a range of development projects in the Middle East that focused on economic development, the Syrian refugee crisis, education, youth, gender development, and governance. Additionally, Khurma served as Director of the Office of Jordan's Prince Ali Bin Al Hussein (2010- 2013) and as Press Attaché and Director of the Information Bureau at the Embassy of Jordan in Washington, D.C. (2003-2010). Khurma has a Master of Public Administration from Harvard University's Kennedy School of Government, a Master of Science in International Security and Foreign Policy from Georgetown University, and a Bachelor of Art in Political Science and French from McGill University. She is also a leadership development practitioner with a focus on Adaptive Leadership and Public Narrative & Community Organizing. Khurma speaks Arabic and French. She is an adjunct professor at the School of Foreign Service at Georgetown University.

Lynn Mounzer

Lynn Mounzer is a gender equality and global impact professional, consultant, and social entrepreneur who has worked with think tanks, nonprofits and NGOs, academia, multinational companies, and start-ups to improve women's agency through increasing their labor force participation and entrepreneurship. Born in Lebanon, worked across the Middle East, and currently living in the U.S., Lynn has a PhD focused on female entrepreneurship in MENA. Currently, Lynn is the founder of Hokouki, an NGO that empowers women and girls in the MENA region by providing easy access to laws and regulations affecting them. She is also a Global Fellow at the Wilson Center.

Alexander Farley



Alexander Farley is the Program Associate for the Middle East Program at the Wilson Center, where he manages operations, grants, and publications. His research focuses on entrepreneurship, labor markets, education, and digital transformation in the region. He holds a Master of Public Administration and Master of Arts in International Studies from the University of Washington, with a focus in international development policy and management. He has lived in Jordan and Morocco and is professionally proficient in Arabic.

Brooke Sherman

Brooke Sherman is the Middle East Program Coordinator. Since joining the Wilson Center in 2020, she's published on socioeconomic trends in the Middle East, with a particular focus on women and marginalized groups, and launched a series on art activism in the region. Brooke received a B.A. in Economics & Political Science from McGill University in Montreal.