

# OIC WOMEN AND DEVELOPMENT REPORT 2018

*“Enhancing Women Entrepreneurship for  
Development”*



ORGANIZATION OF ISLAMIC COOPERATION  
THE STATISTICAL, ECONOMIC AND SOCIAL RESEARCH AND  
TRAINING CENTRE FOR ISLAMIC COUNTRIES (SESRIC)



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# ACRONYMS

AFI	Alliance for Financial Inclusion
AFM	Age at First Marriage
AFR	Adolescent Fertility Rate
AMR	Adult Mortality Rate
APEC	Asia-pacific Economic Cooperation
BAP	Business Accelerator Programme
CDA	Community Development Authority
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CGC	Credit Guarantee Corporation Malaysia Berhad
CMSMEs	Cottage, Micro, Small, and Medium Enterprises
COMCEC	Standing Committee for Economic and Commercial Cooperation of the OIC
ECA	Europe and Central Asia
EDIP	Enterprise Development and Investment Promotion Programme
EDPs	Entrepreneurship Development Programmes
EmOCs	The Maternal Health Voucher Scheme and Emergency Obstetrical Care Services
ESALA	East and South Asia and Latin America
FAO	Food and Agriculture Organization
FEI	Female Entrepreneurship Index
FGM/C	Female Genital Mutilation/Cutting
FHH	Female Headed Household
GAD	Gender and Development
GDI	Gender Development Index
GDP	Gross Domestic Product
GEDI	The Global Entrepreneurship & Development Index
GEI	Global Entrepreneurship Index



GEM	Global Entrepreneurship Monitor
GER	Gross Enrolment Rate
GGI	Global Gender Gap Index
GPI	Gender Parity Index
HDI	Human Development Index
HEARTS	Housewives Enhancement and Reactive Talent Scheme
ICCIA	Islamic Chamber of Commerce, Industry, and Agriculture
ICDT	Islamic Centre for Development of Trade
ICT	Information and Communication Technology
IDB	Islamic Development Bank
I-KeuNITA	Inkubator Keusahawanan Wanita
I-KIT	Inkubator Kemahiran Ibu Tunggal
ILO	International Labour Organization
IPU	Inter-Parliamentary Union
JPW	Department of Women's Development
KILM	Key Indicators of the Labour Market
KPWKM	Ministry of Women, Family, and Community Development
LCQ	Legislated Candidates' Quotas
LEB	Life Expectancy at Birth
LFPR	Labour Force Participation Rate
MATRADE	Malaysia External Trade Development Corporation
MDec	Multimedia Development Corporations
MDGs	Millennium Development Goals
MENA	Middle East and North Africa
NCW	The National Council for Women
NGOs	Non-governmental organizations
OECD	Organisation for Economic Co-operation and Development
OIC	Organisation of Islamic Cooperation
OPAAW	OIC Plan of Action for the Advancement of Women
PSMB	Pembangunan Sumber Manusia Berhad
RS	Reserved Seats
SDGs	Sustainable Development Goals
SIGI	Social Institutions and Gender Index
SMEDAN	Small & Medium Enterprises Development Agency of Nigeria



SMEs	Small and Medium Enterprises
SPW	Supreme Council for Women
SSA	Sub-Saharan Africa
SSA	Sub-Saharan Africa
STEM	Science, Technology, Engineering, Mathematics
TEA	Total Entrepreneurial Activity
TYPO	OIC Ten Year of Programme of Action
UIL	UNESCO Institute for Lifelong Learning
UN	United Nations
UN DESA	The United Nations Department of Economic and Social Affairs
UNDAW	United Nations Division for the Advancement of Women
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	The United Nations Population Fund
UNGA	The United Nations General Assembly
UNHCR	United Nations High Commissioner for Refugees
UNHLP	UN Secretary General's High-Level Panel
UNICEF	United Nations International Children's Emergency Fund
UNIDO	United Nations Industrial Development Organization
USDA	The United States Department of Agriculture
UWEP	Uganda Women Entrepreneurship Programme
VAW	Violence against Women
VET	Vocational Education and Training
VET	Vocational Education and Training
WB	World Bank
WBDC	The Women Business Development Centre
WEDP	Women Entrepreneurship Development Programme
WEF	World Economic Forum
WEP-LEAP	Women Entrepreneur Financing Program – Leaders Entrepreneur Acceleration Program
WFP	UN Women and World Food Programme
WHO	World Health Organization
WID	Women in Development





# FOREWORD

Strong and healthy societies are comprised of cohesive families in which women and men are treated equally. Nevertheless, in many societies across the world, including OIC countries, women have been facing various challenges in their participation to social and economic life. These challenges not only affect their well-being but also limit their contribution to the development of their respective societies.

Over the last two decades, challenges faced by women and gender inequality issues have been included in the development agendas of national, regional and international institutions. For instance, both the Sustainable Development Goals (SDGs) and OIC Ten Year of Programme of Action (TYPO) included goals and/or objectives on empowerment of women and eradication of gender inequalities. In particular, the adoption of the amended OIC Plan of Action for the Advancement of Women (OPAAW) in 2016 in Istanbul during the Sixth Session of the Ministerial Conference on Women's Role in the Development of OIC Member States was a key milestone at the OIC level. The amended OPAAW provides a list of policy actions with a view to improving the status of women and enhancing their role in development of OIC countries.

In this spirit, SESRIC makes a meaningful contribution to the agenda of the OIC by preparing and publishing its first analytical report on the topic of Women and Development to shed lights on challenges faced by women in OIC countries and exploring ways and means to enhance their contribution to the development of their societies.

In this context, this report looks at the state of women in OIC countries in a comparative perspective and identifies key challenges faced by women in social and economic life by making use of available qualitative and quantitative information and datasets. The report specifically focuses on the issue of women and entrepreneurship in its thematic part (Part II) and highlights the importance of encouraging and supporting women to become entrepreneurs in OIC countries. The report also proposes some recommendations to serve as broad policy guidelines to overcome specific challenges faced by women and enhancing their contribution to the development of OIC countries.

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Director General  
S E S R I C



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Contribution of authors to the specific chapters of the report is as follows: Chapter 1 on the Role of Women in Development of OIC Countries and Chapter 4 on Women and Health are prepared by Cem Tintin. Chapter 2 on Women and Education, Chapter 6 on Women and Decision Making, and Chapter 8 on Key Challenges of Women Entrepreneurs in OIC Countries are prepared by Tazeen Qureshi. Ayse Sena Kosger contributed to the preparation of Chapter 3 on Women and Economy, Chapter 5 on Women and Family, and Chapter 7 on State of Women Entrepreneurs in OIC Countries. Chapter 9 on Success Stories from Selected OIC Countries on Women Entrepreneurship Initiatives was jointly prepared by Ayse Sena Kosger and Tazeen Qureshi. Cem Tintin, Ayse Sena Kosger and Tazeen Qureshi contributed to the preparation of Chapter 10 on Policy Implications on Enhancing Women Entrepreneurship for Development in OIC Countries.



## EXECUTIVE SUMMARY

Gender equality and women's empowerment in all fields of social and economic life are gaining increasing importance from the perspectives of both policy development and human rights. Many OIC countries have been suffering from existing gender inequalities at varying degrees. Such inequalities and key challenges faced by women in social and economic life prevent them reaching their full potentials. These barriers also limit women's contribution to the development of OIC countries. Against this backdrop, this report looks at the role of women in development of OIC countries<sup>1</sup> from various aspects. The Report highlights differences between men and women in selected social and economic aspects in OIC countries, identifies key challenges faced by them and proposes policy recommendations to address these challenges. In Part I of the Report, five key aspects of social and economic life, namely education, economy, health, family and decision-making are examined through a gender lens. Part II of the Report focuses on the nexus of women and entrepreneurship, and provides a detailed analysis on the state of entrepreneurial activities undertaken by women in OIC countries.

### PART I: STATE OF WOMEN IN OIC COUNTRIES

#### *The Role of Women in Development of OIC Countries*

Empowerment of women requires allowing and equipping them to make life-determining choices across different issues such as on economy, education and health. As women represent almost 50 per cent of population both in the world and in OIC countries, nations cannot achieve their development goals by ignoring or not fully addressing problems of a half of the population. In this context, the state of gender equality is examined in OIC member countries in a holistic approach by analysing three globally recognized comprehensive indices, namely the Gender Gap Index of the World Economic Forum, Social Institutions and Gender Index (SIGI) of the OECD, and Gender Development Index (GDI) of the UNDP. The figures reveal that the gender inequality in OIC member countries has been slightly decreased where the average gender gap index score increased from 0.60 in 2006 to 0.64 in 2017. The results also confirm the existence of wide disparities across OIC sub-regions as well individual member

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<sup>1</sup> For a complete list of OIC country classifications, see Annex V and Annex VI.



countries in terms of gender inequality. The results further suggest that OIC countries, as a group, still need to record more progress in order to eradicate gender inequalities stemming from both social and economic reasons that would allow women to reflect their full potentials in achieving sustainable development.

### *Women and Education*

The overall level of education in OIC countries has improved over the past two decades. Yet, there is still a significant disparity in literacy rates between men and women. Between 2008 and 2016, on average, out of 100 adult women, only 69.4 can read and write while out of 100 adult men, 80.7 are literate – indicating a disparity of 11.3%. Between 2006 and 2016, 18.9 % of all girls of primary school age in OIC countries were out of school. In the same time period, 23.3% of all girls of secondary school age were not attending school. In OIC countries, out-of-school rates for girls are high such as due to gender discrimination, cultural barriers, education. Overall, factors affecting female educational attainment are avoidable, yet they persist due to a lack of targeted response from policy-makers. It is important to understand the importance of a targeted social and legislative effort towards increasing schooling for women.

### *Women and Economy*

Gender inequality in economic life is a critical concern in both developing and developed countries since it hinders economic growth and sustainable development. Women are less likely than men to participate in the labour market due to various obstacles. However, women's economic empowerment can promote economic growth, reduce poverty, decrease income inequality, enhance societal well-being, balance fertility rates, increase business performance and innovation, and foster sustainable development. During the period 2008-2017, OIC member countries witnessed a slight increase in the rate of labour force participation of female population from 36.3% to 38.1%. Although there is a gradual improvement in the gap between participation rates of women and men, the gap remained as high as 37.7 percentage points in 2017. While the gender pay gap has been narrowing in OIC countries, it goes on remaining wide. In order to improve women's economic participation, policy makers should take measures to ensure equal participation of women and men to labour force and improve the status of women in the labour market. Better integration of women in labour markets could be achieved by ensuring safe and healthy working conditions for women and implementing family-friendly policies.

### *Women and Health*

Health is a crucial factor that directly affects well-being of individuals, families and societies. Healthy people contribute to economic progress and development to a higher extent since they live longer and stay more productive. Many diverse factors influence health status and a country's ability to provide quality health services for its people including both men and women. In particular, the health status of women can impact development in several ways such as by influencing educational outcomes of girls and affecting their decision to go into labour market. Social conditions, economic realities and cultural norms tend to limit women's



access to health services in OIC countries, which is shown by several indicators in the chapter. In terms of health and survival sub-index score, OIC countries, on average, obtained the lowest score both in 2013 and 2017 when compared with non-OIC developing countries, developed countries and the world average. Also, women in OIC countries, on average, had the lowest life expectancy at birth both in 2006 and 2016. A similar picture is also observed in terms of female adult mortality rates where the average of the OIC was measured at 158 (per 1000 adults) in 2016 that was almost four times higher than the average of developed countries. The results suggest that OIC countries should exert more efforts to improve health outcomes both for men and women. Specific policies also need to be designed to address certain challenges faced by women in OIC countries such as related with the prenatal care to reduce maternal mortality rates.

### *Women and Family*

Family is the primary support mechanism of individuals. The well-being of women is dependent on the wellbeing of her family. Therefore, empowering women in family should be one of the prime objectives of governments to foster sustainable development. However, persistent harmful practices such as violence against women, child marriage, female genital mutilation, and others impair the well-being of women and hinder their contribution to development in OIC countries. Violence against women is a major violation of women's human rights. In OIC countries, social norms and attitude of women obstruct measuring violence against women correctly and to cope with this social problem. The prevalence of FGM in the OIC group is found to be highest (48.1%) compared to country groups in 2017. On the other hand, the OIC group has the highest child marriage prevalence where 7% of all marriages are being exercised before 15 years old and 25.5% of all marriages are being performed before 18 years old. OIC countries need to address such challenges with proper policies with a view to strengthening family union.

### *Women and Decision-Making*

Women's decision making is the cornerstone for normative policies that can have significant impacts on development. Women in OIC countries have been facing with some limitations while taking part in decision-making processes owing to the institutional (e.g. discrimination) and individual barriers (e.g. education). In 27 OIC countries, female members of parliaments represent less than 20 % in both lower and upper houses (senates). Between 2014 and 2016, only 13 % of ministerial positions in OIC countries were held by women. Implementation of some form of gender quota schemes in legislatures and parliaments and designing gender-sensitive policies would increase the participation of women into decision-making processes at all levels. This would help unleashing potentials of women in achieving socio-economic development.



## PART II: ENHANCING WOMEN ENTREPRENEURSHIP FOR DEVELOPMENT

### *Enhancing Women Entrepreneurship for Development*

Female entrepreneurship has positive impacts on social and economic development of a country. Yet, even as female entrepreneurship is on the rise across the world, in many developing countries including OIC countries the entrepreneurial environment is not very favourable for women that leads to a gender gap. However, the gender gap in entrepreneurship does not exist in a vacuum whereby it is associated with gender inequality in almost every aspect of a woman's life from education to health.

The characteristics of female entrepreneurship are different from their male counterparts. For instance, women entrepreneurs are more likely to start a business out of necessity because there are no other alternatives for them to earn an income. Women entrepreneurs also do tend to stay in the informal economy in OIC countries due to limited access to finance and bureaucratic hurdles to register their businesses.

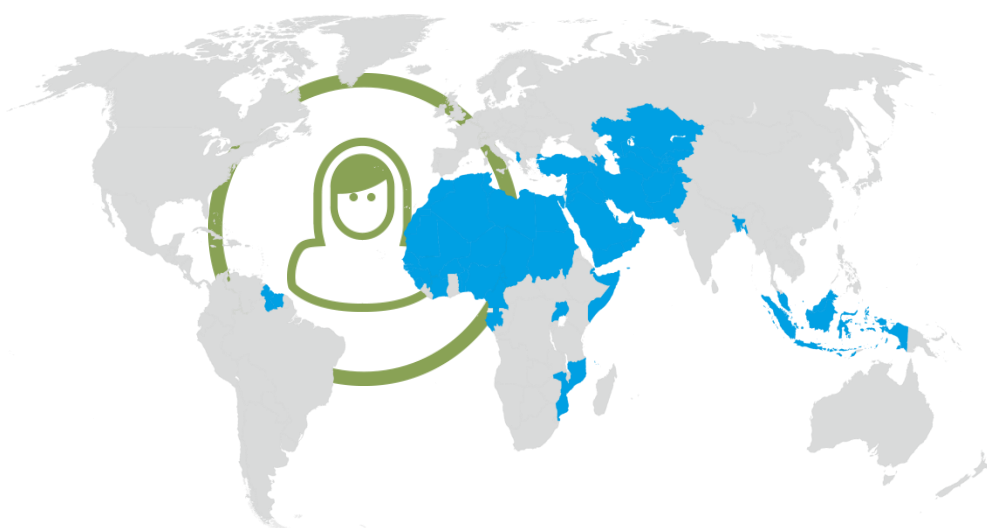
The number of women entrepreneurs stays limited in OIC countries especially when compared to men counterparts. Women entrepreneurs in OIC countries face considerable challenges both during starting and running their businesses stemming from problems in the overall business environment. In many OIC countries women entrepreneurs also stay unprotected against discrimination that reduces their access to finance or credit markets. For instance, only in 22 OIC countries the law prohibits discrimination by creditors on the basis of sex or gender in access to credit. Such challenges not only limit the growth of women-led businesses but also reduce their potential contributions to the development of their respective societies.

In the light of statistics presented in Part II, in OIC countries key challenges faced by women entrepreneurs can be grouped as follows: low human capital development, high sectoral concentration, limited access to finance, ineffective infrastructure, policy and legal issues, and cultural and structural barriers. Additionally, the procedures, time, and costs required for women to start a business are higher than their male counterparts in OIC countries. In terms of policy framework, there is a lack of concerted efforts to enhance women entrepreneurship at both national and intra-OIC levels.

In order to enhance women entrepreneurship for development in OIC countries, there is a need to design and implement a set of comprehensive interventions ranging from educational sector to financial institutions. Considering their respective local conditions, policy makers in OIC countries could benefit from the experiences some successful examples such as Bahrain, Bangladesh, Egypt, Malaysia, Nigeria, and Uganda presented in this report. Such initiatives and/or policies can also help enhance effective intra-OIC cooperation and partnerships with a view to improving overall entrepreneurial ecosystems in OIC countries, particularly for women.



# PART I: STATE OF WOMEN IN OIC COUNTRIES



# CHAPTER ONE

## The Role of Women in Development of OIC Countries





Gender equality and women's empowerment in all fields of social and economic life are gaining increasing importance from the perspectives of both policy development and human rights. As the smallest unit of society, without a strong and healthy family structure, it is not easy to empower women and achieve gender equality.

Following international commitments and guidelines, most of the development policies have already been based on the principle of incorporating the priorities and needs of both women and men in order to offer equal opportunity for access to all the benefits and services provided to the society. The United Nations' Beijing Declaration (1995) is one of the key documents in this field. The United Nations Beijing Declaration's 12 critical areas of concern provided an international framework for action on the advancement and empowerment of women, however, there are still some problems regarding integration of gender related aspects into all operational levels of policy implementations across the world (UN, 2010).

According to the World Health Organisation (WHO), gender refers to "the socially constructed roles, behaviour, activities and attributes that a particular society considers appropriate for men and women". Consequently, gender relations are the ways in which a culture or society defines rights, responsibilities, and the identities of men and women in relation to one another. Unfortunately, the *gender* term is often misunderstood as only referring to women. However, gender issues encompass the relationships between men and women, their roles, access to and control over resources, the division of labour, etc. Furthermore, gender is not all about disparity between men and women that has implications on households, fertility planning, production and many other aspects of socio-economic life (Bravo-Baumann, 2000).

Given the fact that many OIC member countries have been suffering from gender inequality at varying degrees and they share some common concerns on the state of family union and well-being, gender related issues have been incorporated into the political agenda of the Organisation of Islamic Cooperation (OIC). The OIC Ten-Year Programme of Action (2005) calls for the enhancement of the involvement of women in economic, cultural, social and political fields of life and encourages member states to sign and ratify agreements to ensure gender equality and empower women. Another major step was taken by the OIC towards achieving advancement of women was the adoption of the OIC Plan of Action for the Advancement of Women (OPAAW) by the Second Ministerial Conference on the Role of Women in Development of the OIC Member States, held in Cairo in 2008. The OPAAW document provides a road-map for the advancement of women in the OIC member countries by taking their concerns and priority areas of member countries into account. In 2016, OIC member countries adopted the updated OPAAW that has an analytical structure along with an implementation matrix in Istanbul during the Sixth Ministerial Conference on the Role of Women in Development of the OIC Member States.

Against this background, this report highlights differences between men and women in selected social and economic aspects, and provides insights into the current state of the women in OIC member countries in a comparative perspective. Moreover, the report focuses on the role of women in development of OIC countries. In Part I, five key aspects of social and



economic life, namely education, economy, health, family and decision-making are examined through a gender lens.

In Part II, the state of women entrepreneurship is discussed as a special theme of this year's report, which looks at ways and means of enhancing women entrepreneurship to foster development of OIC countries. In this context, firstly the theoretical aspects of women entrepreneurship and development were discussed. Secondly, the state of women entrepreneurship in OIC countries is assessed by using selected comparable indicators in a cross-country context. In the light of findings, main challenges faced by women entrepreneurs were elaborated. A set of success stories of women entrepreneurs from OIC countries were also presented. Part II concludes with specific policy implications on how to enhance women entrepreneurship and increase contribution of women entrepreneurs in development of OIC countries.

### 1.1 Setting the Stage: Key Concepts and Survey of Literature

The topic of women and development has been addressed in the literature in several theoretical and empirical studies. However, the review of literature reveals that some key terms and concepts such as women empowerment and gender inequality have not been used in the best way what they refer. In this regard, to set the stage for the analyses and discussions reported in this report, some key concepts were described below.

Empowerment can be defined as a “multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important” (Page and Czuba, 1999).

In a similar vein, women's empowerment refers to “women's ability to make strategic life choices where that ability had been previously denied them” (Malhotra et al., 2009). In this regard, empowerment is central to the processes of maintaining the benefits of women at individual, household, community and broader levels. It involves the action of boosting the status of women through literacy, education, training and raising awareness (Alvarez, 2013). Women's empowerment refers allowing and equipping women to make life-determining choices across different issues in the country (Bayeh, 2016).

On the other hand, the term of gender equality means that the “rights, responsibilities and opportunities of individuals will not depend on whether they are born male or female” (Warth and Koparanova, 2012). According to Holzner et al. (2010) it is also defined as a situation where “all human beings are free to develop their personal abilities and make choices without the limitations set by strict gender roles; that the different aspirations and needs of women and men are considered, valued and favoured equally”. Ensuring gender equality aims to eliminate existence of discrimination on the basis of one's gender (Alvarez and Lopez, 2013).

Against this backdrop, it can be inferred that empowerment of women and gender equality are interrelated and vital for achieving sustainable development for nations. As women



represent almost 50 per cent of population, a nation cannot achieve its development goals by ignoring or not fully addressing problems of a half of the population. A number of studies have documented and provided supportive evidence in this context.

Stevens (2010) highlighted that “an increasing number of studies indicate that gender inequalities are extracting high economic costs and leading to social inequities and environmental degradation around the world.” UN Women (2014) underlined that to create a just and sustainable world and to enhance women’s roles in sustaining their families and communities, achieving gender equality is paramount.

There are a number of major theoretical approaches that link the women and development. The Women in Development (WID) approaches calls for greater attention to women in development policy and practice, and emphasises the need to integrate them into the development process. The Gender and Development (GAD) approach focuses on the socially constructed differences between men and women and the need to challenge existing gender roles and relations. Smart economics is an approach to define gender equality and role of women as an integral part of economic development and it aims to spur development through investing more efficiently in women and girls. It stresses that the gap between men and women in human capital, economic opportunities, and voice/agency is a chief obstacle in achieving more efficient development. Despite having differences how women can be integrated into the development process of nations, all these theoretical approaches commonly see woman as a key actor and catalyst for development.

Economic empowerment increases women’s access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women’s economic participation and empowerment are fundamental to strengthening women’s rights and enabling women to have control over their lives and exert influence in society. According to OECD (2011), women perform 66% of the world’s work, and produce 50% of the food, yet earn only 10% of the income and own 1% of the property.

Women’s economic empowerment matters for pro-poor growth as well as development. According to OECD (2011), total agricultural outputs in Africa could increase by up to 20% if women’s access to agricultural inputs was equal to men’s. The Food and Agriculture Organization (FAO) estimated that equalizing access to productive resources between female and male farmers could increase agricultural output in developing countries by as much as 2.5 to 4% (FAO, 2011).

Improvements in women’s own education and health also have positive impacts on these and other outcomes for their children. A study found out that in Pakistan, children whose mothers have even a single year of education spend one extra hour studying at home every day and report higher test scores. WEF (2017) reports that, based on a sample of a wide range of developing countries, that investing in girls so that they would complete education at the same rate as boys would lead to lifetime earnings increases of today’s cohort of girls of between



54% to 68% of countries' GDP, equivalent to an increase in annual GDP growth rates of about 1.5%.

A study conducted by Quentin and de la Brier (2018) estimates that in a sample of 141 countries across the globe, on a per capita basis, gender inequality in earnings could lead to losses in wealth of \$23,620 per person or a total of \$160 trillion.

Reducing gender disparity would lead to an increase in government revenue shares in GDP. According to WEF (2017), in non-existence of gender disparity an additional US\$1.4 trillion in global tax revenue could be generated most of it (US\$940 billion) in emerging economies. International Planned Parenthood Federation estimates that, on average, women reinvest up to 90 % of their incomes back into their own households, compared to 30-40 % by men. In other words, making full use of women's capabilities paves the way to optimizing a nation's human capital potential.

Similarly, cross-country studies find evidence that high levels of gender inequality and gender-based violence in a society are associated with increased vulnerability to civil war and interstate war and the use of more severe forms of violence in conflict (Caprioli et al., 2007; Kelly, 2017). Changes in women's status or vulnerability, such as an increase in domestic violence or a reduction in girls' school attendance, often are viewed as early warnings of social and political insecurity (Hudson et al., 2012).

The status of women in Islam is emphasized in their right to a sense of self-worth, respect, dignity and the management of their lives. Muslim women are allowed to participate in social, religious and public activities as well as enjoy equal rights for social and economic justice. The Islamic traditions state that a woman is entitled to an equal opportunity for education, employment, inheritance, property ownership, and may dispose of her properties and earnings as she pleases. In this respect, according to Islam, women are indispensable for development in all aspects of life. However, women in OIC countries have been facing a number of socio-economic challenges that limit their contribution to the development of their respective societies. Such challenges also affect their self-development and quality of life to a certain degree. In this regard, the next sections look at the state of women in OIC countries in details and aims to identify these challenges with a view to presenting proper policy-solutions for the consideration of policy-makers.

## 1.2 State of Women in OIC Countries

This section looks at the state of women in OIC member countries in a holistic approach by analysing three globally recognized comprehensive indices, namely the Gender Gap Index of the World Economic Forum, Social Institutions and Gender Index (SIGI) of the OECD, and Gender Development Index (GDI) of the UNDP. By doing this, it is aimed to assess the overall state of women and gender equality in OIC countries in comparative perspective. It is critical to discuss the contribution of women to development by taking their status in their respective societies into consideration. By ignoring challenges faced by women especially in the developing world including OIC countries, the picture on the nexus of women and



development would be incomplete. In order to come up with a clear understanding on the state of women and main challenges faced by them, the remaining sections in part I of the report attempt to highlight and look at the root causes of gender inequality by focusing on five aspects namely education, economy, health, family and decision-making.

### 1.2.1 Gender Gap Index (GGI)

The gap between men and women in socio-economic life, or so-called gender disparity, is fundamental to whether and how economies and societies thrive. Ensuring the full development and appropriate deployment of half of the world's total talent pool has a vast bearing on the growth, competitiveness and future-readiness of economies and businesses worldwide (WEF, 2017). As discussed in the previous section, variety of models and empirical studies have suggested that improving gender parity may result in significant economic dividends, which vary depending on the situation of different economies and the specific challenges they are facing.

In order to measure and report the gender gap, the World Economic Forum (WEF) has been preparing a flagship report namely "Global Gender Gap Report" since 2006 with a view to capturing the magnitude of gender-based disparities and tracking the progress on this track. In these reports, the WEF uses its unique index called the gender gap index that covers four main dimensions:

- a) Economic participation and opportunity;
- b) Educational attainment;
- c) Health survival; and
- d) Political empowerment.

There are two main identifying features of the gender gap index of the WEF. First, the index encompasses four main dimensions that help to capture both social and economic aspects related with the gender gap/inequality. Second, the index has been reported since 2006 regularly that allows to maintain an analysis over time and to monitor the direction of development in the gender inequality at the national, regional and global levels.

The most recent WEF dataset on the gender gap index provides data between 2006 and 2017 for 144 countries, of which 42 are OIC member countries.<sup>2</sup> In the gender gap index, a country can get a maximum score of 1 (equality). The lowest possible score is 0 (inequality). Therefore, an improvement in the score implies a progress towards gender equality. In other words, a society that is moving from a score of 0 towards a score of 1 records development through ensuring equal opportunities both for men and women in all walks of life from economic participation to political empowerment.

According to the WEF (2017), on current trends, the overall global gender gap can be closed in exactly 100 years across the 106 countries covered since the inception of the Report,

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<sup>2</sup> The details of the index and the calculation methodology can be found in WEF (2017).



compared to 83 years last year. The most challenging gender gaps remain in the economic and health spheres. Given the continued widening of the economic gender gap, it will not be closed for another 217 years. However, the education-specific gender gap could be reduced to parity within the next 13 years. The political dimension currently holds the widest gender gap and is also the one exhibiting the most progress, despite a slowdown in progress this year. It could be closed within 99 years. The health gender gap is larger than it stood in 2006.

Figure 1.1 (left) compares the average gender gap index scores of country groups in 2006 with their scores in 2017. The Figure shows that the gender gap (inequality) in OIC member countries has been slightly decreased where the average score increased from 0.60 in 2006 to 0.64 in 2017. Non-OIC developing countries and developed countries also experienced a similar increase in their average scores. Developed countries, on average, obtained the highest score as 0.74 in 2017, among country groups analysed. During the period under consideration, the world average also went up from 0.66 in 2006 to 0.70 in 2017 that implies a global improvement in terms of gender equality.

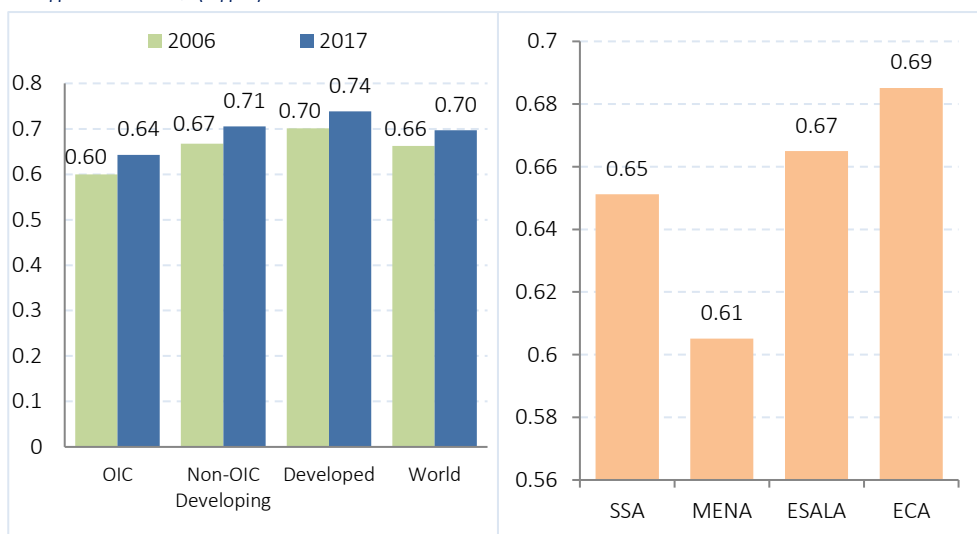
Figure 1.1 (right) shows the performance of OIC sub-regions in 2017 in terms of their average gender gap index scores. According to this figure, the OIC countries in the MENA region had the highest level of gender gap that they obtained a score of 0.61 in 2017, which is the lowest score among sub-regions of the OIC. On the other side of the spectrum, OIC countries in the ECA region, on average, had a relatively lower gap between men and women thus obtained of a score of 0.69, which is the highest regional average score among OIC sub-regions in 2017.

In a similar vein, Figure 1.2 presents the performance of OIC countries at the individual country level, in terms of their gender gap index scores. In 2017, Yemen got the lowest gender gap index score (0.52) and followed by Pakistan (0.55). On the other hand, Mozambique (0.74) and Albania (0.73) were found to be with the highest scores in 2017 among OIC countries with available data.

Three main messages emerge from the data presented in Figure 1.1 and 1.2. First, albeit with a slow pace, all country groups, including the OIC group, recorded a decrease in their gender gap (inequality), which is reflected in the increase in their average scores. Second, the differences in average gender gap scores between the country groups have not changed remarkably over the period analysed, where the OIC group stayed at the bottom below the world average throughout the period. Finally, there are wide disparities across OIC sub-regions in terms of gender inequality. In particular, many OIC countries in the MENA region needs to exert more efforts in order reduce the gap between men and women in their respective societies.

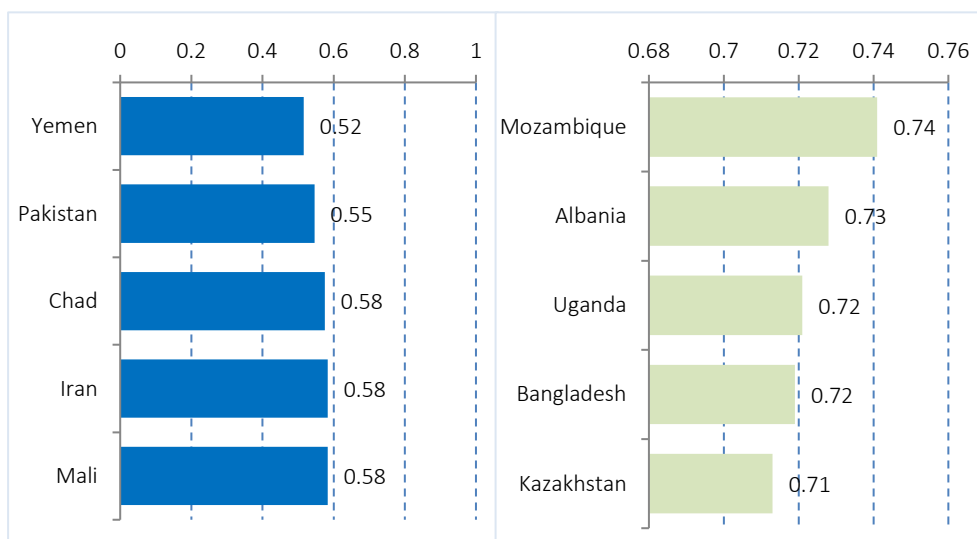


**Figure 1.1:** Global Gender Gap Index (GGI) Scores (left) and Performance of OIC Sub-regions in 2017 (right)



Source: SESRIC staff calculations based on the World Economic Forum, Global Gender Gap Report 2017

**Figure 1.2:** OIC Countries with the Lowest (left) and Highest (right) Gender Gap Index (GGI) Scores in 2017

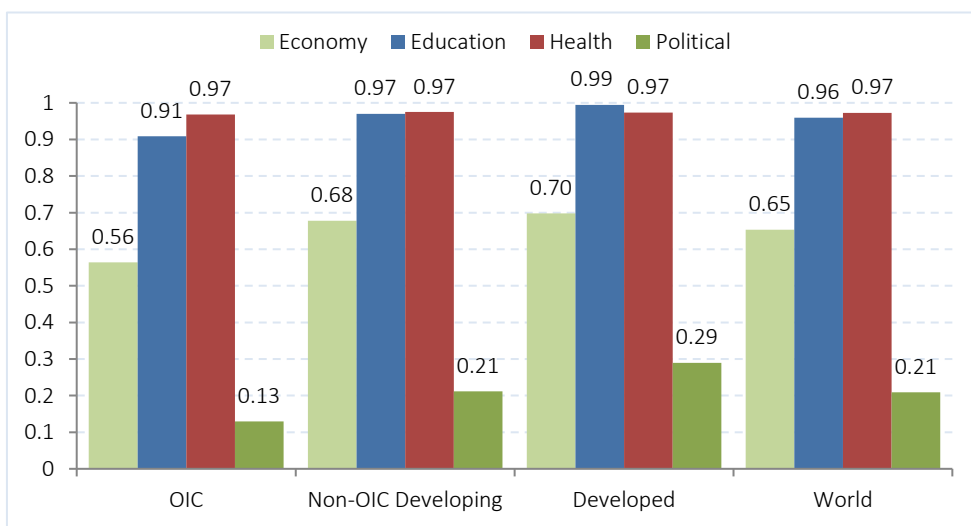


Source: World Economic Forum, Global Gender Gap Report 2017

Figure 1.3 presents the detailed performance of country groups in sub-dimensions of the gender gap index in 2017. Political empowerment is the weakest ring in the gender gap index for all country groups where the world average was found to be 0.21. It is important to highlight that the performance of OIC countries, on average, is found to be particularly very

low in this dimension where the average score was measured at 0.13. In the health survival dimension, all country groups including the OIC countries obtained similar scores in the range of 0.96-0.97. This implies access to health services for men and women are not widely differing. In the educational attainment dimension, OIC countries, on average, got the lowest score as 0.91 where the world average was 0.96. Finally in terms of economic participation and opportunity, the performance of OIC countries, on average, again found to be the lowest with a score of 0.56. In summary, the OIC countries, on average, could not get a higher score in any dimension of the gender gap index when compared with other country groups in the year of 2017. This implies that OIC countries need to take more policy-actions and implement well-articulated policies in all four aspects to reduce inequalities between men and women.

**Figure 1.3:** Global Gender Gap Index Sub-Category Scores in 2017



Source: SESRIC staff calculations based on the World Economic Forum, Gender Gap Report 2017

### 1.2.2 Social Institutions and Gender Index (SIGI)

The Social Institutions and Gender Index (SIGI) was developed by OECD (2014). It is a cross-country measure of discrimination against women in social institutions (formal and informal laws, social norms, and practices) and covers 160 countries. Discriminatory social institutions intersect across all stages of girls' and women's life, restricting their access to justice, rights and empowerment opportunities and undermining their agency and decision-making authority over their life choices. As underlying drivers of gender inequalities, discriminatory social institutions perpetuate gender gaps in development areas, such as education, employment and health, and hinder progress towards rights-based social transformation that benefits both women and men.

The SIGI introduces 12 innovative indicators on social institutions that are grouped under five dimensions: discriminatory family code, restricted physical integrity, son bias, restricted

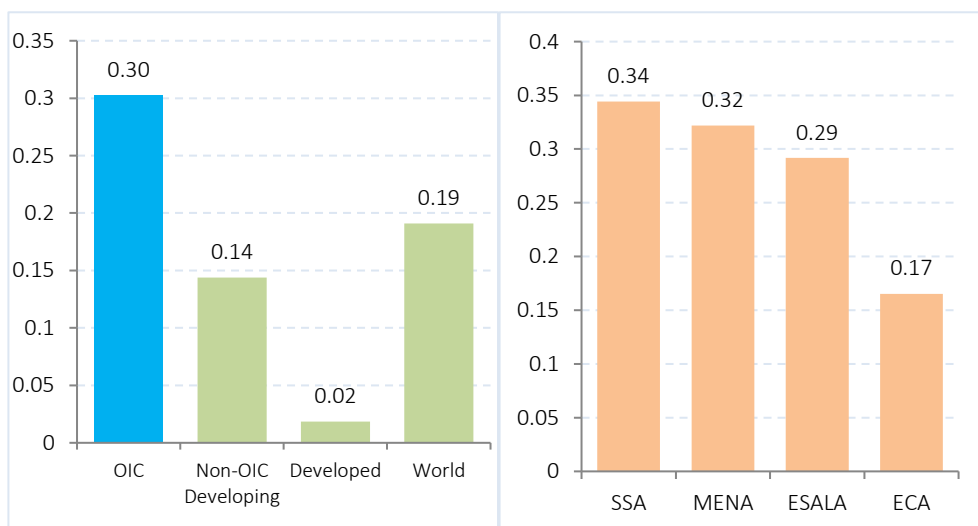




resources and assets, and restricted civil liberties. The SIGI's variables quantify discriminatory social institutions such as unequal inheritance rights, early marriage, violence against women, and unequal land and property rights. Each of the SIGI indicators is coded between 0, meaning no or very low inequality, and 1, indicating very high inequality. In this regard, countries with improved social institutions tend to obtain lower scores that also means reduced gender inequalities.

According to Figure 1.4, OIC countries, on average, obtained a score of 0.30, which is highest SIGI score in 2014 among country groups. The world average was recorded at 0.19 in the same year. Developed countries, on average, obtained the lowest SIGI score of 0.02. In other words, the results indicate the existence of very high inequality in the OIC group in terms of social institutions that helps to widen the gender gap. In terms of sub-regions of the OIC, the SSA region got the highest score. SSA is followed by MENA (0.32) and ESALA (0.29). The score of ECA is even found to be lower than the world average of 0.19. Relatively underdeveloped social institutions of OIC countries located in the SSA region, on average, put an additional pressure on gender equality and limit the contribution of women to the development of their respective societies.

**Figure 1.4:** Social Institutions and Gender Index (SIGI) in 2014 (left) and Performance of OIC Sub-regions in 2014 (right)



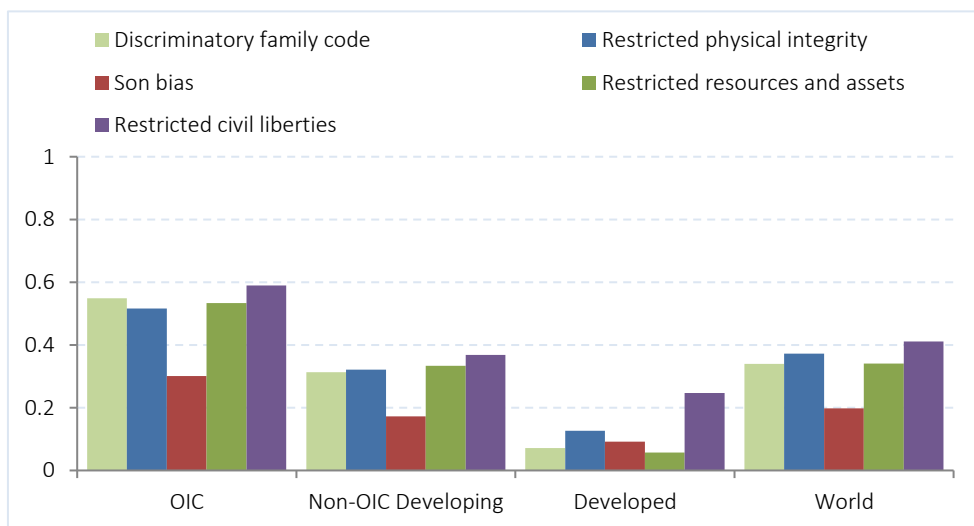
Source: SESRIC staff calculations based on the OECD Development Centre

Figure 1.4 (right) reveals that there are wide disparities among sub-regions of the OIC in terms of their average SIGI scores. The existence of wide gaps between the scores of the best and the worst performer OIC sub-regions indicate the existence of remarkable disparities in terms of policies towards gender equality, quality of social institutions and the status of women. In the OIC sub-regions, with relatively high discriminatory social institutions, practicing positive discrimination towards women and implementing policies with a gender equality perspective

such as in education and politics would help build up societies where men and women are treated more equally. Moreover, such OIC countries also need to work towards making reforms in their social institutions with a view to upgrading the quality of institutions and reducing discrimination between men and women.

Figure 1.5 presents a more detailed picture on the performance country groups regarding their performance in sub-categories of the SIGI. Among five sub-categories, OIC countries, on average, obtained the lowest score in the son bias. Restricted civil liberties seem to be the most problematic area where the average of OIC is the highest (0.59) compared to scores of the OIC group in other sub-categories. In fact this is in line with the global trends. The global average on the restricted civil liberties is also the highest (0.41) compared to scores of the rest of the four sub-categories. The score of the son bias category is again the lowest score obtained at the global level among all categories of the SIGI. The results suggest that both at the OIC and global level, more efforts need to be exerted to remove restrictions on civil liberties through improving social institutions with a view to reducing gender inequalities.

**Figure 1.5:** Social Institutions and Gender Index Sub-Category Values in 2014



Source: SESRIC staff calculations based on the OECD Development Centre

### 1.2.3 Gender Development Index (GDI)

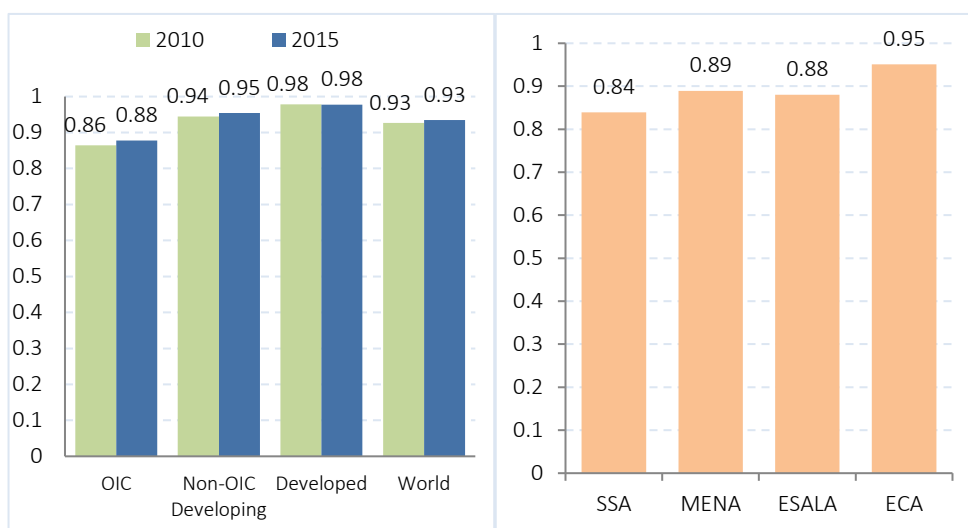
The Gender Development Index (GDI) measures gender gaps in human development achievements by accounting for disparities between women and men in three basic dimensions of human development—health, knowledge and living standards using the same component indicators as in the Human Development Index (HDI). The GDI is the ratio of the HDIs calculated separately for females and males using the same methodology as in the HDI. It is a direct measure of gender gap showing the female HDI as a percentage of the male HDI.



In other words, the GDI shows how much women are lagging behind their male counterparts and how much women need to catch up within each dimension of human development. It is useful for understanding the real gender gap in human development achievements and is informative to design policy tools to close the gap. The GDI is calculated for 160 countries and is developed by the UNDP. A higher GDI score associates with reduced gender inequalities.

In more details, the Gender Development Index (GDI) measures gender inequalities in achievement in three basic dimensions of human development: health, measured by female and male life expectancy at birth; education, measured by female and male expected years of schooling for children and female and male mean years of schooling for adults ages 25 years and older; and command over economic resources, measured by female and male estimated earned income.

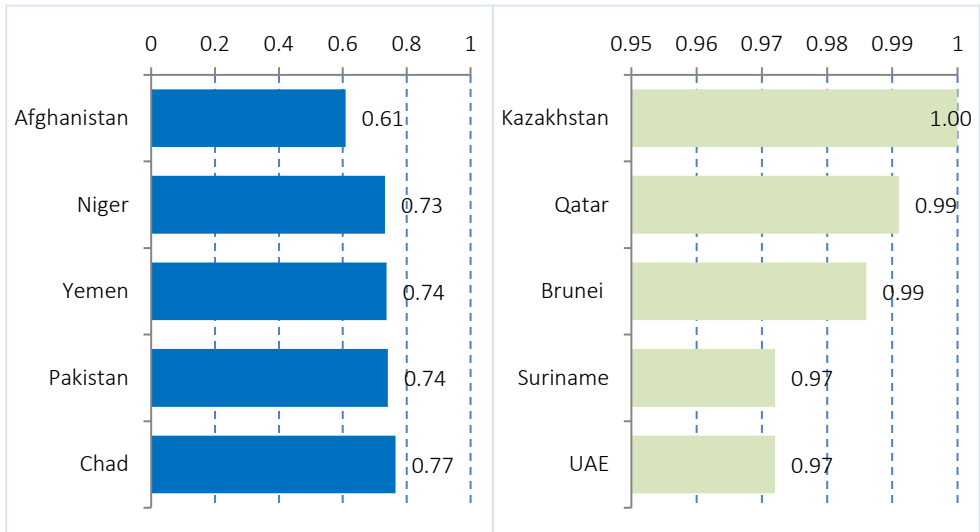
**Figure 1.6:** Gender Development Index (GDI) Scores (left) and Performance of OIC Sub-regions in 2015 (right)



Source: SESRIC staff calculations based on the UNDP dataset on GDI

Figure 1.6 (left) presents the average GDI scores for country groups in 2010 and 2015. The OIC group has the lowest GDI score compared with all three country groups (non-OIC developing, developed and world) in both years. On average, OIC countries could only get a score of 0.86, whereas non-OIC developing countries obtained a score of 0.94 while the world average was 0.93 in 2010. OIC countries achieved to increase the average GDI score to 0.88 in 2015. However, it went on staying below the world average of 0.93 in the same year. At the sub-regional level, SSA obtained the lowest score of 0.84 among four sub-regions of the OIC in 2015. On the other side of the spectrum, ECA obtained a score of 0.95, which was even exceeded the world average of 0.93 (Figure 1.6, right). At the individual country level, Afghanistan and Niger were found to be with the lowest GDI scores in 2015. Kazakhstan (1.0) and Qatar (0.99) were the OIC countries with the highest GDI scores in 2015 (Figure 1.7).

**Figure 1.7:** OIC Countries with the Lowest (left) and Highest (right) Gender Development Index (GDI) Scores in 2015



Source: UNDP dataset on GDI

The overview of performances of OIC countries and sub-regions in comparative perspective indicate the existence of remarkable disparities across member countries and geographical regions. On the other hand, the positive trend seen in the average of the OIC group reveals that efforts of governments pay off and there is some progress over time in terms of eradicating gender inequalities in three dimensions of development namely health, education and income. However, the efforts and level of progress seem to be not enough to reduce the disparity between the OIC average and world average. Therefore, it is of importance to scale up exerted policy efforts to generate societies with reduced gender inequalities. Only in these societies, women can better reflect their potentials and contribute effectively to the development of their nations in a meaningful way.



# CHAPTER TWO

## Women and Education



Education is a key success factor for the social and economic development of a country. Studying the link between education and development from a gender perspective is important for OIC member countries for a number of social and economic reasons. A report by WEF (2015) finds that countries that have achieved gender parity in education benefit from better overall health, equality, and job creation. In the same vein, according to Hanushek and Woessmann (2015) that reduced gender disparity in education can boost a country's economic output/productivity and improve economic efficiency. World Bank (2014) also found out that reaching gender parity in education can help in achieving developmental targets, and enable establishment of inclusive policies, programs, and institutions

From an economic perspective, investment in female education helps 'build human capital which translates into economic growth' (Patrinos, 2016; World Bank, 2018). Studying the benefits of education to countries, OECD report finds that investing in education and skill development of children can boost annual GDP by an average 28% in low-income countries and 16% in high-income countries (2015). For countries that lack physical resources/assets, human capital development is especially important because "the value of human capital [for a country] is four times the value of natural capital" (Hamilton and Liu, 2014).

Female education is especially advantageous to societies undergoing development, such as those in OIC countries. Women who receive higher education are conducive to development because a stronger skillset can make them more adaptable to newer technology and changing work environments. As compared to developed countries, widespread female education is important for absorbing and adapting existing technologies for countries that do not have capabilities for technological innovation (Madsen, 2014).

From a capabilities approach, education increases an individual's assets and his/her ability to transform them into monetary and nonmonetary well-being (Walker, 2011). Education improves economic opportunities available to an individual by developing their skills to increase productivity and output. A large body of academic studies proves that increased schooling leads to increased earnings. For women, every additional year of schooling increases earnings by 8% to 14% (Montenegro and Patrinos, 2017). As a result, expanded education coverage for women can help reduce poverty within families, reduce income gap between households, and reduce income inequality within a household.

From a social development perspective, health is an important development indicator and education is positively linked with health. According to World Bank (2018), educated individuals live longer and healthier lives. For women, education is associated with an increased awareness (and use) of medical information and interventions (De Walque, 2007; Gunes, 2016; Lavy and Zablotsky, 2011).

Educated mothers are known to raise healthier and more educated children contributing to long-term societal development. Evidence from countries such as Pakistan and Senegal prove that children of more educated mothers are more likely to have higher immunization rates,



improved nutrition, and lower mortality rates (World Bank, 2011). Similarly, educated mothers are more likely to provide their children with improved education.

#### **Box 2.1: Country Income is the Main Determinant of Female Education in the Muslim World**

A recent study of 151 countries by McClendon, Hackett, Potancokova, Stonawski, and Skirbekk (2018), cited on Pew Research Centre website, finds that economic conditions (country income), not religion, are the main determinants of the lag in Muslim women's education. The study addresses common misconceptions surrounding the role of Islam in the status of women in the Muslim world.

Historically, gender disparities in education in Islamic countries have been the highest in the world. However, participation and completion rates amongst Muslim women have gradually increased over the past two decades, especially in the MENA region thanks to national, regional and international efforts to eradicate gender disparities in education.

These findings challenge the misconceptions surrounding cultural barriers to Muslim women's education. Studying 'mean years of female schooling' and citing cases from US (13 years), Saudi Arabia (11.5 years), Sub-Saharan Africa (2.5 years), and Mali (1.4 years), the study shows that economic performance of a country determines average years of female education instead of socio-religious factors such as gender discrimination in family laws.

*Source: McClendon, et al. (2018).*

Besides economic and health related benefits, female education fosters factors that are conducive to the socio-political progress of a country. Educated women are less likely to engage in criminal activities because they are aware of the consequences of crime. The World Development Report (2018) finds that societies experiencing progress based on human capital (educated workforce) are less likely to experience conflict because appropriation of human capital and recruitment of an educated populace by radical groups is more difficult. Therefore, expanding education coverage to women can lead to the preservation of freedom, justice, and peace in a country (World Bank, 2018).

From a political perspective, female education can also have a positive effect on the political development of countries because educated women are known to practice increased civic engagement. In general, countries that experience continued growth and development exhibit a commitment to expanding education for women, children, and disadvantaged groups. In return, economic growth enables these countries to invest in improving the quality and accessibility of education.

Against this background, this chapter looks at the women education and development nexus and attempts to understand root causes of gender disparity in education with a specific focus on OIC countries. The chapter explores factors that exacerbate gender inequalities in education by using alternative indexes of gender gap and inequality, adult and youth literacy rates, out-of-school rates for primary and secondary aged children, and mean years of



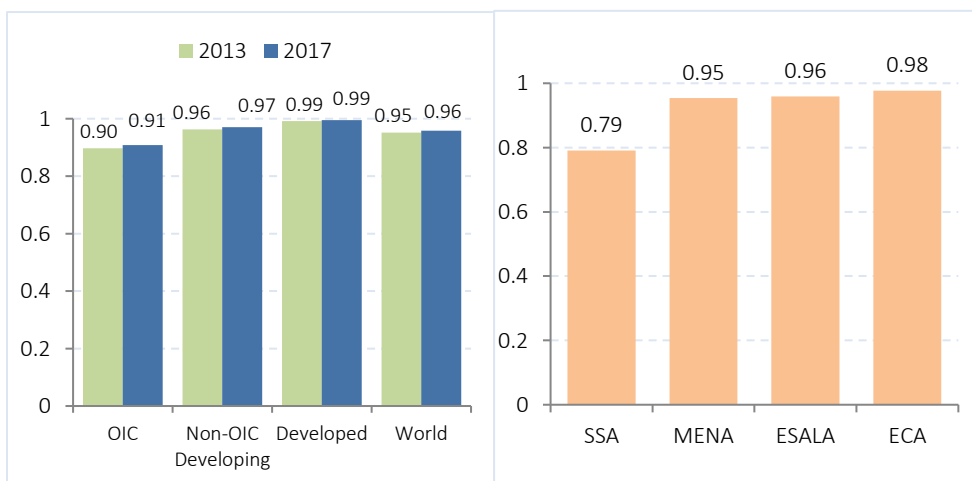
schooling. The resulting analysis offers a set of possible policy options for improving access of women to education institutions in the OIC region.

## 2.1 Gender Gap in Education

Whilst, in theory, the importance of educating women is widely studied and promoted as a policy prescription, in reality, the success of educational programs and policies are often measured using global/national averages rather than focusing on differences between various demographic and socio-economic groups within a country (UNGA Resolution 35/22, 2017). This results in a ‘glossing over’ of education related inequalities – especially between men and women that have detrimental effects on the overall social and economic development of a country. For example, while average literacy rates in OIC member countries increased from 71.7% in 2010 to 75.1% in 2016 (SESRIC, 2012; SESRIC, 2014; SESRIC, 2016), disparities between male and female literacy persist. These disparities are visible through lower female enrolment rates, higher out-of-school female children, and lesser mean years of female education across the world. It is important for OIC member countries to address such disparities because for women (more than men) barriers to education determine not only their income but also their choices, capabilities, and freedoms within a society.

Adopting a gender perspective on inequalities in education, the World Economic Forum evaluated factors such as the differences between male and female out-of-school children at primary and secondary levels, education attainment rates, advanced and vocational degrees, and gender gap across various fields of study and came up with a sub-category in the Gender Gap Index namely ‘educational attainment’. As shown in Figure 2.1 (left), in 2017 the average Gender Gap Index score of OIC member countries are found to be lowest (0.91) in the educational attainment category as compared with the averages of non-OIC developing

**Figure 2.1:** Global Gender Gap Index Scores\* on Sub-Category on Education (left) and Performance of OIC Sub-Regions in 2017 (right)



Source: SESRIC Staff Calculations based on World Economic Forum, Global Gender Gap Report

\*Score (0-1) = 1, Highest Gender Equality

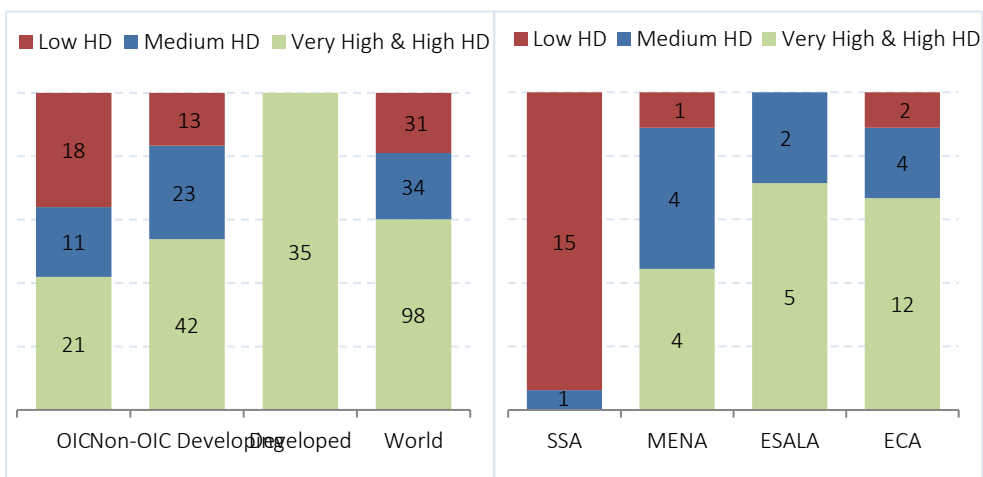




countries (0.97), developed countries (0.99), and the world (0.96). However, scores within OIC sub-regions varies remarkably (Figure 2.1, right). For example, on the one hand, OIC member countries from Europe and Central Asia (0.98) obtained some of the highest female educational attainment scores in the world. On the other hand, OIC countries from Sub-Saharan Africa (0.79), on average, had the lowest scores that imply high gender inequality in education in 2017. The inequality seen in Sub-Saharan African OIC countries results from a combination of social, economic, and cultural factors that influence accessibility to education for girls and women disproportionately.

Linking education with development, the UNDP’s Gender Inequality Index quantifies the loss of ‘achievement within a country due to gender inequality using three categories namely reproductive health, empowerment, and labour market participation’. Under the empowerment category, educational attainment is linked with the level of human development within a country. Therefore, the level of education of women is a determinant of level of development according to the UNDP. Based on the percentage of female population with at least secondary education, 21 OIC member countries have very high and high human development, 11 OIC member countries have medium human development, and 18 OIC member countries have low human development (Figure 2.2, left). 15 out of the 18 OIC countries in the low human development category are located in the Sub-Saharan Africa (Figure 2.2, right). On the other hand, 12 out of the 21 OIC countries in the very high and high human development category belong to Europe and Central Asia (Figure 2.2, right). This implies that gender inequality across OIC sub-regions varies remarkably. In this context, OIC countries in the SSA region need to exert more efforts to eradicate such inequality.

**Figure 2.2:** Gender Inequality Index Country Composition\* on the Sub-Category of Educational Attainment (left) and OIC Country Composition (right) (number of countries), 2016



Source: World Economic Forum, Global Gender Gap Report

\*Represents number of countries from a specific grouping at each level of human development



Overall, OIC countries have experienced positive progress in the past two decades in reducing the gap between female and male population in terms of education. However, the existing gap seems to remain too wide when compared with developed countries. In OIC countries, gender gap in education can be resolved with a combination of policies, programs, and practices that are conducive to education that is affordable and accessible for women. Policy makers in OIC member countries need to realize that without proper policy prescriptions, knowledge is an abstract for many girls and women. And taking small steps towards the betterment of basic educational indices for women today can reap valuable results for overall development in the future.

## 2.2 Literacy Rates

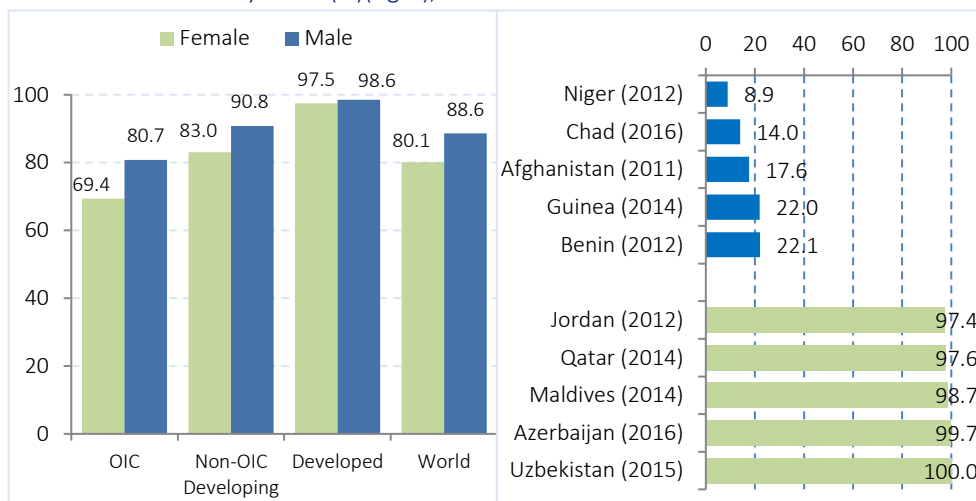
Literacy is an indicator of social development that measures an individual's ability to read and write. Ensuring literacy amongst girls and women has a 'positive ripple effect on all developmental indicators' such as child and maternal health, economic self-reliance, poverty reduction, and civic and political engagement (United Nations, 2010). UNESCO Institute for Lifelong Learning (UIL) considers female literacy 'as part of a paradigm for inclusion and empowerment' (UIL, 2013). Over the past 10 years, overall literacy in OIC member countries has gradually improved.

Numerous studies on female literacy find that higher literacy rates impact women in improving their overall health outcomes, especially by reducing fertility rates. For example, De Walque (2007) reports an increased responsiveness to HIV/AIDS information campaigns in Uganda amongst more-educated women. Likewise, Osili and Long (2008) find that each additional year of female schooling reduced fertility by 0.26 children per woman in Nigeria. This is because educated women have more control over their family size and structure owing to the use of contraception, increase in decision-making power, and awareness of the opportunity costs of having many children (Lavy and Zablotsky, 2011). In contrast, women who receive little to no education are more likely to suffer from early marriages, domestic violence, and have low decision-making power at home and outside (World Bank, 2014).

On average, out of 100 adult men, 80.7 can read and write and out of 100 women, only 69.4 women are literate. This means a disparity of roughly 11 percentage points between male and female literacy (Figure 2.3, left). The average adult male literacy rate in the world (88.6%) is found to be higher than the average of OIC member countries. The gap between female and male literacy exists across all country groups – highlighting inequality in access to basic education for women across the world. However, this inequality is more persistent in OIC member countries, where female literacy in the OIC group is significantly lower than the averages of non-OIC developing countries (90.8%), developed countries (97.5%), and world (80.1%).



**Figure 2.3:** Adult Literacy Rates (%)(left) and OIC Countries with the Highest and Lowest Adult Female Literacy Rates (%)(right), 2008-2016\*



Source: SESRIC Staff Calculations based on World UNESCO, UIS Data Centre

Note: The sample size is lacking data on multiple developed countries due to data constraints from the source

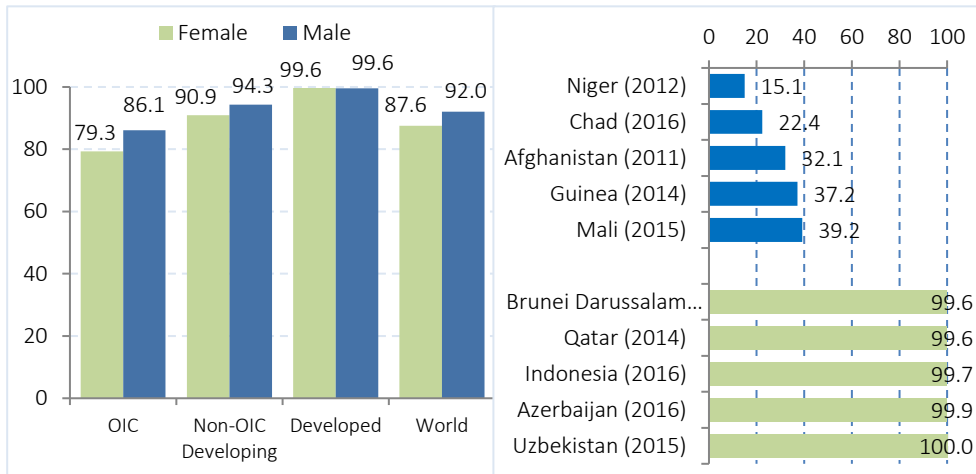
\*Data refers to the most recent year available during the period specified

At the country level, OIC member countries from Europe and Central Asia and Middle East and North Africa have achieved commendable levels of literacy rates for women. According to Figure 2.3 (right), Uzbekistan (99.9%), Azerbaijan (99.7%), Maldives (98.6%), and Qatar (97.5%) had the highest adult female literacy rates amongst all OIC member countries. In contrast, OIC member countries in the Sub-Saharan Africa had some of the lowest literacy rates in the world. Niger, Chad, Afghanistan, and Guinea had literacy rates less than 25% (Figure 2.3, right).

Across all country groups, youth literacy rates were considerably better than adult literacy rates. Given the overwhelming share of youth in OIC member countries, higher youth literacy rates signal a potential for positive long-term development. Female youth literacy rate in OIC member countries (79.3%), on average, is significantly lower as compared to non-OIC developing countries (90.9%), developed countries (99.6%), and world (87.6%) (Figure 2.4, left).

Moreover, the gap between female and male literacy rates in OIC member countries is the widest when compared to other country groups. On average, 86.1 young boys out of 100 boys and only 79.3 young girls out of 100 girls can read and write in the OIC group. At the individual country level, Uzbekistan, Azerbaijan, Indonesia and Qatar ranked at the top within the OIC group with female youth literacy rates over 99.5%. On the other hand, Niger (15.1%), Chad (22.4%), Afghanistan (32.1%) and Guinea (37.2%) had the lowest female youth literacy rates (Figure 2.4, right).

**Figure 2.4:** Youth Literacy Rates (%)(left) and OIC Countries with the Highest and Lowest Youth Female Literacy Rates (%)(right), 2008-2016\*



Source: SESRIC Staff Calculations based on UNESCO, UIS Data Centre

Note: The sample size is lacking data on multiple developed countries due to data constraints from the source

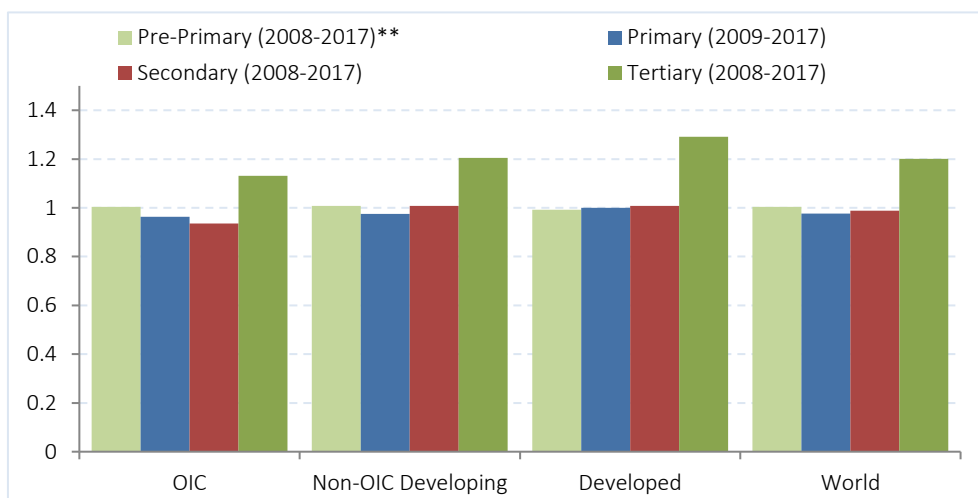
\*Data refers to the most recent year available during the period specified

The persistent gender gap in education hinders youth development. OIC member countries should realize the importance of knowledge and education as key factors to the full and effective participation of youth in the processes of social, economic and political development. For policy makers, increased attention to improving participation rates of young people, particularly marginalized youth, is needed to ensure that they acquire the knowledge, capacities, skills and ethical values needed to fulfil their role as agents of development, good governance, social inclusion, tolerance and peace. Development policies in OIC member countries need to consider that universal access to education, quality education, human rights education and learning, as well as increased access to the complementary nature of vocational, formal, informal, and non-formal educational practices in a non-discriminatory manner - particularly for young women - is key for young people to be able to address their aspirations and challenges, fulfil their potential, and influence current and future social and economic conditions and opportunities.

### 2.3 Gender Parity in Participation in Education

Gross Enrolment Rate (GER) indicates the capacity of education system to enrol students of particular age groups and is used to provide a more standardized and comparable indicator of participation at various levels of the education system. The gross enrolment ratio Gender Parity Index (GPI) measures progress towards gender parity in education participation and/or learning opportunities available for girls in relation to those available for boys based on gross enrolment ratios (GER). A GPI equal to 1 indicates equality between females and males in participation to education. In general, a value less than 1 indicates a disparity in favour of boys and a value greater than 1 indicates a disparity in favour of girls.



**Figure 2.5:** Gross Enrolment Ratio Gender Parity Index (GPI)\*

Source: SESRIC Staff Calculations based on UNESCO, UIS Data Centre

\*The GPI measures progress towards gender parity in education participation and/or learning opportunities available for girls in relation to those available to boys

\*\*Data refers to the most recent year available during the period specified

Figure 2.5 present Gender Parity Index scores (based on GER) at all education levels (pre-primary, primary, secondary, and tertiary) for four country groups. Generally, changes in GER can have an impact on the demand for education-related resources such as teachers, funding, and physical resources. At the pre-primary level, effective education programs are responsible for the social and academic preparation of children for formal schooling. The OIC group has a GPI score of 1 at pre-primary education that there is no significant gender inequality (Figure 2.5).

At the primary and secondary levels, effective education programs are responsible for the development of knowledge, skills, and socialization of young men and women. Primary and secondary level performance of individuals has an impact on their further learning and productivity in life. According to SESRIC (2016), in OIC member countries, the mandatory education at primary and secondary level is 8.8 years. Any changes in birth rates, immigration, and other demographic changes are reflected in GER at primary and secondary level. At primary and secondary education, the GPI score for OIC member countries decreases to 0.96 and 0.94 respectively that implies a small disparity in favour of boys (Figure 2.5).

At the tertiary level, education systems are responsible for equipping students with advanced knowledge and skills. Since tertiary education is voluntary, any changes in the availability and perceptions of value of higher education can affect tertiary GER. As in other country groups, the GPI score of tertiary education in the OIC group exceeds 1 where girls are in a more favourable condition compared with boys (Figure 2.5).

In the OIC group, the gender disparity in terms of participation into education is more concentrated at the primary and secondary education. To bridge this disparity in primary and secondary education, improving the quality of education to attract higher female enrolment is important. Policies should be designed to encourage female enrolment at primary and secondary level education institutions as well as to ensure progression and completing of schooling for girls.

### Box 2.2: Tech Loving Girls in Middle East and North Africa

The Gender Parity Index scores at tertiary level in OIC member countries are far better than scores at pre-primary, primary, secondary levels (Figure 2.5). However, at tertiary level, women are more likely to pursue fields other than STEM (Science, Technology, Engineering, and Maths) fields. Moreover, female enrolment in STEM fields at Masters or Ph.D. level does not always translate into a career in the same field. While the exact reason for this occurrence is inconclusive, policy makers in the developed world have undertaken several initiatives to encourage women's participation in STEM fields (at school and in the workplace).

TechGirls is a summer exchange program that aims to empower and inspire young girls from the Middle East and North Africa to pursue higher education and professions in STEM fields (Science, Technology, Engineering, and Math). Since 2012, TechGirls has trained and mentored about 162 teenage girls between the ages of 15 and 17 from Algeria, Egypt, Jordan, Lebanon, Libya, Morocco, Palestine, Tunisia, and Yemen.

The nucleus of the program is a one week long technology camp that provides young girls with an in-depth examination of technology-related topics, such as Java programming and mobile application development, and engages them in 45+ hours of hands-on instruction. Then there is also the TechGirls 'multiplier effect' – inspiring others in their local community to pursue STEM. 'Upon returning home, alumnae influence hundreds more students to become TechGirls and promote a positive vision for their countries and the region.' In 2015 alone, about 80 TechGirls alumnae had shared their skills with more than 2,000 girls in their home countries, led conferences, and gone on to study at some of the world's top universities.

*Source: McNair (2015) and TechGirls (2018).*

## 2.4 Out-of-School Children

Globally, improving basic literacy and primary enrolment is at the centre of numerous development policies and programs. Examples of such programs include: Sustainable Development Goals (targets 4.1, 4.2, and 4.6) and OIC Plan of Action for the Advancement of Women (goal 2(c)). While overall primary enrolment rates have increased in the past two decades, UNESCO's Global Education Monitoring Report (2018) finds that, in 2015, approximately 61 million children of primary school age were out of school.

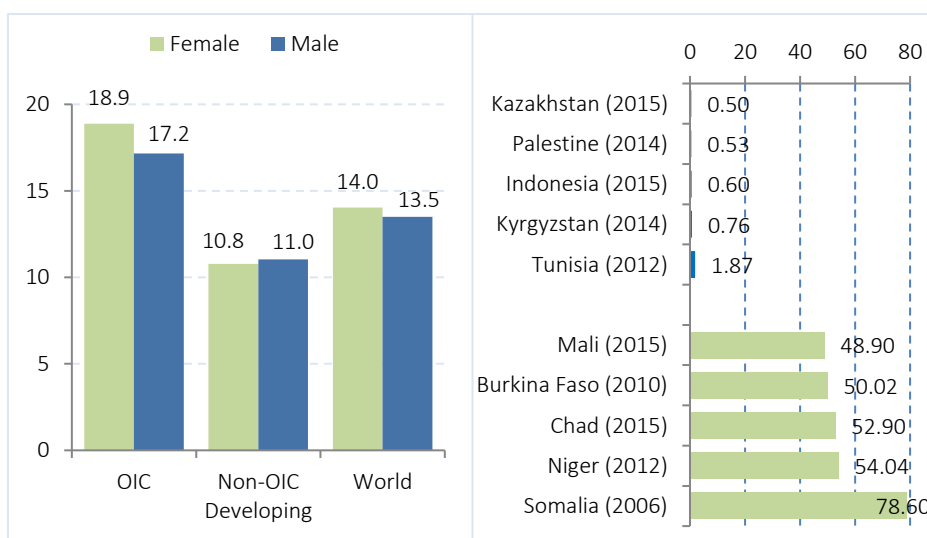
For children who are out-of-school, the basic right to education is unattainable. Factors keeping children out-of-school at primary and secondary level are more severe for girls and children living in poverty in rural areas. These factors include, but are not limited to: gender discrimination or cultural barriers to education, child labour, institutional barriers for



minorities and children with disabilities, poverty, and conflict. As a result, girls who do not receive primary education are more likely to suffer from early pregnancies, teen pregnancies, and child marriages. Various independent reports find that compulsory primary schooling is a tool for reducing child marriages, early pregnancies, and teen pregnancies. This is because schooling empowers girls to practice greater agency over their lives and futures. For instance, Gunes (2016) finds that making primary school completion compulsory by law reduced teenage fertility by 0.37 children per woman in Turkey.

The percentage of out-of-school children at the primary and secondary levels in OIC member countries is the highest in the world (Figure 2.6, left). 18.9% of all female children and 17.2% of all male children of primary school age in OIC member countries were out-of-school in the 2006-2016 periods. The situation is particularly worse in OIC member countries in the Sub-Saharan Africa region including Somalia, Niger, Chad, and Burkina Faso where 50% or more girls of primary school age do not go to school. In contrast, OIC member countries such as Kazakhstan, Palestine, Indonesia, and Kyrgyzstan have managed to reduce the percentage of primary school age girls that are out of school to below 1% with the help of progressive educational policies that promote gender equality (Figure 2.6, right).

**Figure 2.6:** Out-Of-School Rates for Children of Primary School Age in the World (left) and OIC Member Countries with the Highest and Lowest (right) Out-Of-School Rate for Female Children of Primary School Age (%), 2006-2016\*



Source: SESRIC Staff Calculations based on UNICEF

\*Data refers to the most recent year available during the period specified

As compared to out-of-school girls of a primary school age, the number of girls of secondary school age, who are currently out of school, is higher across all country groups. While primary education is considered an important policy goal for developing countries, admission to primary schools does not guarantee secondary education or completion of school – especially

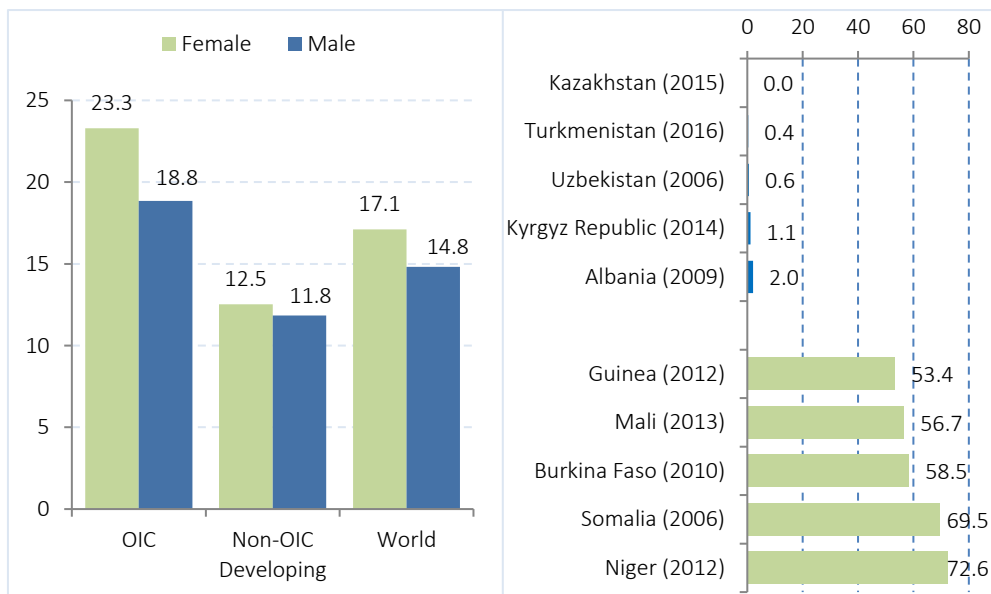
for girls. A high dropout rate amongst secondary school aged girls is a major factor for higher gender inequality in enrolment at secondary level.

Over the period 2006-2016, 23.3% of girls and 18.8% of boys of secondary school age in OIC member countries were not going to school (Figure 2.7, left). And these figures far exceeded the averages of non-OIC developing countries and the world.

In developing countries, female secondary dropout rates are high due to a combination of social, cultural, and structural reasons. Structural reasons include a lack of mandatory education policies and programs aimed towards girls, inadequate infrastructural facilities in public schools such as toilets – especially in rural areas, poor quality of curriculum and teaching staff, and lack of programs focusing on re-enrolment of female students. Culturally, parents from poor communities withdraw their daughters from school to marry at an early age, care for family members, or undertake domestic responsibilities.

Within the OIC group, Turkmenistan (0.4%) had the lowest percentage of out of school girls at the secondary level (Figure 2.7, right). On the other hand, Niger (72.6%) had the highest percentage of out of school girls at a secondary level.

**Figure 2.7:** Out-Of-School Rates for Children of Secondary School Age in the World (left) and OIC Member Countries with the Highest and Lowest Out-Of-School Rate for Female Children of Secondary School Age (%), 2006-2016\*



Source: SESRIC Staff Calculations based on UNICEF

\*Data refers to the most recent year available during the period specified





### Box 2.3: Haydi Kizlar Okula! (Hey Girls, Lets Go To School!) - The Girls' Education Campaign in Turkey

In 2003, the Ministry of National Education in Turkey launched the 'Haydi Kizlar Okula' campaign to close the gender-gap in primary school enrolment across 53 provinces. As per the national data, more than 50% of girls between the ages of 6 and 14 were out-of-school at the time.

The main focus of the campaign was to resolve social and economic issues causing low female primary school enrolment including, but not limited to, shortage of schools, distance to schools from villages/towns, gender stereotyping, financial hardships, poor physical infrastructure, and lack of opportunities for secondary education. Overall, the campaign was successful in enrolling 120,000 girls in primary schools across Turkey between 2003 and 2005, especially in Van, Siirt, and Mus.

The success of Haydi Kizlar Okula campaign can be credited to a coordinated public and private sector effort at local and national level, under the guidance of a strong leadership. At the planning stage, inter-sectoral collaboration played an important part in the development of a plan with clear goals, objectives, and defined roles and responsibilities of key stakeholders. The Inter-Sectoral Central Steering Committee consisted of Deputy Undersecretaries of Ministry of National Education, the Ministry of Interior, the Ministry of Health, the Social Services and Child Protection Agency, the Ministry of Religious Affairs, and UNICEF.

In rural areas, the main tool for mobilization was an intensive door-to-door recruitment campaign to convince parents to enrol their young daughters in school. To increase public awareness about the campaign, print, electronic media, and television broadcasting was utilized to feature prominent public figures, celebrities, and politicians speaking in favour of educating girls. Religious leaders played a notable role in the campaign, by promoting the importance of educating girls' in Islam as a part of their Friday prayer sermons. In some provinces, local religious leaders (imams) even participated in the door-to-door recruitment campaign to convince families to enrol their girls in school.

To encourage private sector participation in the funding of the campaign, the Ministry of National Education offered a 100% tax credit to private and corporate donors who invest in education. As a result, public and private sector entities and prominent individuals from diverse backgrounds contributed to the campaign.

*Source: United Nations Children's Fund (2018).*

## 2.5 Mean Years of Schooling

With the emergence of knowledge economies there is a growing need for increased schooling to improve human capital stock of nations. In general, the knowledge level of a country is measured by mean years of education. The mean years of schooling is defined as the level of educational attainment in a country's population aged 25 years and above.

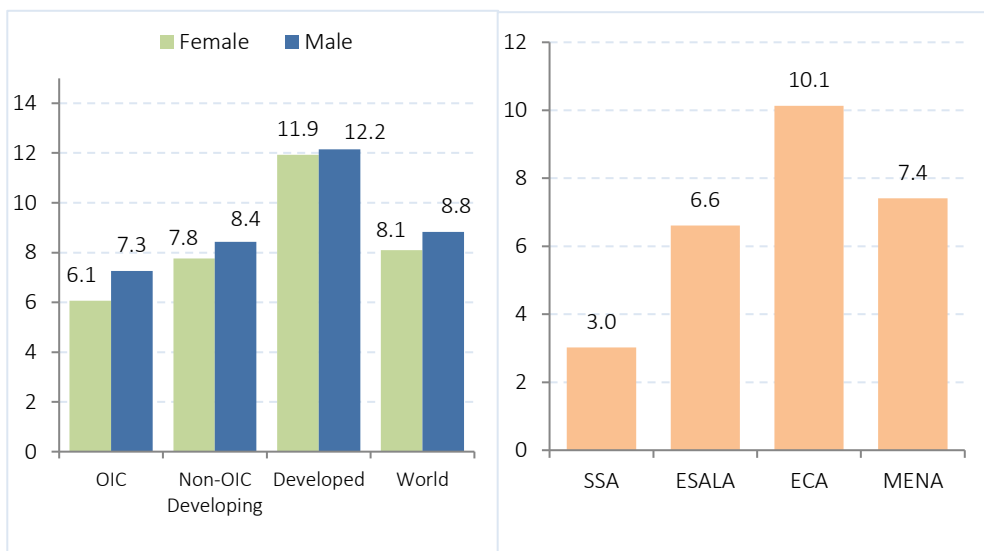
As compared to tertiary level, increasing educational attainment (mean years of schooling) at primary and secondary levels has a significant impact on growth (Periera and Aubyn, 2004). According to a number of endogenous growth models, human capital investment in schooling implies more valuable human capital stock and high-income levels in the long-term (Periera and Aubyn, 2004).



For OIC member countries, the mean years of schooling are found to be 6.1 years for women and 7.3 years for men in 2015. It is lower than the averages of developed (11.9 years for women and 12.2 years for men), non-OIC developing countries (7.8 years for women and 8.4 years for men) and the world (8.1 years for women and 8.8 years for men) in 2015.

At individual country level, European and Central Asian countries exhibit the highest mean years of schooling for women at 10.1 years (Figure 2.8, right). On the other hand, OIC countries in Sub-Saharan Africa, on average, were unable to provide schooling more than 3 years for women.

**Figure 2.8:** Mean Years of Schooling (left) and Mean Years of Schooling For Female Students in OIC Sub-Regions (right), 2015



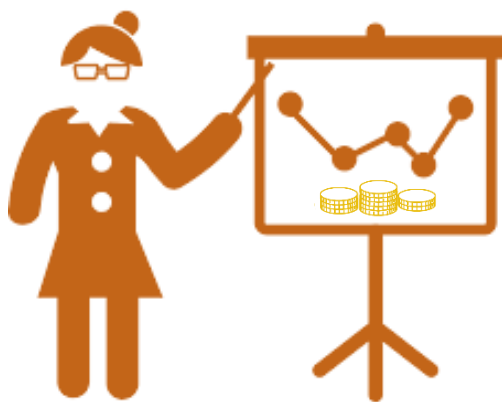
Source: SESRIC Staff Calculations based on UNDP Gender Development Index

The gap between male and female educational attainment associates with economic losses due to underutilization of human capital. The factors affecting female educational attainment are avoidable, yet they persist due to a lack of targeted response from policy-makers. In this context, OIC member countries need to understand the importance of a targeted social and legislative effort towards increasing schooling for women. Where formal education is inadequate or inaccessible, transformative non-formal educational programs are known to have some positive results, especially for women. They provide women with a space to learn, discuss, and think critically about their role and contributions in society (Warner, Stoebeu, and Glinski, 2014).



# CHAPTER THREE

## Women and Economy



Women's economic empowerment corresponds to economic equality (e.g. closing the gender pay gap, increasing job opportunities, improving access to finance) and shattering the glass ceiling (e.g. discriminatory laws against women and unbalanced work-family life). If successfully managed, women's economic empowerment brings prosperity not only to women themselves, but to their families and their societies at large. Unfortunately, in most parts of the world, gender inequality persists in economic life. This put women in vulnerable positions and hinders economic growth of a country. To eliminate this challenge, women's economic empowerment is essential.

Empowering women in economy is crucial for several reasons as women generate value addition in all dimensions of economic life. The UN Secretary General's High-Level Panel (UNHLP) on Women's Economic Empowerment (2016) reveals that women are more likely than men to work in the public sector and rely on government services. Moreover, women tend to invest their income on their households, thereby the spending on children's education and health increases. In this regard, women's economic empowerment promotes economic growth, reduces poverty, decreases income inequality, enhances societal well-being, balances fertility rates, increases business performance and innovation, and fosters sustainable development (OECD, 2008).

An extensive body of research reveals that there is a highly positive correlation between gender equality and economic growth. In other words, countries with high gender equality have higher levels of GDP per capita. For instance, developed countries which have reduced inequality between men and women enjoy a higher economic prosperity whereas in developing countries where gender disparity is significant, GDP per capita tends to be low (Diebolt and Perrin, 2013).

Sustainable development cannot be achieved without full and active participation of women. Economic and social development is closely linked with the size and the quality of human capital in a society. Considering that almost the half of the world's population is female, women's contribution to sustainable development is invaluable.

In a similar vein, gender equality is a key feature of Sustainable Development Goals (SDGs). Similarly, economic empowerment of women is a prominent component of SDGs. In addition to Gender Equality (Goal 5), other SDGs such as No Poverty (Goal 1), Zero Hunger (Goal 2), Decent Work and Economic Growth (Goal 8) and Reduced Inequalities (Goal 10) require economic empowerment of women. Moreover, by following the developments and discussions in the international arena on gender equality, the OIC prepared and adopted the OIC Plan of Action for the Advancement of Women (OPAAW) in 2008 in order to empower women at home and work and improve gender equality in OIC member countries.

In this connection, this section examines the status of women in the economy and challenges they face in the economic life. In this regard, the selected indicators such as labour force participation, unemployment rate, and gender wage gap are examined to identify the root-causes of limited contribution of women to the development of OIC member countries.



### 3.1 Economic Participation and Opportunity

The Global Gender Gap Index measures the gender parities in 144 countries and ranks them in four thematic areas: Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment. The economic participation and opportunity sub-index comprises five sub-indicators which are labour force participation; wage equality for similar work; estimated earned income; legislators, senior officials and managers; and professional and technical workers. In this regard, the index score covers almost all key dimensions of the economic life through gender lens. A higher score reflects existence of reduced gender gap.

In 2017, OIC member countries, on average, had the lowest score in this area with 0.56 when compared to the averages of non-OIC countries (0.68), developed countries (0.70) and the world (0.65) (Figure 3.1). Regarding the performance of sub-regions of the OIC, the highest score was found in Sub-Saharan Africa recorded at 0.68 followed by East and Central Asia (0.66), East and South Asia and Latin America (0.57). Middle East and North Africa (0.43) obtained the lowest score. This reflects the existence of major challenges in participation of women in the MENA regions. Policy makers should take measures to ensure equal participation of women and men to labour force and enhance female status in the labour market in this region.

**Figure 3.1:** Economic Participation and Opportunity Sub-Index Scores (left) and Performance of OIC Sub-regions in 2017 (right)



Source: SESRIC staff calculations based on World Economic Forum, Global Gender Gap Report 2017

Note: Economic Participation and Opportunity Sub-Index is a sub-component of the Global Gender Gap Index of the World Economic Forum.

### 3.2 Labour Force Participation

Gender inequality persists in labour markets in terms of opportunities, treatment and outcomes (ILO, 2016). Women are less likely than men to participate in the labour market due

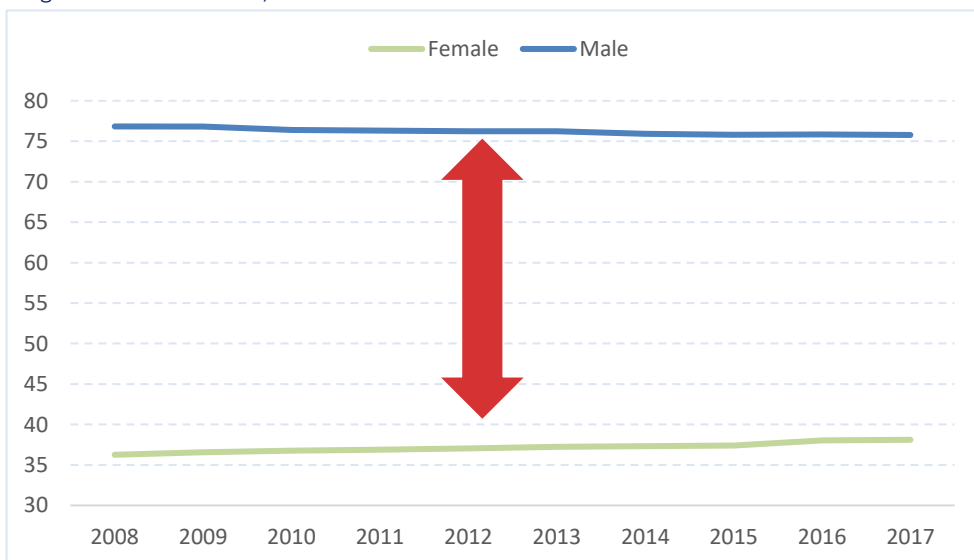


to fewer opportunities. Moreover, when women participate to the labour market, they are often likely to accept lower quality jobs.

The labour force participation rate is a good indicator to understand the level of women's involvement in economic activities. More technically, the labour force participation rate measures the portion of the working-age population (aged 15 and above) that engages actively in the labour market, either by working (employed workers) or actively seeking for a job (unemployed workers).

During the period 2008-2017, OIC member countries had witnessed a slight increase in the rate of labour force participation of female population from 36.3% to 38.1% (Figure 3.2). On the other hand, LFPR for male in OIC member countries showed a slight decrease from 76.8% in 2008 to 75.8% in 2017. Although there was a gradual closure in the gap between participation rates of women and men, the gap remained as high as 37.7 percentage points in 2017.

**Figure 3.2:** Labour Force Participation Rate (%) of OIC Countries by Gender, Persons Aged 15 Years or Over, 2008-2017

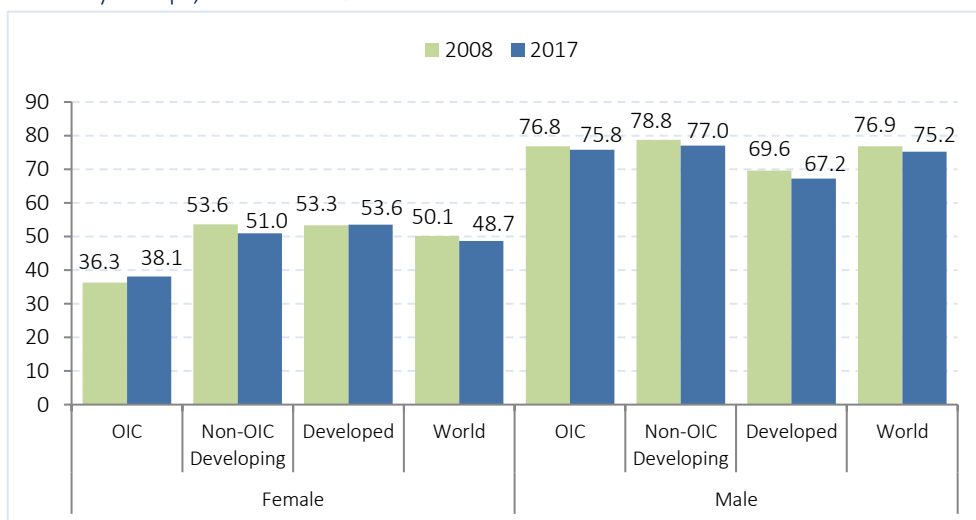


Source: SESRIC staff calculations based on World Bank, Gender Statistics

As seen in the Figure 3.3, female labour force participation rates went on staying lower than male labour force participation rates in all country groups. During the period 2008-2017, OIC member countries, on average, recorded the highest increase with 1.9 percentage points whereas the averages of non-OIC developing countries and world went down in terms of female labour force participation. The worldwide LPFR of women decreased from 50.1% in 2008 to 48.1%. The gap between the averages of OIC and world exceeded 10 percentage points in 2017.



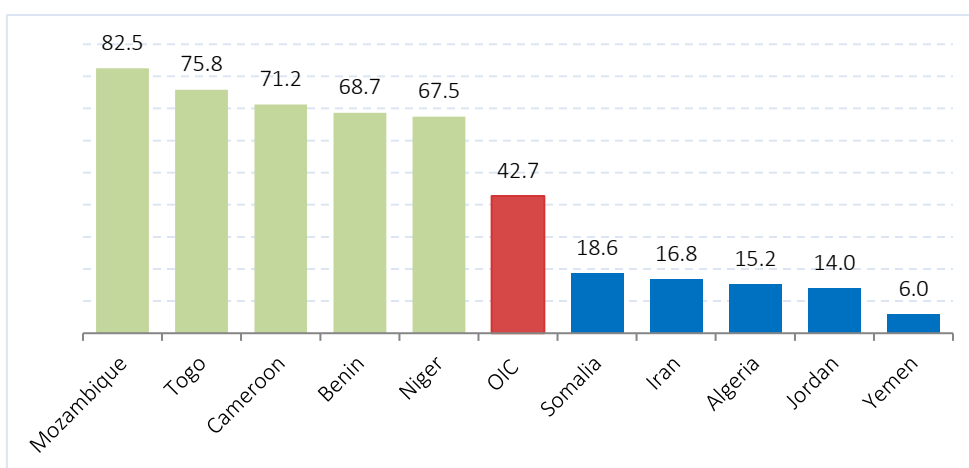
**Figure 3.3:** Labour Force Participation Rate (%) of OIC Member Countries by Gender and Country Groups, 2008 vs. 2017



Source: SESRIC staff calculations based on World Bank, Gender Statistics

Figure 3.4 presents the OIC member countries with the highest and lowest labour force participation rates for women. At the individual country level, labour force participation rates vary remarkably. In 2017, Mozambique had the highest LFPR for female (82.5%), followed by Togo (75.8%), Cameroon (71.2%), Benin (68.7%), and Niger (67.5%). On the other hand, lowest LFPR for female was recorded in Yemen (6%) and followed by Jordan (14%), Algeria (15.2%), Iran (16.8%) and Somalia (18.6%).

**Figure 3.4:** OIC Member Countries with the Highest and Lowest Female Labour Force Participation Rate (%), 2017



Source: World Bank, Gender Statistics

The factors affecting female labour force participation vary in different sub-regions of the OIC. But some common factors determining female labour force participation can be reported as: norms and preferences (e.g. women's mobility, value of women's work, justification for violence against women, expectations of wage equality, respect at work); economic factors (e.g. comparison of the net earnings with benefits of unpaid work, lack of financial support); social and institutional factors (e.g. marital status, care responsibilities, lack of education and training, insufficient leave policies, non-affordable care services) (UNHLP, 2016).

The results imply that OIC member countries need to design labour market policies to improve participation of women into the economic life. In particular, tax incentives and quota schemes may be considered in order to promote labour force participation of women. Moreover, social security programmes and safety nets for working women need to be strengthened to encourage women to be more active. Also, it is essential to eliminate legal barriers to women's economic empowerment and ensuring social security and labour law protection would help to promote labour force participation of women. In addition, family-friendly policies may increase the labour force participation of women. Better integration of women in labour markets can be achieved by ensuring safe and healthy working conditions for women. Last but not least, supporting campaigns and initiatives that promote gender equality and women's economic empowerment and increasing partnerships among OIC member countries regarding successful initiatives would help increase labour force participation of women over time.

### Box 3.1: Informal Employment

*Informal employment* refers to employment without labour or social protection, or without entitlement to employment benefits both in formal and informal enterprises, or households. It is one of the major challenges in labour markets of the developing world.

There are multiple factors driving people towards informal employment. The common view is the exclusion of the poor from formal employment due to limited livelihood opportunities, low incomes, limited access to public institutions, lack of education forces the working poor to enter informal employment. Among women, unpaid work at home without any formal registration to social security systems is common. Such women can be considered as part of the informal economy and employment as they are not officially recorded in employment statistics.

Although informal employment poses risks for both men and women, women tend to suffer more from the risk of poverty and marginalization within the informal economy. Informal employment has several other disadvantages for women: they are clustered at the bottom of the segmentation of informal employment as industrial outworkers and home-based producers; they earn less than men in informal employment; they tend to face sexual harassment, violence and restrictions on their reproductive rights in the informal economy.

Providing adequate formal employment opportunities for women and enhancing decent work environment may protect women in the labour market and divert them to formal employment. In the short-run, recognising women's contribution in informal economy through making necessary arrangements such as by giving some legal and social protection would ameliorate women's working conditions.

Source: ILO (2013) and UNHLP (2016).





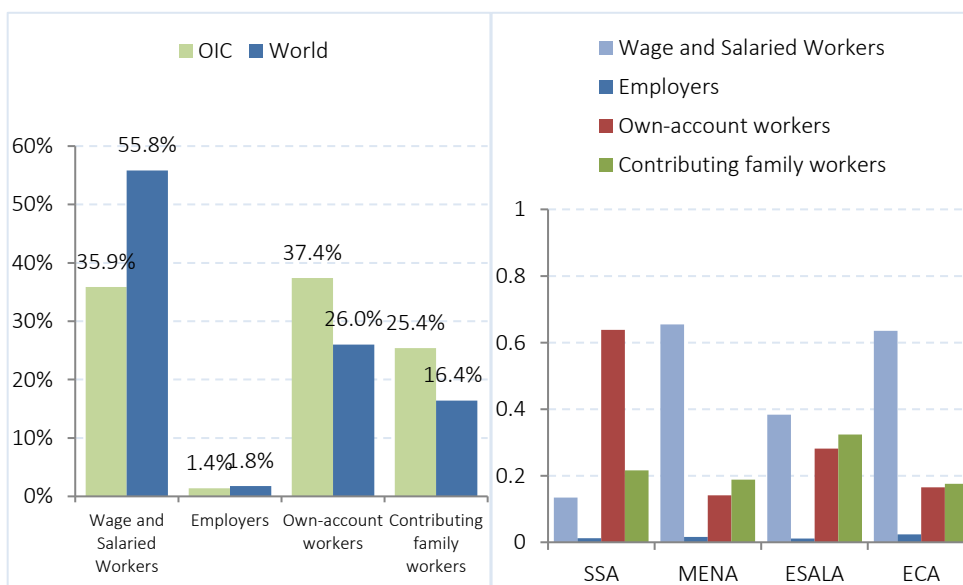
### 3.3 Status in Employment

All over the world, women and men tend to prefer different occupations and positions. In most cases, women have lower status in employment and lower paid positions that make them vulnerable. Classifying employed people by their employment status provides a statistical basis for describing workers' behaviour and conditions of work and for defining an individual's socio-economic group. In addition, it gives hints on the dynamics of the labour market, gender gap in status in employment, and the level of development of countries. In technical terms, the status in employment indicator reflects job types depending on the type of economic risk and the type of authority of job incumbents over establishments and other workers.

The ILO determines two major categories of employed people: wage and salaried workers and self-employed workers. Self-employed category is divided into three sub-categories: employers, own-account workers and contributing family workers. A high number of wage and salaried workers usually represents an advanced economic development whereas prevalence of high number of own-account workers and contributing family workers associates with poor development and limited economic growth in a country (ILO, 2017).

In 2017, the share of female own-account workers is found to be highest (37.4%) in OIC member countries among four categories (Figure 3.5). The global average in this category was 26%. In other words, 37.8% women in OIC member countries prefer working for her own-

**Figure 3.5:** Female Status in Employment (left) and Female Status in Employment in OIC Sub-regions, 2017



Source: SESRIC staff calculations based on ILO, Key Indicators of the Labour Market (KILM) Database

Note: This indicator provides information on how jobs held by persons are classified based on the associated type of economic risk and the type of authority of job incumbents over establishments and other workers.



account. In OIC member countries, on average, wage and salaried female workers were accounting for 35.9% (in the female work force) whereas the global average was found to be 55.8%. In fact, the low share of wage and salaried female workers in the OIC group is one of the reasons behind high informal employment rates seen among women. Contributing family workers represent a share of 25.4% in the female work force in the OIC group. Female employers got only a tiny share of 1.4% slightly lower than the global average of 1.8%.

The distribution of status in employment in OIC sub-regions is not equal. The highest share of female wage and salaried workers was found to be in the MENA region with 65.5% (Figure 3.5). Female own-account workers represent 63.8% of female work force in OIC member countries located in the Sub-Saharan Africa region. The highest rate of female contributing family workers was observed in the ESALA region (32%). In the ECA region, 2.4% of women were employers, which is the highest rate among sub-regions of the OIC.

### Box 3.2: Unpaid Work and Care

Unpaid work refers to all non-remunerated work activities performed within a household for its members. This includes housework; care for children, sick, or elderly people; production of goods for self-consumption (e.g. collecting water or firewood); provision of services for self-consumption (e.g. cooking, cleaning); voluntary community work; and helping in family business.

Unpaid work has positive impacts on both human development and economic development. By providing basic goods and services for people, unpaid work ensures a productive workforce. Despite making such a contribution, unpaid work remains mostly invisible in the assessment of labour market.

The gender disparity in unpaid work is high. Traditionally, women are assigned to unpaid work in all over the world. Unpaid work shapes the ability, duration, and types of paid work for women. On average, women spend two to ten times more than a man's spending on unpaid work. Today, although women participate in paid labour, they continue to do the larger share of unpaid work. Accordingly, women's involvement to labour market is affected negatively: women mostly prefer part-time jobs or informal work that can be combined with unpaid work responsibilities and usually are constrained to low-income and insecure employment. In other words, women are likely to spend less time for pay or profit, and more time for unpaid work and care and therefore earn less than their male peers.

In terms of economic development, there is a negative correlation between income and levels of gender inequalities in unpaid work. For instance, high income countries have relatively high gender equality in unpaid work whereas low income countries fail to achieve gender equality in unpaid work.

To lower the gender gap in unpaid work, policies should target increasing public and care services and improving necessary infrastructure. Better access to public services for care and longer school days or hours may also lead to increase female labour force participation. Family friendly working policies enable women to balance their work and unpaid work responsibilities.

*Source: OECD (2014) and UN Women (2015).*



Policy makers should pay attention to women working for their own-account and contributing family workers and take relevant measures to eliminate women's vulnerability. Providing training, education and capacity building for female workers play could play a major role in changing the landscape of female status in employment. In addition, providing adequate support such as through improving social protection or safety nets would encourage women in OIC member countries to work as wage earners and in the formal sector.

### 3.4 Employment by Sector

Employment by sector indicator provides information on the relative importance of different economic sectors regarding employment. Moreover, this indicator is critical for identifying broad shifts in employment and stages of development. An extensive body of research reveals that economic development arises from the reallocation of jobs from agriculture and other labour-intensive primary activities to industry and finally to the services sector (ILO, 2013). In addition, assessing the employment by sector indicator through the gender lens allows for analysis of gender segregation of employment by sector and to see for instance, whether men and women employment equally distributed across different sectors.

As seen in the Table 3.1, in all country groups, for both women and men, the share of services sector in employment continued to go up whereas the share of agricultural sector declined gradually between 2007 and 2017. This reflects the movement of the labour force from the agriculture to services sector. In the same period, the relative importance of the industry decreased for all country groups except the OIC group in terms of generating jobs for women. The industry sector continued to employ significant portion of men for all country groups except for developed countries.

**Table 3.1:** Direction of Change in the Sectoral Share of Employment between 2007 and 2017, by gender and country groups

	Female			Male		
	Agriculture	Industry	Services	Agriculture	Industry	Services
<b>OIC</b>	↓	↑	↑	↓	↑	↑
<b>Non-OIC Developing</b>	↓	↓	↑	↓	↑	↑
<b>Developed</b>	↓	↓	↑	↓	↓	↑
<b>World</b>	↓	↓	↑	↓	↓	↑

Source: SESRIC Staff Calculations based on the ILO, Key Indicators of the Labour Market (KILM) Database

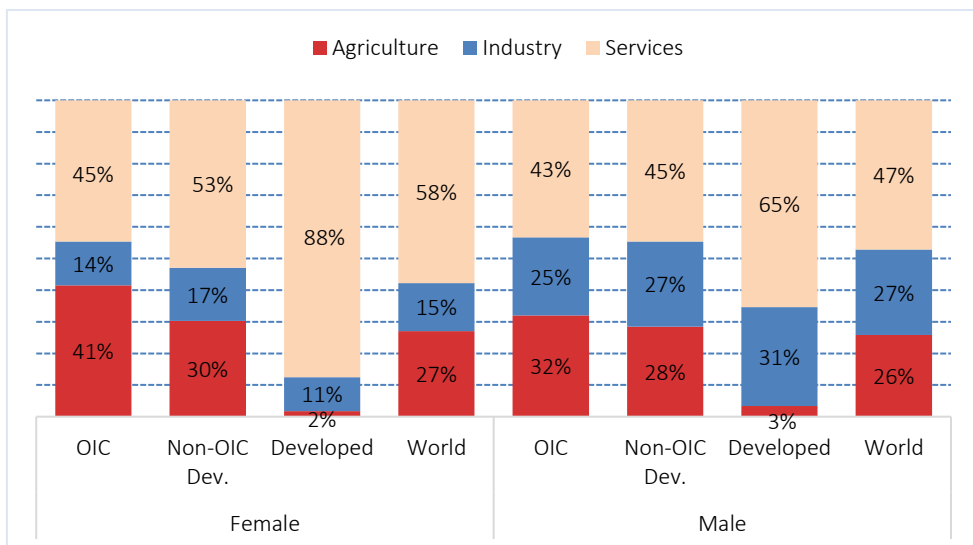
Moreover, as shown in Figure 3.6, women are predominantly employed in the services sector in all country groups. This sector represents the highest share of women's employment in developed countries with 88%. In OIC member countries only 45% of women are employed in the services sector in 2017. The industry sector has the smallest share (14%) in women's



employment in OIC member countries, although the share of female employment in industry sector increased over the period 2007-2017. The agriculture sector got the lion share and employed 41% of women in OIC member countries. This the highest share when compared with the averages of non-OIC developing countries (30%), developed countries (2%) and the world (27%). In summary, women in OIC member countries predominantly work in the services (45%) and agriculture (41%) sectors. However, in the developed world, women tend to be employed more in the services (88%) and industry sectors (15%). At the OIC sub-regional level, Sub-Saharan Africa had the highest share in in terms of female employment in the agriculture sector (50%).

Regarding the distribution of men and women across sectors, male population have more balanced distribution across the three sectors compared to female population in OIC member countries. For instance, in the OIC group the services sector employs 43% of all male labour force, followed by industry sector (25%) and agriculture sector (32%). Worldwide, services sector represents 47% of male employment followed by the industry sector with a share of 27%. Finally, the agriculture sector employs 26% of male workers in the globe.

**Figure 3.6:** Sectoral Distribution of Employed Persons, by Country Groups and Gender,



Source: SESRIC staff calculations based on ILO, Key Indicators of the Labour Market (KILM) Database

It is striking that working in the agricultural sector in the developing world could not provide sufficient social protection and job security (UNHLP, 2016). In this regard, with the long-term policies and programmes, OIC member countries need to gradually achieve structural transformation in reducing employment of women in agriculture and by increasing their employment industry and services sectors.

Providing education, training and capacity building programmes are essential for such a transformation that human capital stock need to be enhanced. In addition, increasing



investment in infrastructure and social protection may ameliorate working conditions of female workers in each sector.

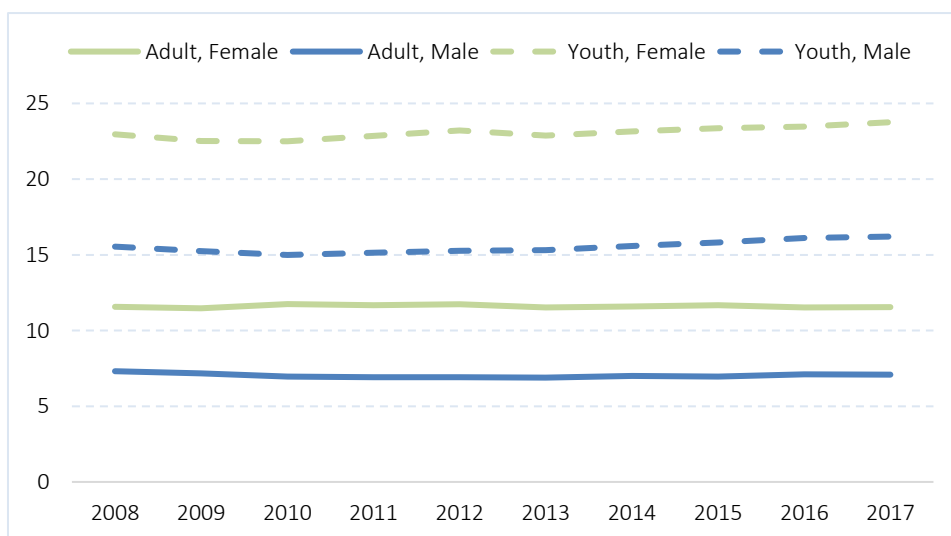
### 3.5 Unemployment

Unemployment refers to the share of the labour force that is without work but available for and seeking employment. Unemployment is a global challenge for economic development. The unemployment rate is a key instrument to monitor the efforts towards an inclusive and sustainable economic growth, full and productive employment and decent work for all.

Figure 3.7 presents adult and youth unemployment rates both for male and female population in OIC member countries. Between 2008 and 2017, the youth unemployment rates in OIC member countries were significantly higher than in the adult category and female unemployment rates were higher than the male unemployment rates. As a result, female youth is the most vulnerable category in terms of employment in the labour force in OIC member countries. In 2017, female youth unemployment rate was 23.8% whereas female adult unemployment rate was only 11.5%. When compared to men in both categories, the gender gap in unemployment rate ranged from 4 to 5 percentage points among adult population and 7 to 8 percentage points among young population in the OIC group.

As discussed in the previous sections, women are less likely to participate in the labour force when compared to men. Even when they participate, they face higher risk of unemployment (Figure 3.7). High levels of female unemployment rates in among adult and youth populations have several impacts on individuals, communities, economies and societies at large. High unemployment rates among women imply that they are less able to contribute to sustainable development and have fewer opportunities in life. In this regard, specific policies need to be

**Figure 3.7:** Adult and Youth Unemployment Rates (%) in OIC Member Countries, by



Source: SESRIC staff calculations based on World Bank, Gender Statistics



designed to address this challenge. While addressing female unemployment, education policies seem to have multiple positive effects. Through vocational education and training (VET) programmes, women can gain additional skills, which may help them to find new jobs. This would also encourage to stay more active in the labour market. By participating into labour market, women become economically active in the society and would live under better conditions throughout their entire life. Higher participation into labour force, as a result of enhanced education and VET programs, would enable OIC member countries reaching their potential economic growth rates that would bring higher prosperity to everyone.

### Box 3.3: Oasis for Women and Girls Programme in Jordan

Over the past seven years, Syria has remained the country with the highest forcibly displaced population in 2017 with 12.6 million at the year's end. This total comprises 6.3 million refugees, 146,700 asylum-seekers and 6.2 million IDPs. There has been an influx of refugees fleeing to neighbouring countries such as Lebanon, Turkey, Jordan, Iraq and Egypt. So many lives have changed during the civil war. Families were teared apart, men were killed, imprisoned or injured. Formerly supported by their men who headed their households, Syrian women refugees became the main providers and head of the households. Therefore, access to basic services and generating income in the host country has become one of the key priorities to survive among Syrian women refugees.

In 2002, UN Women and World Food Programme (WFP) joined their forces in Jordan and launched an empowerment project for Syrian women refugees. Oasis for Women and Girls is a resilience and empowerment programme for providing secure livelihood opportunities (such as employment opportunities), protection and civic engagement services (such as vocational training) to vulnerable Syrian refugee women. The overall objective of this programme is to achieve improved participation of women in the camp life and to strengthen them with economical self-reliance. The programme includes tailoring, crafts-making, teaching, hairdressing, working as beauticians, security guards and childcare professionals, literacy, English and French language courses, as well as providing in-kind grants to sustain modest economic activity. It also provides a space for women and teenage girls to take part in recreational activities, including drawing, mosaic projects and sports.

Since 2002, UN Women and WFP have opened three centres in the Zaatari refugee camp in Jordan. Only in 2017, approximately 4,000 women directly benefited from the programme and about 16,000 women indirectly benefited as well.

Assessments show that the project has generated certain benefits for Syrian refugee women where beneficiary women started to generate income, gain economic independence, increase their household decision making and engagement in their community, and provide a basis for their own empowerment.

*Source: UNHCR (2014) and SESRIC (2016) and UN Women (2015 and 2018).*



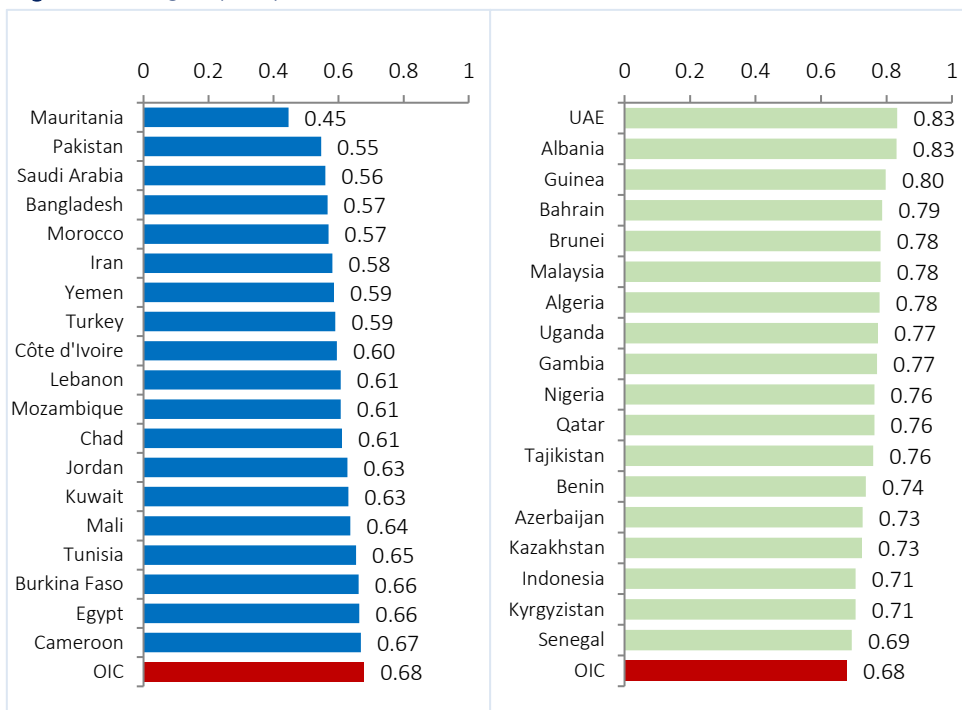
### 3.6 Gender Wage Gap

Even when women do the same work as men or perform equal value of work, they tend to be paid less. In broad terms, the gender pay gap indicates the remuneration differences and inequalities between female and men both horizontally (across occupations) and vertically (within the hierarchy of occupations) in the labour market (European Commission, 2007). While the gender pay gap has been narrowing, there are still differences in many countries all over the world. There are several interrelated factors extending the gender pay gap such as part-time work, unpaid work, care responsibilities, occupational segregation, social norms, implicit biases, discrimination and weak labour market institutions (UNHLP, 2016). Among these, discrimination against women generates the most significant part (ILO, 2017).

For addressing the gender pay gap, the wage equality indicator of the Global Gender Gap Index is used in this section. The wage equality refers to the ratio of female to male wages for similar work in non-agricultural sectors, expressed as a value between 0 (complete equality) and 1 (complete inequality).

Figure 3.8 shows the score of wage equality of 37 OIC member countries, where data are available. The OIC average is recorded at 0.68 points in 2017. The United Arab Emirates and Albania had the highest wage equality score with 0.83 points. Guinea (0.80), Bahrain (0.79) and Malaysia (0.78) are other OIC member countries which have higher levels of wage

**Figure 3.8:** Wage Equality between Women and Men for Similar Work\*, 2017



Source: Global Gender Gap Report, 2017

\*OIC countries below OIC average (left) and OIC countries above OIC average (right)



equality. This means that countries have a relatively low gender pay gap. On the other hand, Mauritania has the lowest level of wage equality with 0.45 points, followed by Pakistan (0.55), Saudi Arabia (0.56), Bangladesh (0.57) and Morocco (0.57). Therefore, the gender pay gap is relatively higher in these OIC member countries.

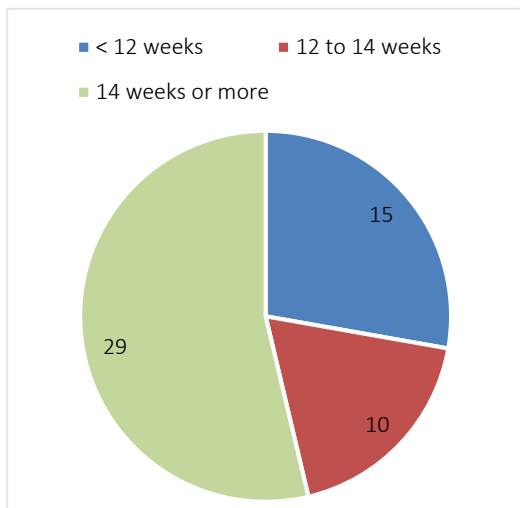
In order to reduce gender pay gap, policy-makers in OIC member countries should develop national strategies and ensure coordination among relevant national stakeholders. Establishing mechanisms to cope with gender discrimination regarding wages and salaries, and ensuring equal pay for equal work value work would improve the status of women in employment in OIC member countries.

### 3.7 Maternity Leave

Maternity leave is a human right as well as a fundamental labour right. Securing the social security and health care rights of employed mother and her new-born are very important to encourage women to be active in the labour market. In order to achieve this, it is essential to ensure maintenance of wages and benefits during maternity, prevention of dismissal during pregnancy, allowing for maternity leave and a period of time after return to work (UN, 2010).

The length of maternity leave is crucial and should cover the recovery period of mothers after childbirth. Otherwise, mothers would choose to quit the job and be inactive in the labour market. The international standard for the duration of maternity leave, as provided in the ILO Maternity Protection Convention 2000 (No. 183), is 14 weeks. This represents an increase

**Figure 3.9:** Distribution of 54 OIC Member Countries by Legislated Length of Paid Maternity Leave (Number of Countries), 2018



Source: *Women, Business and the Law Data, 2018*  
 Note: Length of paid maternity leave is the minimum number of calendar days of maternity leave that legally must be paid by the government, the employer or both.

from the standard of 12 weeks specified in the previous Convention. Today, almost every country in the world provides paid maternity leave for mothers. But the duration and rights during the leave vary across countries.

A good implementation of paid maternity leaves has several positive impacts on economic development for various reasons. First of all, discrimination against the hiring of women with potential or actual maternity decreases (UNHLP, 2016). Second, women tend to return to work after childbirth. Consequently, female labour force participation rate increases. Moreover, unequal treatment at work due to women's reproductive role is diminished, equal opportunity and treatment between women and men is enabled, and gender equality is achieved in the work place.

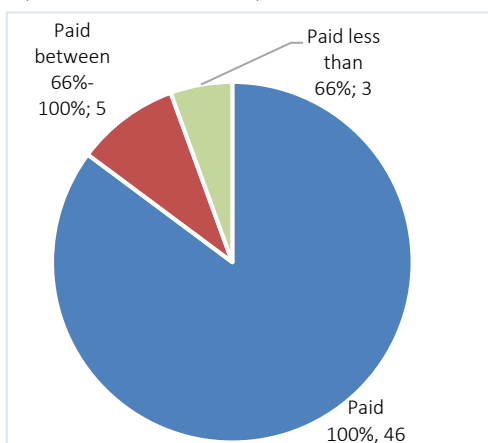




Many OIC member countries do not meet the new standard of 14 weeks. As seen in Figure 3.9, in 2018, only 29 out of 54 OIC member countries, for which the data are available, meet the new international standard of 14 weeks that represents 54% of all OIC member countries. 10 OIC member countries (18% of all) have durations of maternity leave that meet the 12-week standard stipulated in the previous ILO Convention. However, 15 out of 54 OIC member countries (28% of all) meet neither the new nor the old standard of maternity leave.

Cash benefits during the maternity leave is a major component of women's maintenance. The rationale behind this practice is to provide proper conditions for mother and her new born while on maternity leave. The vast majority of OIC member countries provide these benefits but at varying degrees. Non-existence of cash benefits may force women to return to work before they recover fully.

**Figure 3.10:** Distribution of 54 OIC Member Countries by Percentage of Wages Paid During Maternity Leave (Number of Countries), 2018



Source: *Women, Business and the Law Data, 2018*  
 Note: Percentage of Wages Paid During maternity Leave is the total percentage of wages covered by all sources during paid maternity leave.

The new ILO Convention stipulates that cash benefits during maternity leave be paid at the rate of at least two thirds of the woman's previous or insured earnings for a minimum period of 14 weeks. Currently, 51 OIC member countries out of 54 OIC member countries, where data are available, provide cash benefits during maternity leave at least two thirds the woman's average earnings (Figure 3.10). While 49 OIC member countries are paying 100% of previous earnings, 5 OIC member countries pay more than two thirds of the previous earnings. However, 3 OIC member countries cannot meet the cash benefits standard.

Providing adequate maternity leave would both increase the female labour force participation and the overall economic growth. In this regard, necessary monitoring the implementation of maternity protection

regulations of workplaces also guarantees the adequate maternity leave for mothers.

From a policy perspective, ensuring the implementation of paid maternity leave is crucial for OIC member countries. Addressing maternity and care would encourage women to participate in labour force and promote economic development. Adopting inclusive laws and policies for effective maternity protection is essential for women living in OIC member countries. In this context, policy makers and relevant ministries in OIC member countries need to work together with a view to making required changes in laws and regulations that stipulate maternity leave rights.

# CHAPTER FOUR

## Women and Health



**H**ealth is a crucial factor that directly affects well-being of individuals, family and societies. Healthy people contribute to economic progress and development to a higher extent since they live longer and stay more productive. Many diverse factors influence health status and a country's ability to provide quality health services for its people. For example, investments in transport and communications sectors can improve access to health services. Ministries of health play a key role for the provision of health services; however, government agencies, donor institutions, and civil society organizations also contribute to the overall functioning of the health sector. Over the recent decades, the issue of health has gained greater importance as a major driver of socio-economic progress around the globe. Therefore, health indicators have become an integral part of many development indices.

According to Bloom (2015), the health status of women can impact development in four ways: (i) healthy women are more able to participate productively in the labor market with direct consequences for effective labor supply and hence the level and growth of economic output. (ii) Better health increases the returns to educational investments: This occurs both through lower morbidity, allowing for greater labor market participation at the intensive margin, and lower mortality, affecting labor market participation at the extensive margin (Jayachandran and Lleras-Muney, 2009;). (iii) Better health of mothers directly affects the health of children through in utero effects and the mothers' ability to breastfeed and nourish their children in other ways (Field et al., 2009). Female health thereby improves development prospects over the long run through direct intergenerational transmission of human capital (Bloom et al., 2014). (iv) Better female health may lower fertility and thus youth dependency with a knock-on effect on female labor participation and educational investments (Bloom et al., 2009). Lower fertility may arise as a direct consequence of improved reproductive health through availability of contraceptives (Bailey, 2006), but it is also triggered indirectly as a response to changes in the female opportunity costs of child rearing and changes in the returns to education (e.g. de la Croix and Vander Donckt, 2010). Also the World Bank research such as Marquez and Walker (2017) have claimed that many maternal illnesses and lifestyle behaviours also affect children, amplifying their negative impact on society. For example, tobacco and alcohol use, anemia, over-nutrition, and under-nutrition all have potential long-term consequences on children.

Social conditions and cultural norms that limit women's access to health services, education, and economic opportunities are at the root of women's health disparities and exacerbate the feminization of poverty as measured by the higher percentage of female-headed households who are poor. The prevalence of gender-based violence (e.g., in the midst of conflict situations, human trafficking, and domestic violence) is another often hidden determinant of women's excess morbidity and mortality.

Against this backdrop, this section looks at selected indicators on health from a gender equality perspective by making comparisons among men and female population, wherever



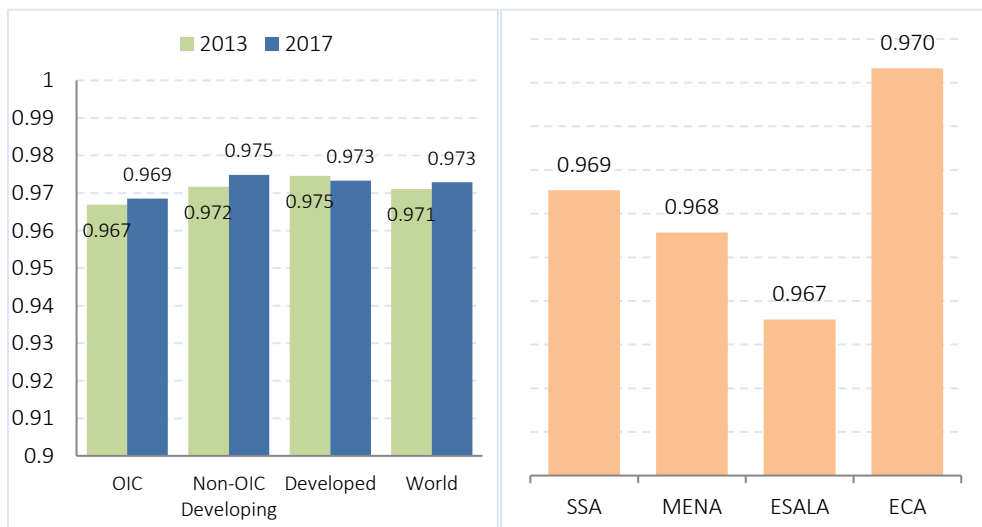
possible. It also reports selected health indicators that are directly affecting the health status of women from pregnancy to birth.

#### 4.1 Health and Survival Sub-Index

To set the stage for the rest of the analysis in this section regarding health indicators with a special emphasis on women and gender inequality, first the performance of OIC countries in the Health and Survival Sub-Index of the Global Gender Gap Index is examined. This sub-index provides a broad understanding about the state of women in OIC countries compared men in the domain of health. The sub-index overviews of the differences between women and men's health through the use of two indicators: the sex ratio at birth (female-over-male birth ratio) and life expectancy at birth (female-over-male value). A higher score implies reduced inequality.

According to Figure 4.1, OIC countries, on average, obtained the lowest score both in 2013 and 2017 when compared with non-OIC developing countries, developed countries and the world average. However, there is a negligible improvement in the average score of OIC countries that went up from 0.967 in 2013 to 0.969 in 2017. Nevertheless, the average score of OIC countries went on staying below the average of all other country groups in 2017. In order to understand the drivers of this relatively poor performance regarding the health status of women in comparison with men in OIC countries, the remaining sub-sections provide further evidence and discussion on specific health related indicators.

**Figure 4.1:** Health and Survival Sub-Index Score in the Global Gender Gap Index (GGI) Scores (left) and Performance of OIC Sub-regions in 2017 (right)



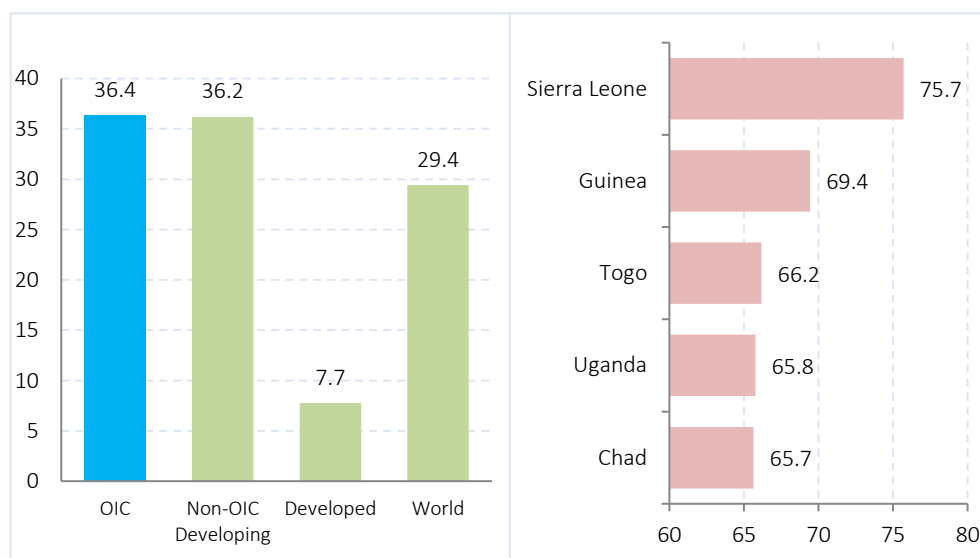
Source: SESRIC staff calculations based on the World Economic Forum, Global Gender Gap Report 2017



#### Box 4.1: Food Insecurity and Health of Women

The USDA defines food insecurity as a state in which “consistent access to adequate food is limited by a lack of money and other resources at times during the year.” The estimated number of undernourished people increased from 777 million in 2015 to 815 million in 2016. Food insecurity hits women and children the most both in developing and developed countries. In particular due to food insecurity women are affected both mentally and physically. Moreover, insufficient nutrition of women affects the development of children and their health in a negative way. According to Figure 4.A, food security among female population was the highest (36.4%) in the OIC group over the period 2014-2015. The global average was measured at 29.4% where the average of developed countries was equal to only 7.7%. The average of non-OIC developing countries was found to be slightly lower (36.2%) than the average of the OIC group. At the individual country level, women living in Sub-Saharan African countries were affected the most. The prevalence of food insecurity among female population in Sierra Leone exceeded 75% and in Chad, Uganda, Togo and Guinea more than 60% of the women had to cope with food insecurity that threatens both their mental and physical health. Economic growth is a key success factor for reducing undernourishment. Social protection systems have been critical in fostering progress and addressing women whose health are affected from food insecurity. In this context, specific health intervention programmes and national capacities need to be developed in OIC countries to assist women and help to protect their health.

**Figure 4.A:** Prevalence of Food Insecurity Among Female Population (%) (left) and OIC Countries with the Highest Prevalence of Food Insecurity Among Female Population (%) (right) 2014-2015



Source: SESRIC Staff Calculations based on FAO, 2017

Note: Food Insecurity measures the percentage of individuals in the national population who have experienced food insecurity at moderate or severe levels during the 12-month reference period.

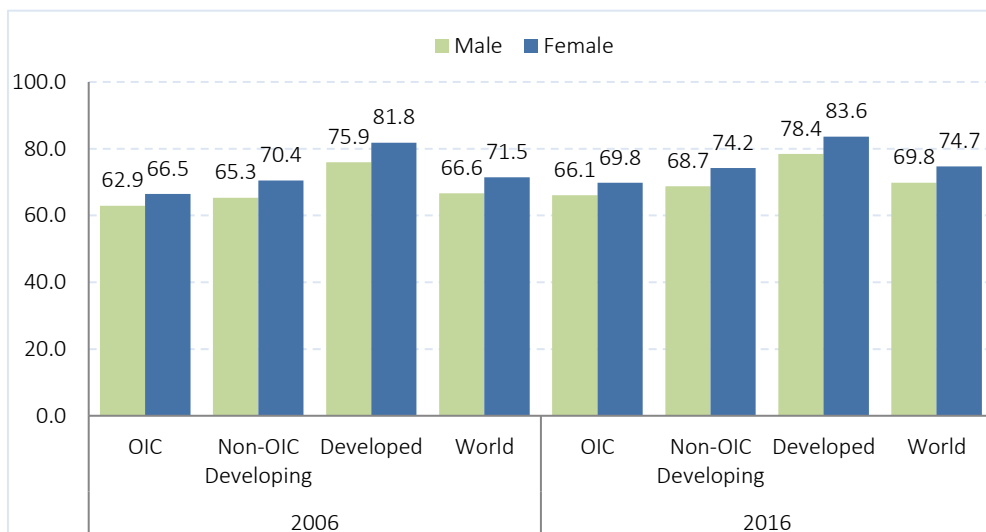


## 4.2 Life Expectancy at Birth

Life expectancy at birth (LEB) is an important indicator on general health situation of the people in a country and the quality of health care they are receiving. It is defined as the average number of years that a new-born is expected to live if health and living conditions at the time of birth remained the same. In general, life expectancy at birth in a country is determined by a variety of socio-economic factors like state of poverty and undernourishment, access to clean water and sanitation, availability of primary health care services and immunization coverage. This measure provides an estimate of the number of years that women and men can expect to live in good health by taking into account the years lost to violence, disease, malnutrition or other relevant factors.

Figure 4.2 displays the life expectancy rates in 2006 and 2016 both for male and female population across the globe. Looking at the life expectancy by using gender disaggregated data indicates whether there are major differences in available health care services for men and women. On average, OIC countries, as a group, witnessed an improvement in life expectancy at birth between 2006 and 2016, where male life expectancy at birth rose from 62.9 years in 2006 to 66.1 years in 2016. In the same period, female life expectancy at birth increased from 66.5 in 2006 to 69.8 in 2016. Over this period, gender gap in LEB has increased from 3.6 years to 3.7 years indicating a slight deterioration. The global gender gap in LEB also went up from 4.7 to 4.9 years in the same period where developed countries achieved to reduce it from 5.9 years to 5.2 years. The global female life expectancy hit 74.7 years in 2016 that is 4.9 years higher than the average of the OIC group. On the other hand, a male in OIC countries, on average, live 3.7 years shorter than the global average.

**Figure 4.2:** Life Expectancy at Birth (Years)



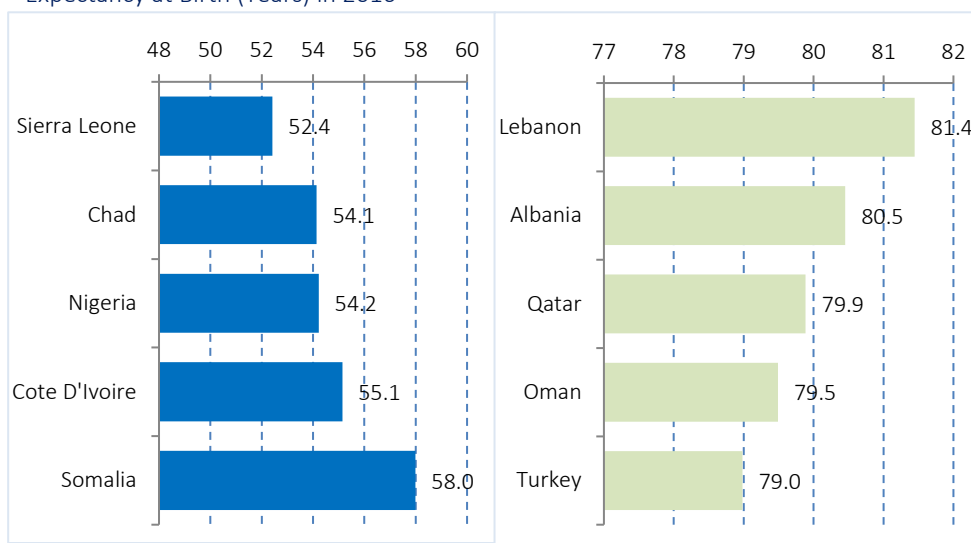
Source: SESRIC staff calculations based on the World Bank, World Development Indicators



Due to more efficient and effective health care systems and better living standards, many developing countries, including OIC countries, have achieved to increase their LEB. However, developed countries continued to improve their living standards and, as a result, the gap in LEB between developing and developed countries has not narrowed down.

At the individual OIC country level, as of 2016, the highest LEB for female population was observed in Lebanon (81.4 years) followed by Albania (80.5 years) and Qatar (79.9 years). On the other side of spectrum, a female in Sierra Leone has only 52.4 years of LEB (Figure 4.3).

**Figure 4.3:** OIC Countries with the Lowest (left) and Highest (right) Female Life Expectancy at Birth (Years) in 2016



Source: SESRIC staff calculations based on the World Bank, World Development Indicators

Although LEB for both male and female population in OIC countries increased over time, it has been still lagging behind the average LEB of developed countries. It is also evident that in OIC countries, LEB did not increase equally for both male and female population that is an impediment for gender equality. In this regard, health policy interventions need to target both male and female population to improve health outcomes equally for them.

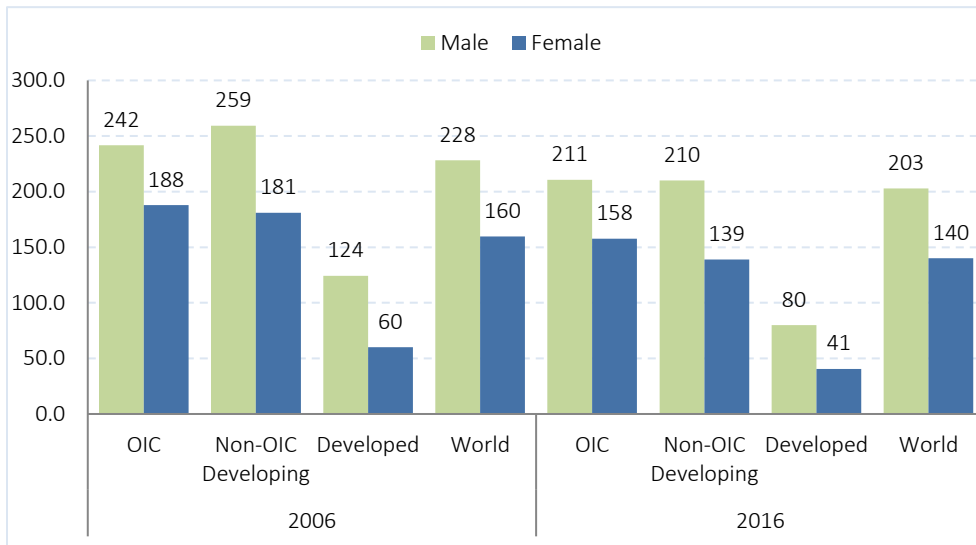
### 4.3 Adult Mortality

Adult mortality rate (AMR) is defined as the probability of dying between the ages of 15 and 60 years per 1000 population. It is considered as one of the most common measures to assess the health situation in a country. Looking at the AMRs for male and female population in 2006 and 2016 for country groups is helpful to understand the level of health progress made by these country groups.

As shown in Figure 4.4, the worldwide average AMR for males declined from 228 deaths per 1000 people in 2006 to 203 in 2016. For female population, the world average AMR went down from 160 to 140 in the same period. In the OIC group, it is also seen that AMR figures



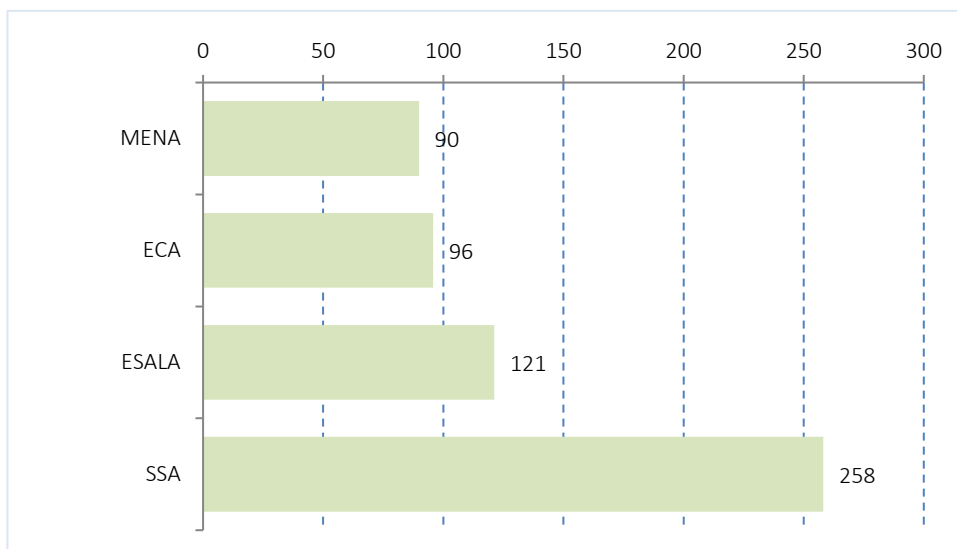
**Figure 4.4:** Adult Mortality Rate (per 1000 Adults)



Source: SESRIC staff calculations based on the World Bank, World Development Indicators

are on the decline. Between 2006 and 2016, AMR for males decreased from 242 to 211 where AMR for females went down from 188 to 158. The gender gap in terms of AMR decreased slightly from 54 to 53. Therefore, it is difficult to claim that there was a significant improvement in reducing gender disparity in terms of AMR between 2006 and 2016. However, the global gender gap in terms of AMR declined from 68 to 63 and the gender gap also went

**Figure 4.5:** Female Adult Mortality Rate in OIC Sub-regions (per 1000 Adults) in 2016



Source: SESRIC staff calculations based on the World Bank, World Development Indicators





down from 64 to 41 in developed countries. Within the OIC group, the SSA region had the highest AMR for female population (258) followed by ESALA (121) (Figure 4.5). The averages of MENA (90), ECA (96) and ESALA (121) regions in 2016 in terms of female AMR was even found to be lower than the world average of 140. In this context, in terms of female AMR, major challenges seem to remain unaddressed in OIC countries located in the SSA region.

Overall, the average adult mortality rates went down in OIC countries during the period 2006-2016. However, the improvement was not sufficient to catch up the world averages. Moreover, it was not developed in a way to reduce the gender disparity between male and female AMR in a meaningful way. Therefore, policy-makers in OIC countries need to invest more into health services not only with a view to reducing overall AMR but also to eradicating the gender disparity in terms of AMR. This would help to build up societies where male and female population live and sustain in a more balanced way. Also reducing AMR for female population would help them to better contribute to the development of their societies.

#### Box 4.2: Violent Conflict, Natural Disasters and Health of Women

Violent conflict affects men and women differently. While men make up the majority of combatants during conflict and are more likely to die from the direct effects of violence, women also face a continuum of insecurity before, during, and after conflict (Crespo-Sancho, 2017). Sexual and gender-based violence tends to be higher in conflict and postconflict settings, as does recruitment of girls into trafficking, sexual slavery, and forced marriage (Crespo-Sancho, 2017). In insecure contexts, girls' mobility is often highly restricted, limiting their access to school, employment, and other opportunities. For children and youth, the long-term effects of exposure to violence and the adversities of daily life in a high-violence context are associated with a range of challenges (Miller and Rasmussen 2010). These include increased risk of perpetrating violence or being a victim of violence later in life, psychological trauma, and negative effects on cognitive and social development (Betancourt et al. 2011).

Natural disasters also affect the health women severely in the developing world including OIC countries. Women's lower socio-economic status, unequal access to information, health and assets, the extra burden of being primary care-givers, and the general inequities in everyday life, reduce their ability to cope with impacts of natural disasters in developing countries as well as OIC countries. For instance, no one ever thinks of menstrual hygiene when disaster strikes, or about ensuring safe delivery of babies in flood shelters. If there is a signal for a cyclone, everyone runs to a shelter and huddles together, but what about the safety of adolescent girls in such a situation? Even simple things like lack of access to toilets impact women and girls disproportionately—during floods, men will often defecate in the open, while women wait until darkness falls, increasing their risk of Urinary Tract Infections and other health hazards, as well as sexual abuse. In this context, it is extremely important to devise specific solutions and improve national capacities of OIC countries in reaching women and improving their health in regions and areas that are affected by violent conflicts and natural disasters.

Sources: UN Women (2017).



## 4.4 Fertility

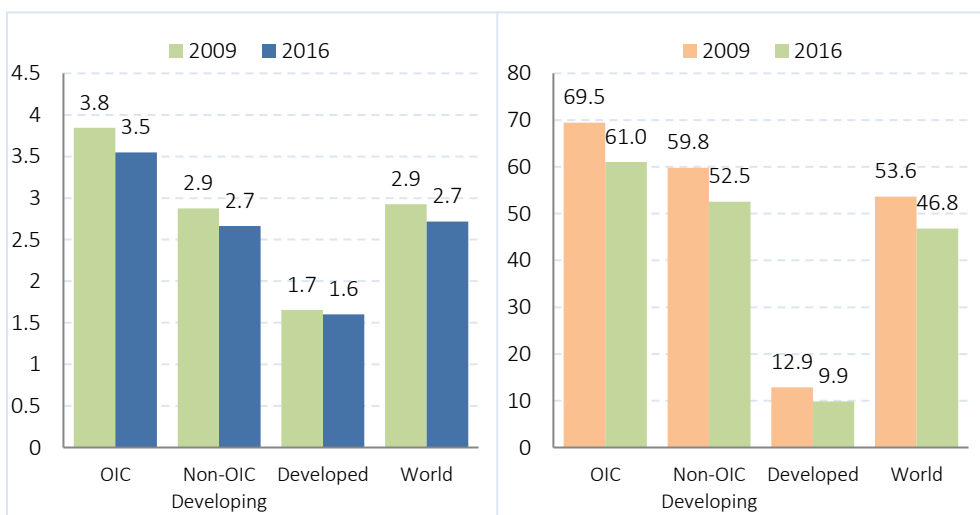
Adult fertility rate is equal to the total number of births per woman over her life span. High fertility is one of the main engines of population growth in a country. While developing countries suffer from high fertility rates associate with increased health care costs, high population growth and more pressure on education system among other effects, developed countries try to find ways to stop aging population due to decreased fertility rates.

Although the average adult fertility rate of OIC countries decreased from 3.8 in 2009 to 3.5 in 2016, the OIC group had the highest average adult fertility rate both years compared to other country groups (Figure 4.6, left). The world average adult fertility rate decreased in the same period from 2.9 to 2.7, and the average of non-OIC developing countries dropped from 2.9 to 2.7. Although governments in developed countries exerted significant efforts to boost the fertility rate, it went on decreasing from 1.7 in 2009 to 1.6 in 2016.

Another key indicator related with fertility rates is the adolescent fertility rate (AFR) which shows the number of girls between 15 to 19 years who give birth every year. Majority of these teenage mothers (more than 90%) live in developing countries (SESRIC, 2013). Each year around 11% of total births worldwide is being delivered by teenage mothers. Being mother between 15 to 19 years have risks both for the health of infant and mother. In other words, adolescents are more likely to experience complications during the pregnancy and delivery, mothers and babies both are therefore at a greater risk of mortality (SESRIC, 2013).

Figure 4.6 (right) shows the global adolescent fertility rate (AFR) across country groups. On average, the global adolescent fertility rate decreased from 53.6 in 2009 to 46.8 in 2016 (measured as births per 1000 girls aged 15–19 years). In the same period, AFR in the OIC group

**Figure 4.6:** Adult Fertility Rate, (Total) (Births per Woman (left) and Adolescent Fertility Rate (Births per 1000 women ages 15-19) (right)



Source: SESRIC staff calculations based on the World Bank, World Development Indicators



went down from 69.5 to 61, which was still higher than the world average of 46.8 recorded in 2016. Significant disparities exist among sub-regions of the OIC, where the highest AFR was recorded in the SSA 110.9 (per 1000 women) and the lowest AFR was observed in ECA 30.8 (per 1000 women) in 2016.

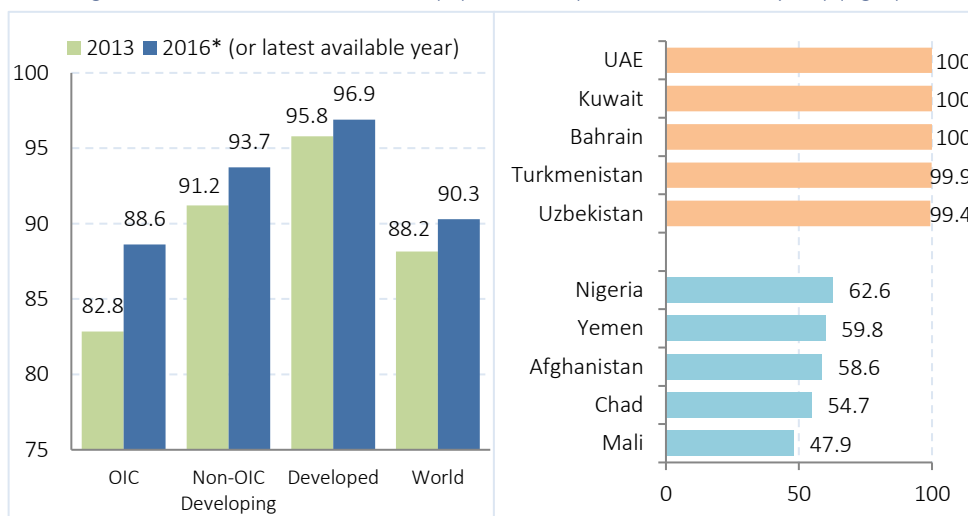
Overall, it seems that women in developing countries, including OIC members, are under high fertility pressure that prevents women to invest into her self-development and leads to pre-birth and pro-birth health problems both for mothers and new-born. Given this state of affairs, policy-makers in OIC countries need to exert further efforts to reduce fertility rates, especially among adolescents that are aged between 15-19 years in order to achieve sustainable development and have healthy mothers and children.

#### 4.5 Prenatal Care

Prenatal care and counselling is the entry point to the formal health care system and provides a solid base to monitor and improve the mother-baby health by identifying and preventing/controlling prenatal complications at the earliest stage. This health care package includes recording medical history, assessment of individual needs, advice and guidance on pregnancy and delivery, screening tests, education on self-care during pregnancy, identification of conditions detrimental to health during pregnancy, first-line management and referral if necessary (Partnership for Maternal, New-born and Child Health, 2006).

UNICEF (2009) estimated that around half a million maternal and about four million new-born deaths are mainly caused by the lack of quality prenatal health care, safe and clean delivery and post-natal care for mother and infant. Most of these deaths are preventable by ensuring

**Figure 4.7:** Pregnant Women Receiving Prenatal Care (%) (left) and OIC Counties with the Highest and Lowest Prenatal Care (%) in 2016\* (or latest available year) (right)



Source: SESRIC staff calculations based on the World Bank, World Development Indicators  
\* Data refers to the most recent year available during the period specified.

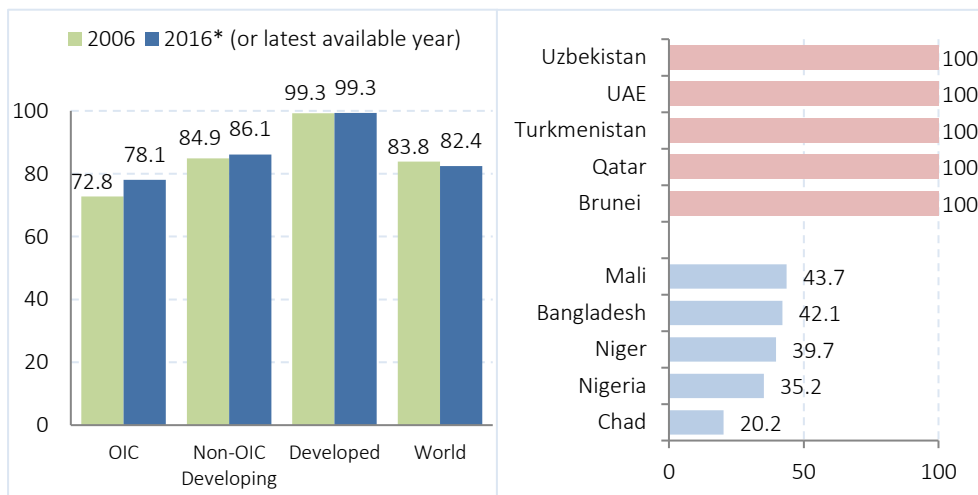
proper care and counselling before and after pregnancy, at the time of delivery and after child birth.

Figure 4.7 displays the coverage of prenatal care between 2013 and 2016 in the world. According to this, the world average prenatal coverage rate increased from 88.2% in 2013 to 90.3% in 2016. During this period all country groups recorded increases as well. The average of OIC went up from 82.8% in 2013 to 88.6% in 2016. In other words, on average, 88.6% of the pregnant women in OIC countries were receiving some form of prenatal care in 2016. Yet compared with the average rate of 96.9% in developed countries in 2016, the OIC countries seem to consider the necessity of exerting further efforts in this regards. At the individual OIC country level, all pregnant women in UAE, Kuwait and Bahrain could get prenatal care. However, in Mali only 47.9% of pregnant women had access to prenatal care (Figure 4.7, right).

#### 4.6 Births Attended by Skilled Health Staff

Skilled health care and assistance at the time of delivery are very critical for the healthy survival of both mother and baby. WHO (2011) estimated that the lack of proper health care during pregnancy and child birth is the major cause for about 2 million maternal and new-born deaths every year. Most of these deaths could be prevented by ensuring assistance of skilled health personnel - a doctor, nurse or midwife- during the birth. In this regard, pregnant women should be educated, encouraged and facilitated by the authorities to give birth in the presence of skilled health personnel; and attendants should be given an enabling and supportive environment by providing necessary training, essential drug supplies and medical equipment (UNFPA, 2002).

**Figure 4.8:** Births Attended by Skilled Health Staff (% of Total) (left) and OIC Counties with the Highest and Lowest Birth Rates Attended by Skilled Health Staff (% of Total) in 2016\* (or latest available year) (right)



Source: SESRIC staff calculations based on the World Bank, World Development Indicators



Figure 4.8 displays the births attended by skilled health staff across country groups between 2006 and 2016. It is observed that the global average slightly went down from 83.8% to 82.4% in this period. On the contrary, an increase was recorded in the OIC group where the average went up from 72.8% in 2006 to 78.1% in 2016. In developed countries, more than 99% of all births attended by skilled health staff both in 2006 and 2016. In non-OIC developing countries, the average rate climbed up from 84.9% in 2006 to 86.1% in 2016 that exceeded the world average of 82.4% recorded in 2016.

Overall, the results indicate the efforts made by OIC countries towards enhancing the access to health care services pay off where more births are delivered each year with the assistance of skilled health staff. However, it is not easy to claim that these efforts are sufficient, particularly when considering the performance at the individual country level. In some OIC member countries such as in Chad only 20.2% all births were attended by skilled health staff in 2016. On the other side, in Uzbekistan, UAE, Turkmenistan, Qatar and Brunei 100% of all births were attended by skilled health personnel in 2016.

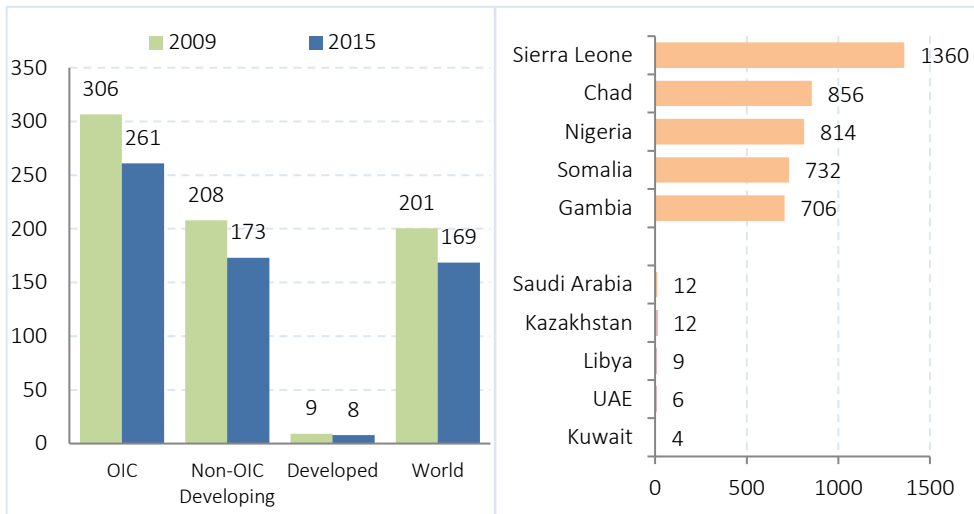
#### 4.7 Maternal Mortality

Pregnancy and childbirth related complications remained the leading cause of death and disability for women age 15-49 especially in developing countries. According to WHO (2011), globally nearly a half million women die during and following pregnancy and childbirth. About 99.5% of these maternal deaths are occurring in developing countries, especially in Sub-Saharan Africa and Asia.

Figure 4.9 displays the maternal mortality ratio between 2009 and 2015 across country groups. The global maternal mortality ratio decreased from 201 in 2009 to 169 (per 100,000 live births) in 2015. In non-OIC developing countries, it went down from 208 to 173. In the same period, the OIC group witnessed a significant improvement where the maternal mortality ratio decreased from 306 to 261. In other words, as of 2015, on average, in the OIC group 261 mothers (per 100,000 live births) died during and following pregnancy and childbirth. However, in developed countries only 8 mothers died during and following pregnancy and childbirth in 2015. From a gender equality perspective, this constitutes a wide disparity among women in developed countries and in OIC countries.



**Figure 4.9:** Maternal Mortality Ratio (per 100,000 live births) (left) and OIC Countries with the Highest and Lowest Maternal Mortality Ratio (per 100,000 live births) in 2015 (right)



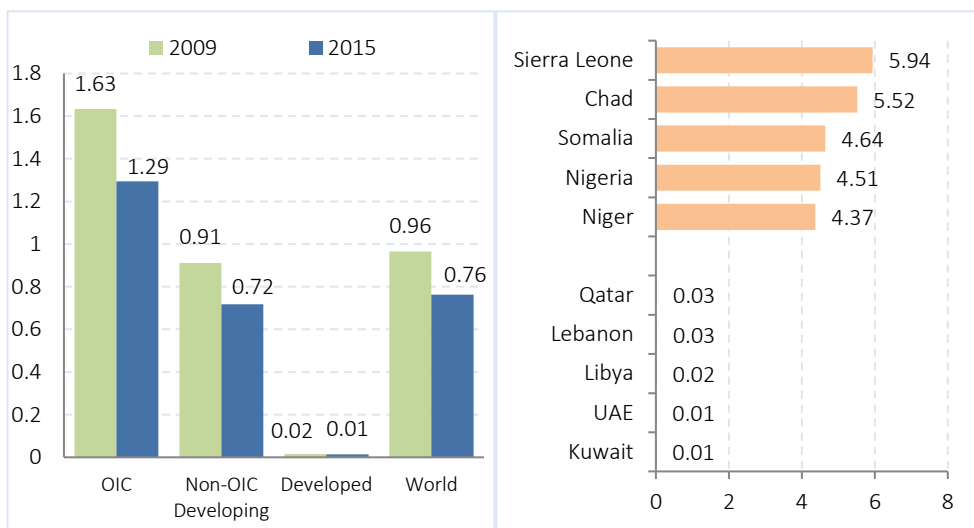
Source: SESRIC staff calculations based on the World Bank, World Development Indicators

In the OIC group, Kuwait and UAE had the lowest maternal mortality ratio in 2015 that 4 and 6 women died during and following pregnancy and childbirth, respectively. On the other side, in Sierra Leone 1360 and in Chad 856 women died during and following pregnancy and childbirth. In other words, in Sierra Leone, maternal mortality ratio is found to be 340 times higher than in Kuwait where both countries are members of the OIC.

Life time risk of maternal death is the probability that a 15-year-old female will die eventually from a maternal cause assuming that current levels of fertility and mortality (including maternal mortality) do not change in the future, taking into account competing causes of death. Therefore, a higher score in this indicator implies the existence of serious challenges in access to maternal health care services. According to Figure 4.10, the average of the OIC countries in lifetime risk of maternal death recorded a decrease that went down from 1.63% in 2009 to 1.29 in 2015. Similarly, the global average also saw a decline from 0.96% to 0.76% in the same period. At the individual country level, Sierra Leone (5.9%) and Chad (5.5%) had the highest risk of maternal death among OIC countries. On the other side of spectrum, the average of Kuwait and UAE was only 0.01%.



**Figure 4.10:** Lifetime Risk of Maternal Death (%) (left) and OIC Countries with the Highest and Lowest Maternal Lifetime Risk of Maternal Death (%) in 2015 (right)



Source: SESRIC staff calculations based on the World Bank, World Development Indicators.

Note: Life time risk of maternal death is the probability that a 15-year-old female will die eventually from a maternal cause assuming that current levels of fertility and mortality (including maternal mortality) do not change in the future, taking into account competing causes of death.

In this context, these figures imply that a wide disparity exists among OIC countries both at the regional and country levels in terms of maternal death indicators. In order to overcome this challenge and reduce maternal death ratio in OIC countries, it is of importance to invest more into maternal and new-born health. These investments should cover both physical investment (hospital, clinics, medicine schools etc.) and human capital investments (training of mother and health care personnel etc.). These investments need to be designed in way to improve access of women particularly living in rural areas where the maternal death ratios are relatively higher.

**Box 4.3: Success Story of Bangladesh in Reducing Maternal Mortalities**

Bangladesh has made significant improvements in the health of women. Between 1990 and 2010, maternal mortality in Bangladesh decreased from 574 (per 100 000 live births) to 194. The decline is associated with a reduced total fertility rate (from 5 births per woman in 1990, to 2 in 2011) and with increased skilled delivery attendance (from 5% in 1991 to 32% in 2011). Programmes such as the Maternal Health Voucher Scheme and Emergency Obstetrical Care Services (EmOCs), and the rapid development of the private sector, have also contributed to reducing maternal mortality. In particular, the identification of priority areas and scaling up systems to deliver essential health interventions are among key success factors. Also there has been an emphasis on the integration of delivery of services and interventions targeted at underserved populations. These strategies have benefited even the most disadvantaged populations, and contributed to reducing child and maternal mortality in a remarkable way in Bangladesh. Also development of targeted, well designed, equity-oriented programmes and schemes played a role in this success. It is also important to mention that a successful collaboration was ensured among public sector, civil society and private sector in the implementation phase of these programmes and schemes. This collaboration also paved the way to reach out more women in the most disadvantaged groups.

*Source: WHO (2015).*





# CHAPTER FIVE

## Women and Family



**G**ender inequality exposes itself in various areas of life. Family, at the heart of a society, is one of the main areas where gender inequality persists. Family is the primary support (emotional, financial, social) mechanism of individuals. The well-being of women is dependent on the wellbeing of her family. However, persistent harmful practices such as violence against women, child marriage, female genital mutilation, and others impair the well-being of women and hinder their contribution to development.

Gender inequalities manifest themselves in every dimension of sustainable development. For that reason, gender equality is considered as a critical dimension of Sustainable Development Agenda. Ending all forms of discrimination against all women and girls everywhere (Target 5.1), eliminating all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation (Target 5.2), and eliminating all harmful practices, such as child, early and forced marriage and female genital mutilation (Target 5.3) have direct implications on the gender inequality within the family. Sustainable development goes hand in hand with gender equality. Women have the highest potential to realize the SDGs and to take their societies further. Achieving these targets would empower women and improve their status in the family life. Furthermore, the OIC Plan of Action for the Advancement of Women (OPAAW) also gives great importance to strengthening family unit through empowering women both in economic and social life.

The key role that women play in development begins with the family, then the community and lastly, at the country level. Therefore, empowering women in family should be one of the prime objectives of governments to foster sustainable development.

In the light of this information, this chapter looks at the status of women in the family in OIC member countries in respect to discrimination and violence against women, child marriage, female genital mutilation, early marriage, marriage and divorce, and the mean age of child bearing. The detailed analyses provide clues regarding necessary policy intervention areas that would enable women to reach their full potentials in the family as well as social life. By doing this, women would maximise their contribution to the development of their respective societies.

## 5.1 Discrimination

Social Institutions and Gender Index (SIGI) is a cross-country measure of discrimination against women in social institutions (formal and informal laws, social norms, and practices) across 160 countries. SIGI has five sub-indices: discriminatory family code, restricted physical integrity, son bias, restricted resources and assets, and restricted civil liberties. The first two indices are directly related to the status of women within the family and therefore elaborated in this section.

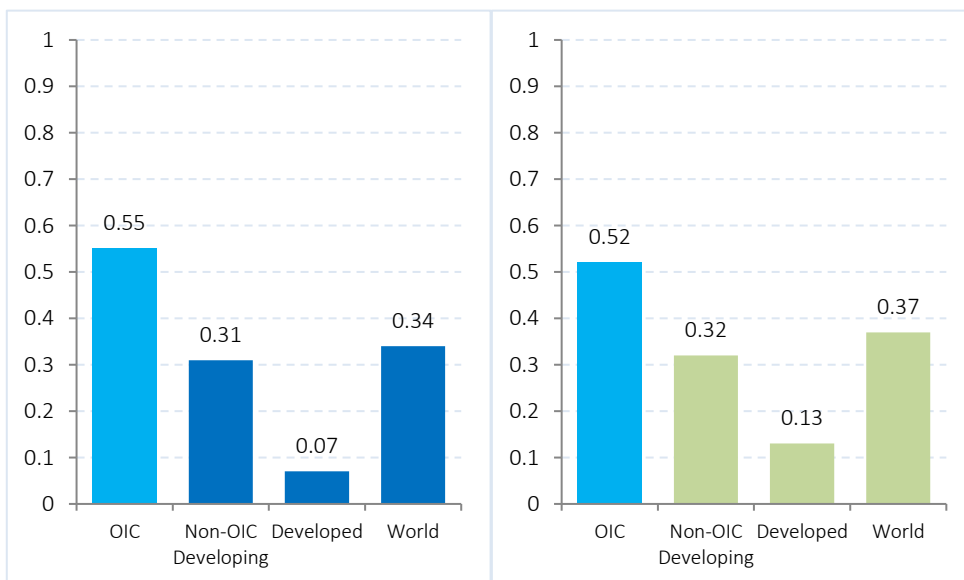
Discriminatory family code concentrates on social institutions that undervalue women's status in the household and the family and includes legal age of marriage, early marriage, parental authority and inheritance. On the other hand, restricted physical integrity captures social



institutions that limit women's and girls' control over their bodies, that increase women's vulnerability, and that normalise attitudes toward gender-based violence.

In the SIGI Index, countries with a score of 0.35 and above are considered as having very high levels of gender discrimination in social institutions. On average, OIC member countries obtained a significantly high score (0.55) at discriminatory family code sub-index, which indicates that in OIC member countries, on average, social institutions are not strong enough therefore women face with some form of discrimination at home and in family environment (Figure 5.1). This score was measured at 0.31 for non-OIC developing countries and 0.07 for developed countries in 2014. Moreover, it is also found that in OIC member countries, on average, restricted physical integrity score was also very high (0.52) when compared with the averages of non-OIC developing countries (0.32), developed countries (0.13) and the world (0.37). The results show that women in OIC member countries, on average, suffer from certain forms of discrimination as well as domestic violence. In this regard, OIC member countries need to devise policies to cope with these challenges by involving relevant national stakeholders. It is also essential to raise awareness among women about discrimination and violence at home, and equip them with the necessary information and knowledge about ways and means to cope with these risk factors.

**Figure 5.1:** Discriminatory Family Code (left) and Restricted Physical Integrity (right), 2014



Source: Gender, Institutions and Development Database, 2014

## 5.2 Violence against Women

Declaration on the Elimination of Violence against Women (1993) is the first international instrument directly addressing violence against women. It defines violence against women as any act of “gender-based violence that results in, or is likely to result in, physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life” (United Nations General Assembly, 1993).

Violence against women stems from various reasons such as low levels of education, exposure to child maltreatment during childhood, witnessing family violence (especially against mother), personality disorders, harmful use of alcohol, infidelity, attitudes, social norms, marital discontent, lack of communication between partners, non-deterrent laws on violence against women and the like (WHO, 2017).

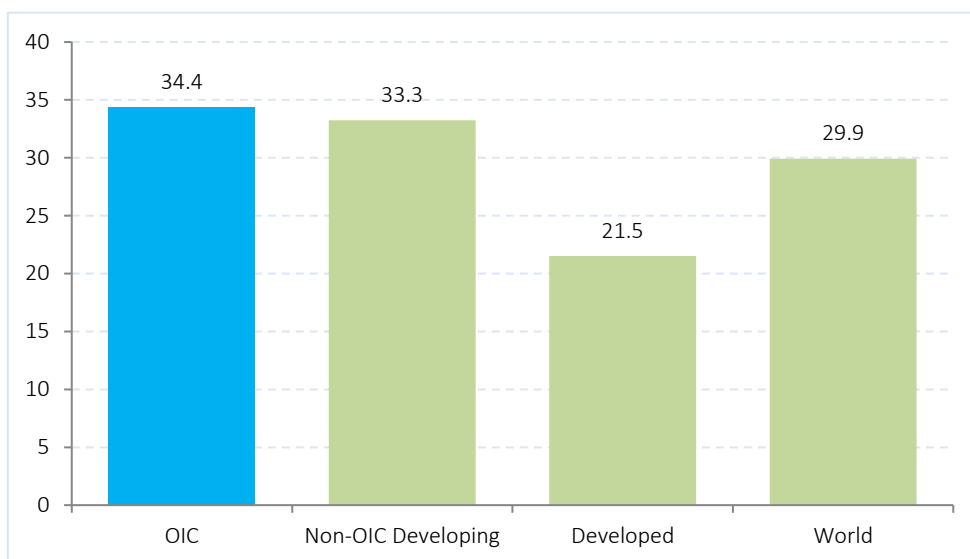
Violence that women suffer from their intimate partners carries particularly serious and potentially long-lasting consequences, as it tends to be repetitive and accompanied by psychological and sexual violence as well. This form of violence is especially in the focus of statistical surveys on violence against women (UN, 2010).

Violence against women has numerous adverse effects on women, on their family, and on society at large. In addition, social and economic costs of violence against women affect overall development of a society. First, violence against women is a violation of human rights. It reduces women’s freedom of movement by limiting their access to basic services. Women who experience violence suffer from physical and mental health problems such as injuries, fatal outcomes (homicide or suicide), pregnancy-related health problems, depression, post-traumatic stress, anxiety disorders, sleep difficulties, eating disorders, suicide attempts and risky behaviours in later life (WHO, 2017).

Moreover, children witnessing family violence may have behavioural and emotional disturbances. They are more likely to perpetrate or experience violence. Prominently, the risk of infant and child mortality and morbidity is higher in the occurrence of violence against women. Lastly, women’s isolation from social and economic life after experiencing violence may last long and their lack of participation in regular activities hinders the economic development of their society (WHO, 2017).

Figure 5.2 reveals the prevalence of violence against women in the lifetime in 2014. This indicator is defined as the percentage of women who have experienced physical and/or sexual violence from an intimate partner at some time in their life. According to the available data, in OIC member countries, on average 34.4% of women faced with violence in their lifetime where the world average was 29.9%. In non-OIC developing countries the average rate was 33.3%. Developed countries, on average, recorded the lowest rate with 21.5 %.



**Figure 5.2:** Prevalence of Violence against Women in the Lifetime (%), 2014

Source: OECD, Violence Against Women Indicator, 2018

Note: Prevalence of violence against women in the lifetime indicator is the percentage of women who have experienced physical and/or sexual violence from an intimate partner at some time in their life

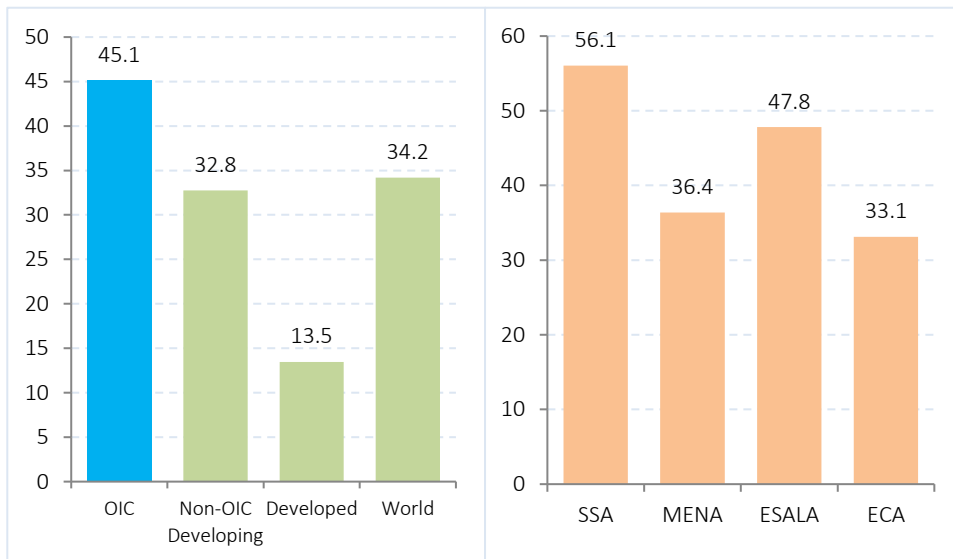
In developing countries, including OIC member countries, on average, violence and abuse against women is more prevalent compared with the average of developed countries and the world average. But it is important to remind that many cases of violence against women go unreported. For instance, a study based on interviews with 42,000 women across the 28 Member States of the European Union revealed that only 14% of women reported their most serious incident of intimate partner violence to the police (EU, 2014).

The factsheet “Ending Violence against Women” prepared by the UN Women (2014) mentioned that both in developing and developed countries prevalence of violence and abuse against women are higher than the reported cases. One of the reasons behind this argument is stemming from the attitude of women in some cultures and societies against violence and abuse.

Figure 5.3 displays the rate of women who agree that a husband/partner is justified in beating his wife/partner under certain circumstances in 2014. Among country groups, the OIC group, on average, had the highest rate with 45.1% which is significantly higher than the averages of non-OIC developing countries (32.8%) and developed countries (13.5%). At the OIC sub-regional level, the percentage of women who agree that a husband is justified in beating his wife under certain circumstances was recorded highest in Sub Saharan Africa (56.1%) and lowest in Middle East and North Africa (36.4%).



**Figure 5.3:** Women Who Agree That a Husband/Partner is Justified in Beating His Wife /Partner Under Certain Circumstances in the World (%) (left) and in OIC Sub-regions (%) (right), 2014



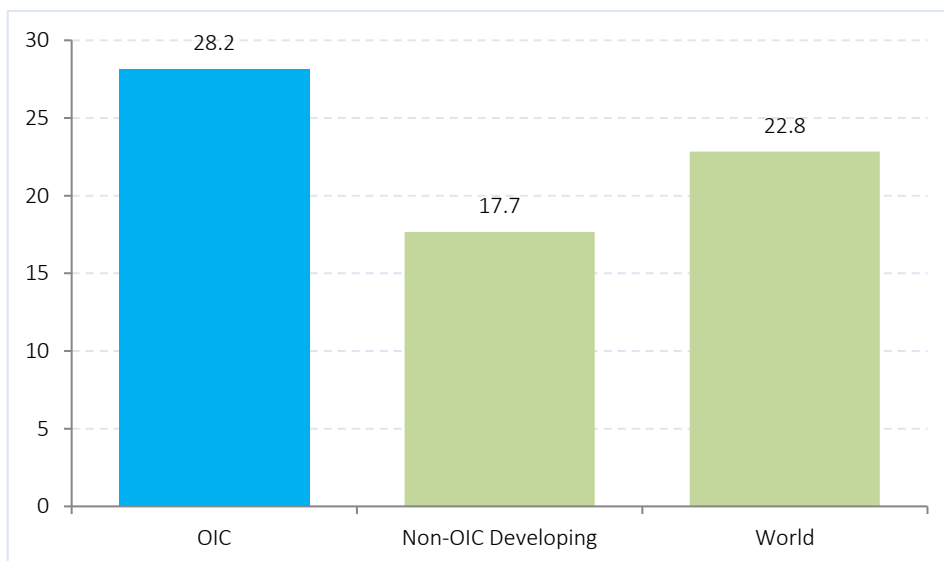
Source: OECD, Violence against Women Indicator, 2018

In a similar vein, Figure 5.4 reports the results of an attitude survey that was conducted between 2007 and 2017. The results of the survey indicate that 22.8% of the women worldwide believe that her husband is justified in beating his wife when she argues with him. In non-OIC developing countries this rate was measured at 17.7%. The highest average was recorded in OIC member countries, for which data are available, that 28.2% of women believes that a husband can beat his wife when she argues with him. These two figures are supporting the fact that cultural codes and local customs that are inherited to women obscures the fight against women against violence in different geographies. Therefore, it is challenging to correctly measure violence and abuse against women in OIC member countries and to cope with this social problem.

Prevention of violence against women falls in raising awareness for both males and females. Strengthening formal institutions and mechanisms such as police and health services would also have a major impact on ending violence against women. Empowering women economically and socially through microfinance or skills training, creating awareness towards harmful gender and social norms, and promoting communication and relationship skills within couples are also essential for reducing violence against women in OIC member countries.



**Figure 5.4:** Women Who Believe a Husband is Justified in Beating His Wife When She Argues with Him (%), 2007-2017



Source: World Bank, Gender Statistics

Improving legislations and making necessary amendments are also critically important. Based on the Women, Business and the Law Report (2018), of the 55 OIC member countries where data are available, 28 OIC member countries have domestic violence legislation whereas 27 OIC member countries do not have any legislation on domestic violence. Although implementation of the existent legislation is equally important, there are serious shortcomings and problems in some OIC member countries. Training of officials who handle cases of violence against women, developing successful monitoring and allocating adequate human and financial resources may eliminate some of the problems faced in the implementation of such legislations.

Providing services for women who experience violence would help to reduce the negative impacts on women's health and life. In this way, women could feel safe and could access to the required health care services (mental and physical) as well as the justice mechanism.

### Box 5.1: Violence Against Palestinian Women

Years of institutional and interpersonal discrimination and violence has had a detrimental effect on the development of Palestinian women. Institutional factors such as limited physical mobility, racism, lack of economic output and other opportunities has impacted Palestinian women.

The situation is further exacerbated due to the violence directed towards women by Israeli forces and illegal Jewish settlers in Palestine, such as beating, cursing, sexual or verbal assaults at checkpoints, and worse, forcing some women to deliver babies at checkpoints. The occupation destroys infrastructure and Palestinian women's access to schools, hospitals, care centres, women's association centres becomes difficult. Also the Israeli occupation limits women's access to basic services such as rehabilitation and support workshops for victims of violence. Therefore, women are usually left devoid of legal protection and adequate support mechanisms.

In order to eliminate these negative effects on Palestinian women, the National Committee to Combat Violence against Women of the Ministry of Women's Affairs of the State of Palestine and the UN Women has launched the Strategic Plan for Combating Violence against Women (VAW) 2011 – 2019. The plan has three focus areas:

1. Violence against Palestinian women as a result of the Israeli occupation;
2. Domestic violence and VAW within the family; and
3. VAW in the workplace.

Expected outcomes of this plan are:

- Victims of violence obtain the protection and support necessary for their rehabilitation in the community at a national level.
- Change occurs in the attitudes of the Strategy's target groups towards more support for women's rights.
- Local laws and legislation change to reflect a view towards protecting women from violence.
- Infrastructure of community institutions concerned with women's protection from violence better serves women's rights.
- Media deals with cases of VAW in a systematic and organized manner.
- Organized work and systemic exchange of information takes place between institutions working on combating VAW.

*Source: Ministry of Women's Affairs National Committee to Combat Violence against Women (2011) and UNFPA (2018).*

## 5.3 Female Genital Mutilation/Cutting (FGM/C)

Female genital mutilation has been reported to occur in all parts of the world. It is recognized internationally as a violation of the human rights of girls and women, and constitutes an extreme form of discrimination against women (WHO, 2013). FGM is practiced based on socio-cultural norms, even though it has no relation to religious obligations. Although families do not exercise with primary intention of violence, FGM is violent in nature. In parts of the world





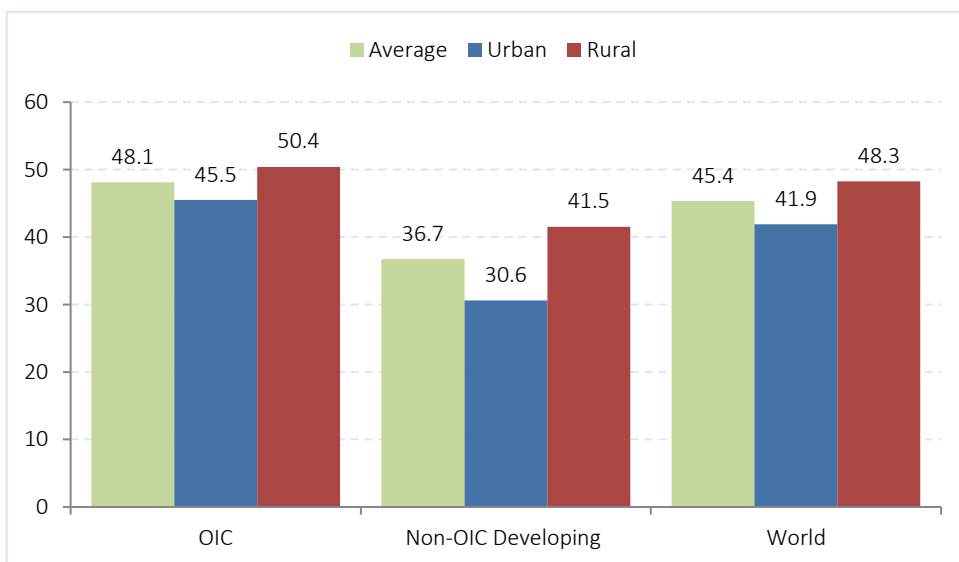
where FGM is practised, it is believed that FGM ensures a girl's proper upbringing, future marriage or family honour.

However, female genital mutilation can cause short and long-term health complications, including chronic pain, prolonged bleeding, infections, anxiety and depression, birth complications, infertility, and even death (UNFPA, 2018).

For the reasons stated above, FGM causes gender discrimination, harms health of women, and consequently hinders the overall development of countries. To point out this threat, Sustainable Development 2030 Agenda included FGM in the Sustainable Development Goals under Target 5.3, which calls for the elimination of all harmful practices towards women.

Analysing a dataset of 29 countries (22 of them are OIC members), reveals that the prevalence of FGM in the OIC group is found to be 48.1% on average in 2017. In rural areas the prevalence of this practice exceeds 50% (Figure 5.5). The average of 7 non-OIC developing countries was measured at 36.7% in 2017 that was lower than the average of the OIC group (48.1%).

**Figure 5.5:** Female Genital Mutilation/Cutting (FGM/C) Prevalence among Girls and Women Aged 15 to 49 Years (%), 2017



Source: UNICEF Global Databases 2017, based on DHS, MICS and other nationally representative surveys

In this regard, OIC member countries need to intensify their efforts to fight against this traumatic form of violence that affects both physical and mental health of women during the entire life span. Educating communities about the harmful effects of FGM and raising awareness in OIC member countries may benefit women and girls under the risk of FGM.

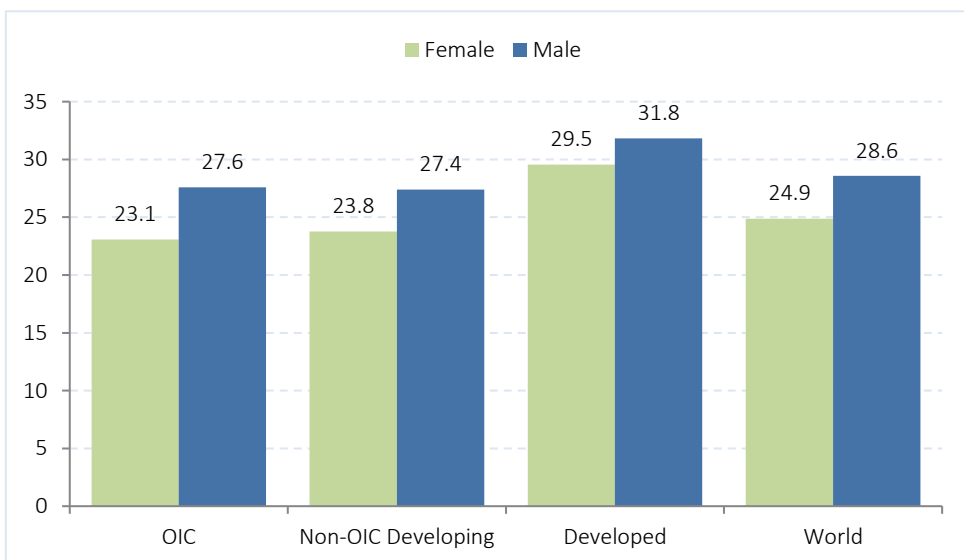
## 5.4 Age at First Marriage (AFM)

Marriage is the first step in the formation of a family union, which is the essential part of a healthy and well-functioning society. Age at first marriage (AFM) differs across countries due to culture, socio-economic development level, local customs as well as climate, which affects the adolescent development. AFM has serious implications for women. Marriages at young ages may lead to health problems for men and women who are not ready for marriage both mentally and physically. Moreover, marriages at very early ages generally stem from social and family pressures that are important factors behind unhappy marriages (Haloi and Limbu, 2013). Unhappy families with unhealthy couples constitute a threat for the society. It is therefore important to assess AFM figures from a development perspective.

Figure 5.6 displays the age at first marriage (AFM) across country groups between 2006 and 2014. In OIC member countries, on average, AFM for males and females are 27.6 and 23.1, respectively. The global AFM average is 28.6 for males and 24.9 for females. In developed countries, people tend to marry at relatively older ages where AFM for males is 31.8 and 29.5 for females. Marrying at older ages is mainly stemming from economic factors and it has implications for fertility rate and population growth. According to Haloi and Limbu (2013), fertility rate tends to go down as AFM increases.

Overall, according to AFM figures, the OIC group has the lowest AFM average for female population. Moreover, the age gap between couples at the first marriage is the highest in the OIC group that may bear problems such as limited cohesion between couples that reduces happiness and well-being of family.

**Figure 5.6:** Age at First Marriage, 2006-2014



Source: World Bank, Gender Statistics



## 5.5 Child Marriage

The right to ‘free and full’ consent to a marriage is recognized in the Universal Declaration of Human Rights – with the recognition that consent cannot be ‘free and full’ when one of the parties involved is not sufficiently mature to make an informed decision about a life partner (UNICEF, 2005, p. 1). Child marriage is defined as a formal marriage or informal union before age 18 and common in many parts of the world.

There are several economic, structural and social factors contributing to child marriage. The literature suggests that poverty, protection of girls, family honour, paying a lower dowry, lack of educational opportunities, sense of tradition and social obligation, and the provision of stability during unstable social periods are some of the main factors behind child marriage (UNICEF, 2001 and 2018).

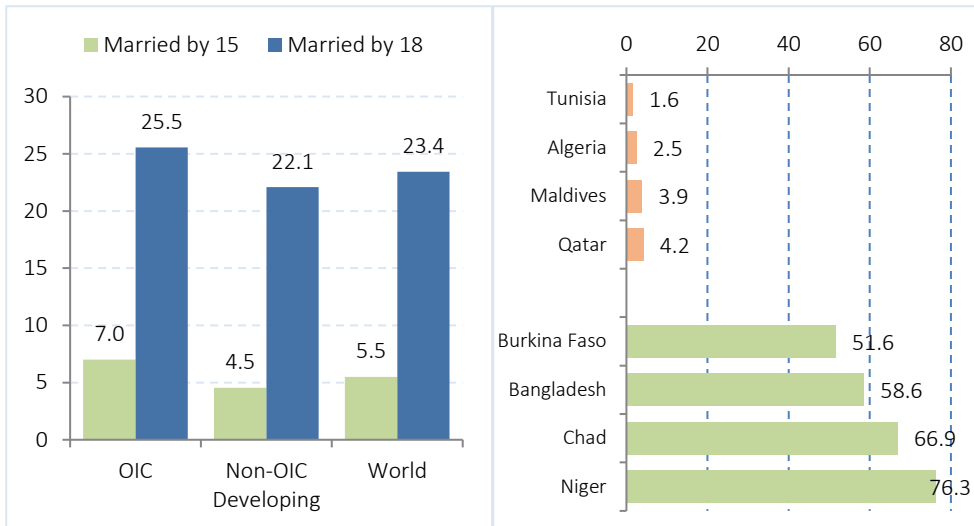
Child marriage, however, put girls’ health and well-being at risk. Marriage is mostly followed by pregnancy, even when the girls are not physically or mentally prepared. In the worst case, pregnancy and birth complications in early age are likely to cause death among adolescent girls aged 15 to 19. Furthermore, due to heavy burden of household responsibilities, girls are forced to drop out of school. Therefore, their right to education is taken away (UNICEF, 2001). As a result, the gender gap between women and men widens and achieving gender equality becomes more difficult.

Figure 5.7 displays the prevalence of child marriage (both for marriages before 15 and 18 years) across country groups between 2010 and 2017. According to this, the OIC group has the highest child marriage prevalence in both groups where 7% of all marriages are being exercised before 15 years old and 25.5% of all marriages are being performed before 18 years old. The global average of the prevalence of marriages before 15 years old is 5.5% and for marriages before 18 years old the average is 23.4%. In non-OIC developing countries, child marriage is less common than the OIC group where their average is 4.5% and 22.1%, respectively for marriages before 15 and 18 years old.

At the individual country level, the highest prevalence of child marriage before age 18 in the OIC group was seen in Niger (76.3%) followed by Chad (66.9%). On the other side, the lowest prevalence of child marriage before age 18 in the OIC group was observed in Tunisia (1.6%) and Algeria (2.5%).



**Figure 5.7:** Child Marriage (%) (left), and OIC Countries with The Highest and Lowest Prevalence of Child Marriage Before Age 18 (%) (right), 2010-2017



Source: UNICEF Global Databases 2018, based on DHS, MICS and other nationally representative surveys

Note: Child marriage indicator shows the percentage of women aged 20 to 24 years who were first married or in union before ages 15 and 18

Overall, the figures suggest that child marriage in OIC member countries is a serious problem for the health of women and infant as well as for the well-being of family and society. Although most countries have laws that regulate marriage, both in terms of the minimum age and consent, such laws usually do not apply to traditional marriages. Governments, civil society and other partners must work together to ensure girls have access to education, health information and services, and life-skills training. When girls stay in school, they remain healthy and enjoy a broader range of options, and they are more likely to be able to avoid child marriage.

## 5.6 Mean Age of Childbearing

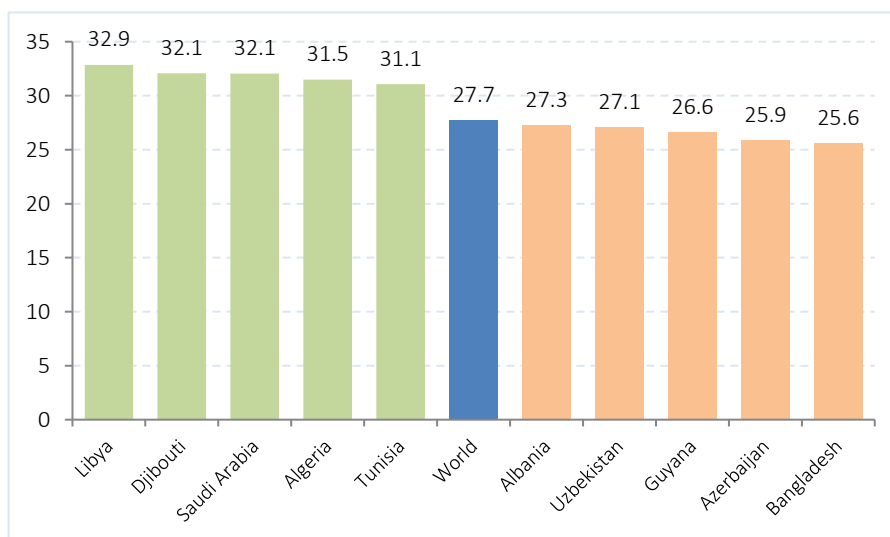
Mean age of childbearing refers to the mean age of mothers at the birth of their children if women were subject throughout their lives to the age-specific fertility rates observed in a given year (UN DESA, 2008). Having children within the marriage institution and ensuring their health and wellbeing is essential for families and for the benefit of societies at large. Female mean age of childbearing has great importance both for mothers and their babies. The age at first childbearing can have implications for mothers in terms of wellbeing, education, labour force participation, and overall family size (Bongaarts and Blanc, 2015).

However, early childbearing may have several risks. For instance, babies of mothers aged 20 or below are likely to be born premature, have low body weight and more likely to die in the first year of life. Regarding adolescent mothers, poor health and complications during the pregnancy and delivery are threatening the health of them (SESRIC, 2017).



On the other hand, giving birth at an advanced age may risk the wellbeing of the mother and her baby. For instance, mothers giving birth at age of 35 years or more tend to have cardiovascular disease and risk factors, especially diabetes and hypertension, congestive heart failure, dental health, blood abnormalities, physical mobility, and vision difficulties (Alonzo, 2002). Complications during pregnancy and birth may also badly affect the mother and her baby. Moreover, childbearing at an advanced age may slow population growth through increasing the length between generations and decreasing population momentum (Bongaarts and Blanc, 2015).

**Figure 5.8:** OIC Member Countries with Highest and Lowest Mean Age of Childbearing 2010-2015



Source: UN DESA, Population Division (2017). *World Population Prospects: The 2017 Revision*

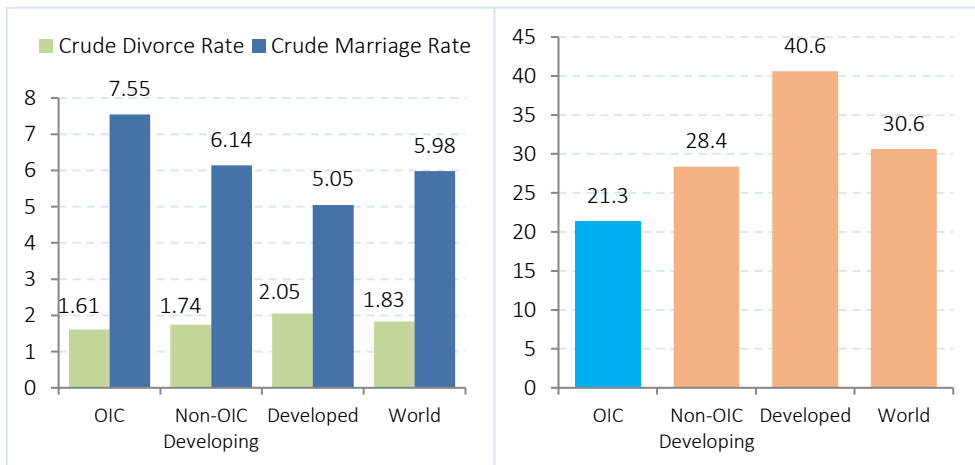
Data on the mean age at childbearing is gathered from three sources: civil registration systems, sample surveys and censuses. However, in developing countries, civil registration systems are lacking to be used for statistical purposes. In particular, in OIC member countries, the frequency of undocumented (urfi) marriages makes it difficult to assess the mean age of childbearing. Despite having these challenges, Figure 5.8 displays data for 10 OIC member countries with highest and lowest mean age of childbearing between 2010 and 2015. In this period, the highest mean age of childbearing was recorded in Libya (32.9), followed by Djibouti (32.1) and Saudi Arabia (32.1). The lowest mean age of childbearing was seen in Bangladesh (25.6) where the world average was 27.7. Although many OIC member countries have mean ages of childbearing that are not risky, proper policies may help preserve these levels in order to have healthy mothers and children. In general, policy makers in OIC member countries need to show efforts to raise awareness of the risks of childbearing at very early and advanced ages.

## 5.7 Marriage and Divorce

Marriage contributes to human development, economic development and overall development of societies by establishing a stable and sustainable household. Strengthening social network, sharing risk, insuring each other, encouraging safer behaviour are among numerous benefits of marriage (Anukriti and Dasgupta, 2017). Moreover, marriage provides a decent environment for children and enhances their wellbeing and development; reduces the risks of having serious diseases and improves longevity; and contributes to economy.

On the other hand, divorce may have several disadvantages for the couple and the society at large. Divorce affects women more negatively than men on adulthood stage. Moreover, divorced women are likely to face stigma which obstructs their survival after divorce. In general, divorced women go through economic hardship due to a loss of economic support of their husbands.

**Figure 5.9:** Crude Marriage and Crude Divorce Rates (left) and Divorce/Marriage Ratio (as %) (right), 2012-2016



Source: UN Statistics. Note 1: Crude Marriage Rate is the number of marriages per 1,000 population.  
Note 2: Crude Divorce Rate is the number of divorces per 1,000 population.

Figure 5.9 displays the crude marriage and crude divorce rates as well as the divorce to marriage ratio for the period 2012-2016 across country groups. The OIC group has the highest crude marriage rate that is 7.5 marriages per 1000 people where the global average is 6. On the other hand, the OIC group has the lowest divorce rate that is 1.6 divorces per 1000 people where the global average is 1.8. Developed countries face low marriage rate (5.1) and high divorce rate (2.1). As a result, it is the country group with the highest divorce to marriage ratio that is 41 for the period 2012-2016. In the same period, the OIC group has the lowest divorce to marriage ratio that is 21 followed by non-OIC developing countries (28). Overall, thanks to the high marriage and low divorce rates, family union in the OIC group is being relatively better preserved compared with all other groups.



**Box 5.2: Urfi Marriage**

Urfi marriage refers to the customary or traditional marriage that is not officially registered. In most of the Muslim countries, urfi marriage is not recognized as legal, but it remains popular in some OIC member countries. High cost of marriage, legal age of marriage, and exhaustive legal procedures are some reasons behind the urfi marriage.

However, the urfi institution does not provide the same rights, commitments and safety as an official marriage. Since, this type of marriage is not officially registered, the husband is not financially responsible from his family in the context of legal system. Most of the OIC member countries do not allow partners to get a legal divorce as the government does not recognize the legality of the marriage in the first place. This also has disastrous consequences for the wife because the husband leaves her without granting her a divorce. The legal status of children of these marriages is left unclear or worse, unrecognized. The wellbeing of these families is damaged as well. The families face social stigma of the failed or abandoned urfi marriage.

Establishing a control mechanism over undocumented marriages; providing marriage grants for couples who want to get married; raising awareness among families of the risks of early marriage and the negative consequences of informal marriage can reduce the number of urfi marriages in OIC member countries.

*Source: SESRIC (2017) and Telum (2016).*

**Box 5.3: Female Headed Households**

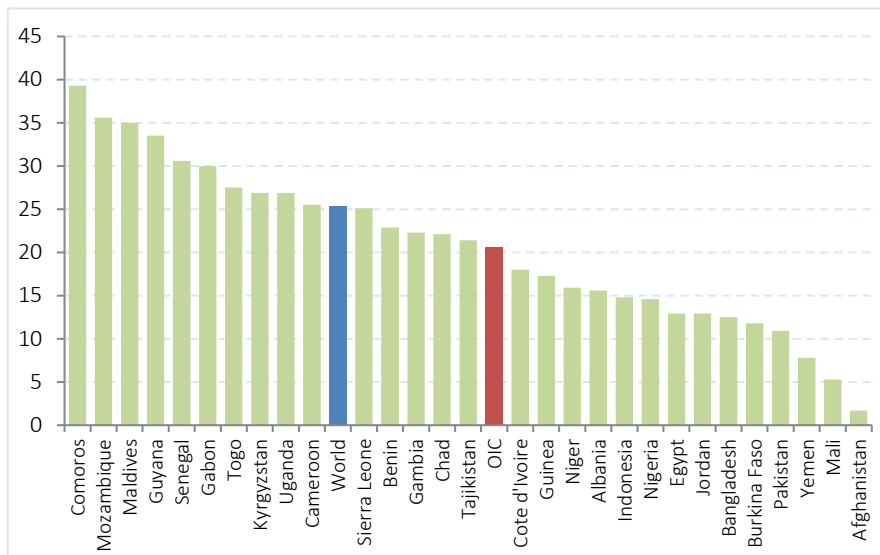
The central socio-economic unit of society is the household. Transformations in the household structure have repercussions at the country level. Female headed household (FHH) occurs where an adult female is the sole or main provider and decision-maker. Divorce, separation, migration, non-marriage, and widowhood are the main factors determining FHH. Majority of women in developed countries are never-married or divorced whereas most FHHs consist of widowed and divorced women in developing countries. Both in developed and developing world, the number of FHHs are on the increase. Worldwide, 25.3 % of households were headed by women. In developing world, this family type is more frequent in Latin America and Sub-Saharan Africa.

Female heads of households suffer from social and economic disadvantages. Social stigma and gender discrimination put women in vulnerable positions. Lack of economic opportunities and limited access to basic services lead to poverty. FHHs are three times more likely to be poor compared to male headed households. In addition, the wellbeing of the children of FHHs is negatively affected. Less investment in children may result in malnourishment and low levels of education.

FHHs are also becoming more visible in OIC member countries, represented 20.5% of all households in the OIC group over the period 2008-2016 (Figure 5.A). 39.9% of all households in Comoros are led by female whereas this share is merely 1.7% in Afghanistan. Improving employment opportunities, strengthening the social welfare system, and increasing child support may support women to maintain their families.

*Source: UN Women (2015) and Sawe (2017).*



**Figure 5.A:** Female Headed Households in OIC Member Countries (%), 2008-2016\*

Source: World Bank, Gender Statistics

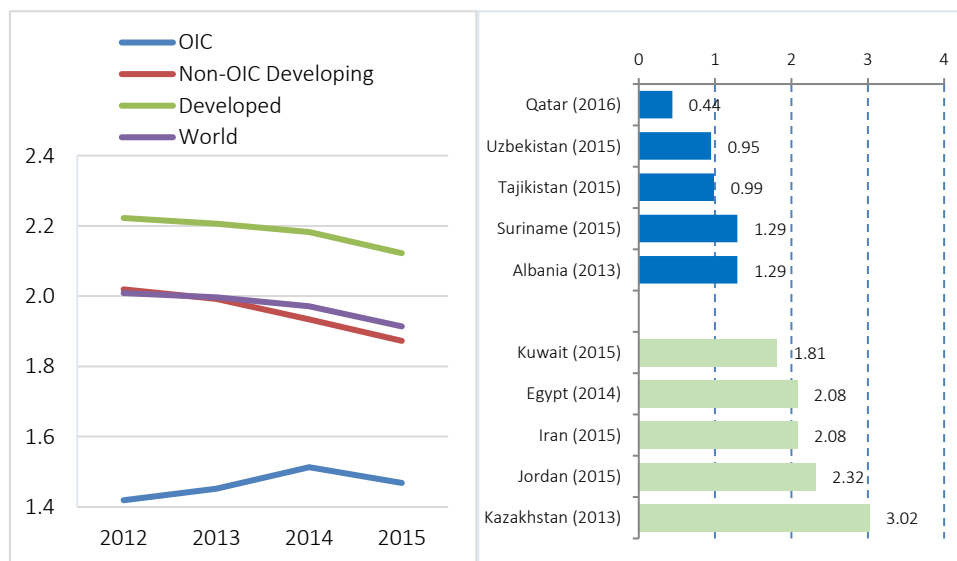
\*Last Year Available

Figure 5.10 presents an additional dataset on divorce rates that shows the change in divorce rates between 2012 and 2015 and therefore reflects the trend in divorce rates. In line with the results presented in Figure 5.9, the OIC group witnessed the lowest incidence of divorce (1.4 per 1000 population) compared with other country groups in 2015. However, the trend displays a positive pattern between 2012 and 2015 where the average went up from 1.4 in 2012 to 1.5 in 2015 for the OIC group in terms of divorce rates. Other country groups, on average, recorded a decrease in crude divorce rates. It implies that the average divorce rate in the OIC group has been increasing over time and if it goes on in the same direction, the OIC group may reach the average divorce rate seen in developed countries. This is an alarming trend for OIC member countries from the family union perspective (Figure 5.10, left).





**Figure 5.10:** Change in Crude Divorce Rates Between 2012-2015 (right) and OIC Member Countries with the Highest and Lowest Crude Divorce Rates



Source: UN Statistics

Note: Crude Divorce Rate is the number of divorces per 1,000 population.

At the individual country level, there are two OIC member countries with quite high divorce rates that their averages surpass the average divorce rate of developed countries, namely Kazakhstan (3.0) and Jordan (2.3) (Figure 5.10, right). On the contrary, in Qatar (0.4) and Uzbekistan (0.9) divorce rates are extremely low. In the same period, nine OIC member countries have a higher crude divorce rate that is higher than the world average (1.9), namely Jordan, Kazakhstan, Kuwait, Turkey, Lebanon, Kyrgyzstan, Iran, Albania and Egypt.

Changes in divorce rates tend to be correlated with women's education, female labour force participation rates, divorce laws, and cultural norms surrounding marriage (Anukriti and Dasgupta, 2017). Policy makers in OIC member countries need to take actions to reverse the trend in divorce rates that constitutes a serious threat for the family structure and well-being. Providing consulting services to couples and raising awareness on the benefits of marriage may enable individuals to have happy marriages and strong families.

#### Box 5.4: Family Counselling and Consultation in the United Arab Emirates

In recent decades, marriage rates have fallen, divorce rates have increased, and the character of marriage has changed. The increasing divorce rate is a critical concern in the United Arab Emirates (UAE). In 2013, the divorce cases were recorded at 3,901, which showed a 69 % increase compared to 2012. In the same year, Abu Dhabi recorded 1,700 divorce cases, followed by Dubai (1,125), Sharjah (454), Ras Al Khaimah (308), Fujairah (147), Ajman (142), and Umm Al Quwain (25).

The UAE government pays great attention to marriage and family wellbeing. For that reason, the government has set “Cohesive Society and Preserved Identity” as a strategic priority in the UAE Government Strategy 2011-2013, with the aim of increasing family stability, upholding family values, and empowering women.

In a similar vein, the UAE government has put this same component to its National Agenda. The UAE Vision 2021 National Agenda strives to preserve a cohesive society. Thus, it reinforces social and family cohesion. The agenda has its own Family Cohesion Index, which measures the social bond between family members. Its main perspectives cover: relations between parents, parents' relations with children, relations among children, relations with bigger families, and upbringing of new generation.

Furthermore, in order to support the stability of families and marital relationships, the UAE government provides free of charge family counselling through different channels:

- The Family Guidance Division of Judicial Department seeks to find solutions to family differences with the aim of amicably addressing and settling family disputes. The Division provides free family counselling (legal and religious) to nationals and residents, by phone or face to face.
- The Family Development Department of the Ministry of Community Development provides free family counselling service that enables the concerned person to apply for a family counselling advise. The target audience is all categories of society, including nationals or residents. The service is delivered through website and smartphones.
- Community Development Authority (CDA) provides family consultation services such as advice, guidance, psychosocial and moral support to married couples, raising awareness on strengthening family bonds, organising training courses relevant to family structure and stability, and implementing the best practices necessary for a cohesive family unit.
- Abu Dhabi Government provides services to couples, families, and individuals related to counselling, dispute resolution, and conciliation. Through these services, family members can request the advice of experts and specialists on the phone, where problems related to family and marriage life are discussed, or spouses and families may reach appropriate resolution for marital and family conflicts. Religious and legal solutions to marriage disputes can be requested to reach an agreement that satisfies all parties.

*Source: Arabian Business (2014) and UAE Government (2018).*



## CHAPTER SIX

### Women and Decision Making



Women’s decision making is the cornerstone for normative policies that can have significant impacts on development. Over the past decades, women’s roles as decision makers have improved both in public and private spheres. At home, women’s decision making power is manifested in their decisions concerning income and expenditure, health and well-being, marriage and divorce, education and profession, mobility, and decisions concerning their children. Outside home, women’s political participation, legal activism, and civic engagement have improved markedly in the past two decades. This progress is largely owed to a set of goals and targets set by the international community such as the Millennium Development Goals (goal 3), Sustainable Development Goals (goal 5, esp. 5.5), Convention on the Elimination of All Forms of Discrimination against Women (article 7) and OIC Plan of Action for the Advancement of Women (sub-objective 1) (OIC, 2016).

In addition to the MDGs and SDGs, the Beijing Declaration (UN, 1995) was a substantial instrument which dubbed ‘women in power and decision-making’ as one of 12 critical areas of concern. It made two essential commitments to change. First, it called for measures ensuring women’s equal access to and full participation in power structures and decision-making. Political quotas or positive measures are examples of these. By reserving seats or candidacies for women, they have driven dramatic increases in the number of women leaders in some countries. Second, the Declaration urged steps to increase women’s ability to participate. Training on leadership, public speaking and political campaigning, for instance, grooms women to compete, win and be good leaders who can inspire others.

However, while various policy instruments project an optimistic future for women’s decision making, implementation of such policies is riddled with issues. For example, while a growing number of governments in OIC member countries have established formal quotas for women in parliaments, the actual number of women occupying parliamentary seats remains limited.

For women oriented policies to be truly effective, granting women decision making power is crucial for two reasons: (i) women’s decision making power can effect good governance and accountability of governments – making policy implementation more efficient, and (ii) inclusion of women with decision making power can result in creating gender-sensitive policies and institutions, peace-building, and socio-economic development.

Women’s participation in decision making has positive impacts on promoting gender equality. This is because when women participate in drafting and amending constitutions and legislation, they do so using a gender perspective. For example, the post-apartheid constitution in South Africa exhibits an unprecedented view of the constitutional rights for women and women’s representation because 117 female parliamentarians played a key role in drafting the constitution (Myakayaka-Manzini, 2018). Nevertheless, this would not have been possible without the existence of national institutions that aim to advance women’s participation and decision making. Gender mainstreaming occurs when national institutions promote, support, and monitor pro-women policies and programs. This ensures the revision of public policies (in all areas) through a gender lens. It also enables a cross-sectoral approach towards the integration of gender equality in public policy. Women (in political and managerial



positions) also play an important role in formulating and implementing gender equality policies and mainstreaming gendered perspectives through collaboration between national institutions, women's groups, and women in public office. This results in creating conditions that assist women empowerment through the elimination of discriminatory laws and practices. For example, criminalizing violence against women, providing reparations and support mechanisms to victims of violence, or reporting the widespread occurrence of violence against women would not be possible without the collaboration between women (agents) and cooperative national institutions (structures).

In general, educated women are more likely to have a more nuanced understanding of political issues (Campante and Chor, 2012). For example, evidence from Benin and Nigeria points to an increased participation of educated individuals in political activity over several decades as compared to uneducated individuals (Wantchekon, Klasnja, and Novta, 2015; Larreguy and Marshall, 2017). For countries with a large female electorate, female education can help communities demand political transparency, accountability, and improved service delivery from their governments. Thus, educating girls and women helps boost social capital and create institutions that promote inclusion and shared prosperity in a country (World Bank, 2001).

Women with decision making power, especially in politics, are also instrumental in their role towards peace building in societies. This is particularly important for OIC member countries experiencing (or recovering from) conflict. Women in conflict zones are responsible for rebuilding and rehabilitation of their families, infrastructure, and communities. Women, who have little to no decision power, are also afflicted by unequal distribution of resources during conflicts. Without decision making power, women are vulnerable to physical, economic, sexual, and psychological violence (at home and outside) and terror resulting from conflicts (Sorensen, 1998).

Furthermore, women's role in political and economic reconstruction in the post-conflict phase has been increasingly recognized. While, internal and external conflicts are prevalent in various OIC regions. Generally, women are excluded from formal peace processes. Moreover, when demobilization efforts are negotiated, resources are seldom dedicated to women who are the principal agents of post-conflict peace building.

In respect to development, women's participation in social movements, state institutions, and international organizations presents, both, opportunities and limitations. Equal participation of women in political processes and institutions can be effective in changing policy frameworks. And political participation in women's movements, political representation in decision-making bodies, and political leadership are required to ensure that women have equal access to the processes of decision making and can benefit from the outcomes of such processes (UNDAW, DESA, ECA, and IPU, 2005).



Overall women can be important agents in decision-making processes and contribute to the development of their societies. However, several factors that obstruct women's overall participation and decision making include: exclusion from male-centric policy areas such as macro-economy (Salcedo La Vina and Morarji, 2016), defence, and foreign affairs; lack of gender-sensitive environment in parliaments and judiciaries; internal and external conflict and violence; and poverty and marginalization. Women are also often marginalized in decision making due to a lack of experience in public sphere, limitation of women's roles to traditional spheres such as the household, male-centric institutions, lack of skills and self-confidence, and discrimination in access to education and training (Corner, 1997).

Against this background, this chapter looks at the role of women in decision-making in politics and managerial positions with a special emphasis to OIC countries. In this regard, eradicating inequalities between women and men, and restoring the rights of women would strengthen the communities. The participation of women is fundamental to democratic governance and to the progress of humankind as a whole. Yet women still have far to go towards equal representation in positions of power and leadership, whether in corporate boardrooms, presidential cabinets or national parliaments.

## 6.1 Women in Politics

Women contribution to the politics and public affairs is to determine political and development priorities that affect societies and the global community. The Universal Declaration of Human Rights recognizes the right of every person to take part in the political arena of his or her country. Once in leadership roles, women can make a difference that benefits all segments of society as women politicians tend to be more sensitive to the real concerns of citizens, give more attention to social welfare and legal protections, and improve trust (Miranda, 2005).



### Box 6.1: Gender Quotas in Politics in OIC Countries

Assigning gender quotas is a widely used policy tool which aims at increasing women's participation and representation in legislatures. The three types of quotas are: voluntary party quotas, legislated candidates' quotas (LCQ), and reserved seats (RS). It is commonly believed that when female political representation reaches a critical mass (30% of total representation in any body), it can lead to the promotion of gender equality and have a positive effect on other women. Quota systems help political parties recruit female candidates to gain more seats in the legislature, while simultaneously becoming more gender-balanced. Success of quota system is highly dependent on the political will of the parties in a country's legislature.

The normative ideology underpinning the idea of quotas stems from a range of international, regional, and sub-regional instruments concerning gender equality, equal representation, women's participation and decision making such as the International Covenant on Civil and Political Rights (1966) and the 1979 Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Beijing Declaration and Platform for Action (1995), and others.

In the OIC group, an increasing number of countries assign gender quotas to ensure a higher representation of women in the lower house (LH), upper house (UH), or sub-national bodies and councils (SN). As of December 2013, 27 OIC countries were practising some form of gender quota allocation as a part of their legislatures or parliament. OIC countries with a gender quota of 50% include:

- Afghanistan – RS in the Upper House
- Algeria – LCQ in the Lower House
- Libya – LCQ in the Lower House
- Mauritania – LCQ in the Lower House
- Senegal – LCQ in the Lower House and LCQ at the Sub-National level
- Sierra Leone – RS at the Sub-National level (committees)
- Togo – LCQ in the Lower House
- Tunisia – LCQ in the Lower House

In addition to the 8 countries above, OIC countries that reached critical mass (quota of 30% or more) in allotment of gender quota include:

- Albania, Burkina Faso, Guinea, Guyana, Indonesia, Kyrgyzstan, and Uzbekistan (LCQ to women in the Lower House)
- Algeria, Algeria, Indonesia, and Uzbekistan (LCQ to women at the sub-national level), and
- Guinea, Jordan, and Somalia (RS for women at the sub-national level)

Furthermore, Bangladesh, Djibouti, Iraq, Morocco, Niger, Pakistan, Palestine, Saudi Arabia, Sudan, Togo, and Uganda each have allotted a part/tier of their legislated candidates' quota or reserved seats to women in either the Lower House, Upper House, or at a sub-national level (for more information see Annex I).

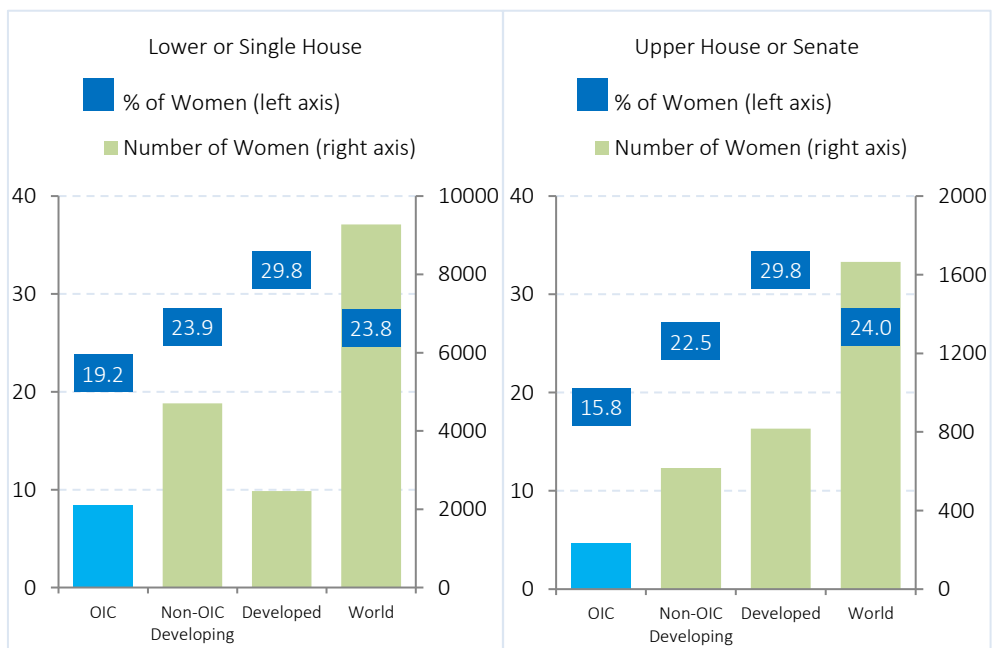
*Source: Dahlerup, Hilal, Kalandadze, and Kandawasvika-Nhundu (2013).*



Taking up the Beijing commitments and rallying around women’s leadership have accelerated the progress towards equal participation. Since the Beijing Platform for Action was adopted in 1995, the global average for women’s participation in national politics has gradually increased from 11.3% to almost 23.8% in 2018 with 9,275 women parliamentarians worldwide, taking the single houses or the lower chambers of bicameral parliaments into consideration. As of 1st June 2018, 2,102 women MPs constituted 19.2% of total population of politicians in the lower or single houses of OIC member countries. Meanwhile, the shares of seats held by women MP are 29.8% and 23.9% in the parliaments of developed and non-OIC developing countries, respectively (Figure 6.1, left).

In 78 countries having upper houses or senates in their parliamentary system, there exist 6,950 seats, 1,467 of which belong to 56 OIC member countries. The percentages of seats held by women in the upper houses are comparatively lower than those of the lower houses for OIC member countries and non-OIC developing countries. The highest difference is observed in OIC member countries. 232 women MP accounted for only 15.8% of total number of parliamentarians in the OIC, which is 3.4 percentage points lower than the share of women MP in the lower house. The world average for the seats occupied by women in the upper houses or senates is 24% while the average of non-OIC developing countries is 22.5%. As a group, the percentage of women in the upper houses of developed countries (29.8%) is the same as the corresponding share in the lower house of developed countries (Figure 6.1, right).

**Figure 6.1:** Seats Held by Women in National Parliaments across OIC Member Countries, 2018



Source: SESRIC Staff Calculations based on Inter-Parliamentary Union, Parline Database





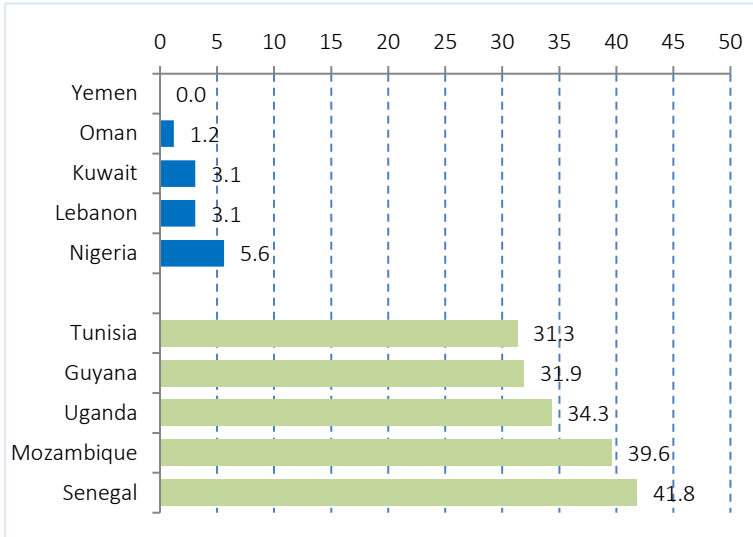
Both houses combined, 2,334 women MP constituted 18.8% of the total MP population in the OIC group, whereas the world average is 23.8% with 10,940 women MP. Proportion of seats held by women in national parliaments is one of the indicators selected for monitoring progress under Goal 5.5 of Sustainable Development Goals on the topic of promoting gender equality and women empowerment. As shown in Figure 6.1, the OIC group is far from achieving the 30% target set at Beijing as well as the world averages in any of the Houses. In other words, in the OIC group, women continue to remain severely underrepresented at the highest levels of national decision-making.

Considering the current trend, it is estimated that OIC region will achieve an average of 30% women representation in parliaments by 2040. In order to achieve this target, cultural, social, and economic factors that obstruct women's political participation need to be addressed. Whether it is local traditions, lack of gender-sensitive policies and political party mechanisms, women's political empowerment in OIC member countries is invariably fraught with challenges. And these challenges need to be addressed with proper policy prescriptions such as introduction of quota systems and implementation of awareness raising campaigns to promote women participation into politics and decision-making.

At the individual country level, there are meaningful disparities across OIC countries. For instance, Senegal (41.8%), Mozambique (39.6%), Uganda (34.3%), Guyana (31.9%), and Tunisia (31.3%) have a share of women MPs that is above the OIC average of 19.2% in the lower or single houses (Figure 6.2). Both, Senegal and Mozambique were included in the top 25 countries in the world with women politicians constituting more than one third of the total seats in their parliaments. 12 OIC countries, namely Cameroon, Sudan, Albania, Afghanistan, Kazakhstan, Djibouti, Algeria, Suriname, Iraq, Mauritania, Turkmenistan, and Somalia, also managed to surpass the world average of 23.8% (see Annex II for a complete list of countries). On the other hand, Nigeria (5.6%), Lebanon (3.1%), Kuwait (3.1%), Oman (1.2%), and Yemen (0%) have a relatively lower share of women MPs in the OIC group.



**Figure 6.2:** OIC Countries with the Highest and Lowest Percentage of Women in the Parliaments (Lower Or Single House) (%), 2018

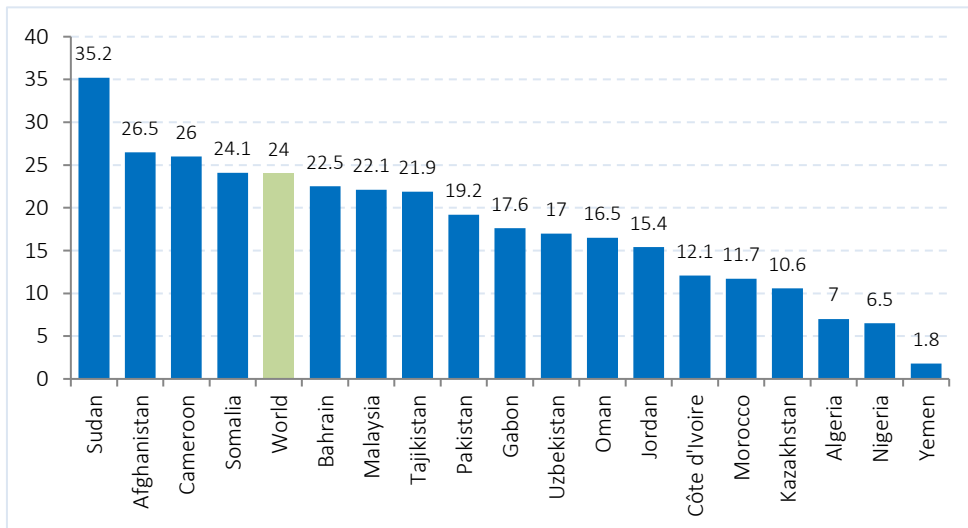


Source: Inter-Parliamentary Union, Parline Database

Among 19 OIC member countries with bicameral parliaments, 35.2% of seats in the upper house of the Sudanese Parliament are occupied by women. It is also remarkable that nearly 1 out of 4 MPs is female in Afghanistan, Cameroon, and Somalia. On the other hand, women representation rate is below 10% in the

upper house of Algeria, Nigeria, and Yemen (Figure 6.3).

**Figure 6.3:** Percentage of Women Politicians in the Parliaments of OIC Countries (Upper House Or Senate)(%), 2018

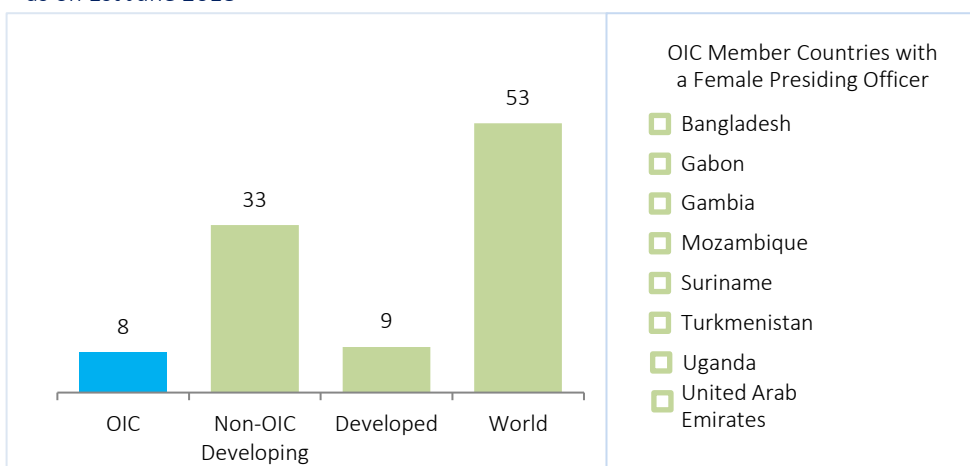


Source: Inter-Parliamentary Union, Parline Database



Even with these recent improvements, men still largely dominate executive positions in the politics, and there is still a long way to go for achieving gender equality in this respect. As shown in Figure 6.4 (left), only 53 women in the world currently preside over one of the Houses of the 193 existing Parliaments, 79 of which are bicameral. Women, therefore, occupy 19.9% of the total number of 267 posts of Presiding Officers. In the OIC group, only 8 women preside over one of the Houses of the 54 existing Parliaments, based on available data. These 8 OIC countries are Bangladesh, Gabon, Gambia, Mozambique, Suriname, Turkmenistan, Uganda, and United Arab Emirates.

**Figure 6.4:** Female Presiding Officers\* of Parliamentary Chambers (left) and OIC Member Countries with Female Presiding Officers of Parliamentary Chambers\* (right), as on 1st June 2018



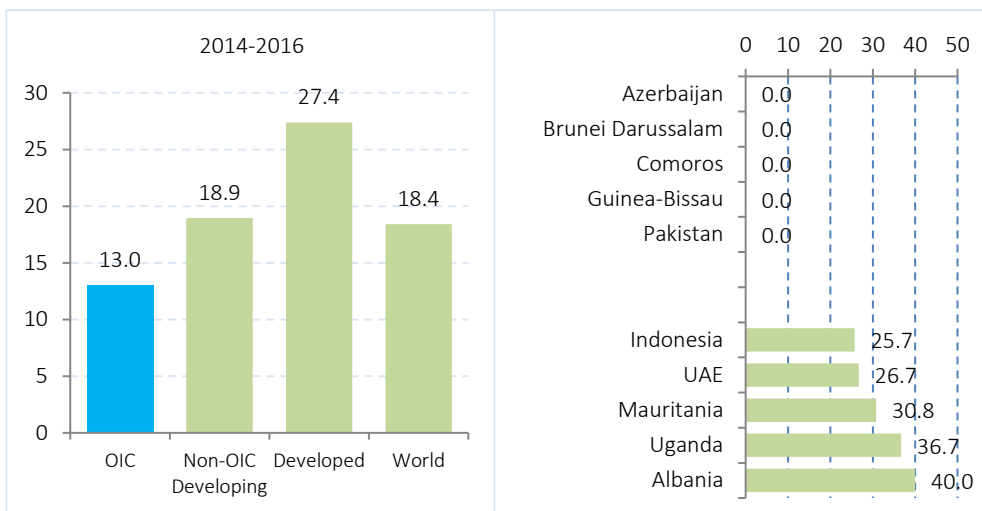
Source: Inter-Parliamentary Union, Parline Database

\* The presiding officer is responsible for: allowing members of parliament to express their views; ensure the adherence of MPs to rules of debate; manage parliament's time effectively; rule on any procedural disputes; and protect the right of the minority.

The proportion of women in ministerial level positions in OIC member countries is documented in Figure 6.5. In any country, the proportion of women in ministerial level indicates the status of female empowerment at political leadership level. Across the world, women ministers represent 18.4% of all ministers. Between 2014 and 2016, the share of women ministers in the cabinets of OIC member countries was measured at 13%, as compared to 27.4% women ministers in developed countries and 18.9% women ministers in non-OIC developing countries. Nevertheless, there are also some OIC member countries such as Albania (40%), Uganda (36.7%), Mauritania (30.8%), United Arab Emirates (26.7%), and Indonesia (25.7%) whose proportion of women ministers far exceeds the averages of OIC and the world (18.4%). On the other hand, Azerbaijan, Brunei Darussalam, Comoros, Guinea-Bissau, and Pakistan were the only OIC countries with no women ministers in their cabinets. Given the share of female population in these countries, not having women ministers to represent women's interests in policy and legislations is a significant disadvantage.

As for the ministerial portfolios held by women, the IPU-UN Women Map shows that social affairs, education, family and women’s affairs continue to be the most common portfolios held by women ministers in the world. The numbers of women holding posts considered more senior such as defence, environment and foreign affairs have grown slightly. These women ministers constitute valuable role models and they can also be powerful agents of change at the national and global level. However, for the most part, such women are still the exception rather than the rule, and more needs to be done to overcome the major obstacles that inhibit women’s participation and representation in decision making particularly in OIC member countries.

**Figure 6.5:** Proportion of Women in Ministerial Level Positions in the World (%) (left) and OIC Member Countries with the Highest and Lowest Proportion of Women Ministers (%) (right), 2014-2016\*



Source: SESRIC Staff Calculations based on World Bank, Gender Statistics

\* Data refers to the most recent year available during the period specified. Date of access: 15th July 2018.

In order to encourage women’s participation, a coordinated effort has to be made at multiple levels (local, state, national, and international) and across multiple policy areas. For OIC member countries, a coordinated effort to increase women’s participation and decision making requires involvement of member countries, OIC subsidiary, affiliated, and specialized organs, and intra-OIC cooperation.

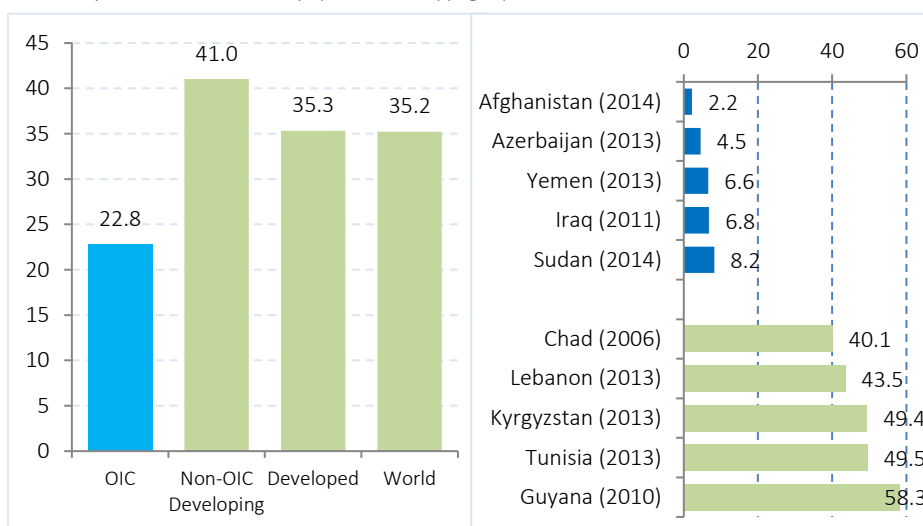
## 6.2 Women in Managerial Positions

Beyond politics, empowering women as legal, economic and social actors can change policy choices and make institutions more representative of a range of voices. Although important progress has been achieved over the past decade, women are still underrepresented in the legislative, justice and economic decision-making areas worldwide.



Over the period 2006-2017, women were among the principal owners in nearly 22.8% of total firms in the OIC region (Figure 6.6). As compared to the OIC, 41% of all firms in non-OIC developing countries and 35.3% of all firms in developed countries are owned by women. In Guyana (58.3%), Tunisia (49.5%), Kyrgyzstan (49.4%), and Lebanon (43.5%), the percentage of female owners of firms exceeded the averages of the OIC (22.8%) and world (35.2%). On the other hand, Iraq (6.8%), Yemen (6.6%), Azerbaijan (4.5%), and Afghanistan (2.2%) have the lowest percentage of firms with female participation in the ownership.

**Figure 6.6:** Firms with Female Participation in Ownership (% of Firms)(left) and OIC Countries with the Highest and Lowest Percentage of Firms with Female Participation in Ownership (% of Firms)(right), 2006-2017\*



Source: SESRIC Staff Calculations based on World Bank, World Development Indicators

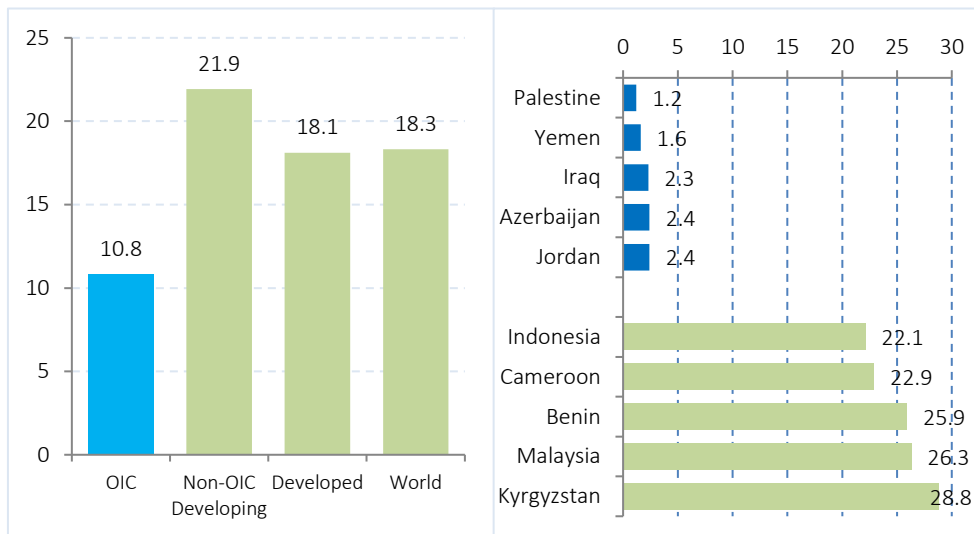
\*Data refers to the most recent year available during the period specified

Women increasingly have been participating high-level decision making positions in the private sector. Among Fortune 500 companies in 2015, 20 were run by women. Women leaders have an enormous potential to influence the way the companies work, by promoting fairer management practices, a better balance between work and family life and reducing gender disparities within the workplace.

However, looking at the data from 34 OIC countries in Figure 6.7 (left), the percentage of women assuming the role of top managers is very low. Only 10.8% of firms in the OIC region are led by women whereas the averages of the world and non-OIC developing countries are found to be 18.3% and 21.9%, respectively. Kyrgyzstan, Malaysia, and Benin are the only three OIC countries where more than 25% of firms are run by female CEOs (Figure 6.7, right). In Palestine (1.2%), Yemen (1.6%), Iraq (2.3%), and Azerbaijan (2.4%), a combination of economic and regulatory factors results in very limited representation of women in top management of companies. Part of this fact could be explained with the 'glass ceiling' effect.

Policies intended to attract talented and qualified women to decision-making posts in the private sector should include improving collaboration between governments, civil society, companies, professional associations, and academia. For women who are currently in managerial positions across OIC member countries, it is necessary to retain and encourage them, by improving internal procedures for mobility, training and career development.

**Figure 6.7:** Firms with Female Top Manager (% of Firms) (left) and OIC Countries with the Highest and Lowest Percentage of Firms with Female Top Manager (% of Firms)(right), 2007-2017\*



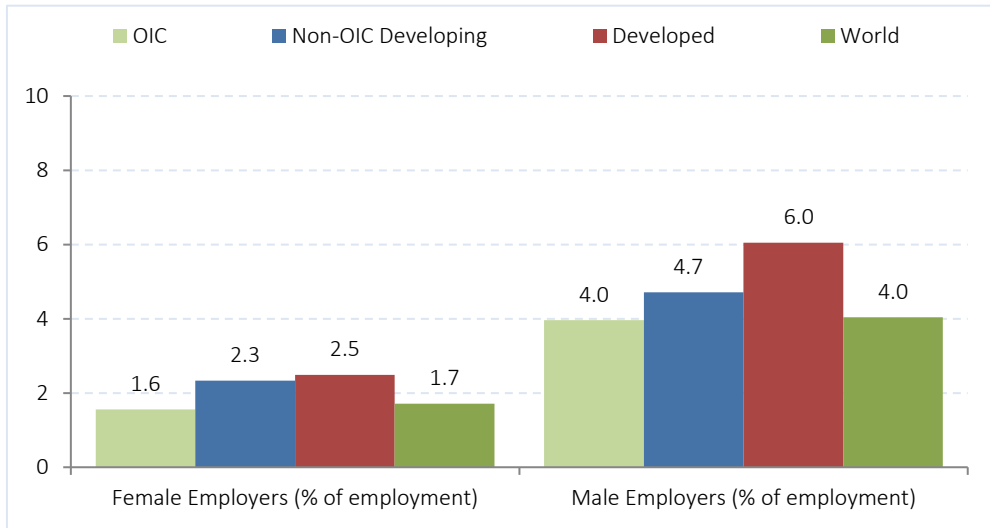
Source: SESRIC Staff Calculations based on World Bank, World Development Indicators

\*Data refers to the most recent year available during the period specified

In the case of the share of female employers<sup>3</sup> in total employment (Figure 6.8), women constituted 1.6% of the total employers in the OIC countries in 2017. In the same year, this share was 2.3% in non-OIC developing countries and 2.5% in developed countries whereas the global average was at 1.7%. As compared to the share of male employers (4% of employment), female employers (1.6%) did not make up even half of the total number of employers in OIC member countries. And while socio-cultural reasons have much to do with why women are not as participative in owning businesses – mostly institutional, regulatory, and structural factors are more to blame. Encouraging women's decision making through managerial participation requires a significant paradigm shift in the entrepreneurial environment of many OIC member countries.

<sup>3</sup> Employers refers to those workers who, working on their own account or with one or a few partners, hold the type of jobs defined as a "self-employment jobs" i.e. jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced), and, in this capacity, have engaged, on a continuous basis, one or more persons to work for them as employee(s).



**Figure 6.8:** Employers (% of Employment), 2017

Source: SESRIC Staff Calculations based on World Bank, World Development Indicators

Overall, in the OIC group women are still underrepresented in positions related to decision-making – particularly in managerial positions. To encourage women’s economic empowerment, participation, and decision making in an entrepreneurial context, the part II of this report discusses the state of women entrepreneurs in OIC countries, key challenges that they face, and possible policy recommendations.

## PART II: ENHANCING WOMEN ENTREPRENEURSHIP FOR DEVELOPMENT





Across the world, female entrepreneurship is on the rise. Yet, in OIC member countries, entrepreneurial environment for women continues to remain challenging due to hurdles ranging from institutional to cultural barriers. Underutilized potential of women entrepreneurial activity in OIC countries associate with monetary and non-monetary losses that are detrimental for the overall development of these countries. In order to understand root causes of these challenges and enhance female entrepreneurship in OIC countries, there is a necessity to carefully assess experiences of women entrepreneurs and overall entrepreneurial environment.

The importance of female entrepreneurial activity for economic and social development is widely acknowledged. Economically, female entrepreneurs are important because they mobilize resources, create jobs, and contribute to economic growth (Nicolas and Rubio, 2016). Female entrepreneurs are more likely to take social factors into account and they pay attention to issues such as poverty, environment or social cohesion. Therefore, their entrepreneurial activities have some positive developmental impacts especially in the developing world.

Although entrepreneurs have such positive impacts on development, in many developing countries including OIC countries the entrepreneurial environment is biased towards men. This is apparent in the regulations, procedures, costs, and times required for men to start a business versus women entrepreneurs. As a consequence, there is a wide gender gap between male and female entrepreneurs in developed and developing countries.

The gender gap in entrepreneurship does not exist in a vacuum. As discussed in Part I of this report, there are significant gender inequalities in nearly every major developmental indicator in OIC member countries. As a result, women in OIC member countries characteristically have lower education attainment, lower economic participation, poorer conditions of health, and very limited agency. Therefore, the gender gap in entrepreneurship is associated with preceding gender inequality.

Against this background, this part of the report focuses on ‘enhancing women entrepreneurship for development’. Chapter 7 looks at the state of women entrepreneurs in OIC member countries in respect to their strengths, weaknesses, and opportunities for entrepreneurship. Chapter 8 elaborates on key challenges faced by women entrepreneurs in OIC member countries. Chapter 9 presents success stories from selected OIC member countries on initiatives designed to enhance women entrepreneurial activities. Finally, Chapter 10 provides a list of policy implications to enhance women entrepreneurship in OIC member countries.



## CHAPTER SEVEN

# State of Women Entrepreneurs in OIC Countries



## 7.1 Why Women's Entrepreneurship Matters?

Entrepreneurship is a multidimensional phenomenon with the potential to foster sustainable development and to improve women's socio-economic status. The term mainly refers to the process of creating economic and social value in the presence of uncertainty and limited resources (Klein and Bullock, 2006). The number of female entrepreneurs across the world has been gradually increasing in the recent years and researchers and policy makers have been paying more attention to female entrepreneurship (Nedelcheva, 2012). However, there is a significant gender gap in the entrepreneurial activity rate across the world (Allen et al., 2008). In addition, despite the growing number of female entrepreneurs, the share of female entrepreneurship is still significantly low compared to their labour force participation rate (Minniti and Arenius, 2003). Nevertheless, the entrepreneurial gap between women and men narrows down as the level of economic development goes up (Kelley et al., 2011).

Reasons that make people take an entrepreneurial route vary across countries. The predominant discussion is on whether necessity or opportunity determines the entrepreneurial actions in a country. According to Kelley et al. (2012), people are either pulled into entrepreneurship for a specific motive or are pushed into it because of necessity. Desai (2009) and Kelley et al. (2012), highlight the fact that individuals engage in entrepreneurship to avoid unemployment or poverty, or to find an opportunity to make a profit.

In a similar vein, the reasons that make people take an entrepreneurial route are different in developed countries and developing countries. In developing countries, taking entrepreneurial action is mostly based on necessity and motivated by income generation. When a country reaches a higher level of economic development, necessity and opportunity provide basis together, depending on individuals' financial position and choices about life style.

From a gender perspective, the factors leading women to start a business are often different from those of men (Piacentini, 2013). Women have special sensitivities that can help them create new markets and address women's needs. More women than men start a business out of necessity because there are very limited options for entering the labour market (OECD, 2014). By entrepreneurship, women may actively engage in the labour market. Therefore, the relatively high rates of women entrepreneurship in emerging and developing economies are primarily due to high levels of necessity entrepreneurship (Brush et al., 2010). Moreover, the reason why increasing number women are willing to start their own businesses is the flexibility offered by self-employment. Self-employment enables one to combine family and work. However, this flexibility may also reflect upon the earnings. Women entrepreneurs frequently earn 30 to 40% less than their male counterparts (OECD, 2014).

Women entrepreneurs play a substantial role in growing their economies (Terjesen and Amorós, 2010). Through their entrepreneurial activities, high-potential female entrepreneurs increase their own economic welfare and improve the economic and social fabric of society through job creation, innovative products, processes, and services, and cross-border trade.



On a macro level, female entrepreneurship contributes to the GDP growth and overall productivity and efficiency of an economy. For instance, Woetzel et al. (2015) predict that women owned enterprise will make up approximately 26% of annual GDP in the next decade. Similarly, Fetsch et al. (2015), find that countries that have a higher share of active female entrepreneurs are more economically resilient in the face of financial crises. In a study of 126 economies, Teignier and Cuberes (2014) find that significant gender gaps in entrepreneurship drop the average output per worker by 12%. Therefore, women's participation in entrepreneurial activity also has a positive effect on economic productivity and output. On a micro level, according to Teignier and Cuberes (2014), female entrepreneurship is a source of poverty alleviation in many low and middle-income economies. In the face of unemployment and lack of economic opportunities, entrepreneurship becomes a source of (individual and familial) income for lower and middle-income households (Meunier et al., 2017).

Furthermore, women are more likely to start a business with personal expectations contrary to financial expectations compared to their male counterparts. Satisfaction with their work and the possibility of making a difference in their community are other motivations that women have while starting an enterprise. As a result of this community-sensitive role of women, they are more likely to engage in social entrepreneurship. In fact, the gender gap decreases in the case of social enterprises. Also, employment rate of women tends to be higher in female-owned businesses (Kutani, 2003).

However, the impacts of female entrepreneurship are not limited to the economic sphere. Nicolas and Rubio (2016) find that the gender gap between men and women is reduced when it comes to social entrepreneurship. Studies find that – in addition to economic benefits – female entrepreneurs are more likely to pursue social value through their enterprise (Urbano et al., 2014; Hechevarria et al., 2012). According to Nieva (2015), a social entrepreneur's primary motive is not to maximize profit, but to use revenues to effect social change. These enterprises can be commercial or non-profit, large or small, religious or secular. And women are more likely to participate in such enterprise because of their traditional gender roles in society, i.e. care giving, social cohesion, community development, etc. (Mckay et al., 2011). Regardless of their size or shape, social entrepreneurship is critical for social development. For women, more so than men, social enterprises are associated with greater economic, social, and political empowerment. Most women-owned businesses remain micro or small-scale enterprises with little potential for growth especially in the developing world due to social concerns (GEM, 2005). As a result, the women cannot reach their potentials and fully contribute to development their respective societies.



## 7.2 Understanding the Key Features of the Entrepreneurial Activity in the Context of Developing Countries

In developing countries, there are some differences regarding factors that motivate women and men entrepreneurs. This also affects the sectoral concentration. The female-owned firms are concentrated more in services and retail sector such as wholesale/retail, catering, personal services, tourism and education (Sattar, 2011). These businesses usually do not require high skills and expertise, and high capital requirements. In addition, the low effective demand in these sectors leads to lower profits (World Bank, 2013). According to GEM (2016), the retail sector accounts for about 60% of female entrepreneurial activity in all development levels. OECD (2014) revealed that in the MENA region, female entrepreneurs' initiatives were mostly based on personal, consumer-oriented activities such as health and beauty, and lower-technology production activities -without any information and communication technology (ICT) or science-based component.

In general, earnings from self-employment are lower than earnings from wage employment, and women entrepreneurs have lower levels of income than male entrepreneurs (OECD, 2014). This highly affects starting and operating a business. Moreover, many female entrepreneurs have lower levels of education than male entrepreneurs and other women in the labour force. However, their education level is higher than the average female education level. As a result, in the context of developing countries, many women entrepreneurs choose to stay in the informal economy due to lack of insufficient start-up capital and experience and education gap such as on formal procedures (e.g. business registration).

An extensive body of research reveals that public, private, social and educational institutions play a major role in entrepreneurship, especially for women entrepreneurs. Entrepreneurs exist in the context of their geography (local, national, or even supranational economy and society). For instance, family-related institutions such as greater provision of childcare services and family leave are associated with higher levels of female entrepreneurship (Elam, 2008, Terjesen and Elam, 2012). In addition, equal legal rights, access to education, networks, technology, capital, social norms, values, and expectations are the driving factors of entrepreneurship. Furthermore, the overall business environment in terms of laws, regulations, and business stability affect businesses' ability to thrive and grow. Therefore, looking at the state of these institutions would shed lights on drivers of underdevelopment in women entrepreneurial activities with a focus on OIC member countries.

## 7.3 Entrepreneurship Ecosystem in OIC Countries

In the business literature, indicators related with the entrepreneurship are mostly gender blind. The limitations on gender-disaggregated statistical data have become a major obstacle to understand the state and challenges of women entrepreneurship. The difference in the repercussions of entrepreneurship on women and men can only be identified if indicators are sensitive to gender. Gender-sensitive indicators on entrepreneurship may help to explain how to encourage female entrepreneurship, empower women, and ensure gender inequality. Such



indicators may also help to monitor the growth of women's enterprises and key challenges that are faced by women such as access to finance. In this way, it is possible to develop coherent policy interventions (Sattar, 2011).

Despite having challenges on gender-disaggregated indicators, looking at data on the overall climate of entrepreneurship may help to identify some key challenges faced by female entrepreneurs. The Global Entrepreneurship Index (GEI) is an index measuring the health of the entrepreneurship ecosystems (attitudes, resources, and infrastructure) in 137 countries and ranking their performance against each other. The GEI assesses both the quality and the feasibility of entrepreneurship within a country. To that end, it identifies three sub-indices (entrepreneurial attitudes, abilities, aspirations) including fourteen components which designate the entrepreneurship ecosystems.

Entrepreneurship ecosystems provide the basis for entrepreneurship in a country. A well-developed system promotes and facilitates entrepreneurship. On the contrary, underdeveloped ecosystems discourage entrepreneurs. In particular, unfavourable environment for starting and expanding a business affects female business-owners more than their male counterparts (OECD, 2013).

It possible to assess the overall state of entrepreneurship ecosystem in a country by using the World Bank's Doing Business Index which reports data for 190 countries and ranks them on a set of 10 indicators that cover different aspects of the business cycle. The ease of starting a business indicator measures the distance of economies to frontier scores for starting a business which is derived from the most efficient practice or highest score achieved on this indicator. The ease of starting a business is important for providing an enabling environment for entrepreneurs. In general, improvements in entrepreneurship environment benefits women more than their male counterparts due to their vulnerable position.

In 2018, the average score of OIC member countries in the sub-index of ease of starting a business in was 81.6 which was higher than the score of non-OIC developing countries (80.1) (Figure 7.1). Although the performance of OIC member countries is good, there is still room for improvements since developed countries obtained an average score of 91.8.

At the regional level, the performances of OIC sub-regions differ remarkably (Figure 7.1). The ECA region has the highest score of overall ease of starting a business with 92.1 whereas the MENA region and ESALA region recorded scores of 83.1 and 79.8, respectively. However, the lowest score in overall ease of starting a business was recorded in the SSA region with 78.6. Since the overall ease of starting a business is mostly directly related to infrastructure, finance, regulations, underdevelopment of these components in the OIC member countries located in the SSA region obstructs the ease of starting a business for entrepreneurs.



**Figure 7.1:** Overall Ease of Starting a Business Scores in the World (left) and OIC Member Countries by Region (right), 2018



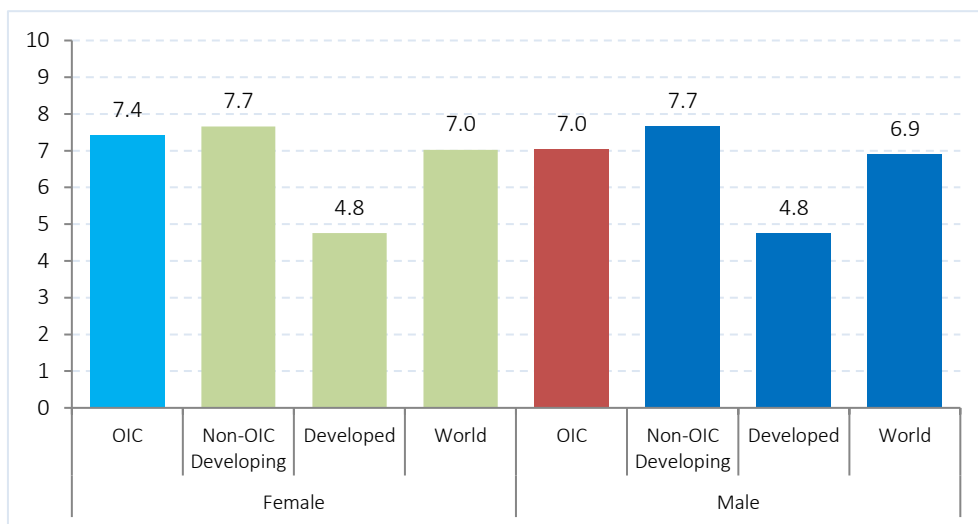
Source: SESRIC staff calculations based on World Bank, *Doing Business Report, 2018 Database*.

Doing Business Report (2018) has gender-specific indicators for procedures officially required for starting a business, as well as the time and cost to complete these procedures. Looking at these dimensions, where gender-disaggregated data are available, would help to highlight differences between men and women entrepreneurs.

Procedure refers to processes entrepreneurs experience when obtaining necessary approvals, licences, permits such as pre-registration, post-registration, obtaining approval from spouse to start a business, or obtaining any gender specific document for company registration and operation or national identification card. This process requires external parties such as government agencies, lawyers, auditors or notaries, or spouses (if legally required).

The number of procedures required for both men and women are the same both in non-OIC developing countries and developed countries, respectively 7.7 and 4.8 (Figure 7.2). However, in OIC member countries, procedures for starting a business for women (7.4) are higher than their male counterparts (7.0). In other words, the number of required procedures is not equal for both genders and women have to deal with more procedures than men in OIC member countries. Moreover, women entrepreneurs often have less experience than men dealing with complicated procedures, including financial arrangements, and have little information about sources of help (OECD, 2005).

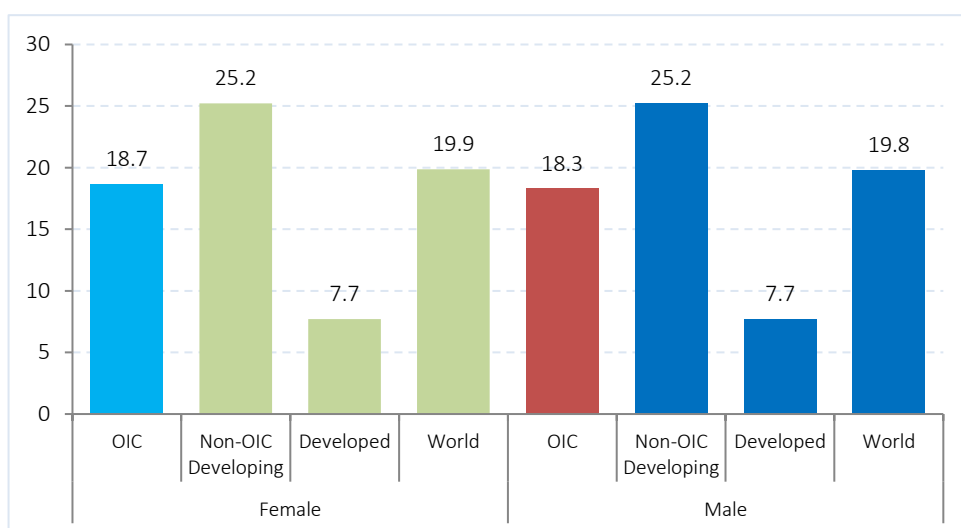
**Figure 7.2:** Procedures Required for Men vs. Women to Start a Business (Number), 2018.



Source: SESRIC staff calculations based on World Bank, *Doing Business Report*, 2018.

Time component of starting a business indicator displays the time required to complete each procedure. Time is recorded in calendar days and time spent gathering information is not included. According to Figure 7.3, there are no gender-specific differences for time required to complete procedures in non-OIC developing countries (25.2) and developed countries (7.7). Although OIC member countries perform better than non-OIC developing countries, OIC

**Figure 7.3:** Time Required for Men vs. Women to Start a Business (Days), 2018.



Source: SESRIC staff calculations based on World Bank, *Doing Business Report*, 2018



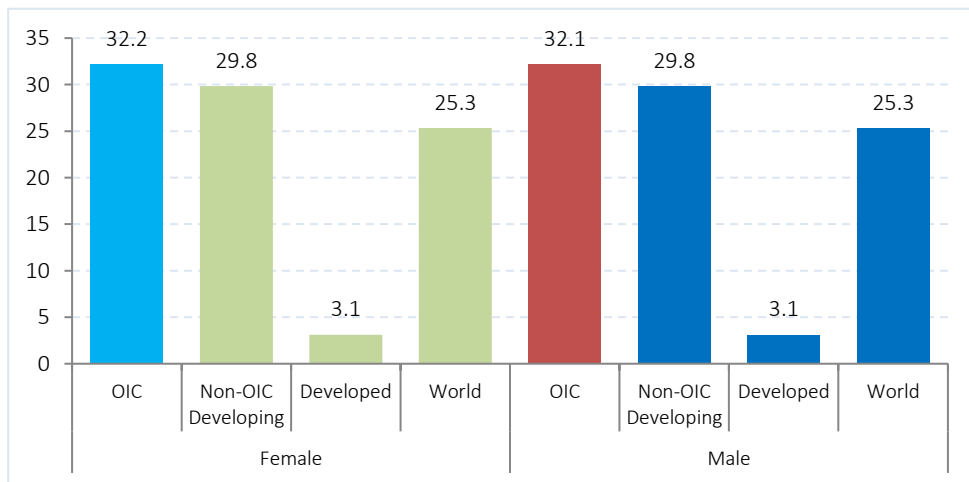


member countries is the only group that have a gender gap in time required for procedures for female entrepreneurs (18.7) and male entrepreneurs (18.3).

In Figure 7.4, the cost is represented as the percentage of an economy's income per capita and includes all official fees and fees for legal or professional services if such services are required by law or commonly used in practice. Among country groups, OIC group had a significantly higher score both for female (32.2) and male (32.1) whereas developed countries recorded the lowest score at 3.1 for both genders.

Overall, women in OIC member countries are disadvantaged in terms of the number of procedures and required time and cost for starting a business when compared with their male counterparts. In this regard, in OIC member countries should design policies not only to enhance entrepreneurial activities but also to eradicate such gender-specific gaps.

**Figure 7.4:** Costs required for Men vs. Women to Start a Business (% of Income Per Capita), 2018.



Source: SESRIC staff calculations based on World Bank, *Doing Business Report*, 2018

## 7.4 State of Women Entrepreneurship in OIC Countries

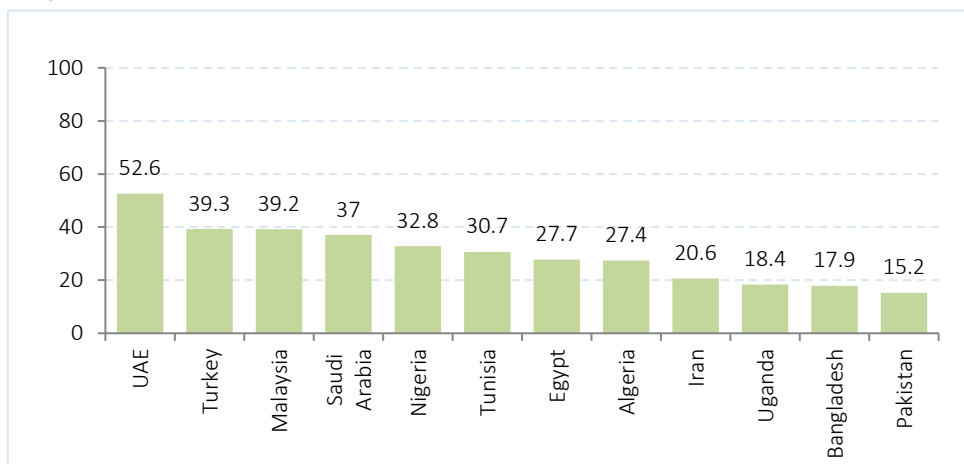
The state of women entrepreneurship in OIC member countries can be assessed through looking at the Female Entrepreneurship Index (FEI) (2015), which assesses the Global Entrepreneurship Index Score based on strongest and weakest areas of countries and regions.<sup>4</sup>

Figure 7.5 displays the FEI scores of OIC member countries. Among 12 OIC member countries (for which data are available), the United Arab Emirates recorded the highest FEI score at 52.6,

<sup>4</sup> Both the FEI and the GEI are based on the same framework and share some common variables. However, the FEI includes 23 gender-specific variables focusing on female entrepreneurs, and the GEI includes only non-gender specific variables. Hence, the FEI provides more gender-specific information on entrepreneurship. For more details, see Annex III.

followed by Turkey (39.3) and Malaysia (39.2). On the contrary, Pakistan had the lowest FEI score (15.2) and followed by Bangladesh (17.9). This reflects that the FEI scores vary significantly across OIC member countries as well as sub-regions. It implies that there are several OIC countries like the UAE and Turkey where the entrepreneurship ecosystem is conducive for women entrepreneurial activities.

**Figure 7.5:** Female Entrepreneurship Index Score for OIC Member Countries, 2015



Source: *Female Entrepreneurship Index, GEDI, 2015*. Note: Data are available only for 12 OIC countries

Another way to assess the state of women entrepreneurs in OIC member countries is to look at two indicators namely Female/Male Total Entrepreneurial Activity and Female/Male Opportunity Driven Total Entrepreneurial Activity. These two indicators would be useful to understand the relative share of men and female entrepreneurs and are derived from the Global Entrepreneurship Monitor (2017).

Female/Male Total Entrepreneurial Activity (TEA) is the percentage of female population (18-64) who either a nascent entrepreneur or owner-manager of a new business, divided by the equivalent percentage for their male counterparts. On the other hand, Female/Male Opportunity Driven Total Entrepreneurial Activity (TEA) refers to the percentage of females involved in TEA who claim to be driven by opportunity as opposed to necessity and indicate the main driver for this opportunity is being independent or increasing their income rather than just maintaining their income, divided by the equivalent percentage for their male counterparts.

Figure 7.6 displays the female/male TEA and female/male Opportunity Driven TEA between 2015 and 2017 in OIC member countries, for which data are available. The ratio of female to male TEA varies considerably across OIC member countries, which reflects the existing differences in entrepreneurship ecosystems. Kazakhstan (0.99) and Qatar (0.99) are the countries with highest female/male TEA ratios. This indicates that the number of women entrepreneurs is high as the number of male entrepreneurs in these countries. In contrast, the

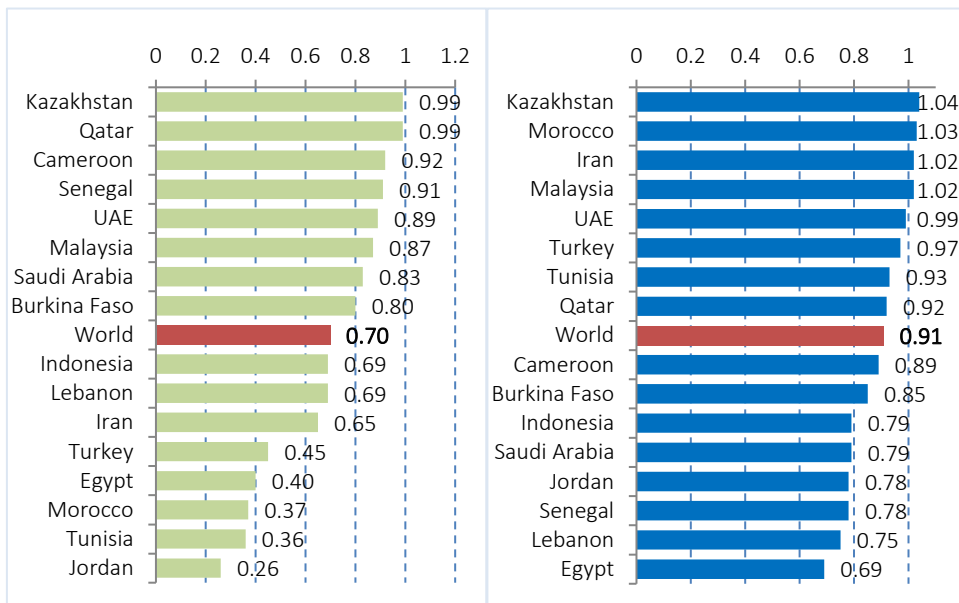


lowest female/male TEA ratio was estimated in Jordan (0.26) and followed by Tunisia (0.36) and Morocco (0.37) (Figure 7.6, left).

When the opportunity driven total entrepreneurial activity is considered, the ranking across OIC member countries changes substantially. Kazakhstan (1.04), Morocco (1.03), Iran (1.02) and Malaysia (1.02) have a ratio that exceeds 1.0. This implies the number of female entrepreneurs is higher than their male counterparts in this category (Figure 7.10, right). In emerging and developing economies there are over one and a half times as many opportunity entrepreneurs as necessity entrepreneurs (GEM, 2017).

In summary, irrespective of the level of economic development, men are more likely to engage in entrepreneurial activity than women. This is reflected in Figure 7.6 in the world average score that is less than 1 (0.7 and 0.9, respectively).

**Figure 7.6:** Female/Male Total Entrepreneurial Activity (ratio) (left) and Female/Male Opportunity Driven Total Entrepreneurial Activity (ratio) (right), 2015-2017\*

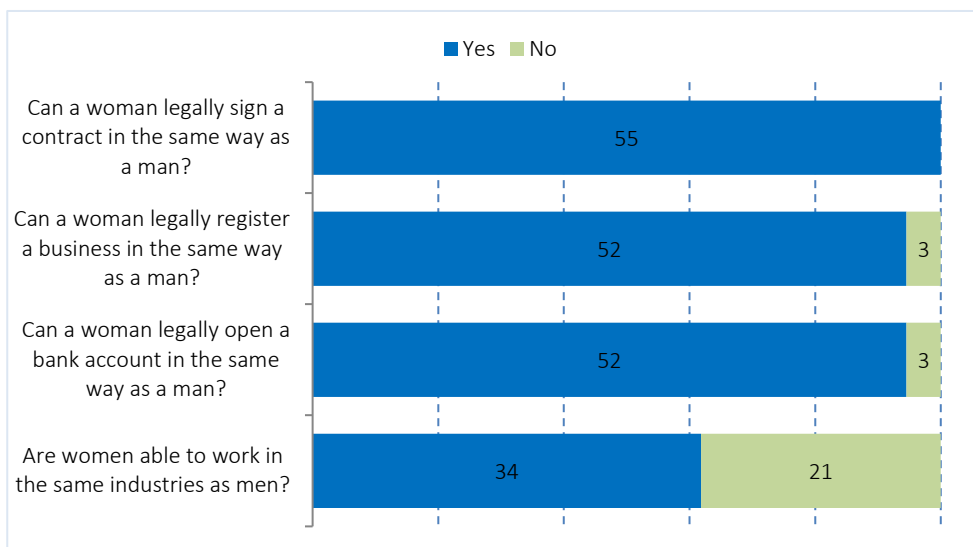


Source: Global Entrepreneurship Monitor, 2017-2018

\* Data refers to the most recent year available during the period specified.

Both in developed and developing countries, two key factors heavily affect decision of women to become entrepreneurs, which are basic legal rights and institutions. Figure 7.7 displays the state of OIC member countries in terms of basic legal rights of women entrepreneurs. In all 55 OIC member countries, for which data are available, a woman legally can sign a contract in the same way as a man. 52 out of 55 OIC member countries approve that a woman can legally registers a business in the same way as a man. In a similar vein, in 52 OIC member countries a woman can legally open a bank account in the same way as a man. These findings reveal that

**Figure 7.7:** Legal Rights of Women Entrepreneurs in OIC Member Countries, (Number of Countries) 2018

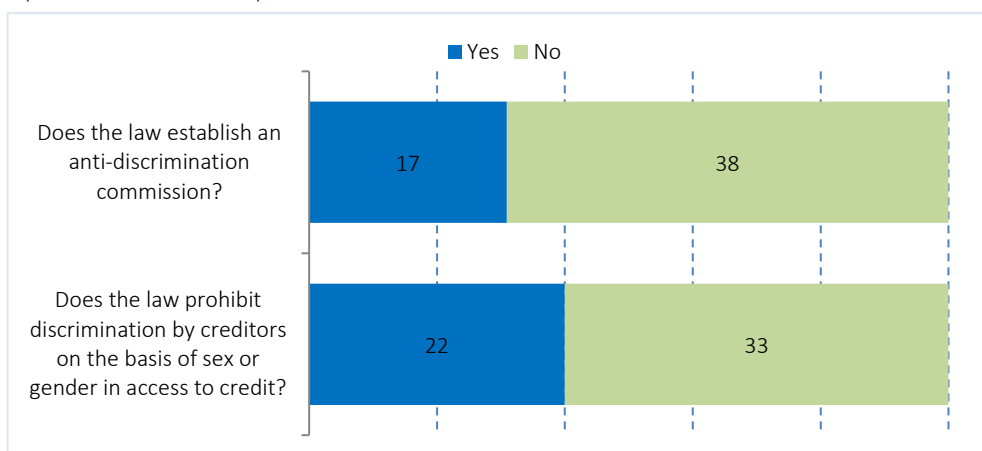


Source: Women, Business, and the Law Database

Note: Total number of OIC member countries in the dataset = 55.

there are no wide gender disparities in terms of some basic legal rights of entrepreneurs in many OIC member countries. However, only in 34 OIC member countries women are able to work in the same industries as men. Although there are no legal barriers to female entrepreneurship in many OIC member countries, social norms such as male guardianship prevent women to undertake entrepreneurial activities in certain sectors.

**Figure 7.8:** Gender Discrimination against Women Entrepreneurs in OIC Member Countries, (Number of Countries) 2018



Source: Women, Business, and the Law Database

Note: Total number of OIC member countries in the dataset = 55.



Figure 7.8 shows the state of laws/institutions regarding gender discrimination against women entrepreneurs in OIC member countries, which is an important determinant factor for female to become an entrepreneur. Only 17 out of 55 OIC member countries have anti-discrimination commission established by the law. On the other hand, only in 22 OIC member countries the law prohibits discrimination by creditors on the basis of sex or gender in access to credit. As a result, in many OIC member countries women entrepreneurs stay unprotected against discrimination that reduces their access to finance or credit markets.



## CHAPTER EIGHT

# Key Challenges of Women Entrepreneurs in OIC Countries



Many factors impact women's entrepreneurship abilities, motivation and success. From a bird eye's view such factors can be grouped as individual, institutional, and socio-cultural challenges and they altogether affect women entrepreneurs in three broad ways. First, individual, institutional, and socio-cultural challenges obstruct the realization of female entrepreneurial intentions. These challenges affect the growth of women owned business – limiting them to small/medium sized enterprise. And lastly, such challenges are responsible for higher discontinuation rates amongst female entrepreneurs, as compared to men. In this context, the historical studies on women's entrepreneurship tend to conclude that women are unable to start or operate businesses because: (a) entrepreneurship is a 'man's' world – making women entrepreneurs outsiders and (b) women lack the interest, attitudes, and abilities required for entrepreneurial ventures (Marlow, Hart, Levie, and Shamsul, 2013).

Nevertheless, since the early 2000s, there has been a shift in how women entrepreneurs are perceived across the world. For example, some studies have shown that women are not very different from men in relation to their 'entrepreneurial propensity' (likelihood to start a business), their capability of operating a successful business, and how much a woman owned enterprise can grow in size (Ahl, 2006; Marlow, Hart, Levie, and Shamsul, 2013; Fairlie and Robb, 2009). It has been also concluded that women owned businesses –controlled for size, sector, age, and funding – can outperform male owned enterprise (Marlow and McAdam, 2013).

Unfortunately, there are still numerous regulations, policies, and practices around the world as well as in OIC countries continue to reflect the misconceptions about women's entrepreneurial abilities. Such regulations, policies, and practices not only undermine women's entrepreneurial intentions, but also the time, effort, and costs required to start a business and the subsequent performance of the business. To ensure that entrepreneurial environment and services are more gender-balanced, there is a need for reviewing policies concerning business practices in OIC countries. In order to revise existing policies and practices in OIC countries with a view to making them more gender-balanced, policy makers need to have a holistic understanding of key challenges faced by women entrepreneurs. In the light of findings presented in the previous chapter, this chapter summarizes key challenges faced by women entrepreneurs in OIC countries namely low human capital development, high sectoral concentration, limited access to finance, ineffective infrastructure, policy and legal issues, and cultural and structural barriers.

## 8.1 Low Human Capital Development

Education and vocational and technical training are crucial for becoming an entrepreneur. In OIC countries, on average, there is some limited access to education and skill development programs as compared with the world average. As shown in Chapter 2 of this report, the gender gap in education is the widest in OIC countries, which has a direct impact on women's ability to acquire human capital skills that can help them in starting and operating their businesses.



In OIC countries, there are various factors that obstruct girls' educational attainment and skill development. Economically, education is an abstract concept for girls who live in poverty and conflict ridden societies. Economic hardships lead to parents withdrawing girls from school. Institutional barriers such as limited capacities for schooling capacities, distance from schools, and poor physical infrastructure of schools also affecting decisions of girls and their parents on receiving formal education. Culturally, some parents especially in rural areas do not send their daughters to education institutions due to benefit from them in caring for family members and undertaking domestic responsibilities. A combination of such economic, institutional, and cultural barriers culminates in gender discrimination in schools and poor education amongst girls and women in OIC countries. On the other hand, even when girls and women do attend formal schooling, education and training are not well-designed to upgrade female students' entrepreneurial capacities.

A lack of proper education and weak vocational skills negatively affect women's entrepreneurial attitudes – especially on their perception of opportunities and their risk acceptance. Female entrepreneurs who do not receive proper education and trainings show little to no confidence in their skills for starting or running a business. Such lack of confidence affects women's risk acceptance and entrepreneurial propensity in OIC countries.

Overall, the abovementioned problems associated with education and skill development trainings reduce chance of becoming a female entrepreneur in OIC countries.

## 8.2 High Sectoral Concentration

Although the numbers of entrepreneurial women are on the rise, in OIC countries, majority of women owned businesses are concentrated in the informal sector or as home-based businesses. The main challenge with informal enterprises is that they are not registered businesses and therefore neither can benefit from public (e.g. financial incentives) or banking services (e.g. loans for entrepreneurs).

Women entrepreneurs resort to starting a business in the informal sector for several reasons. Informal sector businesses often require low startup skills and costs. This makes female entrepreneurs life easier that they usually do not have extensive work experience or large financial sums. In other words, in the informal sector barriers to entry and exit are low. For female entrepreneurs, this is an opportunity to start and operate a business which does not require large investments and capital requirements or rigid regulatory or legal conditions.

In different geographies of the world, social norms suggest that the central role accorded to women is that of a domestic caregiver. However, in the absence of alternatives to provide for or supplement household incomes, entrepreneurship or self-employment is the only viable option for many women. As a result, home-based businesses offer women a means to balance their time between housework and childcare responsibilities and work. Nonetheless, inadequate policies of many OIC countries addressing issues specific to women, such as maternity and childbearing often drive women's preference for home-based entrepreneurial activities.





Extending stereotypical gender norms to entrepreneurship also has a detrimental effect on the types of businesses female entrepreneurs choose to start. As shown in Chapter 3 of this report, there is a significant gender gap in sectoral distribution of enterprises because women are more likely to start a business in the services sector. This is because female owned enterprises often become an extension of women's role in society. For instance, in OIC countries, female entrepreneurs are more likely to start consumer-oriented enterprises in the field of health and beauty instead of starting a manufacturing business. This particular challenge is also echoed in the OECD's Entrepreneurship at a Glance report (2017), which finds that self-employed male entrepreneurs outnumber self-employed female entrepreneurs in manufacturing and construction sectors and female entrepreneurs outnumber male entrepreneurs in service sectors across the world.

The main challenge posed by disproportional sectoral concentration of female owned enterprise is that informal, home-based, and service sector enterprises offer low returns. Therefore, the gap between male and female entrepreneurial earnings is also large in many parts of the world (OECD, 2017). In the same vein, informal, home-based, service sector enterprises can only grow to a certain size – resulting in profits and progress stagnating after a specific point.

Overall, the gender imbalance caused by female entrepreneurs' preference for undertaking entrepreneurial activity in the informal sector limits their contribution to the development of their societies. Specifically, for women in developing countries including OIC countries, a heavy concentration of women employed informally especially in the agriculture sector makes it difficult for women to become entrepreneurs. Moreover, in OIC countries, a relatively high concentration of women-owned businesses in the services sector limits their growth as well as tends to reduce their developmental impacts on their societies.

### 8.3 Limited Access to Finance

One of the most significant challenges faced by women entrepreneurs around the world is limited access to financial resources and services. As mentioned in the previous chapter of this report, in developing countries women often engage in entrepreneurial activity out of necessity. Such women entrepreneurs are heavily dependent on financial institutions for capital and assistance because they have some limited understanding on financial issues as well as lack of startup capital. The financial value of their assets tends to be limited that prevents them to be used as collateral in exchange for credit or loans.

Moreover, in OIC member countries, finance sector in general and various financial institutions are largely underdeveloped (COMCEC, 2017). Many financial institutions in OIC member countries are not able to catering to the needs of female entrepreneurs. For instance, banks have higher collateral requirements, higher interest rates, and additional bank procedures and charges for female entrepreneurs. As a result, aspiring female entrepreneurs in OIC member countries are faced with lack of access to loans and credit or limited amounts of approved. Although micro-finance has gained a growing momentum for their flexibility towards low-



income entrepreneurs seeking to start an enterprise, many OIC countries still do not use such a mechanism or tool that can help female entrepreneurs to start up.

The prejudice of some financial institutions regarding women-owned enterprises is another factor that hits the growth of such enterprises in OIC countries. Even as studies prove that female entrepreneurs perform as good as male entrepreneurs, gender stereotyping and discrimination affects the relationship between women entrepreneurs and with financial institutions.

Gender stereotyping against women entrepreneurs are based on two arguments: (i) women cannot be successful entrepreneurs because of their traditional gender roles, and (ii) women entrepreneurs prefer setting up businesses in industries that financial institutions are not accustomed to handle. An example of such discrimination is visible in the fact that many financial institutions can require women business owners to have a male co-signer or male guarantor before giving them sufficient loans. As a result, World Bank (2013) finds that women prefer using their own savings to finance their businesses, instead of taking credit from financial institutions. Similarly, banking institutions have relatively fewer financial products and services targeting Micro, Small, and Medium Enterprises owned by women due to their lower share of (and low participation in) the financial market. It is unfortunate that new and aspiring female entrepreneurs have limited access to formal financing and are seen as high-risk clients by financial institutions. In fact, this approach could kill many innovative ideas and discourage women to become entrepreneurs. Financial institutions in OIC member countries are yet to develop programs making it easier for female owned enterprises to access finance and upscale their operations.

#### 8.4 Inadequate Infrastructure

There is plenty of evidence that effective infrastructure has positive impacts on economic activity of women. As a matter of fact, the quality of infrastructure (transport, utilities, communications, and energy) in OIC member countries is relatively weak (SESRIC, 2017). The lack of reliable infrastructure poses challenges to female entrepreneurs at three stages: (i) affects women's entrepreneurial intentions, (ii) affects women's ability to start a business, and (iii) affects the competitiveness and success of women owned enterprises.

At every stage, lack of effective infrastructure makes it more difficult as well as expensive for women to participate in entrepreneurial activity. For example, electricity shortages hit severely production processes. To counter shortages, the need for alternative energy sources such as generators pushes up energy costs of a business. Similarly, distribution of goods and services is heavily reliant on proper transport infrastructure. Goods and services produced by women owned enterprises cannot easily reach consumers or they reach with very high costs due to poor transportation networks. Ineffective infrastructure also keeps financial institutions from reaching women entrepreneurs – for instance through the provision of ATMs, mobile technology, and others.



More recently, notable attention has been paid to the role of information and communication technology in improving female entrepreneurship. ICT offers important benefits to female entrepreneurs by improving business performance and reducing the barriers to women's business development. ICT services can empower female entrepreneurs by linking women entrepreneurs with resources such as business trainings, linking women with local markets and consumers, promoting women's participation in community-based entrepreneurial activities, and increasing business networking opportunities for women (APEC, 2016). For female entrepreneurs in OIC member countries, regrettably, the current quality of ICT infrastructure is critically inadequate. In many OIC member countries, ICT services are especially accessible in urban centres usually with high costs. Therefore, ineffective ICT infrastructure emerges as another challenge in this domain.

In summary, women entrepreneurs lack access to technology and effective infrastructure due to affordability, lack of technological knowledge and expertise, and gender-related stereotypes in many OIC countries.

## 8.5 Policy and Legal Issues

In addition to individual and structural challenges faced by female entrepreneurs, institutional and legal challenges have direct impacts on women owned enterprises. In highly regulated economies, excessive and disproportional bureaucratic mechanisms can deter women from owning businesses due to complicated procedures, high costs, and time consumption. As shown in the previous chapter of this report, women entrepreneurs in OIC member countries have to go through 7.4 procedural stages, spanning over 18.7 days, and costing 32.3% of an individual's income per capita to be able to start a business (World Bank, 2018). The complications surrounding business registration in OIC member countries is a key factor pushing women entrepreneurs into the informal sector. To further exacerbate the situation, women entrepreneurs also face challenges in opening businesses due to their limited knowledge of government legislation, regulations, industry benchmarks, and compliance mechanisms. A lack of services and trainings targeted towards female entrepreneurs makes it more difficult for women to gather legal and regulatory knowledge pertaining to opening a business.

In cases where women are knowledgeable of legislation, policies, and regulations – discriminating laws that affect women's ability to own assets and inheritance discourage them from starting their own businesses. In some OIC countries, women still need their male guardian's permission to own and manage property or inheritance. Furthermore, as mentioned in the previous chapter of this report, only 17 OIC member countries have an anti-discrimination commission of some sort, and in only 22 OIC member countries a creditor's discrimination based on sex/gender is legally prohibited. Therefore, it is essential for OIC countries to identify and review policies and regulations that negatively affect women entrepreneurial activities.



## 8.6 Cultural and Structural Barriers

In all countries cultural and structural barriers play a role in shaping entrepreneurial activities. However, the impact of such barriers varies extensively between developed and developing countries. In particular, in many developing countries including several OIC countries cultural and structural factors play a critical role in aggravating almost all the challenges discussed above. Factors such as a lack of knowledge and exposure, lack of institutional and social support, and social norms often limit women's entrepreneurial participation – or – force women entrepreneurs to operate informally.

Cultural challenges affect women in all walks of life. Sometimes misinterpretation of the religion is coupled with cultural norms, practices, and attitudes and may lead to discriminatory environment for women entrepreneurs. In fact, studies show that Islamic teachings encourage entrepreneurial activity of, both, men and women (Gumusay, 2015). Islam is not against women's employment of entrepreneurship. There are examples from the traditions of Hazrat Khadija, wife of Prophet (pbuh) and the *sahabiya* (female companions) of Prophet (pbuh) who were involved in various business activities permissible in Islam (Maruf Ullah, Mahmud, and Yousuf, 2013). Additionally, female entrepreneurship is realized as a force for social good in Islam (Anggadwita, Mulyaningsih, and Ramadani, 2015). As a matter of fact, Islamic teachings on running a successful enterprise advice female entrepreneurs to adhere to Islamic religious practices of: *amal salih* (hard work), *sidiq and amanah* (honesty and truthfulness), *haq and adl* (fairness and justice), and *ihsaan* (benevolence) (Tliass, 2015).

However, cultural prejudice is most commonly reflected in stereotypes and societal attitudes associated with working women in general. Furthermore, cultural attitudes towards women working outside of their homes also effects the support women entrepreneurs receive from their families and society at large in a number of OIC countries. When exposed to such stereotypes for the duration of their lives, women often internalize these narratives and lose confidence over their own entrepreneurial abilities. Therefore, self and society imposed structural constraints and negative stereotypes fuel women entrepreneurs' fear of failure. Consequently, it is the fear of failure that impacts women's entrepreneurial attitudes and abilities negatively.

For female entrepreneurs, cultural and social restrictions are also dominant in dictating the mobility and interactions with the business world. Limited mobility stemming from structural or cultural reasons affects a woman entrepreneur's ability to form a strong business networks to gain advice/expertise, form partnerships, and secure capital. Therefore, existing cultural and structural barriers in OIC countries impedes women entrepreneurs' chances to develop an effective business network, which is among the key success factors in the business world.



## CHAPTER NINE

# Success Stories from Selected OIC Countries on Women Entrepreneurship Initiatives



Enhancing women entrepreneurship is socially and economically beneficial for individuals, their families, and societies. There have been various efforts to enhance women entrepreneurship in many OIC member countries. Such policies, practices, and initiatives are instrumental in improving the entrepreneurial environment of a country that can lead to an increase in the number of women owned enterprises. This chapter presents selected initiatives from six OIC member countries that have successfully addressed challenges faced by women entrepreneurs in various dimensions and contributed towards improving the overall entrepreneurial environment for women entrepreneurs.

The selected case studies reflect diversity of successful initiatives and policies existing in OIC member countries from Sub-Saharan Africa, Middle East and North Africa, and East and South Asia. These initiatives range from policies aiming to ease women entrepreneurs' access to finance, eliminating discriminatory financial practices against women entrepreneurs in financial sector, improving livelihoods, environments, and communities through the formation of cooperatives as a part of social entrepreneurship, and enhancing women entrepreneurship through public-private sector partnerships.

These cases are presented for the consideration of policy makers of OIC member countries that they can benefit from the experiences of other member countries and perhaps replicate some of them in their respective countries by taking local conditions into consideration. In other words, presentation of these initiatives and/or policies could help enhancing effective intra-OIC cooperation and partnerships with a view to improving overall entrepreneurial ecosystem particularly for women.

### 9.1 Uganda Women Entrepreneurship Program (UWEP) – Uganda

The Uganda Women Entrepreneurship Programme (UWEP) is an initiative of the Government of Uganda that is aimed at empowering Ugandan women for economic development. As a programme under the Ministry of Gender, Labour and Social Development, UWEP intends to improve access to financial services for women and equip them with skills for enterprise growth, value addition and marketing of their products and services. The target group of the programme is poor, unemployed and vulnerable women all over the country including groups like single young mothers, widows, gender-based violence survivors, women with disabilities, women living with HIV/AIDS, women heading households, women slum dwellers and women living in hard to reach areas and ethnic minorities.

The programme is designed to address the challenges faced by women in undertaking enterprises including the limited access to affordable credit, limited technical knowledge and skills for business development, limited access to markets as well as information regarding business opportunities. For this purpose, the programme organizes workshops to train women in different sectors like finance, good farming practices in agriculture, small business management, marketing, sewing, basic skills, nutrition, health and many others. In addition, it gives credit to female entrepreneurs to start up or expand their enterprises accompanied with



training in basic financial management skills, group dynamics, recordkeeping, procurement and the revolving fund mechanism.

Launched in 2015, the project has begun to bear favourable results. Self-confidence among Ugandan women has increased to a great extent. In addition, domestic violence has reduced as the developmental potential of women increases. The Ugandan women, who benefited from the programme, also started to educate their children in a better way.<sup>5</sup>

## 9.2 Women Entrepreneurship Development Programme (WEDP) – Nigeria

Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), under the Federal Ministry of Industry, Trade and Investment aims at empowering Nigerian entrepreneurs. In this context, the Agency stimulates monitors and coordinates the development of the MSMEs sub-sector; initiates and articulates policy ideas for SMEs growth and development; and promotes and facilitates development programmes, instruments and support services to accelerate the development and modernization of MSME operations. The Agency implements activities targeted to provide entrepreneurial education through Entrepreneurship Development Programmes (EDPs).

Women Entrepreneurship Development Programme (WEDP) is a gender-based programme aimed at transforming the women into successful entrepreneurs. The programme seeks to economically empower the Nigerian Women through conscious engagement and development of entrepreneurial capacities.

Over the years, SMEDAN has assisted in the economic empowerment of women. Nigeria has many business enterprises owned and managed by women and particularly the contribution of these enterprises into female employment is substantial. In 2010, 420,913 females were employed compared to 869,921 females in 2013 signifying an increase of 439,005, corresponding to an increase of 48%.<sup>6</sup>

## 9.3 Entrepreneurship Development and Investment Promotion Programme – Bahrain

Since 2003, the Supreme Council for Women (SPW) and Bahrain’s Business Women’s Society have been administering the Enterprise Development and Investment Promotion Programme (EDIP), in a joint collaboration with UNIDO, to stimulate the emergence and growth of women owned enterprises that produce goods/services for trade and create jobs – contributing to poverty alleviation and overall economic growth. Between 2003 and 2014, the percentage of female entrepreneurs benefitting from EDIP has risen from 28% to 51%.

Amongst a series of diverse projects, some notable initiatives by the Supreme Council for Women include the development of legislations for women’s economic empowerment. In

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<sup>5</sup> For more detailed information, see Ministry of Gender, Labour and Social Development (2017).

<sup>6</sup> For more detailed information, see SMEDAN (2018) and Shettima (2017).



2007, the SPW drafted the economic component of the Bahrain National Women Empowerment Strategy, which adopted the Enterprise Development and Investment Promotion Program (EDIP) as the key mechanism to empower Bahraini women economically.

Undertaking the actualization of legislation and policies, the SPW established 'Riyadat' – women development centre and a business incubator for women's enterprise in 2008. Riyadat is a business incubator and a shopping mall at the same time, allowing female entrepreneurs to display and sell their products and services. The centre is a comprehensive economic host that provides all administrative, training and consultations to female entrepreneurs. The Riyadat also aims to host women's economic projects and provide new job opportunities for aspiring women entrepreneurs. It is a joint project of the Supreme Council for Women, Bahrain Center to Develop Emerging Enterprise and Bahrain Development Bank.<sup>7</sup>

#### 9.4 SME Corporation – Malaysia

As a central coordination agency under the Ministry of International Trade and Industry, SME Corporation Malaysia (SME Corp.) is responsible for formulation of overall policies and strategies concerning Small and Medium Enterprises (SMEs), coordinating the implementation of SME development programs across all related government ministries and departments, acting as a point of reference and data dissemination on SMEs, and providing advisory services for SMEs in Malaysia.

SME Corp. Malaysia has been instrumental in their contributions towards enhancing women entrepreneurship in Malaysia. Since 2013, SME Corp. has organized numerous dialogues and information and knowledge sharing sessions with the Presidents of Women Entrepreneurs Associations. These periodic sessions provide a platform for creating greater awareness about women in business, soliciting feedback from women's associations, and generating ideas to address the needs of women entrepreneurs.

Between 2013 and 2016, SME Corp. Malaysia had successfully coordinated efforts to address some of the core issues faced by women entrepreneurs by a variety of public and private sector initiatives. In the public sector, SME Corp. has been a core contributor towards the launch of the Economic Development Programme by Department of Women's Development (JPW) under the Ministry of Women, Family, and Community Development (KPWKM) to mainstream female entrepreneurship as a source of development for women and communities. Administered by the Department of Women's Development, RM 750,000 are allocated to the Inkubator Kemahiran Ibu Tunggal (I-KIT) and Inkubator Keusahawanan Wanita (I-KeuNITA) programs that focus on developing human capital skills and entrepreneurship assistance for low income single mothers to enable them to start a business.

Most importantly, the Corporation has played an important role in coordinating and organizing initiatives that seek to improve women entrepreneurs' access to finance. Through a joint effort

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<sup>7</sup> For more detailed information, see United Nations Industrial Development Organization (UNIDO) (2016) and Riyadat (2015).





with Bank Negara Malaysia and SME Bank Malaysia, the corporation has launched initiatives to finance for women owned micro, small and medium enterprises such as Financing Program for Women Entrepreneur (WEP-LEAP) by SME Bank Malaysia and Business Accelerator Programme (BAP) 2.0 Scheme. In addition to financing, the corporation also organizes workshops to enhance women entrepreneurs' financial literacy through initiatives such as Ministry of Finance's briefing on company registration, Royal Customs Department of Malaysia's workshop on implementation of goods and services tax and business preparations, and Credit Guarantee Corporation Malaysia Berhad (CGC)'s workshop on improving access to financing and helping businesses grow.

Lastly, the corporation has also brought together public and private sectors together to address specific issues faced by women entrepreneurs such as assisting aspiring women entrepreneurs to start a business through initiatives such as Housewives Enhancement and Reactive Talent Scheme (HEARTS) by Pembangunan Sumber Manusia Berhad (PSMB) and Career Come Back Programme by TalentCorp. Malaysia; showcasing female enterprises and their goods/services nationally through initiatives such as MATRADE Exporters Development Programme by Malaysia External Trade Development Corporation (MATRADE); and assisting women entrepreneurs with incorporation of ICT in their businesses through initiatives such as Multimedia Development Corporations (MDec)'s session on benefits of e-commerce and e-usahawan to women owned enterprises.<sup>8</sup>

## 9.5 Financing Cottage, Micro, Small, and Medium Enterprises through Women Entrepreneurship Development Unit – Bangladesh

In a developing economy such as Bangladesh, access to finance is one of the greatest challenges for women owned enterprises. In 2017, out of 7.8 million Cottage, Micro, Small, and Medium Enterprises (CMSMEs) in Bangladesh only 17% were owned by women. To mainstream women's entrepreneurship, Bangladesh Bank, which is the central bank and apex regulatory body for the country's monetary and financial system, introduced a set of comprehensive policies that makes it easier for women entrepreneurs to access finance through its Women Entrepreneurs Development Unit. As a part of policy implementation, every branch of Bangladesh Bank is advised to identify at least three prospective women entrepreneurs who have not yet taken loans.

According to the Government of Bangladesh, policies addressing women entrepreneurship are to be implemented by both public and private sector banks and financial institutions. In order to do so, the Government of Bangladesh has instructed financial institutions in the country to develop credit-schemes specific to women entrepreneurs in CMSME sectors. Banks and financial institutions are also instructed to provide the necessary training for the selected entrepreneurs and extend the availability of financial services for at least one year. Furthermore, banks and financial institutions have been asked to consider authorizing loans

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<sup>8</sup> For more detailed information, see SME Corporation Malaysia (2018).



for women entrepreneurs of up to BDT 2.5 million (USD 30,225) without requiring collateral, but against a personal guarantee under the re-finance facilities provided by Bangladesh Bank.

Owing to the policy interventions from Bangladesh Bank, the amount of financing for women entrepreneurs and the number of borrowers have increased rapidly. The number of CMSMEs owned by women and financed by various banks and financial institutions rose from 13,233 in 2010 to 32,842 in 2016. The corresponding amount of loans withdrawn by women owned enterprises also increased from USD 231 million in 2010 to USD 534 million in 2016.

Financing women-owned enterprises not only improved the lives of female entrepreneurs, their families, and their communities - but also led to the nurturing of women entrepreneur friendly environment in the country's banking sector. The policy framework was also crucial in bringing together private banks, public financial institutions, and local agencies to improve access to finance of women entrepreneurs.<sup>9</sup>

## 9.6 The Women Business Development Centre (WBDC) – Egypt

The Women Business Development Centre (WBDC) is a non-profit self-sustainable resource centre established under the umbrella of the National Council for Women (NCW) in Egypt. It is one of several NCW development projects designed to achieve the economic empowerment of women, as set forth in the NCW mandate. It provides Egyptian women tools and skills to establish, run, and sustain small and medium businesses (SME's), or to enter the Egyptian labour force via training and improving skills.

In order to empower Egyptian women, WBDC has conducted a large number of events and workshops designed to build awareness regarding SME's such as seminars on leadership and management, branding, exporting, the new tax law and the like. WBDC has positioned itself in the market as a reputable centre that provides quality training at reasonable costs for women entrepreneurs and fresh graduates with the aim of facilitating their access to courses, seminars, and workshops.

In addition, WBDC has built a database for hundreds of Egyptian women entrepreneurs and has provided business consulting to thousands of women. For instance, through a grant by Microsoft, WBDC offered training in IT and soft skills to hundreds of women graduates and entrepreneurs and gave them certificates.

More specifically, WBDC offers technical, marketing and managerial support to women seeking to establish small businesses. For this purpose, WBDC has created a model project, the E-business support centre: Cleostore ([www.cleostore.com](http://www.cleostore.com)) is a web portal that provides information about small businesses run by women entrepreneurs in Egypt. It is designed to help women entrepreneurs to sell their products in both national and international markets through displaying online catalogues of quality products with competitive prices. It also provides various means of guidance and assistance to develop new marketing strategies.

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<sup>9</sup> For more detailed information, see Alliance for Financial Inclusion (AFI) 2017).



Cleostore has hundreds of registered women entrepreneurs till now, with several business women exporting their products to both Arab and European countries.

Finally, WBDC has built the website [www.afkargadida.org](http://www.afkargadida.org) to help existing and potential women entrepreneurs wishing to improve or start their own business. The site provides information about business ideas (services, commercials and manufacturing), samples of feasibility studies, investment opportunities and the legal steps required to establish a private business. It also helps entrepreneurs by acquainting them with the export procedures and conditions, and providing information about NGOs, associations and financial institutions that support SMEs.

Establishment of the WBDC under the umbrella of NCW and its effective cooperation with various public institutions helped WBDC to implement impactful programs for women entrepreneurs in Egypt.<sup>10</sup>

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<sup>10</sup> For more detailed information, see National Council for Women (2017).



## CHAPTER TEN

# Policy Implications on Enhancing Women Entrepreneurship for Development in OIC Countries



The second part of the Report presented a detailed analysis on the current state of women entrepreneurial activities with a view to exploring ways how to enhance women entrepreneurship for development in OIC member countries.

A comprehensive review of the literature and data on OIC countries reveal that female entrepreneurs have key challenges that limit their entrepreneurial activities. These key challenges usually hit their activities' scope, size and success. Consequently, their contribution to development of OIC countries stay limited when compared to potentials. On the other hand, challenges faced by female entrepreneurs discourage women, who have aspirations to become an entrepreneur, to undertake risks.

Key challenges faced by women entrepreneurs in OIC countries could be summarized as low human capital development, high sectoral concentration, limited access to finance, ineffective infrastructure, policy and legal issues, and cultural and structural barriers. In order to address these challenges, over the last decade many OIC countries have taken concrete steps towards women's work and entrepreneurship such as introducing laws to protect women from violence at home and in the workplace, improving procedures for women to get a job, improving women's access to credit/loans, prohibiting gender discrimination amongst creditors, providing women with incentives to work, establishing claims procedures for women, and enabling women's access to institutions (see Annex IV for the full list).

However, there is a lack of concerted efforts to enhance women entrepreneurship at, both, national and intra-OIC levels. In order to enhance women entrepreneurship for development of OIC countries, there is a need to design and take a set of interventions starting from educational sector to financial institutions, which can be summarized as follows:

- **Ensuring Gender Equality in Education:** In order to improve the quality of human capital skills of women in OIC member countries, gender equality in education should be promoted. In this regard, it is recommended for policy makers in OIC member countries to review education curricula, teaching attitudes, and school practices that can inadvertently result in gender discrimination and stereotyping. In order to attract a higher number of girls to school, investment in educational institutions should focus on three main areas: improving physical infrastructure, introducing compulsory education for all and revising discriminatory teaching material, and training teachers about gender sensitivity in the classroom.
- **Promoting Women's Entrepreneurship through Education:** To utilize the role of education in enhancing female entrepreneurship in OIC member countries, revised education curricula should incorporate positive narratives surrounding women, work, and entrepreneurship. At primary and secondary levels, the inclusion of economic and entrepreneurial courses in the curricula can foster girls' entrepreneurial spirit from an early stage. At tertiary level, education policy needs to include, and attract, girls towards the study of science, technology, engineering, mathematics (STEM),



finance, and business entrepreneurship through affirmative actions including admission quotas, academic awards, and scholarships.

- **Establishing Centres for Female Entrepreneurs:** Informal or home-based women entrepreneurs can benefit from the establishment of nation-wide centres that can provide business related education, vocational skills development trainings and workshops on utilizing ICT in business, counselling and mentoring, and opportunities for women entrepreneurs to network. Through benefiting from such centres, women entrepreneurs from all backgrounds including disadvantaged groups have an equal opportunity to improve their skills, grow their businesses, and form functional business networks.
- **Strengthening Finance and Banking Industry to Support Women Entrepreneurs:** Relatively underdeveloped banking and financial institutions in OIC member countries are not able to fully meet the expectation and needs of women entrepreneurs. Encouraging banking and financial institutions to open up a window or scaling up their existing windows for financing women entrepreneurs would an important step forward. This would likely to help more women entrepreneurs to benefit from formal banking institutions (including both conventional and Islamic banks). Policy makers in OIC countries should also design new policies and improve mechanisms to cope with gender discrimination in access to finance. In order to improve entrepreneurial participation of women from low-income backgrounds, banks and financial institutions need to introduce subsidised loans, review collateral requirements, loan guarantee practices, and increase the availability of micro-finance programs. State-owned public financial institutions should be able take the lead and set the stage in the market. Mobilizing Waqf funds to meet the growing needs of female entrepreneurs in OIC countries could facilitate the filling the gap between demand and supply.
- **Establishing Programs to Improve Financial Literacy of Women Entrepreneurs:** For the purpose of improving financial literacy amongst female entrepreneurs, it is recommended for national financial institutions to design and offer programs aimed at training female entrepreneurs such as on financial management skills, project management, and fund raising. The involvement of all stake holders (public institutions, banks and financial institutions as well as NGOs) would increase the impact and scope of such programmes and help aspiring female entrepreneurs.
- **Investing in Basic Infrastructure:** Many OIC member countries are in need of substantial amounts of investment into basic infrastructure to reduce inefficiencies. There is a need to improve the quality and efficiency of basic infrastructure services such as roads, transportation, energy, water and sanitation, and communication in accordance with international standards to complement women’s entrepreneurial efforts. Enhancing the role of public-private partnerships would help reduce costs and risks for large infrastructural investments. At the OIC level, technical cooperation



and exchange of knowledge, experiences, and best practices among OIC member countries in this area would be an avenue for cooperation.

- **Improving the State of ICT Skills in OIC Countries:** As the world’s markets move towards digitalization, there is a need to introduce programs to develop and improve ICT skills of female entrepreneurs in OIC member countries. ICT-enabled technologies can improve the efficiency and access to markets for female owned enterprises. Government policies in OIC member countries also need to encourage ICT-based startups led by women.
- **Developing Legislative Framework to Promote Female Entrepreneurship:** Legislations are important building-blocks for empowering women. Without legal frameworks, it would be difficult for many reforms and policies to be implemented. Policy makers should develop and enact legislations which help eradicating factors that put women in a disadvantaged position. For instance, legislations are very effective to stop gender discrimination amongst creditors and lending institutions. Legislations that enforce affirmative action for women would help many OIC member countries to increase entrepreneurial activity amongst women. For instance, legislations to stop violence and abuse at home and work would help to generate a more enabling environment for female population.
- **Reviewing Rules and Regulations from a Gender Perspective to Start a Business:** In order to foster women’s entrepreneurial activities, it is essential to simplify the regulatory and registration procedures required to start a business in OIC member countries. As compared to male entrepreneurs, female entrepreneurs in OIC member countries face a number of bureaucratic hurdles in securing loans, registering business, obtaining licenses, dealing with taxation, and corruption. Reviewing rules and regulations through a gender lens would help reducing unnecessary procedures and curbing time and costs required for women to start a business.
- **Raising Awareness regarding the Benefits of Women Entrepreneurship:** Socio-cultural misperceptions on women entrepreneurship could be largely addressed by raising awareness about the benefits of women entrepreneurship among policy makers, private sector representatives and civil society. Fostering a culture where female entrepreneurship is the norm in society is to. The inclusion of religious figures in the list of key stakeholders can help clarify misconceptions about the rights of women in Islam, especially when it comes to women’s entrepreneurship. Organizing public awareness campaigns at the national level could be very instrumental and effective in this context.
- **Establishing Intra-OIC Initiatives to Enhance Women Entrepreneurship:** Intra-OIC cooperation has a potential to enhance women entrepreneurship for development in several ways. The efforts of a number of OIC institutions could provide some guidance and assistance to OIC member countries in achieving the objectives stated



in the OIC Plan of Action for the Advancement of Women (OPAAW). For instance, economic empowerment of women is one of the key objectives of OPAAW and enhancing women entrepreneurship is an effective way to empower women. In this regard, the Islamic Development Bank (IsDB) could develop and utilize special programs targeting women entrepreneurs in OIC countries such as Islamic Microfinance programs. In a similar vein, the programs of the Islamic Chamber of Commerce, Industry, and Agriculture (ICCIA) could be utilized to cater to the needs of women entrepreneurs as ICCIA has various programs for gender development, promotion and development of Small and Medium Enterprises, utilization of microfinance, developing entrepreneurship through IT. Islamic Center for the Development of Trade (ICDT) could develop dedicated fairs and exhibitions to showcase products of women-led SMEs in different parts of the OIC region or allocate certain quotas for such SMEs in its planned fairs and exhibitions. OIC countries could also benefit from the Standing Committee for Economic and Commercial Cooperation of the Organisation of Islamic Cooperation (COMCEC) project funding mechanism to develop capacities of their national public institutions that are active in SME support and programming. It is also possible for OIC countries to benefit from SESRIC's training and capacity building programmes that could be designed and implemented to upgrade national skills base of public policy makers working in this field. Finally, OIC Foras on women such as ministerial level meetings, expert level meetings, workshops, and consultative meetings serve as the platforms where policy-makers convene to identify cooperation opportunities within the OIC group and exchange their views on women entrepreneurship.

Such initiatives of OIC institutions and foras altogether constitute a strong platform for technical exchange, sharing best-practices and lessons learned where OIC countries could benefit from with a view to enhancing women entrepreneurship for development.





## APPENDIX

**ANNEX I:** Gender Quotas in OIC Member Countries

**ANNEX II:** Percentage of Women in Lower or Single House in OIC Countries

**ANNEX III:** The Female Entrepreneurship Index Framework, 2015

**ANNEX IV:** Women, Business, and Law related Reforms between 1st May 2015 and 1st June 2017 in OIC Countries

**ANNEX V:** Country Classifications

**ANNEX VI:** Geographical Classification of OIC Countries



## ANNEX I: Gender Quotas in OIC Member Countries

Country	Level	Quota Type	Minimum percentage of women required on the lists	
Afghanistan	Bicameral <sup>1</sup>	LH <sup>3</sup>	Reserved Seats <sup>6</sup>	68 of 249
		UH <sup>4</sup>	Reserved Seats	50%
		SN <sup>5</sup>	Reserved Seats	20%, in each provincial council
Albania	Unicameral <sup>2</sup>	LH	Legislated Candidate Quotas <sup>7</sup>	30%
		SN	Legislated Candidate Quotas	33%
Algeria		LH	Legislated Candidate Quotas	20%-50%, depending on the number of seats in the district
		SN	Legislated Candidate Quotas	30%-35%, depending on the number of seats to be filled
		LH	Reserved Seats	Depends on size of electoral districts
		SN	Reserved Seats	Set number
Bangladesh	Unicameral	LH	Reserved Seats	50 of 350
		SN	Reserved Seats	Dedicated tier, 3 seats on each council
Burkina Faso	Unicameral	LH	Legislated Candidate Quotas	30%
		SN	Legislated Candidate Quotas	Legislated Candidate Quotas
Djibouti	Unicameral	LH	Reserved Seats	10%
Guinea	Unicameral	LH	Legislated Candidate Quotas	30%
		SN	Reserved Seats	33%
Guyana	Unicameral	LH	Legislated Candidate Quotas	33%
Indonesia	Unicameral	LH	Legislated Candidate Quotas	30%
		SN	Legislated Candidate Quotas	30%
Iraq	Unicameral	LH	Legislated Candidate Quotas	25%
		LH	Reserved Seats	25%
		SN	Reserved Seats	Every third member
Jordan	Bicameral	LH	Reserved Seats	15 seats
		SN	Reserved Seats	297 of 970 municipal council seats
Kyrgyzstan	Unicameral	LH	Legislated Candidate Quotas	30%
Libya	Unicameral Unicameral	LH	Legislated Candidate Quotas	50%
		SN	Reserved Seats	Reserved but unspecified
Mauritania	Bicameral	LH	Legislated Candidate Quotas	50%
		UH	Legislated Candidate Quotas	25%, in each constituency
		LH	Reserved Seats	20 seats
		UH	Reserved Seats	20%, in each municipal council



<b>Morocco</b>	Bicameral	LH	Reserved Seats	60 of 395
		SN	Reserved Seats	one-third, in regional councils
<b>Niger</b>	Unicameral	LH	Reserved Seats	10%
		SN	Reserved Seats	10%
<b>Pakistan</b>	Bicameral	LH	Reserved Seats	60 of 342
		UH	Reserved Seats	17 of 104
<b>Palestine</b>		SN	Reserved Seats	Reserved but unspecified
		LH	Legislated Candidate Quotas	1 in 3, followed by 1 in 4, then 1 in 5, and so on
<b>Saudi Arabia</b>	Unicameral	SN	Reserved Seats	2 of 13, in each local body
		LH	Reserved Seats	20%
<b>Senegal</b>	Unicameral	LH	Legislated Candidate Quotas	50%
		SN	Legislated Candidate Quotas	50%
<b>Sierra Leone</b>	Unicameral	SN	Reserved Seats	50%, in Ward Development Committees
<b>Somalia</b>	Unicameral	LH	Reserved Seats	30%
<b>Sudan</b>	Bicameral	LH	Reserved Seats	Dedicated tier
<b>Togo</b>	Unicameral	LH	Legislated Candidate Quotas	50%
<b>Tunisia</b>	Unicameral	LH	Legislated Candidate Quotas	50%
<b>Uganda</b>	Unicameral	LH	Reserved Seats	Dedicated tier, 112 representatives
		SN	Reserved Seats	Dedicated tier, one-third elected members
<b>Uzbekistan</b>	Bicameral	LH	Legislated Candidate Quotas	30%
		SN	Legislated Candidate Quotas	30%

Source: Dahlerup, D., Hilal, Z., Kalandadze, N., and Kandawasvika-Nhundu, R. (2013).

Notes:

1. *Bicameral legislature – A legislature made up of two houses, usually known as an upper house and a lower house.*
2. *Unicameral legislature - A legislature made up of one house.*
3. *LH – Lower House - One of the two chambers in a bicameral legislature, usually is seen as comprising ‘the representatives of the people’. It is the more powerful chamber when the powers of the two chambers are unequal*
4. *UH – Upper House - One of the two chambers in a bicameral legislature, often seen either as containing ‘the representatives of regions/federal states’ or ‘a chamber of review’. It is the less powerful chamber when the powers of the two chambers are unequal.*
5. *SN – Sub-national - Refers to local, district or state/provincial levels.*
6. *Legislated candidate quota – Quota provision reserving a certain number of places on electoral lists for female candidates.*
7. *Reserved seats for women – Seats in which a determinable criterion such as religion, ethnicity, language or gender is a requirement for nomination or election. In this publication it refers to a gender quota provision that reserves a number of seats in a legislated assembly for women.*



## ANNEX II: Percentage of Women in Lower or Single House in OIC Countries

Country	Lower or single House			
	Elections	Seats*	Women	% of Women
Afghanistan	18.09.2010	249	69	27.70%
Albania	25.06.2017	140	39	27.90%
Algeria	04.05.2017	462	119	25.80%
Azerbaijan	01.11.2015	125	21	16.80%
Bahrain	22.11.2014	40	3	7.50%
Bangladesh	05.01.2014	350	71	20.30%
Benin	26.04.2015	83	6	7.20%
Brunei Darussalam	13.01.2017	33	3	9.10%
Burkina Faso	29.11.2015	127	14	11.00%
Cameroon	30.09.2013	180	56	31.10%
Chad	13.02.2011	188	24	12.80%
Comoros	25.01.2015	33	2	6.10%
Côte d'Ivoire	18.12.2016	255	27	10.60%
Djibouti	23.02.2018	65	17	26.20%
Egypt	17.10.2015	596	89	14.90%
Gabon	17.12.2011	117	20	17.10%
Gambia	06.04.2017	58	6	10.30%
Guinea	28.09.2013	114	25	21.90%
Guinea-Bissau	13.04.2014	102	14	13.70%
Guyana	11.05.2015	69	22	31.90%
Indonesia	09.04.2014	560	111	19.80%
Iran	26.02.2016	289	17	5.90%
Iraq	30.04.2014	328	83	25.30%
Jordan	20.09.2016	130	20	15.40%
Kazakhstan	20.03.2016	107	29	27.10%
Kuwait	26.11.2016	65	2	3.10%
Kyrgyzstan	04.10.2015	120	23	19.20%
Lebanon	07.06.2009	128	4	3.10%
Libya	25.06.2014	188	30	16.00%
Malaysia	05.05.2013	222	23	10.40%
Maldives	22.03.2014	85	5	5.90%
Mali	24.11.2013	147	13	8.80%
Mauritania	23.11.2013	147	37	25.20%
Morocco	07.10.2016	395	81	20.50%



<b>Mozambique</b>	15.10.2014	250	99	39.60%
<b>Niger</b>	21.02.2016	171	29	17.00%
<b>Nigeria</b>	28.03.2015	360	20	5.60%
<b>Oman</b>	25.10.2015	85	1	1.20%
<b>Pakistan</b>	11.05.2013	340	70	20.60%
<b>Qatar</b>	01.07.2013	41	4	9.80%
<b>Saudi Arabia</b>	02.12.2016	151	30	19.90%
<b>Senegal</b>	30.07.2017	165	69	41.80%
<b>Sierra Leone</b>	07.03.2018	146	18	12.30%
<b>Somalia</b>	23.10.2016	275	67	24.40%
<b>Sudan</b>	13.04.2015	426	130	30.50%
<b>Suriname</b>	24.05.2015	51	13	25.50%
<b>Tajikistan</b>	01.03.2015	63	12	19.00%
<b>Togo</b>	25.07.2013	91	16	17.60%
<b>Tunisia</b>	26.10.2014	217	68	31.30%
<b>Turkey</b>	01.11.2015	549	80	14.60%
<b>Turkmenistan</b>	25.03.2018	125	31	24.80%
<b>Uganda</b>	18.02.2016	449	154	34.30%
<b>United Arab Emirates</b>	03.10.2015	40	9	22.50%
<b>Uzbekistan</b>	21.12.2014	150	24	16.00%
<b>Yemen</b>	27.04.2003	275	0	0.00%

Source: Inter-Parliamentary Union (IPU), PARLINE Database. (Date accessed 24 June 2018)

\* Figures correspond to the number of seats currently filled in Parliament



## ANNEX III: The Female Entrepreneurship Index Framework, 2015

<b>Sub-index 1: Entrepreneurial Environment</b>	Pillar 1: Opportunity Perception	Opportunity Recognition
		Equal Rights and Market Size
	Pillar 2: Start up Skills	Perception of Skills
		Secondary Education
	Pillar 3: Willingness and Risk	Willingness to Start
		Business Risk
	Pillar 4: Networking	Know an Entrepreneur
		Access to Internet and Networks
	Pillar 5: Cultural Support	Executive Status
		Access to Childcare
<b>Sub-index 2: Entrepreneurial Eco- System</b>	Pillar 6: Opportunity Start up	Opportunity Business
		Bus Freedom and Movement
	Pillar 7: Technology Sector	Tech Sector Business
		Tech Absorption
	Pillar 8: Quality of Human Resources	Highly Educated Owners
		SME Support and Training
	Pillar 9: Competition	Innovativeness
		Monopolized Markets
	Pillar 10: Gender Gap	Entrepreneurship Ratio
		Labour Force Parity
<b>Sub-index 3: Entrepreneurial Aspirations</b>	Pillar 11: Product Innovation	New Product
		Technology Transfer
	Pillar 12: Process Innovation	New Technology
		RandD Expenditure
	Pillar 13: High Growth	Business Gazelles
		Leadership
	Pillar 14: Internationalization	Export Focus
		Globalization
	Pillar 15: External Financing	1st tier financing
		3rd tier financing

Source: Female Entrepreneurship Index, Terjesen and Lloyd (2015).



**ANNEX IV: Women, Business, and Law related Reforms between 1st May 2015 and 1st June 2017 in OIC Countries**

Country	Policy Area/Legislation
<b>Protecting women from violence</b>	
<b>Afghanistan</b>	Prohibits sexual harassment in employment and education. It also established criminal penalties and civil remedies for sexual harassment in employment.
<b>Algeria</b>	Criminalized domestic violence, including physical, psychological and economic violence.
<b>Bahrain</b>	Introduced its first domestic violence law, which protects spouses and family members and covers physical, sexual, psychological and economic violence.
<b>Cameroon</b>	Adopted a new criminal code that covers sexual harassment in employment and education, and established criminal penalties for sexual harassment.
<b>Chad</b>	Adopted a new criminal code that aggravates penalties for domestic violence and criminalizes sexual harassment in employment.
<b>Guinea</b>	Criminalized sexual harassment, including in the workplace.
<b>Iraq</b>	Enacted a new labour code that specifically addresses and criminalizes sexual harassment in employment.
<b>Malaysia</b>	Allows victims of sexual harassment to seek civil remedies.
<b>Getting a job</b>	
<b>Albania</b>	Introduced 3 days of paid paternity leave. The new labour code also mandates equal remuneration for men and women who do work of equal value.
<b>Azerbaijan</b>	Gradually increasing and equalizing the ages at which men and women can retire and receive pension benefits.
<b>Bangladesh</b>	Prohibits women from carrying, lifting or removing weighty goods and instruments. It also establishes different weightlifting thresholds for men and women.
<b>Iraq</b>	Increased the length of paid maternity leave from 72 to 98 days. Further, its new labour code prohibits discrimination based on gender in various aspects of employment, including hiring and dismissal.
<b>Tajikistan</b>	Abolished the general restriction on women's ability to work at night.
<b>Turkey</b>	Introduced part-time work options for parents until their child's compulsory schooling begins. It also prohibited discrimination based on gender in several aspects of employment, such as promotions.
<b>Palestine</b>	Introduced a social security system that provides maternity benefits and increased the length of paid maternity leave from 70 to 84 days.
<b>Building credit</b>	
<b>Brunei Darussalam</b>	Improved access to credit information by distributing data from two utility companies.
<b>Guinea</b>	Prohibited discrimination based on gender and marital status when accessing goods and services, including financial services.
<b>Guyana</b>	Improved access to credit information by expanding the credit bureau's coverage so that it now covers more than 5% of the population. It reports data from utility companies and retailers.



<b>Iran</b>	Improved access to credit information by reporting data on credit payments from an automobile retailer.
<b>Maldives</b>	Prohibited discrimination based on gender and marital status when accessing financial services.
<b>Nigeria</b>	Improved access to credit information by beginning to distribute data from utility companies, including positive and negative data.
<b>Tunisia</b>	Strengthened credit reporting by distributing payment information from a telecommunications company.
<b>Providing incentives to work</b>	
<b>Albania</b>	New labour code also guarantees that after maternity leave, employees can return to their job or to an equivalent job on terms that are no less favourable than before the leave.
<b>Côte d'Ivoire</b>	Made primary school compulsory for all children ages 6–16 years.
<b>Iraq</b>	Now guarantees workers returning from maternity leave the same position or a similar position with the same wage.
<b>Palestine</b>	In 2017, West Bank and Gaza passed a new education law mandating the government to provide one year of free and compulsory public preschool.
<b>Going to court</b>	
<b>Côte d'Ivoire</b>	Established a small claims procedure in 2015, and raised the maximum amount for small claims in 2017.
<b>Indonesia</b>	Established a small claims procedure in 2015.
<b>Turkey</b>	2016 law establishing the Human Rights and Equality Institution allows victims to submit complaints about gender discrimination.
<b>Accessing institutions</b>	
<b>Iraq</b>	Enacted a new passport law in 2015 that introduces electronic passports. The application process is now the same for men and women and does not require women to bring a guardian.
<b>Senegal</b>	Enacted a new national identity card law in 2016, introducing biometric cards. The application process is now equal for men and women.

Source: World Bank (2018).





## ANNEX V: Country Classifications

### OIC Countries (57):

Afghanistan	Gabon	Maldives	Sudan
Albania	Gambia	Mali	Suriname
Algeria	Guinea	Mauritania	Syria*
Azerbaijan	Guinea-Bissau	Morocco	Tajikistan
Bahrain	Guyana	Mozambique	Togo
Bangladesh	Indonesia	Niger	Tunisia
Benin	Iran	Nigeria	Turkey
Brunei Darussalam	Iraq	Oman	Turkmenistan
Burkina Faso	Jordan	Pakistan	Uganda
Cameroon	Kazakhstan	Palestine	United Arab Emirates
Chad	Kuwait	Qatar	Uzbekistan
Comoros	Kyrgyzstan	Saudi Arabia	Yemen
Cote d'Ivoire	Lebanon	Senegal	
Djibouti	Libya	Sierra Leone	
Egypt	Malaysia	Somalia	

\* Syria is currently suspended from OIC membership.

### Non-OIC Developing Countries:

Angola	Dominica	Madagascar	São Tomé and Príncipe
Antigua and Barbuda	Dominican Republic	Malawi	Serbia
Argentina	Ecuador	Marshall Islands	Seychelles
Armenia	El Salvador	Mauritius	Solomon Islands
The Bahamas	Equatorial Guinea	Mexico	South Africa
Barbados	Eritrea	Micronesia	South Sudan
Belarus	Ethiopia	Moldova	Sri Lanka
Belize	Fiji	Mongolia	St. Kitts and Nevis
Bhutan	Georgia	Montenegro	St. Lucia
Bolivia	Ghana	Myanmar	St. Vincent and the Grenadines
Bosnia and Herzegovina	Grenada	Namibia	Swaziland
Botswana	Guatemala	Nauru	Tanzania
Brazil	Haiti	Nepal	Thailand
Bulgaria	Honduras	Nicaragua	Timor-Leste
Burundi	Hungary	Palau	Tonga



Cabo Verde	India	Papua New Guinea	Trinidad and Tobago
Cambodia	Jamaica	Paraguay	Tuvalu
Central African Republic	Kenya	Peru	Ukraine
Chile	Kiribati	Philippines	Uruguay
China	Kosovo	Poland	Vanuatu
Colombia	Lao P.D.R.	Romania	Venezuela
Democratic Republic of the Congo	Lesotho	Russia	Vietnam
Republic of Congo	Liberia	Rwanda	Zambia
Costa Rica	FYR Macedonia	Samoa	Zimbabwe
Croatia	Panama		

**Developed Countries\*\* (39):**

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Australia	Germany	Lithuania	Singapore
Austria	Greece	Luxembourg	Slovak Republic
Belgium	Hong Kong	Macao SAR	Slovenia
Canada	Iceland	Malta	Spain
Cyprus	Ireland	Netherlands	Sweden
Czech Republic	Israel	New Zealand	Switzerland
Denmark	Italy	Norway	Taiwan
Estonia	Japan	Portugal	United Kingdom
Finland	Korea, Rep.	Puerto Rico	United States
France	Latvia	San Marino	

\*\* Based on the list of advanced countries classified by the IMF.



**ANNEX VI: Geographical Classification of OIC Countries****Sub-Saharan Africa (21): OIC-SSA**

Benin	Gambia	Nigeria
Burkina Faso	Guinea	Senegal
Cameroon	Guinea-Bissau	Sierra Leone
Chad	Mali	Somalia
Comoros	Mauritania	Sudan
Côte d'Ivoire	Mozambique	Togo
Gabon	Niger	Uganda

**Middle East and North Africa (19): OIC-MENA**

Algeria	Kuwait	Saudi Arabia
Bahrain	Lebanon	Syria*
Djibouti	Libya	Tunisia
Egypt	Morocco	United Arab Emirates
Iraq	Oman	Yemen
Iran	Palestine	
Jordan	Qatar	

\*Syria is currently suspended from its OIC membership.

**East and South Asia and Latin America (9): OIC-ESALA**

Afghanistan	Guyana	Maldives
Bangladesh	Indonesia	Pakistan
Brunei Darussalam	Malaysia	Suriname

**Europe and Central Asia (8): OIC-ECA**

Albania	Kyrgyzstan	Turkmenistan
Azerbaijan	Tajikistan	Uzbekistan
Kazakhstan	Turkey	



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