

# Progress Towards Gender Equality in the Middle East and North Africa Region

A descriptive note on progress and gaps towards gender equality and women's empowerment in the MNA region, produced to provide the situational context to the World Bank Group's Regional Gender Action Plan (RGAP) FY18-23

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## Abbreviations & Acronyms

CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CMU	Country Management Unit
EAP	East Asia & Pacific
ECA	Europe & Central Asia
FGM/C	Female Genital Mutilation/Cutting
GCC	Gulf Cooperation Council (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE)
GDP	Gross Domestic Product
GP	Global Practice
ICT	Information, Communication and Technology
M&E	Monitoring & Evaluation
MNA	Middle East and North Africa
NCD	Non-Communicable Diseases
LAC	Latin America & the Caribbean
LFP	Labor Force Participation
RGAP	Regional Gender Action Plan
SME	Small & Medium Enterprise
SSA	Sub-Saharan Africa
TIMSS	Trends in Mathematics and Science Study
UAE	United Arab Emirates
UNDP	United Nations Development Programme
UNICEF	United Nations Children Fund
UN WOMEN	United Nations Entity for Gender Equality and the Empowerment of Women
WBG	World Bank Group
WB&G	West Bank and Gaza
WDI	World Development Indicators
WHO	World Health Organization

## Acknowledgments

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## 1. Executive Summary

1. **The Middle East and North Africa (MNA) region has made considerable gains in women's access to education and health but persistent challenges remain.** Specifically, gaps need to be addressed in the areas of women's economic opportunities (labor force participation, financial inclusion), women's voice and agency (political participation, gender based violence, etc.), and gender specific vulnerabilities in conflict and fragility, as well as women's participation in reconstruction efforts. In addition, development outcomes are correlated with the larger issue of norms and stereotypes related to women's role in society, another area in which MNA lags behind other regions.

2. **Maternal mortality rates are still high in many MNA countries and access to reproductive health care is adversely affected by conflict.** While the share of births attended by skilled staff and prenatal controls are at 100 percent in all countries, with the exception of Yemen and Morocco, a large number of countries face high maternal mortality rates of over 50 per 1,000 births. Conflict further exasperates access to family planning and prenatal/antenatal care, especially in rural areas where women already face difficulties traveling to facilities due to distance and safety concerns.

3. **Achievements in closing gender gaps in enrollment have been substantial across MNA however large disparities exist, especially in rural parts of the region.** Enrollment usually drops in rural areas, sometimes widening the gender gap. This is for instance the case in Iraq, where enrollment in rural areas experiences a sharp decline from age 9 in the case of girls, compared to both rural boys and urban girls. In Egypt, the gender gap in enrollment is much larger in rural than urban areas; overall, enrollment decreases more rapidly and significantly in rural than in urban areas of the country for both girls and boys as children age.

4. **Approximately four out of five working-age women in MNA are out of the labor force.** Despite a strong 13 percent growth rate since 2000, labor force participation among women in the region stands at 22 percent, substantially lower than the global average of 46 percent.<sup>1</sup> Gender gaps in labor force participation across MNA countries are considerably large in Algeria, Iran, Iraq, Oman, Jordan and West Bank and Gaza where difference in participation is 50 percentage points or more.

5. **Moreover, increases in the labor force participation rates have not translated to decent jobs.** Female unemployment is three times higher in MNA than it is globally (20 percent compared to 6 percent) and over twice as high as the male unemployment in the region at 9 percent. Regional trends mask differences across countries: female unemployment is as high as 40 percent in Yemen and as low as two percent in Kuwait. Women also constitute a larger share of the population working in unpaid family work.

6. **Young educated women carry most of the burden of unemployment.** Among younger populations the differences are similarly large and even larger in some cases, with Egypt, Saudi Arabia, Syria, and Yemen representing countries with the largest gaps. It is generally the better educated women who are active that are disproportionately affected by unemployment, such as in the case of Morocco, Jordan and in West Bank and Gaza where young Palestinian women with tertiary degrees comprise 71 percent of unemployed women.<sup>2</sup>

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<sup>1</sup> WDI (2016).

<sup>2</sup> World Bank (2013b), World Bank (2017).

7. **As in most countries and regions around the world, women face multiple constraints to voice and agency in MNA.** Of women who are employed only a few make it to leadership or top management positions and only a small percentage of firms have women as owners. For example, only six percent of firms in MNA countries have a female top manager on average while only one percent of companies in the Gulf Cooperation Council (GCC) countries have women represented on boards or on executive committees.<sup>3</sup> Women owned business are also uncommon but vary from country to country, with Tunisia and Lebanon, on the one hand, leading the way at over 40 percent and Iraq and Yemen, on the other, trailing behind all other MNA countries at less than 10 percent.

8. **Women are also underrepresented in politics, both at national and local levels.** Despite an upward trend in the share of women representatives in national parliaments since 2000, the current regional average of 16 percent lags behind the world average of 23 percent. However, there are important country distinctions. For example, around a third of parliament seats are held by women in Algeria and Tunisia, which is higher than the OECD average of 28 percent. Representation in Iraq and the UAE are also relatively high at 27 and 23 percent respectively, with the UAE electing the region's first woman to head its national assembly in 2015. At the local level, important progress has been made with the introduction of quota systems although women still remain largely excluded from the public sphere.

9. **Legal challenges, combined with prevalence of traditional gender norms regarding the role of women in the family and society, contribute to the low levels of participation in economic and political spheres.** In MNA, the average share of legal differences based on gender is way above that observed in any other region, with the maximum number of differences registered by Saudi Arabia and the lowest in Tunisia.<sup>4</sup> Reinforcing these gender-based differences is the prevalence of restrictive attitudes around gender roles. For example, up to 75 percent of men and as many as 50 percent or more of women in Egypt, Lebanon, Morocco and West Bank and Gaza support the idea that a woman's most important role is to care for the household.<sup>5</sup> Yet in the majority of surveyed men and women reported that the bulk of major household decisions are made by men. Consequently, women appear to be confined to tasks traditionally reserved for women, while men maintain control over most household decision-making.

10. **Finally, gender-based violence (GBV) remains widespread, within a context of conflict and fragility that poses additional threats to both men and women.** Studies have shown that there is a correlation between outbreaks in conflict and increased levels of violence against women which can last long after the conflict ends as a result of the after-effects of war.<sup>6</sup> Violent conflict also results in an increase in widows and female-headed households which show a higher incidence of poverty and extreme poverty.<sup>7</sup>

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<sup>3</sup> WDI (latest year); World Bank (2016). GCC countries include Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE

<sup>4</sup> WBL (2016).

<sup>5</sup> Promundo and UN Women (2017).

<sup>6</sup> UNRWA (2015); Herbert (2014).

<sup>7</sup> World Bank (2016d).

Table 1: MNA Gender Equality at a Glance: Selected Development Indicators

ECONOMIC OPPORTUNITIES											
	World	MNA	MNA (excluding high income)	Algeria	Bahrain	Djibouti	Egypt	Iran	Iraq	Jordan	Kuwait
Female labor force participation rate (% of female population ages 15+) (modeled ILO estimate)	49.5	21.6	19.9	16.9	38.9	36.5	22.9	16.2	15.2	14.4	48.1
Ratio of female to male labor force participation rate (%) (modeled ILO estimate)	67.7	30.6	27.5	24.0	45.7	53.5	30.1	22.3	21.8	22.3	57.3
Unemployment, female (% of female labor force) (modeled ILO estimate)	6.2	19.6	21.3	19.7	4.3	7.6	23.9	18.9	26.8	23.9	2.1
Ratio of female to male youth unemployment rate (% ages 15-24) (modeled ILO estimate)	114.9	181.3	171.3	195.9	469.3	116.7	157.5	182.9	205.3	195.2	65.7
Firms with female top manager (% of firms) <i>Year for firm level data</i>	18.6 2016	5.6 2016	5.1 2016			14.2 2013	7.1 2013		2.3 2011	2.4 2013	
Account at a financial institution, female (% age 15+)	57.4		9.2*	40.1	66.7	8.8	9.2	87.1	7.4	15.5	64.0
Account at a financial institution, male (% age 15+) <i>Year for data on account at financial institution</i>	64.1 2014		18.7*	60.9 2014	90.2 2014	16.6 2011	18.0 2014	97.1 2014	14.6 2014	33.3 2014	79.3 2014
Saudi Arabia											
	Lebanon	Libya	Morocco	Oman	Qatar	Arabia	Syria	Tunisia	UAE	WB&G	Yemen
Female labor force participation rate (% of female population ages 15+) (modeled ILO estimate)	23.6	27.8	25.5	30.1	53.3	20.1	12.3	25.1	41.8	18.1	26.0
Ratio of female to male labor force participation rate (%) (modeled ILO estimate)	33.6	35.4	34.2	35.2	56.8	25.5	17.3	35.2	45.9	26.1	35.4
Unemployment, female (% of female labor force) (modeled ILO estimate)	11.0	28.3	10.6	36.8	1.0	21.2	33.0	21.1	9.6	27.9	28.4
Ratio of female to male youth unemployment rate (% ages 15-24) (modeled ILO estimate)	125.5	164.0	99.2	196.4	983.7	263.6	254.5	109.8	211.7	141.2	164.4
Firms with female top manager (% of firms) <i>Year for firm level data</i>	4.4 2013		4.3 2013				22.8 2009	8.5 2013		1.2 2013	1.6 2013
Account at a financial institution, female (% age 15+)	32.9		26.7	63.5	61.6	61.1	19.6	20.5	66.3	21.2	1.7
Account at a financial institution, male (% age 15+) <i>Year for data on account at financial institution</i>	62.4 2014		52.0 2011	83.7 2011	68.6 2011	75.3 2014	26.8 2011	34.1 2014	89.8 2014	27.3 2014	11.4 2014
HUMAN CAPITAL ENDOWMENTS											
	World	MNA	MNA (excluding high income)	Algeria	Bahrain	Djibouti	Egypt	Iran	Iraq	Jordan	Kuwait
Maternal mortality ratio (modeled estimate, per 100,000 live births), 2015	216.0	81.0	90.0	140.0	15.0	229.0	33.0	25.0	50.0	58.0	4.0
Births attended by skilled health staff (% of total) <i>Year</i>	78.3 2013	88.2 2013	87.1 2013	96.6 2013	99.8 2014	87.4 2012	91.5 2014	96.4 2011	90.9 2011	99.6 2012	98.7 2014
Ratio of girls to boys enrolled at primary level school (gross) <i>Year</i>	0.99 2014	0.96 2014	0.95 2014	0.94 2015		0.89 2016	1.00 2014	1.05 2015	0.84 2007	1.01 2014	1.01 2014
Ratio of girls to boys enrolled at secondary level school (gross) <i>Year</i>	0.99 2014	0.94 2014	0.95 2014	1.04 2011	1.04 2006	0.82 2016	0.99 2014	0.99 2015	0.75 2007	1.06 2014	1.16 2015
Saudi Arabia											
	Lebanon	Libya	Morocco	Oman	Qatar	Arabia	Syria	Tunisia	UAE	WB&G	Yemen
Maternal mortality ratio (modeled estimate, per 100,000 live births), 2015	15.0	9.0	121.0	17.0	13.0	12.0	68.0	62.0	6.0	45.0	385.0
Births attended by skilled health staff (% of total) <i>Year</i>	98.2 2004	99.9 2010	73.6 2011	99.1 2014	100.0 2014	98.0 2013	96.2 2009	73.6 2012	100.0 2008	99.6 2014	44.7 2013
Ratio of girls to boys enrolled at primary level school (gross) <i>Year</i>	0.91 2015	0.96 2006	0.95 2015	1.03 2015	1.10 2015	1.03 2015	0.97 2013	0.97 2015	0.99 2015	1.00 2015	0.84 2013
Ratio of girls to boys enrolled at secondary level school (gross) <i>Year</i>	0.99 2015	1.18 2006	0.85 2012	1.07 2015	0.89 2011	0.76 2014	1.00 2013	1.05 2011	1.10 2015	0.69 2013	
VOICE AND AGENCY											
	World	MNA	MNA (excluding high income)	Algeria	Bahrain	Djibouti	Egypt	Iran	Iraq	Jordan	Kuwait
Proportion of seats held by women in national parliaments (%), 2016	23.0	17.0	17.6	31.6	7.5	12.7	14.9	5.9	26.5	15.4	1.5
Adolescent fertility rate (births per 1,000 women ages 15-19), 2015	44.2	38.3	42.0	10.5	13.4	21.2	51.3	26.3	84.8	22.6	9.4
Law prohibits or invalidates child or early marriage (Yes/No)				Yes	No	Yes	Yes	No	Yes	Yes	Yes
Married women are required by law to obey their husbands (Yes/No)				No	Yes	Yes	Yes	No	Yes	Yes	No
Legislation exists on domestic violence (Yes/No)				No	No	No	No	No	No	Yes	No
Married women can obtain a national ID card in the same way as married men (Yes/No)				No	Yes	Yes	No	Yes	Yes	Yes	Yes
Saudi Arabia											
	Lebanon	Libya	Morocco	Oman	Qatar	Arabia	Syria	Tunisia	UAE	WB&G	Yemen
Proportion of seats held by women in national parliaments (%), 2016	3.1	16.0	20.5	1.2	0.0	19.9	13.2	31.3	22.5		0.0
Adolescent fertility rate (births per 1,000 women ages 15-19), 2015	12.2	6.2	31.4	7.5	10.5	8.4	38.9	6.8	30.1	58.1	60.7
Law prohibits or invalidates child or early marriage (Yes/No)		Yes	No	No	Yes	No	Yes	Yes	No	Yes	Yes
Married women are required by law to obey their husbands (Yes/No)	No	No	No	No	Yes	Yes	No	No	Yes	Yes	Yes
Legislation exists on domestic violence (Yes/No)	Yes	No	No	No	No	Yes	No	No	No	No	No
Married women can obtain a national ID card in the same way as married men (Yes/No)	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes

Source: WDI (Retrieved July 2017).

Note: Unless other year noted for the economic opportunity indicators, the year of reference is 2016. Data on legal framework from 2015. MNA aggregate includes Malta. \*Global Findex data, includes Egypt, WB&G, Lebanon, Jordan, Iraq and Yemen.

## 2. Introduction

11. **Improvements in closing gender gaps across the main aspects of agency, endowments and economic opportunity are key to achieving the World Bank Group's (WBG) twin goals of reducing poverty and promoting shared prosperity.** As argued in the *2012 World Development Report on Gender Equality and Development*, gender equality is a critical development outcome based on notions of social justice and fairness, and it is also smart economics. First, gender equality can produce important productivity gains; second, it can have a very positive impact on the development outcomes of children; and third, it can lead to more efficient and representative social and political institutions.<sup>8</sup> Women's voice and agency, their basic endowments (education and health), and their access to economic opportunities are all crucial and interrelated aspects that can shape gender inequalities across countries. Using these categories can help to identify the major existing gaps while highlighting their interconnected nature.

12. **This note summarizes the main results of a comparative analysis of the situation of women in the Middle East and North Africa (MNA) region, aimed at uncovering major regional trends.**<sup>9</sup> Based on the 2012 WDR analytical framework, this descriptive analysis uses latest available sex-disaggregated data from the 2015 World Development Indicators database; the Women, Business and the Law 2016 database, the OECD Social Index & Gender Index (SIGI) 2014, and the World Values Survey have also been used for that purpose. Additional information was drawn from country specific-resources and publications included in the references section. Although the central aim has been to identify overall or regional trends, some specific country issues have also emerged in connection with the cultural, economic and social diversity that characterizes the region.

13. **As highlighted by the World Bank Report *Opening Doors, Gender Equality and Development in the Middle East and North Africa*,**<sup>10</sup> **the MNA region has made important progress in the promotion of gender equality over the last two decades.** Enrollment in primary, secondary and tertiary education has followed a similar pattern of increase for men and women across countries. Although girls still lag behind in primary and secondary enrollment, especially in rural areas of Morocco and Yemen, more women than men are enrolled at the tertiary level on average, and girls tend to outperform boys in sciences and mathematics.<sup>11</sup> With regards to health outcomes, maternal mortality and fertility rates on average have been declining since 1990, and female mortality is among the lowest in the world.<sup>12</sup>

14. **The updated analysis presented in the following chapters shows that persistent and concerning challenges remain despite ongoing efforts to change the status quo.** The main average gaps are observed with regards to women's economic opportunities, and in particular in the areas of labor force participation and financial inclusion, women's voice and agency, and gender specific vulnerabilities in conflict and reconstruction. Differences in outcomes appear to be correlated with the underlying issue of norms and stereotypes with regards to women's role in society. As will be further detailed in the next

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<sup>8</sup> World Bank (2012).

<sup>9</sup> MNA countries covered are: Algeria, Bahrain, Djibouti, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Malta, Morocco, Oman, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates, West Bank and Gaza, Yemen. In the figures and analysis, the regional aggregate includes MNA developed countries as well, while for cross-country comparison Malta is excluded.

<sup>10</sup> World Bank (2013).

<sup>11</sup> TIMMS (latest figures, 2015). Latest results show that girls in all participating MNA countries outperformed boys in both sciences and mathematics at the 4<sup>th</sup> and 8<sup>th</sup> grade. Participating MNA countries for that year include Bahrain, Egypt, Iran, Jordan, Lebanon, Morocco, Oman, Qatar, Saudi Arabia, and United Arab Emirates.

<sup>12</sup> Ibid. While declining, fertility rates are still high in some places and there are emerging concerns around youth fertility rates which appear to be increasing in places like Iraq, Yemen, and West Bank and Gaza.

chapter, specific economic, social and cultural features of the region combine to ultimately manifest in persistent traditional and patriarchal norms and the generally outdated institutional and legal framework that both reflects and reinforces them.<sup>13</sup>

15. **The gender gaps identified are a constraint to overall development in MNA.** Women constitute 48.3 percent of the population across countries in MNA. Excluding such a large share of the population from economic and social life in these countries can be very costly. It has been estimated that the region loses up to USD 575 billion in regional income due to the current levels of gender-based discrimination in laws, social norms and practices that constrain women's rights and opportunities.<sup>14</sup> Women only generate 18 percent of GDP in the MNA region, compared to a world average of 37 percent. Increasing female labor-force participation to the levels of men could boost regional GDP by 47 percent.<sup>15</sup>

16. **Countries in MNA share many similarities with regard to deep-rooted cultural and religious values as well as traditional customs particularly as it relates to personal status and social practices.** The prevalence of legal differences based on gender and marital status, common to varying degrees in the countries in the region, restrict women's role and access reinforce these attitudes and social norms. While all countries except Iran have ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), only Djibouti did so without reservations in general and to specific articles.<sup>16</sup>

17. **Despite commonalities, important differences across countries and diversity within countries also exist.** First, the region comprises some of the wealthiest oil-rich countries in the world (Gulf Cooperation Council, GCC) countries, together with some of the poorest countries, such as Yemen, West Bank and Gaza, and Djibouti (see Figure 2.1).<sup>17</sup> Differences are also driven by historical geopolitical factors, which contribute to variations in country legal systems. As an example, the post-independence Jordanian nationality laws were modeled on British laws, whereas the Lebanese nationality laws were based on the French Law Decree of January 15, 1925.<sup>18</sup> The diversity within countries is also large. Apart from the GCC countries, in many countries of the region different ethnic groups (e.g. Kurds, Yazidis, Khaldians, etc.) coexist, together with different theological schools of thought. For instance, Lebanon has 18 state-recognized religions, including different Muslim and Christian denominations.<sup>19</sup>

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<sup>13</sup> Ibid.

<sup>14</sup> OECD (2016).

<sup>15</sup> McKinsey (2015), Goldman Sachs (2007), Aguirre, Hoteit, Rupp and Sabbagh (2012). These estimates reflect the gross impact on GDP of an increase in employment level and ignores dampening factors, such as a potential drop in labor productivity and/or drop in average hours worked due to part-time employment. If you take these into account, the figure drops to 34% for Egypt and 12% for the UAE.

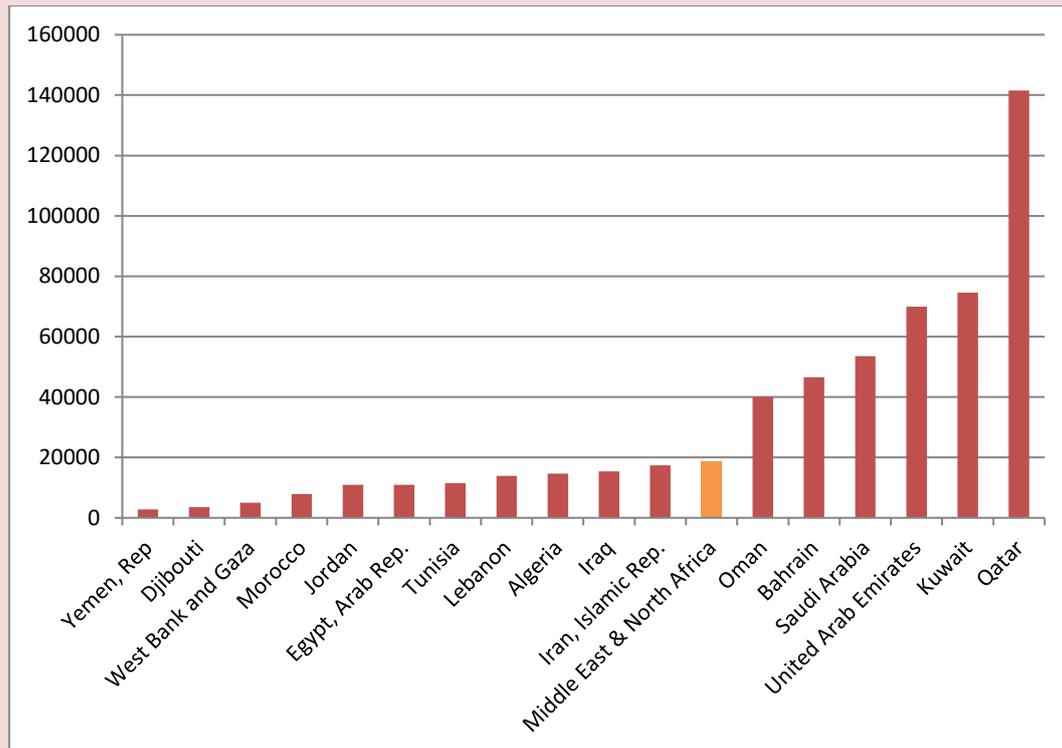
<sup>16</sup> UNICEF (2011).

<sup>17</sup> GCC countries are: Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the UAE.

<sup>18</sup> World Bank (2013). In this context, there are also differences in application of nationality laws even within countries that further contribute to gender gaps. Much of this is driven by ongoing external political factors. For example, in West Bank and Gaza there can be differences in citizenship status at the household level which complicates freedom of movement and access to institutions among family members. Anecdotal evidence points to a variety of challenges families face when traveling together: if the husband is from Jerusalem and the wife is originally from Ramallah but lives in Jerusalem with her husband they must still separate during checkpoints and undergo different security procedures. Following the citizenship of their father, children will also get separated from their mothers regardless of age.

<sup>19</sup> World Bank (2013).

Figure 2.1: GDP per capita (PPP current international \$), 2015



Source: WDI (2016).

18. **Moreover, many countries in the region face conflict and fragility.** These include Iraq, Libya, Syria, West Bank and Gaza and Yemen; spillover effects are registered in other neighboring countries, for instance in the form of refugee flows, most notably in Jordan and Lebanon. An association between conflict and horizontal inequality or inequality that coincides with ethnic, religious, or sectarian cleavages emerges from the literature.<sup>20</sup> Alesina et al. (2015), for instance, show that in nearly all countries that underwent political upheaval in 2011 and those where civil wars erupted (Syria and Iraq), ethnic inequality was high.<sup>21</sup> Conflict entails different challenges for women and men, which need to be considered in the design of effective public interventions aimed at countervailing its negative impacts. For example early (e.g. child) marriage accounts for 32 percent of Syrian marriages in Jordan, which is twice as high as it was in Syria before 2011.<sup>22</sup> A survey on reproductive health and violence applied in six health clinics in Lebanon in 2012 revealed that one-third of the women had been exposed to conflict violence, and over a fourth had been exposed to more than one type of conflict violence.<sup>23</sup> In Syria, the number of sexual violence (rape) against women cases increased from 300 to 6000 between 2011-2013 and, for Iraq, 133 women were victims of moral killings by militia in Basra alone during 2007.<sup>24</sup> Boys are also at a higher risk of being killed or injured: In Yemen, boys constitute 83 percent of children killed and 88 percent of those injured.<sup>25</sup>

<sup>20</sup> World Bank (2015b).

<sup>21</sup> Ibid.

<sup>22</sup> UNICEF (2014).

<sup>23</sup> Reese Masterson et. al. (2014).

<sup>24</sup> Euro-Mediterranean Human Rights Network (2013); Puttick (2015).

<sup>25</sup> UNOCHA (2014).

### 3. The Agency of Women in MNA

19. **Agency is about one's ability to make choices, and to transform them into desired actions and outcomes.** Across all countries women and men differ in their ability to make effective choices, with women typically being at a disadvantage. The expressions of agency include control over resources, the ability to move freely, decision making over family formation, freedom from the risk of violence, and the ability to have a voice in society and influence policy. Increasing women's individual and collective agency leads to better outcomes, institutions, and policy choices.<sup>26</sup>

20. **As in most countries and regions around the world, women face multiple constraints to voice and agency in MNA.** Social norms reflect the prevalence of a patriarchal society where women and men have very separate roles.<sup>27</sup> In MNA, these are reflected in dated legal, institutional and policy frameworks that reinforce restrictive attitudes and slow progress when it comes to political participation and leadership. For example, the MNA region on average holds the lowest share of women participating in politics and only one percent of companies, for example in the GCC,<sup>28</sup> have women represented on boards or on executive committees. Gender-based violence remains widespread, with a context of conflict and fragility that poses additional threats to both men and women. This section explores the existing differences in agency between men and women in MNA countries around these issues in further detail.

#### 3.1 The Legal, Institutional and Policy Framework for Gender Equality Lags Behind

21. **Legal and institutional frameworks vary from country to country across the region and are derived from a variety of sources.** These include religious and customary laws, colonial legislation (French Napoleonic codes versus English statutes and common law), constitutional law, international conventions and regional treaties. The interpretation of religious law varies across countries, depending on the theological school of thought that prevails in communities, which adhere to particular sets of personal laws. For example, in Lebanon, religious communities apply their own family codes and these can vary significantly depending on the denomination.<sup>29</sup> This is also the case for Jordan and West Bank and Gaza where laws governing personal status are based on affiliation. Such diversity is also reflected in the diverse range of institutions that exist to enforce such law, including formal civil and criminal courts, religious courts, and mediatory bodies such as informal family councils.<sup>30</sup>

22. **The Social Institutions and Gender Index (SIGI) ranking for 2014 shows that MNA is among the regions where gender inequality in social institutions is highest.**<sup>31</sup> With the exception of Morocco, which registers a low inequality index, and Tunisia, which is classified as medium inequality, the rest of MNA is categorized as high inequality (Iraq, Lebanon, Jordan), very high inequality (Syria, Egypt and Yemen) or not applicable – the SIGI could not be calculated due to the unavailability of key data. As shown in Figure 3.1, wealth and gender inequality are negatively correlated: The higher the per capita income, the lower

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<sup>26</sup> World Bank (2012).

<sup>27</sup> World Bank (2013).

<sup>28</sup> World Bank (2016).

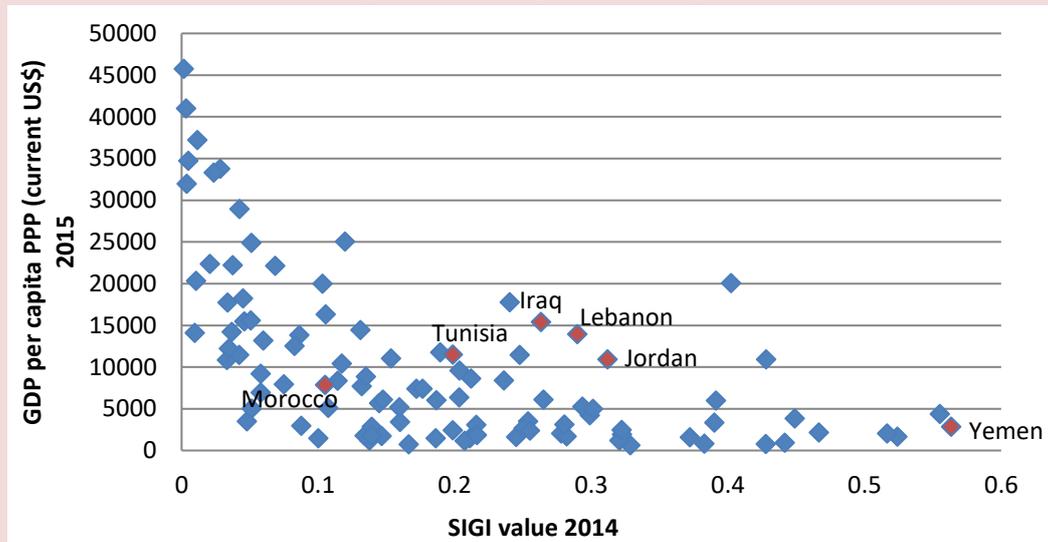
<sup>29</sup> World Bank (2016b).

<sup>30</sup> Ibid.

<sup>31</sup> The OECD Development Centre produces the SIGI by combining country level qualitative and quantitative data, taking into account de jure and de facto discrimination of social institutions, through information on laws, attitudes and practices. Five dimensions of discriminatory social institutions are included: discriminatory family code, restricted physical integrity, son bias, restricted resources and assets, and restricted civil liberties.

the SIGI (the less gender inequality). However, some of the MNA countries where data is available (e.g., Iraq, Lebanon and Jordan) show high SIGI rankings in relation to their GDP per capita levels.

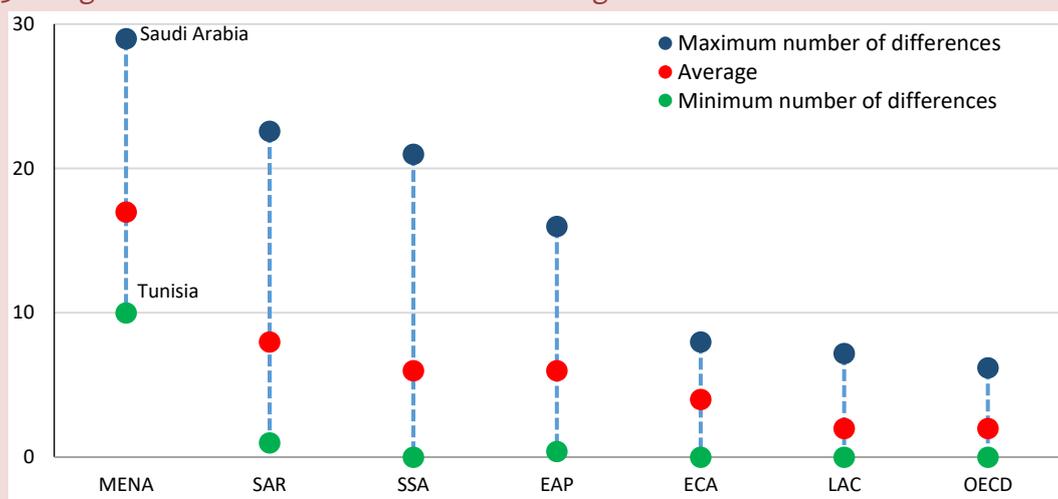
Figure 3.1: Countries in MNA show high SIGI ranking, especially given GDP per capita



Source: SIGI (2014), WDI (retrieved December 2016).

23. **The legal differences between men and women remain a concern in the region.** The maximum and lowest number of differences registered by Saudi Arabia and Tunisia, respectively, is still the highest in the world, based on Women, Business and the Law 2016 data (Figure 3.2). The average share of legal differences for the region is also way above that observed in any other region. Indeed, and although almost all countries have ratified relevant international conventions and have included constitutional provisions on gender equality, national legal instruments often differentiate between sexes and especially by marital status, reinforcing traditional roles in the family and society and the exclusion of women from public life.<sup>32</sup> For example, in Kuwait a woman who is not married can travel outside of the house and get a job in the same as a man, which is not the case for a woman who is married.<sup>33</sup>

Figure 3.2: Legal differences remain a concern in the region



Source: Women, Business and the Law (2016).

<sup>32</sup> World Bank (2013).

<sup>33</sup> World Bank (2016c).

24. **These differences are particularly notable with regards to personal status issues, such as divorce, alimony, child custody and support, inheritance and access to dowries.** Women often need the consent of a male guardian in order to marry; and when allowed, the grounds for divorce initiated by women tend to be more restricted and the procedures more complicated than for men.<sup>34</sup> For example, in Jordan legal guardianship of women and children is accorded to male relatives as a rule and for women to assume legal guardianship requires complicated legal and court procedures.<sup>35</sup> Furthermore, Jordanian women who initiate divorce are required to renounce their rights to economic assets from the marriage.<sup>36</sup> Female and male surviving spouses do not have equal inheritance rights, nor do sons and daughters, in any of the MNA countries.<sup>37</sup> In addition, many countries do not have legislation prohibiting early or child marriage in place (Bahrain, Iran, Morocco, Oman, Saudi Arabia, and UAE).<sup>38</sup>

25. **Although there is no comparable data on access to justice by women in MNA, anecdotal or country specific evidence indicates that it remains very limited.** In Jordan, for instance, social norms or perception of what society deems is acceptable behavior may prove a disincentive for women to seek justice through formal institutions. As individuals, men are three times as likely as women (75 percent for men versus 25 percent for women) to report having had a legal dispute in the last five years. Poor women and men continue to face unique obstacles to accessing justice.<sup>39</sup> In Morocco, women's access is constrained as compared to men by relatively less control of the economic assets required to navigate justice sector services, and restrictive social norms that discourage them from filing cases and complaints.<sup>40</sup>

### 3.2 Patriarchal Social Norms are Prevalent

26. **Information on people's perception indicates that patriarchal norms about the social role of women are entrenched in MNA countries.** As will be highlighted in the next sections, the sixth wave of the World Values Survey (2010-2014) shows that a majority of respondents support attitudes that reinforce traditional roles for women and that restrict their access and participation in different spheres of life.<sup>41</sup> Further, qualitative literature on gender in MNA reveals the various social and cultural norms impacting the multiple dimensions of women's lives.<sup>42</sup> In fact, research shows that gender norms surrounding women's restricted mobility, household care burdens, and son preference constrain women's economic participation in communities in and around Amman, Jordan.<sup>43</sup> An example is the case of Jordan where families more often reserve their *wasta* (special connections) to help their educated sons, rather than their educated daughters, to secure good jobs.<sup>44</sup> A 2017 study on masculinity carried out by Promundo and UN Women in Egypt, Lebanon, Morocco and Palestine shed additional light on societal perceptions of women's role in the household and in public life, demonstrating marginal inter-

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<sup>34</sup> World Bank (2013b), World Bank (2015).

<sup>35</sup> World Bank (2013b).

<sup>36</sup> Ibid.

<sup>37</sup> WBL (2016). With the exception of Malta.

<sup>38</sup> World Bank (2016c).

<sup>39</sup> World Bank (2013b).

<sup>40</sup> World Bank (2015).

<sup>41</sup> Participating countries in the WVS Wave 6 include Algeria, Egypt, Iraq, Jordan, Lebanon, Libya, Morocco, Palestine, Qatar, Tunisia, and Yemen.

<sup>42</sup> World Bank (2013).

<sup>43</sup> Ibid.

<sup>44</sup> Ibid.

generational differences among men.<sup>45</sup> Across the four countries, an average of 57 of women and 49 percent of men agreed that gender equality is not “part of our traditions or culture”.<sup>46</sup> At the same time, a majority of both women and men (84 and 64 percent, respectively) agreed that they “need to do more to promote the equality of women and men”, signaling at least public recognition of the need for citizens to play a more proactive role in advocating for gender equality.

27. **To date, women appear to be confined to tasks traditionally reserved for women, while men maintain control over most household decision-making.** Over 65 percent of men and around 50 percent of women support the idea that a woman’s most important role is to care for the household. Consequently, fewer than 30 percent of men reported having recently carried out a more conventionally female task in their home, such as preparing food, cleaning, or bathing children.<sup>47</sup> Both men and women in these countries reported that the bulk of major household decisions are made by men; moreover, men tend to control women in their households. Strong majorities of men believe it is their role to monitor and control the movements of the women and girls in their households, and in some countries, most women appear to accept male guardianship. Men expect to control their wives’ personal freedoms in all four countries: from 75 to 90 percent of men reported exercising various forms of control.<sup>48</sup>

28. **The traditional gender norms do not appear to change with age among men, although younger women appear to yearn for more equality.** While it is generally perceived that young people show a stronger inclination towards gender egalitarian beliefs than their parents, this is not the case in Morocco, Palestine, and Egypt, where such views do not differ significantly. Research indicates that the reasons for this pattern are varied, and depend on the context, but generally include the struggle of younger men to find jobs, and the emergence of religious conservatism. Some studies show that young people—especially men—in the MNA region tend to hold conservative views toward gender equality.<sup>49</sup> While differences in age is not so much a factor in women’s attitudes, research shows that young males between the ages of (15-24) are less likely to support gender equality than their older cohorts.<sup>50</sup>

29. **Restrictive attitudes on gender roles do not appear to change based on levels of education.** For example, incipient research reveals that individuals aged 34 and under with less than secondary education are least supportive (42 percent of men and 39 percent of women) to gender equality than individuals aged 35 and over with the same level of education (33 percent of men and 29 percent of women).<sup>51</sup> Similarly, for those with secondary education or more, men aged 35 and over are notably more supportive to gender equality than their younger cohorts (40 percent versus 27 percent, respectively) as are women aged 35 and over compared to younger female cohorts with the same level of education: 34 percent versus 25 percent, respectively.<sup>52</sup> On the other hand, younger women do show more equitable views than the previous generation.<sup>53</sup>

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<sup>45</sup> Promundo and UN Women (2017).

<sup>46</sup> Ibid.

<sup>47</sup> Ibid.

<sup>48</sup> Ibid.

<sup>49</sup> Kostenko et. al. (2017).

<sup>50</sup> Ibid.

<sup>51</sup> Kessler (2017).

<sup>52</sup> Ibid. Please note that further research on the drivers of supportive/unsupportive gender equality attitudes would be required.

<sup>53</sup> Promundo and UN Women (2017).

30. **Despite restrictive, some of which supported by women, there are men who report to want to do more in terms of household chores and wish they can spend more time with their children.** Unemployed men in the Middle East are twice as less likely to thrive than unemployed women which points to the burden men feel for the need to work in a society where they are expected to be the breadwinners.<sup>54</sup> More specifically, 26 percent of unemployed women evaluate their lives positively compared to only 11 percent of men. The extent of negative life evaluations among men could be an important factor contributing to the less supportive male attitude toward gender equality – either because men feel like they are in competition with women (despite women not necessarily competing for the same jobs) or a gender-based sense of inadequacy if women in their family have jobs and they do not.<sup>55</sup>

31. **Generally, a larger share of wealthier and better-educated men and women appear to support gender equality.** Both men and women with higher education and income, with better educated mothers, and with fathers who carried out more traditionally feminine tasks appear to hold more equitable beliefs. Qualitative data also shows that having fathers who encouraged daughters to take on non-traditional professions or to work outside the home, or who allowed daughters to choose their husbands, contributes to the emergence of more empowered women. In some countries, having more equitable and involved fathers or life circumstances that forced men to take on new household roles (e.g. migration, conflict) were the drivers of more equitable attitudes and practices among men.<sup>56</sup>

### 3.3 Low Political Representation and Access to Justice

32. **Improvements in political representation across the region are evident yet remain uneven with majority of countries falling much below the world average.** Despite an upward trend in the share of women representatives in national parliaments since 2000, the current regional average of 16 percent lags behind those of the rest of regions in the world (Figure 3.3), and the world average of 23 percent. However, there are important country distinctions. For example, around a third of parliament seats are held by women in Algeria and Tunisia (Figure 3.4), which is higher than the OECD average of 28 percent. Representation in Iraq and the UAE are also relatively high at 27 and 23 respectively, above or on par with world average, with the UAE electing the region's first woman to head the national assembly in 2015. Except for the UAE, progress in all three countries has been due to the introduction of legislated quotas (reserved seats). In Saudi Arabia, the 20 percent representation of women in the Shura council was a result of a royal decree leading to suffrage in municipal elections, but decision making is limited overall.

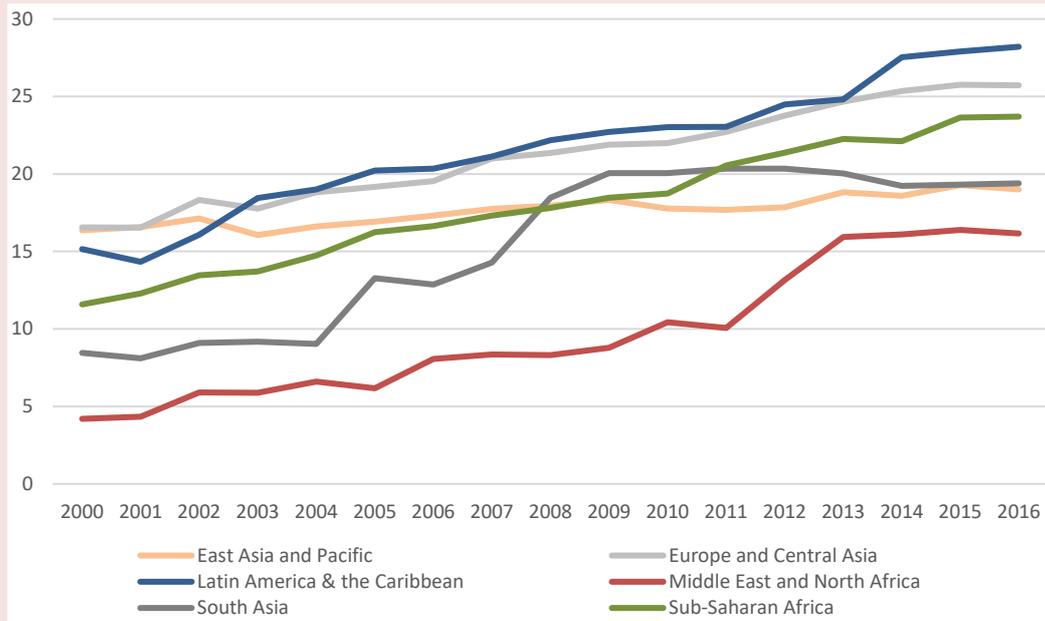
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<sup>54</sup> International Labor Organization (ILO) and Gallup 2017). Thriving is the highest of three measures developed by Gallup to assess how people evaluate their lives. If people rate their current lives as 7 or higher and 8 or higher for the last five years, they are classified as thriving. Remaining two measures are struggling and then suffering being the lowest.

<sup>55</sup> Ibid.

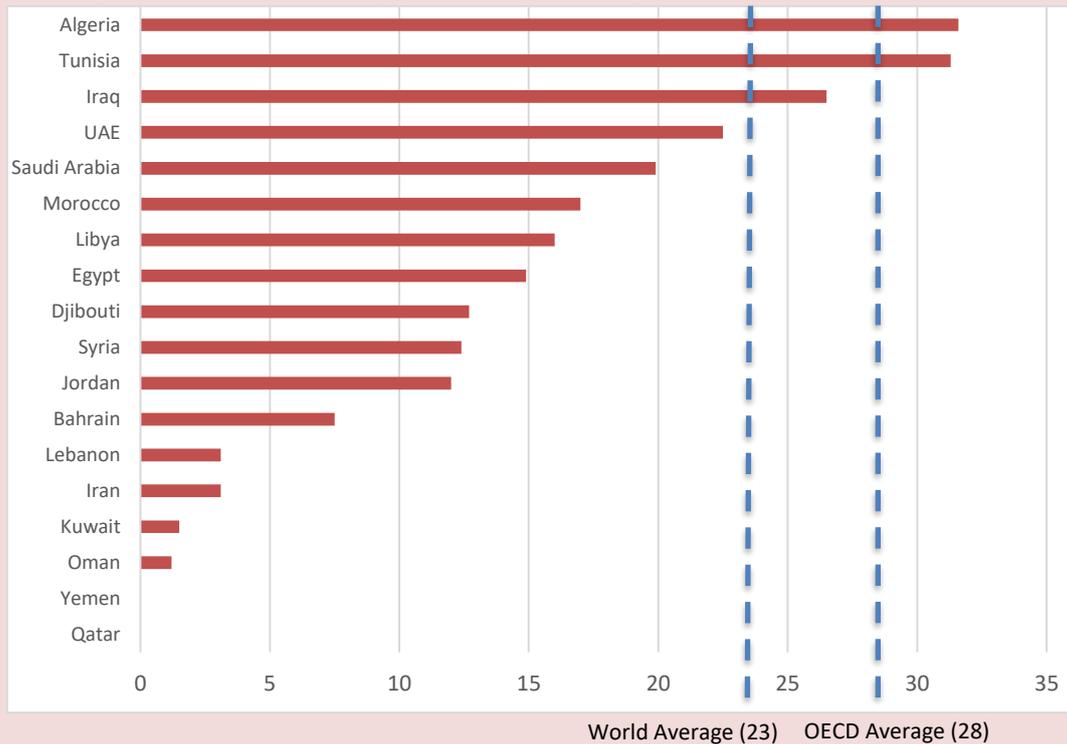
<sup>56</sup> Promundo and UN Women (2017).

Figure 3.3: Proportion of seats held by women in national parliaments 2000-2016, % by region



Source: WDI (retrieved December 2016).

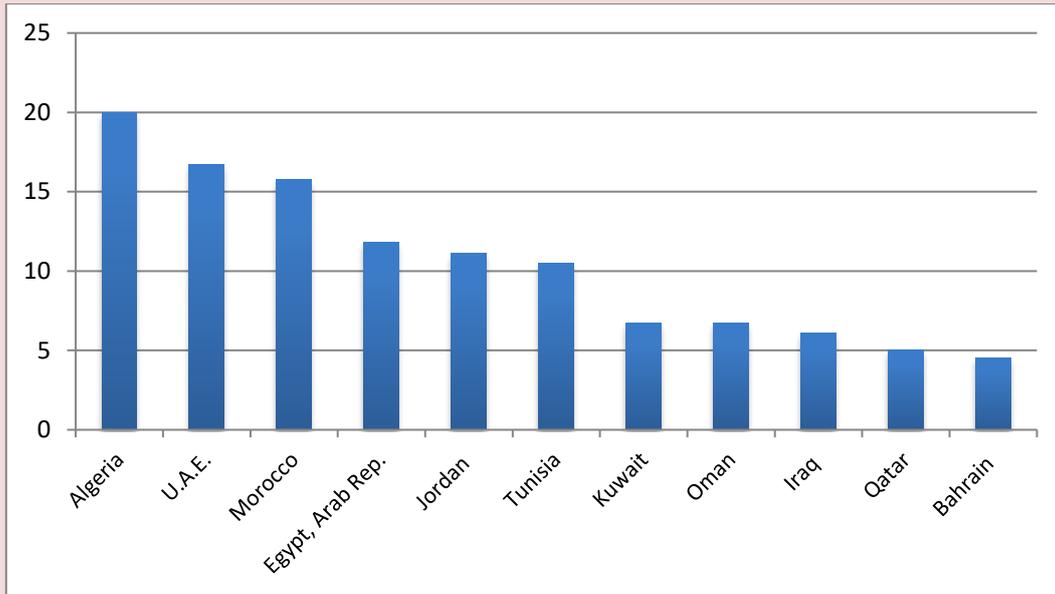
Figure 3.4: Proportion of seats held by women in national parliaments, %, MNA, latest year available



Source: WDI (retrieved December 2016).

33. **The proportion of women in ministerial positions is also low.** The highest share of women ministers is observed in Algeria (20 percent), UAE (17), and Morocco (16). However, in most countries in the region the proportion of female ministers is less than 10 percent, with Saudi Arabia, Libya, Lebanon, Bahrain and Qatar showing the lowest representation of women in these positions (Figure 3.5).

Figure 3.5: Proportion of women in ministerial positions, 2015



Source: WDI (retrieved December 2016).

34. **At the local level, important progress has been made although women still remain largely excluded from the public sphere.** For instance, Algeria has established quotas in local candidate lists (30 percent) and Kuwait, which has a history of inclusion of women in public spaces has allowed women to run for local office since 2005 yet while over a dozen ran during the 2006 and 2013 elections none got elected. In Saudi Arabia, women were allowed to participate for the first time in local elections in 2015, resulting in 19 women elected and 6 women appointed in the 2015 municipal elections.<sup>57</sup> In Morocco, a 2011 law regulating elections at the sub-national level introduced a quota for women of one-third of seats in regional councils, although in 2015 women only accounted for 12 percent of regional and local councilors.<sup>58</sup> In Jordan, the number of women serving in municipal councils has risen from 30 in 1995 to 241 in 2007, which is partly due to the establishment of a quota of 25 percent female representation.<sup>59</sup>

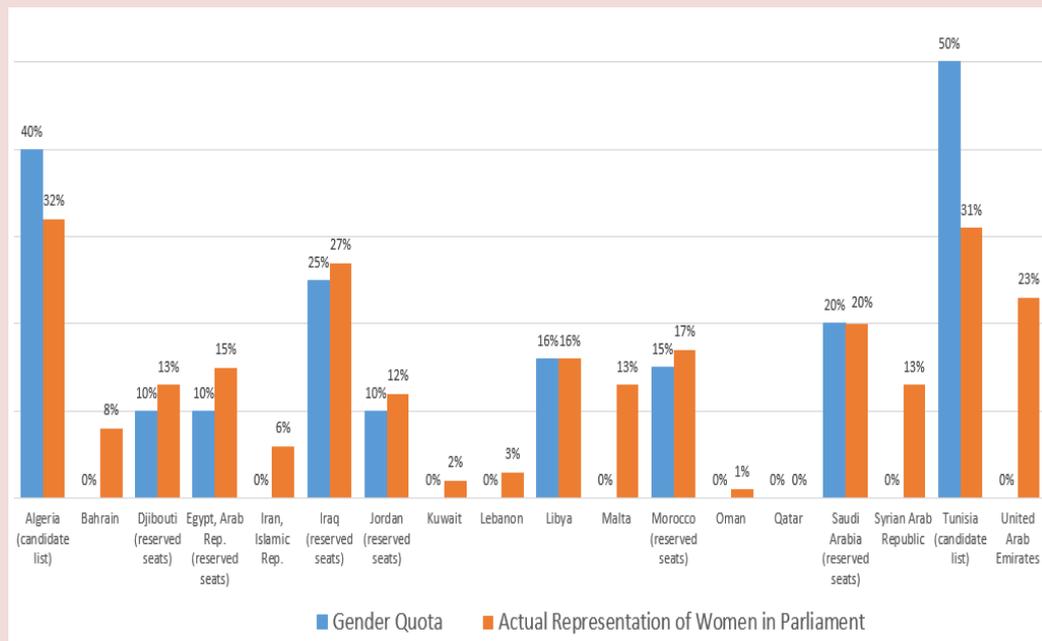
35. **The establishment of legal quotas appears to favor female political participation.** As shown in Figure 3.6, in countries where quotas exist, such as Algeria (40 percent of candidate list), Tunisia (50 percent of candidate list), Saudi Arabia (20 percent reserved seats), Iraq (25 percent reserved seats) and Morocco (15 percent reserved seats), the representation of women in parliaments is systematically higher. From the countries listed, women's ability to secure positions correlate with the percent of seats reserved for them. For countries that allow women to run for office but lack a quota system, it becomes much more challenging for women to win (i.e. Kuwait as noted above). However, it must be noted that the increase in political representation of women does not automatically translate into their effective inclusion in decision-making and in the advancement of gender equality.

<sup>57</sup> World Bank (2016).

<sup>58</sup> World Bank (2015).

<sup>59</sup> World Bank (2013b).

Figure 3.6: Gender quotas and actual representation of women in Parliament



Source: Women, Business and the Law and Inter-Parliamentary Union (2016).

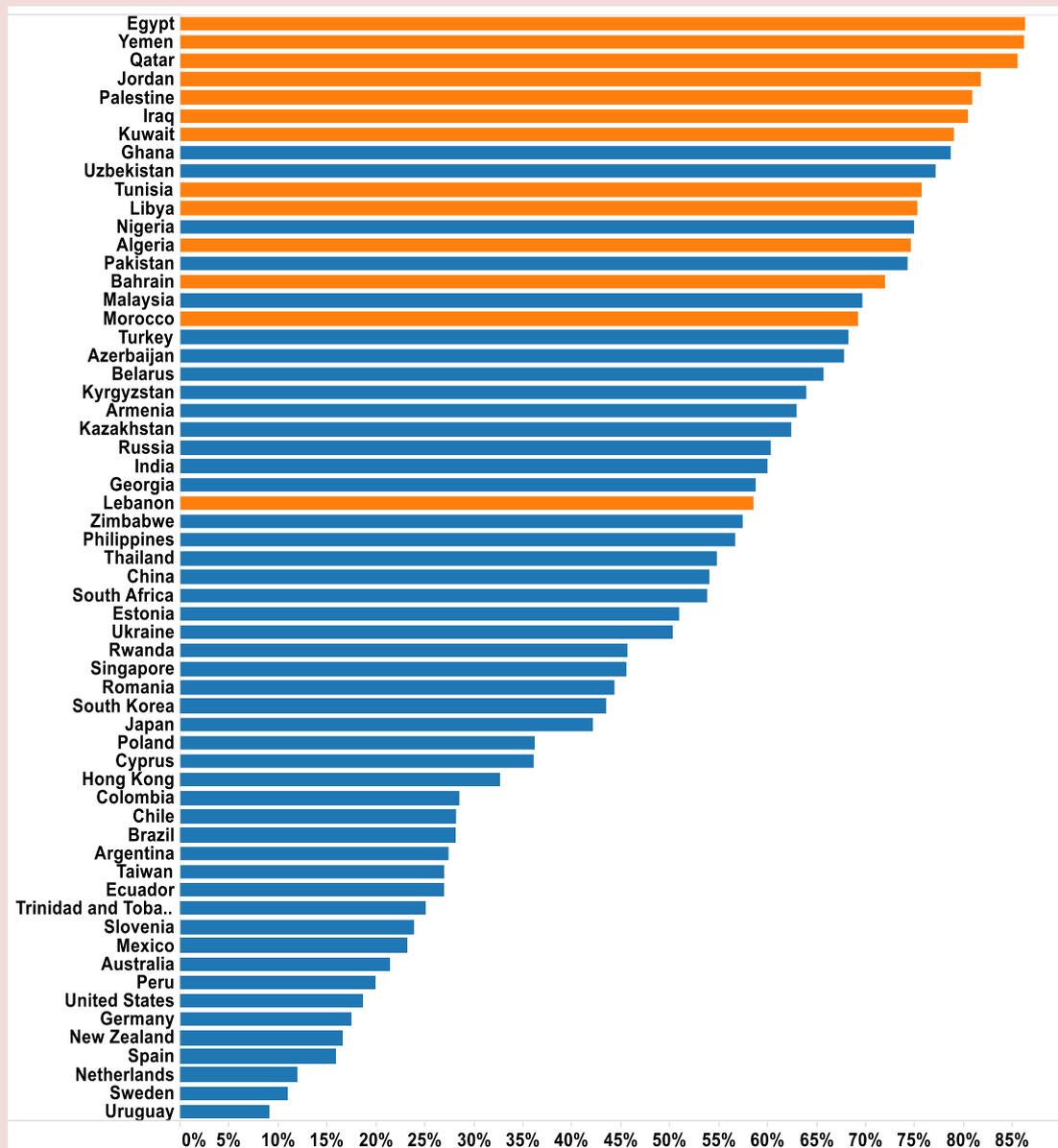
Note that the actual representation of women in parliament is based on the number of women in the lower house. No quotas in Yemen but there is no data on actual representation of women.

There is a complex quota system in West Bank and Gaza.

36. **A combination of cultural, structural and legal/institutional barriers contributes to low representation of women in MNA.** The nature of a male dominated tribal-based political system (e.g. in the case of the GCC) often makes it very challenging for women to succeed and people vote for candidates who represent their tribe or family clan rather than based on merit; women tend to have far less financial resources and political experience to showcase their qualifications.<sup>60</sup> Legal barriers stand in the way of women's ability to access public life. For example, in Saudi Arabia female candidates running for office in 2015 were not allowed to campaign publicly, a restriction that men did not face. Societal expectations around women's responsibilities in the household remain strong even if they have help at home and women need to balance regardless of increased work-load. Further, lack of support system or societal understanding to work outside the home (how much of that is perception of social norms informing restrictive attitudes is unclear) and discriminatory attitudes toward women's capability as political leaders also prevail. Indeed, MNA countries are among those with the highest shares of respondents in the World Values Survey agreeing that men make better political leaders than women (Figure 3.7).

<sup>60</sup> Shalaby (2015).

Figure 3.7: Share of respondents agreeing with the statement that men make better political leaders than women do



Source: World Values Survey (2014).

### 3.4 Violence Against Women and Girls Is Widespread

37. **The prevalence of violence against women appears to be high in MNA.** The World Health Organization estimates that 40 percent of women in MNA have experienced physical and/or sexual violence by an intimate partner; this is one of the highest rates in the world, only after South Asia (43 percent), and at par with Sub-Saharan Africa (Figure 3.8). Regional averages do not capture differences across countries or increasing disparities in countries where population mobility is high and in flux (due to conflict). See Box 1 for a definition. Regional averages do not capture differences across countries or increasing disparities in countries where population mobility is high and in flux (due to conflict).

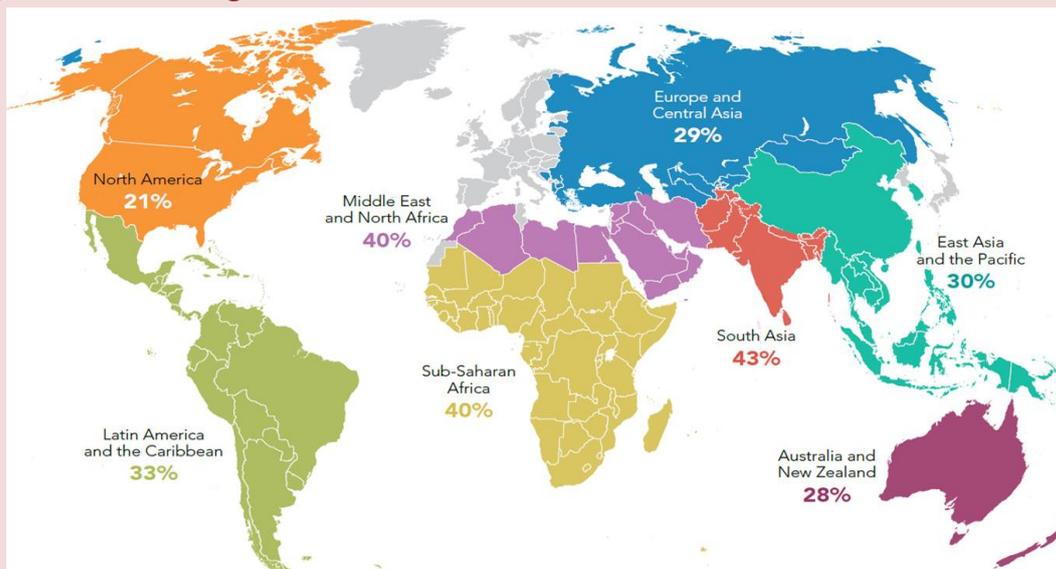
### Box 1: Violence Against Women and Girls

According to the 1993 United Nations Declaration on the Elimination of Violence Against Women, “Violence against Women and Girls” refers to any act of gender-based violence that results in, or is likely to result in, physical, sexual, or psychological harm or suffering to women or girls, including threats of such acts, coercion, or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls is also referred to as violence against women, gender-based violence, or sexual and gender-based violence. Both men and women can be victims or perpetrators of violence, but the characteristics of violence commonly committed against women and men differ; in particular, women are more likely to be physically assaulted or murdered by someone they know.

Measurement issues in this area persist, as countries most often do not have integrated systems for data collection, and, instead, information must be drawn from a variety of sources across sectors, and using different definitions. One of the most common estimates of such form of violence is provided by health survey or surveys specifically on the issue of violence against women through self-reported experiences of intimate partner violence over the last 12 months or over the lifetime. However, it must be noted that under-reporting is common, as in women may choose to not report such events, for a variety of reasons. If properly conducted, household surveys are considered the best source of data to estimate the prevalence of this phenomenon.

Sources: World Bank (2014b), UN (2014).

Figure 3.8: Prevalence of gender based violence



Source: Preliminary analysis of the World Health Organization on global and regional estimates of violence against women, global prevalence database 2013 using World Bank regions (World Bank 2014).

38. **Available national data confirm the large dimensions of this problem in the region.** For instance, in Lebanon 41 percent of interviewed married women declared having experienced physical abuse and 33 percent reported sexual abuse by the partners.<sup>61</sup> In Morocco, a survey in 2009 found that 62 percent of women had experienced some form of violence in the previous twelve months, with urban women reporting a higher incidence (68 percent) compared to women in rural areas (56 percent). Psychological violence connected to marriage and in public spaces is the most common type reported by respondents, and unemployed women appear to be more likely to experience it.<sup>62</sup> Almost one-third of ever-married

<sup>61</sup> World Bank (2016b).

<sup>62</sup> World Bank (2015).

women reported having been subjected to violence in Jordan (2013).<sup>63</sup> Women with no education (43 percent) and in the lowest wealth quintile (38 percent) were the most likely to report violence.<sup>64</sup>

39. **A recent study focused on Egypt, Lebanon, Morocco, and the West Bank and Gaza links the high prevalence of gender-based violence in these countries with women's limited power, violence-supportive attitudes, and highly violent childhoods.** Across the four countries, from 10 percent to as much as 45 percent of ever-married men reported ever having used physical violence against a female partner; while between 20 and 80 percent of men reported ever having perpetrated some form of emotional violence against their wives. In all four countries, men who witnessed their fathers using violence against their mothers, and men who experienced some form of violence at home as children, were significantly more likely to report perpetrating intimate partner violence in their adult relationships.<sup>65</sup>

40. **Early or forced marriage, a form of gender-based violence, remains an issue in several countries.** The share of women who were first married by age 18 (% of women ages 20-24) was 24 percent in Iraq (2011), 17 percent in both Egypt (2014) and in Iran (2011), and 8 percent in Jordan (2012). Refugees are particularly affected. Early marriage accounts for 32 percent of Syrian marriages in Jordan, which is twice the rate observed in Syria before 2011. This phenomenon is on the rise among girls and is a contributing factor to the lack of school attendance.<sup>66</sup> Djibouti and Jordan are the only two countries that penalize early marriage although enforcement has been difficult to monitor.<sup>67</sup> Indeed, there is a legal void in this regard, since there is no legislation that prohibits or invalidates child or early marriage in many countries (e.g., Bahrain, Iran, Morocco, Oman, Saudi Arabia and UAE). Early marriage entails various negative impacts on development outcomes, such as education, health, earnings and others.<sup>68</sup>

41. **Female genital mutilation is still a common practice in some countries.** Female genital mutilation/cutting (FGM/C) refers to "all procedures involving partial or total removal of the female external genitalia or other injury to the female genital organs for non-medical reasons".<sup>69</sup> It is considered a form of gender based violence, and entails potential physical and mental health complications for the girls and women that undergo this type of procedures. The FGM/C prevalence among girls and women aged 15 to 49 year is 93 percent in Djibouti, 87 percent in Egypt, 19 percent in Yemen and 8 percent in Iraq.<sup>70</sup> The data from these countries also show that FGM/C is generally more common practice in rural areas and among poorer quintiles.

42. **A variety of factors contributes to the high incidence of gender based violence in the region, which both points to and very likely helps to strengthen the persistent lack of agency of women.** The high level of acceptance of gender-based violence based on the results of the World Values Survey is particularly revealing. As an example, as many as two thirds of women in Algeria and half of women in Iraq and Yemen believe that it is justified for husbands to beat their wives under certain circumstances

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<sup>63</sup> World Bank (2013b).

<sup>64</sup> Ibid.

<sup>65</sup> Promundo and UN Women (2017).

<sup>66</sup> UNICEF (2014).

<sup>67</sup> World Bank (2016c).

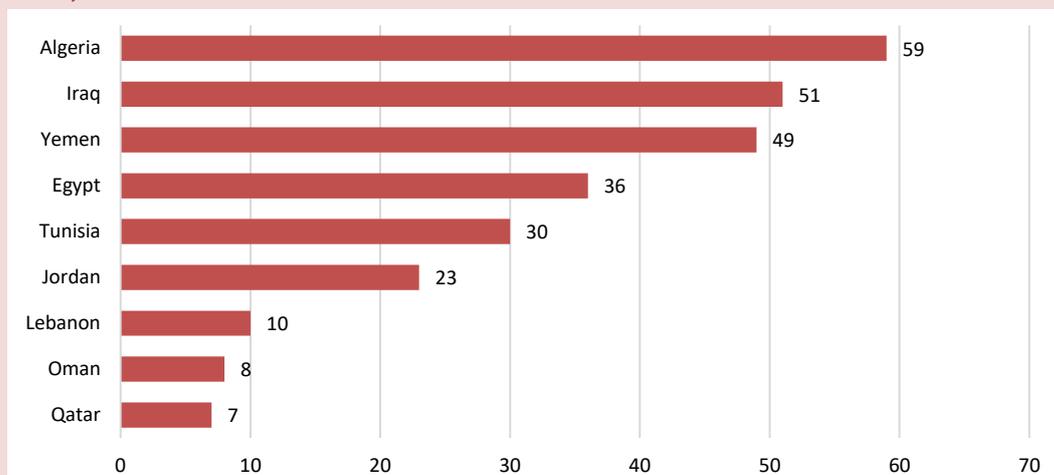
<sup>68</sup> World Bank (2016d).

<sup>69</sup> WHO (2008).

<sup>70</sup> UNICEF global databases 2016, based on DHS, MICS and other nationally representative surveys. Data for Djibouti is from 2006, Egypt 2015, Iraq 2011 and Yemen 2013.

(Figure 3.9). It has been shown that women are more likely to tolerate abuse when fewer laws against domestic violence exist.<sup>71</sup>

Figure 3.9: Share of women who believe a husband is justified in beating his wife for certain reasons (% , circa 2012)



Source: World Values Survey (2014).

43. **Reflecting the prevailing social and gender norms while reinforcing them, legislation to prevent and sanction gender-based violence is only in place in a few countries in MNA.** Legislation on domestic violence exists only in Jordan, Lebanon, Malta and Saudi Arabia. However, in Jordan, for instance, legislation allows for rape and sexual abuse charges to be dropped if a perpetrator agrees to marry the victim, and penalties for crimes against women by family members can be mitigated when such crimes are committed to protect family honor.<sup>72</sup> In West Bank and Gaza, there is legislation against sexual harassment but no law requiring a penalty for criminal conduct.<sup>73</sup>

44. **Moreover, even in countries where legal provisions that protect women against these forms of violence exist (e.g., Egypt, Jordan, Morocco), there is evidence that many women are reluctant to pursue claims.** Women victims of violence are highly unlikely to report these incidents.<sup>74</sup> As an example, a survey of family courts in Morocco revealed that 68 percent of women victims of domestic violence preferred to resolve matters within the family.<sup>75</sup> In Yemen, social norms defining domestic violence as a private matter and a source of shame for women also lead to systematic underreporting.<sup>76</sup>

45. **Furthermore, ongoing conflict in several MNA countries affects women and men in different ways (see Box 2).** In Palestine, 65 percent of men and 55 percent of women reported one or more of 12 forms of occupation-related violence within the past five years.<sup>77</sup> On the one hand, boys and men are usually found to be at higher risk of being killed or injured. In Yemen, boys constituted 83 percent of children killed and 88 percent of those injured. In 2013 alone, 127 boys were verified as recruited and used by armed forces.<sup>78</sup> In Iraq, women comprised only 10 percent of adult civilian deaths between 2003

<sup>71</sup> <http://blogs.worldbank.org/opendata/chart-women-are-more-likely-tolerate-abuse-when-fewer-laws-against-domestic-violence-exists>

<sup>72</sup> World Bank (2013b).

<sup>73</sup> World Bank (2017).

<sup>74</sup> World Bank (2015).

<sup>75</sup> World Bank (2013).

<sup>76</sup> World Bank (2014).

<sup>77</sup> Promundo and UN Women (2017).

<sup>78</sup> UNOCHA (2014).

and 2013.<sup>79</sup> The most common cause of death amongst men ages 15-59 in Iraq are injuries of armed conflict, at 82 percent of the total civilian deaths.<sup>80</sup> On the other hand, the risk of sexual violence increases for women and girls. As an example, there has been a significant increase in female rape cases in Syria since the conflict started: from 300 in 2011 to 6,000 in 2013.<sup>81</sup> In Iraq, there is a real threat of women to be abducted into the sex slave market because of ISIS.<sup>82</sup>

### Box 2: Gender and conflict

Women and men experience conflict and violence differently; in addition, conflict can exacerbate existing gender inequalities. Although it is usually young males that suffer the brunt of the death toll, women are often subject to more severe abuses and higher proportions of other forms of violence. In particular, multiple forms of gender-based violence including sexual violence have become common in violent conflict contexts, often perpetrated by non-state actors. Conflict is also associated with a deterioration of development outcomes for women, with regards to reproductive health, schooling and access to basic infrastructure.

The rise of extremism in the region poses a real threat to the lives of women who are often targets of violence and first responders. In Syria, incidents of women used as human shields during ground clashes have been reported. A survey on reproductive health and violence applied in six health clinics in Lebanon in 2012 revealed that one-third of the women had been exposed to conflict violence, and over a fourth had been exposed to more than one type of conflict violence. The great majority of the women, around 96 percent, identified the perpetrator as an armed person.

Although women's participation in peace and reconstruction processes lead to important gains throughout the process, women's representation they tend to remain excluded from them. As an example, engaging women as negotiators, mediators, signatories, and/or witnesses in peace processes can lead to a 20 percent increase in the probability of a peace deal lasting at least two years. Yet women continue to be excluded from many of security related dialogues, reconstruction efforts, and peace agreements.

Sources: Crespo Sancho (2017), Euro-Mediterranean Human Rights Network (2013), Reese Masterson et. al. (2014), UN Women (2015).

## 4. Endowments of Women and Men in MNA

46. **Investments in human capital endowments, including health and education, shape the ability of men and women to meet their individual and societal potential.** Gaps between men and women in investments in these areas can bias individual outcomes over the lifecycle, determining the capacity to enjoy economic opportunities and become active members of society; moreover, such differences are likely to be transmitted to the next generation. If left unaddressed, gaps in endowments between men and women can thus entail large costs for societies.<sup>83</sup>

47. **Although there has been substantial progress with regards to gender equality in the areas of education and health in MNA, challenges remain.** The adolescent fertility rate is high in some countries, and despite improvements in access to maternal health care services, maternal mortality rates remain relatively high. Conflict also entails particular health issues for women especially among refugee and displaced population where access is limited. Some gaps exist with regards to enrollment and completion

<sup>79</sup> Mirriam Puttick (2015).

<sup>80</sup> Crespo-Sancho (2017).

<sup>81</sup> Euro-Mediterranean Human Rights Network (2013).

<sup>82</sup> Mirriam Puttick (2015).

<sup>83</sup> World Bank (2012).

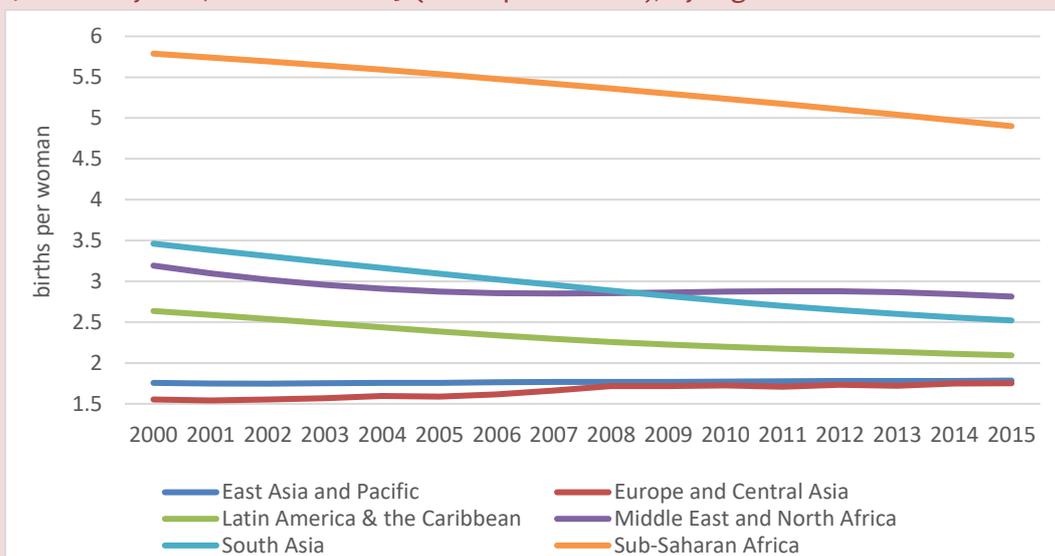
of primary and secondary education, and, although more women than men are enrolled in higher levels, women remain concentrated in traditionally female fields of study in low productivity sectors. This chapter will analyze in detail the existing gender gaps in the areas of health and education in the region.

## 4.1 Women and Men Are Faced with Particular Health Challenges

### 4.1.1 Fertility rates (particularly among adolescents) are comparatively high

48. **The average fertility rate in MNA is higher than that of other regions with the exception of Sub-Saharan Africa.** Although the average number of births per woman decreased between 2000 and 2007, it has subtly increased since then up to 2.8 in 2015, above that of South Asia (Figure 4.1). Iraq, West Bank and Gaza and Yemen are the countries with the highest fertility rates, above 4, while Iran, Lebanon and UAE are those with lowest fertility, although still well above replacement rates (Figure 4.2).

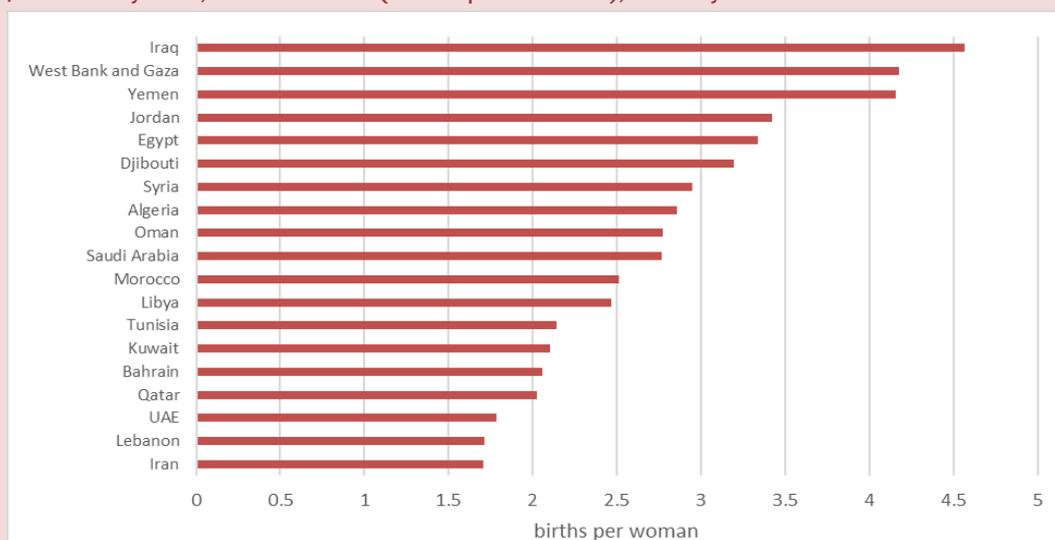
Figure 4.1: Fertility rate, total 2000-2015 (births per woman), by region



Source: WDI (retrieved June 2017).

Note: Excludes high income countries.

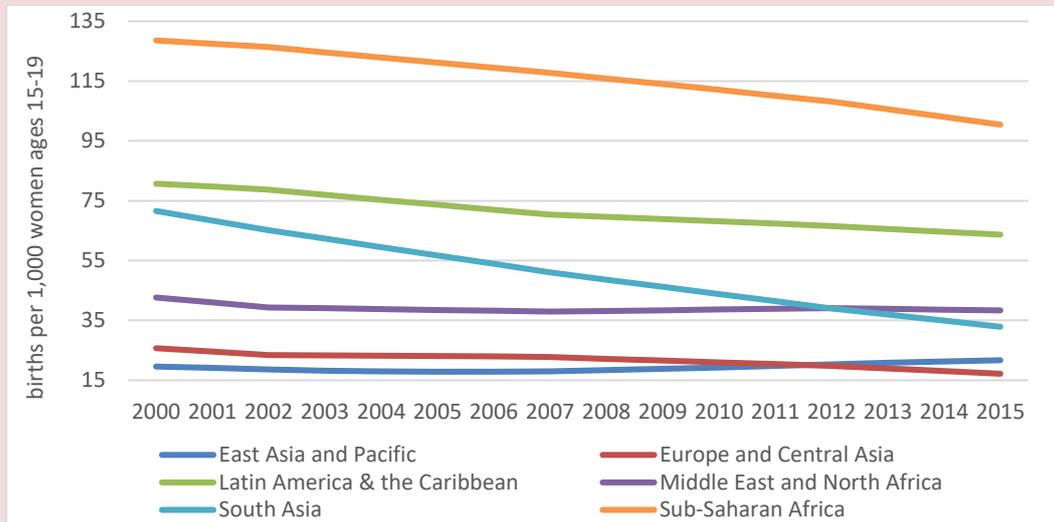
Figure 4.2: Fertility rate, total in MNA (births per woman), latest year



Source: WDI (retrieved June 2017).

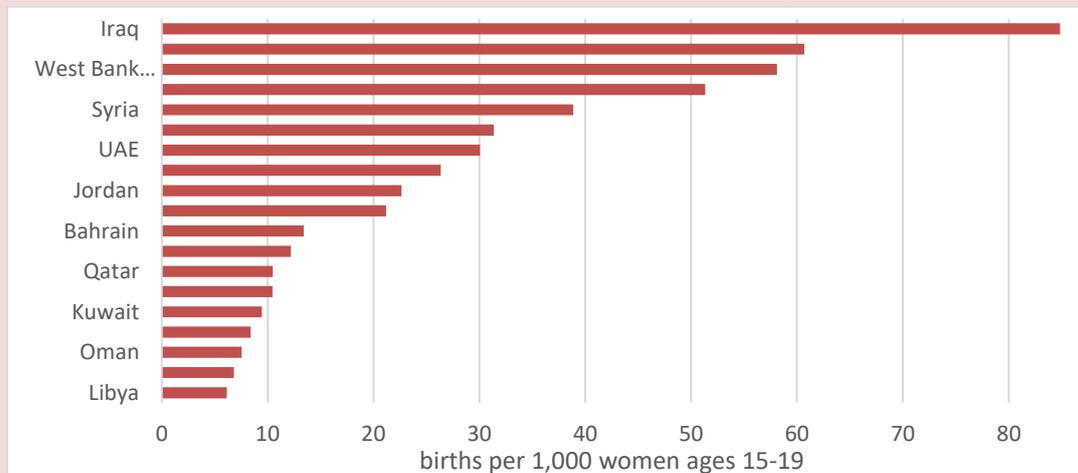
49. **Adolescent fertility rates are comparatively low, although barely any change has been registered since 2000 and high rates persist in some countries (Figure 4.3).** Teenage pregnancy (births per 1,000 women ages 15-19) remains fairly low in general but with variations across countries. Few countries are seeing increasing adolescent fertility levels, including Iraq and Egypt (after 2007). The lowest rates, on the other hand, can be seen in Kuwait, Saudi Arabia, Oman, Tunisia and Libya (Figure 4.4).

Figure 4.3: Adolescent fertility rate 2000-2014 (births per 1,000 women ages 15-19) by region



Source: WDI (retrieved June 2017).

Figure 4.4: Adolescent fertility rate in MNA (births per 1000 women ages 15-19) latest year

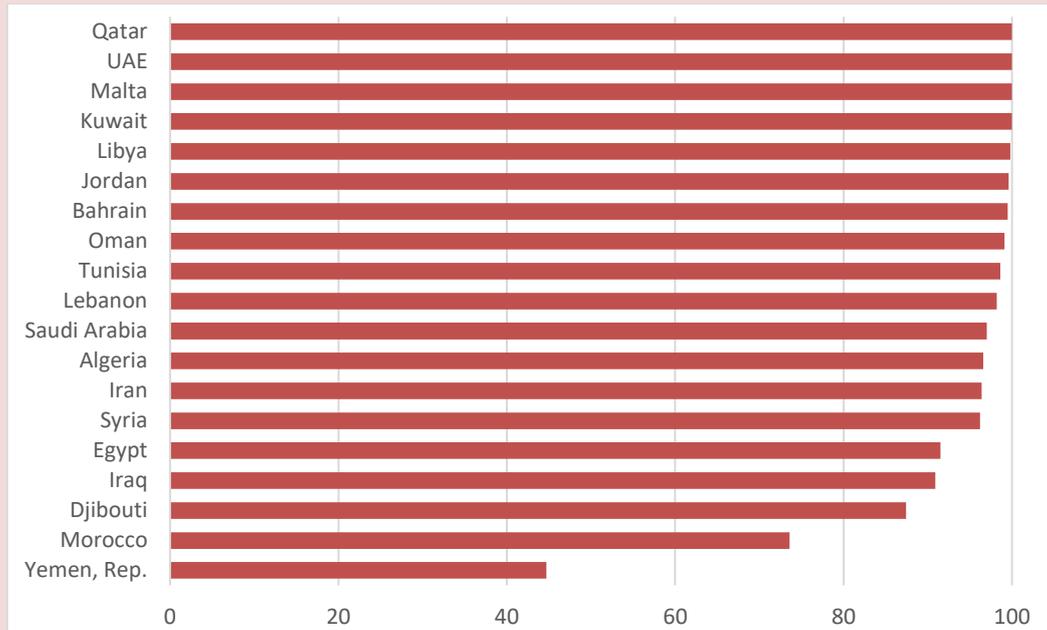


Source: WDI (retrieved June 2017).

#### 4.1.2 Maternal health shows mixed results

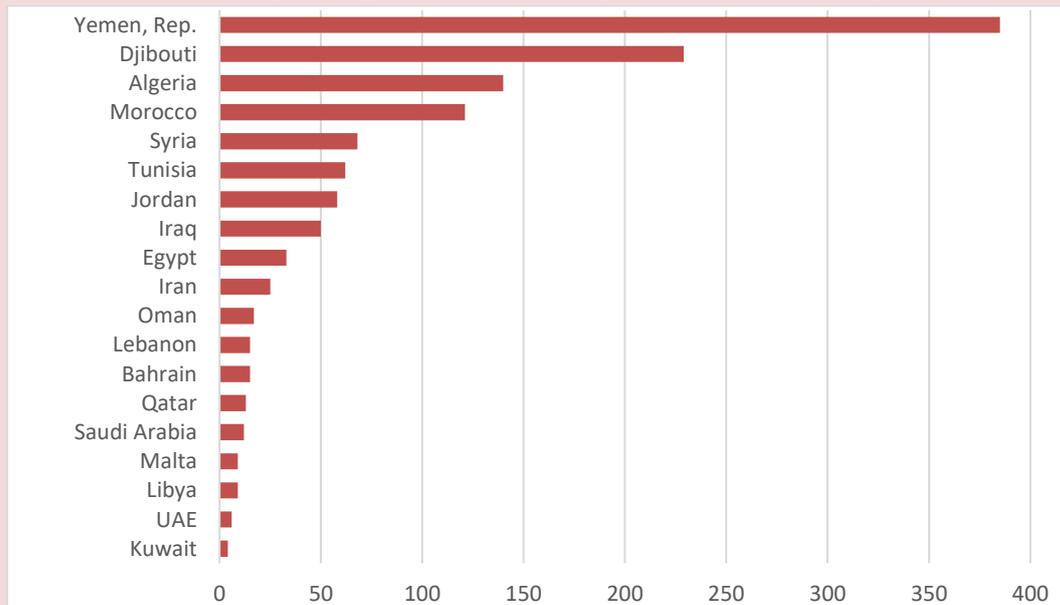
50. **Maternal health indicators offer mixed results in MNA.** Although overall the share of births attended by skilled staff and prenatal controls are high, with the exception of Yemen, maternal mortality remains a concern in many countries. With the exception of Yemen and Morocco, in most countries the rate of births attended by skilled staff is close to 100 percent (Figure 4.5). However, high maternal mortality rates of over 50 per 100,000 births prevail across many countries including Jordan, Tunisia, Syria, Morocco, Algeria, Djibouti and Yemen (Figure 4.6). This may indicate problems with the quality of healthcare available to women in these countries.

Figure 4.5: Births attended by skilled health staff, % by country, latest year



Source: WDI (retrieved June 2017).

Figure 4.6: Maternal mortality ratio (modeled estimate per 100,000 live births), 2015



Source: WDI (retrieved June 2017).

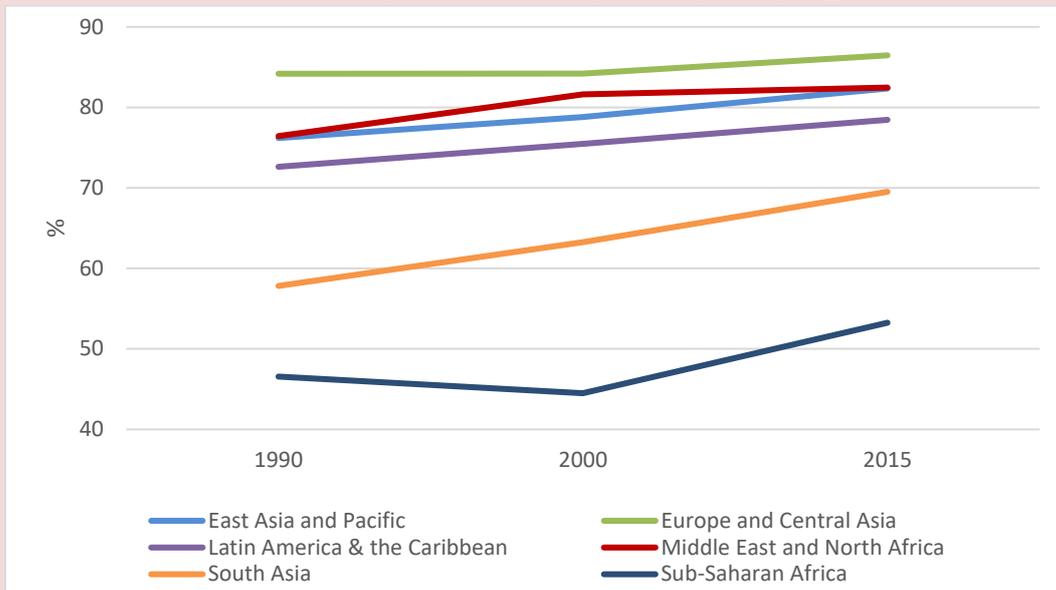
#### 4.1.3 High level of Non-Communicable Diseases and associated risk factors

51. **Non-communicable diseases (NCD) is the leading cause of death in the Middle East and North African region.** In 2015, NCDs accounted for 82 percent of all deaths in the region, up from 76 percent in 1990 (Figure 4.7).<sup>84</sup> Heart disease, stroke and diabetes are causing more premature deaths in the region than they did in the past. For many MNA countries age-standardized mortality rates by noncommunicable

<sup>84</sup> Global Burden of Disease Study database from the Institute for Health Metrics and Evaluation (2015).

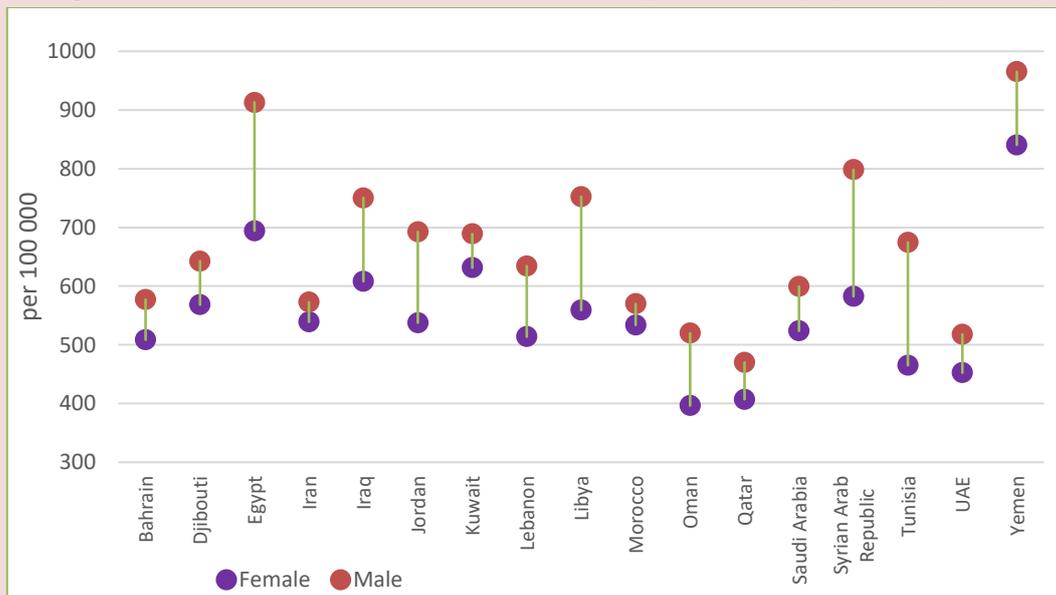
diseases are significantly higher for men than women, in particular in Egypt, Iraq, Libya, Syria and Jordan (Figure 4.8).

Figure 4.7: Share of deaths from NCD (% of total deaths), latest year, by region



Source: Global Burden of Disease Study 2015, Institute for Health Metrics and Evaluation.

Figure 4.8: Age-standardized mortality rate by NCD by sex (per 100,000 population), latest year



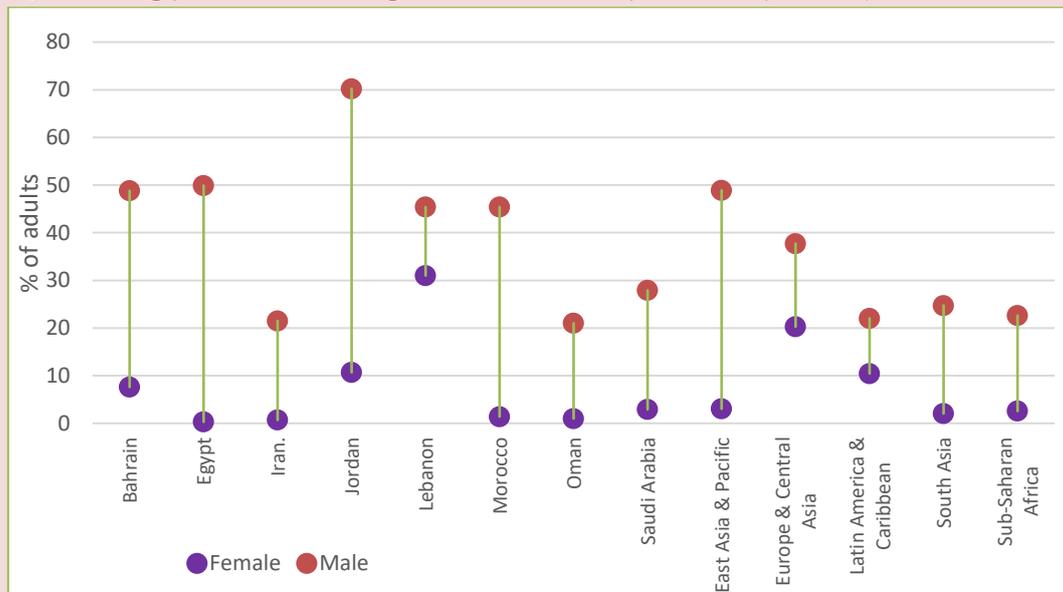
Source: WHO Global Health Observatory data repository (retrieved July 2017).

52. **Several preventable risk factors contribute to NCD and vary by sex.** Risk factors such as smoking, poor diets and physical inactivity are contributing to the growing burden of NCD in societies.<sup>85</sup> Changes in the Arab diet are mainly related to an increased caloric intake, with food rich in fat and salt. Smoking is widespread, especially among men. Several countries, such as Jordan, Egypt, and Morocco, show largest discrepancies in the share of female vs male smokers: for example, in Jordan 11 percent of women

<sup>85</sup> Institute of Health Metrics and Evaluation et.al. (2013); Abdul Rahim et.al. (2014).

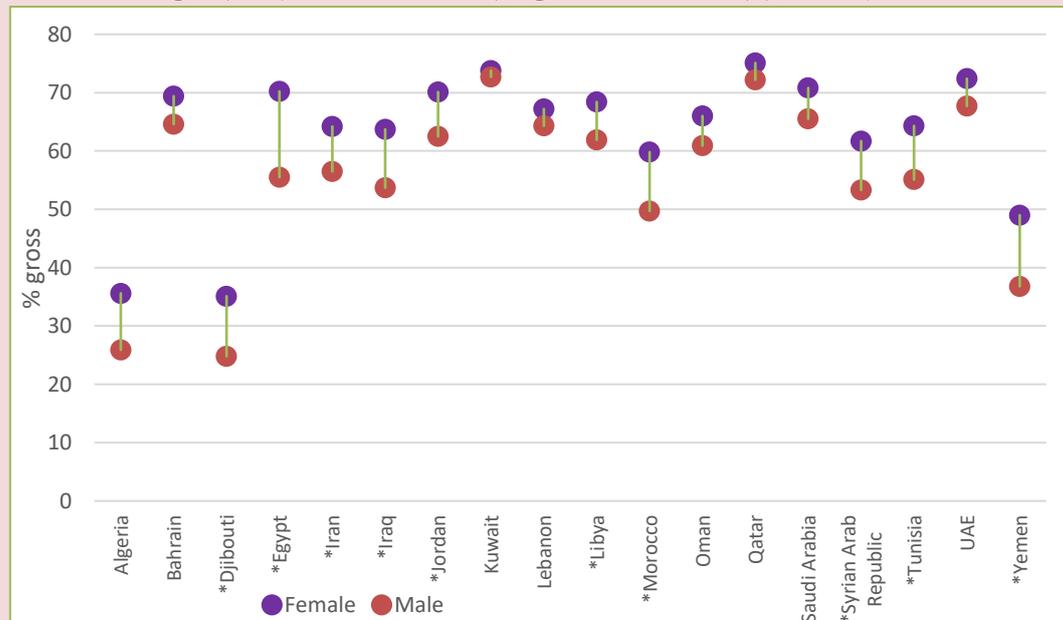
smoke compared to over 70 percent of men (Figure 4.9). Furthermore, the share of adults that are overweight (body mass index  $\geq 25$ ) is very high in the region, especially in the Gulf countries (Figure 4.10). In all countries, more women than men are overweight, and particularly so in Egypt, Morocco, Yemen and Tunisia. Finally, insufficient physical activity is an additional factor contributing to NCD. Estimates from 2008 show very high prevalence of physical inactivity in the region, especially in Gulf countries. Almost in all countries women are worse off than men in terms of this indicator. This may be a result of conservative social norms and cultural restrictions on outdoor activities and exercise for women.<sup>86</sup>

Figure 4.9: Smoking prevalence among men and women (% of adults), latest year



Source: WDI (retrieved July 2017).

Figure 4.10: Overweight (body mass index  $\geq 25$ ), age-standardized (%), latest year



Source: WHO Global Health Observatory data repository (retrieved July 2017).

Note: \* implies a statistically significant difference.

<sup>86</sup> See for example Abdul Rahim et.al. (2014).

#### 4.1.4 Adverse consequences of stress and conflict for health

53. **Both women and men in MNA countries such as Egypt, Lebanon, Morocco, and West Bank and Gaza show symptoms of mental health problems, with some gendered patterns.** From 40 percent to 51 percent of women exhibited depressive symptoms, as well as 20 percent to 28 percent of men. According to estimates from the World Health Organization (WHO), the prevalence of acute mental illnesses such as psychosis and severe forms of depression increases by 3-4 percent during emergencies and prevalence of mild to moderate mental disorders such as anxiety and depression increases by 20 percent.<sup>87</sup> It is estimated that one in every 30 Syrians will suffer from a mental health condition as a result of the current crisis.<sup>88</sup> The effects of conflict and unemployment were frequently cited as reasons for, or aggravating factors in, depressive symptoms among men. In most of the countries, the results show that a significant proportion of men are under enormous pressure (mostly economic), with little recourse to formal healthcare, including mental health services.<sup>89</sup>

54. **Health risks are different for men and women in conflict contexts.** For women, reproductive health risks tend to rise due to gaps in access and services in conflict settings. For instance, in Yemen only 45 percent of deliveries was attended by skilled medical professionals. Emergency obstetric services are scarce in conflict zones and there is a shortage of female medical staff in rural areas.<sup>90</sup> In Iraq, it is estimated that 80 percent of maternal deaths could have been avoided by postnatal care.<sup>91</sup> Prior to the conflict, 60 percent of Syrian women used family planning compared to only 35 percent of Syrian refugees in Lebanon post conflict. In 2014, 28 percent of women in Jordan reported pregnancy was unplanned and 17 percent did not receive antenatal care. Close to 50 percent of surveyed pregnant women had anemia.<sup>92</sup> Women refugees in Lebanon have poor reproductive health.<sup>93</sup> Cesarean sections have doubled in West Bank and Gaza over the last decade, reaching 20 percent due to concerns of going through labor during long security check points while en route to the hospital.<sup>94</sup> The types of health risks faced by men in conflict settings require services specializing in disability, rehabilitation and psychosocial support. This is for instance the case in Yemen. These problems exacerbate the existing burdens on families, especially in rural areas where timely access to quality care during emergency situations can be much more challenging.

## 4.2 Gender Inequality in Education Has Diminished Although Gaps Remain

### 4.2.1 Gender gaps in educational attainment among the population over 25 years old persist

55. **The share of people over 25 years old with at least upper secondary education tends to be below 50 percent in most countries in MNA; in general, this percentage is lower among men.** In Qatar and UAE, for instance, a large gender gap exists to the advantage of women. Only in Algeria, Iraq, Saudi Arabia and Syria, there is a noticeable gap in favor of men (Figure 4.11). A similar trend can be observed on attainment of at least a bachelor or equivalent degree for MNA countries where data is available: in

<sup>87</sup> WHO (2016).

<sup>88</sup> Ibid.

<sup>89</sup> Promundo and UN Women (2017).

<sup>90</sup> UNOCHA (2014).

<sup>91</sup> UN Women (2013).

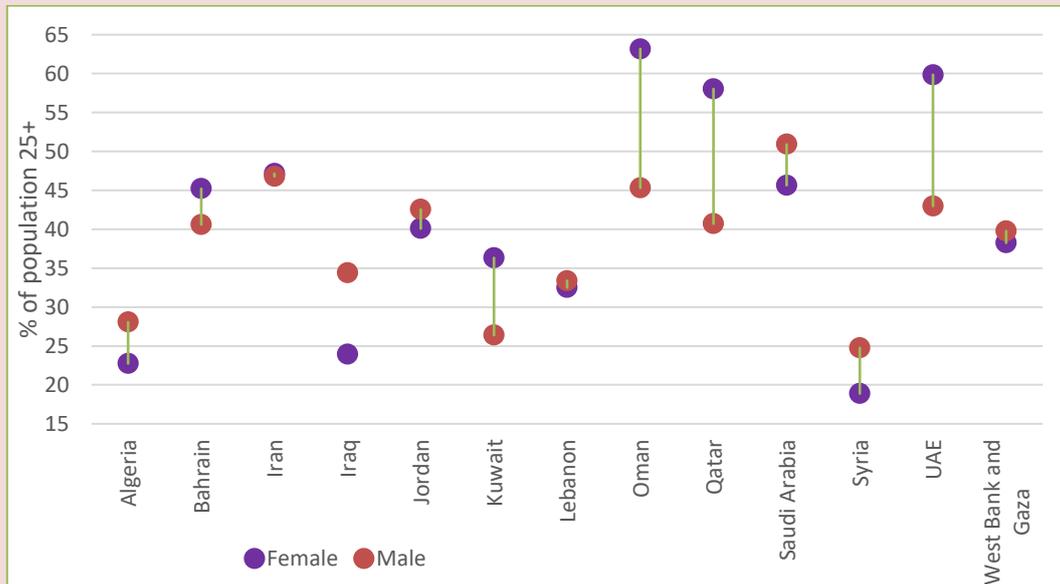
<sup>92</sup> Refugee Women's Health Network (2015).

<sup>93</sup> World Bank (2016b).

<sup>94</sup> World Bank (2017).

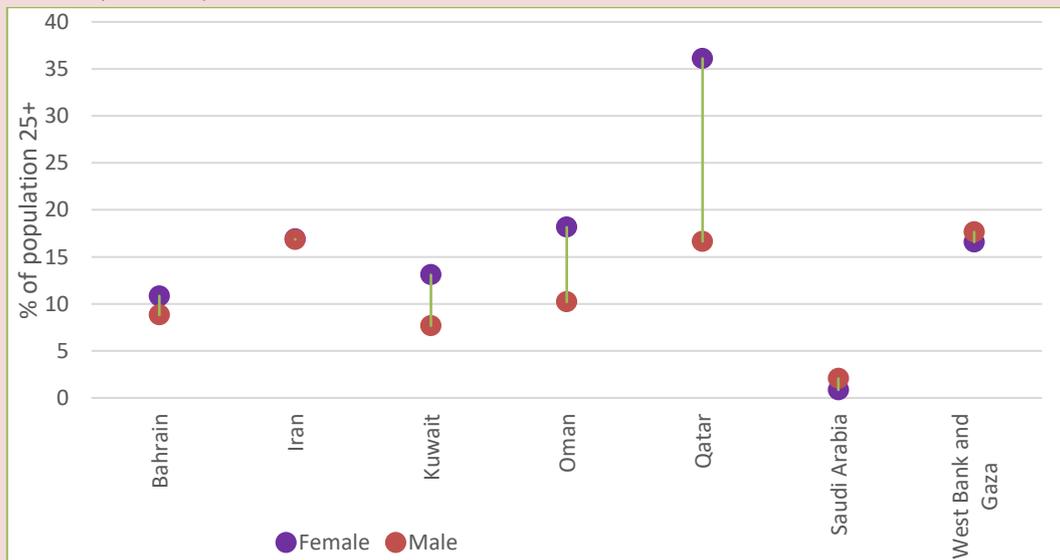
general, more women above 25 years of age has a higher education degree compared to men. This is particularly the case of Qatar, where the gap amounts to 19 percentage points (Figure 4.12).

Figure 4.11: Educational attainment, completed at least upper secondary in MNA (% of population 25+), latest year



Source: WDI (retrieved June 2017).

Figure 4.12: Educational attainment, completed at least Bachelor's or equivalent in MNA (% of population 25+), latest year



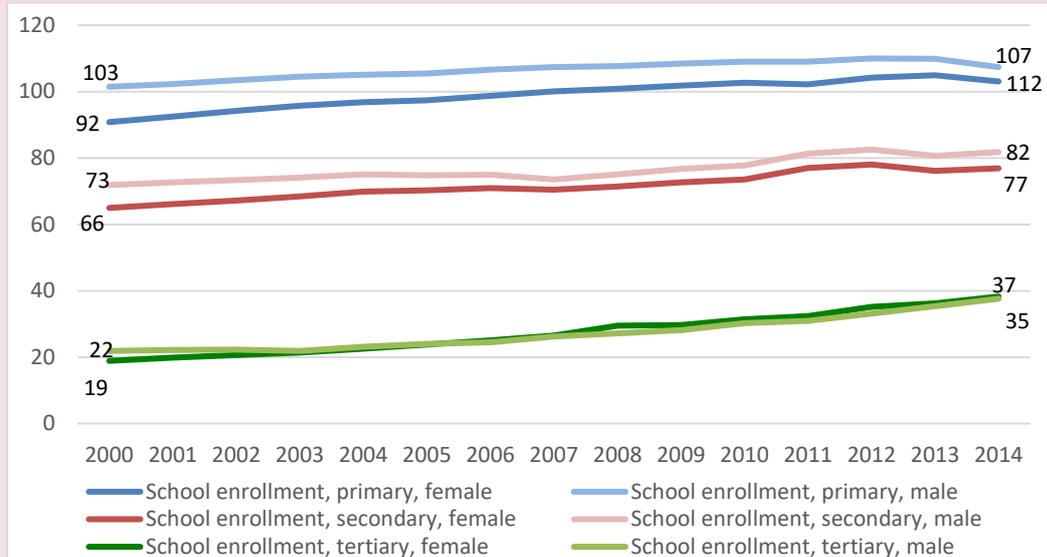
Source: WDI (retrieved June 2017).

#### 4.2.2 Gender gaps in enrollment have narrowed yet gaps persist in completion

56. **School enrollment rates have been increasing since 2000 in the region for both male and female.** Average gross primary school enrollment is now above 100 percent for both groups. Improvements have been registered in secondary enrollment for both girls and boys, although the average enrollment rate is still lower among women: 77 percent compared to 82 percent in 2014. Tertiary

education enrollment has been increasing in recent years yet regional average levels for both are low and women and men show similar enrollment rates: 37 versus 35 percent accordingly (Figure 4.13).

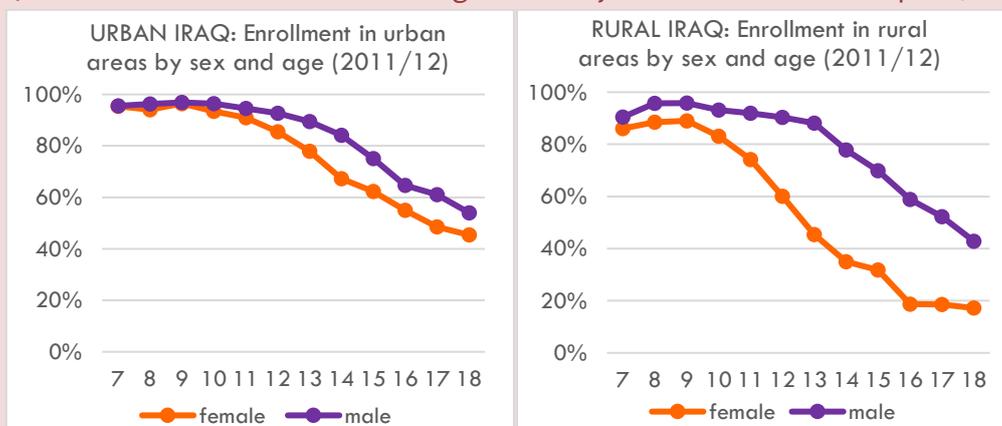
Figure 4.13: School enrollment in MNA, 2000-2014 (% gross), by sex



Source: WDI (retrieved June 2017).

57. **Differences in enrollment exist within countries, with gender gaps often wider in rural areas.** Enrollment usually drops in rural areas, sometimes widening the gender gap. This is for instance the case in Iraq, where enrollment in rural areas experiences a sharp decline from age 9 in the case of girls, compared to both rural boys and urban girls (Figure 4.14). In Egypt, the gender gap in enrollment is much larger in rural than urban areas; overall, enrollment decreases more rapidly and significantly in rural than in urban areas of the country for both girls and boys as children age. A combination of institutional, structural and normative barriers contributes to gender gaps. Missing economic drivers coupled concerns around safety traveling to school and preferences around gender of teacher strongly influence parents' decision to send daughters to schools where only male teachers are available.<sup>95</sup> Lack of access to hygiene products, family and household responsibilities, early marriage are also factors at play with regard to low enrolment or early drop out for girls in rural communities.

Figure 4.14: Enrollment rates in education for girls and boys in rural and urban Iraq 2011/12

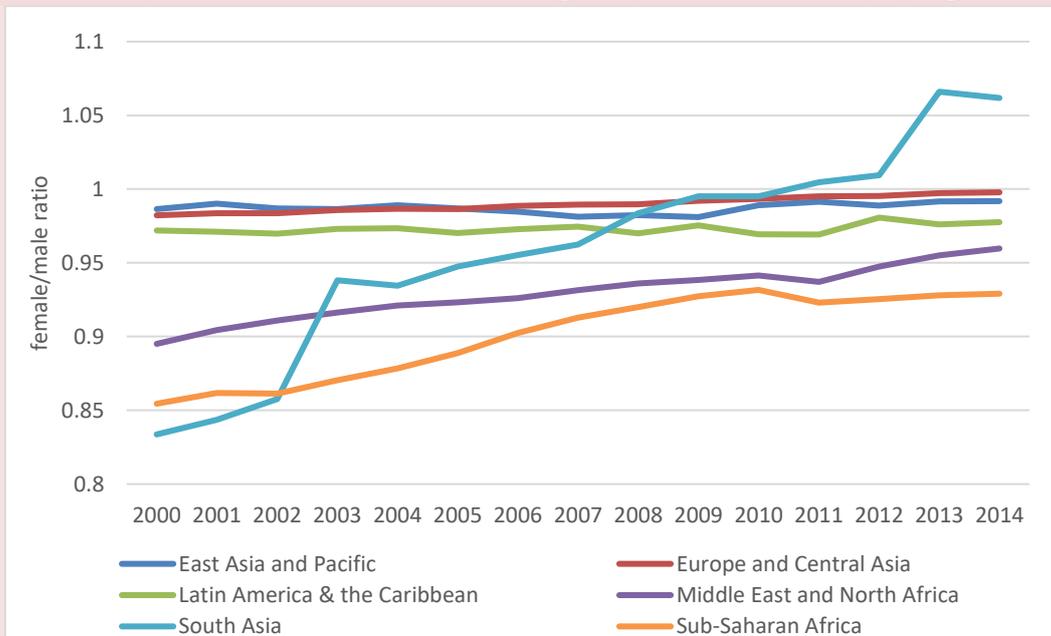


Source: MNAPOV database, MNATSD calculations

<sup>95</sup> World Bank (2012).

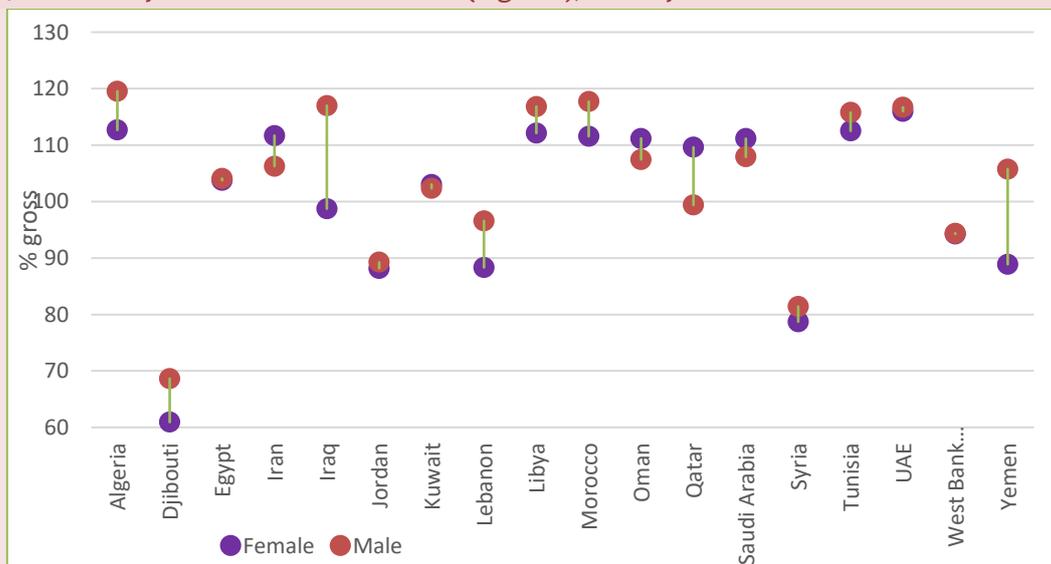
58. **Female-to-male enrollment ratios in primary education are relatively low.** Despite the sharp increase over the last decade, the female-to-male primary education enrollment ratio, at 0.96, remains lower in MNA than in most regions, with the exception of Sub-Saharan Africa (1); this entails that the existing gender gap to the advantage of boys is the second largest in the world (Figure 4.15). Within the region, this difference is the widest in Iraq, Yemen, Oman, Lebanon, Djibouti and Algeria; while the gender gap is negligible in West Bank and Gaza, Egypt, Saudi Arabia and Kuwait (Figure 4.16).

Figure 4.15: Primary school enrollment 2000-2014 (% gross), female/male ratio, by region



Source: WDI (retrieved June 2017).

Figure 4.16: Primary school enrollment MNA (% gross), latest year

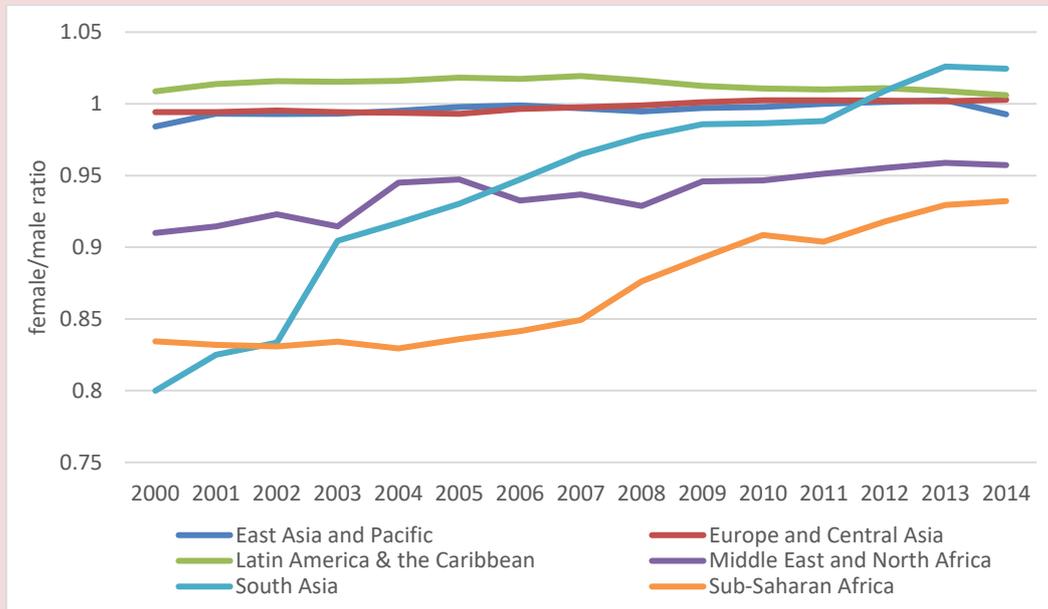


Source: WDI (retrieved June 2017).

59. **The average gender gap in completion of primary education is comparatively higher in MNA, although it has been declining over time.** The average gender gap to the advantage of boys in primary education completion rates has been declining since the year 2000. In 2014, the rate was 0.96, only above

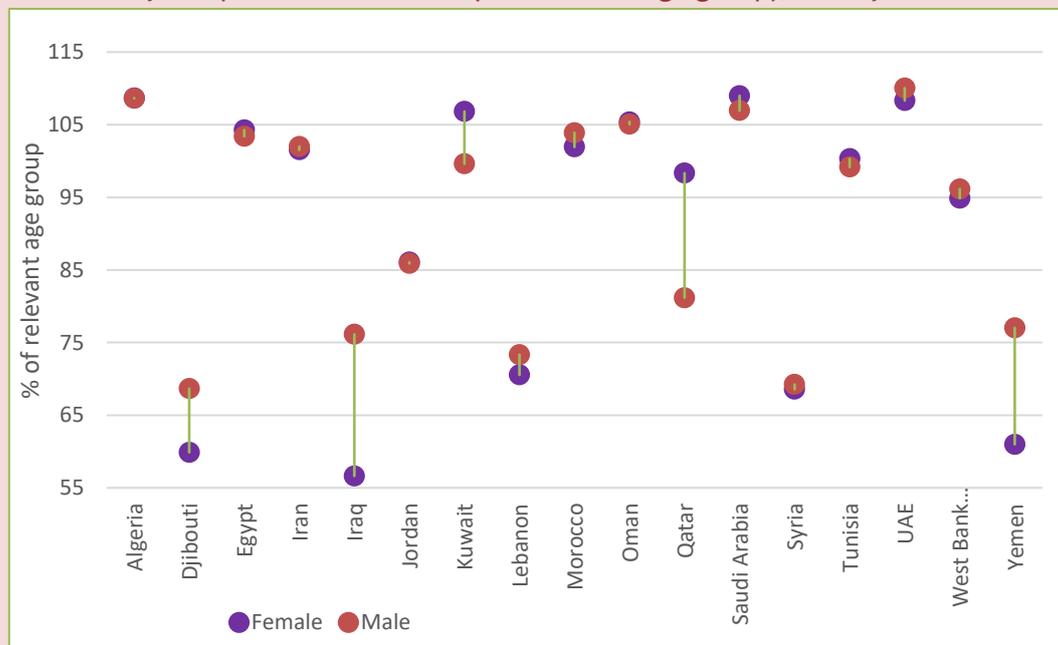
the average in Sub-Saharan Africa, and well below those observed in other regions (Figure 4.17). The existing gaps in completion to the detriment of girls are largest in Yemen and Iraq; only in Qatar and Kuwait there is a noticeable gap to the advantage of girls. In the rest of countries, the gaps in completion are almost negligible (Figure 4.18).

Figure 4.17: Primary completion rate 2000-2014 (% of relevant age group), female/male ratio by region



Source: WDI (retrieved June 2017).

Figure 4.18: Primary completion rate in MNA (% of relevant age group), latest year

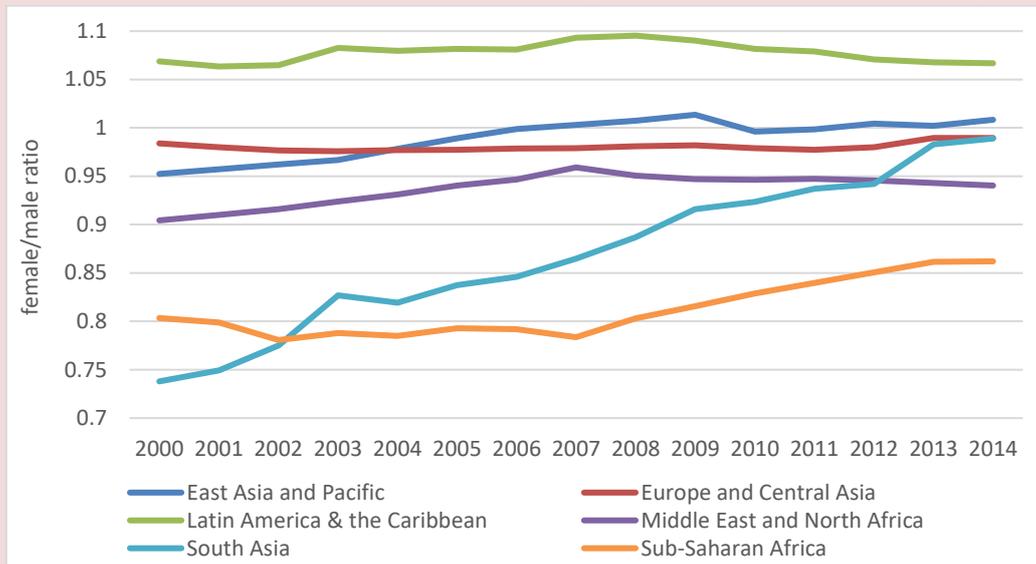


Source: WDI (retrieved June 2017).

60. **Enrollment rates of girls vis-à-vis boys in secondary education are relatively high in MNA.** The female-to-male enrollment rate in secondary education in MNA, around 0.94, is higher than that observed in Sub-Saharan Africa, but still below the ratios observed in South Asia, East Asia and the Pacific

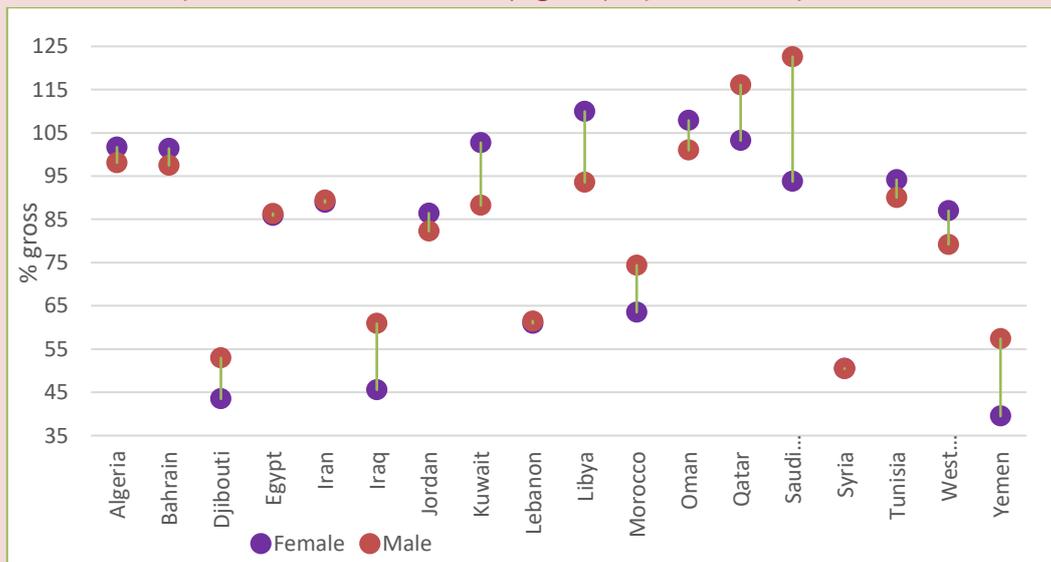
and Europe and Central Asia, closer to 1 (Figure 4.19). The gender gap to the advantage of boys is largest in Saudi Arabia, Iraq and Yemen; while in Libya and Kuwait girls register substantially higher secondary enrollment rates than boys (Figure 4.20).

Figure 4.19: Secondary school enrollment 2000-2014 (% gross), female/male ratio, by region



Source: WDI (retrieved June 2017).

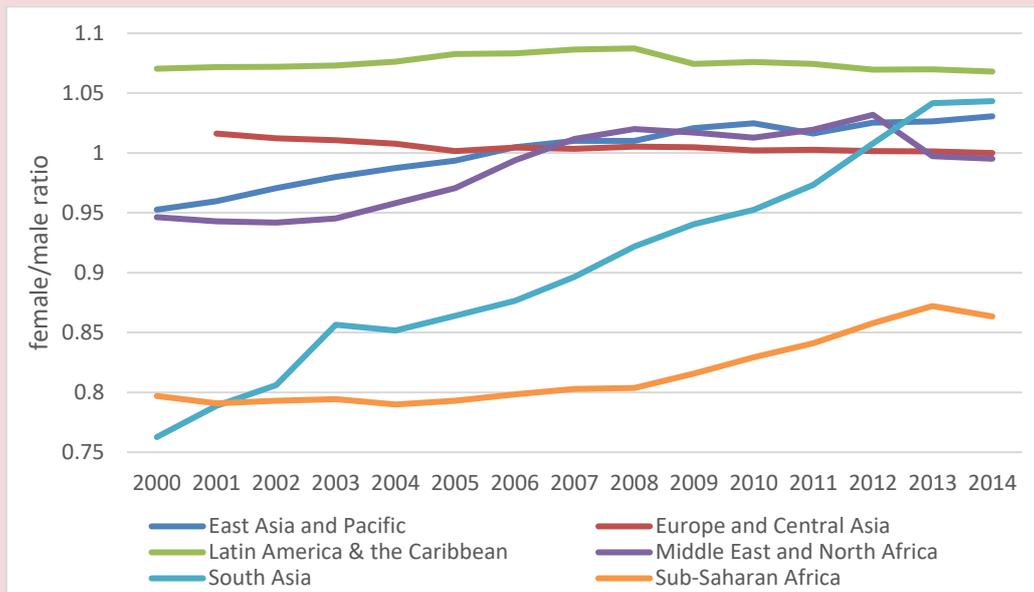
Figure 4.20: Secondary school enrollment MNA (% gross), by sex, latest year



Source: WDI (retrieved June 2017).

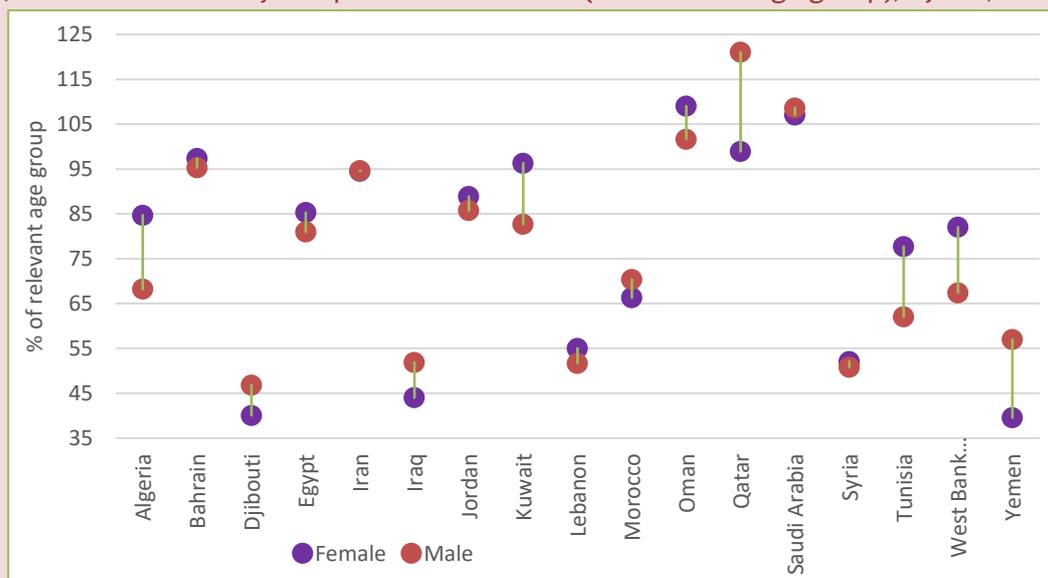
61. **The average female-to-male completion rate in secondary education is close to parity in MNA, which masks large differences across countries.** With regards to lower secondary education, average completion rates for boys and girls are almost the same, compared to other regions where some gaps can be observed (Figure 4.21). The existing gaps to the advantage of boys observed in Qatar and Yemen are balanced out by similarly large differences to the advantage of girls in countries including Algeria, Tunisia, Kuwait, and West Bank and Gaza (Figure 4.22).

Figure 4.21: Lower secondary completion rate 2000-2014 (% of relevant age group), female/male ratio by region



Source: WDI (retrieved June 2017).

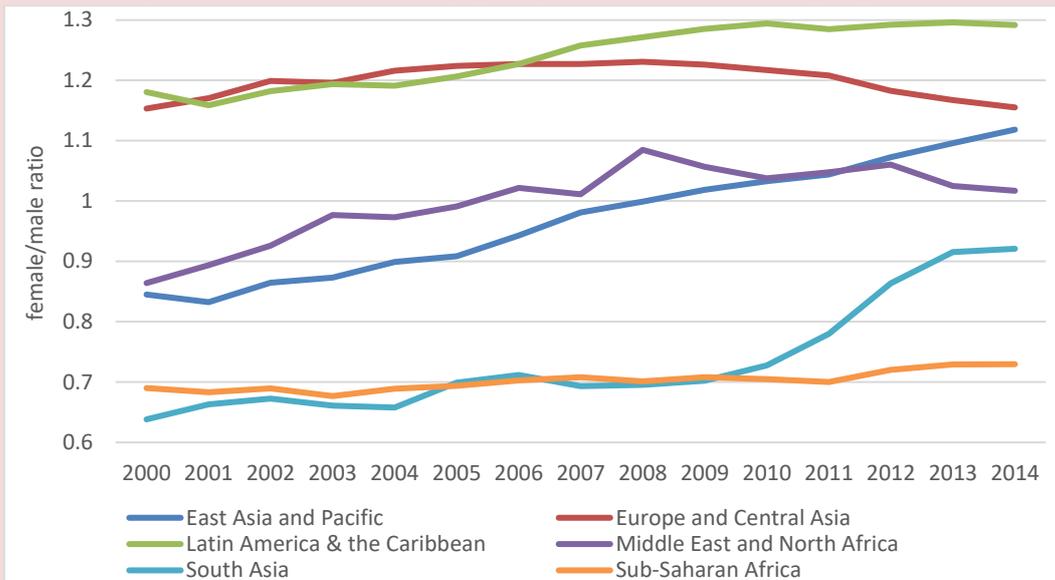
Figure 4.22: Lower secondary completion rate in MNA (% of relevant age group), by sex, latest year



Source: WDI (retrieved June 2017).

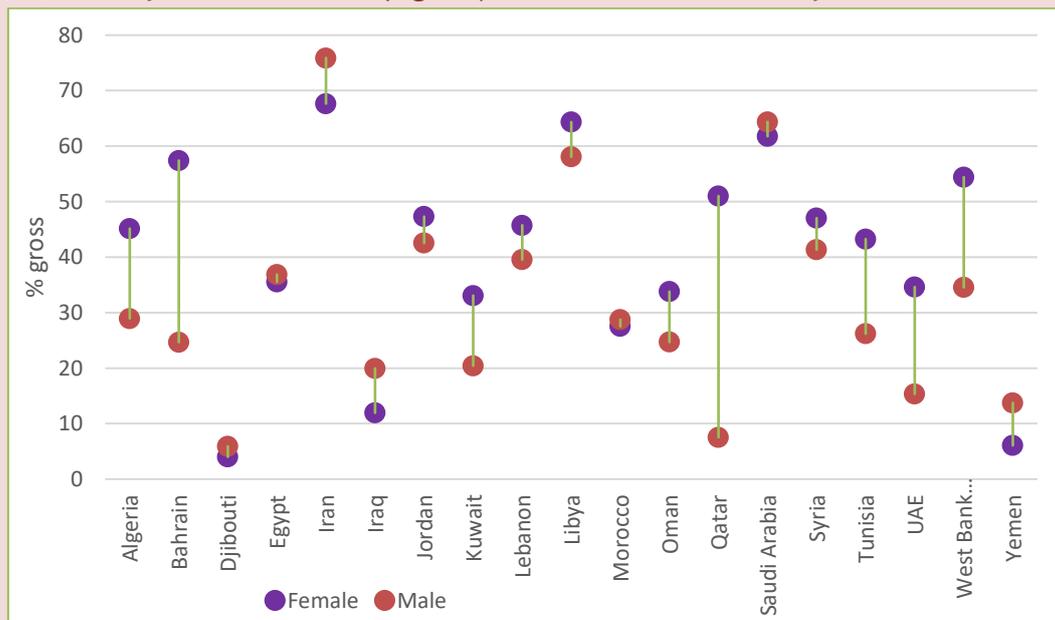
62. **More women than men are enrolled in tertiary education in MNA countries.** The average enrollment rate of women vis-à-vis that of men in tertiary education has increased since the year 2000, although between 2011 and 2013 it has experienced a slight decline, getting closer to parity. The rate of enrollment of women compared to men is higher than in Sub-Saharan countries and South Asia, and lower than the average observed for all other regions, where significantly more women than men are found in tertiary education (Figure 4.23). In most countries, a large gap to the benefit of women can be observed; the largest are found in Qatar, Bahrain, Tunisia, UAE, West Bank and Gaza, Kuwait and Oman. In some countries, the existing gap favors male students; this is particularly the case in Iraq, Iran and Yemen (Figure 4.24).

Figure 4.23: Tertiary enrollment 2000-2014 (% gross), female/male ratio, by region



Source: WDI (retrieved June 2017).

Figure 4.24: Tertiary enrollment MNA (% gross), female/male ratio, latest year



Source: WDI (retrieved June 2017).

63. **Despite the larger share of women in tertiary education, segregation by field of study is common.** Regionally, the average share of female graduates in engineering, manufacturing and construction does not exceed 30 percent in MNA, while that of graduates in education is close to 70 percent.<sup>96</sup> These figures correspond to global trends. In OECD countries, there are four women for every male graduate in the education field.<sup>97</sup> Conversely, there are three times more men in the engineering field than women.<sup>98</sup> During the 2015/16 calendar school year in West Bank and Gaza, around 80 percent of female students enrolled in the education field including teaching training and methods, guidance

<sup>96</sup> Using WDI latest data for MNA countries with available data.

<sup>97</sup> OECD (2016).

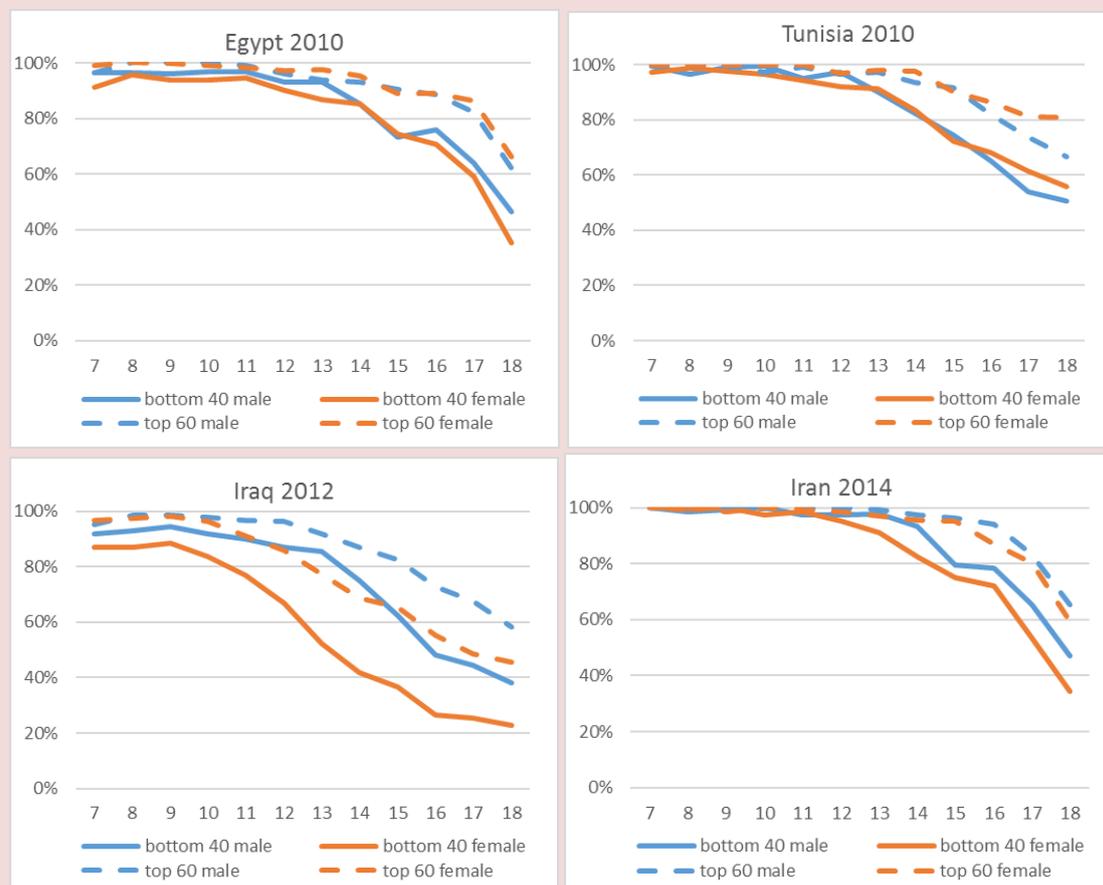
<sup>98</sup> OECD (2017).

counseling and education sciences compared to other fields such as in computer system engineering where they represent roughly 30 percent.<sup>99</sup>

#### 4.2.3 Factors that contribute to gender gaps in enrollment and completion

64. **Being poor seems to affect school enrollment for boys and girls in different ways, although no common pattern across countries can be identified.** As could be expected, school enrollment drops for the population that belongs to the bottom 40 percent of the income distribution, compared to the top 60 percent in all countries in the region, especially after primary school age. Furthermore, the sex of the child brings in an additional dimension. For instance, in Egypt and Tunisia boys and girls from the bottom 40 percent of the income distribution have a similar likelihood of dropping out of school; whereas in Iraq and Iran, girls from the bottom 40 percent are more likely to drop out than boys (Figure 4.25). Interestingly, the gender gap is less pronounced among rich population than poor in both countries.

Figure 4.25: School enrollment in selected countries by age and sex, bottom 40 percent and top 60 percent of income distribution



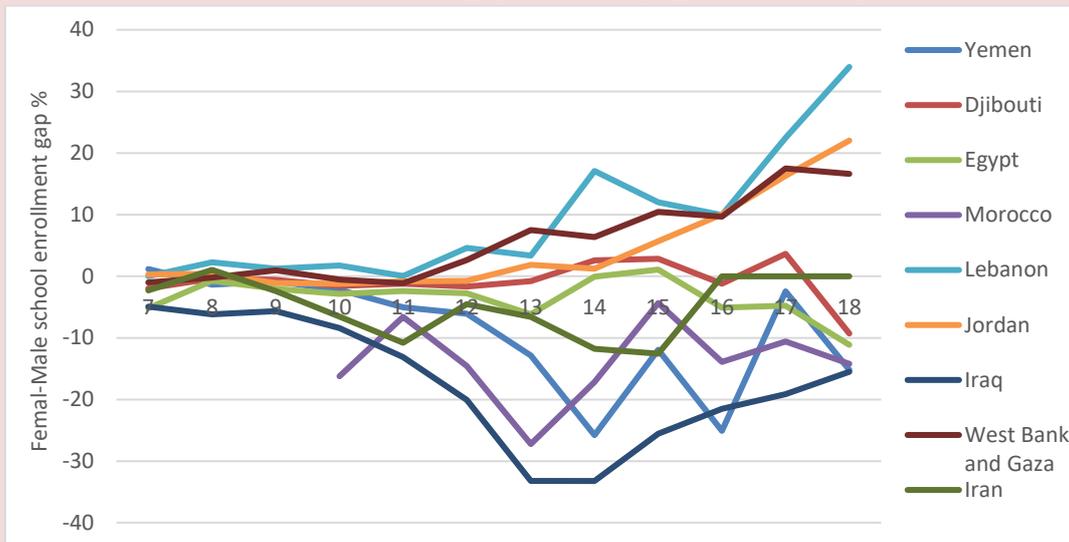
Source: MNAPOV database, MNATSD calculations.

65. **The gap in enrollment rates between girls and boys becomes notably larger with age among the less wealthy.** The gap in female-male school enrollment rates for the bottom 40 percent of the population tends to be low at younger ages but expands from age 11 up to 18 years (Figure 4.26). In Tunisia, Lebanon, West Bank and Gaza, and Jordan the gap at 18 years old is to the advantage of girls; for

<sup>99</sup> World Bank (2017).

the rest of the countries (Djibouti, Egypt, Morocco, Yemen and Iraq) it is to the detriment of girls, with the largest difference registered by Yemen and Iraq.

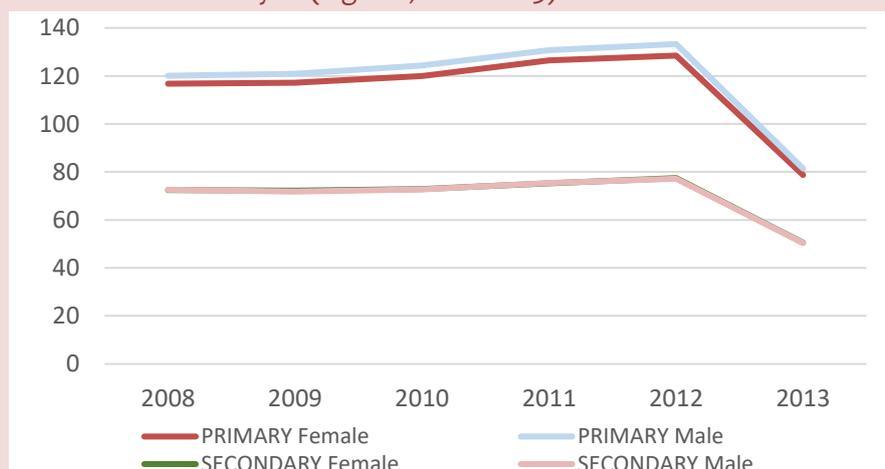
Figure 4.26: Female-Male school enrollment gap in MNA, by age, bottom 40 percent



Source: MNAPOV database, MNATSD calculations.

66. **Conflict situations also affect school attendance.** In Syria, both girls' and boys' school attendance was dramatically affected by the conflict. Syrian boys are however less likely to attend secondary school than girls in Jordan and Lebanon with anecdotal evidence pointing to having to work and/or recruitment into fighting.<sup>100</sup> Many children have stopped going to school to help the family meet basic needs through selling goods, begging, waiting in lines to receive aid, or working in construction (Figure 4.27). In Jordan, there is a certain degree of parity in primary school enrollment (around 70 percent), but secondary school enrollment rates are lower for boys than for girls (47 percent compared to 55 percent).<sup>101</sup> In Lebanon, the Akkar region survey showed that the enrollment of Syrian boys in school was half that of girls in 2014.<sup>102</sup>

Figure 4.27: School enrollment in Syria (% gross, 2008-2013)



Source: WDI (retrieved December 2016).

<sup>100</sup> See for example Culbertson and Constant (2015).

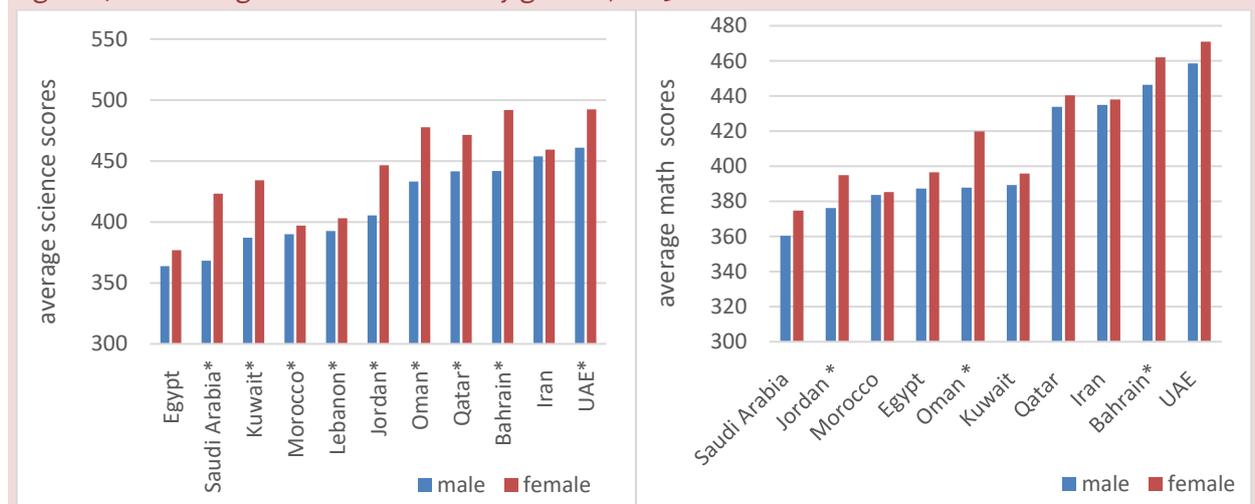
<sup>101</sup> UN and Partners Humanitarian Response for Syrian Refugees in Jordan (2016).

<sup>102</sup> Culbertson and Constant (2015).

#### 4.2.4 Gender gaps in performance favor girls

67. **Girls in MNA tend to outperform boys in standardized testing.** Overall results in Mathematics and Science Study (TIMSS) test scores are low in MNA participating countries, reinforcing the need to strengthen quality of education across the board.<sup>103</sup> In fact, the share of students with achievement too low for estimation in 8<sup>th</sup> grade mathematics exceeded 25 percent in Jordan, Morocco and Saudi Arabia and exceeded 15 percent in in Egypt, Iran, Kuwait, Oman, and Qatar in 2015.<sup>104</sup> However, 8<sup>th</sup> grade girls demonstrate statistically significantly higher scores than boys in science in all participating MNA countries (Figure 4.28). While results are slightly more balanced with math scores, 8<sup>th</sup> grade girls outperform boys in Jordan, Oman and Bahrain. Similar test results patterns are observed among 4<sup>th</sup> graders.

Figure 4.28: Average scores on TIMSS by gender, 2015



Source: Trends in International Mathematics and Science Study (TIMSS) 2015, 8<sup>th</sup> grade.

\* $p < .05$ . Difference in average scores is significant at the .05 level of statistical significance.

## 5. The Economic Opportunities of Women and Men in MNA

68. **Economic opportunities refer to access to productive employment and the capacity to generate income.** Adequate access to economic opportunity is essential for both men and women to live dignified lives and become active social agents. Moreover, gender gaps in labor markets, in entrepreneurship and in access to finance entail substantial economic losses not only for the women affected and their families, by means of foregone income, but also and in aggregate terms for the entire societies where they live due to the underutilization of the available human capital.<sup>105</sup>

69. **Despite the recent progress with regards to women's access to education, the transition from school to the labor market proves to be more challenging for women than men in MNA.** In countries of the GCC, for instance, although women constitute close to 45 percent of the total population and are better educated than men on average, they only account for a fourth of the labor force.<sup>106</sup> Furthermore, increases in women's participation in the labor market are resulting in increased unemployment with

<sup>103</sup> Mullis et al. (2016)

<sup>104</sup> Students were considered to have achievement too low for estimation if their performance on the assessment was no better than could be achieved by simply guessing on the multiple-choice assessment items.

<sup>105</sup> World Bank (2012).

<sup>106</sup> World Bank (2016).

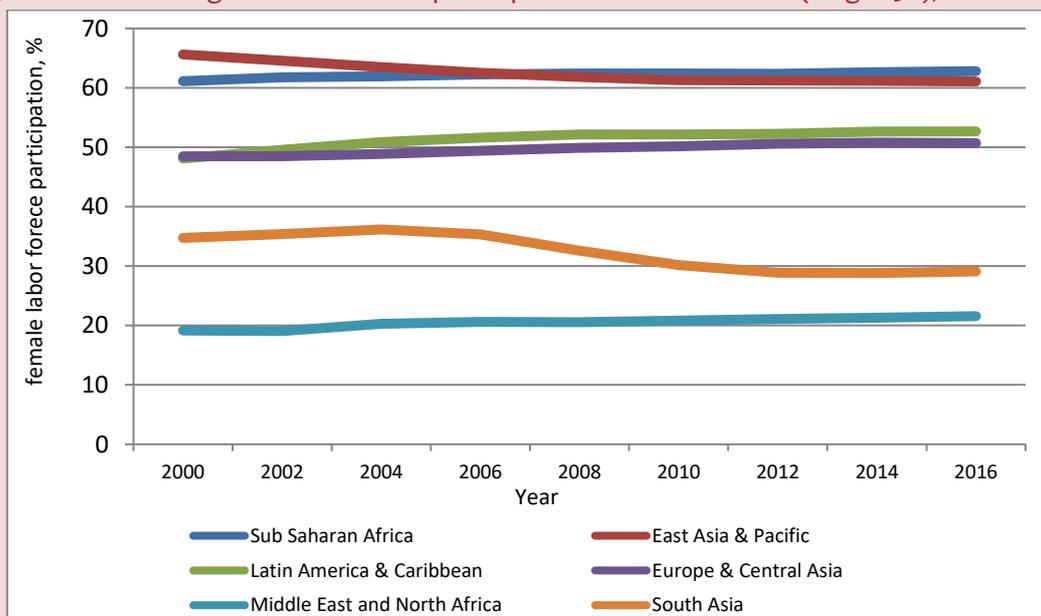
limited engagement in the private sector. Opportunities in entrepreneurial activities are also restricted for women with many citing access to finance as their main challenge. This chapter reviews women's participation in the labor market and in business activities in MNA.

## 5.1 Labor Force Participation and Employment of Women Is Particularly Low

### 5.1.1 Female labor force participation rates are low

70. **The MNA region averages the lowest female labor force participation rate compared to other regions.** Despite a strong increase of 13 percent since 2000, labor force participation among women in MNA was 22 percent in 2016, substantially lower than the average rates in SSA (63 percent), EAP (61 percent), LAC (53 percent), ECA (51 percent), and South Asia (29 percent) (Figure 5.1). Improvements in female labor force participation since 2000 vary considerably across regions, with MNA representing the strongest increase at 13 percent, followed by LAC (8 percent), ECA (4 percent) and SSA (3 percent). Conversely during that same period, rates show a 16 and 7 percent decline in South Asia and East Asia and Pacific, respectively.

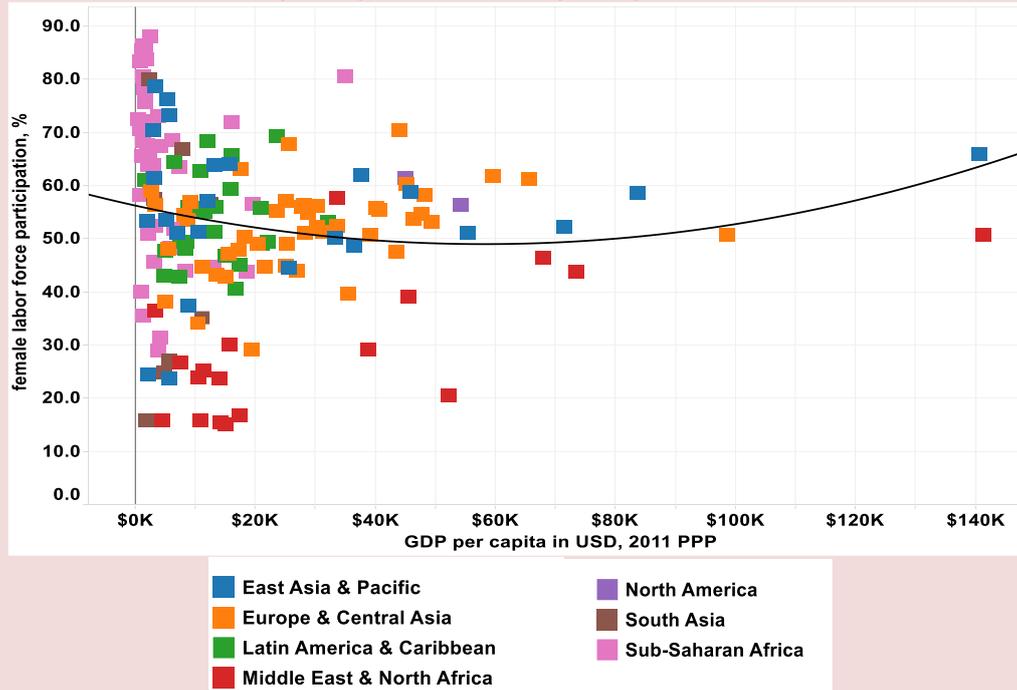
Figure 5.1: Worldwide regional labor force participation rates 2000-2016 (% age 15+), female



Source: ILO estimate, WDI (retrieved June 2017).

71. **Female labor force participation rate in MNA is also low for its level of economic development.** As shown in Figure 5.2 almost all MNA countries (red squares) are located below the curve, with many of them well below it. When all regions are considered this indicates that their level of female labor force participation is relatively low for their level of income per capita. On the contrary, the female labor force participation in Sub-Saharan Africa (pink squares) is relatively high given the level of economic development of countries in the region.

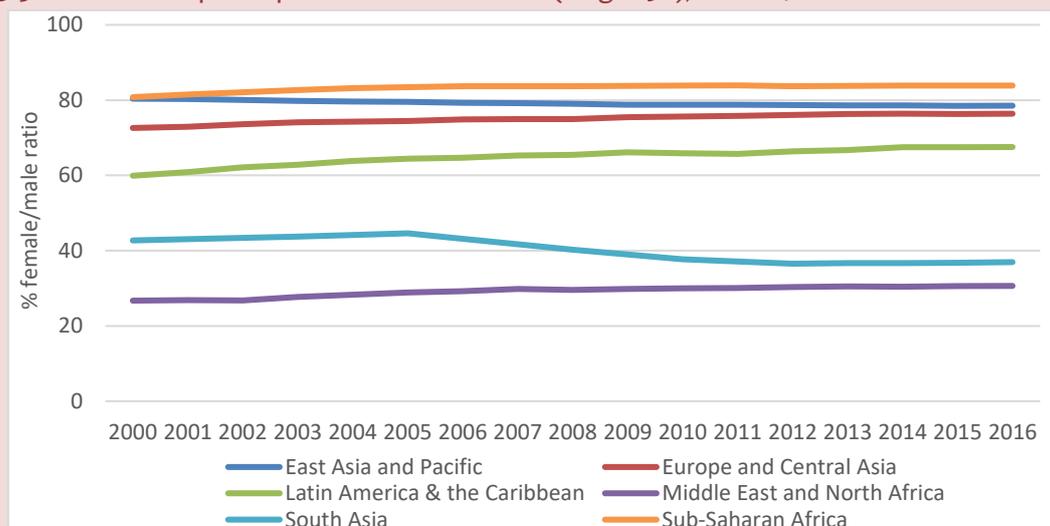
Figure 5.2: Female labor force participation and GDP per capita in 2014



Source: WDI (retrieved December 2016, authors' calculations).

72. **On average, MNA countries have the lowest ratio of female-to-male labor force participation in the world.**<sup>107</sup> The MNA region's ratio of female-to-male participation rate is about 30 percent (female labor force participation is only 30 percent that of men); the next region is South Asia, with 37 percent (Figure 5.3). The gaps between men and women are very large. The largest gaps, above 50 percentage points, are observed in Algeria, Iran, Saudi Arabia, Iraq, Oman, Egypt, Jordan and West Bank and Gaza, while the lowest – although still comparatively high or over 30 percentage points – are found in Djibouti and Kuwait (Figure 5.4).

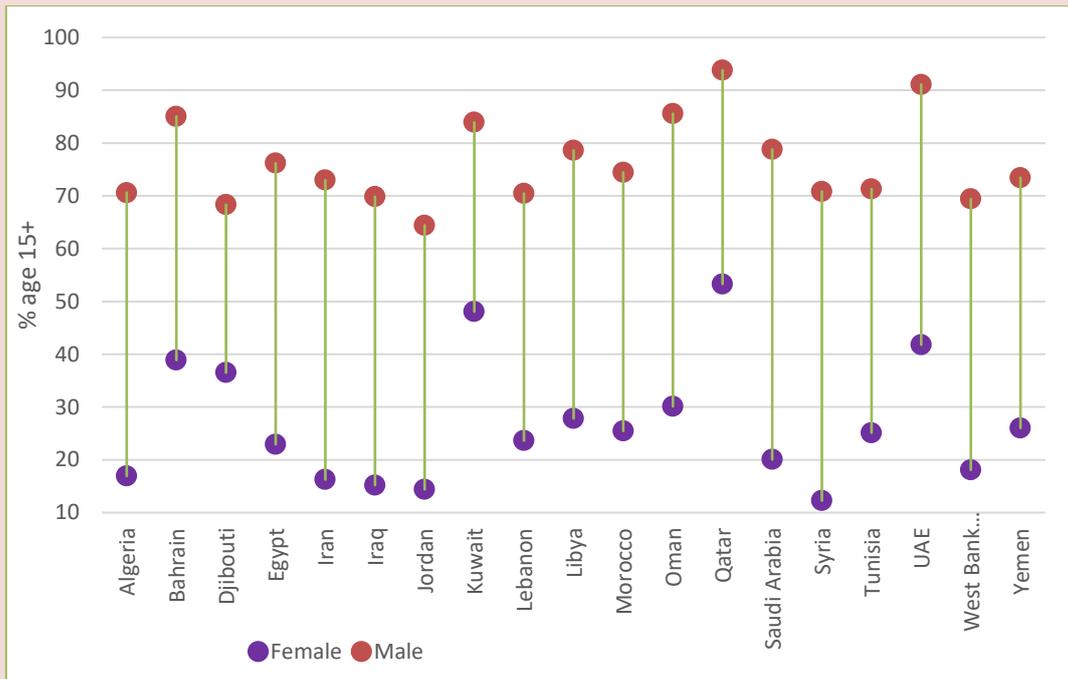
Figure 5.3: Labor force participation rate 2000-2016 (% age 15+), female/male ratio



Source: ILO estimate, WDI (retrieved June 2017).

<sup>107</sup> Ratio of female to male labor force participation rate is calculated by dividing female labor force participation rate by male labor force participation rate and multiplying by 100.

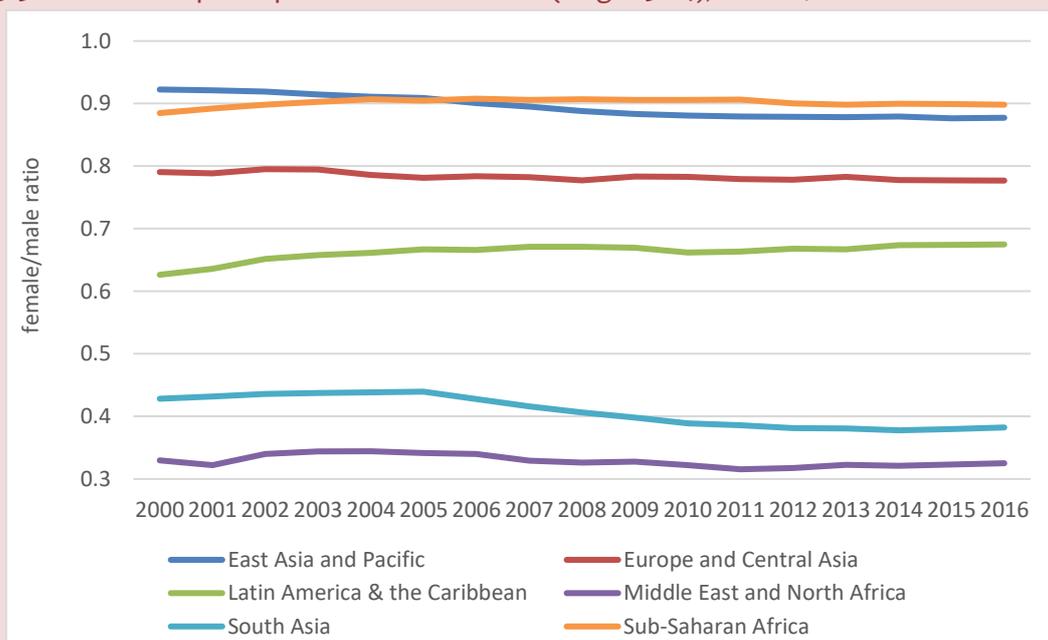
Figure 5.4: Country Level Labor force participation rate in MNA (% age 15+), latest year



Source: ILO estimate, WDI (retrieved June 2017).

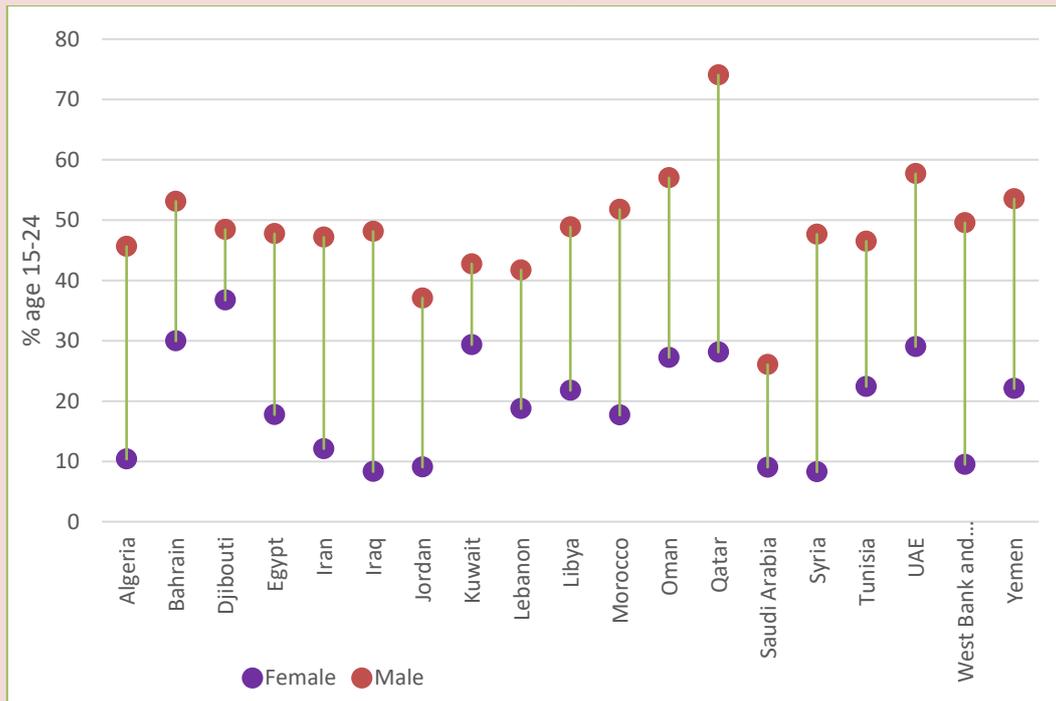
73. **MNA countries overall lag behind other regions with regards to labor force participation rates among female youth (15 to 24 years of age).** The average ratio of young female-to-male labor force participation rates has barely changed in MNA since 2000; with a female labor force participation of only 30 percent of that of men (at a ratio of about 0.3) it remains the lowest in the world when compared to other regions, well below the 0.9 registered in East Asia and the Pacific and Sub-Saharan Africa, or the 0.7 of Europe and Central Asia and Latin America. The only region that is closer to MNA is South Asia, where the ratio was around 0.4 in 2014 (Figure 5.5). These differences are similarly large across countries in the region, although only above or around 0.4 in Qatar, Syria and West Bank and Gaza (Figure 5.6).

Figure 5.5: Labor force participation rate 2000-2016 (% age 15-24), female/male ratio



Source: ILO estimate, WDI (retrieved June 2017).

Figure 5.6: Labor force participation rate in MNA (% age 15-24), latest year



Source: ILO estimate, WDI (retrieved June 2017).

74. **Women represent a larger share of youth who is neither studying nor employed.** For instance, an astonishingly high share of young women is out of school and out of work in Morocco: in urban areas, more than 4 in 10 women aged 15 to 29 years are neither working nor studying, and in rural areas this figure rises to more than 6 in 10 women.<sup>108</sup> The gap between the share of women vis-à-vis that of men who are found not to be working nor studying is largest in Qatar, Saudi Arabia and Iran (Figure 5.7).

Figure 5.7: Not in school, unemployed, youth in MNA (% of labor force ages 15-24), latest year



Source: ILO estimate, WDI (retrieved June 2017).

<sup>108</sup> World Bank (2015).

75. **Women face multiple constraints to their inclusion in the labor market.** A combined set of factors specific to MNA contribute to the low labor market inclusion of women. In Morocco, the inactive population is largely made of women with low levels of education, whereas educated women are more likely to participate in the labor force.<sup>109</sup> In Tunisia, the main stated reasons include lack of access to finance, inadequate education and training, lack of affordable and accessible child/dependent adult care and domestic labor costs, physical safety, prevalent gender norms and the lack of incentives, among others. In Jordan, too, there is a clear disconnect between the skills and education that women acquired and the skills requested by employers.<sup>110</sup> In Gulf Cooperation Council countries additional obstacles include informational constraints and laws that require mandated segregation in the workplace.<sup>111</sup> In general, the MNA labor market has a high share of public sector employment which include better benefits as compared to similar jobs in the private sector. Combined with the notion that public sector jobs are a more acceptable type of work for women, makes these particularly attractive to higher educated women. On the other hand, there is a large share of women in the rural areas working in low or no pay jobs. For example, in Yemen almost all rural women who work receive no wage, while most women who work in the urban area are employed in the public sector.<sup>112</sup> Wage gaps between men and women are also common. In Jordan, the average male wage is 1.24 times higher in the private sector and 1.17 times higher in the public sector.<sup>113</sup>

76. **A key factor underlying structural and legal challenges is the prevalence of traditional gender norms regarding the role of women in the family and society.** There is a strong correlation between the prevalence of traditional gender values (% of population agreeing with the statement that at times of job scarcity men should be given priority) and low female labor force participation (Figure 5.8). MNA countries concentrate in the left-extreme of the graph and curve. The agency of women is crucial in this regard. In Morocco, for instance, only about one-third of Moroccan women aged 15 to 49 make decisions about employment by themselves. Other family members, particularly husbands and fathers, influence women's decisions to work. Moreover, the share of rural women who can make decisions about their labor market inclusion declines to one fifth.<sup>114</sup>

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<sup>109</sup> World Bank (2015).

<sup>110</sup> World Bank (2013b).

<sup>111</sup> World Bank (2016).

<sup>112</sup> World Bank (2014).

<sup>113</sup> World Bank (2013b).

<sup>114</sup> World Bank (2015).

**Figure 5.8: Correlation between female labor force participation and gender values**  
Share of population agreeing that men should have priority access to jobs in case of scarcity vs female labor force participation



Source: WDI (retrieved November 2016), World Values Survey (3 rounds: 1999-2004, 2005-2009, 2010-2012).

77. **Benefits from the digital economy are still not fully accessible for women.** Given limited economic opportunities along with restrictive social norms and mobility constraints, women can greatly benefit from information and communication technologies (ICT). For example, ICT can make work arrangements more flexible and connect to different labor markets, thus potentially generating new opportunities. Innovations such as mobile payments and taxi sharing can increase women's control over resources and improve their agency. However, benefits from ICT are often not realized because of substantial divide in access and productive use. Moreover, gains may accrue disproportionately to the better educated individuals leaving the poor and marginalized aside.<sup>115</sup>

78. **Gender parity in access, usage and control over technologies is still far from being achieved in the MNA region.** More than half of the population in the Arab states do not use internet, which is high with only Africa having higher rate.<sup>116</sup> Internet penetration is higher for men (46 percent) than women (37 percent). This gap did not change between 2013 and 2016, and is higher than the gap observed in developing countries. In 2015, about 48 percent of women in the region do not own the mobile phone, and the gender gap in mobile ownership in developing MNA countries is about 8 percent.<sup>117</sup> In MNA countries, costs, security concerns and harassment were mentioned by women as important barriers preventing ownership.

<sup>115</sup> World Bank (2016e).

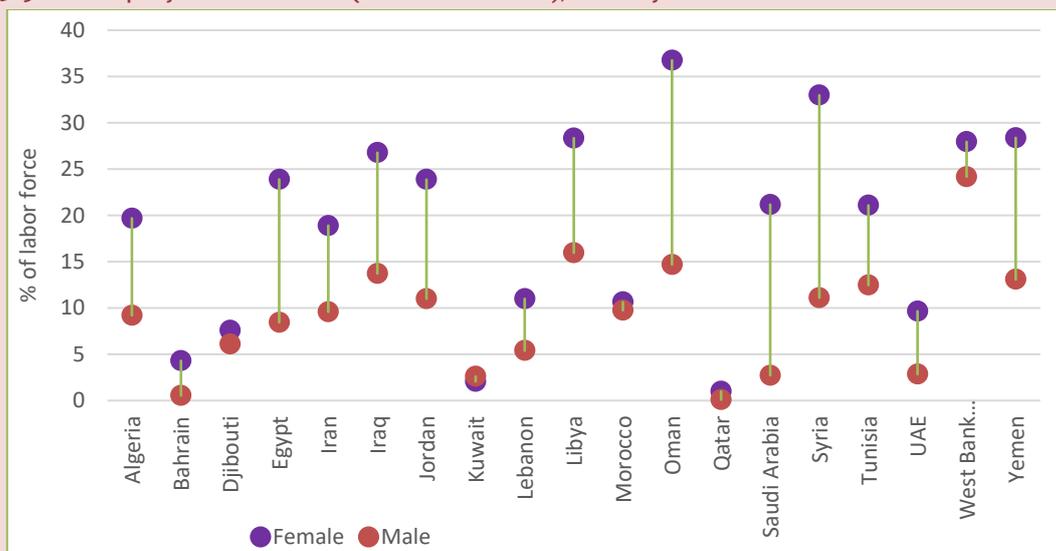
<sup>116</sup> ITU (2016). Gender analysis of access and usage of ITC is very limited due to limited individual level data. Results discussed in this para are based on extrapolated estimates from several participating countries to all low and middle-income countries.

<sup>117</sup> GSMA (2015).

### 5.1.2 Unemployment, informality and vulnerable employment more common among women

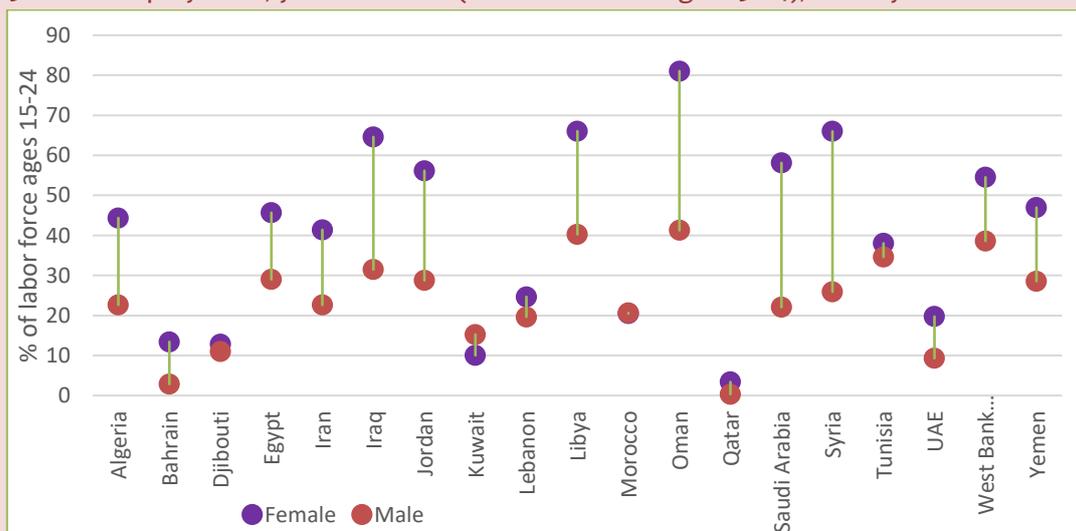
79. **Unemployment rates are substantially higher among women than men in almost all countries, and particularly so among women ages 15 to 24 years old.** The gap is especially noticeable in Yemen, Syria, Egypt and Saudi Arabia. (Figure 5.9). Among younger populations the differences are similarly large and even larger in some cases, with Syria, Saudi Arabia, Iraq and Egypt representing countries with the largest gaps (Figure 5.10). It is generally the better educated women who are active that are disproportionately affected by unemployment such as in the case of Morocco.<sup>118</sup> In Jordan, it is the young and educated women who are mostly faced with unemployment as in West Bank and Gaza where young women with tertiary degrees comprise 71 percent of women unemployed.<sup>119</sup>

Figure 5.9: Unemployment in MNA (% of labor force), latest year



Source: ILO estimate, WDI (retrieved June 2017).

Figure 5.10: Unemployment, youth in MNA (% of labor force ages 15-24), latest year



Source: ILO estimate, WDI (retrieved June 2017).

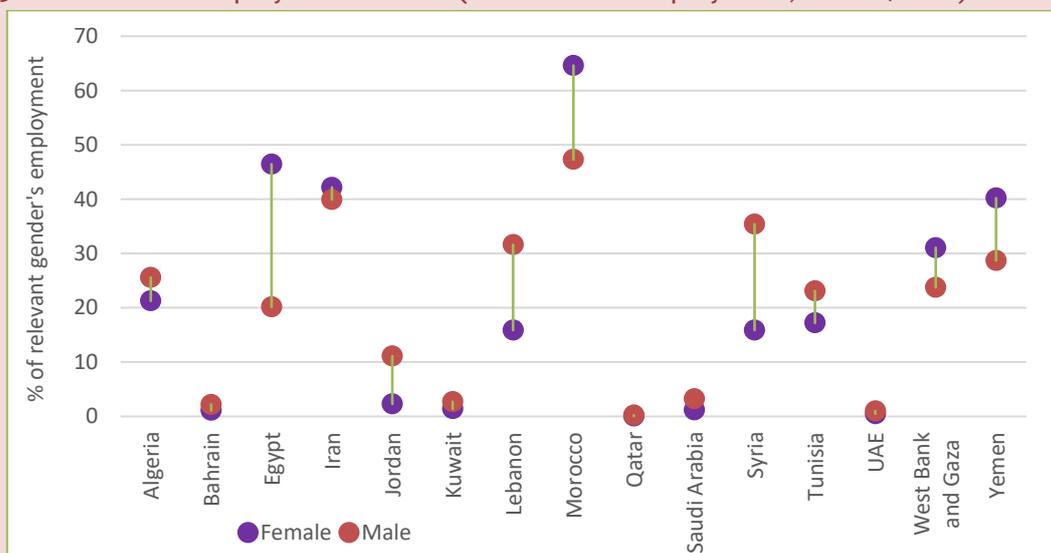
<sup>118</sup> Ibid.

<sup>119</sup> World Bank (2013b), World Bank (2017).

80. **Women are slightly overrepresented in unpaid family work or under-represented in wage employment.** Although in many countries in MNA the share of employed women engaged in wage employment or unpaid family work is similar to that of men, gaps are still remarkable across some of them. In Jordan, for instance, the share of employed men in wage employment was 96 percent compared to 85 percent among women in 2012; in Syria, 83 percent of employed men were in wage employment compared to 62 percent among women.<sup>120</sup> On the other hand, in West Bank and Gaza the share of men working in unpaid family work (as % of total employed men) was 4.8 percent compared to 7.5 percent among women in 2013.<sup>121</sup>

81. **With regards to vulnerable employment, mixed results are observed.** In Egypt, Morocco, Yemen and West Bank and Gaza substantially more women than men are found to be working in vulnerable employment; whereas in Syria, Lebanon and Jordan the observed gaps are to the detriment of men (Figure 5.11).

Figure 5.11: Vulnerable employment in MNA (% of relevant employment, female/male)



Source: WDI (retrieved June 2017).

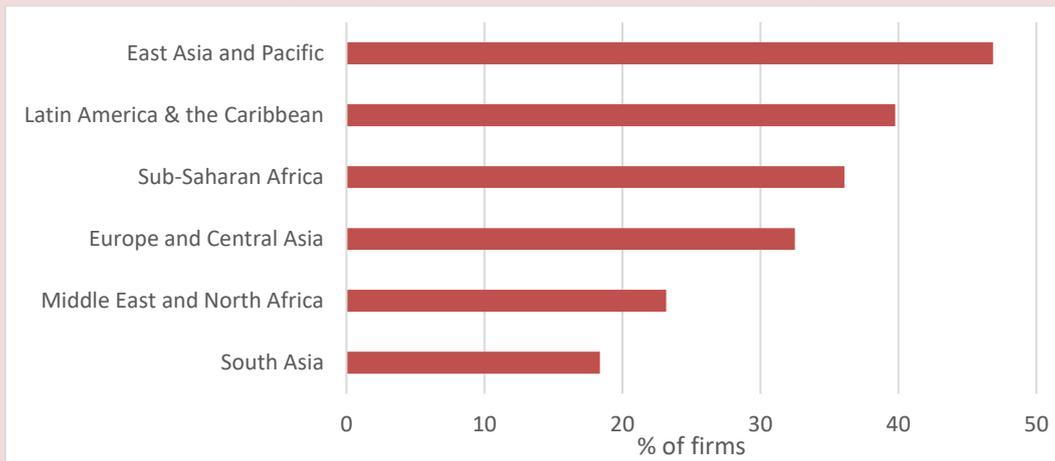
## 5.2 Women are Barely Present in Business and Entrepreneurship

82. **MNA is the region after South Asia where the share of firms with female participation in ownership is lowest, especially in countries such as Yemen, Iraq and West Bank and Gaza.** Only slightly over 20 percent of firms in MNA countries have women among their owners (Figure 5.12); this share is lower than 20 percent in countries including Yemen, Iraq, West Bank and Gaza, Syria, Algeria, Jordan and Egypt (Figure 5.13).

<sup>120</sup> WDI (2017).

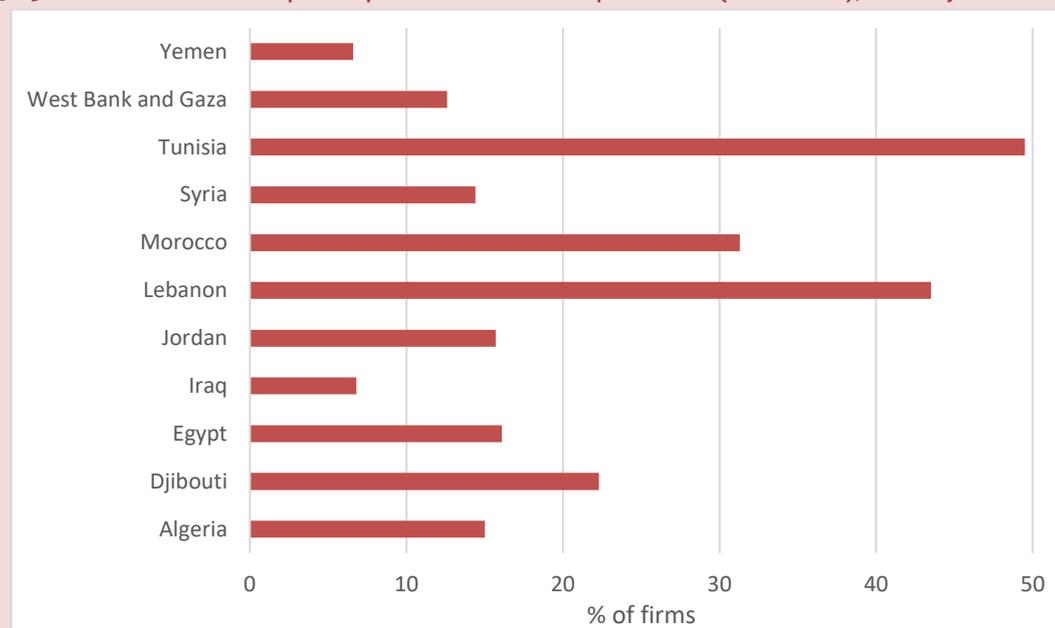
<sup>121</sup> Ibid.

Figure 5.12: Firms with female participation in ownership 2015 (% of firms)



Source: WDI (retrieved December 2016).

Figure 5.13: Firms with female participation in ownership in MNA (% of firms), latest year

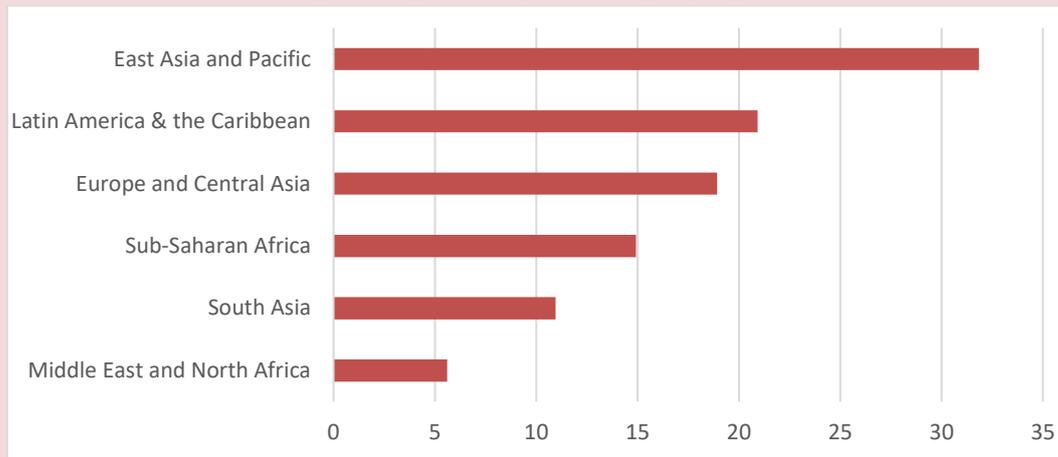


Source: WDI (retrieved December 2016).

83. Similarly, the share of firms with female top managers is much lower in MNA than in all other regions, in particular in West Bank and Gaza, Yemen, Iraq and Jordan. Only 6 percent of firms in MNA countries have a female top manager on average (Figure 5.14); Syria is the only country where above 20 percent of firms has female top managers, followed by Djibouti with close to 15 percent of firms. The rest of countries show very low percentages of firms with women top managers (Figure 5.15). None of the MNA economies covered in the Women, Business and the Law database has quotas for women on corporate boards.<sup>122</sup>

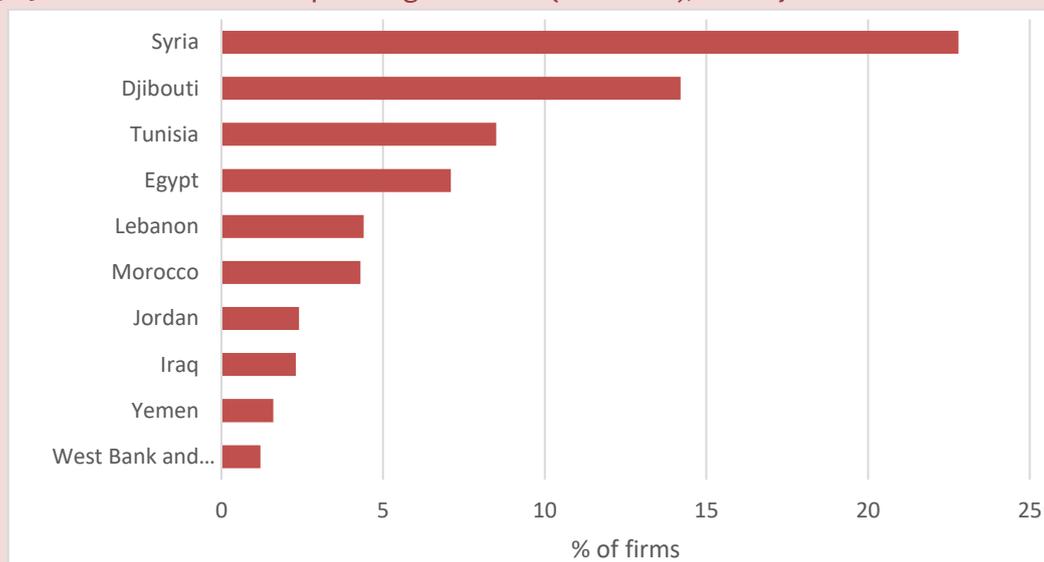
<sup>122</sup> World Bank (2016c).

Figure 5.14: Firms with female top manager 2015 (% of firms), by region



Source: WDI (retrieved December 2016).

Figure 5.15: Firms with female top manager in MNA (% of firms), latest year

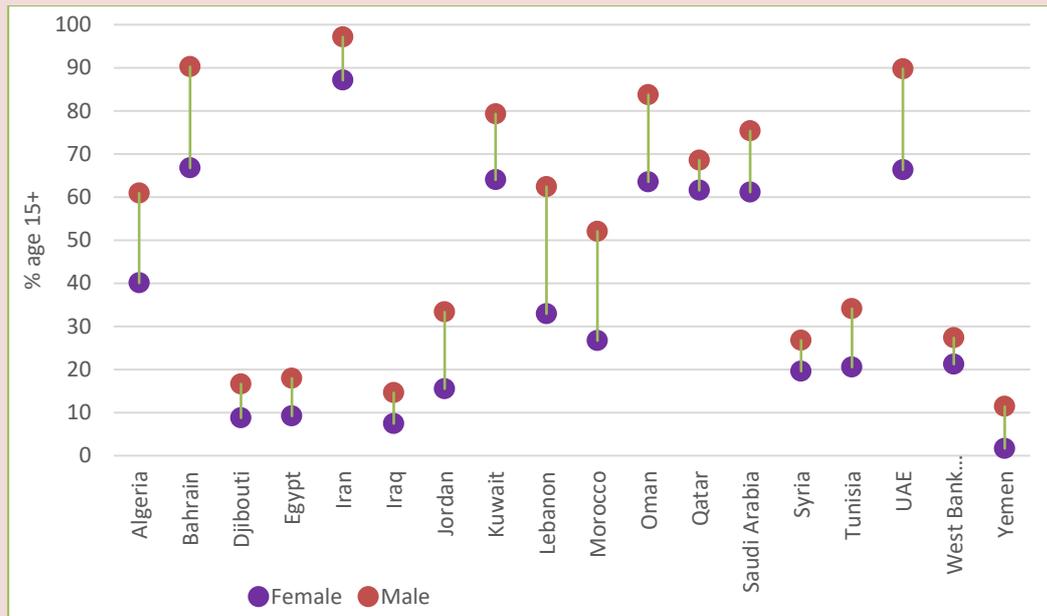


Source: WDI (retrieved December 2016).

### 5.3 Gender Gaps in Access to Finance Are Wide

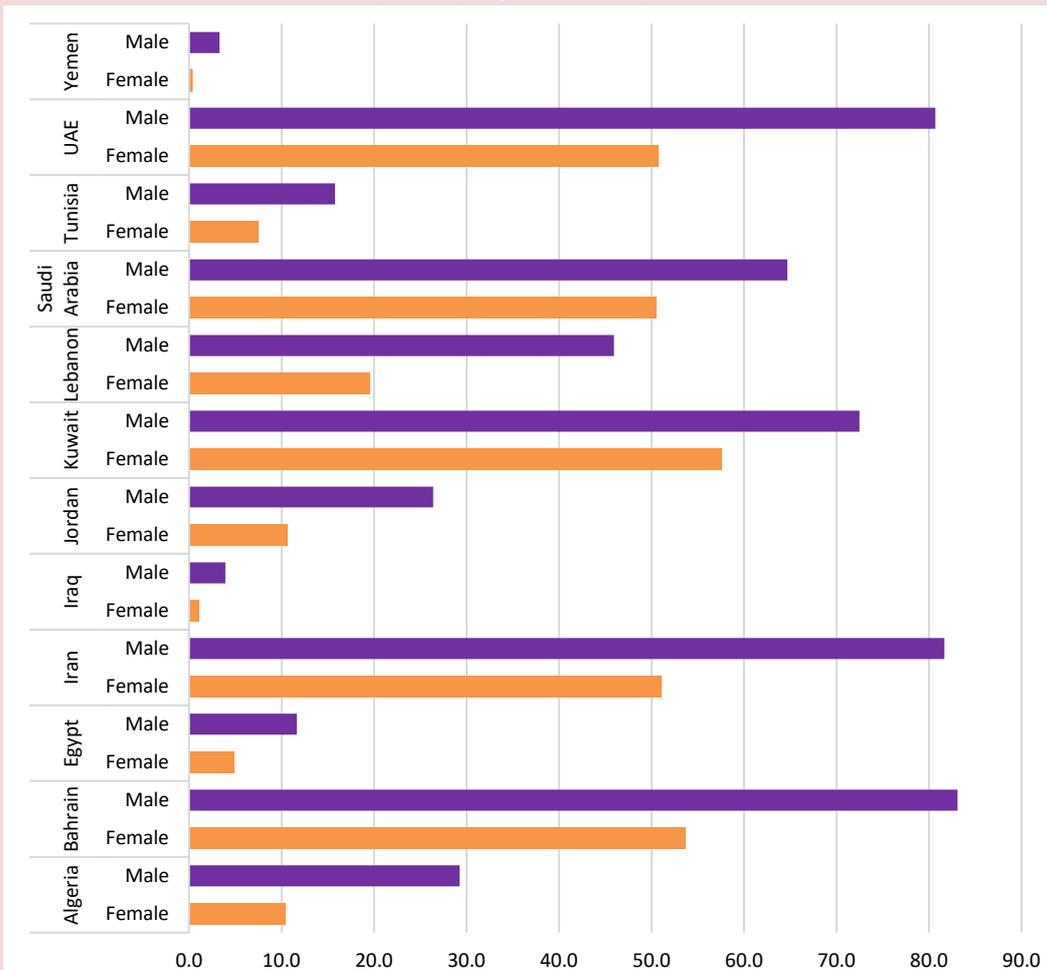
84. **In all MNA countries, a smaller share of women than men hold accounts at a financial institution or have debit cards in their own name.** Significantly more men than women have an account at a financial institution in all countries in MNA. This gender gap is particularly large (above 20 percentage points) in Lebanon, Morocco, Bahrain, UAE, Algeria and Oman. On the other side of the spectrum West Bank and Gaza, Djibouti, Yemen and Egypt show the lowest gender gaps in this area (below 10 percentage points), but also some of the lowest shares of overall population with an account in a financial institution (Figure 5.16). Across countries the share of men who have debit cards in their own name is also much higher than that of women (Figure 5.17).

Figure 5.16: Account at a financial institution in MNA (% age 15+), latest year



Source: WDI (retrieved December 2016).

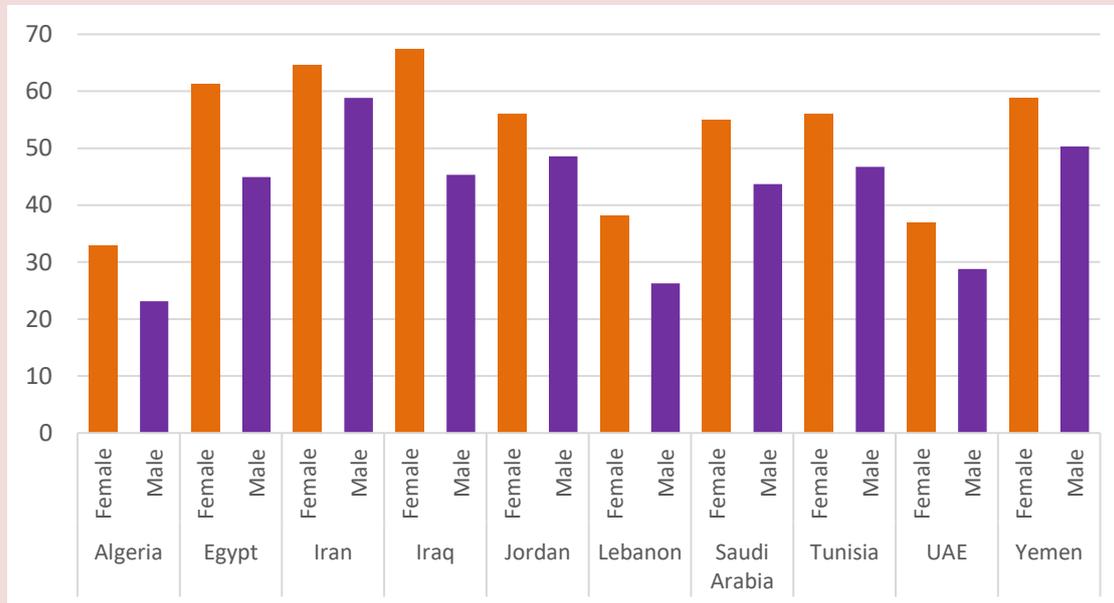
Figure 5.17: Debit card in own name, by sex (% age 15+, 2014)



Source: WDI (retrieved December 2016).

85. **In addition, women are less likely to come up with emergency funds and access credit than men.** The share of women who cannot access emergency funds is much higher in all countries included (Figure 5.18) In addition, women face different credit constraints than men and may be discriminated against when accessing finance.<sup>123</sup>

Figure 5.18: Coming up with emergency funds: not at all or not very possible (% age 15+, 2014)



Source: WDI (retrieved December 2016).

86. **Certain practices in granting credit can have a disproportionate impact on women.** Where credit registries and bureaus only record loans above a certain threshold, they might exclude small borrowers, many of whom are female entrepreneurs; where loans from microfinance institutions are not recorded, the repayment histories of microfinance clients cannot be leveraged; and where information from nonbank institutions, such as retailers and utilities, is not used to assess borrower creditworthiness, it excludes those who lack traditional banking relationships, many of whom are women.<sup>124</sup> Only seven MNA economies including Egypt, Lebanon, Morocco and Syria microfinance institutions provide information to public credit registries and private credit bureaus.<sup>125</sup>

#### 5.4 Societal Expectations Can Influence Women's Access to Economic Opportunities

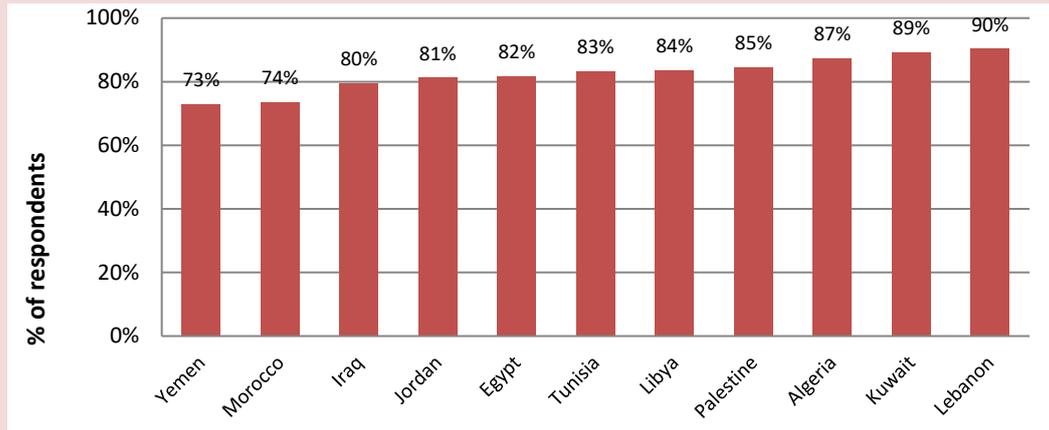
87. **Restrictive attitudes around gender roles can constrain women's decision making with regards to economic activity.** As an example, there is still a substantial share of respondents of the WVS who think that married women should not work outside the home, ranging from 27 percent in Yemen to 10 percent in Lebanon (Figure 5.19). MNA countries are among those with the highest shares of respondents agreeing that men should have more right to a job than women when jobs are scarce (Figure 5.20), and among those with the highest shares of respondents agreeing that men make better business executives (Figure 5.21).

<sup>123</sup> World Bank (2017).

<sup>124</sup> WBL (2016).

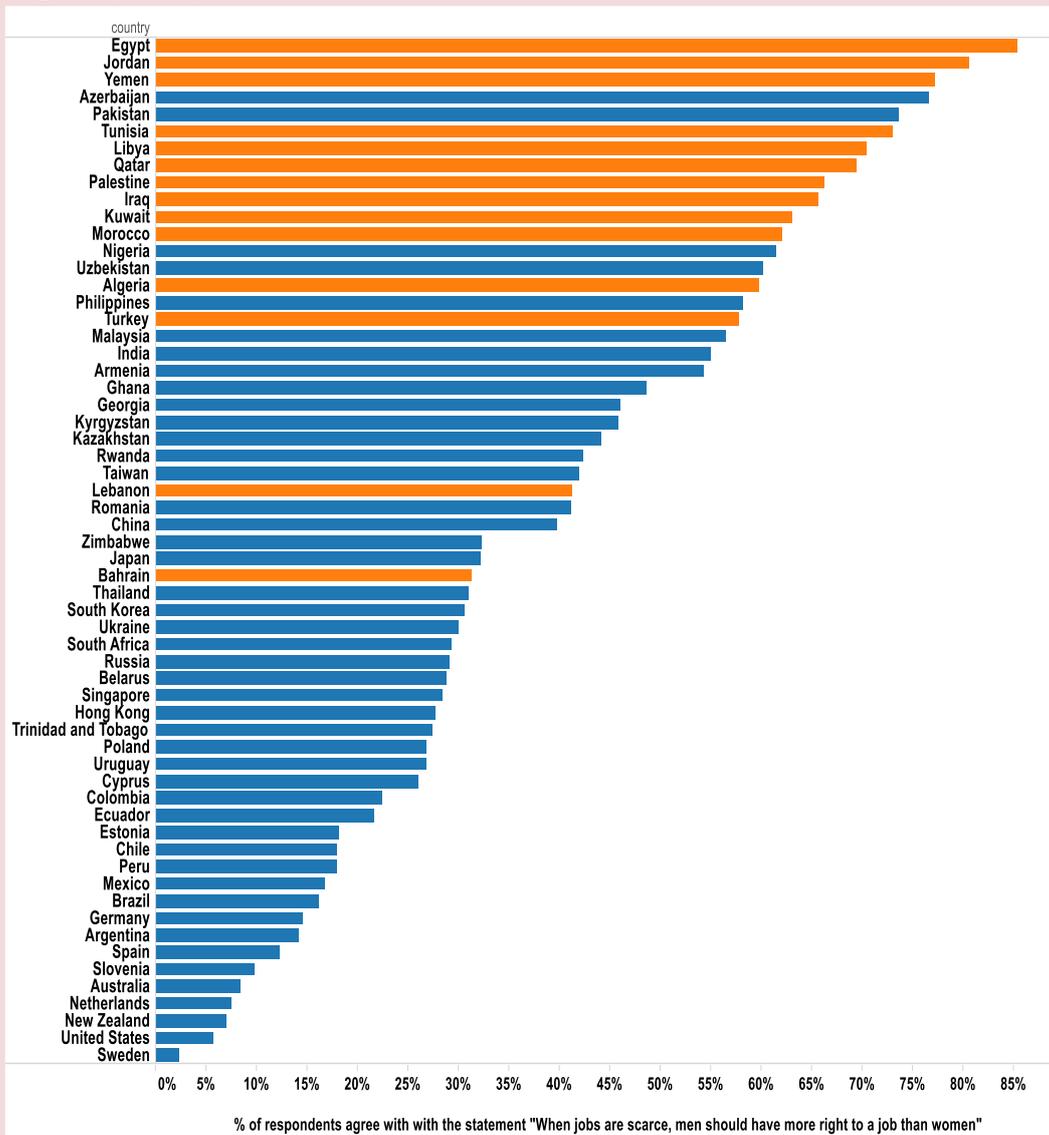
<sup>125</sup> Ibid.

Figure 5.19: Share of respondents agreeing that married women can work outside home



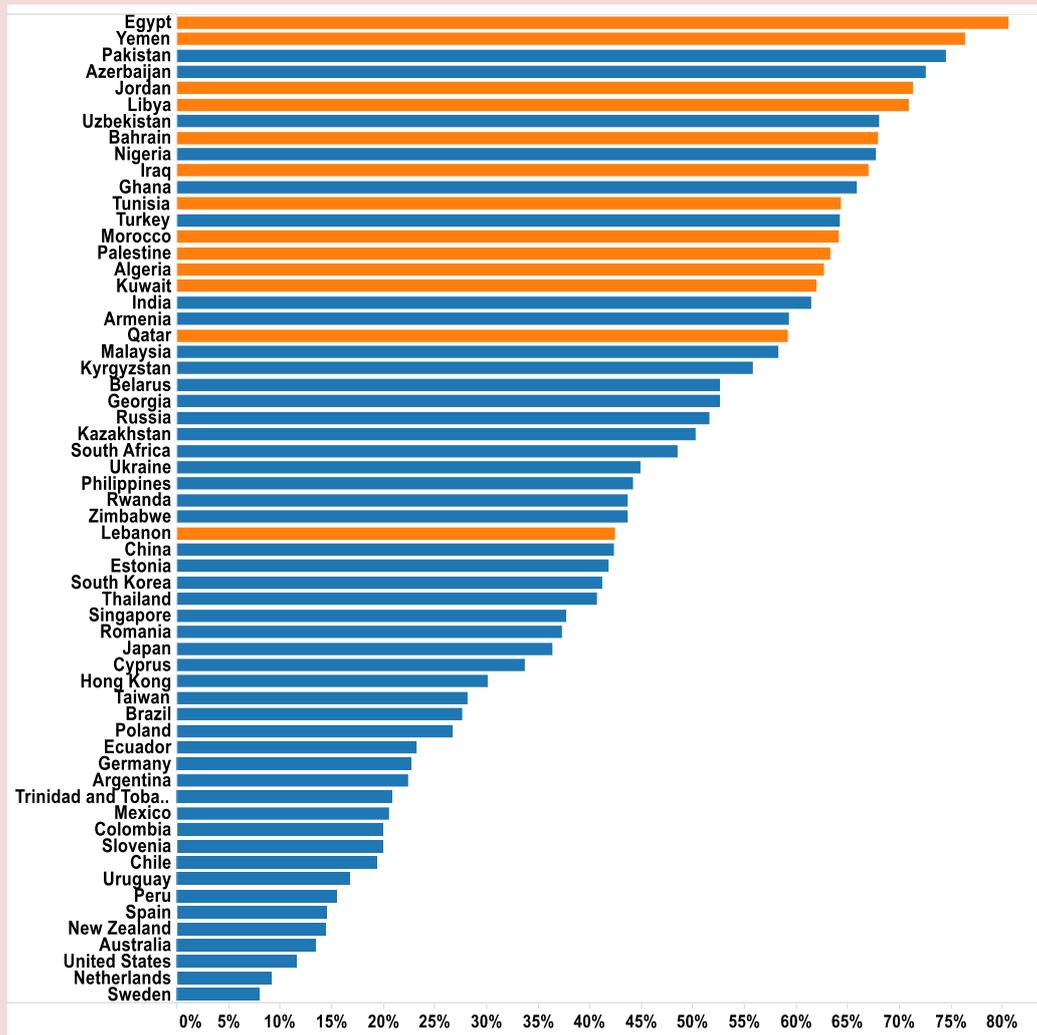
Source: World Values Survey (round 6, 2010-2014).

Figure 5.20: Share of respondents agreeing with the statement that when jobs are scarce, men should be given priority over women



Source: World Values Survey (round 6, 2010-2014).

Figure 5.21: Share of respondents agreeing with the statement that men make better business executives than women



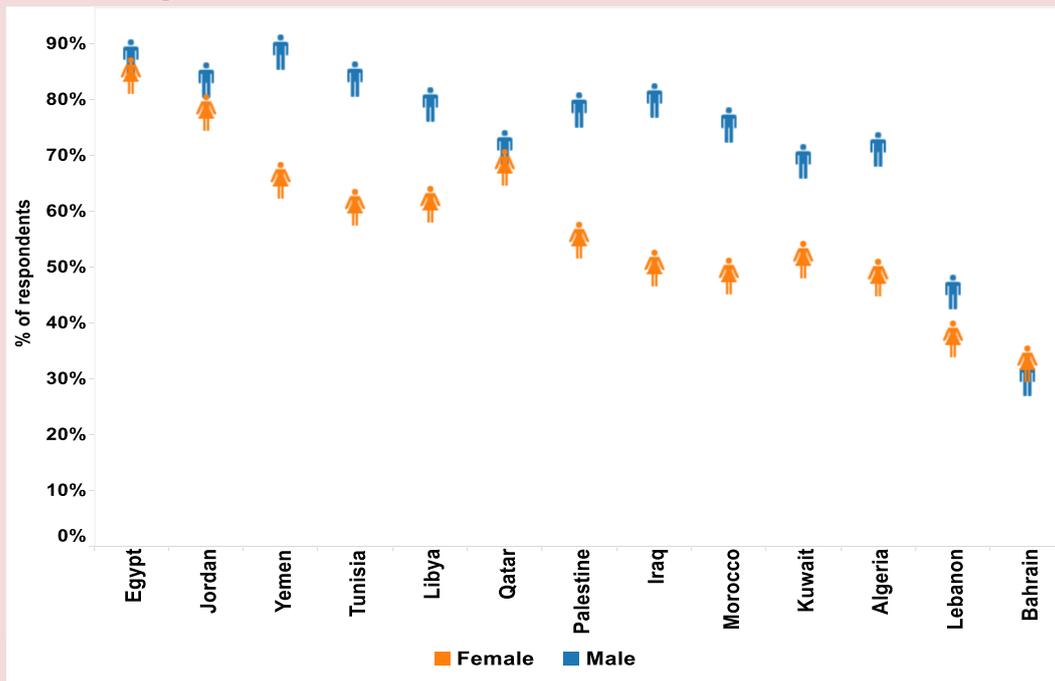
Source: World Values Survey (round 6, 2010-2014).

88. **These traditional views and attitudes appear to be slowly changing with improved access to education and, in certain surveys, demographic change.**<sup>126</sup> These changes are illustrated by the fact that women and younger cohorts demonstrate more gender equal attitudes. The share of women who agree with the view that men should be given priority over women at times of job scarcity is generally much lower than that of men across countries in MNA, except for Egypt, Jordan, Qatar and Bahrain (Figure 5.22). At the same time and when looking at responses by age group the share of respondents who agree with that statement is much larger among the oldest population groups (56+), and tends to be lower among people aged 16-35 years old (Figure 5.23).<sup>127</sup>

<sup>126</sup> World Bank (2014).

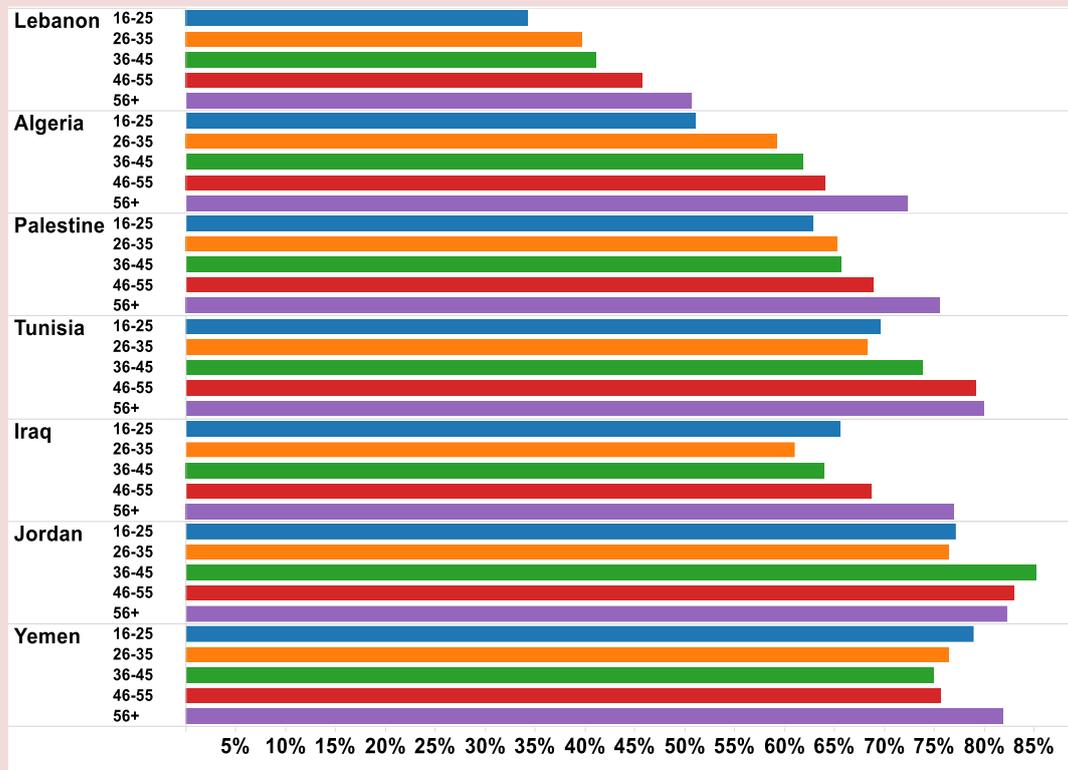
<sup>127</sup> The 2017 Promundo and UN Women study shows that that inter-generational differences are limited among men unless education is a variable.

Figure 5.22: Share of respondents agreeing with the statement that when jobs are scarce men should have more right to a job than women



Source: World Values Survey (round 6, 2010-2014).

Figure 5.23: Share of respondents by age group agreeing with the statement that when jobs are scarce men should have more right to a job than women



Source: World Values Survey (round 6, 2010-2014).

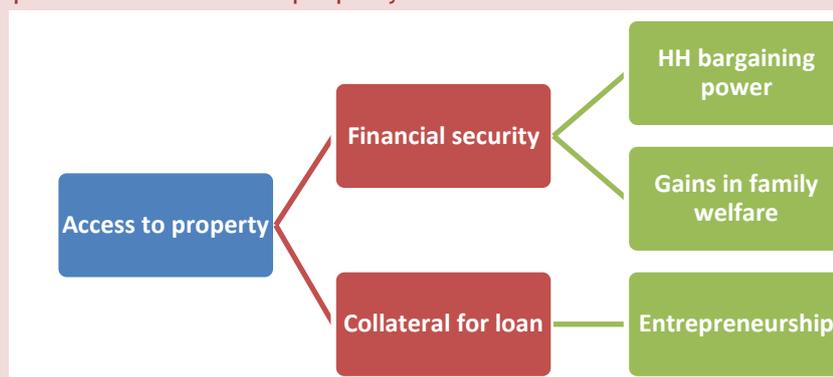
Notes: Percentage of respondents agreed is calculated taking into account weights, without missing and do not know answers. Missing observations on age and gender were dropped.

89. **The different roles and responsibilities of men and women in society are sometimes reflected in the persistence of discriminatory legislations.** As an example, only four countries mandate equal remuneration to equal jobs (Algeria, Djibouti, Libya and Morocco), and only two prohibit gender discrimination in hiring (Djibouti and Morocco).<sup>128</sup> All countries have established maternity leave for women. It must be however noted that paternity leave or parental leave, which contributes to a more balanced distribution of child-care tasks between both parents, does not exist in any of the MNA countries.

### 5.5 Access to Property Is Limited for Women

90. **Legal provisions regarding access to property can also significantly affect women's economic opportunity.** Property, for instance, provides collateral for loans which enables entrepreneurship. Access to property can also increase women's financial security and bargaining power in the household. Access to assets has also been linked to gains in family welfare, such as children's health. Secure property rights also boost female labor force participation. There are studies in Latin America which show that secure property rights and in particular land titles enable poorer women to find work away from their homes as they no longer need to 'guard' their property. Joint property regimes are generally better for women than separate property regimes (Figure 5.24).

Figure 5.24: Implications of access to property



Source: Women, Business and the Law (2017, developed by the WBL Team as input for the RGAP).

91. **In MNA, legal barriers to women's access to property are widespread.** Although all countries have legislation on equal ownership rights to property in marriage, only Algeria, Morocco and Tunisia allow couples to select a joint property regime when they get married, but it is not the default system, and women may not be able to bargain with their partners to select it.<sup>129</sup> Uptake of the joint property option in these countries has been low in practice. Often, women face obstacles in controlling property obtained during marriage and in accessing property upon dissolution of marriage as is the case in Jordan.<sup>130</sup> Moreover, married women face important constraints for property acquisition or registry under their names. For instance, they cannot obtain a national identification card in the same way as married men in Algeria, Saudi Arabia, Oman and Egypt.<sup>131</sup>

<sup>128</sup> Women Business and the Law (2016).

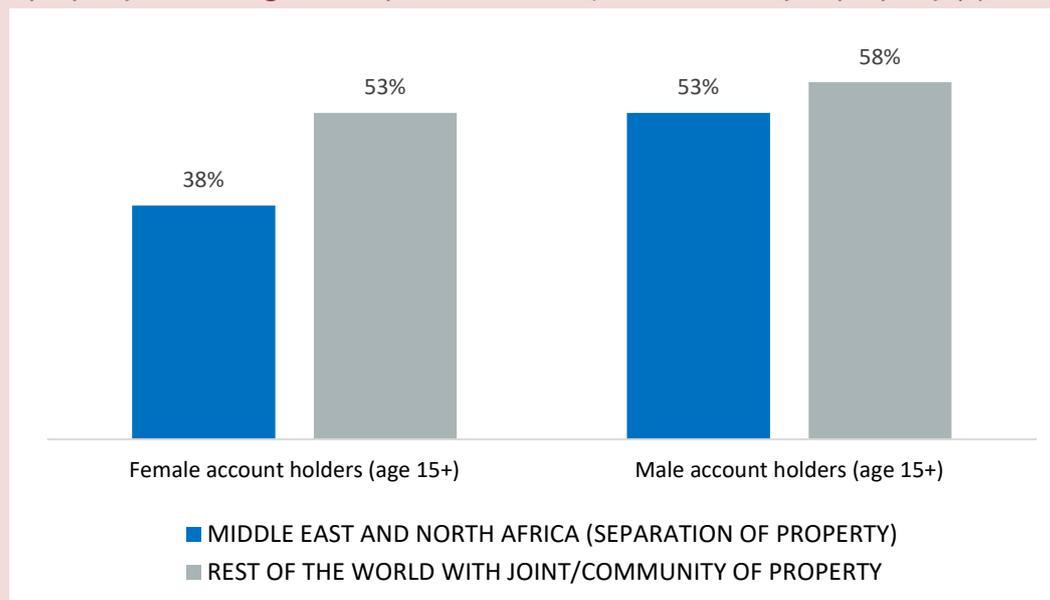
<sup>129</sup> World Bank (2013).

<sup>130</sup> World Bank (2013b).

<sup>131</sup> World Bank (2016c).

92. **Separate property regimes negatively affect women’s financial inclusion.** In all MNA countries, married couples do not acquire joint property because of their marital status unless both make a formal request (which is only permitted in some countries). This means that women are less likely to inherit or access property in the event of divorce or death of spouse.<sup>132</sup> The ability of women (and to some extent men) to own property together with their spouse increases their likelihood of accessing financial products, such as formal bank accounts.<sup>133</sup> A significantly smaller share of women in MNA have bank accounts compared to countries that mandate joint/community of property for married couples (Figure 5.25).

Figure 5.25: Share of women and men with bank accounts based on marital property regime: default separate property marital regime compared to default joint/community of property (%)



Source: Women, Business and the Law 2016, Global Findex 2014.

Note: Percentages illustrated are averages reported by Global Findex. Malta is excluded from the sample of MNA economies.

<sup>132</sup> Women, Business and the Law (2016); World Bank (2013).

<sup>133</sup> World Bank (2013).

## 6. Final Remarks

93. Based on the analytical framework proposed in the 2012 World Development Report on Gender and Development, this note has provided an overview of the current situation and some general trends related to gender equality and women's empowerment in the MNA region in the three main areas of agency, endowments and economic opportunities. However, it is important to note that the region is heterogeneous, with large differences both across and within countries, and the analysis does not enter into country specific details.

94. **Empowering women and integrating them as active participants in the economy is instrumental to poverty reduction and shared prosperity, and key for the stability of the region.** While there has been notable progress in improving human development outcomes of women and men across many MNA countries, there remain serious gaps and continued challenges to move the needle towards meaningful social inclusion. With many countries engulfed in conflict or experiencing flux due to nearby conflict, the fact remains that meaningful progress in the region is mired in political uncertainty, economic hardship, and restrictive social norms defined through the lens of security rather than equality. Gender differences in laws and regulations affecting the way women access institutions, give voice and act on agency reinforce these issues. Where laws do exist, institutions and enforcement are of limited capacity. Thus, there are widespread complexities at play, that require strategic, context-specific and nuanced approaches to effectively address the factors and determinants of inequality and exclusion.

95. **Equally important is the need to better identify drivers of inclusion and equality: where exactly positive gains have been made, how were those achieved and in what ways can we build on local successes and efforts on the ground.** This is especially important in conflict countries where there might be a vacuum of governance (or multiple governance structures in one context) and change is indefinite yet the need to focus on inclusion is essential at a time when women, children and marginalized groups (elderly, disabled) are most vulnerable. Case studies and qualitative work can help shed light on these drivers and lead to a better understanding on how social norms affect behavior, and ultimately development outcomes for individuals and families. In general, the lack of adequate sex-disaggregated data and information remains a constraint to the analysis of gender gaps in various areas. For example, there is a need to improve the available data and analysis on a country-by-country basis of the main reasons that explain the deficient transition of women from school to work, and to understand why so few women work. Building the knowledge base and improving data comparability can substantially contribute to informing the existing dialogue on gender equality in the region.

Table 2. A broad view of challenges to gender equality and women's empowerment in the region

	Economic Opportunities	Human Capital Endowments	Voice and Agency
<b>Gulf Countries</b>			
<b>Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, UAE</b>	Low FLFP and high unemployment among female nationals ( <i>vis-a-vis</i> men); Women mainly employed in public sector, with limited incentives for nationals (women and men) to work in private sector; Few women represented in mgt and corporate leadership positions.	Health issues linked to NCD high for both men and women; Men less likely to attend university/college; Educated women less likely to work after marriage and starting a family.	Few women in parliament and ministerial positions (Bahrain, Qatar, Saudi Arabia); Weak public perception of women's governance capacity; Significant mobility and decision-making constraints for women linked to social norms and legal barriers.
<b>In-Conflict Countries</b>			
<b>Iraq, Libya, Syria, Yemen</b>	Low FLFP and high levels of female and youth unemployment; Vulnerable employment among both men and women, especially when female head of household; Financial exclusion widespread; Few women in corporate leadership (Iraq, Yemen); Low levels of female entrepreneurship.	Increases in teenage pregnancy (Iraq, Syria, Yemen); Limited access to reproductive and mental health services for women and men; Riskier reproductive health care choices among women due to conflict; Low female enrollment in primary and secondary education compared to boys (except Libya), high drop outs for both especially in rural areas.	GBV widespread, with increasing rates of early/forced marriage among displaced people due to economic hardship, insecurity; Increase in sexual violence/rape cases (Syria); Conflict related injuries for men and boys; FGM a rising concern (Iraq, Yemen); Mobility constraints due to security and safety concerns; Lack of clarity around rule of law and weak enforcement to protect women and children.
<b>Mashreq / Fragile Countries</b>			
<b>Jordan, Lebanon, West Bank &amp; Gaza</b>	Women largely out of the labor force and high female unemployment especially among young educated women (Jordan, WB&G); Low levels of female entrepreneurship; Few women in corporate leadership (Jordan, West Bank & Gaza); Notable disparity in financial inclusion constrain women entrepreneurs (Lebanon).	Limited access to family planning and reproductive health care among refugee populations (Lebanon, Jordan); High NCD related mortality for men due to risky behavior like smoking (Jordan); Teenage pregnancy on the rise with limited access to quality health care (WB&G); Riskier reproductive health care choices among women due to mobility challenges (refugee populations, WB&G); High male drop outs in secondary education (refugee populations, WB&G).	Low levels of female representation in government (Lebanon, WB&G); Weak public perception of women's governance capacity (Jordan, WB&G); Increasing levels of GBV/IPV including early marriage (esp. refugee populations, WB&G - esp. Gaza); Mobility constraints due to safety concerns, changing demographics, political economy (refugee populations, host communities, WB&G).
<b>Other Developing Countries</b>			
<b>Algeria, Djibouti, Egypt, Iran, Morocco, Tunisia</b>	Low levels of FLFP, large share of women out of work, youth most affected; Large share of women in vulnerable employment (Egypt, Iran, Morocco); Few female entrepreneurs and limited representation in corporate leadership, mgt positions (Morocco); Gender gaps in financial access (Egypt, Djibouti, Iran).	High levels of maternal mortality (Djibouti) and NCD for men (Egypt); Increasing rates of teenage pregnancy (Egypt); Overall low levels of school enrollment especially for girls (Djibouti); High drop-out rates in secondary school among women in Morocco and men in Tunisia.	Low female representation in government leadership positions with weak public perception of women's governance capacity; High levels of gender based violence (overall), including FGM in Djibouti and Egypt. Sexual harassment a concern in Egypt.

Note: This matrix is based on existing data and desk research and highlights key areas of concern (not exhaustive). Country grouping is based on broad commonalities across countries in the three main categories of economic opportunities, human capital endowments, voice & agency. Political, demographic and income differences contribute to specific gender gaps which are not necessarily included for each country but should be further considered in more in-depth country-level diagnostics. Countries mentioned in parenthesis signal where issues may be particularly relevant; it is not necessarily indicating that other countries in the same grouping do not face similar or the same issues.

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