

TOWARDS INCLUSIVE MEDITERRANEAN ECONOMIES

ADVANCING WOMEN'S ECONOMIC EMPOWERMENT IN THE MEDITERRANEAN REGION



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MedWE Programme

The **MedWE (Mediterranean Women Empowerment)** Programme is a joint initiative of the Union for the Mediterranean (UfM) and the European Institute of the Mediterranean (IEMed). The primary objective of this program is to promote gender equality and the empowerment of women in the Euro-Mediterranean region. Within the framework of MedWE, a series of joint activities focusing on gender issues will be organised, including seminars and conferences that will bring together researchers, policymakers, and civil society members. The goal of these gatherings is to generate fruitful dialogue and exchange knowledge and experiences to promote gender equality in the region.

In this context, **Policy Studies** will be regularly published, dedicated to disseminating research findings generated during these activities. These studies will be published once a year and aim to strengthen the connection between research and public policies. The documents will provide reflections and recommendations aimed at researchers, policymakers, and civil society members working to promote women's empowerment in the Mediterranean.

MedWE Policy Series

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IEMed.

The **European Institute of the Mediterranean (IEMed)**, founded in 1989, is a think and do tank specialised in Euro-Mediterranean relations. It provides policy-oriented and evidence-based research underpinned by a genuine Euromed multidimensional and inclusive approach.

The aim of the IEMed, in accordance with the principles of the Euro-Mediterranean Partnership (EMP), the European Neighbourhood Policy (ENP) and the Union for the Mediterranean (UfM), is to stimulate reflection and action that contribute to mutual understanding, exchange and cooperation between the different Mediterranean countries, societies and cultures, and to promote the progressive construction of a space of peace and stability, shared prosperity and dialogue between cultures and civilisations in the Mediterranean.

The IEMed is a consortium comprising the Catalan Government, the Spanish Ministry of Foreign Affairs and Cooperation, the European Union and Barcelona City Council. It also incorporates civil society through its Board of Trustees and its Advisory Council.



Union for the Mediterranean
Union pour la Méditerranée
الإتحاد من أجل المتوسط

The **Union for the Mediterranean (UfM)** is an intergovernmental organisation that brings together 43 countries to strengthen regional cooperation and dialogue through specific projects and initiatives that address inclusive and sustainable development, stability and integration in the Euro-Mediterranean area. As a direct continuation of the Barcelona Process, the launch of the UfM in 2008 was the reflection of its member states' shared political commitment to enhance the Euro-Mediterranean Partnership.

The Secretariat of the Union for the Mediterranean, based in Barcelona is the first permanent structure dedicated to the intergovernmental Mediterranean partnership. It ensures operational follow-up of the regional priorities identified and in partnership with key international actors promotes region-wide cooperation projects and initiatives that address the root causes of the current regional security and socio-economic challenges.



ELEC is a network of European entrepreneurs of goodwill, aimed at putting timely intellectual pressure on European decision makers to further economic integration in Europe. It acts in complete independence from national or private interests, public authorities or any pressure groups.

IEMed.

Policy Study

MedWE Programme

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FOREWORD

Senén Florensa

Executive President, European Institute of the
Mediterranean (IEMed)

We are proud to present the first edition of the annual MedWE (Mediterranean Women Empowerment) IEMed Policy Study. The MedWE is a programme of conferences and publications recently launched by the IEMed, together with the Union for the Mediterranean, aiming to address both current and emerging gender challenges through implementing the most effective practices and policies which enhance gender equality and female empowerment in a range of areas. By providing analysis and innovative perspective, we seek to generate knowledge and foster dialogue to move towards more inclusive societies.

In the contemporary Mediterranean landscape, women face a complex array of obstacles that hinder their complete economic and social advancement. According to the World Economic Forum, the MENA region stands as the furthest area from gender parity in the world. We are convinced that the complete integration of women into economic activities, decision-making processes and leadership roles is paramount not only for the prosperity of the area, but as well as for realising aspirations for peace and stability in the Mediterranean.

Efforts from diverse stakeholders across the Mediterranean have been dedicated to bridging the economic and political gender divides. However, the pursuit of absolute gender equality remains a formidable challenge.

Within this context of addressing gender as a central aspect of analysis, the IEMed carries out a range of research and projects that embody three lines of work: diversity, radicalisation and security and inclusion. The realm of diversity is exemplified through varying IEMed initiatives designed to provide platforms for diverse Muslim voices and women's realities, as

well as to develop and promote alternative narratives. An example of such initiatives is MAGIC (Muslim women and communities Against Gender Islamophobia in society), a project which aims to prevent gendered islamophobia in Spanish and Belgian media outlets.

Under the heading of radicalisation and security, the Institute focuses on including gender perspectives in the development of security policies and recognising women as political actors. The CONNEKT (Contexts of Extremism in MENA and Balkan Societies) Horizon 2020 EU-funded research project, led by IEMed, has placed gender as a cross-cutting axis of analysis through all the phases of research. It engages women in the identification of policy recommendations and prevention measures in regard to countering violent extremism.

Lastly, under the banner of inclusion, the IEMed works to reduce polarization through education, social networks, and community intervention. Through the promotion of dialogue, inclusive environments are created, whereby individuals feel empowered to express concerns and grievances in a constructive manner, fostering a sense of belonging and shared responsibility. In this sense, the CLUSTER (advancing youth and women social inclusion in the Mediterranean) project has made significant strides in creating a supportive environment for the implementation of youth and employment schemes. CLUSTER has also played a crucial role in mainstreaming successful practices and methods to public authorities and policymakers.

As a first perspective of analysis, MedWE has chosen the challenges that women integration poses in terms of economic cooperation in the region.

This publication is the result of the conference organized in cooperation with ELEC Mediterranean Commission in October 2023 in Barcelona. During this conference, the MedWE program brought together experts, policymakers, and entrepreneurs to explore strategies for overcoming barriers and promoting women's economic empowerment in the Mediterranean region. Through a series of panel discussions, key challenges, opportunities in the areas of education and workforce participation, entrepreneurship, access to finance, legal and regulatory reform, and gender equality in the work environment were examined. Various stakeholders shared expertise and effective practices to foster women's economic empowerment across different sectors and levels within the Euro-Mediterranean region.

This policy study, combined with the work of the Union for the Mediterranean, intends to establish a new line of work which addresses gender as a central element for advancing towards a more inclusive Mediterranean. Through recommendations that will serve as a valuable resource for policymakers, business leaders, activists, and scholars committed to forging a fairer and more just future for all inhabitants of the Mediterranean, the paper seeks to foster greater gender equality and social inclusion in the region. By identifying key challenges and proposing strategies, it contributes to promote women's economic empowerment across the Mediterranean.

Furthermore, women's economic empowerment is closely linked to the United Nations Sustainable Development Goals (SDGs), particularly Goal 5 (Gender

Equality) and Goal 8 (Decent Work and Economic Growth). The achievement of these goals is crucial for the long-term sustainable development of the Mediterranean region.

Within the Mediterranean region, the status of women is intricately woven into a tapestry of social, cultural, and economic dynamics. While commendable progress has been made in some economies towards women's economic inclusion, significant challenges remain. These include limited access to education and training, workplace bias, disproportionate burdens in unpaid domestic and roles, barriers to accessing to financial services and entrepreneurial support.

Addressing these multifaceted challenges demands a comprehensive approach that not only encompasses economic measures but also confronts the social, cultural, and political barriers perpetuating gender inequality. This report serves as an illuminating examination of the economic disparities between genders in the Mediterranean region, accompanied by concrete strategies to overcome these obstacles and promote women's economic empowerment.

In this regard, women's economic empowerment is a key driver for gender equality, economic growth, and social inclusion in the Mediterranean region and beyond. Empowering women economically means investing in a better future for the entire region; collective support is crucial, as neglecting the increased participation of women within the economy is simply not an option. Hence, the key role of constructing a joint EuroMed gender agenda.

FOREWORD

Nasser Kamel

Secretary General of the Union for the Mediterranean

It is with great pleasure that we introduce the inaugural policy paper of the **MedWE** (Mediterranean Women Empowerment) Programme – a joint exercise between the Union for the Mediterranean (UfM) and the European Institute of the Mediterranean (IEMed). Entitled: **“Towards Inclusive Mediterranean Economies: Advancing Women’s Economic Empowerment in the Mediterranean Region,”** this publication represents the first of a series of policy papers, dedicated to raising awareness on gender equality as well as stimulating inclusive economic growth throughout the Euro-Mediterranean area. Each policy paper will delve into distinct facets of women’s empowerment in the region.

The empowerment of women is not simply a matter of social justice, but also a fundamental prerequisite for sustainable development and prosperity. Women’s full participation in economic activities, decision-making processes, and leadership roles is essential for achieving our shared goals of peace, stability and prosperity in the Mediterranean.

The gender gaps in the MENA economic sector are stark, with less than 5% of businesses being women-led, compared to a global average of 23-26%. The losses incurred due to the lack of female economic participation in the region are staggering, amounting to \$575 billion, annually.

The report from UN Women and the United Nations Department of Economic and Social Affairs, published in 2023, indicates that, on a global average, only 60% of women are able to reach their full potential, and less than one percent of

women and girls live in countries with high levels of female empowerment and a narrow gender gap. This report also highlights that, despite efforts being made on a global scale, gender equality is still elusive, warning that, if the current trend persists, over 340 million women and girls, accounting to 8% of the global female population, will live in conditions of extreme poverty by 2030.¹Top of Form

The Middle East and North Africa (MENA) region is no exception to this situation: the latest Gender Gap report from the World Economic Forum of June 2023² reveals that it is the furthest from parity, with a Gender Gap equals to 62.6%, compared to Europe’s 76.3% and a global average of 68.4%.

Aware of these challenges, the UfM is committed to advancing women’s economic empowerment as a key priority of our regional agenda. Through strategic partnerships and collaborative initiatives, we strive to create enabling environments that promote equal opportunities for women in the economic sphere. Our collaboration with partners such as the IEMed, underscores our shared commitment to advancing gender equality and women’s empowerment in the Euro-Mediterranean region.

By sharing thoughts, insights, best practices, and policy recommendations, this publication provides valuable guidance for policymakers, practitioners and stakeholders working towards more inclusive and sustainable economies in our region.

Key recommendations are shared by the authors contributing to this paper, which outline strategic measures aimed at fos-

¹ Global Gender Equality in 2023. UN Women. <https://www.unwomen.org/en/news-stories/feature-story/2023/09/global-gender-equality-in-2023-urgent-efforts-needed-to-reach-2030-goals>

² Gender Gap Report 2023. World Economic Forum. https://www3.weforum.org/docs/WEF_GGGR_2023.pdf

tering gender equality and women's economic participation in our region. In fact, if implemented collectively, those recommendations can contribute significantly to closing gender gaps in the MENA economic sector and promoting women-led business development. I invite you to go through the publication to find out more about it.

The Union for the Mediterranean, through its awareness-raising events, platforms to foster networking, workshops to re-skill and up-skill women entrepreneurs, and mentorship programmes, is concretely

and truly dedicated to empowering women in the region.

As we embark on this journey towards inclusive prosperity, we should reaffirm our commitment to promoting gender equality, empowering women, and building a brighter future for all in the Euro-Mediterranean region. It is our hope that this inaugural policy paper serves as a catalyst for deeper engagement, heightened awareness and concerted action in advancing the cause of women's economic empowerment throughout our shared Mediterranean.

Towards More Inclusive Economies: Advancing in the Economic Empowerment of Women in the Mediterranean Region

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Undoubtedly, one of the great challenges of the 21st century is to incorporate women's talent into the decision-making bodies of society. Women empowerment, both in the political and economic spheres, helps improve governance. To this end, objective conditions that comply with the principle of equal rights and opportunities must be created. The United Nations Millennium Declaration of September 2000 included it as one of the eight main development goals and considered it fundamental to achieving them.

In terms of distribution of power, the gender difference is a widespread problem and, although there are differences between more or less advanced countries, the reality is that the gender gap is a persistent and resistant scourge that is difficult to overcome.

The report by UN Women (2023) and the United Nations Department of Economic and Social Affairs of 7 September 2023 notes that, on average globally, only 60% of women can reach their full potential and less than 1% of women and girls live in countries with high levels of female empowerment and a reduced gender gap. This report also highlights that, despite the efforts being made on a global scale, gender equality is still a chimera, warning that, if the current trend continues, more than 340 million women and girls, i.e. 8% of the world's female population, will be living in conditions of extreme poverty in 2030. It also reveals that older women face higher rates of poverty and violence than older men.

Sarah Hendriks, Deputy Executive Director of UN Women, highlights that the data is a resounding call to action and that we must act collectively and decisively to correct the path toward a world in which all women and girls have the same rights, opportunities, and representation. This demands un-

wavering commitment, innovative solutions, and the collaboration of the whole of society. Maria-Francesca Spatolisano, Assistant Secretary-General for Policy Coordination and Inter-Agency Affairs at UN DESA, stated that "gender equality is not just a goal within the 2030 Agenda, it is the very foundation of a fair society."

The report also highlights that the gender gap is still entrenched, and data points to the need for an additional investment of USD 360 billion per year to achieve gender equality and empowerment between now and 2030.

Gender plays a decisive role in all facets of life. In the last 30 years, one of the most extraordinary changes in the area has been women's empowerment. The equal inclusion of women in politics is essential since they account for 51% of the global population. Moreover, women's presence in decision-making improves the allocation of resources and public policies, leads to scenarios that expand women's rights, and has a positive effect on conflict resolution and the consolidation of peace processes.

The situation is different by region and country, depending on the political context, cultural model, and level of development. In its report on the gender gap, the World Economic Forum includes four critical areas:

- Economic participation and opportunity
- Health and Survival
- Educational attainment
- Political empowerment

The latest report from the World Economic Forum from June 2023 reveals that the Middle East and North Africa (MENA) region is the furthest from parity, with 62.6% compared to 76.3% in Europe

and a global average of 68.4%. Regarding the subindices considered, the MENA region reaches 95.9% in education and 96.4% in health, with a difference from the European average of 3.7 points in education and 0.6 in health and survival. The biggest gaps, with very significant differences (25.7 and 25.1 points), occur in economic participation and opportunity and political empowerment.

For a more specific analysis, a series of countries that are part of the interest group of this paper have been selected: Egypt, Morocco, Algeria, Saudi Arabia, Turkey, and Israel; compared with Germany, the Netherlands, France, Italy, Spain and Portugal. The World Economic Forum's Global Gender Gap Report 2023¹ covers the evolution of the annual parity ratio of 146 countries. Although no country has reached full parity, the top nine countries in the ranking are above 80%. Iceland has held the first position (0.912) for 14 years.

Within the group of countries object of our analysis, Germany occupies the 6th position (0.815), Spain 18th (0.791), the Netherlands 28th (0.777), Portugal 32nd (0.765), France 40th (0.756), Italy 79th (0.705), Turkey 129th (0.638), Saudi Arabia 131st (0.637), Egypt 134th (0.626), Morocco 136th (0.621) and Algeria 144th (0.573) out of a total of 146 countries.

The report notes that the MENA region experienced a decline of 0.9 percentage points in parity since the last edition for this region, based on the constant sample of countries covered since 2006. The United Arab Emirates, Israel, and Bahrain have achieved the highest parity in the region, while Morocco, Oman, and Algeria occupy the lowest positions. The

three most populated countries in the region – Egypt, Algeria, and Morocco – have suffered drops in their parity levels since the last edition. At the current rate of progress, full regional parity would be reached in 152 years.

In terms of training, there are also significant differences. According to World Bank data, literacy in the MENA region in 2022 stood at 75% for women and 85.8% for men. However, tertiary education enrolment data offers hope. In 1990, 12.8% of women and 14.4% of men enrolled in university, while in 2022 it was 43.4% of women and 37.4% of men.

Even though women have advanced in education, differences persist in the fields of study, with notable gender segregation in areas such as STEM (Science, Technology, Engineering and Mathematics). This situation raises questions about why women, despite receiving more education than men, still maintain inequalities in the labour market.

Inequalities also persist in employment levels and salaries compared to men. The reasons for this disparity include gender stereotypes embedded in society and the labour market, which still limit women's career options. Furthermore, occupational segregation persists for women, concentrated in lower-wage sectors.

Cultural and social expectations can lead women to choose jobs that fit traditional gender roles, rather than seeking higher-paying jobs. The lack of professional networks and development opportunities also plays a significant role. This effect is especially noticeable in developing countries, where social stereotypes that leave women out of the

¹ <https://www.weforum.org/reports/global-gender-gap-report-2023/digest>

most lucrative technology sectors remain. The International Telecommunications Union (ITU) points out that these regions often lack the necessary infrastructure to connect larger segments of the population, a key requirement to advance digitalisation.

In Arab countries, 66% of the population uses the Internet, but only 56% of women, compared to 87% of the total population, and 83% of women in Europe. The download speed over landlines in the region is one of the lowest in the world: 16 megabits per second (in the Arab States), while European countries and the United States can boast of 86 (Global Connectivity Report 2022) and 207 (Ookla speedtest) megabits on average, respectively.²

Technological progress allows any citizen to be integrated into the information society, regardless of their residence, thus reducing the digital divide, and facilitating access to education, commerce, health, or electronic government at unprecedented expense and development conditions.

An important aspect is that society's gender prejudices do not extend to Artificial Intelligence (AI) algorithms. Thus, it is advisable to be aware of its evolution, warn of possible dangers, and maintain algorithmic transparency. These and other risks of AI were described by OpenAI CEO Sam Altman himself before the US Congress on 16 May 2023, who highlighted the need for a prudent and considered strategy in this field that should have its corresponding regulation.

The labour market will also be affected by AI, which will replace more complex jobs, such as basic administrative jobs, mostly

female, with new ones emerging in their place. Therefore, it is essential to develop skills that cannot be replaced by AI in the short term.

New technologies and digitalisation once again raise the issue of women's leadership. In today's world, business survival is based on identifying competitive advantages over other organisations. Some of the efforts are focused on the most qualitative aspects of companies so that success depends directly on effective application by people. The best organisations do not depend on a single person, but rather on many people working together to achieve a common goal. Stability in organisations is an illusion, and companies and people must constantly adapt to market dynamics.

Today's leaders must be able to identify new trends, manage a multitude of information from countless sources, and chart the path toward the positioning of companies. This means managing complexity, taking advantage of the opportunities in the environment, and knowing how to calibrate risks. The winning organisations will be those that understand that the only way to "act" and manage risks and threats while building and taking advantage of new opportunities is by creating collaborative environments with different stakeholders, which ensures value-creation processes in which all actors win. The most important factor in competitiveness is talent, and women make up half of the talent in the world.

There is, on the other hand, a positive correlation between gender equality and development levels. Although this does not prove causality, it is consistent with the evidence that empowering women

² On mobile lines the difference is smaller, with the speed being 64 megabits for Europe and 26 for the Arab States.

and facilitating equal opportunities involves more efficient use of talent and improves growth prospects. Some studies highlight that companies with more women in their senior management obtain better financial results than those with all-male management teams since diversity adds value.

The growing participation of women in the job market, their progress in education, and their access to decision-making processes are the achievements that transform the scenario in which real gender equality is being built. A strategic vision is essential and technical skills are important, but, as Daniel Goleman points out, emotional intelligence is a *sine qua non* because leaders need to set the course, align the team and, in short, motivate. Motivation requires empathy, and empathy requires emotional intelligence.

In terms of female leadership, there is a theoretical controversy. Some authors have been responsible for disseminating negative traits such as affectivity, but studies by other prestigious authors point to the many more positive aspects that have to do with women's ability to mediate and build consensus. In an environment of great complexity and constant change, the most successful organisations are the ones that best respond to social reality. For all these reasons, organisations are beginning to realise that capitalising on women's talent is relevant for business excellence. Gender diversity is a competitive advantage for businesses.

In the MENA region, achieving this progress is not an easy challenge. There are many obstacles, given the difficulties of transportation, the low level of Internet access, and work-life balance challenges. All these problems must be addressed effectively by facilitating access to edu-

cation and permanence in the education system with continuous training programs. Jacques Delors pointed out their importance in his report for UNESCO "Learning: The Treasure Within" on education in the 21st century since they improve infrastructure for access to technology and promote the creation of accessible and safe public transport, among others.

The reality is that many countries in the region lack the necessary resources to sustain these measures; hence the need for international aid directed at the sectors with the greatest impact.

To achieve these objectives, it is essential to improve digital education for women, facilitate their access to new technologies, expand connectivity, and encourage female participation in STEM, sectors historically dominated by men, to prevent them from being left behind in an era of constant development. Promoting female entrepreneurship and giving visibility to women in positions of responsibility, highlighting their achievements in management positions, can inspire other women and give hope to the young generations.

Active collaboration of the media is also essential to achieve a cultural change that mitigates gender stereotypes and develops social policies that provide training and professional development opportunities for women.

All these measures require a coordinated and sustainable approach that involves governments, non-governmental organizations (NGOs), the private sector and society as a whole to achieve the final objective. In addition, we must be attentive to the development of AI to prevent prejudices expanding into the system.

In conclusion, there is still much to do on this long path towards equality, especially in the less advanced regions. Technology is a great opportunity, but coordinated action is required that involves governments, institutions, NGOs, and civil society to develop and promote policies and programs that facilitate access and use of technology for women, thereby reducing the digital divide.

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Bridging the Gap in Women Economic Participation: Education, Labour Market and Digital Skills

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President of the EMWF

Introduction

In the MENA Region, and despite an increase in female educational attainment - which in some cases is higher than male attainment – female labour force participation rates remain low and stagnant. Few Studies and Empirical Researches have been conducted to explain the so-called MENA Paradox. With the advent of the fourth industrial revolution (4IR) in the digitization of the manufacturing sector, women and girls risk facing disproportionate difficulties in accessing ICT-based learning due to their overall lower levels of digital inclusion. According to the International Telecommunication Union (ITU), the internet penetration rates for MENA women stand at 44.2%, compared to 58.5% for their male counterparts, and this gap has been growing over the past years (ITU, 2019). Still, there are windows of opportunities to support women's access to the digital economy. Research has concluded that a growing proportion of MENA women is well-positioned to seize the employment and business opportunities brought about by digitalization. Decades of investments in female education have led to a rapid rise in their educational attainment – including in Information and Communication Technologies (ICT) and Science, Technology, Engineering and Mathematics (STEM). Between 34% and 57% of STEM graduates in the MENA region are women (this is higher than the OECD countries average of 31%), while MENA girls outperform boys in two essential digital skills: multiple source text reading and metacognition (i.e. the ability to evaluate the credibility of sources). In addition, girls do not seem to lack confidence in their capacities and show positive attitudes towards competition (as will be further explored in one of CAWTAR's re-

search). This is critical to engaging in tech careers (Ferrant, 2022).

With a mission to eradicate discrimination against Arab women and reduce gender gaps by promoting research, education, training, and advocacy in all areas including economic empowerment, CAWTAR is one of the few Institutions that focuses on Gender and Development related issues in the MENA region. Over 30 years since its establishment, CAWTAR has produced numerous research, studies, training kits and projects aimed at achieving Gender Equality and Women's economic empowerment. Currently, CAWTAR is highlighting the role of digitalization as a catalyst for women's inclusion in the labour market. During the COVID-19 lockdown, CAWTAR, in partnership with the EU Financing Business Support Organization (EBSOMED), conducted a study on 'Digitalization of Businesswomen Support Services in Egypt, Tunisia, Lebanon and Morocco'. It concluded that there is still lack of technical support to the digital transformation provided by the Business Support services in the targeted countries, especially to women entrepreneurs. It also found that the informal sector, where women are most visible, was hit the hardest due to lack of protection. Therefore, countries need to develop a comprehensive and robust digital ecosystem that takes into consideration, among other aspects, the need to bridge the gender digital divide.

Accordingly, this Policy Paper attempts to discuss two interlinked themes: the role of digitalization as a catalyst for women's inclusion in the economy, and ways to bridge the gender digital divide in the Arab Countries. The paper highlights initiatives (projects, research, legislations...) carried out in this do-

main, including researches developed by CAWTAR. It concludes with a number of recommendations on how access to technology has the potential to foster women's economic participation and entrepreneurship and to formalize the informal sector. While important initiatives have been carried out in this domain, there is a need for a more sustainable and structured approach that definitively bridges the gender digital divide in the Arab region.

Digitalization as a catalyst for women's inclusion in the economy

Despite the progress made in the MENA Region, in the education and health sectors, and legal and institutional levels, women continue to score lower in terms of employment and business creation. Among others, the Covid-19 pandemic exposed the multiple layers of invisibility, marginalization, and inequality that Arab women suffer, and which have significantly worsened during the pandemic. The 'digital divide', the gap between the technological haves and have-nots, is one of the major contributing factors to the accelerating inequality. A parallel threat is 'info-deficiency', the shortage of important, basic information, which accompanied the spread of the pandemic, with especially dire consequences for the most vulnerable and marginalized groups, including Arab women. This 'info-deficiency' intersects with an underlying systemic divide between women and men in the Arab world in terms of access to, training in, and ownership of the systems of information in which they are participants, leading to further inequalities (Khamis, 2020). Socio-cultural factors play an important role in explaining the digital gender divide. For example, in Egypt around one-fifth of women were found to believe that

Internet usage was not appropriate for them for several cultural reasons (OECD, 2018). Hence, the digital transformation is crucial, a catalyst for women's economic inclusion, and digital marketing has the potential to open many opportunities for women's economic participation. Furthermore, few MENA women, even among the best female performers in mathematics and science, pursue their careers in STEM. In Lebanon, for example, among students with high scores in mathematics or science, over 46% of boys but only 26% of girls reported that they wanted to be engaged in science and engineering professions. MENA stakeholders need to ensure that enhanced digital skills among women fully contribute to a sustained and inclusive recovery by investing in relevant education and especially labour policies that create opportunities for women's integration into the digital labour market, both as employees and as entrepreneurs (Ferrant, 2022).

During the Covid-19 pandemic, governments in the Arab region launched several programs to support women entrepreneurs and digital transformation. These include the establishment of the Fintech (Financial technology) software program for mobile applications and other technologies created to improve and automate traditional forms of finance for businesses and consumers alike. It also provides electronic payments for peer-to-peer transfers, bills, payroll, pension and social security payments, business and online purchases, and smart wallets. FinTech developed projects targeting female entrepreneurs. In Egypt, for instance, FinTech developed the *Accelerate 'ha'* online platform to promote women's financial inclusion, under the 'Egypt Makes Electronics' initiative (WGB, 2021)

Governments in the post COVID-19 era continue implementing initiatives to address the challenges faced by women when accessing the labour market. In 2023, the Jordanian Government launched a comprehensive study on women's empowerment to promote wider engagement in the country's Economic Modernization Vision 2023-2033. The study - which took into consideration that Jordan has one of the lowest female employment rates in the world, staggered around 15% - is based on a theoretical framework of gender equality and female empowerment in macroeconomics. It aims to strategize in terms of legislative framework, legal protections, financial and digital inclusion, structural transformation, education, training, and capacity building (Arab News, 2023).

CAWTAR conducted a number of programs and research aimed at enhancing women's economic participation and overcoming stereotyping and discriminatory social norms.

The result of the survey carried out among businesswomen in six countries in the MENA Region (Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia) – under the CAWTAR/UNIDO joint project: 'Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the MENA Region' revealed that the main challenges faced by women entrepreneurs are:

- 1) lack of access to financial capital;
- 2) lack of access to new markets;
- 3) finding the right contract for a business venture;
- 4) access to development services and training;
- 5) work/life balance;
- 6) being taken seriously as a businessowner;

- 7) business regulations;
- 8) political and security conditions.

The same survey revealed one of the main potentials are the characteristics of businesswomen themselves, which can be summarized in the following: motivated, confident, want to accomplish self-achievement, take own decisions, have confidence in their technical skills yet need to work more on developing their managerial skills, and have an optimistic outlook towards the future of their businesses. This 2015 research highlighted the importance of digitalization to advance women's entrepreneurship.

In fact, there has been an increase in the number of initiatives that use digital technology to modernize women's entrepreneurs, such as the 'She Entrepreneurs' in several Arab Countries; 'Opening up for Her' in Morocco; and the adoption of a digital strategy and online marketing by the '21 Women Entrepreneurs' Association in Egypt. The Supreme Council for Women (SCW) in Bahrain has taken steps towards a comprehensive digital transformation that aims to enhance the participation of women in society's development.

During the COVID-19 lockdown, CAWTAR conducted a study on the services provided by Business Support Organizations (BSOs) in Jordan, Lebanon, Tunisia, and Egypt to support businesswomen in terms of digital transformation and the digitalization of their enterprises. The result of the survey carried out among businesswomen in the four targeted countries revealed how the COVID-19 lockdown led to an acceleration in digital transformation, including acceleration in e-government services and platforms. However, little measures were provided to mitigate the negative impacts of COVID-19 on enterprises in general,

and on women's enterprises specifically. Hence, female businessowners stated that no measures were put in place to empower them for digital transformation. This was coupled with a lack of access to information, the lack of support provided by BSOs and the Government, and the spread of digital illiteracy. It was recommended that the Government and the BSOs put in place interventions for a more comprehensive gender approach, and to take the concerns and needs of women and men entrepreneurs equally into consideration.

CAWTAR also produces the Arab Women Development Reports (AWDR) that highlights the objectives of the Centre to raise awareness and develop the capacities of policymakers, planners, and the public on ways to empower women in development; and supporting women's perspectives on integrating in the public fields. The theme of the 2024 8th report is Women and Digitalization in relation to the Sustainable Development Goals and Global Empowerment for Women. The theme was selected by CAWTAR, and in consultation with the members of the Arab Network for Gender and Development (@NGED), as the unexpected crisis of COVID-19 pandemic confirms the relevance of the topic.

Bridging the Digital Gender Divide in the Arab Countries

A significant digital gender gap (the difference between groups with access to technology and the internet and those without) exists globally, limiting the equitable enjoyment of the benefits of digital transformation (Plan International, 2024). The digital divide impacts women the most as they find themselves disproportionately unable to access modern inno-

ventions that can improve their lives. The underlying systemic divide between the women of the Arab world in terms of access, context, training, and ownership to the systems of information in which they are participants leads to further inequalities. Women across the Arab World suffer from disparities in access to information and education, especially in rural and remote areas. There is a lack of public participation among women as some highly educated women in the region remain deeply disenfranchised from the job market and information economy. Overall, Arab women suffer from three layers of invisibility, which obscure their complex identities and lived realities, namely, media misrepresentation, marginalization in academic literature, and marginalization in the socioeconomic sphere (Khamis 2020). Yet, when women are provided with equal access to digital services, they deliver significant benefits for both themselves, their communities, and for their economies (WEF 2022). Women in Arab countries are no exception. There are, in fact, names that have made it on the top of the women's scientist lists including Rana El Kaliouby (Egypt), a computer scientist, leader in Artificial Intelligence (AI) angel investor, and entrepreneur working to humanize technology; Professor Asmaa Boujibar (Morocco) a NASA postdoctoral fellow at the Johnson Space Center; Rayyanah Barnawi (Saudi Arabia) the first female Arab astronaut travelling to the International Space Station (ISS); and Rania Toukabri (Tunisia), the first Tunisian female astronaut in space. She graduated in engineering specializing in instrumentation from INSAT; Sarah Al-Amiri (UEA) the chair of the UAE Space Agency and Minister of State for Advanced Technology; Shadia Habbal (Syria) who received grants from the National Science Foundation and NASA to pursue the study of the solar corona. Thus, empowering women is an added

value to sustainable development, and technology is a powerful tool that can serve as a catalyst for promoting and achieving gender equality and the Sustainable Development Goals (SDGs) today. Therefore, continued investment in information and communication technologies can speed up progress towards the 17 Sustainable Development Goals (SDGs) set by the United Nations (Statista 2022).

It is estimated that women's exclusion from the digital world has shaved \$1 trillion from the gross domestic product of low- and middle-income countries in the last decade—a loss that will grow to \$1.5 trillion by 2025 without action. Reversing this trend will require tackling the problem of online violence. A study in 51 countries revealed that 38 per cent of women had personally experienced it (UNW, 2023). Acknowledging the inevitable damage caused by excluding women from digital advancements, Governments in the Arab states are working towards women and girls' equal access to technology, understanding that it is a prerequisite for equal opportunity (UNDP, 2023). They are responding to the challenges of discriminatory norms and violence, which are the main causes sidelining women from entering the digital world. The factors which contribute to widening the "digital divide" are the educational gap, the urban vs. rural divide, the income gap, and generational differences. However, the "digital divide" itself exacerbates many of these discrepancies, resulting in an interconnected, vicious cycle of cause and effect that perpetually disadvantages Arab women (Khamis 2020).

The 67th Session of the Commission on the Status of Women (CSW) in 2023,

Innovation and technological change, and education in the digital age for achieving gender equality and the empowerment of all women, concluded the need for digital equality to close the gender digital divide. The female ministers and representatives of national bodies concerned with women's affairs at the member States of the League of Arab States, participated in the Arab preparatory meeting for CSW 67 under the umbrella of the League of Arab States (LAS). They also concluded the need for a framework to work together to reduce the digital divide between women and men in the Arab region. Furthermore, the 2023 theme for International Women's Day DigitALL: Innovation and technology for gender equality aligns with the CSW 67's goal, focusing on bringing women and other marginalized groups into technology. This results in more creative solutions and has greater potential for innovations that meet women's needs and promote gender equality.

Conclusion and recommendations

The advantages of digitalization can certainly outweigh the disadvantages. However, and as stated by Yasmeen Al-Sharaf, the Director of the FinTech and Innovation Unit at the Central Bank of Bahrain¹: *"to close the gender parity gap within the digital sector, companies should design their strategies around the notion of diversity. They must invest in employee development to ensure that women are given equal learning and training opportunities as well as equipping them with more basic technical skills, such as coding. In short, women need to be encouraged to acquire these skills and use*

¹ <https://www.worldbank.org/en/news/feature/2023/03/07/women-in-the-gcc-are-taking-over-tech>

them as a stepping-stone into the industry.”

This implies the following:

- There is a gender digital divide in the MENA Region. Systematic approaches to digitalization, which include legislative reforms, can help bridge the gender gap and open the path for women’s economic inclusion. This requires acknowledging the inevitable damage caused by excluding women from a digital advance in development and continuing to ‘systematically’ work towards ‘sustainable’ women and girls’ equal access to technology.
- There is an increasing number of research initiatives, interventions and policies aimed at furthering women’s empowerment and gender equality in the field of digitalization, including in the Arab Countries. Yet, the gap between men and women with respect to Internet Usage remain the largest across Arab States, compared to the rest of the world. More inclusivity in the digital and technological sector requires, among others, responding to the challenges of discriminatory norms and violence that are the main causes sidelining women from entering the digital world.
- Digital development in the Arab world still fails to make the transformative impact it has made in other developing regions, where improvements in business climate and connectivity have unleashed economic activity; created new jobs; and supported better public services. To unleash the power of digitalization and avoid falling farther behind, Arab countries need to reform their education systems, build trust around digitalization through improved cybersecurity, support the private sector, and work with international partners.
- Women entrepreneurs in the Mediterranean region have started to catch up on digitalization and the use of new technologies to advance their entrepreneurship. However, more ‘sustainable’ initiatives are needed. The factors which contribute to widening the “digital divide” are the educational gap, the urban vs. rural divide, the income gap, and generational differences, but the “digital divide” itself exacerbates many of these discrepancies, resulting in an interconnected, vicious cycle of cause and effect that perpetually disadvantages Arab women.
- The increase in educational attainment among women, when linked with technological empowerment and digitalization, is a potential opportunity for women in the MENA region for advancement. Ensuring equity and inclusivity in e-learning is crucial. Socio-economic disparities, gender inequality, and accessibility issues can impact students’ ability to fully participate in online education. Efforts should be made to provide equal opportunities for all students, regardless of their background or circumstances.
- Effective policies and legislations that assess the transition that women will need to make to seize new job opportunities in the automation and artificial intelligence age are to be put in place. MENA labour market actors need to adopt anti-discrimination legislation and reach collective agreement in the new digital environment, adopting effective regulation and developing adequate safeguard to protect female workers from the detrimental effects of the digital revolution.

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Mobilizing Employers to Accelerate Workplace Inclusion in the Middle East and North Africa

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Introducing a Different Mindset

All over the world, women are increasingly celebrated by governments and employers for their achievements and for “breaking the glass ceiling.” In the Middle East and North Africa (MENA) region, this trend is also on the rise. The celebration of women’s achievement in the workplace is a welcome gesture shining the light on women who were able to overcome so many barriers to make it to top positions. At the same time, this limelight on the women who succeed leaves most women in the darker shadows, with suffering and discrimination largely unseen by decision-makers. This darkness is further exacerbated by a data deficit in the MENA, absence of protection mechanisms, and weak government oversight mechanisms for equity in the workplace. In the region, women’s workforce participation remains at the lowest worldwide estimated at 19% (World Bank, 2019). Beyond the numbers and percentages, the MENA region continues to experience widespread protracted conflict, weak governance structures, massive waves of forced displacement, and more recently a rise in natural disasters. The region’s political systems and legislative landscape are fraught with biased policies that enshrine discrimination towards women in economic and political realms. State institutions continue to lack protection mechanisms for working women, in a region that also hosts the largest refugee per capita in the world. Juxtaposed to this, we do see women rising to top positions, breaking stereotypes, and succeeding in their careers. We asked ourselves a question a long time ago, “Should we sit aside and merely count the number of super-women who can succeed against all odds?” Our answer was that we would

not stand aside and wait to cheer on the exception, but that we would embark on a journey to try to change those odds so that women would not need to remain resilient in the face of unspeakable injustice.

We sought out on a three-fold journey to shed light where there is darkness with local indigenous data, to reform and enact new policies and practices for inclusion, and to mobilize all concerned actors around a shared goal for inclusive economies in our region. We decided to address the structural obstacles that affect all women so that collectively we may begin alleviating injustice and opening the doors to that all women being protected and celebrated, not just the lucky few.

The Personal and Political Context

This essay is in many ways a follow-up to an article we co-wrote exactly three years ago published by the SAIS Review for International Affairs (Geha and Karam, 2021). In that article, we questioned the actors and forces shaping state feminism in the MENA and called for a multi-stakeholder grassroots and localized mobilization strategy to counter the prevalent focus on mere nominal representation of women. We wrote this article on the eve of the 26th anniversary of the Beijing Conference, which ushered in an era of governments worldwide – including in the MENA –undertaking national action plans focused on improving the lives of women. Since the completion of that article so much has happened in the region as well as in our own lives. This essay captures lessons learnt from several projects on women’s economic and political empowerment, with a focus on MENA countries.

As feminists contending with the ways in which our personal is political, we have spent our entire life grappling with and responding to circumstances affecting our own wellbeing. In just under five years, our country's economy totally crashed because of a 'deliberate depression' (World Bank, 2022) orchestrated by decades of corruption and sustained by a sectarian power-sharing system. Lebanon's streets once filled with hopeful protestors and peaceful chants turned violent, repressive, and dark even before COVID19 had hit the country. By the time the port exploded on 4 August 2020, most of the population was already reeling under poverty and hopelessness. In the wake of such a tragedy, we renewed our conviction and commitment to work on changing the structures that discriminate against and violate the right of working women. We turned our regional efforts to mobilize employers into an international support network. Today we consider ourselves to be forcefully displaced, and yet we continue to work on building knowledge and finding solutions for the region in solidarity through engaging employers, especially in places where governments continue to fail, or worse, where governments are culprits in the violent discrimination against women.

Even though what we experienced in Lebanon was extreme in nature, it is not unique. The last three years have been marked with institutionalized, often state-sponsored, and systematic backlash on the agenda and efforts for gender-inclusive policies. Crackdowns on peaceful protests and women's rights are seen and felt everywhere from the United States to Hong Kong, Iraq,

and Lebanon. There is a global reversal of some of the hard-earned gains on women's rights and one only needs to look at women in Afghanistan, who are prisoners in their own homes, to be reminded of how much of the personal is political. Chenoweth and Marks (2022) have labelled this trend the 'revenge of the patriarchy,' which is a deliberate and orchestrated push-back against women's economic, political, and personal rights (Chenoweth et al., 2022). This is true in China, Russia, and Egypt as well as increasingly in Brazil, Hungary and many parts of Europe with the rise of far-right governments.¹ In the words of the UN Secretary General, "*Today, the world is experiencing a reversal of generational gains in women's rights while violent conflicts, military expenditures, military coups, displacements and hunger continue to increase*" (UN Security Council, 2022). At the opening of the 2023 Commission for the status of women, UN Secretary General again said that "gender equality is growing more distant. On the current track, UN Women puts it 300 years away" (Guterres, 2023).

Plagued by multiple unresolved crises and conflicts, the MENA are home to many protracted conflicts. Against this backdrop, women and women's rights movements are fighting back, exhibiting defiance, and maintaining solidarity in some of the most difficult and challenging circumstances. Across the MENA, and for decades, women's rights organizations were put in place in universities, grassroots communities, and through a vibrant civil society scene.² These organizations did not just challenge patriarchal

¹ See Anduiza, Eva, and Guillem Rico. "Sexism and the Far Right Vote: The Individual Dynamics of Gender Backlash." *American Journal of Political Science* (2022).

² See: Stephan, Rita; Mounira M. Charrad, eds (2020). *Women rising: In and beyond the Arab Spring*. NYU Press.

structures but often provided alternative solidarity mechanisms, protection, and support to the most vulnerable and strategic litigation to counter centuries-old legislation that discriminate against women. But amidst dwindling resources, systematic backlash, and widespread conflict, women's rights in the MENA are at risk, and simply pushing women to remain resilient against structural violence is not only a band-aid response, but it dangerously contributes to frustrations, burnout, and decreased well-being for millions. In the economies as in the politics of the region, we need more inclusive structures are required to alleviate the burden off the shoulders of women themselves.

For us, the personal and political missions are straight forward. We are not going to 'wait out' the problems and cheer on the privileged few who survive and thrive. Instead, we will mobilize organizations to take actions for inclusive and dignified employment that can sustain livelihoods and empower women through equitable remuneration, fair retention schemes, and representative promotion mechanisms.

Choosing Economic Inclusion over Empowerment

In this essay, we analyze the language used and its implications on the lives of employed and unemployed women in the MENA. Women's economic empowerment as a framework emerged in the 1970's and 1980's as part of the mainstream Western development frameworks of the time, and by the 1990's, it became more central to the work of international development institutions including the United Nations and OECD. In essence, empowerment should be about enhancing women's capacity for

self-determination and therefore protecting freedom and choice (Kabeer, 1999). In practice, however, governments across the MENA aided by international development organizations, have promoted a watered-down version of empowerment. Women's economic empowerment currently comprises a set of programs and policies that narrowly focus on skill-building and entrepreneurship trainings, representing an endless effort to help women 'get better' in the face of insurmountable obstacles. A focus on material affluence and access to capital without protection mechanisms and equitable employment opportunities has created a prevalent 'empowerment' model that pushes women outside the formal economy, often to relegate themselves to seasonal side jobs.

In an exploratory study, we applied a systematic batching system using multilingual governments' publications that spanned over 10 years (2010-2019). We focused mainly on the governmental agencies targeting women to identify government-led initiatives focusing on women's economic empowerment including the recruitment, retention, and promotion of women. We looked specifically into women's national councils and committees, ministries of women, interior, development, finance, work, human rights, social affairs, trade etc. Based on these categories of research we identified 125 documents directly related to women's economic empowerment. We detected three trends in how Arab governments approach and promote economic empowerment. Firstly, through an over emphasis on entrepreneurship and female-led businesses. This pushes women to pursue an income outside of existing employers and organizations, and often favors high-skilled (such as ICT sector) or low-

skilled entrepreneurial endeavors (such as crafts or cooking). Secondly, through a preference for micro-loans and credits that are targeted towards specific sectors. This dissuades women from entering lucrative careers and keeps the burden of income on their shoulders. Thirdly, through enacting legislation without accountability mechanisms. This gives employers the leeway to avoid adhering to legislation intended to protect and truly empower women.

Feminist scholars have contended that decolonizing this space opens up the possibility of thinking outside of capitalist terms that place the primary burden on the individual and make financial gain the end goal.³ This conscious choice of decolonizing our spaces as women from the region has guided our careers as scholar-activists and led us towards indigenous forms of knowledge co-creation, mobilization, and implementation to change structures of discrimination and violence. The policies and daily practices that marginalize women need to change, not the women themselves who carry this burden to be empowered at the expense of structural reforms. And while it is not in our power to ensure that national reforms take place, we have made the choice of working with employers across the region to introduce a framework of inclusive workplace policies. In doing so, organizations can open the flood gates and usher in women to access dignified employment and upward career trajectories. In the next section, we translate and describe what inclusion in action means to us and our partners.

Support and Accelerate Women's Inclusion (SAWI)

Because we decided not to wait on the sidelines, we launched the [SAWI project](#) that is now a multi-year and multi-country project funded by the Middle East Partnership Initiative at the U.S. Department of State, which started out at the American University of Beirut (AUB).⁴ Through SAWI, which means "to equate" in Arabic, and its predecessor – [The KIP Project](#), we adopted and applied feminist participatory models of knowledge creation, closely collaborating with our [11 country partners](#) to engage both employers and employees across diverse sectors and nations. We apply feminist co-creation methodologies to ask questions that resonate with local experiences and local actors. We work with country partners, students, scholars, statisticians, business leaders, and human resource professionals to identify pressing issues, analyze data, and co-design recommendations for employers. We also help employers implement new policies and build capacity for long-term monitoring. SAWI is now an inter-university project implemented among AUB and the University of Ottawa, with Soltara Consulting as an implementing partner in Barcelona, and Dr. Lina Daouk-Öyry at BI Norwegian Business School. SAWI has four pillars:

- 1- filling the prevalent data gap by publishing two indices;
- 2- mobilizing employers to adopt inclusive policies;

³ See for instance, Carrasco-Miró, Gisela, (2022). "Decolonizing Feminist Economics: Interrogating the Women's Economic Empowerment and Gender Equality Development Framework." *Social Politics* 29, no. 3 pp.: 771-789.

⁴ SAWI is led by Dr. Charlotte Karam as Principal Investigator, and a team of Investigators, and Country Partners, listed here: <https://aub.edu.lb/sawi/Pages/Meettheteam.aspx>

- 3- assessing the legislative landscape for equal employment opportunities, and
- 4- advocating for gender-lens investing. In this essay, we focus on the second pillar as an enactment of inclusion in the region.

The essence of SAWI's approach lies in translating knowledge into action. We do this through enacting Human Resource Policies and Practices that promote inclusive workplaces within the formal economies of the region. We are deliberately removing the burden of change and income generation from the shoulders of women and placing that onus on the shoulders of employers and decision-makers. In SAWI's mode of operation, the responsibility to ensure that women access fair recruitment, retention, and promotion opportunities lies in the hands of business owners, governments, and Human Resource managers. The heart of our approach is an active and direct employer engagement to remove barriers to women's inclusion. We mobilize and engage employers to carry out this transformative change in three ways:

1. RRP Mini-Certificate. Our 'Recruitment, Retention, and Promotion' (RRP) mini-certificate program focuses on the decision-makers within organizations. So far, we have equipped 566 decision makers with the tools to support the development and implementation of inclusive HR policies, but also about fostering a shift in their organizational cultures. Furthermore, a significant emphasis of the RRP mini certificate program was on building a transnational network of responsible businesses across the MENA region.

2. Human Resource Policy Drafting. Additionally, our country partners col-

laborate directly with local employers to identify and craft human resource policies. By basing our policy recommendations on detailed data from the indices, we ensured that our strategies were both theoretically robust and practically feasible. In total, we crafted 112 policies, designed to be flexible and considerate of the varied economic, social, legislative, and cultural contexts in each of the MENA countries and specific sectors.

3. Implementation Strategies. The current phase of the SAWI project heavily emphasizes the effective implementation of the policies mentioned earlier. We are working together with employers to facilitate the smooth integration of these policies within their existing HR frameworks. These co-created initiatives lead to dual outcomes. First, employers engaging with the SAWI project become more adept at promoting women's inclusion in their workplaces. Second, the broader ecosystem, which includes policymakers, industry leaders, and the public, gained heightened awareness of the urgent need for change and clear avenues to realize it.

A Growing Movement and Momentum

In this essay we have put forward three main arguments that we conclude as calls for action by all concerned actors across the Mediterranean region and the world. The first is that the MENA may be extreme in its context but that the repression and push back against women's rights is being felt all over the world. Trans-national solidarity to hold decision-makers accountable can go a long way to alleviate the burdens that women face.

The second argument is that the prevalent models of women's economic empowerment have fallen short in truly empowering and protecting women. A framework for inclusive policies and practices makes employers and governments responsible for ensuring dignified access to the formal economy, fair income, equitable benefits, and transparent promotion schemes for women. Our third argument is that there is growing evidence that employers and local actors are enacting pol-

icy changes. This calls for a major reconsideration of the way we conceive and implement women's economic participation programs, from cheering on the few who make it to creating economies where everyone 'can make it'. Although this essay has focused on women who remain marginalized, our hope and commitment is that the MENA economies become inclusive to everyone regardless of gender, race, class, religion, and sexual orientation.

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Women inclusion, employment and migration: Insights from Morocco

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Morocco has experienced a significant evolution in economic growth, educational opportunities, and labour market changes that have had a substantial impact on women inclusion and migration. These developments offer new opportunities and present challenges that require comprehensive policy responses both within Morocco and its neighbouring countries in the Mediterranean.

In order to understand how inclusive policies are impacting women inclusion and migration, it is essential to develop a holistic and a cross-sector approach based on empirical data segregated in the job market. This starts by understanding how Morocco has strengthened women's contribution to the economy, how the social and economic development in Morocco is impacting migration especially among women and what the main insights are in the field of formal work labour in Morocco related to women inclusion.

Strengthening women's contribution to the economy in Morocco

For two decades, Morocco has been engaged on the path of a major democratic transition through laws (2003 labour code, 2004 family code, 2011 constitution, 2018 the law on violence against women, etc.). The situation of women is a central subject in the process of modernizing the legal framework that the 2011 constitution partially crowns. The national laws are harmonized with the international conventions ratified by the country, relating to non-discrimination and equality for women, even though a mention on the "constants of the nation" comes to relativize this commitment and authorizes equivocal interpretations.

Including gender equality (at the personal, family, economic and political levels) in the legal corpus meets several goals. On the one hand, the aim is to comply with the international commitments and on the other, it shows a will at the highest political level to respond to the increasingly pressing aspirations and demands of associations for the defence and promotion of women's rights. Indeed, these reforms focus necessarily on the unequal situation of women, characterized by low levels of education, limited access to the formal job market and various types of discrimination in the workplace.

Women's access to education and training has helped to transform their employment and working conditions. Other developments related to changes in the family structure, the labour market, the marriage age, etc. have defined the new conditions of Moroccan women.

In fact, the improvement of the situation of women has long been handled from a social and cultural perspective without apprehending the issue as a key component of the socioeconomic development of the country.

The mobilization of women to ensure their rights dates back to the 1950s with the movement "Akhawat Safa", the first coalition of female activists demanding a raise in the legal marriage age, the abolition of polygamy, among other rights. In 1958 the Personal Status Code was created, tracing a hierarchy of roles and subjecting women to the authority of her husband. The text was defined as "almost sacred" in view of the various vain attempts to change it (reforms of 1961/68/82).

The new Moroccan constitution of 2011 provides a long list of rights and freedoms related to civil, economic, social,

and cultural concerns (human rights, gender equality, sustainable development, governance, childhood, health, environment, vulnerable categories, etc.)

The advent of the constitution of 2011 as an answer to the “Arab spring” may appear revolutionary since it seems fitting with the various demands of civil society and political parties concerning the strengthening and the protection of human rights, the end of impunity, gender equity, etc. Its aim is to establish social justice and reduce inequalities. Various initiatives illustrate this enthusiasm, particularly the new family code, the new provisions of the labour code, the penal code, the reform of the nationality code and the withdrawing of certain reservations on the “CEDAW” (Convention on the Elimination of All Forms of Discrimination Against Women).

The last two decades have also been marked by the increase of dynamism and the expansion of the role given to the associative movement to support and to actively participate in the implementation, monitoring and editing of public policies through diverse advocacy formulated to express the will of the stakeholders and suggest reforms.

Equity and equality between men and women through the integration of the gender approach is omnipresent in the 2011 constitution as well as in the various conventions ratified by Morocco. The constitution’s reforms include several proposals to increase women’s political and economic participation. Recruitment, retention, and promotion (RRP) are a major concern in the Moroccan “democratic transition” to promote the empowerment of women and ban all forms of discrimination. “Gender mainstreaming” focuses on integrating gender equity in all stages of policies, programs, and

projects to enhance equity between women and men, especially in the workplace.

How are the social and economic developments in Morocco impacting migration, especially among women?

Social and economic developments in Morocco that have had an impact on women’s inclusion, employment and migration can be analysed from various angles, including economic growth, educational opportunities, labour market changes, gender dynamics, and policy reforms.

Economic developments in Morocco, including the industrial expansion, tourism, and the services sector, have created new job opportunities. However, these opportunities are often concentrated in urban areas, spurring internal migration from rural to urban regions. For women, this shift can offer greater employment prospects but can also present challenges in accessing these opportunities due to gender-specific barriers. Besides that, increased access to education for women in Morocco has played a critical role in changing migration dynamics. Education empowers women and increases their employability, both domestically and internationally. Educated women are more likely to migrate for higher education or skilled employment, contributing to a growing trend of female-led migration.

In addition, social norms and gender roles in Morocco are evolving. As women gain more autonomy and financial independence, their participation in migration, both as individuals and as family leaders,

has increased. This shift is also influenced by broader global trends toward gender equality, although traditional roles and inequalities persist, affecting women's decision-making regarding migration.

Women's mobility is in turn impacted by Moroccan policies and bilateral agreements with European countries, particularly from the Mediterranean, focusing on migration management and labour mobility. Bilateral initiatives aimed at facilitating legal migration channels, protecting migrant workers' rights, and ensuring social integration have encouraged women to migrate through regular pathways, seeking better economic and social prospects. This is mainly supported by the development of transnational networks that have facilitated migration for Moroccan women, offering support systems and information channels that ease the migration process. These networks can influence decisions to migrate and the choice of destination, as well as provide emotional and financial support to migrants.

Despite all those opportunities and advancements in terms of women's migration, Moroccan migrant women face specific challenges, including vulnerability to exploitation, discrimination, and social isolation abroad. These challenges underscore the importance of targeted policies to protect the rights and the well-being of migrant women.

In summary, social and economic developments in Morocco are closely linked to migration dynamics, particularly among women. While these developments offer new opportunities, they also present challenges that require comprehensive policy responses both within Morocco and in destination countries, particularly of the Mediterranean region. Ensuring

that migration is safe, legal, and beneficial for women involves addressing the root causes of migration, including economic disparities, gender inequality, and the need for social protection and integration policies. This exposes the need to analyse Moroccan labour market practices to measure how inclusive they are for women and how that can impact women's mobility.

Insights from SAWI project: a field research-action project that analyses Moroccan women's inclusion practices in HR processes

SAWI, that stands for "Support and Accelerate Women Inclusion" is an action research-based project hosted since 2019 by the American University of Beirut (AUB) through its research center CIBL (Center for Inclusive Business and Leadership) and funded by the U.S. State Department's Middle East Partnership Initiative (MEPI). It is a multi-country project, bringing together more than 10 countries from the MENA region and aiming to accelerate progress towards a more inclusive workplace. The participating countries to the project are: Morocco, Algeria, Tunisia, Libya, Lebanon, Iraq, Jordan, Yemen, Kuwait, Saudi Arabia and Bahrain.

In Morocco, El Abboubi and Mahil (2023) conducted an intensive research-action with a large research team to explain how the empirical research of SAWI was implemented with local stakeholders through the 50 interviews conducted with women employees and more than 130

employers. The action-research conducted in Morocco with the SAWI project showed the multi-faceted levels of women inclusion challenges. It pointed out how important the national, regional, cultural, and structural issues are in impacting women inclusion in the employment life.

It is worth noting that the national law is well documented in terms of equality. There is a high level of employers and decision makers awareness of the importance of investing in a more inclusive workplace. Moroccan employers are worried about the relevance of their female inclusion policies and many of them are open to showcase the trailblazing practices they have experienced to facilitate their implementation by others. The research also identified a lack of data on women inclusion into HR policies globally and RRP's specifically. We teased out the commonly known messages on women rights based on neutral and objective organizational processes and we deconstructed that into implicit consequences raising how challenging is inclusion in the formal labor market.

By transposing the problem to the individual level, the research, based on the lived experiences of women, showed the extraordinary responsibilities many Moroccan women are assuming to achieve promotions or to break the glass ceiling, or even to have a great life balance. Women inclusion in the workplace was perceived by women as their own and exclusive responsibility.

In terms of recruitment, processes (when they are formalized) remain dominated by standardized practices conceived and

implemented as objective and not gender-segregated. Non formalized and informal recruitment processes, practiced in some sectors, are perceived as potentially unfair for some women not included in informal networks. Positive discrimination measures and remote working conditions are mentioned by women as facilitating factors for more inclusive retention practices. They facilitate a general work-life balance and encourage women to manage their social and professional responsibilities while retaining their jobs.

Regarding the promotion processes, the study showed that the access to promotion could be unfair because of the perceived neutrality of the processes based on quantitative indicators related mainly to achievement. A deep analysis of the promotion mechanisms shows the co-existence of two pathways: the first one is formal and objective, based on skills and competencies and seen as inclusive. This one is mostly formalized, documented and assumed by decision makers. The second one is a more ambiguous process, more informal and not openly supported. It values promotion based on soft skills, personal networks, non-objective skills assessment practices and personal relationships in the workplace.

In view of what has been said, inclusive workplaces for women are yet to be built in Morocco and the MENA region. That's why SAWI is running a new phase since 2023 with its country partners. The aim is to fill the regional data deficit on women's recruitment, retention, and promotion, and also to support employers implement concrete policies that promote inclusive workplace.

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Women on Boards and Economic Empowerment for All The Case of Egypt

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Clearly defined and quantifiable goals help achieve results. However, quantitative progress alone is not enough. Other factors that are often more difficult to count (i.e. quantify) do count (i.e. matter). This policy brief argues that both statements are true and needed for meaningful progress towards gender equality. Measuring gender equality in terms of the number of women in leading positions, e.g. on boards of corporate institutions, allows for monitoring progress and influencing narratives. However, it is imperative for the scaling up of quantifiable success to pay attention to the enabling environment of the socio-cultural and policy drivers of change.

Current context

The Egyptian National Strategy for Women Empowerment set a target for women to occupy 30% of leading positions on boards in the business sector by 2030. The Business School at the American University in Cairo (AUC) and the National Council of Women in Egypt produce an annual report monitoring progress towards this target. The Women on Boards annual report of 2022 showed considerable progress (Business School, 2022). The results marked a milestone in achieving the 30% women on boards goal: The women on boards indicator rose to 19.7%, an increase of 3% compared to 16.7% in 2021. Sustaining the pattern of 3% annual increase -as in the past three years- would enable Egyptian women to reach the 30% women on boards goal by 2030. The total number of women on boards is now 1350. Egypt needs another 600 to reach the 30% target. This is reasonably possible and doable.

The 2022 report covers the gender data of almost 1000 companies and banks: 236

EGX listed companies, 34 banks, 676 NBFS companies, and 82 public sector enterprises (holding and affiliate companies). Progress in the representation of women on boards is being achieved across four categories:

- 1) The non-banking financial sector (NBFS) companies that led with 22% female representation in 2022 compared to 18.6% in 2021;
- 2) The Egyptian Stock Exchange-listed companies in the second place, reaching 17.3% in 2022 compared to 15.2% in 2021.
- 3) The banking sector reached 16.5% in 2022 compared to 14.2% in 2021.

The challenge in maintaining progress lies in the public enterprise sector. Women in the public enterprise sector realized a modest improvement, achieving 9.3% in 2022 compared to 8.1% in 2021. This sector witnessed significant changes in recent years due to the implementation of reform and merger measures which contributed to the decrease in the number of holding and affiliate companies¹. Because this sector is witnessing mergers and sellouts, attention is needed to women on boards during these structural changes.

Even though the mergers are one of the four categories being monitored in the Women on Boards project of AUC, the total number of women on boards across the four categories has witnessed positive progression:

- The number of women on boards of EGX-listed companies increased from 289 to 324 between 2021 and 2022, with a growth rate of 12.1%.

¹ In 2022, the maritime and land transport holding and affiliate companies were transferred to the Ministry of Transport, resulting in a significant decline in the total number of companies.

- The banking sector witnessed an increase in the number of women on boards from 41 in 2021 to 54 in 2022, with a 31.7% growth rate.
- The number of women on boards of public enterprise sector companies increased by a rate of 22.2% from 35 women in 2021 to 44 in 2022.
- The number of women on boards of the non-banking financial sector has also experienced growth, increasing from 712 in 2021 to 924 in 2022.

Here is where the story gets complicated. According to the World Bank, the share of Egyptian women who are over 15 years old and are economically active amounted to 18% of the labor force in 2022. This is below the 2022 MENA average of 19.8%. Egypt's low rate of participation is like that of Algeria, Iran, and Afghanistan. In comparison, the share of women in the workforce is 23% in Pakistan, and almost 40% in Morocco, Indonesia, and Malaysia. In contrast, it is 41-43% in Argentina, Colombia, and Brazil (World Bank, 2023).

Scaling Up

All the above are positive news. Women on boards can make a difference in their own companies and likely also in their respective sectors. To this aim, the Business School at AUC coupled the Women on Board's Report with a certification to raise the capacity of women to join boards. This should increase the share of women ready for boards. To link the supply to demand, the Business School of AUC prepared a database of women who are board-ready². This database was made accessible to senior leaders in companies that are aiming to include women on their boards.

Beyond the Numbers: Structural Disablers Matter

Scaling up should also mean going beyond the four categories of companies included in the Women on Boards Initiative. This would require addressing the labor participation of Egyptian women in the whole economy.

Socio-Culture Factors

The MENA low average rate persists despite high educational attainment by Egyptian women over the past years. This has socio-cultural drivers. As one of the MA thesis at the School of Global Affairs and Public Policy at AUC stated in 2021: "Education is a main determinant of women's employment. Marriage and the presence of dependents in the household are among the factors that significantly reduce the chances of women being employed, confirming that women in Egypt face a tradeoff between their productive and reproductive roles" (El Assouty, 2022). In this thesis, the researcher, Ms. Soraya El Assiouty, found a positive relationship between the level of education attained by women and women staying in the labor force during crises (such as COVID). The higher the educational level, the more likelihood the woman stays in the labor force. The study also established a positive relationship with age. The older the woman (above 36 years of age), the more likely she is to stay in the labor force. Younger women in Egypt are either in graduate studies or married and

² A board-ready woman is defined as one who served on boards, has a high level administrative responsibilities in a large company and is certified as director by the Egyptian National Institute of Directors.

busy coping with their household responsibilities.

Education turns out to be a necessary driver of empowerment, but not a sufficient one. Even with educational attainment that surpasses that of men in Egypt, women persistently have low participation in the labor force and high unemployment. This is attributed to their social responsibilities in the household, especially after they get married. Married Egyptian women carry huge household and family responsibilities. Marriage in Egypt tends to reduce the prospects of women entering or staying in the private sector as Dr. Rana Hendy of the School of Global Affairs and Public Policy at AUC has observed (Hendy, 2015). As we will see below, the formal private sector is an unwelcoming environment for women and particularly married women.

Market Structure

Alongside this socio-cultural reality in Egypt, there is a market segmentation that works against women. Market segmentation and weak market growth in sectors that attract women was spotted by Professor Ragui Assaad as a key structural driver of economic inequality against women. The very high and rising unemployment rates among educated young women, Assaad argues, and the low wages women receive in the private sector (relative to men) indicate that the problem is not only one of restricted labor supply because of culture. Assaad argues that women's participation is more constrained by the nature of the labor market along gender lines and the lagging demand for labor in the segments that have traditionally been accessible to women (Assaad, 2019).

Women's dependency on public sector jobs is higher than that of men. According

to Ragui Assaad, 40% of all women with secondary education or higher got their first job in the public sector in 2015, this figure was 80% in the 1980s. Since the 1980s, Egyptian women have sought employment in the public sector because of its limited working hours and its maternity benefits.

Women did not desert the public sector between the 1980s and 2015 to join the private sector, as one would expect. Women in Egypt increasingly sought their first jobs in the informal private sector; the rate increased from 1% of women in the 1980s to over 20% in 2015.

There are several disincentives for women to join the formal private sector. Namely, salaries, working hours, location adequacy, and benefits are lower in the formal private sector than in the public sector. Reports show that even after correcting for education and experience, women earn an average of 34% less per hour than men in the private sector. This contrasts with a wage gap of less than 1% in the public sector. Faced with such poor opportunities in the private sector, women prefer to seek jobs in the public sector and when that proves unattainable, they prefer to remain in the unemployment queue or simply drop out of the labor force (Assaad, 2019).

Furthermore, women tend to be concentrated in specific industries, which include food processing, textiles and garments, electronic assembly, education, and health care. There is also a great deal of evidence that the export-oriented manufacturing sector tends to be more female intensive. The devaluation of the currency over the last 7 years has not helped those industries. Industries that usually attract women have been suffering with the overvaluation of the Egyptian Pound, a policy that was needed at its time but was not followed by

other sets of incentives to help the private sector grow.

A third structural reality is that women wage workers in the Egyptian private sector tend to be in medium and large enterprises rather than in microenterprises. Over 50% of female private sector workers are found in medium and large companies versus less than 1/3 of the male workers in the private sector. In contrast, 47% of male wage workers in the Egyptian private sector are found in enterprises of fewer than 5 workers, and 27% of female workers (ELMPS 2012).

Policies

The picture clearly suggests that policies which address market structural barriers are a key driver of progress towards women labor participation. Women have already excelled in educational attainment that surpasses that of males in Egypt. And yet, they are persistently missing in the labor market and their unemployment rates are high. It does not help to focus only on the conservative cultural habits in Egypt, those that put huge household and family responsibilities on the shoulder of women whether they work or not.

The concentration of female employment in the public sector is one driver of poor women labor participation and this needs to be given priority. As jobs in the public sector shrink, this becomes a driver forcing women out of the labor market.

This suggests that policies that work against the growth of enterprises will limit opportunities for women to join the labor force. Moving forward, advocates of equality in the labor market need to advocate for improvements in the business environment in Egypt to expand opportunities for the expansion of small and microenterprises and hence augment the middle group of busi-

ness enterprises that attract women. With more policies that help grow the middle group of enterprises into large enterprises, the opportunities for women also grow. The barriers against the growth of private business enterprises include the arbitrary enforcement of laws and regulations, insufficient market information, and lack of finance (Loewe et al., 2013).

Not only there is a need to focus on growth-inducing policies for the private sector, but reforming social benefits in the private sector is equally important so as to improve provisions for women and have them incorporated in all employers' contributions and benefits. There are examples in other countries to learn from. Jordan is trying out such reforms.

Culture vs Policies

The Arab region has been repeatedly referenced as one where conservative culture plays a role in retarding women economic empowerment. Family and household responsibilities assumed to be the responsibility of female members of the family/household have often been seen as a cultural driver of women's low participation in the (paid) labor force. That does not have to entail the acceptance of women poor participation in the labor force. Policies can help uphold the dignity and welfare of the family while promoting gender economic empowerment at the same time. Labor law # 96 in Egypt makes every establishment obliged to set up daycare once the establishment has 100 female employees. This needs to be better enforced. By the same token, more investments in old age care can go a long way in supporting women economic empowerment. By the same token, urban and spatial planning policies as well as public transportation policies can go a long way in promoting women's economic empowerment while paying due respect

to cultural traits that uphold safety for women in public spaces.

In an age of augmented and virtual reality, one where many are concerned about fundamental shifts and disruptions in human experience, more policy research is needed to provide information about what policies are needed to help technology be a driver of women economic empowerment.

Conclusion

In sum, it is imperative to promote women's economic empowerment with a sensitive mix of socio-cultural and

structural reforms. Quantifiable indicators point to the healthy progress Egypt has made to achieve its nationally set target to put 30% women on boards of corporate entities by 2030. This is great news. Nevertheless, that alone will not drastically alter the low female participation in the labor market. Other structural drivers of low participation have been listed in this piece. Together with sensitivity to socio-cultural issues, all women on boards are invited to pay attention and advocate for an enabling environment through policies that expand the presence of sustainable and inclusive private sector expansion in Egypt.

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Breaking the Mold: Legal and Regulatory Reforms for Women's Economic Empowerment in the Mediterranean

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In the heart of the Mediterranean, where diverse cultures converge, lies an area brimming with untapped potential: the economic empowerment of women. While the Mediterranean has a rich history of trade and commerce, the full participation of women in its economic landscape has been inhibited by legal and regulatory constraints. However, winds of change are blowing, and across the Mediterranean basin, nations are recognizing the need for reform to unleash the economic potential of their female populations.

This article explores the importance of legal and regulatory reforms for women's economic empowerment in the Mediterranean and examines the progress and challenges faced by countries in the region.

The Economic Powerhouse Within

The Mediterranean region is home to an educated and talented female workforce. Women often excel in education and possess skills that are vital for economic development, such as in technology, healthcare, and finance. However, despite their potential, women in the Mediterranean face a complex web of legal and cultural barriers that limit their economic participation. These barriers include restrictive labor laws, gender-based discrimination, and traditional societal norms that perpetuate gender roles.

The Case for Legal and Regulatory Reforms

Legal and regulatory reforms are pivotal for unleashing the economic potential of women in the Mediterranean for several reasons:

- **Economic Growth:** Empowering women economically can significantly contribute to economic growth. A study by McKinsey & Company estimates that advancing women's equality in the Mediterranean region could add \$1.1 trillion to the regional GDP by 2025.
- **Workforce Diversity:** Gender-diverse workforces tend to be more innovative and perform better financially. Legal reforms can help break down barriers to entry for women in male-dominated sectors.
- **Global Competitiveness:** In an increasingly globalized world, gender equality is a competitive advantage. Companies and countries that invest in gender diversity are more likely to succeed in the global marketplace.

Progress Achieved Across the Mediterranean

Several Mediterranean countries have recognized the importance of legal and regulatory reforms to promote women's economic empowerment and have taken significant steps forward:

- **Tunisia:** Tunisia has made substantial progress in improving women's rights, including reforms to inheritance laws and the removal of reservations to the **Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)**.
- **Morocco:** Morocco has introduced progressive labor laws and incentives for businesses that hire women, such as tax deductions.
- **Jordan:** Jordan has adopted a National Strategy for Women that focuses on economic empowerment,

aiming to increase women's participation in the labor market.

Notwithstanding these developments, the region is characterised by a scarce homogeneity. The differences in the legislative situation and workers' rights between Mediterranean countries in Southern Europe such as Spain; countries in the Anatolian area, like Turkey and countries in North Africa are evident, and they are reflected in the results of the World Economic Forum index.

In Spain, there are various types of labour contracts, including temporary, permanent and training contracts. Labour reforms have sought to reduce the high rate of temporary employment. In Turkey, there are also different types of contracts, but flexibility in temporary contracts is greater. Fixed-term and temporary contracts are widely used, which has raised concerns about employment stability. In Egypt, temporary and fixed-term contracts are common. Job stability can be a challenge, and the informal economy plays a significant role in employment.

Working hours in Spain are limited to 40 hours a week on average, with a maximum of 8 hours a day. Work-life balance is encouraged. In Turkey, working time is limited to 45 hours a week, but exceptions may be made in certain sectors and jobs. Work/life balance can be a challenge in some industries. Working hours in Egypt are generally 48 hours per week, with working hours varying according to sector and region. Overtime and lack of regulation of working hours are common problems in some sectors.

Spain has strong labour laws that protect the rights of workers, including equal treatment, non-discrimination, and job security. In addition, gender equality is pro-

moted and specific measures are in place to combat gender-based violence in the workplace. Although Turkey also has labour laws that protect workers' rights, labour practices may vary and working conditions may be less favourable in some cases. Regulations on gender equality and job security may be more lax compared to Spain. Egypt has labour laws as well, but implementation and protection of workers' rights may vary. Working conditions may be less favourable compared to Spain, and regulations regarding gender equality and job security may be less strict.

In Spain, trade unions play an important role in collective bargaining and worker representation. Collective agreements establish specific working conditions for different sectors and regions. Meanwhile, in Turkey, unions and collective bargaining also exist, but their influence and participation may vary compared to Spain. Egypt has trade unions, but freedom of association and collective bargaining may be subject to government restrictions and limitations.

Spain has a minimum interprofessional wage (SMI) that is revised annually and varies according to the age and other circumstances of the worker. Turkey and Egypt also have a minimum wage, but it is generally lower compared to Spain.

Finally, Spain has strong legislation and active policies to promote gender equality, including specific laws to combat discrimination and gender-based violence in the workplace, such as the *Law for the Effective Equality of Women and Men (Law 3/2007)*, which promotes gender equality in all spheres of society, including the workplace. This law establishes specific measures to promote equal pay, the reconciliation of work and family life, and the prevention of gender-based violence.

In Turkey and Egypt, although regulations related to gender equality are in place, there are still significant challenges in implementation. All in all, each country has its approach and context concerning gender equality and labour legislation.

Inequality Challenges regarding women entrepreneurship and the legal equality framework: “Women, Business and the Law” (WBL) 2023 Report

The Women, Business, and the Law Report 2023 (WBL, 2023) presents an index covering 190 economies and structured around the life cycle of a working woman. In total, 35 questions are scored across eight indicators. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. Data refer to the laws and regulations that apply to the main business city of each country (Madrid). Different rules may apply in other jurisdictions so local legislation should be reviewed. Based on this approach, Spain scores 100 out of 100. The overall score for Spain is higher than the regional average observed across OECD high-income economies (95.3). Within the OECD high-income region, 14 economies score 100 out of 100.

In Egypt, data refer to the laws and regulations that apply to the main business city (Cairo). The Arab Republic of Egypt scores 50.6 out of 100. This overall score is lower than the regional average observed across the Middle East and North Africa (53.2), where the maximum score observed is 91.3 (Malta). When it comes to constraints on women starting and running a business, and laws affecting the amount of a

woman's pension, Egypt gets a perfect score. However, there are constraints on freedom of movement, on women's decision to work; women's pay, marriage freedom; women's work after giving birth, and gender differences in property and inheritance. Egypt could consider reforms to improve legal equality for women. For example, Egypt should consider equal remuneration for work of equal value, allowing women to work at night in the same way as men or be employed in jobs deemed dangerous and in industrial jobs, in the same way as men.

Israel scores 80.6 out of 100. The overall score for Israel is lower than the regional average observed across OECD high-income economies (95.3). There are no constraints on freedom of movement; women's decision to work; starting and running a business, and gender differences in property and inheritance, where Israel gets a perfect score. However, when it comes to laws affecting women's pay, marriage freedom, women's work after giving birth, and pension rights, Israel could consider reforms to improve legal equality for women. Israel could also contemplate allowing women to work in jobs deemed dangerous in the same way as men.

Economic Participation and Opportunity

If we continue with the examples of each of the zones into which the Mediterranean countries are divided, in terms of economic participation, Spain is in the 48th place (0.722), with France close behind in the 51st place (0.717). Israel ranks 76th (0.688), Turkey 133rd (0.500), Egypt 140th (0.420) and Tunisia 138th (0.451). Therefore, Israel, Turkey, Egypt and Tunisia have a gap of more than 30% in economic participation.

Educational Attainment

In the dimension of access to education, France shares first place with 24 other countries that have obtained the maximum score out of 1,000, including Israel. Spain is ranked 39th (0.998), Turkey 99th (0.980), Egypt 119th (0.943), and Tunisia 117th (0.950). Despite the low rankings that Turkey, Egypt and Tunisia may show in this area, their scores are very close to the top score.

Health and Survival

In terms of access to healthcare, all the Mediterranean countries being used as examples score close to the maximum, with the following ranking: Spain 98th (0.967), France 76th (0.970), Turkey 100th (0.966), Israel 109th (0.964), Egypt 90th (0.968) and Tunisia 81st (0.969).

Political Empowerment

The political empowerment dimension is the one with the lowest results for all Mediterranean countries, with Spain ranking 18th with a score of 0.475, France 39th with 0.338, Turkey 118th with 0.106, Israel 96th with 0.150, Egypt 85th with 0.175, and Tunisia 77th with 0.197.

Challenges and the Road Ahead

Despite progress, significant challenges remain. Implementation of reforms is often slow, and cultural attitudes are slow to change. In many Mediterranean countries, women's participation in the formal labor market remains below the global average. Access to finance for women entrepreneurs is also a concern.

The road ahead requires a multi-faceted approach:

- **Legal Reforms:** Countries need to continue and accelerate legal and regulatory reforms that promote gender equality, including labor laws that provide equal opportunities and equal pay.
- **Education and Awareness:** Promoting education and awareness campaigns to change societal attitudes toward gender roles and women's economic participation is crucial.
- **Support for Women Entrepreneurs:** Providing access to finance and support for women entrepreneurs can spur economic growth and innovation.
- **Workplace Inclusivity:** Companies must play their part by fostering gender-inclusive workplaces and leadership. There is a wide need for cultural transformations across businesses, promoting organizations better strategically gender-aligned.

Paving the way for potential solutions

Cooperation between European countries bordering the Mediterranean and those in the Eastern Mediterranean and the African region can play a crucial role in promoting equality in the region.

First, European countries can share their experiences and best practices in promoting gender equality and non-discrimination in the workplace and in society at large. This includes effective policies and measures to address the gender pay gap, promoting work-life balance, and empowering women in all sectors of society.

In addition, they can offer financial and technical support for programmes and

projects that promote gender equality and social inclusion in Eastern Mediterranean and African countries. This could involve providing funds for capacity-building programmes and technical assistance for policy development to address specific challenges related to gender equality in the region.

The promotion of education is another crucial aspect. European countries can work together to create educational programmes that promote girls' and women's education in fields such as science, technology, engineering, and mathematics (STEM), enabling them to access more diverse and higher-quality job opportunities. **The Woman Forward Foundation**, which I preside, has a specific program "*Nearing gender talent to Stem jobs*" based on research to maximize results.

In addition, working together to increase women's political participation and support their representation in leadership and decision-making positions can be a powerful initiative. This can include implementing policies that promote gender equality in the political sphere and strengthening women's participation in political and public life.

European countries can also exert diplomatic pressure and collaborate with international organisations to advocate for human rights and gender equality throughout the Mediterranean region. This could include promoting laws and regulations that protect women's rights and ensure equality in the workplace and in society at large.

In the economic sphere, facilitating investment and entrepreneurship in Eastern Mediterranean and African countries can generate employment and economic opportunities for women, which would contribute to reducing gender inequalities.

Promoting awareness is equally important. European countries can collaborate on educational campaigns that address gender equality and non-discrimination issues in the region, enacting cultural change.

Finally, working together to ensure women's access to essential services, such as health care and support services for victims of gender-based violence can be instrumental in addressing the specific challenges faced by women in the Mediterranean region.

Conclusion

The Mediterranean region has a golden opportunity to harness the economic potential of women. Legal and regulatory reforms, alongside cultural changes, can break down barriers that prevented back women's economic empowerment for generations. As countries in the Mediterranean continue to make strides toward gender equality, they are not only fostering economic growth but also creating more inclusive, diverse, and prosperous societies.

In sum, cooperation and collaboration among Mediterranean countries can be an effective vehicle for advancing equality in the region, addressing challenges and promoting more equitable and sustainable development for all.

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Conclusions

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The Union for the Mediterranean (UfM) and the European Institute of the Mediterranean (IEMed) have a longstanding collaboration in supporting initiatives aimed at advancing women's empowerment in the region. Therefore, it comes as no surprise that they welcome this first policy paper of the MedWE (Mediterranean Women Empowerment) programme.

This joint initiative focuses on promoting rigorous research, insightful analyses, and providing policy recommendations towards more inclusive societies and gender equality.

The articles published in this inaugural policy paper address one of the major challenges towards achieving gender equality: women's economic empowerment. The materials being edited are the result of a follow-up to the insightful debates and discussions held during the UfM-IEMed-LECE Conference "*Towards Inclusive Mediterranean Economies: Advancing Women's Economic Empowerment in the Mediterranean Region*," which took place in Barcelona, Spain, in September 2023. This conference is part of the MedWE programme, which aims to become a platform for experts, policymakers, and actors to come together and explore strategies for overcoming barriers to women's empowerment in the Mediterranean region.

During the conference, participants delved into key challenges and opportunities across various domains, including education and workforce participation, entrepreneurship, access to finance, legal and regulatory reform, as well as gender equality in the work environment. Across panel discussions, stakeholders had the

opportunity to share good practices and lessons learned, with a focus on fostering women's economic empowerment across different sectors and levels within the Euro-Mediterranean region. The outcomes of these conferences, particularly the shared insights and recommendations proposed, laid the groundwork for initiatives such as the MedWE policy brief series.

By convening such events, raising awareness, providing networking opportunities and facilitating dialogue among stakeholders in the region, IEMed and the UfM aim at driving positive change and create a more inclusive and sustainable future for all in the Euro-Mediterranean region.

One of the major challenges is the equal participation of women in the economy, since there is still much more to do to achieve equality. Indeed, the region has some of the world's lowest levels of female employment. For instance, the female workforce in Egypt reaches only 20%, 15.6% in Jordan, 25.6% in Lebanon, 21.3% in Morocco, and 28.1% in Tunisia. This very low proportion of women participation in the workforce inevitably translates into a huge economic loss. It has been shown that by promoting women's economic empowerment, GDP per capita could be increased by 25%.¹

In the first article of this publication, **Petra Mateos** delves into the main challenges facing equal economic opportunities for women. She identifies that, despite some improvements in their educational attainment and an increase in the economic opportunities for women, overall, there remains significant inequalities in terms of entrepreneurship, work-life balance,

¹ GIZ, 2022 <https://ufmsecretariat.org/wp-content/uploads/2022/10/Governance-WOMENA-Factsheet-2022-ENG-SEPT.pdf>

and STEM education across the MENA region. In view of new technological and economic developments, such as the advent of AI, the economic inclusion of women becomes a pressing topic in the regional agenda.

Furthermore, it is crucial to highlight that the rather small number of female-led businesses currently operating is not the result of a lack of willingness. On the contrary, almost one in three women in the region reported willingness to initiate startups. Still, only one (1) in ten (10) managed to kick-start the activity. Such disheartening numbers can only be explained by the many barriers that women continue facing when trying to start a business. Among these obstacles are a lack of financial and technological access, prevailing gender norms and stereotypes, a lack of education as well as a host of legal barriers.

Soukaina Bouraoui analyzes the role of digitalization in women's economic inclusion as well as potential measures to bridge the gender digital divide in the MENA countries. The paper highlights initiatives carried out in this domain, mainly projects, research and legislations - including research developed by CAWTAR. It concludes with several recommendations on how access to technology can foster women's economic participation and entrepreneurship and formalize the informal sector.

The equal inclusion of women in the economy is essential. Women represent 51% of the global population. The data reported in the articles of this policy paper clearly suggest that policies which address market structural barriers are a key driver of progress towards women's labour force participation. On their part, **Carmen Geha** and **Charlotte Karam** advocate for a paradigm shift in

approaches towards women empowerment. They assert that, instead of waiting out on gender inequality and celebrating the few privileged women who manage to thrive, organizations should take actions for inclusive and dignified employment that creates the conditions to empower female livelihoods. Accordingly, the authors are mobilizing employers and leaders to implement innovative women's economic participation programs through the [SAWI project](#).

To this end, countries need to continue and accelerate legal and regulatory reforms that promote gender equality, including labour laws that provide equal opportunities and equal pay. **Manal El Abboubi's** article relating to Morocco, underlines how in this country's social norms have evolved, providing greater autonomy and opportunities for women. Nevertheless, the author raises the alert about how such advances create and, in some cases, maintain hurdles that the country must be prepared to address. In particular, she refers to the root causes of migration, which include persisting economic disparities, gender inequality, and few social protections.

Within this framework, the UN Commission on Status of Women (CSW), in its agreed conclusions adopted last March in New York, urged governments at all levels, and as appropriate, to take action to i) promote labour and employment policies that ensure women's economic autonomy, independence and empowerment, including by promoting equal pay for work of equal value, as well as supporting the transition from informal to formal work in all sectors (ii) to eliminate occupational segregation, negative social norms and gender stereotypes, violence and sexual harassment, discriminatory practices in

career advancement, addressing structural barriers, protecting women against abuse and discrimination, including during pregnancy and maternity, to advance gender equality; (iii) implement gender-responsive policies and programmes to support financial inclusion as well as to ensure equal access to credit, social security, markets, financial skills, technology, rural infrastructure, and finance networks to support women entrepreneurs, women-led and women-owned businesses.

Furthermore, the Arab region has been repeatedly referenced as one where the conservative culture plays a role in retarding women economic empowerment. A shift from traditional culture to policies is necessary, one that promotes education and awareness campaigns to change societal attitudes toward gender roles and women's economic participation, remains crucial. In her article, **Noha El Mikawy** emphasizes the imperative of paying attention to the enabling environment of social-cultural and policy drivers of change. Focusing on the Egyptian reality, the author argues for the implementation of a sensitive mix of socio-cultural and structural reforms that promote female economic empowerment. In this framework, all women standing on boards are invited to advocate for a more inclusive private sector expansion.

Finally, **Mirian Izquierdo** puts forward potential solutions to advance gender equality in the Mediterranean region. These encompass increased cooperation between Euro-Mediterranean and MENA countries, as the former can share experiences and best practices in promoting gender equality, offer financial and technical support and foster educational programs that promote girls' and women's education.

From examining the **socio-cultural and policy drivers of change, to the role of digitalization** as a catalyst for women's inclusion in economy as well as advocating for **legal and regulatory reforms** and major **exchange and support** between both shores of the Mediterranean, each article offers valuable and different perspectives and recommendations for building more inclusive and resilient economies in the Mediterranean.

We wish to extend our heartfelt gratitude to all partners and stakeholders who have contributed to the development of this publication. This first policy paper aims at finding potential solutions, exchanging good practices and raising awareness on the urgent challenge of the economic and social inclusion of women. Overall, this policy paper recommends that a coordinated and sustainable approach, involving governments, non-governmental organizations, the private sector and society at large, is needed to achieve the goal of more inclusive economies and societies. Cooperation and collaboration among Mediterranean stakeholders can be an effective vehicle for advancing equality across the region, addressing challenges and promoting more equal societies.

In this sense, the partnership existing between the IEMed and the UfM – transpiring, inter alia, in this first policy paper as a milestone towards more inclusive societies and economies - demonstrates the power of collaboration in driving positive change and advancing gender equality in the Euro-Mediterranean region.

Let us work effectively to implement the proposed measures included herein. Let us amplify the voices of women and create opportunities for their full and equal participation in the economic sphere, to build a future where women's

economic empowerment does not remain simply a goal, but translates into a tangible reality for all in the Euro-Mediterranean region.

Union for the Mediterranean initiatives

With the same willingness and commitment towards women economic empowerment - for over eight years now - the UfM has been creating space for women entrepreneurs, national women business organizations, leading international institutions and business support schemes from the Euro-Mediterranean region, to meet, network and grow their business to the next level, focusing on concrete challenges they meet. This year's edition of the **UfM Women Business Forum**, which took place in Cairo, Egypt, focused on access to finance for women-led business' development.

Moreover, together with UN Industrial Development Organisation (UNIDO), the UfM has launched the MENA Women Business Club. This club – currently comprising over 140 members - fosters networking and business development opportunities across diverse sectors. Finally, among the many initiatives the UfM and IEMed are currently developing in this sector, one will be launched this year, namely: the **Med Women in Tech Network** - a platform which aims to cooperate with, and advocate for, women in technology, with the objective of facilitating exchange of initiatives, good practices, and opportunities that can improve their own businesses.

Furthermore, a call for proposals for a **UfM Grant Scheme** for the promotion of inclusive digital trade, will be launched. It aims at supporting and increasing the participation of SMEs, cooperatives, entrepreneurs, social enterprises, and business communities in e-commerce, with a particular focus on business organizations, led and operated by women in Algeria, Egypt, Jordan, Lebanon, Mauritania, Morocco, Palestine and Tunisia.

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