



WOMEN'S ECONOMIC SECURITY

In the past ten years, the Arab world has been subjugated to changes and external influences that have had an immediate impact on all aspects of life, with the economic situation being one of the more affected areas. Throughout the period, most Arab countries have been implementing rigorous economic reform policies. Dictated by foreign donors and creditors, these reforms include the gradual lifting of government subsidies to a variety of basic goods and services (wheat, oil, utilities... etc.), devaluation and revaluation of local currencies to reflect actual value through easing central banks controls and liberalizing exchange markets, privatization, little increase in government expenditure, and easing of protection for locally produced commodities.

In parallel, Globalization has dawned on an area that is neither ready nor willing to quickly adjust to a new reality. The ratification of the general agreement on tariff and trade by most Arab countries, free trade agreements with industrialized countries, and bilateral and multilateral economic arrangements (Qualified industrial zones, duty free areas, conditional export facilitation agreements) have brought into the daily lives of Arabs a paradox of messages.

In countries where entire segments of the population have grown to depend on government bureaucracy for employment, health, and education, people are finding themselves more vulnerable.

Globalization has brought with it measures that jeopardize this dependency such as privatization which has vitalized many sectors and improved the quality of products and services they provide, but left millions of people employed by the previous government controlled bureaucracies, now profitable companies, jobless. The utilities sector has been hard hit by privatization in many Arab countries, and the compensation plans for the terminated employees were temporary remedies that are starting to wear off, especially as economic conditions continue to worsen for the majority of the middle, lower middle, and lower economic classes.

The gradual lift of protection on locally produced goods has also managed to provide higher quality goods to the market; exported goods have become competitively priced and local manufacturers have had to improve the quality of their goods. Nevertheless, many of the small and medium businesses could not compete due to the lack of capacity and resources, and went bankrupt or operated at unfeasible levels.

Economic privileges have been extended, and barriers to trade have been lifted in much of the Arab world, but only to the minority who can afford it. Big businesses have benefited from free trade agreements, and have established or expanded big businesses to address the new economic opportunities, but the Arab world is quickly turning into a cheap labor market for this minority, and to international corporations that are labor intensive.

WOMEN'S ECONOMIC SECURITY: THE SITUATION

The Arab Human Development Report 2002 was consistent with the Beijing

Declaration as well as global research on the status of women in identifying women as the most affected strata during economic strife and uncertainty. Indeed, it is estimated that more than two thirds of the poor in the Arab world are women. These figures are reflected in little accessibility to and control over economic resources, less opportunities for career enhancing education outside the obligatory years, little access to health care, and limited economic decision-making at the personal, familial, societal, and national levels.

Achievements and opportunities

Much of the increase in employment arising from globalization has resulted in the movement of female labor from the household and subsistence sector (agriculture), to paid employment. As is the case with the rest of the world, regular, full-time waged employment has given way to more diverse patterns, such as more flexible and casual form of employment through outworking, contract labour, part-time labour, home-based work and other forms of labour that are unprotected by standard labour legislation.

The aggregate number of women working in non-agricultural activities slowly increased during the 1990s. In several countries, there was no progress or even regression in this area, as was the case in Morocco and Saudi Arabia. Women's participation is below 15 per cent in Algeria, Bahrain, Saudi Arabia and the United Arab Emirates, and as low as 7 per cent in Yemen. No country currently surpasses 30 percent.

Female participation in the workforce⁶⁴, particularly in services, has increased in the last decade. However, employment gains by women tend to

be inhibited by lingering traditional restrictions that discourage women from playing an active role in the workplace and by the resurgence of fundamentalist values. Some observers have noted that even educated women tend to lack self-confidence and social awareness, and seek only a limited degree of occupational and social equality with men.

Obstacles and constraints

Globalisation, economic reform, corruption, the population explosion, general lack of capacity and in many cases political and socio-cultural will for long term economic planning, and political and security instability are a few of the challenges that jeopardize the economic security of the Arab peoples. During the process of economic liberalization, women have been the preferred labour supply. One important factor for this is that women can be hired for lower pay and work under less desirable conditions. Although some women have been able to get into better jobs that were previously male-dominated, most women found themselves in low-paying irregular jobs with little training and skills development and little prospect for promotion.

According to the UNDP 2003 report 'The Millennium Development Goals in Arab Countries'⁶⁵; the least progress was made in those countries with the lower levels of human development. The livelihood gap within and between the Arab countries needs to be addressed if real progress is to be made towards reaching the MDG targets.

The World Bank has published income poverty estimates for seven Arab countries based on national poverty lines. The most recent figures indicate that poverty affects around 10 per cent

⁶⁴ According to the UN 2000 report, women in these countries suffer from underemployment in the workforce (only 26% in 1997)

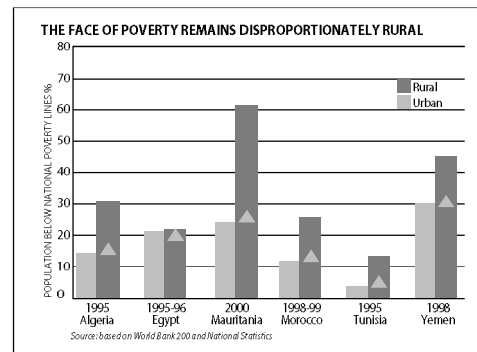
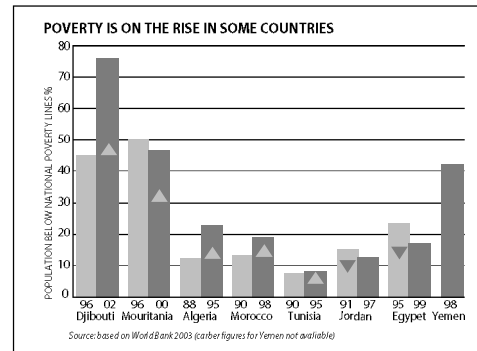
⁶⁵ The Millennium Development Report in Arab Countries, UNDP, December 2003

of the population in Jordan and Tunisia, about 20 per cent in Algeria, Egypt and Morocco, 40 per cent in Yemen and 46 per cent in Mauritania.

Given recent trends, these figures could rise in the near future. In the second half of the 1990s, the proportion of people struggling to survive in poverty increased in Algeria and Morocco, while remaining constant in Tunisia. Poverty rates almost doubled in Djibouti and remained high in Mauritania. Hints of successful economic reform were visible in Egypt and Jordan where income poverty has fallen. Fighting poverty in the region⁶⁶ will need to focus on social inclusion and policies that create jobs. They will need to reach deep into rural areas since the incidence of rural poverty in most Arab states significantly exceeds that in urban centers.

A major obstacle faced by countries trying to escape the poverty trap is a lack of the human skills and abilities needed to make the transition out of poverty, and gender inequality is one of the greatest contributors to this problem. The exclusion of many women from primary, secondary and higher education, from the full benefits of health and social services, and from full labour force and market participation combine to severely limit their ability to develop the skills that are so desperately needed by their economies. As the Millennium Taskforce on poverty has noted, “one of the greatest barriers to human capital transition is the denial of basic human rights to a significant part of the population, and this applies broadly to women”.⁶⁷

Women’s access to productive assets and resources is frequently limited. Even though a large segments of farmers in the Arab region are women, in many countries they do not have the legal rights to own either the land they till or assets



that would enable them to invest in it. In relation to hunger and malnutrition in particular, it is important to recognize that economic growth alone will not provide a cure if unequal social conditions and exclusionary practices continue to deny women and girls equal access to food, education, and health care. Ensuring women’s economic autonomy and empowerment is critical to protecting both their own and their children’s nutritional needs.

ROLE AND IMPACT OF NGOS:

Many NGO’s have contributed to enhancing the economic security of women through a number of projects and programs that supported the entry of women into the labor market through various training, rehabilitation, and empowerment programs. In spite of all that, the ratio of women participation in the labor force remains low.

⁶⁶refer to the attached data on poverty

⁶⁷Millennium Project Task Force on Poverty and Economic Development, 2004: 22.



The economic achievements of NGOs in the Arab world can be seen on two levels:

- The first is in offering employment opportunities to vulnerable groups, grassroots and displaced communities through the different institutions of civil society.
- The second level is relevant to the purpose of the NGOs, where cooperatives and developmental associations have played an important role in creating an economic safety net that works to ease the negative effects of economic reform policies and globalization as Arabs wait for the promised long-term benefits promised to improve their quality of life.

On this level, the Arab civil society has engaged in implementing Micro-credit initiatives to a large scale. This involved building the capacity of vulnerable groups on entrepreneurial skills, facilitating Microcredit, and providing support for the success of micro credit



This modest home is a result of a micro credit program from which the lady (in white) benefited. She succeeded also in sending her daughter (in blue) to the faculty of medicine of Khartoum after an interruption of four years of her schooling and later her two sons : sometimes, it works.

initiatives. Unfortunately, most data show the systematic failure of most of the initiatives due to several reasons; focus on quantity and not quality at all levels of planning and implementation, weak or non-existent feasibility analysis, weak accessibility to markets, exploitation of local communities by the institutions themselves, lack of qualification of personnel, lack of creativity, inability to compete with economies of scales, late exploitation of opportunities, and fluctuating levels of commitment from the local communities.

Many success stories have been observed, and they constitute the majority of the reporting of civil society organizations who are hesitant to show failure, and have difficulties producing alternatives.

The challenges

The Arab region is facing major challenges that will determine its economic environment and role, and reflect on the quality of life of its citizens, with the woman and girl child being the most vulnerable to the negative fallout from failures to address these challenges. Arab states have recognized the need to address the effects of these challenges on the life and well being of its citizens through adopting the Millennium declaration from which the eight MDGs are derived. Goal 1⁶⁸ and goal 3 of the MDGs touch on the issue of economic security, and provide momentum to economically empowering women through highlighting the issues of feminisation of poverty, gender disparity in education, and women's economic participation.

The comprehensiveness of the propositions made by CEDAW and the Beijing declaration, and the seriousness, effectiveness, and realistic achievability of

the medium and long term targets of the Beijing platform of action were seriously undermined by the MDGs in general, and by Goal 3 in specific.

Many Gender aware organizations of civil society, international organizations, and governments have recognised this problem and tried to accommodate through expanding the scope of the MDGs in their operations. Much of the MDG reporting conducted by the different sectors currently expands on the indicators and incorporates CEDAW and Beijing consideration directly or indirectly.

The role played by civil society in advancing the economic security of society and women in particular in the Arab world is compromised by their own mandate. A great number of civil society institutions in their different categories, sizes, and affiliations continue to operate as institutions of philanthropy and volunteerism.

Politics of socio-cultural, political and economic interaction, lack of accountability towards society, donors and/ or official bodies, and the notion of non-profit have made civil society institutions fertile ground for nepotism, theorization, bureaucracy, and the resultant inefficiency, weak impact, and lack of sustainability of many economically empowering initiatives, especially those directed at women.

The mission, vision, internal and external workings, and reporting mechanisms of civil society institutions are lacking on more than one level; Strategic planning and management are concepts that are weakly implemented, if at all; employees lack professional skills and in many cases ethical basis to create a transparent, accountable, and impacting operations; research and data analysis and dissemination suffers from

⁶⁸Goal 1: Eradicate extreme poverty and hunger
Target 1: Reduce by half the proportion of people living on less than a dollar a day

lack of credibility due to weak and varying methodologies, and social, cultural, gender, and political bias.

To empower women in Development, there is a need to mobilize enough political and social will to support women's economic participation, and to face the challenges created by higher expectations from NGOs, and by fast globalization. This will require modernizing NGOs methods, retraining, upgrading, and supplementing their staff with the professional knowledge, skill, and human resources necessary to operate as development organizations capable of planning strategically, and implementing on the medium and long-term initiatives aimed at sustainable development.

Formulating and advocating for a participatory (bottom up) approach to developmental planning and implementation in the Arab world has become a vital need, and civil society is invited and expected to take the leading role. Through engaging with communities and groups in a participatory process to identify immediate and strategic needs, and providing a qualified criti-

cal adversary for the top-down system, civil society can inspire more realistic developmental planning, produce better impact when implementing, and produce the kind of sustainable successes that can decrease the vulnerability of millions of Arabs and thwart the threats poised by the overwhelming challenge of the coming period.

