SELECT GENDER-BASED VIOLENCE LITERATURE REVIEWS

WOMEN’S ECONOMIC PARTICIPATION IN NORTH AFRICA

Prepared under Contract No.: GS-10F-0033M / 7200AA18M00016, Tasking N008

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(AUGUST 2020)

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ACRONYMS

CSO Civil Society Organizations
DRG-LER Democracy, Human Rights, and Governance – Learning, Evaluation, and Research Activity
EMWEER Enhancing Marginalized Women’s Enjoyment of Economic Rights
ENDA Enda Inter-Arabe
GBV Gender-based Violence
GIZ Deutsche Gesellschaft für Internationale Zusammenarbeit
GSCV Gender-Sensitive Value Chain
ICRAM Government Plan for Equality
ILO International Labor Organization
IOM International Organization for Migration
IPV Intimate partner violence
MENA Middle East and North Africa
MFI Microfinance Interventions
NGO Non-Governmental Organization
NORC National Opinion Research Center at the University of Chicago
OECD Organization for European Cooperation and Development
RCT Random Control Trials
SIVP Stage d’Initiation à la Vie Professionnelle
UN United Nations
UNHCR United Nations High Commission for Refugees
UNODC United Nations Office on Drugs and Crime
USAID United States Agency for International Development
USG United States Government
VAW Violence against Women
VSLA Village Savings and Loan Associations
WHO World Health Organization
EXECUTIVE SUMMARY

In support of the United States Agency for International Development (USAID) Gender-Based Violence Learning Agenda, this literature review explores the barriers to women’s economic participation in North Africa and the broader Middle East, as well as, the efficacy of development and policy interventions designed to advance women’s economic empowerment. Focusing on Morocco, in addition to Tunisia, Algeria, and Libya, the review considers the status of women’s economic participation, and offers recommendations based on the evidence on intervention outcomes. We address the following questions:

- How are violence and other impediments to women starting businesses and other enterprises different in Morocco and North Africa, compared to other parts of the world?
- What variations exist within North Africa?
- What can we learn by comparing similar countries with North Africa (focusing on Morocco, Tunisia, Algeria, and Libya) and from policy changes and development interventions seeking to increase women’s economic and civic participation?

This paper is based on a review of over 70 evaluations and documentation from peer-reviewed academic literature, bilateral and international agency donor program reporting, and gray literature from think tanks, in addition to working papers. In determining which evaluations and evaluation reviews to include, we selected only articles and studies of rigorous impact evaluations with quasi-experimental and experimental design. Rapid-assessment qualitative studies included use of focus groups and in-depth interviews.

Rigorous evaluations of women’s economic participation programs are few, and such evaluations of efforts in North Africa and the Middle East are even rarer. This literature review therefore relies on global evaluations and studies found in the Middle East and North Africa (MENA) region, focusing on North Africa when possible.

KEY FINDINGS

- The MENA region as a whole has the lowest female labor-force participation rate in the world, despite improvements for women after the 2010-2012 “Arab Spring.” In North Africa, the gender gap is fairly wide for Morocco, Algeria, and Libya in particular, though less so for Tunisia, and economic participation is fairly low for most of the countries. Only about a quarter of women in Libya (26 percent) and Tunisia (24 percent) are active in the labor force, followed by Morocco (21 percent), and more distantly, Algeria (15 percent).

- A number of barriers impede women’s economic participation, and by extension, their economic empowerment in the MENA. Legal frameworks, penal codes, and related social norms upholding gender inequality; the dominance of public sector employment, which favors men; and limited support for reproductive and child care costs dampen women’s participation, as do women’s lack of access and control over economic resources. Violence against women is a significant obstacle.

- Morocco, Tunisia, Algeria, and Libya have passed positive gender-equity policies. However, lack of enforcement blunts their impact.

- A host of interventions addresses women’s economic participation with the aim of improving women’s empowerment, but the evidence from effective programs in North Africa and the
Middle East is very limited. Rigorous evaluations, however, suggest that microfinance programs, among the more common interventions, do not produce significant increases in women’s income or empowerment.

- Microfinance works best for women when cash transfers are combined with other interventions, such as business and life-skills training, and strategies that tackle gender norms and social constraints facing North African and Middle Eastern women.

- Notably, the literature attaches particular value to business-skills training, which contributes to personal efficacy, good practices, and knowledge among women. Though the benefits are short-term and do not lead to business creation or growth, the impact of training points to the benefits of short-term programs.

- The evidence is also mixed on economic interventions that address violence against women. While some programs reduce violence, others studied find increases in violence.

- Engaging men and boys is essential for addressing norms, studies indicate. Also useful may be media programming which can influence discriminatory attitudes among men viewers towards women, girls, and work.

**RECOMMENDATIONS**

**Gender-inclusive interventions that engage men and boys are key.** MENA case studies suggest that men’s engagement can reduce risks to women who participate in economic empowerment programs. Project interventions resulting in greater economic participation of women were aided by the support of men (husbands, fathers, etc.), who were involved and sensitized to the benefits of women’s work and the obstacles women face. Traditional, religious, and community leaders may also be important to the extent that they are gatekeepers of norms and have significant influence in communities, which is the case in Muslim-majority North Africa and the Middle East.

The argument for male inclusion rests on the assumption that women’s economic empowerment interventions shift household dynamics in ways that alter the position of men as women become more independent and financially capable. Men may discourage women from participating in economic activity through a variety of means, including resorting to violence. According to Peterman (2018), economic empowerment projects tend to lack components that address VAW; furthermore, research is inconclusive on whether women’s increased access to economic resources leads to or prevents violence against women (Brody et al. 2015; Peterson 2018). Studies in India and Uganda, for example, show increased access to economic resources decreased intimate partner violence and improved men’s attitudes towards gender norms, but in parts of Tanzania, the opposite occurred (Vyas 2015). Such varied results suggest the relationship is dependent on context, such as settings where gender relations are more patriarchal and conservative, urban versus rural locales, women’s age, and the economic status of the household. **Thus, rigorous high-quality qualitative research is needed to understand how economic empowerment interventions affect violence in North Africa and other settings.** Country-based context analyses may help inform project design.

Given the limited evidence base on whether economic participation programs improve women’s livelihoods and economic opportunity worldwide and in the MENA, long-term rigorous RCT-based research is needed to determine the impacts of interventions such
as MFI and other programs—particularly their effect on contributing to increases or decreases in gender-based violence, specifically violence against women and intimate partner violence. Long-term, quasi-experimental cohort studies are required if any change in gendered norms is sought.

Cash alone in the form of loans and grants is not sufficient to grow women-owned businesses, especially among poorer women growing small, new businesses. Assistance is more beneficial when it is in-kind, and tends to improve outcomes for larger, more established women-owned businesses. If direct cash transfers are provided to poorer women, assistance should focus on financing for start-ups, and should be sustained over a longer period of time. Ultimately, poorer women need multicomponent interventions.

**What works well, are multicomponent programs.** The most successful programs are those that combine access to capital, hard and soft skills development, trainings, as well as gender-inclusive activities, as mentioned above. Although business-skills training tended not to lead to business establishment or expansion, short-term effects of trainings on women’s self-esteem and business practice should not be ignored. Programs should consider longer training programs to encourage sustainability.

Among women entrepreneurs, business networks can also provide a valuable support system, particularly when combined with training and mentoring. Cooperatives, for instance, may be a cost-effective way of providing support and networks for women. Networks in any form could remain post-intervention.

**Addressing legislative gaps and policy enforcement are important.** These counter the negative effects of structural barriers and create favorable conditions for women’s economic participation. Morocco and other North African countries have made vital progress in developing legal frameworks, but personal status (i.e., family law) codes are not aligned with constitutional innovations. Given the resistance to changing inheritance and property codes, these may be placed on the agenda for advocacy.

But in order for laws to be applied, more women need to be aware of laws, so they can advocate for their enforcement. Raising awareness of legal economic rights is important for women’s ability to demand enforcement. In a similar vein from the supply side, institutions need to be able to act on the behalf of women. **Thus, programs need to instruct and raise awareness in judges, lawyers, and other members of the justice community, and must address gender stereotypes.** This would aid enforcement of laws.

**Media, or “edutainment” may be another useful avenue for addressing gender stereotypes.** As the El Mashroua program in Egypt indicates, media can disseminate information on the value of women’s work and contribute to more favorable attitudes in men. As well, texting can be used to involve policy makers and thus be employed as a potential policy tool.

Ultimately, women may want to avoid the uncertainties of starting a business in favor of wage work (World Bank 2017). Wage work comes with lower risk and greater stability, especially for poorer women. Women may also be sensitive to the opportunity costs and the economic and social risks associated with acquiring new skills and participating in new entrepreneurial activities. Programs should explore women’s preferences for wage work; a study by the Center for Development and Policy Research (2016) finds that wage work can be equally transformative.
RESEARCH AND KNOWLEDGE

Despite the alleged importance of business networks or mentoring, this review found no evaluations of their influence on women’s economic participation. More research is needed on how business networks and mentorships could affect economic outcomes and women’s economic empowerment.

There are also knowledge gaps regarding women’s risk-averse behaviors. Moving beyond gendered assertions about women’s proclivities towards risk-aversion, more work is required on how, whether, and under what conditions risk-aversion influences decision-making among different types of women in different of settings.

Quality research on the impact of legislative innovations on changes to women’s economic participation and empowerment is also lacking, and there is a dearth of rigorous evidence on the relationship between women’s economic empowerment and civic participation. Much more research would be valuable in this area, given the intuitive links between women’s economic empowerment and political advocacy and representation. Importantly, research would need to disentangle this rather “chicken-and-egg” relationship to explore whether economic interventions encourage civic participation or whether civic participation encourages economic participation.

A two-page summary for this Literature Review can be found at: https://pdf.usaid.gov/pdf_docs/PA00XRCD.pdf

INTRODUCTION

The female labor-force participation rate for the Middle East and North Africa (MENA) region is the lowest in the world and has seen little improvement in the past four decades, despite evidence that equal access to jobs boosts GDP, contributes to long-term growth, and targets income inequality. According to Lemmon (2017), it will take 150 years for MENA countries to reach the global average of women’s labor-force participation. As the region confronts various challenges including a youth bulge (roughly 65 percent of the population is under 30), armed conflict, extremism, political transitions, and dramatically decreased oil prices, women’s economic participation could breathe life into the sluggish, non-diversified economies that populate the region. Although it is well established that empowering women economically can reduce poverty, lower birth rates, and benefit child welfare, various factors continue to impede MENA women’s full economic participation. Barriers such as limited mobility, income inequality, illiteracy, the need for male permission to travel, closed industries, inadequate access to entrepreneurial opportunities, and various forms of gender-based violence and harassment to outright physical violence in public spaces all inhibit women’s entrance into the labor market and economic participation.

Efforts to improve women’s economic participation in the MENA and elsewhere around the world often look to strategies that enhance women’s opportunities for entrepreneurship, which is considered a critical pathway to women’s economic empowerment. In North Africa, particularly Morocco, where carefully controlled political openings and policy reforms have shaped those countries’ post-Arab Spring transitions and their response to serious economic challenges, including women’s economic participation, significant obstacles to women’s economic advancement persist, as women confront many of the above barriers. Against this backdrop, this paper is concerned with three core questions:

- How are violence and other impediments to women starting businesses and other enterprises different in Morocco and North Africa, compared to other parts of the world?

- What variations exist within North Africa?
• What can we learn by comparing similar countries with North Africa (focusing on Morocco, Tunisia, Algeria, and Libya) and from policy changes and development interventions seeking to increase women’s economic and civic participation?

The first section of this paper includes an overview of the barriers to women’s entrepreneurship in Morocco as well as other countries in North Africa and considers differences between North Africa and other regions of the world. We next consider variations within North Africa, with a focus on Morocco, Tunisia, Algeria, and Libya. The third portion addresses lessons learned from policy change and international development interventions that attempt to increase women’s economic and civic participation. The paper concludes with recommendations for programming. We begin, however, with a description of the review’s methodology, which includes conceptual definitions for the key concepts of economic participation and women’s empowerment. The former tends to be straightforward; the latter is more contested.

**METHODOLOGY**

This literature is based on a review of nearly 70 evaluations and documentation from peer reviewed academic literature, bilateral and international agency donor program reporting, and gray literature from think tank institutions, as well as working papers. The review searched various databases including JSTOR, EHOST, National Institutes of Health, the BCM database, and others. We selected only articles and studies of rigorous impact evaluations with quasi-experimental or experimental design. The rapid-assessment qualitative studies included use of focus groups and in-depth interviews, which are valuable for understanding why and how processes, experiences, or attitudes occur.

We used the following key words in online and database searches: Women’s Economic Empowerment Evaluations Middle East and North Africa; Successful Interventions Economic Participation Middle East and North Africa; Successful Interventions Women’s Economic Empowerment Middle East and North Africa; Microfinance Interventions Middle East and North Africa; Village Savings and Loans Middle East and North Africa; Violence against Women Middle East and North Africa; GBV Middle East and North Africa; Violence against Women Interventions Middle East and North Africa; Microfinance Morocco, Tunisia, Egypt, Algeria, Libya; Labor Force Participation Middle East and North Africa.

Limitations: Rigorous evaluations of women’s economic participation programs are few, and such evaluations of North Africa and Middle East efforts are even rarer. This review, therefore, relies on global evaluations, as well as those found in the MENA region, focusing on North Africa when possible. Details of the MENA evaluations referred to in this review are found in Table 3.

**DEFINITIONS**

This review uses the following definitions.

Economic Participation: Formally defined, economic participation refers to “the percentage of individuals active in a country’s workforce” (ILO 2020). This includes economic activity, such as wage labor and firm ownership/entrepreneurship.

Women’s Empowerment: Economic interventions have in common the goal of women’s empowerment. The concept of “economic” empowerment is derived from “women’s empowerment,” which refers broadly to a process of “personal and social change through which women gain power, meaningful choices, and control of resources and their lives” (Oppenheim...
The paths to women’s empowerment are many and may include changes in the legal, social, political, and economic environment. Empowerment, separate but linked to gender equity, is not done to or for women. Instead, women are agents of their empowerment (Kabeer 1999).

A woman is economically empowered when she has both the ability to succeed and advance economically and the ability to make and act on financial and economic decisions (ICRW 2011).

Women’s economic empowerment is admittedly, a widely contested term. According to Gram, definitions of women’s empowerment are often derived from value-based assumptions. Indicators are often not well-integrated with theory, and rarely capture the full range of empowerment. Moreover, there are biases in analyzing data (Gram, Morrison, and Skordis-Worall 2018, 1350).

One perspective, however, posits that women’s empowerment may: (a) concern an individual or collective; (b) involve removing internal psychological barriers or external interpersonal barriers; (c) be defined by the woman acting as her own agent or by external agents; (d) require agents to acquire a degree of independence or require others to “empower” them through social support; and (e) concern the number of present choices available to a woman or the motivations behind past choices (Gram et al.).

Despite variation in the understanding of women’s economic empowerment, there is consensus around its importance and its relationship to gender equity. Concepts often include elements of agency, where women have influence, make economic decisions at all levels, from the individual to the household and domestic and international institutions and have control over their lives, and access to resources and opportunity. This includes women’s ability to participate equally in the market and have access to decent work (UN Women 2020). This review adopts this general conceptualization, as it includes the core elements of empowerment and is used, albeit in many cases tacitly, by the evaluations assessed.

OVERVIEW: WOMEN’S ECONOMIC PARTICIPATION IN NORTH AFRICA AND THE MIDDLE EAST

Though the Arab Spring saw progress for women in the Middle East and North Africa (MENA), particularly in areas of health and education, significant barriers to gender equity persist in the region. In North Africa, for example, where countries launched a host of impressive economic, political, and economic reforms to enhance women’s status, women nevertheless remain largely excluded from economic life. Morocco and Algeria, for example, ranked overall 137 and 128 of 149 countries worldwide on the 2018 Global Gender Gap Index, respectively, while Tunisia performed somewhat better at 117 (World Economic Forum 2018).

Economic participation and opportunity represent just one of four key dimensions the Index considers in its rankings. But specific economic participation measures suggest an even wider gender gap. Just a quarter of women in Libya (26 percent) and Tunisia (24 percent) are active in the labor force, followed by Egypt (23 percent), Morocco (21 percent), and more distantly, Algeria (15 percent) and Jordan (14 percent) (World Economic Forum 2018). In the Persian Gulf, participation

1 According to Gram, women’s empowerment is an essentially contested concept that cannot be captured by simply averaging a large number of contrasting measures. Researchers may benefit from clearly defining their theory-, fact- and value-based assumptions about women’s empowerment before selecting measures of empowerment.
rates are higher, but in Yemen, only 6 percent of women are active in the labor force, due to devastating civil war (Delacoura 2018).

Not only does dampened female economic participation short-circuit women’s careers and their aspirations for a better life, it also reduces household incomes and stagnates national economies by suppressing long-term economic growth. According to Cuberes and Teignier (2012), up to 27 percent in income in the MENA is lost due to lack of women’s labor-force participation. Women’s labor-force participation across the region has improved on average 13 percent since 2000, but is still the lowest in the world, and rates have been fairly flat since 2010 (World Bank 2017). However, addressing women’s economic participation can relieve internal domestic pressures by contributing to economic diversification, reducing poverty, lowering birth rates, and improving child welfare (Brookings 2017). Indeed, if MENA governments would have closed the economic participation gender gap between 2005 and 2011, women’s work would have contributed USD 1 trillion in additional output (IMF 2013). Closing or even narrowing the gender gap, however, requires tackling the barriers to women’s participation. We turn our focus to barrier patterns in Morocco and wider North Africa.

IMPEDIMENTS TO ECONOMIC PARTICIPATION

Social and normative constraints and lack of control over resources keep women from work and economic participation, from South Asia to Sub-Saharan Africa to North Africa and the Middle East (UN Women 2020). The specific sources of women’s exclusion from jobs and entrepreneurial opportunities in Morocco and throughout North Africa are multifold. Key are discriminatory provisions in family law and/or penal codes, and related social norms upholding gender inequality, asymmetrical power relations favoring males in families, and societal functions based on gendered stereotypes. Weak private sectors and dominance of public sector employment, which favors men, and limited support for reproductive and child care costs also dampen women’s participation, as do lack of access to and control over economic resources, which ultimately impede the economic security and independence of women.

Surveys of North African attitudes towards work are revealing. A 2015 World Bank study found only a third of urban Moroccan women make employment decisions independently, while just a fifth of rural women do. According to 2010-2014 nationwide World Values Surveys, 26 percent of Moroccans and 17 percent of Tunisians do not believe a woman can work outside of her home. In findings describing familial influence on women’s perceptions on these issues: 45 percent of young urban Moroccan women who are in school but not expecting to work afterwards, or have completed school but are unwilling to work, cited opposition from parents or husbands as a reason for their views (Yuko 2016). In a poll of rural Moroccan women, only half participate in decisions regarding profits from agricultural activities (World Bank 2017).

GENDER-BASED VIOLENCE AND VIOLENCE AGAINST WOMEN

Violence against women—enabled by cultural norms, weak penal codes, and lack of enforcement—hinders economic participation and business enterprise in North Africa. Violence against women is a form of gender-based violence, the latter defined by USAID as “violence that is directed at an individual based on his or her biological sex, gender identity, or perceived adherence to socially defined norms of masculinity and femininity. It includes physical, sexual, and psychological abuse; threats; coercion; arbitrary deprivation of liberty; and economic deprivation, whether occurring in public or private life. Gender-based violence can include female infanticide; child sexual abuse; sex trafficking and forced labor; sexual coercion and abuse; neglect; domestic violence; elder abuse; and
harmful traditional practices such as early and forced marriage, ‘honor’ killings, and female genital mutilation/cutting.”²

Violence against women more specifically, is “any act of gender-based violence that results in, or is likely to result in, physical, sexual, or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.” Another relevant subcategory of violence against women for the North African context, is intimate partner violence (IPV), referred to as behavior by an intimate partner or ex-partner that causes physical, sexual or psychological harm, including physical aggression, sexual coercion, psychological abuse and controlling behaviors.³

Though Morocco and Tunisia have legislation prohibiting violence against women, GBV is widespread. Morocco has a 55 percent GBV prevalence rate; in Tunisia, nearly half (48 percent) of women have experienced GBV once in their life, and the third had over the last year at the time of the survey (Bayan Global 2016). Safety and protection are also a concern for women entrepreneurs, especially in the informal economy. Harassment, rape and killing of female vendors and micro-business owners are not uncommon. Women face constant fear and do not have the opportunity to choose their business location and operating hours, limiting the chances of success (Vossenberg 2010; Chu et al. 2008; Rajender et al. 2012).

DISCONNECTION FROM THE DIGITAL ECONOMY

In other challenges to entrepreneurship and economic participation, MENA women are also disconnected from the digital economy. According to available figures, only 17 percent of women in Morocco, 28 percent in Tunisia, and 29 percent in Algeria have their own bank accounts, though far more do in Libya (60 percent) (Findex 2017). With 82 percent of women in the region owning a mobile phone, the potential for digital financial services is significant, but heretofore unharnessed.

ACCESS PROPERTY

Limited access to credit, financing, and property—needed for collateral for loans—poses an additional barrier for women in North Africa and the broader Middle East. Women in the region often use informal networks to acquire financing because it is easier. Requirements and conditions are minimal and the process of asking friends and family is simple (ILO 2018). It is only when these fail that women look to formal sources of financing such as banks. However, formal financing is shaped by traditional property arrangements. This is particularly problematic for North African women. Property rights and laws are gendered and encourage gender stereotyping, which, in turn, influences the extent to which laws are implemented and enforced. According to the OECD, “women in all countries of the MENA region have the right to apply for loans and access credit, to own property, and to enter into legal contracts” (OECD 2010a). Despite women’s legal right to property, in practice, their husbands often own the property and house deeds. This lack of personal collateral can limit women entrepreneurs’ ability to obtain start-up loans, as well as prevent a small business from borrowing. Researchers find that the lack of property rights prevents women from

² USAID Strategy to Prevent and Respond to Gender-based Violence Globally.
³ While aggregate quantitative statistics often refer to “GBV” rates to describe violence against women and other practices, literature and research commonly use the concepts “violence against women” and / or “intimate partner violence” to characterize the more specific forms of GBV as they occur. This paper therefore uses “violence against women” and “intimate partner violence” to be consistent with the phenomena as described in literature and studies.
translating property into capital, and hence collateral, a problem that has particularly grave implications for the impoverished (De Soto 1997).

ACCESS TO CREDIT

Accessing loans is further complicated by complexities around credit. Credit bureaus tend to report information for large borrowers with formal banks and exclude small borrowers and those who participate in microfinancing—who are mostly women (Chamlou 2008). Findings also point to an array of more hidden non-legal institutional barriers. Banking policies require husbands to cosign loans for women. The husband’s decision to do so may hinge on whether he perceives the loan as a threat to his own status or goals (Chamlou 2008). Interest rates also tend to be much higher for formal banks in general. For women, rates are even higher, as many do not have a history of lending or as entrepreneurs. Consequently, they are seen as greater financial risks and their likelihood of receiving a loan is diminished.

If women entrepreneurs are able to find financing and initiate business ventures, they are met with another challenge when attempting to maintain and/or expand their business. According to Harrison (2007), it is very difficult to identify other kinds of financing to do so in developing regions, including the MENA. One example of a viable lender, however, is the Lebanese Women’s Angel Fund, which was established in 2017 and attracted 22 businesswomen who each contributed $10,000, raising $220,000 to distribute to Lebanese businesswomen (Carreras and Wakim 2017). While these and other models are more prevalent in Organisation for Economic Cooperation and Development (OECD) countries, they are not as well developed in the MENA; and even in OECD regions, women are less likely than men to secure business angels, a condition that is also likely to characterize MENA settings as well, such as Morocco (Harrison 2007, IFC 2019).

LACK OF EXPERIENCE AND RISK AVERSION

Demand-side perspectives of women’s entrepreneurship, moreover, look to the influence of different approaches to business among women versus men (OECD 2011). Social values are notably reflected in upbringing and education. While women’s education has made great strides in the MENA region, their entrepreneurial or management knowledge might be limited simply due to lack of training and experience. Independent of their knowledge, women may lack confidence in dealing with authorities and financial institutions and therefore find it difficult to convincingly convey their business proposals. Some observers claim that women entrepreneurs, whose marketing and financial education is weaker than that of men, can have difficulty presenting their investment projects to bankers or investors who are mostly men. As a result, “Women entrepreneurs are unlikely to obtain financing for their projects, if they lack the skills to accurately assess their financing needs, develop a convincing business plan, and make a compelling pitch to potential investors or lenders” (OECD 2011). Skills and lack of work experience result in general aversion to participating in work environments that may be dominated by males. The literature also points out however, that so-called risk aversion may be simply a function of women conducting a cost-benefit analysis of operating or having a business, or even being neutral in their decision making, particularly experienced, more affluent entrepreneurs (Maxfield et al. 2010). Thus, more research is needed to understand this behavior among women entrepreneurs in different income settings.

4 The total is being matched on a fund level by iSME, the $30 million grant and equity co-investment program affiliated with the Lebanese Kafalat loan guarantee corporation.
LEGAL FRAMEWORKS: IMPEDIMENTS OF SOLUTIONS

Various legal frameworks address women’s economic participation and entrepreneurship in North Africa via improving gender equity and countering violence against women (see Table 1). Morocco, Tunisia, Algeria and Libya have constitutions upholding gender equity and legislation prohibiting wage discrimination, sexual harassment, as well as protection and paid maternity leave for pregnant women. Morocco and Tunisia, particularly, indicate notable progress, having adopted long-term national strategies to eliminate gender discrimination and violence against women. Tunisia recently passed the MENA region’s most stringent law addressing violence against women, established a freedoms and equality committee, and initiated plans to raise women’s labor force participation rates to 30 percent by 2025 and to increase investments in homecare support. Gaps for all countries remain for protections for domestic workers and ethnic minorities.

Table 1. North African Countries with Laws and Plans that Support Gender Equity and Address VAW

<table>
<thead>
<tr>
<th></th>
<th>Morocco</th>
<th>Tunisia</th>
<th>Algeria</th>
<th>Libya</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constitution Includes Gender Equity</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Equal Pay</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Full Employment Access</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>No Restrictions on Mobility</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Allow Bank Accounts / Financial Services</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Able to Inherit (Personal Status Code)</td>
<td>✓</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Allow Land Ownership</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
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<tr>
<td>Paid Maternity Leave</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Job Protection for Pregnant Women</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Outlaws Sexual Harassment</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Protection for Racial/Ethnic Minorities</td>
<td>✓</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>No CEDAW Reservations</td>
<td>✓</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>National Plan and Strategy for Gender Equity</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>National Plan and Strategy for VAW</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Criminalized VAW / Domestic Violence</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

Source: UN Women 2018

PERSONAL STATUS CODES

Legal changes may be muted by “personal status” codes, also referred to as family law. Though personal status codes in some North African countries have undergone substantial revision over roughly the last two decades, as the embodiment of social and religious norms, they can sit in uneasy tension with new legislation. The codes, derived in most North African countries from French law, draw on the Shari’a (Islamic law) and are related to rules directly and indirectly regulating marriage, divorce, inheritance, property, alimony, child custody, and adoption (Khedher 2017). The codes reflect the role of Islam’s influence in private as well as public life. The legal status of women, as shaped by these laws, is often a potent battleground over which conservative Islamist and progressive forces struggle to realize their visions for their countries’ future.
Morocco and Algeria revised their personal status codes in 2004 and 2005, respectively, and Tunisia more recently addressed aspects of its code in 2018. Revisions saw improvements for women in the areas of male guardianship, polygamy, child citizenship, and inheritance, among others. Yet modernist revisions’ impact on women’s economic opportunity are weakened by lack of enforcement and entrenchment of social norms favoring men’s access and control of resources and decision-making. Arab Barometer surveys in countries for which data are available, however, illustrate progressive views on practices regulated by the codes. For example, most in Morocco (64 percent) and half in Algeria (50 percent) believe that women should be allowed to travel independent of their husbands, and between 68 and 79 percent in Morocco, Tunisia, Algeria, and Libya agree that women should be able to divorce their husbands (see Table 2).

Though recent family code revisions now allow women to inherit from spouses and families, women still receive less than men. Arab Barometer surveys show division on this and other measures. For instance, 46 percent of Moroccans believe that husbands should have final say in family decision-making, but a majority do in Tunisia, Algeria, and Libya. North Africans appear especially critical of inheritance: only a third or fewer in each of the four countries supports equal rights of inheritance for women (see Table 2).

<table>
<thead>
<tr>
<th>Table 2. Status of Women in Society (% strongly or agree)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Divorce—Women should have equal rights in making the decision to divorce</td>
</tr>
<tr>
<td>Morocco</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td>71</td>
</tr>
<tr>
<td>Household Decision Making—Husbands should have the final say in all family decisions</td>
</tr>
<tr>
<td>Morocco</td>
</tr>
<tr>
<td>46</td>
</tr>
<tr>
<td>Share of Inheritance—Women’s share of inheritance should be equal to that of men</td>
</tr>
<tr>
<td>Morocco</td>
</tr>
<tr>
<td>20</td>
</tr>
</tbody>
</table>

Source: Arab Barometer 2019

Recent developments in Tunisia, which in 2018 passed an equal-inheritance revision unprecedented in the MENA region, underscore the depth of division around inheritance and the implications for efforts to improve women’s economic participation and entrepreneurship (see Text Box 1).

5 Morocco’s revisions include: raising the minimum age of marriage to 18 for women; sharing of property between married couples; placing restrictions on polygamy; women’s right to initiate divorce or repudiate marriage, with processes subject to judicial supervision; women’s right to retain custody of children; improved inheritance rights for women; recognition of children born out of wedlock as legitimate and simplification of proof of paternity procedures; removal of degrading language toward women in the family code; and provision of children’s rights in accordance with the international conventions ratified by Morocco. Algeria’s changes are enhanced rights for women in terms of divorce, a reduced role for male guardianship that is now more symbolic; and women’s right to transmit citizenship to her children. Libya does not have a formal personal status code (UN WOMEN 2018).
Tensions in Tunisia over inheritance point to the fragility of hard-won women’s rights and the likelihood of continued struggle.

Elsewhere in North Africa, legal restrictions remain on women’s mobility, access to certain job sectors, and access to childcare and paid private-sector maternity leave. As mentioned previously, women need men’s permission to travel, and live in contexts where it is not acceptable to travel at night or alone. Vague legal definitions of sexual harassment are also problematic.

Various economic programs and interventions attempt to address many of the above barriers and contribute to boosting women’s economic participation and advancement to reduce gender gaps. In the next section, we examine the evidence from intervention outcomes. Though such interventions are few, the discussion draws on impact evaluations from North Africa (including Morocco) and the Middle East when possible, as well as evaluations of programs from regions economically similar to the MENA, and from Muslim-majority contexts.

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**Text Box 1. The Fight for Women’s Inheritance in Tunisia**

In November 2018, the Tunisian cabinet passed a historic bill requiring equal inheritance for men and women. The move makes the country the first in the region to approve gender equality in inheritance law.

The country’s secular, feminist, and international organizations lauded the bill, with proponents seeing the measure as a move towards greater equality, freedom, and economic independence for women, and a continuation of the country’s relatively liberal tradition towards women’s rights.

Tunisia already boasts the MENA’s most progressive personal status code, which dates back to 1956, following the country’s independence from France. The code is unique in the Arab Muslim region in that it has long embodied more liberal prescriptions regarding gender, owed to the country’s so-called homogeneity, colonial experience, and importantly, Habib Bourghiba’s modernizing policies following independence (Khedher 2017, 30).

Backlash against the 2018 measure was swift, however, meeting staunch resistance from Islamists and more conservative Tunisians. According to a survey, 63 percent of Tunisians, including 52 percent of women, opposed the measure (International Republican Institute 2018). The Ulama (the Muslim religious establishment) also voiced opposition, citing violation of Qur’anic prescriptions, invoking the scripture, “God instructs you concerning your children: for the male, what is equal to the share of two females” (Qur’an 4:11). A former Tunisian Mufti further argued that the issue of inheritance is settled in the Qur’an, and revisions usurp 1,400 years of scholarly consensus (Sadek 2018), a view shared also by members of the Islamist Ennahda party, which claimed the revision violated Tunisian customs.

The resistance underscores the fault lines in Tunisian society between religion and what may be considered more secular, Western tenets. In a statement by the Ennahda party Shura Council:

> The council reaffirms its position that not only does the initiative calling for equality in inheritance contradict the religious teachings and the texts of the constitution and the personal status code, but also invokes fear related to the stability of the Tunisian family and the customs of society. (Human Rights Watch 2018)

Although Tunisia appears to have forged a more liberal path than some of its neighbors, its efforts to expand women’s rights and the enforcement of the inheritance law may run afoul of more conservative currents in the country, which remain prominent.

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Tensions in Tunisia over inheritance point to the fragility of hard-won women’s rights and the likelihood of continued struggle.
ECONOMIC INTERVENTIONS: POVERTY AND HUMAN CAPITAL IMPACTS ARE INCONSISTENT

Microfinancing interventions (MFIs) are frequently proposed to address gender inequities. Access to credit creates a more favorable household balance of power, increases women’s autonomy, and may also have positive impacts on children and families as a whole. Despite MFIs’ popularity, however, evidence is scarce on their impact on improving women’s economic empowerment. Systematic reviews and random control trial (RCT) evaluations suggest that microfinancing interventions alone do not translate into enhanced outcomes for women in terms of improving poverty, consumption, financial standing, and business opportunities (Banerjee 2013; Banerjee et al. 2015; Stewart et al. 2012). This pattern is reflected in Buvinic and Furst-Nichols’ (2014) systematic review of 46 experimental and rigorous impact evaluations of MFI project interventions focused on capital (cash and loans), as well as interventions providing savings accounts, business management training, on-the-job and skills training, and job vouchers for women. MFI programs in Sri Lanka and the Philippines that provided only small cash grants or microloans ($100-$200) for women who were small entrepreneurs, they found, yielded no profits for women (2014, 60-61). In fact, the projects in Sri Lanka and the Philippines produced income for men-owned enterprises and did so for several years after the project ended.

Buvinic et al. attribute the above effects favoring men to three factors. First, subsistence-level women entrepreneurs are in sectors where women confront formidable obstacles to enterprise growth and thus must spend cash intended for the business for other purposes just to keep the firm viable. In the same vein, women working in subsistence-level enterprises are also more likely to face external pressure to use portions of their revenue for other non-businesses expenses (Buvinic 2014, 62), such as household goods or school fees. Second, women are forced to start businesses and seek microloans because other economic opportunities are closed to them (Duvendack 2011), when they may actually be better off in, or prefer, wage employment (De Mel, McKenzie, and Woodruff 2012). Third, women’s limited available time and social constraints shape the kind of businesses they can operate and their access to capital, which also dampens the impact of capital on income (De Mel, et al. 2012).

Though the robust evidence-base from North Africa and the Middle East is small, the few rigorous studies we identified indicate similar outcomes and challenges. Bauwin (2018), for example, considers a Tunisian Enda Inter-Arabe (Enda) MFI program designed to enhance women’s empowerment. The nationwide program, began in 1995, targeted women, and by 2015 served 600,000 clients involved in livestock, handicrafts, agriculture, and trade, lending USD $803 million across 79 branches in 24 governorates. Enda earned favorable ratings and was awarded certificates for performance (2017, 15-16). Although the program focused on women, its rules allowed men access to credit to avoid men exploiting women to obtain credit themselves. Regression analysis assessing the activity from 1995-2015 found gender biases throughout Enda’s lending process, pointing to two sets of biases. On the demand side, women tended to request less money, suggesting women are prone to greater risk-aversion. On the supply side, women involved in agriculture were likely to receive less money, as were women who were involved in income-generating enterprises, suggesting hidden penalties for more ambitious women who choose to be involved in higher income-generating activities. Bauwin,

---

6 Enda received a Transparency Certificate with the highest mark by the MIX Market and Sanabel Network in 2009, was recognized as the second best MFI in the world in social performance in 2015 by Planet Rating, and was the first MFI in the MENA region to receive a Smart Campaign Certification, which acknowledges commitment to client protection, in 2015 as well (Bauwin 2017).
further analyzing possible corollary links, points to the influence of the loan officer and lack of client information, observing:

Female clients apparently suffer from discrimination by loan officers, because they are new clients. Officers make their decisions in a context of imperfect information, on the basis of stereotypes. Moreover, the analysis of officer gender implies that these stereotypes are integrated by both male and female officers: all officers favor women in access to credit, but both male and female officers may grant lower amounts to women, depending on the type of credit. (2017, 76)

As a consequence, the MFI may reproduce inequalities for Tunisian women, rather than remove them, the study concludes.

A review of ten evaluations of labor-market program interventions for women in Morocco, Tunisia, Jordan, and regionally between 2008 and 2014 also showed mixed results with respect to MFI outcomes (Bruer 2015), and concurs with Buvinic et al., who assert that MFIs catalyze economic opportunity, but only for certain populations. “There is sufficient evidence from studies of developing countries throughout the world that small cash-grants or loans tend to work better for larger women-owned enterprises than for poorer women with smaller subsistence enterprises, who cannot repay loans” (2014, 75), and evidence from the MENA also suggests that microfinance primarily yields benefits for women who have established businesses (Bruer 2015, 8).

Examining a randomized study of a Moroccan rural microcredit program (see Table 3), Bruer (2015) notes that financial support to promote small business development had positive impacts for existing self-employment activities of households for women involved in both non-livestock agriculture and livestock activities. Improvement in sales and profits were short-term, however, and in disaggregating gender outcomes, there is no discernable impact on the likelihood of women establishing new businesses in the longer term, nor on women’s empowerment. These findings contrast the common evidence from other regions, where such support results in the establishment of new ventures, rather than the growth of existing ones. Unfortunately, the Morocco microcredit program evaluation shows that the positive effects go away over time, which the authors attribute to the small amount of investment provided and lack of sustainability in the program design (Bruer 2014, 8). The short-termed results, lack of business creation or growth, and uneven benefits for women generated by MFIs suggest that more sustainable approaches are needed, as are a broader variety of interventions that enable businesses growth (Klapper and Parker 2012; Ayyagari 2011; Saberwall and Terrell 2008) and address various social and normative constraints. This applies to whether women are on or off a farm or are in agriculture or entrepreneurship. According to the Buvinic et al. review, poorer women’s businesses with access to sufficiently large cash infusions, paired with business skills training, are more likely to profit and experience growth than less poor women or men (2014, 70).
## Table 3. Summary of Interventions and Impact Evaluations

<table>
<thead>
<tr>
<th>Project</th>
<th>Morocco</th>
<th>Morocco</th>
<th>Egypt</th>
<th>Morocco</th>
<th>Tunisia</th>
<th>Tunisia</th>
<th>Egypt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fig SGVC</td>
<td>EntreElle</td>
<td>NatureTex</td>
<td>Microcredit</td>
<td>SIVP</td>
<td>Turning Theses into Enterprises</td>
<td>EMWEER VSLA (Case Study)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Beneficiaries</th>
<th>Morocco</th>
<th>Morocco</th>
<th>Egypt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women with small fig farms</td>
<td>Existing women entrepreneurs</td>
<td>Women workers</td>
<td></td>
</tr>
<tr>
<td>Rural workers</td>
<td>University graduates</td>
<td>University students</td>
<td>Women</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Intervention and Takeaways</th>
<th>Morocco</th>
<th>Morocco</th>
<th>Egypt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-ops established; skills trainings on agricultural best practices, management, communications, and marketing (GIZ 2016)</td>
<td>Leadership workshops; business skills trainings; on-site gender advisor at workplace; sensitization for men workers (GIZ 2016)</td>
<td>Work subsidy for university graduates covers a third of graduate’s wage for 1 year and exempts the employer from social security contributions (Broecke 2013)</td>
<td></td>
</tr>
<tr>
<td>Highlights effectiveness of business networks and mentoring for women (GIZ 2016)</td>
<td>Finds involving men (esp. husbands and fathers) in gender-sensitive training is effective for women’s economic integration</td>
<td>Finds that combined skills training and employment are more effective for women’s employment</td>
<td></td>
</tr>
</tbody>
</table>

- Village savings and loan associations
- Points to positive VSLA effects on increasing women’s income and financial capacity
- Underscores the importance of training and coaching

- Crepon (2011)
- Premand et al. (2012)
<table>
<thead>
<tr>
<th>Project</th>
<th>Microcredit</th>
<th>Skills-building</th>
<th>Employment</th>
<th>Jordan NOW</th>
<th>Jordan NOW 2.0</th>
<th>INJAZ Al-Arab Company Program</th>
<th>El Mashroua (The Project)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiaries</td>
<td>Women</td>
<td>Young girls</td>
<td>Secondary and post-secondary graduates</td>
<td>Young female graduates</td>
<td>Unemployed youth w/ tertiary education</td>
<td>Students</td>
<td>Men and women (9,277-audience)</td>
</tr>
<tr>
<td>Intervention and Takeaways</td>
<td>Microcredit for informal women workers and their families in Cairo Nader (2008)</td>
<td>Informal education (basic literacy, life, sports and financial literacy skills) and social support as a ‘second chance program’ for out-of-school adolescent girls in the age of 12-15 years (Elbadawy 2013)</td>
<td>National policy of guaranteeing employment in the public sector Assaad R. (1997)</td>
<td>Soft skills training; wage subsidy vouchers for young female graduates. Vouchers pay employers an amount equal to the minimum wage for up to 6 months (Groh et al. 2012)</td>
<td>Two experimental job-search assistance programs in Amman; testing skills and traits; individual profiling and job matching (Groh et al. 2012)</td>
<td>Two experimental job-search assistance programs in Amman; testing skills and traits; individual profiling and job matching (Groh et al. 2012)</td>
<td>Two experimental job-search assistance programs in Amman; testing skills and traits; individual profiling and job matching (Groh et al. 2012)</td>
</tr>
</tbody>
</table>

Source: ILO 2018; ILO 2015
Improvements in women’s economic participation and empowerment are also inconsistent in other types of interventions, such as provision of employment services. In Bruer’s analysis, job services had no impact for a Jordanian women’s employment program (Jordan NOW), mainly due to a very low demand from beneficiary women (2015, 8). The low, but positive impacts of services were higher for women than for men, however. In a Tunisian program, Stage d’Initiation à la Vie Professionnelle (SIVP), employment services when combined with skills training showed positive impacts; however, those findings are unclear, as they may be influenced by self-selection bias (2015, 8). Thus, more analysis of women’s attitudes towards employment services and potential barriers are needed to understand reasons for low use rates.

Moreover, what works for young women does not necessarily work for older women. Interventions, including skills training, job search assistance, internships, and wage subsidies increase the employment levels of older women but do not raise their wages. They do, however, increase the wages of young women as well as their employability. According to Buvinic et al, an important factor could be the influence of social and normative constraints. Job opportunities, market access, and social constraints differ for younger and older women. Younger women without husbands or children may have fewer social constraints than their older counterparts, and could feel less pressure to take any job. Buvinic finds that when social constraints are not overly restrictive, employment outcomes tend to be positive (2014, 71).

The better programs are those that offer combined services, such as stipends or vouchers. Even these come with limitations, however, as found in the Jordan NOW project study, where the combination of vouchers and skills-training increased the employment of young Jordanian women graduates in typically female jobs in the short term, yet proved ineffective after vouchers expired 14 months later (see Table 3). This “voucher program was not able to overcome social constraints that prevent firms in Jordan from hiring young women” (Buvinic 2014, 69). The soft-skills training component did lead to sustained improvement in life outlook and reduced depression, however.

SELF-HELP VEHICLES

Self-help vehicles—specifically, informal savings and loans associations—may be more fruitful than microfinancing for MENA women. Village Savings and Loan Associations (VSLAs), self-managed groups that offer credit and other services, are an alternative to formal institutions such as banks. A study of 23 global-impact evaluations and quasi-experimental evaluations finds that VSLAs have positive impacts on women’s empowerment and economic participation through enhancing women’s role in financial household decision-making; improving conflict resolution skills; boosting community stature; and increasing self-esteem (Brody et al. 2015). Again, evidence from Morocco and the MENA is less than robust, but a rapid qualitative evaluation of an Egyptian VSLA reflects the above trends. The Enhancing Marginalized Women’s Enjoyment of Economic Rights project (EMWEER) found, through focus groups, interviews and a knowledge, attitudes, and practice survey, that the VSLA—reaching 20,000 women between 2010 and 2012—appears to have increased women’s income by 85 percent, and improved women’s financial capacity (Shaaban 2015).

THE LINK BETWEEN WOMEN’S ECONOMIC STATUS AND VIOLENCE AGAINST WOMEN

Over the last decade VSLAs, microfinance, cash transfers, and other economic interventions have been used increasingly not only as mechanisms for improving economic empowerment, but also as a means of reducing women’s exposure to gender-based violence, IPV in particular (Jacobsen 2017; Vyas et al. 2008; Peterman 2018; Ellsberg 2014). Analyses asserting a positive relationship between
microfinancing interventions, women’s economic empowerment, and reduction of violence against women maintain that improvement in the economic status of women increases household income and reduces conflict over resources. This creates a shift in power dynamics as women gain confidence; and relatedly, an increase in women’s ability to leave a relationship, and husbands’ newfound appreciation for women’s worth (Abramsky 2019). Studies also argue that interventions resulting in enhancement of women’s status reduce household economic insecurity, reduce stress, improve mental health of household members, and reduce alcohol abuse and aggression in men (Vyas et al. 2017).

Yet, the evidence on whether women’s empowerment interventions reduce IPV is inconsistent here as well. Research in Muslim-majority countries such as Bangladesh, for instance, shows microcredit correlated with both decreased risk of IPV (Bates 2004) and increased risk (Koenig 2003), especially in conservative settings. In other studies, risk of IPV increases in the short term and decreases in the long term (Ahmed 2005; Chin 2012; Hadi 2000). A study in South Africa found that when microfinance interventions were offered with a gender-training component, however, risk of IPV reduced 55 percent, whereas without the component, risk of violence for women did not decrease (Pronyk et al. 2006). A meta-review of cash transfer programs documenting a decrease in IPV in 11 of 14 studies concludes that reductions are more likely due to elements in program design—some of which included combined interventions—and environmental factors such as partner perceptions of the intervention, rather than resource access itself (Abramsky 2019, 2).

On a broader level, others see no conclusive relationship between a women’s overall economic circumstances and her risk of IPV. Women’s employment is linked with lower risk of violence in some settings but not in others, where the risk is found to be higher. Research from Jordan suggests no correlation between a woman’s employment, her income, and IPV (Lenze 2017). Turning to Bangladesh again, higher financial contributions of women resulted in more violence over the last year in one locale, but in two others there was no association (Schuler 1996; Ahmed 2005).

There are also complex considerations of a woman’s income and employment status vis-à-vis that of her husband. In six of 14 program sites in a WHO study, women who worked but who had husbands that did not faced a higher risk of IPV in the last year of the study (Abramsky et al. 2011). But at some sites, risks did not increase. And although women who were better educated than their partners experienced greater risk of IPV, in other settings violence decreased (Vyas 2008; Abramsky 2011). These inconclusive results suggest that differences in status may be perceived as threats to men’s position as heads of household. Where views are more egalitarian, men may have a diminished perception of threat. This is consistent with Blood and Wolfe’s relative resource theory, which asserts that “the balance of power will be on the side of that partner who contributes the greater resources to the marriage. Since husbands typically specialize in income generation, while wives work part-time or are homemakers, husbands have a relative advantage in bargaining power” (1960, 12). Challenges to this male power can result in violence towards the woman, if her husband perceives she is usurping his role and hence bargaining power. This is especially the case in poorer households, where tensions over men’s ability to provide emerge as drivers of partner violence. Women who contributed more than their male partners, particularly among the poor, were at greater risk of IPV. So finds a cluster-randomized trial in Tanzania, which discovered that women earning more than their husbands in the most disadvantaged households saw worsening relationship dynamics and arguments over their husbands’ ability to provide (Abramsky 2019).

Although we did not find rigorous evaluations from the MENA, case studies of the programs supported by the German Society for International Cooperation [Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH] on women’s economic participation efforts in
Morocco (the Fig Gender-Sensitive Value Chain or Fig GSCV) and Egypt (NatureTex), underscore the importance of engaging men to change attitudes and address changing power dynamics, thereby potentially minimizing risks of violence for women (Gettliffe and Markel 2016, 15) (See Table 3). The Fig GSCV project targeted female fig farmers through skills trainings; the NatureTex program focused on women workers, while providing gender sensitive training for men workers (see Table 3). The Fig GSCV and NatureTex case studies, based on focus groups and interviews, indicate that the support of husbands and/or fathers can facilitate women’s successful economic integration (through improving incomes and confidence, respectively) (2016, 30). Specifically:

- In focus groups, most women beneficiaries in both projects reported negative reactions from their community, family members, and husbands when they first began to earn income, but about 40 percent of respondents reported positive attitude shifts once husbands and family members realized the value of women’s work and income, noticing positive effects on household finances.

- In the NatureTex case, husbands also worked at the factory; this encouraged a sense of trust between them and the program implementers, which helped enable women’s successful economic participation. Men also underwent sensitization training. Women reported greater acceptance and favorable views of women’s work once husbands met their wives’ co-workers.

- Women believe it is important to sensitize men to reduce the likelihood of spousal violence or abuse.

Still, half of women beneficiaries interviewed reported exposure to street harassment or domestic violence, an unintended consequence of the projects. The case study results, though not generalizable, point to the reality that programs lacking support from male household members may create risks for the women in North Africa and the Middle East. Making this point even more forcefully, an Oxfam study (Slegh 2013) asserts that engaging men is important when advancing social norms and changing power dynamics. Engagement lowers the risks women may experience by participating in economic empowerment programming. Successful programs, therefore, should involve men, and work to sensitize them to the benefits and challenges of women’s economic participation.

Not mentioned in the study is engagement of faith leaders, local notables, and tribal figures in interventions. Since community acceptance of women working was important for women in the Morocco and Egypt case studies, involving credible leaders through raising awareness and gender- issue dialogues and securing their support could facilitate lasting impacts in North Africa and the Middle East.

**LESSONS FROM ECONOMIC INTERVENTIONS: WHAT WORKS**

For microfinance programs, in-kind transfers may be more effective for poorer women than cash. Cash provided in small amounts produces minimal short-term effects in income that disappear over the long term. The International Labor Organization (ILO; 2018) points out, however, that cash-in-kind can be used for short term-investment (buying goods to sell) or expenses such as keeping children in school, health care, and others (ILO 2018, 24). If microfinancing alone is provided for poorer women, it is more effective when offered over a longer period to promote business performance, evidence indicates.

For more established, larger women-owned businesses, cash transfers may be enough, but they must be substantial (Buvinic 2014, 63). Larger women-owned firms in urban Ghana had significant earnings
when cash-in-kind via purchase of inventory encouraged beneficiary women to stay on a business course rather than use the money for other items (Fafchamps et al. 2014).

There is strong consensus in the literature that the most effective interventions are multilayered, combining women’s access to cash with building “hard” (vocational training) and “soft” skills (business management and leadership training), and addressing the attitudes that reinforce socially constructed roles for women and men (ILO 2018; Kiplesund and Morton 2014; Gupta et al. 2013). We address those in turn using examples from global studies and Morocco and North Africa.

**BUSINESS TRAINING AND SOFT-SKILLS TRAINING**

Women may be more risk-averse than men, as suggested by the previously discussed Tunisia Enda MFI program and a Tanzania PRIDE project. Thus, the challenge of altering this disposition is one of changing mindsets. Trainings that address proclivities to risk-aversion (e.g., self-starting behaviors, how to innovate, managing people, setting goals, and overcoming obstacles) have positive impacts on the business performance of female entrepreneurs and encourage more initiative (ILO 2018). Business skill trainings augment women’s economic capacity in a manner that leads to empowerment as well as changes in attitude, and address the psychological and social constraints facing women. Programs in Ethiopia including videos of successful peers, and an effort in India providing information on employment opportunities outside of traditional jobs, also appear to successfully shift women entrepreneurs’ behavior (Siba 2019).

However, such trainings have challenges. The attrition rates are high. The most successful skills interventions include trainings that focus on skills that are missing, deal with enhancing business performance, help beneficiaries identify market opportunities or address failures, and address specific constraints facing women entrepreneurs (Siba 2019).

Skills interventions yield positive outcomes, particularly when combined with financial capital. When layered together, they have small but important impacts on women’s enterprises. Trainings on the importance of secure and separate personal and professional bank accounts, for example, address a core investment and savings barrier for women. An evaluation of a Peru program found that trainings on production cost and product pricing, along with instruction on separating business and personal accounts, yield small positive effects (Siba 2019). Although a Tanzanian project providing women with mobile savings accounts did not increase profits, additional life-skills training enabled some women to become sole decision-makers on matters concerning their own finances (Siba 2019). Both the Buvinic and Bruer studies emphasize the value of life- and business-skills trainings, particularly their short-term benefits. Specifically, evaluations show that trainings yield improvement in business practices of women (Buvinic 2014, 70), and skills training programs in the MENA consistently had a strong positive impact on women’s self-esteem and entrepreneurial skills (Bruer 2015, 7). The trainings also led to positive impacts on men’s perception of women’s role in society and recognition of women’s entrepreneurial potential (e.g., the Ishraq, Jordan NOW, and Iraq INJAZ Al-Arab programs). But even here there are nuances, as progress seems to stop short of increasing employment outcomes for women as in the Tunisia and Jordan NOW programs (ILO, 7), or increasing business growth and profit of small women-owned subsistence businesses (Buvinic 2014, 7).

In a psychological experiment, after the business and financial capital was provided as part of the program, women were less likely to be competitive and take risks. Men were not constrained.
The authors suggest that such interventions would be more successful if targeted towards larger, more established women-owned enterprises and by increasing the duration of the trainings.

MENTORING

This review found no evaluations of the influence of business networks or mentoring on women’s economic participation. However, another GIZ-sponsored Morocco program, EntreElles, provided business skills trainings and helped women entrepreneurs build networks with women leaders and associations, leading to improved business knowledge and practice (see Table 3). A case study of the Morocco intervention highlights the potential of mutually supportive business networks and mentoring by successful women entrepreneurs, in addition to the trainings (Gettliffe and Markel 2016).

ACCESS TO FINANCIAL AND DIGITAL TECHNOLOGY

By protecting the privacy of individual choices, access to technological advancements such as mobile money may provide women with sufficient autonomy and independence from social pressures and constraints (World Bank 2016) to put cash into businesses rather than towards family and other costs, as Aker et al. (2011) found in a randomized evaluation of a cash-transfer program delivered to poor women via mobile phones in Niger. In that project, positive crop outcomes likely resulted from the low cost of using mobile phones to transfer cash, and the greater privacy mobile phones gave women to choose how to spend funds. Access to personal and professional mobile accounts is a cost-effective way to provide cash for women and encourage them to spend money on growing their businesses.

ADDRESSING REGULATORY FRAMEWORKS

Accomplishing and sustaining women’s empowerment depends on broader national policies, strategies, and plans that directly target economic inclusion of women (Siba 2019). Here, governments can play a positive role in attempting to increase women’s economic participation. In the MENA, some argue that governments have been more active in promoting gender equity and diversity than the private sector, and legislative responses have had a more positive impact on women’s economic participation than have private-sector responses. This is due in large part to the weakness of the private sector there. As mentioned, legislation has led to the creation of various institutions that promote gender equity. In Tunisia, a Committee on Individual Freedoms and Equality was set up in August 2017 to focus on equal inheritance rights and the ability for women to pass their family name to their children. A law was passed that criminalized domestic violence against women, and a ban was lifted on Muslim women marrying non-Muslim men. Tunisia, Jordan, and Lebanon recently repealed penal-law provisions that allow rapists to escape punishments by marrying their victims. Similarly, Morocco launched the new Government Plan for Equality (ICRAM) II and adopted a law on violence against women. It is too early to see the extent to which legislative change has led to women’s greater economic participation, but the changes appear to have led to more debate around gender.

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8 The ILO authors argue that effects of skills training need some time to develop and the timeframe of the studies does not allow full analysis of medium- and long-term effects. Other barriers to women’s job access, besides lack of skills, might also explain the results: more highly educated women still have particularly high unemployment rates in the MENA region. The analysis found business skills had no impact on earnings (Jordan NOW and Tunisia).
To this end, engaging men and boys is essential, especially in contexts shaped by religious and social norms that favor men (Gettliffe and Markel 2016). Case studies of women’s economic participation projects in Morocco (the Fig GSCV program) and Egypt (NatureTex and Baladini programs) underscore the importance of men’s engagement for attitudinal change around norms, changing power dynamics, and lowering risks for women involved in economic empowerment programs (2016, 15).

The previous case studies further highlight the potential of mutually supportive business networks and mentoring by successful women entrepreneurs, in addition to the trainings.

**ADDRESSING NORMS: ENGAGING MEN AND BOYS**

Though some of the MENA evaluations did not show gendered effects, evidence from those studies and the case studies, as well as global review results, point to the importance of including men and boys in programs to tackle gendered norms and barriers. Outcomes of economic interventions are influenced, in part, by gendered stereotypes and constraints shaped by social norms. While the impact evaluations focused more on the gendered outcomes, the case studies suggest that men’s engagement can result in women’s successful economic integration when men are sensitized to obstacles women face and the advantages of women’s earning. Not only is women’s economic participation enhanced, risks of gender-based violence and its related types are also reduced.

Evidence is emerging on the impact of the media in changing norms around women’s work. Few impact evaluations are available, but one of a television program in Egypt, *El Mashroua*, designed to influence attitudes of Egyptian adults, reveals significant influence on views of gender and employment. As Text Box 2 illustrates, the evaluation demonstrates the TV program contributed to a reduction in gendered attitudes by changing men’s discriminatory views towards women (ILO 2018). Moreover, texting by Egyptian policymakers, as part of the project, encouraged viewership. Although viewing did not drastically alter entrepreneurial behavior, the attitudinal changes and leveraging of policymakers to do so is noteworthy.

**Text Box 2.**

The Potential of New and Traditional Media: Discussion from El Mashroua in Egypt

Men who watched the show were subsequently more inclined to think that women can successfully run a business. In line with previous studies showing how effective media programs can be at shifting gender norms, the results suggest that entrepreneurship education through television programs can be successful at fighting such biases.

This study [also] provides evidence that encouragement through text messages can be used effectively by policy makers to induce desirable behavioral changes. In the case of El Mashroua, this was tuning in to watch the show. Text messages as a policy instrument are an appealing option because they are inexpensive and easily scalable, and mobile phone coverage is nearly universal. (ILO 2018, 49-50)

**ECONOMIC PARTICIPATION AND THE LINK TO CIVIC PARTICIPATION**

Intrinsically, women’s economic participation and empowerment can facilitate women’s civic participation. As women enjoy the economic gains from inclusion, politics (e.g. advocacy, running for office, volunteerism) becomes a means of consolidating those gains and acquiring new ones. Research that identifies a causal link between economic participation, empowerment and greater civic action, however, is virtually absent from the literature. But according to Oxfam, women’s involvement in VSLAs encourages them to become involved in politics, particularly at the local level.
They run for positions on municipal councils, water boards, and the like. Other studies suggest that women’s economic empowerment may also influence civic action around policymaking at the national level, as women push for better labor laws, as well as more government investment in education and health care for girls and women. More research is certainly needed, however, to more fully understand this complex and mutually reinforcing relationship.

**CONCLUSION AND RECOMMENDATIONS**

In summary, against the backdrop of poor labor force participation rates hampering economic growth in North Africa and the Middle East, there are a host of barriers to women’s full economic integration in the region, ranging from lack of access to credit and restrictions on mobility, to violence against women and poorly enforced regulatory frameworks, each of which is influenced by gendered norms unfavorable to women. There is a lack of robust global—and there is even less MENA-specific—evidence on the effect of economic interventions targeted for women, and the evidence that exists tends to be inconsistent or inconclusive. Nevertheless, findings from the identified evidence base leads to the following set of recommendations.

**INTERVENTIONS**

**Gender-inclusive interventions that engage men and boys are key.** The MENA case studies suggest that men’s engagement can reduce risks to women who participate in economic empowerment programs. Project interventions resulting in greater economic participation of women were aided by the support of men (husbands, fathers, etc.), who were involved and sensitized to the benefits of women’s work and the obstacles women face. Traditional, religious, and community leaders may also be important to the extent that they are gatekeepers of norms and have significant influence in communities, which is the case in Muslim-majority North Africa and the Middle East.

The argument for male inclusion rests on the assumption that women’s economic empowerment interventions shift household dynamics in ways that alter the position of men as women become more independent and financially capable. Men may discourage women from participating in economic activity through a variety of means, including resorting to violence. According to Peterman (2018), economic empowerment projects tend to lack components that address VAW; furthermore, research is inconclusive on whether women’s increased access to economic resources leads to or prevents violence against women (Brody et al. 2015; Peterson 2018). Studies in India and Uganda, for example, show increased access to economic resources decreased intimate partner violence and improved men’s attitudes towards gender norms, but in parts of Tanzania, the opposite occurred (Vyas 2015). Such varied results suggest the relationship is dependent on context, such as settings where gender relations are more patriarchal and conservative, urban versus rural locales, women’s age, and the economic status of the household. **Thus, rigorous high-quality qualitative research is needed to understand how economic empowerment interventions affect violence in North Africa and other settings.** Country-based context analyses may help inform project design.

**Given the limited evidence base on whether economic participation programs improve women’s livelihoods and economic opportunity worldwide and in the MENA, long-term rigorous RCT-based research is needed to determine the impacts of interventions such as MFI and other programs—particularly their effect on contributing to increases or decreases in gender-based violence, specifically violence against women and intimate**
**partner violence.** Long-term, quasi-experimental cohort studies are required if any change in gendered norms is sought.

**Cash alone in the form of loans and grants is not sufficient to grow women-owned businesses, especially among poorer women growing small, new businesses.** Assistance is more beneficial when it is in-kind, and tends to improve outcomes for larger, more established women-owned businesses. If direct cash transfers are provided to poorer women, assistance should focus on financing for start-ups, and should be sustained over a longer period of time. Ultimately, poorer women need multicomponent interventions.

**That said, multicomponent programs appear to work well to enhance women’s economic opportunity and entrepreneurship.** The most successful programs are those that combine access to capital, hard and soft skills development, trainings, as well as gender-inclusive activities, as mentioned above. Although business-skills training tended not to lead to business establishment or expansion, short-term effects of trainings on women’s self-esteem and business practice should not be ignored. Programs should consider longer training programs to encourage sustainability.

Among women entrepreneurs, business networks can also provide a valuable support system, particularly when combined with training and mentoring. Cooperatives, for instance, may be a cost-effective way of providing support and networks for women. Networks in any form could remain post-intervention.

**Measures that also address legislative gaps and policy enforcement are important.** These counter the negative effects of structural barriers and create favorable conditions for women’s economic participation. Morocco and other North African countries have made vital progress in developing legal frameworks, but personal status (i.e., family law) codes are not aligned with constitutional innovations. Given the resistance to changing inheritance and property codes, these may be placed on the agenda for advocacy.

But in order for laws to be applied, more women need to be aware of laws, so they can advocate for their enforcement. Raising awareness of legal economic rights is important for women’s ability to demand enforcement. In a similar vein from the supply side, institutions need to be able to act on the behalf of women. **Thus, programs need to instruct and raise awareness in judges, lawyers, and other members of the justice community, and must address gender stereotypes.** This would aid enforcement of laws.

**Institutions and advocacy groups may conduct ongoing gender analysis to monitor law implementation and evaluate outcomes and progress of programs to improve economic opportunities for women.** This could lend support for advocacy as well as provide institutions with objective information and data.

Media, or “edutainment” may be another useful avenue for addressing gender stereotypes. As the El Mashroua program in Egypt indicates, media can disseminate information on the value of women’s work and contribute to more favorable attitudes in men. As well, texting can be used to involve policy makers and thus be employed as a potential policy tool.
Women may want to avoid the uncertainties of starting a business in favor of wage work (World Bank 2017). Wage work comes with lower risk and greater stability, especially for poorer women. Women may also be sensitive to the opportunity costs and the economic and social risks associated with acquiring new skills and participating in new entrepreneurial activities. Programs should explore women’s preferences for wage work; a study by the Center for Development and Policy Research (2016) finds that wage work can be equally transformative.

RESEARCH AND KNOWLEDGE

Despite the alleged importance of business networks or mentoring, this review found no evaluations of their influence on women’s economic participation. More research is needed on how business networks and mentorships could affect economic outcomes and women’s economic empowerment.

There are also knowledge gaps regarding women’s risk-averse behaviors. Moving beyond gendered assertions about women’s proclivities towards risk-aversion, more work is required on how, whether, and under what conditions risk-aversion influences decision-making among different types of women in different of settings.

Quality research on the impact of legislative innovations on changes to women’s economic participation and empowerment is also lacking, and there is a dearth of rigorous evidence on the relationship between women’s economic empowerment and civic participation. Much more research would be valuable in this area, given the intuitive links between women’s economic empowerment and political advocacy and representation. Importantly, research would need to disentangle this rather “chicken-and-egg” relationship to explore whether economic interventions encourage civic participation or whether civic participation encourages economic participation.
ANNEX A. SOURCES OF INFORMATION


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