Women and Economic Empowerment in the Eastern Mediterranean

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WOMEN AND ECONOMIC EMPOWERMENT IN THE EASTERN MEDITERRANEAN

by

HANADY NABUT

A thesis submitted in partial fulfillment of the requirements for the Honors in the Major Program in International and Global Studies in the College of Sciences and in The Burnett Honors College at the University of Central Florida Orlando, FL

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Abstract

The idea of women’s economic empowerment in the developing world has been growing in momentum throughout the past decades. Today, it is a force that is dramatically redefining the concept of economic development and transforming the economic and political landscape of the Middle East. Women in the Middle East and North Africa (MENA) region are finding innovative ways to participate in the labor market. As a result, they are becoming agents of change in their political, economic, and social environments. However, despite the tremendous amount of growth that has realized throughout the years, women in MENA face significant hurdles to realize their potential. This study will highlight the social, political, and economic developments that have taken place within the last decade, and describe how they have improved, or worsened economic conditions for women in the region. It will also describe the issues associated with previous developments, and their missing dimensions. The analysis will provide case studies to compare levels of women’s empowerment in Jordan and Palestine. The concept of women’s economic empowerment will be analyzed through a multidisciplinary lens in which factors such as religion, ideology, culture, politics, and economics are merged to understand the foundation of the problems facing women in MENA. The study will emphasize the importance of a sociocultural base in the analysis of women’s labor force participation rates. These factors will also be analyzed from various levels of analysis: individual, state, and global.
Dedication

To my family,
for their unconditional
love and encouragement
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Chapter One: Introduction

This study aims to provide a more comprehensive description of the factors that influence women’s participation in the workforce and civil society in the MENA (Middle East and North Africa) region, particularly the Eastern Mediterranean. It does so by focusing on the root issues inhibiting female empowerment such as religious and sociocultural norms, attitudes, and ideologies. The main contribution of this work is the insight that it provides on the recent Islamic resurgence in the Middle East. It emphasizes the different directions that the Islamist movement has taken, and how it has influenced women’s empowerment. In addition, this paper sheds light on many of the issues regarding women’s access to the economic sector in the Middle East and North Africa or MENA, and provides recommendations for advancing women’s participation in the labor market. It begins by exploring the socio-cultural roots of the issue, and then the practical and technical obstacles that women face such as limited access to financial instruments. A sociocultural analysis will be emphasized throughout the study to understand the effects that religious and sociocultural factors have on governmental and economic variables. Finally, the paper will provide suggestions as to how societies, governments, and firms can collaborate to increase female labor force participation rates. The concept of women’s economic empowerment must be analyzed from a culturally relevant lens, as traditional solutions to gender inequality many times overlook cultural complexities. Two case studies will compare countries in the MENA region and their respective levels of female labor force participation. The case studies
will discuss some of the various factors involved in increasing women’s empowerment, and will
describe why certain measures targeted towards women in the past have failed to achieve their objectives.

The study is divided into seven sections: (1) introduction; (2) the religious and
sociocultural dimension; (3) the economic and financial dimension; (4) the institutional and
governmental dimension; (5) case study of women’s economic empowerment in the Palestinian territories; (6) case study of women’s economic empowerment in Jordan; and (7) conclusion.

Methodology

This paper contains a diverse selection of both primary and secondary data. Primary data
is in the form of over 100 personal interviews with directors of women’s empowerment
organizations, female entrepreneurs and project founders, female students, and other subjects in
Palestine and Jordan. Secondary data is in the form of literature and economic indicators such as
female labor force participation rates, human development indicators, and surveys. Data on
female labor force participation rates has been gathered from the World Bank, United Nations
Human Development Report, International Monetary Fund, and national human development
reports. On the ground surveys and fieldwork data in Jordan and the Palestinian Territories will
provide insight in regards to gender attitudes, beliefs about gender equality, religious and cultural
views, and female roles. Both quantitative and qualitative data were used in this study.

A large amount of the data is based on research that I undertook to understand the factors
that influenced women’s employment in Jordan and the Palestinian territories. My focus was on
disadvantaged communities, refugee camps, and conflict-prone areas. I set out to investigate how ideology, norms, family ties, and political and economic circumstances influenced women’s employment in the Arab countries of the Eastern Mediterranean.

The Developmental Importance of Women’s Economic Empowerment

The topic of women’s economic empowerment has been greatly overlooked by economists, politicians, and policy-makers that seek to restructure the political and economic landscape of the Middle East. It is an idea that is all too often disregarded and placed at the bottom of political agendas. There is also a lack of knowledge about the social, political, and economic barriers that women face in the Middle East. However, increasing interconnectedness, the advancement of globalization, and changing dynamics in the region have made it all the more important that these issues be addressed.

Women in the Middle East and North Africa (MENA) are among the least represented on a global scale. The World Bank’s Enterprise Survey points that levels of female entrepreneurship in the Middle East and North Africa are far behind those of other regions, such as Europe, North America, and South America.\(^1\) Women in MENA make up 1/3 of the total labor force in the region, compared to 76% of the total participation of males. The region, along with South Asia, is ranked as the lowest in gender equality according to the World Bank Gender Equality Index.\(^2\) The 2002 U.N. Arab Human Development Report pointed out that the lack of women’s empowerment in MENA was one of the three main obstacles to growth in the region.\(^3\)
Despite the fact that globalization has transformed the economic outlook of people across the globe, particularly women, the rate of women’s labor force participation in the Middle East is still the lowest in comparison to other regions. Rates of female labor force participation tend to be higher in countries with a great amount of labor and few resources such as Tunisia, Morocco, Egypt, and Lebanon. Arab states with abundant resources such as Iraq, Syria, Yemen, and Algeria tend to have lower female labor force participation rates. There is, however, a vital exception to this. Some GCC (Gulf Cooperation Council) countries such as Bahrain, Kuwait, and Qatar have the highest levels of women’s employment in the Middle East. This highlights the notion that institutional factors cannot be the sole variables explaining women’s economic empowerment. It is therefore vital to understand the sociocultural problems that women face when attempting to integrate into civil society and the economy.

**Societal Benefits**

Although the rhetoric of “women’s economic empowerment” emerged in the 1980’s, the effects of increasing economic opportunities for women have gained greater recognition throughout the past decade. The importance of developing policies targeted towards the MENA’s women has become more important in discussions regarding national security. Governments, in particular, are learning how advancing women’s rights is a strategic objective to increase global security, prosperity, and development. Providing women with greater access to finance in particular, can be a means of politically and socially empowering them. Indeed, economic development and women’s empowerment are mutually supportive. A recent survey conducted by the United Nations concluded that economic development is strongly correlated with the
economic empowerment of women. In countries where women have gained greater access to the workforce, economic growth has also been achieved. Conversely, in countries where women are least represented in the economy, economic growth has declined.\(^5\) Studies show that if more women in the Middle East were employed in the national labor force, GDP would increase by 0.7\% each year. This would lead to a growth rate of 2.6\%, as opposed to 1.9\%.\(^6\) Although economic development and women’s empowerment are mutually supportive, growth has realized at a slow pace. This is due to sociocultural factors that inhibit female labor force participation rates at the individual, state, regional, and international levels.

The economic empowerment of females has an apparent short-term, and long-term benefit to societies. Studies show that women who are provided with economic opportunities in MENA have more decision-making capabilities in their households. When women are economically empowered, they are better able to escape poverty, domestic violence, and other socio-economic problems. They also have less children and spend more time in the labor force. A regional study carried out by UNIDO found that women with stable incomes have improved living standards, higher educational levels, higher life expectancies, and lower fertility rates. Other studies have highlighted that when women gain access to resources such as education, finance, property, technology, and employment, they have a greater impact on the wellbeing of their children, in comparison to men’s access and use of such resources.\(^7\) The economic empowerment of a female has many positive externalities on society as a whole, and it creates a chain reaction in which women are driven by the successes of others in their communities.

Gender Inequality and Conflict
Also, of vital importance is the strategic value of the MENA region. Recent demographic trends, along with recent surges of political instability demonstrate how MENA should be a national and global security concern. There are alarming statistics in relation to unemployment rates in the region. Youth unemployment in MENA is the highest in the world, and female youth unemployment is more than twice the percentage of men’s, even in more egalitarian Middle Eastern states such as Jordan, the UAE, and Egypt. Female youth in MENA are the least involved in the economic sector at a global level, making up only 24% of those employed in the labor force. For young men, the participation rate in the economy makes up 50%, which is also the lowest in the world. Women and children make up the majority of people in poverty, and targeting them can thus yield tremendous benefits. The creation of small and medium enterprises is a fundamental step towards reducing unemployment rates amongst women and youth.

Women and Radical Groups

Providing women with opportunities in MENA can have a direct effect on the resurgence of radicalism. Women tend to be the most negatively affected by ideological radicalism, and their interests often conflict with those of highly conservative, and patriarchal groups. Since radical groups tend to put women and children in extremely vulnerable situations, physically, emotionally, and financially, women are more likely to support alternative solutions to their economic and security concerns. Empowering them in ways that make them self-sufficient, involved, and independent can thus decrease levels of female involvement in radical organizations, and bring greater security to disadvantaged areas in MENA. Also worth noting is the fact that the majority of these organizations gain influence by providing financial assistance
to families. They also primarily target young men. As mothers, empowered women are better able to counteract such events. Women in MENA can serve as modernizing agents in societies resisting conservative and patriarchal forces.

Limitations of the Existing Literature

Scholars differ in the rational regarding women’s lack of involvement in the economic sphere. Sociology professor, Valentine M. Moghadam, stresses that economic and institutional factors provide for a greater understanding in regards to the factors inhibiting gender equality. She argues that patterns of gender employment in MENA are reflective of the political and economic conditions of each nation and the global economic circumstances. Instead of socio-cultural factors such as norms and beliefs, Valentine Moghadam argues that class, state-policy, development approaches, and patterns in the international system characterize employment trends. Moghadam does not view historical, cultural, and religious factors as the base for the issues that women face in the MENA. She argues that through institutional development, the gender inequities that exist in the workforce can be addressed.

Scholar on women and Islamic law in the Middle East, Amira El-Azhary Sonbol, prefers an alternative approach to explain gender employment levels in the MENA. She argues that deeper and more historical forces characterize gender inequality and unemployment in the Middle East and North Africa region. Amira El-Azhary views cultural and political barriers as the primary reasons for which females make up such a low percentage of the labor force in the Middle East. This is the case in Jordan, she argues, where the political structure and the advancement of the economy, would equate to greater gender equality in the labor force.
However, conservative beliefs and norms have discouraged many Jordanian women from actively engaging in the social, political, and economic spheres. Dr. El-Azhary, however, does not emphasize the individual level of analysis and the power of sociocultural norms in small communities. She tends to describe inhibitors to women’s empowerment as being ingrained into the institutional structure of Middle Eastern countries. Amira Al-Azhary’s analysis views institutional factors as a reflection of historical and sociocultural forces. Despite Dr. El-Azhary’s focus on sociocultural factors, she emphasizes a state’s institutional framework in the shaping of female labor force participation rates.

This study will take a more comprehensive approach to describe the notion of women’s empowerment in the MENA region. As opposed to Dr. Valentine Moghadam’s theory regarding the formation of social structures, this study will propose that the base of the social structure in the Arab world is sociocultural in nature. Moghadam proposes that institutional and governmental factors shape the culture and norms of a country. This study, however, will explain why ideology takes precedence over the institutional and governmental makeup of a society. It will do so by highlighting the influence of the Salafi movement in the MENA.

As previously mentioned, Dr. Amira El-Azhary emphasizes the importance of sociocultural and religious factors in explaining women’s employment in the MENA. However, her analysis provides little insight into the influence that such factors have on the individual level of analysis. Amira El-Azhary tends to place sociocultural and political factors into one group. Although this paper will support the notion that ideology penetrates the state structure
substantially, it will take a more comprehensive position. The power of ideology in regards to non-state actors must be highlighted.

The Middle East and North Africa region is characterized by powerful ideologes that have given legitimacy to extremist and nationalist groups alike. Recent events in the region such as the Arab Spring, the rise of radical groups, movements of “Islamic feminists”, and clashes between secular and religious forces have demonstrated the potent power of ideas in this volatile part of the world. Ideology has the ability to mobilize people before any institutional or governmental actor. This is a region where thousands of years of rich religious and cultural history continue to influence the everyday lives and decisions of civilians. In order to understand the lack of women’s employment in the Middle East, the roles that religious and cultural influences have had on the region must be analyzed thoroughly.
Chapter Two: The Religious and Sociocultural Dimension

Despite strong evidence pointing to the micro, and macro-level benefits of empowering women, the issue of gender inequality in MENA’s economy is highly complex and requires a historical and socio-cultural analysis. Most scholars attempting to explain gender inequality in the Middle East and North Africa tend to neglect the importance of historical, cultural, and religious factors. Some academics argue that gender equality is a result of political and economic development. Therefore, gender equality in the MENA will realize after institutional development has taken place. This assumption, however, is flawed as economic development may push societies towards a common economic direction, but not towards a system of common norms.11 This can be seen in many MENA countries that have experienced economic development, but have also been influenced by more radical ideological waves.

Another more comprehensive explanation for the lack of women’s participation in the workforce focuses on social, and religious restrictions. According to this study, one of the stronger reasons for which women in MENA are discouraged from being active in the economic sector is due to traditional and patriarchal norms. Highly conservative interpretations of Islamic teachings and patriarchal impositions have slowed progress in women’s economic integration. Women in the region are divided between traditional expectations, or pursuing a lifestyle that is conducive to modernization. Traditional expectations emphasize the importance of women’s roles as mothers and caretakers.

The role of Islam in the region’s sociocultural construct will not be diminished in the time to come. Solutions to the lack of female representation in the Middle East should also
eliminate the idea of ‘secularizing’ Muslim societies. Islam is a potent force in the MENA and has the ability to guide small and massive movements alike. Its influence has become stronger in recent decades and has served different and sometimes contradictory purposes for the region’s ideologically diverse populations. Growing movements of Islamic feminists in the region are symbolic of the fact that Islam can coexist with feminism and women’s empowerment. Instead of religion acting as a restrictive force, it can be one of liberation.

The Role of Interpretation

Gender attitudes in the Middle East and North Africa are highly influenced by religious norms. Indeed, the root causes of gender disparity in the MENA cannot be understood without analyzing the religious and sociocultural fabric of the region. However, this is not to say that Islamic teachings undermine the roles of women in Muslim societies. Gender disparities are more closely associated with patriarchal interpretations of Islamic text that restrict the freedom and mobility of women. Such interpretations, many argue, have become more conservative after the modernization of the state structure in the MENA.

During the past decades, the Muslim world has seen resurgence in Islamic fundamentalism. This ideological wave in MENA has had different impacts on different segments of the female population. Interestingly, although younger generations in the region are abiding by more conservative interpretations of Islamic teachings, they are also more integrated into the labor force than older generations. This is the case in Tunisia, where women are more represented in the workforce than most countries in the Middle East and North Africa. Tunisia is one of the most progressive parts of MENA in the area of women’s empowerment. The North
African country contains the one of the greatest numbers of women-owned businesses in the region. Also worth noting is the fact that there are more women in Tunisia’s parliament than in the US Congress.\(^\text{13}\) Although the case of Tunisia illustrates a positive outcome of growing Islamic influence, other states have been unable to balance religion and family-work norms.

**Female Roles in Islam**

Islamic norms have evolved significantly throughout the years. In the beginning of the Islamic era, women were actually more integrated into the local and international economy. Women were merchants and traders. They owned property and other assets, and they managed resources. They were empowered in ways that allowed them to be self-sufficient and independent. Islamic history contains several stories of the entrepreneurial spirit of the Prophet Muhammad’s wife, Khadija, and other influential women at the time. Scholars of the early Islamic era viewed women’s participation in the economy as a common and legitimate act. It was not unusual to society that women at the time be economically active, and engage with men when performing business transactions. As state structures developed, however, they neglected working women in many countries.\(^\text{14}\) This for example, was the case in Jordan after the separation of the informal and formal sectors of the economy. Females, which were actively engaged in occupations such as agriculture, and farming, were excluded from the formal sector, and were thus, no longer acknowledged.

Throughout the Middle East and North Africa women have been excluded from the formal economy in different ways. In states such as Saudi Arabia and Iraq, this exclusion is more blatant. Saudi Arabia, which is the only nation in the MENA that forbids women the right to
drive, restricts women’s mobility the most. Ironically, in the very birthplace of Islam, women’s rights have been subject to some of the most patriarchal forces in the Middle East.

Women in the MENA region are believed to suffer from a double burden. Social and cultural norms impose harsh expectations in which workingwomen must satisfy the roles of both caretakers and breadwinners. Indeed, although these are the sociocultural expectations that women face, institutional frameworks do not take these cultural issues into consideration. If they did, women-focused policies would acknowledge the double-burden that women face and would provide women with the needed legal protection and benefits.

Social relations, gender, and employment are dominated by a traditional patriarchal structure in the Middle East and North Africa region. The most important role for women, according to Arab societies, is that of a caretaker, homemaker, and mother. Even in situations where women make significant contributions to the family’s household, men are still considered to be the primary heads of their households. Therefore, the recognition that women receive for their economic contribution are many times underestimated and women remain economically, legally, and socially dependent on their male counterparts. In various conservative and semi-conservative societies throughout the MENA, women must also follow a certain set of sociocultural guidelines based on modesty. Interpretations of modesty, of course, differ throughout the diverse Arab world and are subject to interpretation. There is, however, a pattern found in rural areas throughout the MENA, and that is one of increased Islamic influence and cultural traditionalism. Such societies are resistant to change and do not welcome the notion of changing women’s roles. Conservative societies in these areas place particular emphasis on
restrictions aimed at male-female interactions and protecting a woman’s honor. This notion of protection is known as “qiwama” in the Arab world and does not relate to the superiority of men over women. It is simply a cultural value based on the protection of women. As a result of this cultural belief, however, women in more traditional societies tend to get married and have children at an early age in comparison to other regions.

Diverse Islamic Environment

Cultural and religious restraints provide for a more comprehensive explanation in regards to the low numbers of women in the economy. Through an evolutionary process, religious positions on women’s roles have translated to different norms for women throughout MENA. Of course, such norms vary from country to country. Countries with Islamic governments such as Saudi Arabia possess more limited environments for women entrepreneurs. However, the growth in the amount of women running tech businesses in Saudi Arabia demonstrates how women are attempting to find alternative ways to participate in the economy. Countries with more liberal laws targeting women such as the UAE, and Tunisia have been more successful in accommodating the labor force.

In some of the more conservative parts of MENA, local religious institutions are the only places that Muslim women visit. These institutions provide them with knowledge regarding how to go about daily affairs. Such establishments, however, do not provide women with sufficient practical and strategic information. Women are many times discouraged from participating in the public and economic sectors. In addition, state governments do not collaborate sufficiently with local religious institutions to educate and guide women towards participating in civil society.
Sociocultural Influences in the MENA

Cultural practices are embedded into a variety of processes in MENA states. Irreligious cultural norms, beliefs, and practices play into female labor force participation in significant ways. Attitudes about work, gender, and social relations are shaped by the traditional patriarchal structure in the MENA. Gender roles in MENA are centered on the traditional ideology that assigns women the roles of homemakers and caretakers, and men the roles of breadwinners. Therefore, women receive little recognition for their contributions to their households and families, and are socially positioned in ways that make them dependent on males.

Also worth noting are norms regarding women’s modesty in the Muslim world. Careers involving close interaction with men and a great degree of independence are usually discouraged. Restrictions on such interactions are common in the Muslim world and tend to be embedded into family laws based on Shari’a. Although this ideology has changed in many parts of the world, it is still strong in the MENA. Women in countries such as Bahrain, Egypt, Iran, Jordan, Kuwait, struggle with restrictions that limit their mobility within their own states. In Arab states such as Bahrain, Oman, Saudi Arabia, and Egypt, women must obtain permission from a husband or male guardian to travel. Other types of restrictions include the permission from male guardians to sign contracts, own property, or receive banking services. Indeed, all of these factors diminish the abilities of women to engage freely in the labor market.

Sociocultural and religious norms are ingrained into individual and collective ideologies regarding women and the workplace. The notion of women and men being equal, but having different societal roles is common among Muslim societies. A study conducted by the Women
Affairs Committee of the Democratic Arab-Islamic Wassat Society in Bahrain found that more than 60% of the female population did not support female political figures because they believed that women lacked the skills necessary to thrive in that environment. They also believed that women had limited political knowledge in comparison to men, and that a political role would be too unstable for women who needed to raise families.\textsuperscript{16} Such beliefs about gender identities play very influential roles in the construction of work roles.\textsuperscript{17}

A general issue in MENA is the lack of women’s advocacy groups available to females. Disempowered women in the region already lack knowledge regarding the opportunities and rights that are available to them. Many are also unaware of other influential women and mentors, and women’s empowerment groups. There is a lack female advocacy groups in the region due to governmental restrictions, which prohibit them from running independently. Women’s advocacy programs that do exist, therefore, tend to be tied to government.\textsuperscript{18} Female advocacy groups are heavily restricted from running independently in countries such as the UAE, Qatar, and Saudi Arabia. In other Arab states such as Bahrain and Oman, there are strict regulations involved in the membership process.\textsuperscript{19}

**Islamic Feminism**

A wave of Islamism has swept the Middle East in recent years and women have found different ways to embrace it. Just as there are different shades of feminism in the West, there are also different ways in which Middle Eastern women define the concept. The Arab world includes a diverse array of feminists from many viewpoints. Among them are the secular feminists, Islamically conservative feminists, Islamically moderate feminists and so on. Even
within each group exist diverse arrays of interpretation. The movement, which has gained the most popularity in the MENA region, is that of Islamic feminism. Although a great amount of diversity exists within the term, Islamic feminists tend to have similar Islamic ideals. They justify their political, economic, and social rights based on Islamic teachings. In this movement, there are variations in beliefs as to the degrees in which women should integrate into the civil, political, and economic spheres. Some women have chosen to adopt a classical Islamic philosophy to justify their beliefs of worldly integration. Others follow more conservative Islamic schools of thought and find more culturally acceptable ways of contributing to the economy.

Recent patterns in the MENA show that Arab and Muslim women of this generation are more religiously conservative, but also more educated and more highly involved in the workforce. Although controversial, this is symbolic of the notion that Islam, gender equality, and democracy can coexist. However, a significant amount of Middle Eastern women are embracing fundamentalist ideas, even though they are a minority. Such ideals position women’s roles as belonging to the household and the family. Others, however, are redefining Islam in ways that allow them to protest patriarchal systems. There is much debate amongst feminist scholars and Islamic scholars about the degree to which Islam empowers women.²⁰

Literacy rates in in the MENA have increased significantly with many countries achieving gender parity. Rising female education rates, however, still have not translated to higher female labor force participation rates. And although female employment rates have risen in the past decades, women in the MENA still have overall low participation rates. The ideological wave in
some parts of the MENA region has promoted greater education for women, but still has not progressed to support a strong working population.

Ultimately, many of the obstacles that women face attributed to religion, are actually purely cultural obstacles. Social constructs in regards to women’s roles in societies are shaped mostly by cultural stereotypes that lack Islamic reasoning. Many regressive cultural practices that inhibit women’s involvement in the economy are not limited to the MENA region, and can be found in societies that practice different religions.
Chapter 3: The Institutional and Governmental Dimension

Government and Religion

In many states in the Arab world religious principles have been incorporated into state structures. In regard to political structures, it is important to analyze which Islamic ideas are embedded in these structures. The political orthodox ideology with dominant patriarchal views on society is often the same as that which attempts to establish an Islamic state. As a result, the incorporation of Islamic principles onto the legal framework of a country might equate to the institutionalization of patriarchal ideas. Such ideals then shape state actions, laws, and practices. These institutional norms many times restrict the opportunities and levels of mobility available to women. Arab states that have limited opportunities for females in the labor force include Saudi Arabia, Jordan, and Iraq. Jordan is generally seen as a more progressive part of the Middle East in terms of the political and economic opportunities that it provides for women. Despite Jordan’s progress in establishing laws and regulations in favor of women’s employment, however, the country still falls behind compared to more egalitarian countries such as Tunisia, the UAE, and Bahrain. If gender equality were based on the country’s political and economic structure, as many scholars claim, Jordan would be experiencing different trends.

States such as Tunisia, the United Arab Emirates, and Bahrain have been more successful with the inclusion of women into civil society, government, and the private sector. Some attribute women’s empowerment in Tunisia to the government’s role in secularizing society through reformist programs, regulations on dress, and modern social constructs among other
factors. The country’s inclusive constitution provides women with the most expansive legal rights as well. Similar patterns have been observed in other MENA countries where government imposed secularization is not a factor, indicating that Islamic norms and values are being redefined. Indeed, Tunisia’s success in the empowerment of its female population is due to a number of factors, but Islamic influences are among those most noted for bringing about change. The country’s labor code permits women to be fully involved in the economy, and education is equally available among males and females. A number of initiatives have also taken place to alter social constructs about male and female roles. On a broader level, however, many Tunisian women have started to identify their selves as Islamic feminists. As previously mentioned, they are more conservative than women in the previous generations, but also more socially, politically, and economically active.

Islam is a unifying religious and cultural force that shapes organizational practices and individual preferences at the systemic, state, and individual identity levels. Acknowledging the fundamental role that Islam plays in the lives of the people of the Middle East and North Africa is vital for pushing forward the empowerment of women in the MENA. Development initiatives and policy changes must advance the rights of women and also recognize the importance of family, values, and ideology in society. Family policies help develop strong family support systems and increase the choices that women have. A key to development translates into assisting women in achieving a proper work-family balance. Women in the MENA tend to be concerned about combining work and family responsibilities, and how family and labor laws help advance that.
Islamically, many scholars argue that women and men are equal, but different. This fundamental principle can be incorporated into developmental and legal frameworks to target male and female employment needs in different ways. Using an Islamic lens to formulate governmental change could help acknowledge that men and women may need different policy frameworks to advance gender equality in the economic sphere. Analyzing gender differences and female needs are vital to produce economic, political, and social transformation. Women may need welfare regimes and resources that assist them in economically advancing, particularly in the MENA region.

Some MENA countries have only advanced the women’s agenda alongside Shari’a or Islamic law. Women’s councils, for example, have helped transform gender relations and have produced significant social changes in the MENA. The establishment of these councils, however, only occurs with the permission of Islamic regimes that base their decision-making on Shari’a law. The Kingdom of Saudi Arabia Human Development report expressed that there was a commitment to expanding work opportunities for women as long as they conformed to Islamic Shari’a. In Jordan, a similar emphasis is placed on the inclusion of religious principles in national frameworks. The Jordanian National Council for Women has stressed its commitment to empowering women as long as it does not clash with the state’s cultural and religious identity. The national strategy to empower women in Jordan was composed of six factors: legislation, society, economics, health, and education. The council’s commitment asserts that any strategy directed towards women should: “be consistent with the Jordanian constitution, Jordanian
national charter, Islamic Jurisprudence, values of Arab and Muslim society, principles of human rights, aspiration to progress and development, regional and international agreements.” 25
Chapter Four: The Technical and Financial Dimension

It is paramount to address the issue of women’s empowerment in the economic sphere and which obstacles are in the way of achieving progress in this area. Just as in the social and political sphere, sociocultural factors penetrate the economic dimension of women’s empowerment. The growing influences of more conservative ideological waves have affected the way in which women utilize economic tools. The lack of financial instruments available to women is one of main economic difficulties that women face when attempting to join the labor force. Financial instruments are not targeted at MENA’s women. They also do not cater to the needs of female entrepreneurs. One of the reasons for this is due to misconceptions, stereotypes, or patriarchal views about women’s roles. Many financial organizations are biased in the sense that they see women as high-risk borrowers. This can be especially true in areas such as the West Bank or the Palestinian territories where the Israeli occupation, and constant conflict and uncertainty destroy the livelihoods of women and their families. Since the primary role of women in the region is that of caretaker, financial organizations view them as uncommitted borrowers. Despite the many obstacles, however, microfinance organizations in the West Bank and Gaza have succeeded in empowering a substantial amount of Palestinian women. Nevertheless, sociocultural challenges still slow this path to progress as will be described in the case study on the Palestinian territories.

Small businesses and start-ups are vital in helping MENA’s women achieve economic independence, but female-led start-ups and small businesses are evolving to require more capital. Microfinance institutions have been the main providers of capital to female entrepreneurs
throughout the years, but their mission has evolved. For example, microfinance originated as a not-for-profit activity and became more commercial throughout the time of its growth in the developing world. This commercialization of microfinance has particularly important implications for the MENA region. Commercialization translated into higher interest rates, and in the case of modern microfinance institutions – sky-high interest rates. It is understandable why Muslim women who frown on the notion of interest would have a problem with this. The case studies in Jordan and Palestine will illustrate the views that women have in regards to loans and interest rates. They will also describe how such views discourage women from borrowing to open small businesses.

Although the amount of women receiving small loans is large as a percentage, it is relatively small in numbers. Another reason for this is the lack of perceived demand by microfinance institutions. A study conducted by the International Finance Corporation (IFC) indicated that women in MENA are more likely than men to fund business projects from personal sources. This is partly due to a lack of education, or information about formal finance. It is also due to fears of borrowing, especially from foreign organizations that do not provide Islamic banking services. As a result, finance institutions do not perceive demand by women and do not focus their resources in areas where they are much needed.

Financial and Institutional Issues

Women throughout MENA lack the access to capital necessary to fund start-ups, or expand their businesses. One of the primary adjustments that finance institutions must implement is that of adjusting loan products to meet the needs of women. Women are the primary customers
of microfinance institutions, but make up the minority of people that borrow from non-governmental lending services. Many monetary institutions and lenders are currently tailored to appeal to men. The types of loans being offered are those that require a significant amount of collateral. This is why micro-finance institutions have gained popularity in many parts of the developing world. Such institutions, however, are not as profitable as those that provide macro-loans, and therefore are not as attractive to lenders. Studies also show that the movement from “not for profit” to “for profit” in the microfinance sector has caused the businesses to suffer. Micro-finance institutions should remain not for profit organizations as high interest rates can cause the borrowers to be worse off than they originally were before taking the loan. Also worth noting are Islamic positions regarding interest in the Middle East and North Africa. Interest, or the Arabic equivalent, “riba” is looked down upon according to Islamic beliefs. Consequently, women in the region are more hesitant to seek out loans that operate on interest. Non-profit financing institutions are thus, more effective in attracting female clientele. Such financial establishments must be sensitive to cultural and religious beliefs.

**Loan Structuring**

Women in MENA still struggle with stereotypes regarding gender roles, and as a result, they have greater responsibilities when joining the labor force. Aside from being entrepreneurs, they must also manage the roles of homemakers, and mothers. Many do so without male support. Therefore, loan services should be tailored to meet their lifestyle needs. Women entrepreneurs would benefit from loan services that provide low interest rates, have flexible payment schedules, and require less collateral. As an alternative to collateral, financial institutions could
verify credibility through other sources such as letters of recommendation. Lending institutions would also attract more women by increasing the amount of women representatives working for them. This is another area where traditional expectations regarding gender interactions have slowed women’s involvement in the economic sector. Market studies regarding the demographics of particular areas could aid financing institutions in developing services suited to the needs of their customers.

**Vitality of SME Sector**

The small to medium enterprise (SME) sector is particularly important for MENA countries in which women are least represented in the labor force. SMEs make up a significant portion of the economy in the Middle East, and they hire a large amount of youth and women. This sector is vital because it operates on low risk, and women are more able to meet the loan requirements necessary for such businesses. However, this sector is demanding greater education and skills, which women are not equipped with.

**Local Impediments**

On a local level, women lack the information and encouragement necessary to thrive in economic environments. The reason for which many microfinance institutions have been successful is due to the fact that they operate in small villages, and communicate with their borrowers in personal ways. The Grameen Bank in Bangladesh, for example, is one such institution that fosters an environment in which women can openly participate in the economic
sector. The Grameen Bank also provides each loan to a group of women to increase accountability. This social component of lending can be applied in MENA to encourage women to seek out loans, and participate in the economy. Women in the region do not have sufficient role models, whether they are relatives, friends, community members, or colleagues. Strong support systems, and mentors are necessary for women to thrive in environments that are characterized by conservative social norms. Women in MENA also lack the confidence to approach mostly male lenders, and they do not have sufficient female counterparts to lean on.

Another issue worth noting on the local level is that of the rise of conservative cultural and (self-proclaimed) Islamic elements. There is no doubt that radical organizations are a major setback for the women’s movement. The spread of more extreme ideologies regarding the roles of women have affected women substantially. This is one of the most important influences on every dimension of women’s empowerment – economic, social, and political. In the economic aspect, highly conservative groups have constructed strictly narrow definitions on how women should integrate into their local economies. These definitions emphasize gender-segregation, appropriate careers for women, women as homemakers and caretakers, and severely limit women’s mobility. It is no surprise that areas where these ideologies thrive and dominate are areas where women are least represented. The case studies on Jordan and the Palestinian territories will illustrate how highly conservative elements in society have penetrated various aspects of women’s employment on an individual, local, and even state level.

Lack of Resources
Female entrepreneurs in the region also lack significant ownership of collateral, or land and capital. Although many women in MENA are entitled to property, they lack knowledge as to how much they are entitled to and how to manage it. Male relatives many times control their lands through legal rulings, or by consent. Women in disadvantaged regions are many times unaware of how to manage their land ownership, and as a result, fail to use it in an efficient manner. Therefore, they do not meet the minimum requirements to borrow from available financing sources. This causes their businesses to remain underdeveloped and less efficient. Such restraints prevent women from reaching their full potential, and outgrowing the small business sector.

Women entrepreneurs in the Middle East and North Africa tend to fund their small enterprises through personal sources such as personal savings, family, and friends. However, personal savings do not provide the sufficient amount of capital to successfully run, or expand a business. Therefore, women entrepreneurs who fund their businesses from such sources must have a significant amount of family support. This support comes in the form of material, and emotional support. Aspiring woman entrepreneurs who lack savings and support are left behind. Beyond the start-up phase of a venture, women tend to use their personal belongings, savings, and homes as collateral.

Supply-Side Issues

In terms of supply, many financial institutions do not offer loans tailored to women entrepreneurs. Women are also not viewed as competitive participants of the economy because their startups are higher in risk. Bankers view such investments with skepticism even though
women generally have a positive reputation paying back micro-loans. Women entrepreneurs, who want to move past the microfinance phase, are many times unable to do so due to their lack of capital. Microfinance has aided many women and families in escaping poverty. However, it has not been as successful in providing women with the means to expand past the micro stage of development.

Sectoral Limitations

The lack of women’s economic activity in the private sector causes stagnation due to the allocation of occupations. In Jordan for example, females are disproportionately represented in the public sector. Women in the public sector also face the reality of a glass ceiling, and few are able to advance to higher positions. This is particularly true for occupations in government, where men make up the majority of higher-ranking officials. As a result of this distribution of occupations in the government sector, men are primarily responsible for the formulation of policies targeting women. This of course, many times conflicts with female interests. This form of horizontal segregation is common amongst women in Jordan. In 2009, approximately 53% of Jordanian women were employed in the health and education sectors. According to the Department of Statistics, Jordan was able to generate about 64,000 jobs in 2008. The public sector made up only 41.4% of these jobs, with men filling 82.5% of them. It is worth noting that in 2009, females made up 74% of applicants to the Civil Service Bureau, in comparison to 26% of males.

Such trends point to some of the obvious issues that women face when attempting to participate in the labor force. Females in Jordan are increasingly attempting to join an already
saturated sector. The concentration of women in the public sector, again, is most likely a result of sociocultural views about “appropriate occupations” for women. As will be described in the case studies of the later chapters, there are areas in the MENA where views about female roles determine which career women will pursue. This, however, has further exasperated female unemployment, as teachers, nurses, and other public sector female employees are unable to find jobs. It is therefore, vital that this employment gap be filled by jobs in the private sector, and small and medium enterprises. At this point, women are also poorly represented in SMEs with only 18% of management positions held by women.

Need for Community Outreach and Educational Initiatives

To address the lack of women’s participation in the economy, root issues must be brought into perspective. A grassroots approach to empower women is of significant importance. Microfinance has proven to be highly successful among motivated women. However, there is a previous step to the process of women’s empowerment that has not been established. It is that of educating women about the opportunities that are available to them. They must be educated about the freedom that they have within their religion and within their societies. This begins with redefining Islamic teachings that relate to gender roles. Moderate and progressive interpretations of Islamic text portray women in a more egalitarian nature. According to such views, women are able to actively pursue education and career lives within the bounds of Islam. Isobel Coleman, a senior fellow for U.S. foreign policy at the Council on Foreign Relations, describes this idea as “Islamic feminism”. In a growing movement, women want to practice their economic, political, and social rights and at the same time look to Islam as the source of those rights.
ideological constraints are amongst the primary reasons for gender gaps in the economic sphere, and thus, must be the first barrier to be addressed.

State Level Issues

On a state level, national governments must push forward policies targeted towards women. This should start with redefining gender roles in relation to Islamic teachings. As Islamic interpretations about women’s roles are many times integrated into institutional frameworks of Muslim countries, an effort needs to be made to construct an all-inclusive political system that grants women and men equal rights. Such frameworks should also acknowledge the double burden that women face – women’s roles both as caretakers and breadwinners.

State governments in the MENA must also strive towards targeting the glass ceiling that exists throughout the region. In countries such as Jordan, various female-focused policies could improve the amounts of women in senior positions in the public and private sector. The establishment of greater quotas in positions that disproportionately represent women would be an effective way to address the gender gap. Successful economic development requires women-focused policies.\textsuperscript{36} National governments must collaborate with local institutions to push forward policies that target women. A national collaborative to increase educational opportunities for women has not been sufficient, as female employment has remained stagnant despite the rising levels of educated women in the region.
The reasons for such gaps in gender equality in Jordan and other MENA countries are disputed. Some scholars argue that trade liberalization, and macroeconomic policies are most effective in bringing women into the workforce. If this were the case, however, women in Jordan would have a higher representation in the labor force. They argue that the structural adjustment programs that were imposed on Jordan in the 1980s actually reduced women’s participation in the economy. Instead, some experts, argue, that social norms, and constructs are the primary determinants of gender inequality in the country. Indeed, these very factors play a vital role in explaining such trends.

Global Level Involvement

One of the main obstacles that aspiring women entrepreneurs face is a lack of knowledge about the financial tools available to them as well as a lack of knowledge about their social, political, and economic rights. Partnerships between NGOs and financial institutions would be more suited to communicate with female customers. The 10,000 women initiative for example, was a result of a partnership between Goldman Sachs and several non-profit, and academic organizations. Among the partners involved in the project were The World Bank, the Clinton Global Initiative, Vital Voices, and the Center for Global Development. The project aimed at training 10,000 women throughout the developing world and providing them with business and management education, mentors, and connections to capital. The 10,000 women initiative is a model that financial institutions can implement in MENA to effectively foster economic growth and development.
Chapter Five: Case Study - Women’s Economic Empowerment in the Palestinian Territories

Introduction:

It is paramount to address the concept of women’s empowerment in some of the most volatile regions of the world where women face tremendous challenges to self-realization. Of vital importance are women’s changing roles in the Palestinian territories (the West Bank and Gaza). Despite an Israeli occupation that limits mobility, economic growth, and stability, Palestinian women are finding innovative ways to participate in the labor force. In comparison to the rest of the Arab world, women in Palestine are highly educated. They are marrying later, acquiring higher-level degrees, and achieving economic independence. As many countries in the MENA, however, rising literacy rates, are still not translating to rising employment rates among women. Palestinian women are influenced by a variety of factors at the individual, state, and systemic levels. At the individual level, women are confronted with traditional norms regarding women’s roles, conservative notions regarding gender interaction, and a lack of awareness regarding personal opportunities. The difficulties that Palestinian women face in regards to economic advancement are further complicated at the state level. The greatest source of restriction and oppression for Palestinian women is the Israeli occupation, which limits areas ranging from mobility to education and market forces. A side effect of the illegal occupation of the Palestinian territories, however, is the creation of a resilient and motivated group of women determined to move their families forward despite their unique circumstances.

On an international level, Palestinian women are not receiving the necessary aid to advance economic projects that could dramatically restructure their social and economic
environments. This case study will illustrate how the lack of women’s economic activity in Palestine must be analyzed from sociocultural, economic, and political lenses to address the roots of the issue. Based on research that I undertook during the summer of 2014, Palestinian women from various sectors of society shared their stories and views about women’s empowerment in relation to religion, culture, and politics in Palestine.

Overview of Developments:

Levels of women’s empowerment in the Palestinian territories have improved significantly throughout the past decade. This has been a result of greater education, awareness, and availability of resources. There has also been a rise in the amount of women’s empowerment and microfinance organizations in the Palestinian territories. Women’s Empowerment and microfinance organizations such as Asala, Faten, and the Business Women’s Forum in the West Bank and Gaza provide some of the vital resources that women need to move their economic goals forward. Women are becoming more active economic participants as a result of the availability of such services. Aside from such organizations, women are individually making individual strides through creative means.

At the individual level, Palestinian women are very diverse in regards to their ideologies about women’s employment. Historically, Palestinian women have been secular to moderate when it came to religious interpretation – in this case, Islamic interpretation. The spread of a more conservative Islamic ideology throughout the Muslim world, however, has influenced the Palestinian territories, particularly the Gaza Strip and the West Bank city of Hebron. Despite
these more conservative influences, women have shown a strong desire to become self-sufficient and financially independent. And although this recent wave of conservative influences has had significant effects for many MENA countries, the Palestinian territories have been impacted only minimally. Many of the female entrepreneurs throughout the Palestinian territories consider themselves to be very religious or pious individuals who see no conflict between an empowered woman and Islam. Having this understanding about religious rights is a vital step towards women’s empowerment. In societies that guide their social, political, and economic systems through religion, a woman’s religious empowerment will allow her to desire her economic empowerment. The purpose of this study is not to make value judgments or promote a “correct” social ideology, but to illustrate that women’s empowerment can coexist with a variety of belief structures. This is the case in the Palestinian territories where there is little data about the contributions that Muslim women have made to their societies.

Underlying Challenges

The challenges that women in the Palestinian territories face when attempting to join the workforce must analyzed using the multidimensional model highlighted in this research. Women’s unemployment in the Palestinian territories (the West Bank and Gaza Strip) is a result of sociocultural, economic and financial, and institutional and governmental factors. Neither of these factors may be separated from the other, as they are all interconnected. However, it is paramount to focus on the base of the issue – which is sociocultural in nature. Without understanding the effects of culture and religion on Palestinian women, their unemployment rates cannot be fully explained.
The Sociocultural Dimension

The sociocultural dimension is the most important point of analysis when studying women’s issues in Palestine. Social problems are many times the underlying sources of women disempowerment in the MENA region. Palestinian women must confront various sociocultural challenges such as early marriage, gender norms, a lack of political representation, an absence of a legal framework defending basic human rights, conservative environments, and general challenges in their everyday lives. These issues originate from patriarchal gender constructs and relations, and the Israeli occupation of Palestinian lands. The influence of patriarchal relations is particularly strong in the refugee camps, disadvantaged communities, small underdeveloped villages, and in Gaza. Conservative ideologies tend to flourish in such areas due to strong patriarchal roles, the popularity of conservative Islamic groups, and poor economic conditions. In these areas, women tend to marry at a young age – at a current average of about 19 years. In the 1980s, for example, there was a movement to increase the veiling of women. As a result, women began to dress more conservatively and to follow stricter guidelines regarding proper Islamic behavior. After the second Palestinian intifada in the early 2000s, Islamist groups gained influence in various Palestinian areas, primarily the Gaza Strip. The growing influence of ideological waves has in many ways isolated women from the labor force.

The Institutional and Governmental Dimension

During my research and fieldwork in the Palestinian territories, I noticed that Palestinian women of all ages and backgrounds were not afraid to participate in the labor force. They had found many creative ways of earning a living and supporting their families. Women of all ages
and economic backgrounds were motivated to take part in some sort of economic activity. This was in stark contrast to women’s attitudes observed during my fieldwork in disadvantaged Jordanian communities where many women were convinced of their inability to earn a living. There was a lack of motivation and willingness to bring home an income, even if their family’s survival depended on it. However, the situation was quite different for Palestinian women. Their limitations did not come from within, but were socially and politically constructed. In some cases, women did not have the necessary funds to expand their businesses or pursue an education and training. In others, they faced a daily political struggle to live a normal life. But above all, they lacked a legal framework that protected their rights. Palestinian women that have the energy to pursue economic projects must work ten times as hard as women in the developed world to be successful. I asked a successful self-made Palestinian woman what reasons she attributed to the levels of motivation among Palestinian women – “one word: the occupation,” she responded.

Aside from the fight against a more conservative cultural environment, Palestinian women are severely limited by the violence of the Israeli occupation. In 2004, the UN Commission on the Status of Women passed a resolution that brought awareness to the “grave deterioration in the situation of Palestinian women.” 40 It also called for the continuation of the Palestinian-Israeli peace process. Afterwards, the Special Rapporteur on violence against women for the UN Commission on Human Rights stated the following after making a visit to Palestine, “the atmosphere of legitimised violence as a method of conflict resolution has become integrated into all aspects of women’s lives.” 41 Women who are related to males that are accused of being
involved with armed groups are subject to arrest, detention, harassment, displacement, and death.\textsuperscript{42}

Barriers created by the occupation have also created difficulties for women that attempt to provide food and other essential supplies for their families. Thousands of women have lost their husbands or other male relatives to the intifada, Israeli imprisonment, exile, emigration in search of work, or death. In refugee camps, many women take the role of being the head of the household. In a 2005 report by the UN Development Fund for Women (UNIFEM), it was estimated that females headed half of all refugee households.\textsuperscript{43} Households headed by women have been among the most affected by the rise in poverty that came after the second intifada. Curfews imposed by Israel, the closure of facilities, roads, and other key institutions have also complicated conditions for women’s advancement. Unemployment rates among women decreased even more after the second intifada. The Israeli occupation through its violent conflict, checkpoints, and curfews has also negatively affected girls’ the accessibility to education.\textsuperscript{44}

The Economic Dimension

ASALA, Palestine

Asala, one of the most popular and successful women’s empowerment organizations in the Palestinian territories, realizes women’s empowerment through a multidimensional approach. Reem Aboushi, the founder, and executive director of Asala, envisioned an organization that tackled the issue of women’s unemployment through the provision of resources and loans, skills training, mentorship, and government advocacy work. According to the mission of the Asala, it
provides “Palestinian women entrepreneurs with a comprehensive package of support including guidance, counseling, training, micro, small, and Islamic financing, and extensive follow up.” 45 The organization has contributed to the creation of over 15,000 women-led projects and continues to expand its scope. Aboushi described the mission of the organization that she runs as one focused on women’s economic empowerment and economic viability. Asala assists women with the ultimate goals of financial independence and stability. She explained that her organization is different from others in the sense that it provides many different services to women as opposed to solely providing funds. During a personal interview, Aboushi explained that the only way to target women in the Palestinian territories effectively was by constructing services that are catered to their needs. As a result, Asala, or the Palestinian Businesswomen’s Association, has constructed a multidimensional method of pushing forward women’s empowerment throughout the Palestinian territories.

Asala focuses on women in rural and disadvantaged areas. Such areas tend to be more traditional and religiously conservative. Women’s services are vital in rural and conservative areas. This is because women are discouraged from participating in the workforce due to sociocultural and religious reasons. Asala provides women with various services to realize such goals. From a sociocultural dimension, Asala works with religious conservatives, community religious leaders, conservative political parties, and families to increase religious understanding and promote women’s rights. A major reason for the lack of women’s employment in such areas is the lack of knowledge that women have about their religious rights and that encompasses areas such as ownership of land and assets, loans, and women’s roles within the family. Organizations
such as Asala provide educational workshops on the field to increase knowledge about the opportunities that are available to women. They also negotiate with local religious leaders to promote women’s empowerment in their local communities. If local leaders can be convinced that women’s economic empowerment does not challenge Islamic teachings and actually improves the wellbeing of the community, they can help promote such attitudes in religious establishments. Women’s empowerment organizations are coming to the realization that improving the status of women and bringing about social change will not take place without the participation of men. If they want to advance their mission of increasing labor force participation rates among women, they must be willing to construct a multidimensional program that reaches out to different sectors of society.

Another track of Asala is providing microfinance services to aspiring female entrepreneurs and small business owners. Through the provision of microfinance, explained Reem Aboushi, communities can advance long-term sustainable development. Palestinian women in the West Bank and Gaza live in a very unique political situation. Living under an Israeli occupation, their economic and political opportunities are greatly limited. Many times, these women are the only able providers for their families, but do not have the awareness and training necessary to be active participants of their societies and economy. Asala carries out its mission of women’s empowerment through fieldwork and the provision of various sized loans. There are two notable loan programs that Asala administers: a micro-lending program and a small lending program. The micro-lending program consists of group and individual loans, whereas the small lending program focuses specifically on individual loans. The micro-lending
program targets women that come from very low-income backgrounds and are unable to receive banking services due to their lack of collateral or assets. Women that take part in this service usually do so through group lending, a service in which a loan is provided to a group and that group is in charge of paying it back in a cooperative manner. The small lending program is designed for women entrepreneurs who want to initiate project or expand their existing business. These loan sizes are significantly larger than the micro-loans and range from $5,500 to $20,000. Borrowers of the small loans range from low to middle income women. Families that earn $700 or less a month are considered low income while middle income represents women with a monthly family income of about $1300. Financing for the majority of small loan borrowers is around $10,000 to $20,000.

The social change that Asala is bringing to the Palestinian territories, however, is not without its critics. During an interview with Asala’s executive director, Reem Aboushi, she explained some of the challenges that the organization faces when attempting to reach out to women in more conservative communities. Abboushi described the growth of a highly conservative Islamic Salafi movement in Hebron. It is important to note that Hebron is considered to be the most culturally and ideologically conservative city in the Palestinian territories. Local male community leaders in Hebron have continuously protested the empowerment of women in their communities. According to them, they are not against women’s empowerment in particular, but women’s empowerment that defies Islamic norms. Their interpretations of appropriate women’s roles, however, are narrow and stress gender-segregation.
Asala has responded to the backlash by organizing community roundtables with local religious leaders. In the roundtable discussions, Asala describes its mission, goals, and aims. The women’s empowerment organization also debates points of religious disagreement with religious leaders by using Quranic scriptures to justify their objectives. Although this type of communication and interaction has been successful in bringing more women into the labor force, there are still conservative figures that oppose challenges to the existing social system. This is reflective of how highly conservative forces have penetrated even the more religiously moderate societies of the MENA region.

Faten

Another organization that contributes to the mission of women’s empowerment in Palestine is Faten, a leading organization in the area of microfinance. Faten, unlike Asala, provides loans to men and women, and their services are solely focused on the provision of loans. The mission of this microfinance institution was originally targeted towards micro-entrepreneurs, small businesses, and low-income female borrowers. It later expanded to include men, larger businesses, and loans of diverse quantities. Faten, like Asala, also operates throughout the West Bank and Gaza. To cater to women in disadvantaged communities, this organization sends their credit staff to various towns and villages throughout the Palestinian territories to inform aspiring entrepreneurs about their services. The spread of microfinance throughout the Palestinian territories has helped women improve their economic conditions substantially.
In an interview, head of public relations at Faten, Hind Jarrar, shared stories about the organization’s successes in the Palestinian community. In her words, “Palestinian women are extremely motivated and resilient individuals who will proudly take a seed to start up a thriving business.” Jarrar explained that the mission of Faten has always been to advance women’s empowerment and economic development in Palestine. When asked about the effects that conservative influences had on women’s empowerment, she described them as minimal.

According to Jarrar, although the conservative wave has reached Palestine, it has had little influence on the women’s movement. This could be another side effect of the Israeli occupation that limits access to this part of the Middle East. It is indeed harder for radical or highly conservative groups to penetrate religious, educational, and social establishments in the Palestinian territories. This is not to say, however, that the problem does not exist. Even if these groups have not gained a foothold in the West Bank and Gaza, their messages can be transmitted through satellite television and social media. More conservative and literalist interpretations of Islam or purely cultural patriarchal values as dominant ideologies can be found in a few small and isolated villages of the West Bank as well as in the larger city of Hebron.

I also interviewed some of Faten’s borrowers who had advanced so far in growing their businesses that their success stories had been published throughout the national media. One of these successful businesswomen was Maysa Nassar, executive director of one of the first centers for children’s rehabilitation services in the Palestinian territories. Maysa, a 27-year-old speech therapist by profession, independently started her business from the bottom-up with loans from Faten. Ms. Nassar, who was dressed in conservative Islamic attire at the time of the interview,
identified herself as a religious Muslim that defined her rights in accordance with Islamic principles. In her words, “there is no conflict whatsoever between an empowered and independent woman and Islam. That was never an issue that discouraged me from joining the labor force and carrying out my dreams. I had the privilege of receiving a great amount of Islamic education and it is perhaps because of that, that I have the confidence to speak up about my rights and strive for economic independence.”
Chapter Six: Case Study - Women’s Economic Empowerment in Jordan

Introduction:

Jordan is one of the most strategic states of the Middle East and one of a very diverse cultural heritage. It is a land that has been greatly influenced by refugee influxes, ranging from early migrations of Palestinians to Iraqis and Syrians. On the international stage, Jordan is known for its relatively neutral political positions and cooperation with its neighboring countries, especially during the refugee crisis’ that have unfolded in the past decades. It was one of the earliest countries to reform its economic system through trade liberalization, growth of its financial market, end economic growth. Jordan has progressed incredibly despite its small size, lack of water and natural resources, and limited amount of land for agricultural use. Its stability in the international arena and its consistent economic developments has contributed to the country’s success. Interestingly, Jordan enjoys some of the highest levels of growth in income and jobs in comparison to the rest of the Arab world. As expressed by the World Bank, “Jordan and Tunisia are exceptional performers on virtually every indicator of human development – life expectancy, enrollment rates, and infant mortality.”

Despite the developments that haven taken place in Jordan, there are still various problems plaguing the country’s economy. A high population growth rate, increasing unemployment, and dependence on foreign aid are only a few of the many issues affecting economic growth in Jordan. One of the main issues affecting economic progress is the fact that Jordanian women, who make up 50 percent of the country’s population, are not sufficiently
represented in the labor force. Recognizing this important fact is essential for nations such as Jordan to stress women’s employment, and encourage women to open businesses.

As illustrated by the Flynn-Oldham report, Women’s Economic Activities in Jordan, “12.5 percent of Jordanian women 15 years of age or older are currently working in either short-term/seasonal activities/micro enterprise, agriculture, or salaried employment. Of the above groups of currently working women, 12.4 percent are engaged in micro enterprise activities, which is equal to approximately 1.5 percent of the total population of Jordanian women. In 1998, it estimates, this is equal to 33,000 women.” 47 According to the Jordanian Women’s Guide to Participation in Public and Political Life, women’s participation in the Jordanian economy does not exceed 16 percent. The same study also found that on average, women do not work for more than 3.7 years. Only a small percentage of these women ever own their own enterprises. 48 This data highlights the fact that Jordanian women do not remain employed for very long.

In many cases, educated Jordanian women will work for only a few years following their completion of studies. According to the Konrad Institute, a reason for this may be sociocultural in nature. That is, marriage may be one of the primary reasons for which women do not stay in the labor force very long. According to data found by the Konrad Institute, “more than 90% of young Jordanian women marry, on average, by the age of 24.7 years. If it is the first marriage for both spouses, their husbands will be an average 3.5 years older than them. 42.5% of all married couples are first or second-degree cousins or distant relatives. However, consanguineous marriages are declining proportionately with rising education levels amongst women. Many
women stop working outside the home once they marry, or after the birth of their first or second child, unless both spouses are forced to work for economic reasons.” 49

This section of the study will highlight recent developments in the area of women’s empowerment in Jordan and describe the main factors that have affected women’s labor force participation rates in the country. As stressed throughout the study, a multidimensional approach will be used to illustrate the interconnected nature of the various factors affecting female employment.

Recent Developments

Jordanian women have experienced significant improvements in literacy rates, employment in leadership positions, greater independence, and overall improved economic circumstances. They are marrying later, attaining higher degrees of education, and achieving self-sufficiency. According to the World Bank, “Jordan and Tunisia are exceptional performers on virtually every indicator of human development – life expectancy, enrollment rates, and infant mortality.” 50 Significant strides have been made in female education and literacy rates. Women’s educational advances in Jordan have been impressive. Female university participation has grown significantly throughout the past decade. According to 2004 enrollment rates, women outnumber men in Jordanian universities. The figures are 60% in Jordan, 66% in Bahrain, and 76% in Qatar. 51 Educational programs, however, still promote stereotypes and direct women towards professions that are “culturally appropriate” such as social work, education, and healthcare.
Jordan has also funded various local programs advance female employment and self-sufficiency. One such program is the Iraq Al Amir Women’s Cooperative in Amman, Jordan. The cooperative, established by the Noor Al Hussein Foundation has helped lift many families out of poverty by providing training and employment opportunities to unskilled women. The cooperative is one of the various examples of Jordanian development projects aimed at improving economic conditions for women.

A likely explanation of the progress in women’s empowerment in Jordan is a result of the larger feminist movement in the Middle East. As previously mentioned, Muslim women from throughout the Middle East are using Islamic principles to justify their social, political, and economic rights. Jordan, among other countries, has seen a new generation of women that are more educated, but also more religiously conservative. They are more aware of their religious rights and more likely to believe that being educated is a religious recommendation. The social scene is changing substantially in countries such as Jordan and its feminist movement, although defined differently than the Western feminist movement, is growing rapidly.

My observations (based on more than a hundred interviews at Amman’s refugee camps) confirm this shift regarding gender ideologies. I learned that female youth in Amman’s refugee camps and disadvantaged communities held very different beliefs regarding women’s right to work in comparison to those of their mother or grandmothers. Generally, female students at the UNRWA Amman New Camp schools had a diverse set of career aspirations. Many of these girls aspired to be doctors, architects, bankers, entrepreneurs, and lawyers. This was an interesting
observation given the fact that most of their mothers agreed that the only appropriate occupation for women was that of a teacher. According to them, teaching was the only appropriate career for women because it took place in a gender-segregated environment and provided flexible hours. Gender-segregation echoed constantly throughout my interviews with the older generations of refugees. The younger generation, on the other hand, had very little concern for gender-segregation and they were convinced that their career goals did not conflict with their religious views, particularly Islam. They argued that Islam actually liberated women, gave them rights, and encouraged empowerment through education. They quoted hadiths, or narrations about what the Prophet Muhammad said and did. They argued that such religious principles promoted not only the respect and liberation of women, but also the importance of educating women. The role models of these girls were figures such as Khadijah bint Khuwaylid, the first wife of the Prophet Muhammad and a prominent businesswoman in the early Islamic era. They also spoke about Aisha bint Abi Bakr, a wife of the Prophet and an important academic for Islamic history. She fought a war and became one of Islam’s most important scholars. If these were the very wives of the Prophet Muhammad, they asked, why has women’s empowerment in the Muslim world become so controversial? The answer to this question is highly complex and involves many different forces and actors. But if there is something that Islamic feminists agree on today, it is that fanatical, radical, and highly patriarchal forces have distorted teachings regarding women’s roles in Islam. They are destroying the women’s movement and using religion as a justification to serve their own interests. This is a real threat because such radical organizations are quick to gain popularity, especially through television and social media.
There are various names and brands for radical or highly conservative movements in the MENA region – the Taliban, Al Shabaab, Al Qaeda, ISIS, and various smaller factions. Many of these movements are inspired by ultra-radical organizations that claim to be representing the desires of oppressed Muslims who have been victims of imperialist dominance. Their movements are many times responses to rapid globalization or Western influence. To respond to the social changes taking place in their societies, these radical groups spread messages promoting a return to the original form of Islam. Instead, they ultimately create another level of oppression restricting various segments of society. Women are among the most affected when such groups impose radical social change on their societies. This was the case in Afghanistan, where prior to the dominance of the Taliban, women were active participants of their societies.

The discussion regarding radical organizations in the case of Jordan is important because their influence has penetrated various areas in the country. This is even more pronounced in Amman’s more disadvantaged communities. During my fieldwork in South Amman, I learned that extreme Salafi influences had impacted a substantial portion of the population. The Salafi movement, which adheres to a strict and literalist interpretation of Islamic scriptures, has been growing in popularity throughout the years. It is important to note, however, that when the movement originated, it did not adhere to the ideology that is currently being promoted by its most conservative followers. The highly conservative movement that is being spread throughout much of the Muslim world today is based on Wahhabism, which originated in Saudi Arabia. Salafis as a whole deny Wahhabism to be part of their ideology. Those who adhere to Wahhabi beliefs, on the other hand, consider the term “Wahhabi” to be derogatory and see themselves as
part of the greater Salafi movement. The fieldwork that I conducted in Jordan confirmed these views on religious identity. When interviewees were asked about the branch of Islam that they followed, they described a mixture of Salafi, Shafi’i, and Hanafi elements. When they were asked to elaborate on their Salafi views, they described religious beliefs that stemmed from the Wahabi movement in Saudi Arabia. This was quite interesting given that many of the interviewees were Palestinian refugees who followed the Hanafi branch, which is characterized as the most “liberal” Islamic branch, during their initial years in Jordan.

The implications of a growing Salafi influence in Jordan are tremendously important when analyzing the women’s movement. The more conservative Salafi movement stemming from Saudi Arabia has funded schools, religious institutions, social services, and various other institutions throughout the Islamic world. Their preaching has spread even more rapidly since the development of satellite television. To some Muslims, this is a sophisticated movement based on accredited Islamic scholarship. To others, it is a regressive movement that threatens their rights. It is not uncommon to find substantial portions of the Jordanian population supporting and following these more conservative movements.

**Ongoing Challenges**

Jordanian women face various challenges in their struggle for gender equality and greater representation in the work force. Sociocultural, institutional, and economic forces limit their progress in significant ways. Discrimination is also instituted in the patriarchal social structure of the country. Despite the fact that Jordanian women are among the most educated in the Arab world, their employment rates are exceedingly low.
Unemployment has also had different effects for different segments of the population in Jordan. Women have always suffered the most from unemployment in the Jordanian economy. This is due to the fact the occupations are more limited for women and Jordan and they tend to concentrate in the public sectors of the economy.

The Sociocultural Dimension

This study analyzes the lack of women’s employment through an emphasis on religious and cultural factors. A distinction, however, must be made between the two influences. Religious factors in the MENA region, and particularly in Jordan, focus on those traditions and principles attributed to Islam, even if they do not accurately represent the religion. Cultural factors can include a variety of influences not related to religion such as tribal customs, family norms, nationalistic attitudes, traditional beliefs about male-female interactions, etc. Both religious and cultural norms are paramount in the analysis regarding the lack of female representation in the Jordanian workforce.

From a purely cultural perspective, Jordanian women still follow a highly traditional path in regards to gender norms. Jordan has seen slow change with respect to attitudes about gender roles. Traditional stages in the lives of women in Jordan are strongly influenced by fixed hierarchies dictated by culture, patriarchal views, and generational views. Jordanian women are accustomed to a culture of dependence. Initially, they are dependent on their families, particularly their parents. Afterwards, they become dependent on their husbands and offspring. The cycle has continued in this fashion for the many decades and change has been slow to realize.
From a religious or Islamic perspective, various religious forces throughout the years have influenced Jordanian society. The religious makeup the population is complex due to the diversity of Jordanian society. As previously mentioned, Jordan has been subject to the influence of Palestinian, Iraqi, and in recent times, Syrian refugees. Each group, along with the native Arabs and Bedouins of the country have a rich religious and cultural history. The interdependence between these groups has allowed for the spread of ideas, traditions, and practices among the populations. This study will not be able to encompass the broad nature of such diversity in religious ideology, but it will attempt to highlight some of the recent trends that have unfolded throughout the past decade.

The rise of radical self-proclaimed “Islamic” groups has had a dramatic influence on Jordanian women of various backgrounds. Of particular importance is the more extreme branch of the Salafi school of thought funded by highly conservative religious groups in Saudi Arabia. Their influence has grown extensively throughout the Islamic world, primarily due to their funding of Islamic education and the spread of their channels through satellite television. As a result of the Salafiyah movement’s popularity, women’s roles have been reevaluated by conservative elements in Jordanian society. Today, it is not uncommon to find Jordanian women that identify with the principles promoted by more conservative Islamic groups. Women have been influenced by opinions regarding appropriate occupations for gender, gender interactions, appropriate dress, gender roles, etc.

The Institutional and Governmental Dimension
Sociocultural influences on women’s empowerment in Jordan are further complicated by the institutional and legal system in the country. In many ways, sociocultural norms are reflected in the Jordanian institutional framework. This demonstrates the pervasive force of culture, norms, and values even in areas such as government.

Women’s right to work are visibly highlighted in the Jordanian Constitution:

“Work is the right of all citizens. Jobs are based on capability. All Jordanian are equal before the law. There will be no discrimination between [Jordanians] regarding rights and duties based on race, language or religion” (Article 6 of the Constitution). Women’s roles in labor law in Jordan are further elaborated, “By Jordanians are meant both men and women.” Although the Jordanian Constitution differentiates between race, language, and religion, gender is touched upon in various labor laws. Article 2 of the 1966 Labor Law in Jordan states the following, “Owner of Business: any person… who employs in any way one person or more in exchange for wages,” and the worker-laborer- employee (‘amil) is defined as “each person, male or female, who performs a job in return for wages.”

Like the protective labor laws in many other Arab countries, Jordanian legal principles stress equal employment opportunities for all citizens. However, the interpretations of such laws differ when analyzing the details within them. As pointed out by the scholar Amira El Azhary, “The actual Jordanian labor laws present a picture of gender difference and patriarchy, notwithstanding declarations and intent. It is in the explanatory and executive parts of Jordan’s laws that the patriarchal nature of the legal system becomes evident.” There are several contradictions between Jordanian principles as defined in the country’s legal and framework and
the actual rights that are granted to women. Dr. El Azhary goes on to say the following regarding Jordan’s legal framework, “Various legal codes (labor, personal status, citizenship, retirement, and criminal) peripheralize women by making them into male dependents and de facto deny women full legal competence even after they have reached the legal age of majority. This reality ensues through a combination of patriarchal family laws, state standardization and homogenization of the law, and the social belief that women need to be protected.” The result of such contradictions is a legal system, which despite its efforts to encourage women’s employment discourages women from participating in the workforce.

It is important to understand the basis of Jordanian labor laws to understand the relationship between sociocultural variables and the country’s institutional system. Social beliefs about gender are clearly ingrained into the legal structure of Jordan. A patriarchal outlook based on tradition and continuity dominates the legal system and legitimizes legislation. It is this very outlook that causes women to be differentiated from men in the workplace. Notions about the protection and segregation of women are constantly stressed in Jordanian “moral codes”. The moral nature of working women and the concepts of protection through segregation are some of the most important issues in the discourse regarding women’s empowerment in Jordan.

The Economic and Financial Dimension

Women’s participation in the Jordanian labor force has grown significantly throughout the last decade. Female labor force participation, which consisted of 7.7 percent in 1979, has grown by about 12 to 16 percent. Various studies produce numbers within this range.
Historically, women in Jordan have been more integrated into the informal sector of the economy. It was with the development of the modern state structure that women’s participation in the economy was excluded. Various studies that attempt to measure female labor force participation in Jordan tend to exclude this important characteristic of Jordanian workingwomen. It is for this reason that economic services are many times not tailored to women’s needs.

Today, there are various efforts taking effect to include Jordanian women in the modern economy. These efforts take the form of female activists pushing for more representation, more women in Jordanian leadership positions, and more women in the formulation of Jordan’s legal framework. The women’s movement in Jordan, however is taking a direction that is seen as being conflictual by outsiders. It is promoting women’s rights within the social and religious structure of the society. This perspective envisions women’s empowerment in a way that allows it to coexist with existing religious, cultural, and social traditions that emphasize traditional female roles within their households and communities. In essence, this means that women are striving for greater economic roles, but still holding on to patriarchal characteristics of their societies. As Dr. Amira El-Azhary describes this movement, “To outsiders this move appears contradictory; to Jordanian women there is no contradiction.” It is important to acknowledge that Jordanian women do not see the women’s movement or women’s empowerment as a method of reforming the existing cultural structure. Greater economic activity does not equate to a clash between cultural and religious ideals or the secularization of society. Western international organizations and human rights organizations that hold this perspective are likely to miss their target groups by promoting secularization in traditional societies.
It is sometimes because of this lack of cultural and religious awareness that Western international organizations are not as successful as local organizations in moving forward women’s empowerment in the MENA. To further illustrate this point, it is vital to see the progress that local Jordanian organizations, such as the Iraq Al Amir Women’s Cooperative, have made.

The Queen Noor Foundation established the Iraq Al Amir Women’s Cooperative in 1994 with the mission of providing skills and job training and income generating opportunities to local Jordanian women. The project began with over 40 women involved in making various handmade and embroidered crafts. Today, there are over 200 women working at the cooperative or in their nearby homes. The cooperative consists of various stations – handmade paper, hand embroidered fabrics, clay and ceramics, and cooking and catering services. From my observation at the cooperative in June of 2014, over 95% of the women employed were religious or characterized themselves as being religious. According to my interviews with the workingwomen of the cooperative, most came from conservative, traditional, and tribal-based families. This important fact did not conflict with how economically active they were. The Iraq Al Amir Women’s Cooperative was organized to provide such an environment that did not conflict with the traditional norms of that society. Women run the cooperative and all of its employees are female. Women also work flexible hours and have the option of working from home.

Indeed, the story of Iraq Al Amir is one of great success, but it is also one of the few stories of its kind. A woman named Erga, the only American working at the cooperative, explained to me that the progress being made at the Iraq Al Amir Women’s Cooperative was
outstanding. However, she also said that such initiatives are rare. She explained that one of the main problems that the cooperative was facing was a lack of advanced training. In her words, “These women had this beautiful place, and they had the equipment and the training, but nobody taught them how to market. So they were at a standstill, because if nobody is coming to the cooperative and buying the products, the women are unable to pay for their basic expenses.” The story of Iraq Al Amir is one of drive, motivation, and ambition, but it is incomplete as the cooperative needs greater support to expand its scope.

Conclusion

The picture of women’s empowerment in Jordan is quite diverse and there are many important factors that must be brought into consideration when analyzing women’s labor force participation in the country. One of the most influential factors affecting women’s economic activity in Jordan is that of a growing influence of conservative movements. This is especially true in rural, economically disadvantaged, and poor communities. This brings into question the reason for which conservative cultural and religious elements are more powerful in such communities and whether or not it is possible to counteract their influence.

The results of my interviews and observations regarding women from the refugee camps and disadvantaged communities of South Amman, Jordan were reflective of a growing influence of the Salafiyyah movement. The Salafi ideology advocates for a return to the essentials of Islam, but mainstream Muslims believe that it is an ultra-conservative interpretation of Islamic principles. Salafis originating from the Saudi Arabian Wahhabi branch spread their message through their funding of religious and educational institutions, social programs, and other
community services are more likely to appeal to the needy sectors of society. As their popularity in such areas increase, so do the restrictions that are placed on women. Areas such as women’s mobility, gender-segregation, and appropriate women’s roles are of particular concern to such groups. It important to note that this stance refers to the more conservative followers of the movement and that there are varying positions regarding what it means to return to the essentials of Islam.

Many would see the story of the Iraq Al Amir Women’s Cooperative as one of contradiction. Indeed, the women employed at Iraq Al Amir also come from a disadvantaged, traditional, and economically disengaged community. The growing conservative wave that has influenced many parts of the Middle East can be felt in the village of Iraq Al Amir, although not as strongly as the communities in the more urban parts of Amman. A reason for which women may have not been exposed to such a strict influence may be that of geographic and cultural isolation. The site of Iraq Al Amir rests on the outskirts of Amman in a rural setting. External influences do not penetrate the area as often as they do more urban areas. The community of Iraq Al Amir is generally homogeneous and most of its citizens are of Jordanian origin. They are also strongly influenced by their tribal history. When I spoke to the women at the Iraq Al Amir Women’s Cooperative, they described themselves as different in comparison to other Jordanian women. They were more open-minded, independent, active, and mobile.

Also worth noting is the social change that the Iraq Al Amir Women’s Cooperative has created and continues to create. The women at the cooperative explained that prior to their employment, their lives were very restricted and they were highly dependent on their families in
many aspects. They told me that their lives changed substantially after they started bringing
home an income. Sharifa, one of the women that has helped run the cooperative since its
founding, explained that the level of mobility she enjoyed changed dramatically after she had a
reason to leave her home. Sharifa and her co-workers had recently arrived from a vacation in
Lebanon at the time of the interview.

The success enjoyed by the Iraq Al Amir Women’s Cooperative does not mean that the
women of this community did not face any sociocultural barriers. Indeed, they did and continue
to be challenged by some of the members in their community. The opposition, however, is
clearly not strong enough to inhibit the movement. Many of the families that were initially
hesitant about working women have also changed their perspectives. Younger girls in the
community are learning from their counterparts and challenging traditional notions about gender
roles. They are seeing that women can preserve their roles as Muslims and still be active
participants of social, economic, and political spheres.
Chapter Seven: Conclusion

A recurring theme throughout this study has been the relationship between women’s empowerment in the MENA, particularly the Eastern Mediterranean, and sociocultural factors. Islam was emphasized throughout the study due to the immense influence that it has had on the MENA’s cultures and movements. Some of the strongest feminist movements in the region today justify their goals through an Islamic lens. In contrast with how radical organizations use Islam to justify their extreme positions on how societies should be run, Islamic feminist organizations use their religious views to defend their rights. Without this understanding of religious purpose, it is very difficult to move on to political and economic stages of development. As previously mentioned, religion and ideology are extremely potent forces in the Middle East. Any attempt to push forward social change in conservative societies must take this into account.

The thesis of this paper was further defended through the case studies of the Palestinian territories and Jordan. Ideology played distinct roles in the social, political, and economic spheres of both countries. In the Palestinian territories, the fight against the feminist movement is minimal and women are active participants of their societies. A reason for this could be the way that the Palestinian territories are isolated from radical outside influences as a result of the Israeli occupation. Women are among the most active participants of various sectors of Palestinian society.

As illustrated in the Palestine case study, many Palestinian women living in the refugee camps of the Palestinian territories were economically active. They took advantage of lending services and opened various types of small businesses to support their families. The case was
quite distinct in the disadvantaged communities of Amman. Both Palestinian and non-Palestinian female refugees living in South Amman’s refugee camps and disadvantaged communities were very isolated from the workforce and took little part in economic activity. The wave of more conservative influences, which has become a barrier for the women’s movement in the MENA, was emphasized in the case studies to describe its influence in different regions. In the interviews that I conducted in the disadvantaged communities of Amman, women and their families held very conservative views about gender roles. Their primary concerns were gender-segregation and the importance of women’s roles as mothers and caretakers. There were also cultural barriers for the unemployed women that did want to join the labor force. In Jordanian refugee camps, these women explained that they would face criticism in their social environment if they were to work outside.

Policy Recommendations

As previously mentioned, any model aimed at advancing women’s empowerment in the Middle East and North Africa needs to be based on a multidimensional approach. Based on my analysis and fieldwork in the area, I have come to the conclusion that imposed secularization on societies in the Middle East is a major issue. Throughout my fieldwork and experiences at the women’s empowerment organizations in Jordan and Palestine, I have heard time after time the need of reconciling development with Islamic values. This is perhaps one of the reasons for which organizations such as Asala or the Noor Al Hussein Women’s Cooperative have been successful. They have been able to develop an institutional framework that takes into account the
importance of religious ideologies. Another reason for which these organizations have succeeded in advancing women’s empowerment is that they have operated at a local level. Indeed, local organizations are better able to cater to women’s needs, as they know their environments better than international organizations. The “one model fits all” notion that relates to many international organizations is problematic for the ideological diversity found in MENA region.

Another area that needs to be emphasized is women’s education. Recent trends have shown that as women in the MENA become more educated, they marry later, have fewer children, and are more active economic participants. The most significant way of decreasing government spending in the long run is through the education of women. It is also one of the most vital paths towards the economic and social development of a country. As the research has illustrated, female literacy rates in the MENA have improved substantially in the past decade. Women are enrolling in university at much higher rates than before. As a result, the amount of women in the workforce has also risen. The legal requirement of male and female education from grades k-12 would lead the movement towards a more educated and economically active society. As highlighted throughout the research, a reason for the growth of the women’s movement is that of greater education. Although women in the MENA are more religious, they are also more educated and economically active. Women that are more educated about their social, legal, and economic rights are better able to defend them.

Women’s empowerment programs sponsored by local and governmental organizations can dramatically restructure the economic environment of the MENA. Local governments and organizations know their populations better than international organizations and are thus better
able to relate to the issues that women face. Based on my observations in the Eastern Mediterranean region, organizations that operate on a local level have delivered more successful results in area of women’s economic empowerment. The Iraq Al-Amir Women’s Cooperative in Jordan, which began as an initiative sponsored by the Queen Noor Al Hussein Foundation, was well aware of the needs of the women from the Wadi-As Seer community. They developed a foundation that was accepted and utilized by the local traditional community. By providing an environment that did not conflict with that society’s religious ideals, the cooperative at Iraq Al Amir was better able to attract its employees. Most of issues that the organization faces today, however, are due to the lack of necessary funding. If local governments could invest more in empowering women through programs such as these, their returns would increase greatly. Women that are economically empowered contribute to the local economy, emphasize children’s education (male and female), and lead social change.

Further Research

This study has investigated the interconnected nature of the various factors affecting women’s economic empowerment in the Middle East and North Africa. Case studies of women’s empowerment in Jordan and the Palestinian territories were provided to further illustrate this point. As the research contended, sociocultural, economic, and institutional factors must be analyzed to find a comprehensive solution to the lack of female labor force participation in the MENA region. Further research will elaborate on various parts of these findings and elaborate on women’s contributions in the Syrian and Iraqi refugee communities of Jordan. Another area that needs to be emphasized is the effect of women’s empowerment in areas of conflict. For example,
women’s empowerment as a form of conflict resolution should be expanded upon, especially in conflict-prone countries such as Palestine. Escalating levels of violence and the lack of vision regarding a solution to the Palestinian-Israeli conflict has brought about the existence of female fighters. This is another direction that women’s empowerment can take. It is many times the result of restrictions on social, political, and economic opportunities.
Appendix
Table 1: Regional Percentages of Population in the Workforce, by Gender

% Participating in the workforce, among the entire adult population; ranked by deficit

<table>
<thead>
<tr>
<th>Region</th>
<th>Men</th>
<th>Women</th>
<th>Women's deficit</th>
</tr>
</thead>
<tbody>
<tr>
<td>GLOBAL</td>
<td>76</td>
<td>49</td>
<td>-27</td>
</tr>
<tr>
<td>South Asia</td>
<td>80</td>
<td>24</td>
<td>-56</td>
</tr>
<tr>
<td>Middle East and North Africa</td>
<td>64</td>
<td>24</td>
<td>-40</td>
</tr>
<tr>
<td>Latin America and the Caribbean</td>
<td>76</td>
<td>51</td>
<td>-25</td>
</tr>
<tr>
<td>Southeast Asia</td>
<td>79</td>
<td>56</td>
<td>-23</td>
</tr>
<tr>
<td>Sub-Saharan Africa</td>
<td>76</td>
<td>61</td>
<td>-15</td>
</tr>
<tr>
<td>European Union</td>
<td>63</td>
<td>49</td>
<td>-14</td>
</tr>
<tr>
<td>Balkans</td>
<td>60</td>
<td>46</td>
<td>-14</td>
</tr>
<tr>
<td>Northern America</td>
<td>76</td>
<td>63</td>
<td>-13</td>
</tr>
<tr>
<td>Commonwealth of Independent States</td>
<td>71</td>
<td>58</td>
<td>-13</td>
</tr>
<tr>
<td>East Asia</td>
<td>78</td>
<td>67</td>
<td>-11</td>
</tr>
<tr>
<td>Non-EU Europe</td>
<td>69</td>
<td>62</td>
<td>-7</td>
</tr>
</tbody>
</table>

Gallup World Poll, 2012

GALLUP

Gallup, 2013
<table>
<thead>
<tr>
<th>Country</th>
<th>Total Female Unemployment</th>
<th>For University Educated</th>
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<td>29.6</td>
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<td>Iran</td>
<td>18.2</td>
<td>23.5</td>
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<td>1.5</td>
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<td>Morocco</td>
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<td>United Arab Emirates</td>
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<td>West Bank and Gaza</td>
<td>20.6</td>
<td>34.7</td>
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</table>

Figure 1: Female Labor Force Participation Rates in the Developing World

Research Model

Valentine Moghadam Model

Amira Al-Azhary Model

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ENDNOTES


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