

Salam Said & Adriana Qubaiova (Eds.)

Rethinking Neoliberalism in WANA

Feminist Economic Perspectives



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Foreword

Discussing feminist economics in a context dominated by neoliberal ideologies is not an easy task. In the WANA region, in which neoliberalism continues to shape economic and social policies despite multiple crises, economic, environmental and political, the challenges are even greater. Feminist economics remains largely unfamiliar in the region, both as an approach capable of addressing regional challenges and as a rigorous analytical tool. It circulates primarily within selected progressive circles in academia and civil society organisations engaged with international movements critical of neoliberalism.

The situation is further complicated by the region's ongoing brain drain, driven by wars, economic crises, environmental disasters and authoritarian governance, alongside the rise of conservative Islamic movements, and in some cases, Salafist and Islamist currents. Feminist economics is often mistakenly associated with "White feminism", which is perceived as colonial and contrary to religious values and local traditions. Worsening poverty and the deterioration of public education – including schools, universities and cultural centres – have also limited people's access to reliable information and academic literature, leaving many dependent on mainstream media and unverified social media sources. In this context, it is both necessary and urgent to explain and promote feminist economics as an analytical framework capable of addressing the structural roots of inequality, while also clarifying its distinction from the reductive and demonised understanding of feminism prevalent in the region.

Against this backdrop, this volume seeks to fill the gap in feminist economics scholarship in the WANA region, presenting the discipline beyond the primitive and misunderstood notions of "feminism" and "economics". It is a collective effort by researchers from across WANA, representing a diversity of disciplines and fields of study.

The editors wish to express their sincere gratitude to all authors, reviewers and participants. Special thanks are extended to Farah

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The editors

Dr Salam Said & Dr Adriana Qubaiova

Introduction

Salam Said & Adriana Qubaiova

How is feminist economics relevant to the study of the West Asia and North Africa (WANA)¹ region?

This question frames the present volume. In a context shaped by neoliberal restructuring, protracted conflicts, and deepening gendered, class-based, racialised and sectarian inequalities, it has become increasingly evident that neoclassical economic frameworks and mainstream policy approaches are ill-equipped to address the region's most pressing challenges.

The WANA region confronts a set of interlocking economic crises, including persistently high levels of poverty and unemployment, accelerating inflation and currency depreciation, prolonged economic stagnation, and mounting public debt burdens, among others. Moreover, persistent inequality and armed conflict continue to characterise the region, further compounding these economic crises. The 2011 Arab Spring uprisings – whose participants called for more equitable, democratic, and sustainable models of economic development – ultimately failed to yield durable democratic institutions or meaningfully to reduce social and economic inequalities. These outcomes underscore the urgency of rethinking how we conceptualise and analyse the economic challenges facing the WANA region today. This volume advances such rethinking by drawing on the analytical insights and methodological tools of feminist economics, offering

1 We use the term “West Asia” instead of “Middle East” or “Near East” in a bid to counter the colonial approach of naming this area in relation to Europe. West Asia is a more inclusive, decolonial and indeed geographically accurate term. See, for example, the following discussion: Azari, Kamal (2025, March 14). “Rethinking the ‘Middle East’: A Case for ‘West Asia’ – Analysis,” *Eurasia Review*. Available at: <https://www.eurasiareview.com/14032025-rethinking-the-middle-east-a-case-for-west-asia-analysis/>.

alternative frameworks for understanding and addressing the structural roots of inequality, crisis, and conflict in the region.

The volume highlights three interrelated factors that shape the WANA region's economic realities, demonstrating their implications in terms of a need for alternative economic approaches and pointing towards a more equitable and just future. Specifically, it advocates for feminist economics as both a conceptual framework and an analytical tool for tackling the region's key socioeconomic challenges. These challenges include, **first**, the reintroduction and intensification of neoliberal economic policies, which had already exacerbated socioeconomic inequalities prior to the 2011 uprisings and were themselves among the structural causes of the protests. **Second**, one might mention the geopolitical interests of external and "imperial"² actors such as the European Union, the United States and Russia, coupled with their direct armed involvement and indirect political and economic interventions, which have played a decisive role in destabilising the region and intensifying conflict dynamics. Additionally, they have led to longstanding destruction of the environment³ and theft of resources, and have exacerbated inequality. A **third** challenge involves the persistence of gender, racial, sectarian, ethnic, and class inequalities, which remain largely ignored in mainstream economic policies and approaches. These are often underpinned by conserva-

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- 2 Imperialism as a form of economic dominance over other countries through capitalism and structural dependency. In this regard, see Said, Edward W. (1993). *Culture and Imperialism*. New York: Knopf; and Amin, Samir (1976). *Unequal Development: An Essay on the Social Formations of Peripheral Capitalism*. New York: Monthly Review Press.
 - 3 The environmental destruction in the GAZA war alone has been immense. At least 40 per cent of trees and farmland have been destroyed; see Ahmed, Kamil, Damien Gayle, and Aseel Mousa (2024, March 29). "‘Ecocide in Gaza’: Does the Scale of Environmental Destruction Amount to a War Crime?," *The Guardian*. Available at: <https://www.theguardian.com/environment/2024/mar/29/gaza-israel-palestinian-war-ecocide-environmental-destruction-pollution-rome-statute-war-crimes-aoe>. The long-term climate cost of Israel's military actions in Gaza and exchanges with Yemen, Iran and Lebanon is equivalent to charging 2.6 billion smartphones or operating 84 gas power plants for a year. See Lakhani, Nina (2025, May 2025). "Carbon Footprint of Israel's War on Gaza Exceeds That of Many Entire Countries," *The Guardian*. Available at: <https://www.theguardian.com/world/2025/may/30/carbon-footprint-of-israels-war-on-gaza-exceeds-that-of-many-entire-countries>.

tive and patriarchal structures, which have experienced a resurgence in recent decades, in line with a global shift to the right and the ensuing dismantling of the welfare state, accompanied by spending cuts on social provision and services.

Before addressing feminist economics as a more appropriate **analytical framework and economic approach** for understanding economic dynamics in WANA, the following sections situate the identified factors within a broader critique of neoliberalism, as articulated by economists and social scientists. This framing places the WANA region's socioeconomic challenges within a global context, one that has promised equality but has, in practice, delivered deepening inequalities. On this basis, the volume adopts an intersectional perspective that integrates economic analysis with broader social, environmental and political questions, including conflict, sustainability, gender equity, migration and agricultural systems.

The volume brings together ten papers covering seven countries in the region, using feminist economics as an analytical tool to examine economic imbalances and social disparities. By situating economic processes within their wider social and political contexts, the volume offers a comprehensive overview of the region's key socioeconomic challenges, their underlying drivers and potential pathways towards more just and inclusive outcomes.

Neoliberalism: A Dominant Global Doctrine With Devastating Outcomes

Neoliberalism, as a framework of political-economic practices, has shaped policymaking worldwide since the 1970s⁴ and has become a **dominant doctrine**, promoted systematically by influential states, policymakers, leading academic institutions, and international financial institutions, such as the International Monetary Fund (IMF)

4 Harvey, David (2005). *A Brief History of Neoliberalism*. Oxford University Press.

and the World Bank. At both global and national levels, it prioritises the interests of capital, facilitating the concentration of wealth among a small elite while undermining public institutions and social welfare systems. As both a policy agenda and an ideological lens, neoliberalism structures economic governance through free-market reforms that preserve private assets and wealth, while largely disregarding social and economic inequalities and environmental concerns.⁵

In the WANA region, neoliberalism was introduced primarily through international financial institutions, particularly via IMF loan conditionalities. Following the postcolonial period – when newly independent states favoured developmental and socialist economic models – global economic shifts and recurrent crises prompted a reorientation toward export-led growth. States turned increasingly to IMF borrowing to tackle budget deficits, and the ensuing loans were conditioned on the implementation of so-called “Structural Adjustment Programs” (SAPs).⁶ These programmes enforced neoliberal reforms, ranging from cuts in public spending on employment, subsidies and social services to privatisation and trade liberalisation (deregulation). The linkages between these policies and rising inequality, as well as development failure, have been examined by numerous researchers, representing a variety of disciplinary perspectives, from within and beyond the region.⁷

5 Ibid.

6 See, for instance, Saeed, Ahlam Nassar Omar (2024). “Role and Impact of World Bank Structural Adjustment Programs in Developing Countries: Analyzing the Effectiveness of SAPs in the Middle East: The Case of Jordan,” *Humán Innovációs Szemle* XV(1): 162–185. Available at: <https://doi.org/10.61177/HISZ.2024.15.1.10> and Said, Salam (2011). *Globalisierung und Regionalisierung im arabischen Raum: Zur Entstehung der “Großen Arabischen Freihandelszone” (GAFTA) und die Auswirkung auf Textil-, Bekleidungs- und Olivenölindustrie in Syria*. Berlin: Klaus Schwarz Verlag. Radwan, Tarek, ed. (2020). *The Impact and Influence of International Financial Institutions on the Middle East and North Africa*. Tunis: Friedrich-Ebert-Stiftung Regional Project. Available at: <https://collections.fes.de/publikationen/ident/fes/16107>.

7 See Mossallem, Mohammed (2015, November). *The IMF in the Arab World: Lessons Unlearned*. London: Bretton Woods Project. Available at: <https://www.brettonwoodsproject.org/wp-content/uploads/2015/12/final-MENA-report.pdf>; but see also MENAFem <https://>

One of the most problematic aspects of neoliberalism is its close association with **inequality**. By prioritising capitalist accumulation while disadvantaging poorer nations and individuals, it not only produces but also institutionalises inequality, widening social and economic disparities within and between states. Key mechanisms include the marketisation of public services – particularly health care and education – cuts to social spending and subsidies for vulnerable groups, and tax systems that favour the wealthy. While billionaires relentlessly expand their fortunes, a modest 5 per cent tax on multi-millionaires and billionaires could raise \$1.7 trillion annually, enough to lift 2 billion people out of poverty. As a result of existing tax policies, marginalisation and poverty are structurally reproduced across generations.⁸ As sociologist Michael Schwalbe notes, “Inequality is created and reproduced by institutionalising imbalanced flows of socially valued resources”.⁹ Similarly, Thomas Piketty argues that the persistent concentration of wealth under contemporary capitalism reinforces structural inequalities by prioritising capital accumulation over redistribution.¹⁰

The WANA region is one of the most unequal in the world, with high income and wealth disparities, for example, between rich and poor, rural and urban populations, women and men, migrants and nationals, younger and older generations, and peripheral and central urban areas. Studies show that income is highly concentrated among top earners, and inequality continues to widen as a result of policies that favour capital over labour and underinvest in social protections. Evidence from inequality research in WANA, including Oxfam reports

menafemovement.org/, Oxfam <https://www.oxfam.org/en/tags/middle-east-and-north-africa>, FES MENA <https://mena.fes.de/topics/economic-policies-for-social-justice.html>.

8 Oxfam International (2024, January 17). “Richest 1 % bagged nearly twice as much wealth as the rest of the world put together over the past two years,” *Oxfam International*. Available at: <https://www.oxfam.org/en/press-releases/richest-1-bag-nearly-twice-much-wealth-rest-world-put-together-over-past-two-years>.

9 Schwalbe, Michael (2008). *Rigging The Game: How Inequality is Reproduced in Everyday Life*. Oxford University Press, p. 26.

10 Piketty, T. (2014). *Capital in the twenty-first century* (A. Goldhammer, trans.). Harvard University Press.

underscores how economic and social systems contribute to these disparities, having pernicious effects on social cohesion and political stability.¹¹

One particularly significant form of inequality exacerbated by neoliberalism is **gender inequality**, which disproportionately affects women and girls. Gender inequality refers to structural and institutional arrangements – within markets, households, states, and social norms – that produce and reproduce unequal access to resources, labour, income and decision-making power based on gender.¹² Neoliberalism reinforces such structural arrangements, as it often aligns with entrenched patriarchal systems. A useful theoretical framework for understanding this dynamic is Sylvia Walby’s concept of patriarchy, which she argues must be central to any social or economic analysis.¹³ According to Walby, patriarchy as a structure relies on (un)paid labour, unequal household production, sexist cultural norms, (hetero)sexuality and the sexualisation of women, as well as violence against women and state institutions that implement sexist, racist and neoliberal policies.¹⁴

Feminist economists across the Global South also argue that, beyond the widening of socio-economic and socio-political gender inequalities, the rise of certain forms of gender-based violence (GBV) correlates with the implementation of policies promoted by international financial institutions (IFIs). These policies contribute to state weakening, as “market interests transcend the law”.¹⁵ This may

11 See Oxfam International (2023, October 5). “The Middle East and North Africa Gap: Prosperity for the Rich, Austerity for the Rest,” *Oxfam International*. Available at: <https://policy-practice.oxfam.org/resources/the-middle-east-and-north-africa-gap-prosperity-for-the-rich-austerity-for-the-621549/> and Chancel, Lucas, Thomas Piketty, Emmanuel Saez, and Gabriel Zucman (2022). “World Inequality Report 2022,” *World Inequality Lab*. Available at: https://www.poverty-inequality.com/wp-content/uploads/2021/12/Summary_WorldInequalityReport2022_English.pdf.

12 Elson, Diane (2002) “Gender Justice, Human Rights, and Neoliberal Economic Policies,” in *Gender Justice, Development, and Rights*, ed. Maxine Molyneux and Shahra Razavi. Oxford: Oxford University Press, pp. 78–81.

13 Walby, S. (1986). *Patriarchy at Work*. Cambridge: Polity Press.

14 Ibid.

produce a climate of impunity and tolerance toward GBV crimes against women and girls.¹⁶

Some feminist scholars working on the WANA region, such as Valentine Moghadam,¹⁷ further conceptualise “gender regimes” as key structures of inequality. She found that “most of the [WANA] states [are] *neopatriarchal*, in [the sense] that laws, norms, and family structures remained patriarchal in a wider context of modernising, dependent capitalism, a regional oil economy, and limited industrialisation”.¹⁸ Moreover, making intra-regional comparisons across the global south, Christine Bose concluded that “the gender regime of the MENA countries appears to be more one of political choice rather than one imposed by regional poverty”.¹⁹ Therefore, these theorisations demonstrate the necessity of putting patriarchy at the centre of analysis with regard to inequality in general, not only gender inequality.

Furthermore, gender inequality in the WANA region remains very high. Although the wage gap and some laws affecting women have slightly improved in some countries, access to resources and to the labour market, and participation in decision-making processes is still unequal, despite higher levels of education among women than among men.²⁰ The contributions to this volume highlight different facets of this inequality through case studies.²¹

Another important consequence of neoliberalism is its contribution to the resurgence of **far-right political parties** and conservative social

15 Munshi, Kanchana N. (2011). “Gender, Violence and Neoliberalism,” *Journal of Gender Studies* 20(4): 311.

16 Fregoso, Rosa-Linda, and Cynthia Bejarano (2011). *Terrorizing Women: Feminicide in the Americas*. Durham, NC: Duke University Press.

17 Moghadam, M.V. (2023). “Gender Regimes, politics, and the world-system: comparing Iran and Tunisia,” *Women’s Studies International Forum* 98.

18 *Ibid.*: 3.

19 Bose, E.C. (2023). “Regional gender regimes in the global south: An empirical approach,” *Women’s Studies International Forum* 98.

20 See, for example, The World Bank Group (2025). “Middle East and North Africa Regional Gender Action Plan 2025–2030.”

21 See Chapter 3 in this volume, which shows that GBV tends to increase during periods of rising unemployment and economic crises (for example, COVID-19).

movements, particularly in parts of the Global North.²² In the aftermath of the 2009 financial crisis and the ensuing austerity measures that many governments seized the opportunity to implement, populist movements gained traction ostensibly in opposition to the mainstream political establishment. These movements often promised a return to supposedly better economic and social conditions through protectionist economic policies, opposition to migration and so-called “anti-gender ideology” and the promotion of socially conservative agendas. Conservative populist leaders and far-right parties quickly gained momentum in elections, securing significant parliamentary victories, including Fidesz and Jobbik in Hungary, the AfD and Pegida-aligned candidates in Germany, the PVV (Freedom Party) in the Netherlands, and National Rally in France. They also attained key leadership positions, including Donald Trump in the United States and Giorgia Meloni in Italy.

While both centre-left and centre-right parties see neoliberalism as a viable model for economic growth and development, right-wing populist parties profess protectionist economic policies.²³ These parties aim to consolidate power and privilege by reducing spending on state social provisions, attacking and curtailing minority rights as unfair favouritism, and moving away from participation in tackling global issues such as fighting the climate crisis and towards resource accumulation and investments in a war economy. This is referred to as democratic backsliding²⁴ or erosion,²⁵ and a backlash against gender rights and feminist politics is one of its cornerstones.²⁶

22 Monbiot, G. (2016, April 15). “Neoliberalism — the ideology at the root of all our problems,” *The Guardian*. Available at: <https://www.theguardian.com/books/2016/apr/15/neoliberalism-ideology-problem-george-monbiot>.

23 Davidson, N., and R. Saull (2016). “Neoliberalism and the Far-Right: A Contradictory Embrace,” *Critical Sociology* 43(4-5): 707–724. Available at: <https://doi.org/10.1177/0896920516671180> (Original work published in 2017).

24 Bermeo, Nancy (2016). “On Democratic Backsliding,” *Journal of Democracy* 27(1): 5–19. Available at: <https://www.journalofdemocracy.org/articles/on-democratic-backsliding/>.

25 Baron, Hannah, Robert A. Blair, Jessica Gottlieb, and Laura Paler (2024). “An Events-Based Approach to Understanding Democratic Erosion,” *PS: Political Science & Politics* 57(2): 208–215.

In the WANA region, neoliberalism has reinforced and strengthened **authoritarianism**, as redistribution policies have facilitated the concentration of political and economic power among ruling elites, which subsequently shape legal frameworks and economic decision-making processes to serve their own interests. For instance, Amr Adly argues that in post-Arab Spring Egypt, neoliberal policies re-consolidated authoritarian rule by empowering elites, deepening inequalities and limiting democratic reforms.²⁷ Similarly, neoliberal policies have been reinforced by the new conservative Islamist regime in Syria since December 2024, providing further evidence of how neoliberalism can align with authoritarian governance and be used as a tool to consolidate the power of the Hay'at Tahrir al-Sham (HTS) leaders and government.²⁸

At the level of **foreign economic policy**, right-wing conservative governments often seek to accumulate power and resources through state intervention, exclusion, and coercion, deepening existing inequalities. These strategies can align with imperial or extractive tendencies. A current example is the Trump administration's policies with regard to, Venezuela, which sought to gain control over oil through tanker seizures and facilitating US firms' access to crude oil, framed as serving national interests. This reflects a broader pattern of economic domination, described by *The Economist* as "The New American Imperialism", and involving the imposition of unequal treaties and strategic influence.²⁹ Similarly, US negotiations with

26 Graff, A., and Elżbieta Korolczuk (2022). "Anti-gender campaigns as a reactionary response to neoliberalism," *European Journal of Women's Studies* 29(1). Available at: <https://doi.org/10.1177/13505068211065138c>.

27 Adly, A. (2020). "Authoritarian restitution in bad economic times Egypt and the crisis of global neoliberalism," *Geoforum*. Available at: <https://doi.org/10.1016/j.geoforum.2020.01.001>.

28 Said, Salam (2025, October 27). "Power, Control, and State (De)Formation under Hayat Tahrir al-Sham. Research Report," *APSA MENA Section*. Available at: <https://doi.org/10.5281/zenodo.17457289>.

29 The Economist (2025, January 21). "The New American Imperialism," *The Economist*. See also: Yi, Shen (2025, August 10). "Tariff Pressure Under Trump: A New Economic Colonialism," *Peoples Dispatch*. Available at: <https://peoplesdispatch.org/2025/08/10/tariff-pressure-under-trump-a-new-economic-colonialism/>. Rodriguez, Andrea (2026, January 6). "Who Could Trump Invade Next? Fears over President's Plans for Greenland, Cuba

Ukraine in 2025 purportedly secured access to critical minerals, including rare earth elements, a move some analysts interpret as colonialist and indicative of geopolitical competition for strategic resources.³⁰

Trump's imperialist approach, which places business and economic interests at the centre of diplomacy and mediation, has also been evident in WANA. His peace plan for Gaza³¹ and the US-mediated agreement between Syria and Israel³² prioritise economic gains over social justice and human recovery. In this context, regions devastated by years of war are treated as opportunities for business and real estate investment, allowing the wealthy to accumulate more capital.

Moreover, even in conflict-affected contexts – which are unfortunately numerous in WANA – where states are fragile and socioeconomic conditions have been weakened by widespread destruction and displacement, neoliberal policies prioritise economic growth and private investment over social welfare. Post-conflict reconstruction in Libya, Syria, Lebanon and Gaza largely ignores the needs of the majority, including refugees, widows, orphans and the disabled, failing to provide income, housing or basic services. Environmental and social considerations, as well as the fragility of post-war state-building, are often overlooked.

and Colombia,” *The Independent*. Available at: <https://www.independent.co.uk/news/world/americas/trump-greenland-venezuela-colombia-cuba-attack-which-countries-b2895133.html>.

- 30 Evans-Pritchard, Ambrose (2025, February 18). “Here’s Why Trump Wants to Make Ukraine a US Economic Colony,” *The Daily Telegraph*. Available at: <https://www.telegraph.co.uk/business/2025/02/18/why-trump-wants-make-ukraine-us-economic-colony/?msoclid=1b-cf5416f35f69852dd342d8f281682f>.
- 31 See The New Arab Staff & Agencies (2026, January 7). “Everything We Know about US-Backed Demilitarised Zone Proposal for Syria and Israel,” *The New Arab*. Available at: <https://www.newarab.com/news/everything-we-know-about-syria-israel-demilitarised-zone-deal>.
- 32 See Baghdadi, Jad (2025, December 8). “Gaza’s Reconstruction and the Settler-Colonial Logic of Elimination,” *Noria Research*. Available at: <https://noria-research.com/mena/gazas-reconstruction-and-the-settler-colonial-logic-of-erasure/>.

Importantly, armed conflicts³³ are often prolonged in WANA because of expanding neoliberalism. These protracted conflicts have intensified violence and deepened multiple forms of inequality, including gender-based violence, such as rape, forced early marriage, and feminicide, as well as mass displacement and refugee crises. Recent evidence of gender-based violence in the region includes widespread sexual violence, enslavement and mass assaults on women in Syria in 2025.³⁴ The destructive impacts on social equality, human welfare, the environment and economic development are also evident in the wars in Syria and Sudan, as well as in Israel's genocidal war on Gaza since 2023, in the course of which an unprecedented number of children and families have been killed or subjected to starvation in a short period. Beyond the massive destruction of infrastructure, the war has caused severe, long-lasting environmental damage with anticipated consequences for human health and ecosystems.³⁵ Reproductive violence has been perpetrated in the form of attacks on hospitals, maternity wards and infants. For example, blocking infant formula and restricting access to food and water has led to child malnutrition, producing lifelong and multi-generational effects.³⁶ Temporary solutions provided by the US and its allies have

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- 33 The relationship between neoliberalism and armed conflict has been examined by Simon Springer (2014), *Violent Neoliberalism*. Society & Space. Available at: <https://www.sociietyandspace.org/articles/violent-neoliberalism-by-simon-springer>. Gutiérrez, Francisco, and Gerd Schönwälder, eds. (2002). *Economic Liberalization and Political Violence*. IDRC. Available at: <https://idrc-crdi.ca/sites/default/files/openebooks/482-6/index.html>, and Sundström, Karin (2023). *Neoliberalism and Structural Violence: Inequality as a Driver of Conflict*. DIVA Portal. Available at: <https://www.diva-portal.org/smash/get/diva2%3A1908156/FULLTEXT01.pdf>.
- 34 Amnesty International (2025, July). "Syria: Authorities Must Investigate Abductions of Alawite Women and Girls," *Amnesty International*. Available at: <https://www.amnestyusa.org/press-releases/syria-authorities-must-investigate-abductions-of-alawite-women-and-girls/>.
- 35 Hassoun, A., et al. (2025). "Environmental Consequences of Conflict: Lessons from the Recent War on Gaza," *War on Gaza. Sustainable Development Goals Series*, ed. A. Hassoun. Cham: Springer. Available at: https://doi.org/10.1007/978-3-031-88500-6_11.
- 36 Wahono, Angelica (2025). "Reproductive Violence in Gaza: A Gendered Atrocity Under International Law," *Women's Initiatives For Gender Justice*. Accessed December 7, 2025. Available at: <https://4genderjustice.org/our-latest-posts/reproductive-violence-in-gaza-a-gendered-atrocity-under-international-law/>.

further entrenched Gaza's dependence on humanitarian aid for basic survival rather than development or recovery.³⁷

Unfortunately, despite its demonstrably destructive effects in WANA and beyond, neoliberalism continues to dominate the region's policy landscape, shaping politics, economics and society. As Adam Hanieh emphasises, neoliberalism in WANA is not merely a set of "economic reforms", but a profound transformation of the political economy, reshaping class structures, redefining the functions of the state and reorganising regional hierarchies. These shifts have further deepened the polarisation of wealth and power at both national and regional levels.³⁸ The persistence of neoliberalism raises a critical question: is it maintained simply because of a lack of viable alternatives ("TINA") or because it serves entrenched interests that benefit from the inequalities it produces.

Is There a Way Out of Neoliberalism?

The negative impacts of neoliberalism, both globally and in WANA, have drawn extensive criticism from scholars, NGOs and international institutions. Critics across economics, social sciences and feminist studies highlight its role in deepening inequality and undermining human rights. Some scholars challenge the claim that neoliberalism automatically produces prosperity, while feminist and heterodox economists emphasise that it neglects critical activities outside formal markets, such as care work, unpaid labour and the informal sector, while neglecting social and environmental concerns.

37 UNCTAD (2024). "Preliminary Assessment of the Economic Impact of the Destruction in Gaza and Prospects for Economic Recovery," *UNCTAD Rapid Assessment*. Accessed December 7, 2025. Available at: <https://unctad.org/publication/preliminary-assessment-economic-impact-destruction-gaza-and-prospects-economic-recovery>.

38 Hanieh, Adam (2015). "Mapping the Political Economy of Neoliberalism in the Arab World," in *Research Handbook on Political Economy and Law*, eds. Ugo Mattei and John Haskell. Cheltenham: Edward Elgar.

Economists such as Stiglitz and Rodrik have shown that so-called “free” markets often fail to deliver efficiency, justice or sustainable growth. They thus emphasise the need for effective government intervention.³⁹ Ha-Joon Chang adds that historically, developed nations relied on interventionist or protectionist policies in pursuit of economic take-off⁴⁰ and then discouraged similar strategies in developing countries, illustrating neoliberalism’s anti-developmental tendencies.⁴¹ Social scientists such as David Harvey and Pierre Bourdieu argue that neoliberalism redistributes rather than creates wealth, legitimises concentration of power, and erodes social cohesion, labour rights and protections.⁴² Nancy Fraser further demonstrates that it produces intersecting injustices by marginalising redistribution, denying labour recognition and excluding subordinated populations from meaningful political participation.⁴³

Criticism of neoliberalism from researchers and NGOs in the WANA region has been widespread and diverse, particularly in the aftermath of the Arab Spring. Neoliberalism’s association with global capitalism, environmental destruction, proliferating wars and the deepening of gender inequality has prompted scholars from various disciplines to publish hundreds of reports and papers addressing these imbalances from multiple intersectional perspectives and advocating for alternatives. In addition to the researchers cited in this introduction and in the contributions to this volume, scholars such as Gilbert Achcar, Hamza Meddeb, Bassam Haddad, Hamza Hamouchene, Hamza Meddeb, and Rima Majed are among the many who

39 Stiglitz, Joseph (2013a). *The Price of Inequality: How Today’s Divided Society Endangers Our Future*. New York: W.W. Norton & Company. Rodrik, Dani (2011). *The Globalization Paradox: Democracy and the Future of the World Economy*. New York: W.W. Norton & Company.

40 See Hudson, Michael (2010). *America’s Protectionist Takeoff 1815–1914*. Dresden: ISLET.

41 Chang, H.-J. (2003). *Kicking Away the Ladder: Development Strategy in Historical Perspective*. London: Anthem Press.

42 See Harvey (2005) and Bourdieu, Pierre (1998, December). “The Essence of Neoliberalism,” *Le Monde diplomatique*. Available at: <https://mondediplo.com/1998/12/08bourdieu>.

43 Fraser, Nancy (2017). *The old is dying and the new cannot be born: From progressive neoliberalism to Trump and beyond*. Verso.

have provided empirical evidence and critical analyses of neoliberalism's impacts in the region.⁴⁴

Alternative Economic Approaches

In line with the above critiques of neoliberalism, a range of alternative economic approaches have emerged to address multilayered inequalities and development challenges, offering alternatives to neoliberal and orthodox economic models that have struggled to respond effectively to economic crises. These alternative approaches integrate social, political and environmental dimensions that are largely overlooked in mainstream neoclassical economics. Postcolonial theories, for example, critically examine the cultural and historical construction of economic knowledge, emphasising the non-economic foundations that shape the discipline itself and highlighting the importance of studying power relations in the colonial and postcolonial eras for understanding contemporary economic challenges.⁴⁵

In contrast to orthodox economics, heterodox approaches adopt methodological frameworks that combine economic analysis with insights from other social sciences to examine the relationship between economy and society. Within this tradition, some approaches – such as economic sociology and the economy of conventions – focus on markets while situating them within a broader social context, where-

44 See, for example, Achcar, Gilbert (2013). *The People Want: A Radical Exploration of the Arab Uprising*. Berkeley: University of California Press; Aouragh, Miriyam, and Hamza Hamouchene, eds. (2022). *The Arab uprisings: A decade of struggles*. Transnational Institute; Arafah, N., and H. Meddeb (2024). *Misfortune to marginalization: The geopolitical impact of structural economic failings in Egypt, Tunisia, and Lebanon*, Working Paper. Malcolm H. Kerr Carnegie Middle East Center, Carnegie Endowment for International Peace; Majed, R. (2021, October 27). "Lebanon and Iraq in 2019: Revolutionary uprisings against 'sectarian neoliberalism'," *Transnational Institute*. Available at: <https://longreads.tni.org/ml/lebanon-and-iraq-in-2019.html>.

45 See Lucas dos Santos, L. (2023). "Postcolonial theories," in *Encyclopedia of the social and solidarity economy*, ed. I. Yi. Edward Elgar Publishing/United Nations Inter-Agency Task Force on Social and Solidarity Economy (UNTFSSSE), pp. 83–91, and Charusheela, S., and E.O. Zein-Elabdin, eds. (2004). *Postcolonialism meets economics*. Routledge.

as others explicitly challenge the reduction of the economy to market mechanisms alone. For instance, Karl Polanyi advances a substantive conception of the economy that recognises human dependence on nature and social relations, arguing that economic activity is embedded in institutional and social structures.⁴⁶

Another important alternative approach is ecological economics, which addresses the neglect of natural resources and environmental concerns in mainstream economic theories. Scholars in this field highlight structural flaws in contemporary economic systems and advocate transformations aimed at greater social equity, well-being, and ecological sustainability. Ecological economics is among the few approaches that explicitly emphasise the interdependence of the economy and ecosystems.⁴⁷

Why Feminist Economics?

A feminist approach to economics is crucial to counter the omission of women and their labour from mainstream economic analysis. As a critique of mainstream economic approaches, feminist economics begins by theorising the position of women, analysing the economy from their perspective. This encompasses social reproduction, domestic labour, and unpaid care work as critical aspects of the economy, given that they are vital for societies' survival.

While feminist critiques of economics can be traced back to the mid-nineteenth century, the foundations of modern feminist economics as a distinctive interdisciplinary field were established in the 1970s and 1980s, alongside the rise of feminist movements in the United States and Europe. These movements raised critical questions about conventional assumptions regarding women and gender in econom-

46 Polanyi, K. (1944). *The Great Transformation: The political and economic origins of our time*. Boston: Beacon Press.

47 Šimleša, D. (2014). *Ecological economics: From theory to practice*. Zagreb: TIM Press.

ics.⁴⁸ During this period, feminist economics research focused on women’s labour participation, the gender wage gap, the “glass ceiling” and the failure of traditional economics to account for the care economy and unpaid domestic labour. The creation of the journal *Feminist Economics* in the 1990s further intensified critiques of neo-classical and free-market approaches. Feminist economists not only addressed discrimination in markets but also challenged the neglect of activities outside formal markets.

Significantly, feminist economic analysis highlights that the so-called “representative agent” in neoclassical economics – supposedly a universal figure – in fact reflects a white, Western, masculine ideal of individualism and rationality. In contrast, some positions within feminist economics views people as rational actors influenced by multiple factors, including gender, race, class, sexuality, power relations and other social norms.⁴⁹ Other perspectives shift the focus away from individuals and their choices and focus rather on how structural and economic conditions themselves shape the choices available.⁵⁰

Unlike (neo)classical economics, which evaluates success primarily in terms of market efficiency, profit and growth – often measured by GDP, ignoring informal and unpaid work, care work and social reproductive labour – feminist economics assesses economic success in terms of social provisioning and overall well-being.⁵¹ It emphasises the contributions of unpaid domestic labour and care work to this social provisioning. These contributions are largely ignored in main-

48 Bergeron, S. (2023). “Feminist economics,” in *Encyclopedia of the Social and Solidarity Economy*, eds. I. Yi, P. Utting, J. Laville, B. Sak, C. Hossein, S. Chiyoge, C. Navarra, D. Jayasooria, F. Wanderley, J. Defourny, and R. Nogales-Muriel. Edward Elgar Publishing/United Nations Inter-Agency Task Force on Social and Solidarity Economy (UNTFSSSE), pp. 37–43.

49 Ferber, M.A., and J.A. Nelson, eds. (1993). *Beyond economic man: Feminist theory and economics*. University of Chicago Press.

50 Berik, G., and E. Kongar, eds. (2021). *The Routledge Handbook of Feminist Economics*. London and New York: Routledge.

51 See, for example, a discussion of this point in Takatoat (2025). “Feminist Economics – A Knowledge guide.” Available at: [الإنقتصاد ال https://www.takatoat.org/blog/knowledge-publications-10/feminist-economics-a-knowledge-guide-128](https://www.takatoat.org/blog/knowledge-publications-10/feminist-economics-a-knowledge-guide-128).

stream economics because of the gendered division of labour and patriarchal structures that privilege the masculine sphere of production and market activities over the feminine sphere of reproduction and the maintenance of life.⁵²

Feminist economics also reframes the ways in which we conduct quantitative and qualitative research on the economy itself. While some approaches still simply add women to their research, other feminist approaches aim first to question how our categories of analysis came to be in the first place; how they maintain a male-centric and northern-bias of the meaning of terms such as value, development or labour themselves. This is aptly reflected in Katrine Marçal's question "who cooked Adam Smith's dinner?"⁵³ The question is not only meant to reveal the invisibility of women's labour, but also aims to point to its deliberate devaluation, and hence push us to start our analysis of the economy from a different place.

Another key contribution of gender studies to the discipline of economics is the theory of intersectionality, which we also employ in this volume. An intersectional approach, developed by Kimberle Crenshaw,⁵⁴ focuses on the ways in which various systems of oppression and marginalisation overlap – or intersect – hence producing complex forms of multi-level disadvantage. Feminist economists have used intersectionality to argue for a shift of focus to how inequality is multiplied, and how gender interacts with other social categories. This approach helps us to move away from a simple focus on women towards a more complex understanding of multi-layered inequality, and how phenomena such as poverty, migration status and care work, co-produce economic marginalisation through co-constitutive factors and multiple forms of discrimination.⁵⁵

52 Bergeron (2023), pp. 38–39. See n above.

53 Marçal, Katrine (2015). *Who Cooked Adam Smith's Dinner?: A Story About Women and Economics* (Saskia Vogel, trans.). Scribe Publications.

54 Crenshaw, K. (1991). "Mapping the Margins: Intersectionality, Identity Politics and Violence Against Women of Color," *Stanford Law Review* 43(6): 1241–1299.

55 Berik, G., and E. Kongar, eds. (2021). *The Routledge Handbook of Feminist Economics*. London and New York: Routledge.

Against this backdrop, feminist economics offers a unique, intersectional framework that integrates economic, social, political, and gender perspectives, using analytical tools to examine power relations and structures. In the WANA region, it can help to address structural imbalances and deficiencies, thereby proposing transformative solutions, rather than merely addressing outcomes without tackling the root causes of inequality.

Neoliberal Feminism and the Limits of Gender Mainstreaming

Within the global neoliberal framework and in response to the emerging critiques of these policies from a feminist perspective, international financial institutions,⁵⁶ development agencies and International Non-Governmental Organisations started to pay more attention to gender inequality, often adopting positive discrimination measures for women in their own agencies, supporting women's quotas and organising women-led initiatives in WANA. Despite the positive shift, however, many of these changes have relied on an additive approach, merely "adding" women rather than structurally changing the conditions of their marginalisation from the ground up. Despite the introduction of the UN strategy of "gender mainstreaming", developed in 1995 and aimed at making gender an "integral dimension of the design, implementation, monitoring and evaluation of policies and programmes",⁵⁷ with a view to bringing about structur-

56 See, for example, the reports and programmes of the IMF and the World Bank focused on gender equality and women: <https://www.worldbank.org/en/topic/gender>, and <https://www.imf.org/en/topics/gender>.

57 UN Women. "Gender Mainstreaming." Accessed January 6, 2026. Available at: <https://www.unwomen.org/en/how-we-work/un-system-coordination/gender-mainstreaming>.

al change, implementation has fallen short.⁵⁸ Unfortunately, current approaches that claim to do gender mainstreaming or claim to be gender sensitive often tokenise women in an effort merely to demonstrate a commitment to inclusion, but without a real transformative impact that actually offsets gender inequality.

It is important to note that neoliberalism also found support within some feminist positions and within the abovementioned agencies' mandates. What has become known as neoliberal feminism "emphasises individual empowerment, personal success, and market-driven solutions to gender inequality".⁵⁹ It champions middle class women as agents and consumers, who are responsible for bettering their own economic conditions through entrepreneurship, self-empowerment and a focus on individual careers. The aim is to attain an (untenable) "work-life balance". This postulates a feminist subject who participates in creating inequalities through, for example, laying off reproductive labour and care work onto other, marginalised women.⁶⁰ But of course not all women can even afford to adopt such an approach. Furthermore, within the framework of business development projects such as the provision of small cash loans, women's work doubles, as they become responsible for both earning an income, while still maintaining housework, care work, and social reproduction. As a type of feminism and as an underlying logic for development policies, neoliberal feminism thus remains devoid of structural critique and hence fails to address structural inequality and rather perpetuates it. This volume is fully aware of the inadequacy of neoliberal feminism in addressing WANA's challenges.

58 Milward, Kirsty, Maitrayee Mukhopadhyay, and Franz Wong (2015). "Gender Mainstreaming Critiques: Signposts or Dead Ends?," *IDS Bulletin* 46: 75–81. Available at: [10.1111/1759-5436.12160](https://doi.org/10.1111/1759-5436.12160).

59 Bennett, Sarah Louise (2024). "The Commodification of Feminism — Critical Analysis of Neoliberal Feminist Discourse," *Studies in Social Science & Humanities* 3(5): 47–57. Available at: <https://www.paradigmexpress.org/SSSH/article/view/1143>.

60 Rottenberg, Catherine (2017). "Neoliberal Feminism and the Future of Human Capital," *SIGNS: Journal of Women in Culture and Society* 42(2). Available at: <https://doi.org/10.1086/688182>.

Plan of the Volume

This volume is a collective work by researchers from the WANA region, representing diverse disciplines and fields of study, drawing on the findings of the project “*Feminist Economics in MENA*”, hosted by the FES regional initiative, which promotes socially just economic policies. The contributions presented in this volume were selected from more than 60 submitted abstracts and underwent a year-long process of writing, collective discussion and academic review. This process aimed to ensure that feminist economics was meaningfully integrated as an analytical framework across the research. Some contributions employ qualitative research methods drawn from anthropology, social science and economics, while others rely on data analysis and the examination of official documents.

The volume is organised into three parts, reflecting the intersections among different fields of study.

Part One: Neoliberalism, Austerity and Gendered Inequality

This section includes three articles examining the impact of neoliberal policies enforced by the International Monetary Fund (IMF) in Egypt and Tunisia. The first paper, written by **Sama Mamdouh Al-sheikh and Amira Ragab**, highlights how neoliberal policies and austerity measures in Egypt have heavily affected women, increasing their unpaid care work and pushing many into informal and precarious employment, while shrinking social protection and limiting access to quality jobs, thereby deepening gendered inequalities. **Mario Mikhail** argues in the second article that neoliberal “empowerment” in Egypt often intensifies inequalities by confining women’s economic activities to market-defined roles, whereas genuine empowerment requires valuing the full diversity of women’s work beyond neoliberal criteria. In the third article on Tunisia, **Jihene Abbes** shows how austerity measures imposed through IMF and World Bank policies have severely impacted women by reducing access to social services and exacerbating gender inequalities and gender-based violence. She

advocates feminist economic approaches that ensure gender-transformative policies, strengthen social protection, and recognise unpaid care work.

Part Two: Gender Labour, Migration and Women's Structural Economic Precarity

This section includes four articles examining gendered economic challenges in Morocco, Jordan and Yemen and among Sub-Saharan migrants in Morocco.

Hassane Boumahdy discusses how Morocco's gender approach has had limited impact, as neoliberal policies, patriarchal structures, and weak implementation continue to deepen women's economic vulnerability. **Zuhour Mohammad Gharaibeh** highlights that, despite Jordanian women's educational achievements, the gender pay gap and structural barriers continue to restrict their professional development and empowerment, emphasising the need for feminist economic policies to address discrimination, caregiving burdens and unequal access to leadership. **Safa Naser** shows that women-led enterprises in Yemen face severe challenges due to war, economic collapse and conservative social norms, forcing women to assume breadwinning roles out of necessity. Finally, **Mariam Oulhiad** examines Sub-Saharan women migrants in Morocco, showing how irregular legal status pushes them into informal work, including sex work, as a survival strategy and a means of social integration. Using intersectionality and social stigma frameworks, her study explores how gender, race, and legal status intersect to shape these women's multidimensional experiences, aiming to inform policies that better protect and support this highly marginalised group.

Part Three: Intersecting Inequalities: Gender, Conflict, Climate and Occupation

This section explores gender inequality in contexts of war and occupation. It includes a study on the gendered impacts of conflict on women in Libya and Yemen and a case study on Palestinian women, illustrating how patriarchal norms intersect with occupation-related restrictions, such as limited mobility, military intervention, and constrained development opportunities.

Hala Bugaighis examines how Libya's ongoing conflict and post-conflict economic instability have intensified women's economic burdens, limiting their access to stable jobs and resources. Her study highlights the challenges women face in balancing productive and reproductive work and explores pathways for empowerment amid reconstruction. **Sahar Mohamed** analyses how conflict and climate change have intensified structural challenges in Yemen's agricultural sector, disproportionately burdening women, who make up a large share of the workforce. She highlights women's lack of land rights, exclusion from decision-making, and their coping strategies to sustain livelihoods despite economic, social and environmental crises. **Linda Musa** shows that Palestinian women's economic and social empowerment is severely constrained by conflict, occupation and entrenched patriarchal structures, and that existing policies, training programmes and support initiatives have had limited impact in addressing structural inequalities and fostering genuine economic independence.

Together, the papers demonstrate how economic, social and political systems intersect with gender, highlighting the structural barriers women face across the WANA region, while offering a feminist economic perspective grounded in both policy analysis and lived experience.



Part I

Neoliberalism, Austerity, and Gendered Inequality

Gendered consequences of neoliberal policies: a study of Egypt's austerity measures

Sama Mamdouh & Amira Ragab

Introduction

Following the Arab Spring, the implementation of neoliberal policies has accelerated in the WANA region. In 2016, under the auspices of the International Monetary Fund (IMF), Egypt imposed austerity measures to achieve macroeconomic stability. However, these austerity measures did not manage to bring about the intended macroeconomic stabilisation. For example, inflation¹ has been at its highest since the 1960s (Diab, 2025).² This neoliberal turn has fundamentally altered the state's role in economic and social life, reshaping its relationship with citizens, especially vulnerable groups, including women.

Historically, Egypt adopted a state-led development model during the Nasser era in the 1950s and 1960s, under which the state adopted a universalistic approach to social policies and provided free education and health care, subsidies and social services targeting lower income groups.³ In the 1970s and 1980s, President Sadat adopted a different approach, shifting towards a market economy. He implemented neoliberal economic reforms under the banner of "Infitah", which included measures of gradual economic liberalisation, such as privatisation of public enterprises, trade liberalisation and welfare state re-

1 Cumulative inflation rate from 2015 to 2024 was 297.9% (World Bank Data, 2024).

2 Diab, Osama (2025). "Austerity Without Stability: A Non-Technical Analysis of Egypt's Enduring Economic Crisis," *The Journal of North African Studies*: 1–11.

3 Mansour, Rasha S. (2020). "Egypt's Quest for Social Justice: From Nasser to Sisi," *Contemporary Arab Affairs* 13(2): 8–26. Available at: <https://www.jstor.org/stable/48599843>.

trenchment. These measures faced popular resistance, for example, in the bread riots of 1977, and slowed down the implementation of austerity measures.⁴ Although Sadat introduced a social assistance pension, known as the “Sadat pension” (later renamed the “Mubarak pension”) and insurance schemes for under-protected labour groups (Law No. 112/1980), the state implemented other measures that reduced state involvement but were not referred to as “austerity measures”.⁵ When Mubarak succeeded Sadat, the state implemented multiple neoliberal reforms, including privatisation, corporate tax cuts and the introduction of consumption taxes. Nevertheless, Mubarak refrained from drastically altering the subsidies regime.⁶

In November 2016, Egypt signed an agreement with the IMF to obtain financial assistance in the amount of 12 billion US dollars over the period of three years.⁷ The agreement dictated certain conditions including reducing wage bills and fuel subsidies. By 2021, the IMF has provided Egypt with 20.2 billion dollars through three different loans, the other two loans included one in the form of emergency aid during covid and another loan through the credit readiness programme.⁸ In 2022, Egypt secured a new 3 billion US dollar IMF loan in December, which was later augmented by 5 billion US dollars, bringing the total value of the loan to 8 billion dollars, with conditions for further austerity measures, including tax reforms and subsidy

4 Joya, Angela (2020). *The Roots of Revolt: A Political Economy of Egypt from Nasser to Mubarak*. Cambridge University Press.

5 Adams, Richard H. (2000). *Self-Targeted Subsidies: The Distributional Impact of the Egyptian Food Subsidy System*. World Bank Policy Research Working Paper No. 2322. Available at: <https://hdl.handle.net/10986/22207>.

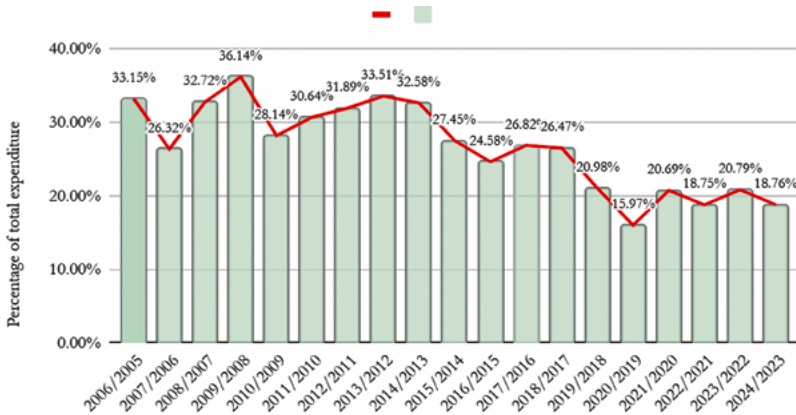
6 See n 2 above.

7 International Monetary Fund (2016, November 11). “IMF Executive Board Approves US\$12 Billion Extended Arrangement Under the Extended Fund Facility for Egypt.” Available at: <https://www.imf.org/en/News/Articles/2016/11/11/PR16501-Egypt-Executive-Board-Approves-12-billion-Extended-Arrangement>.

8 International Monetary Fund (2020, June 5). “Egypt: IMF Reaches Staff-Level Agreement on 12-Month US\$5.2 Billion Stand-By Arrangement.” Available at: <https://www.imf.org/en/News/Articles/2020/06/05/pr20236-egypt-imf-reaches-staff-level-agreement-on-12-month-us-billion-stand-by-arrangement>.

cuts (IMF). These measures have been aimed at stabilising the economy and reducing the budget deficit. The goal of the latest IMF programme is to achieve a surplus of 5 per cent by 2026/2027. In other words, state revenues must exceed expenditure by 5 per cent of GDP. In order to reach this goal, public wages must be reduced to 3.7 per cent of GDP in 2026/27 down from 4.6 per cent of GDP in 2021/22. Moreover, social benefits are set to decrease from 4.4 to 4.1 per cent, while social security pensions are set to witness a decline from 1.5 per cent to 0.6 per cent of GDP during the same period.⁹

Figure 1 Evolution of spending on subsidies and social benefits as a percentage of total government spending, FY 2005–2006 to FY 2023–2



Source: Calculated by the authors based on the annual budget statements from the website of the Egyptian Ministry of Finance (MoF).

9 International Monetary Fund (2024, April 26). “Arab Republic of Egypt: First and Second Reviews under the Extended Arrangement under the Extended Fund Facility, Monetary Policy Consultation, and Requests for Waiver of Nonobservance of a Performance Criterion, and Augmentation and Rephrasing of Access-Press Release; and Staff Report,” *IMF Staff Country Reports*. Available at: <https://www.imf.org/en/Publications/CR/Issues/2024/04/26/Arab-Republic-of-Egypt-First-and-Second-Reviews-Under-the-Extended-Arrangement-Under-the-548335>.

The erosion of state provision, a central theme of neoliberal restructuring, is clearly reflected in Egypt's declining social spending. Between FY2008/09 and FY2016/17,¹⁰ social spending declined from around 36.1 to 26.8 per cent. Following the IMF agreement of 2016, Egypt's social spending fell continuously, reaching 18.76 per cent of total government expenditure in FY2023/2024, which aligns with Egypt's commitments under the IMF agreements that explicitly target decreasing social spending and pensions. Starting with the 2016 Extended Fund Facility Agreement, Egypt committed to implementing policies including currency devaluation, subsidy reforms and cuts to the public wage bill. These reforms, which are aimed at achieving macroeconomic stabilisation, produced social consequences, as evidenced by the steady decline in social spending. The general pattern of shrinking social protection reflects a view of social spending as a component of fiscal adjustment rather than a cornerstone of economic development.

This paper thus turns to the Egyptian context to analyse how neoliberal restructuring, state retrenchment and austerity measures have shaped women's labour market outcomes and exacerbated gender inequalities. This paper aims to examine the impacts of these measures on the socioeconomic conditions of vulnerable groups, particularly women. In addition to reviewing critical literature on neoliberalism, the paper employs an analytical framework to examine the intersection between economic policy and social outcomes.

Critics of neoliberalism

Although the main characteristics of neoliberalism remain contested, there is general agreement that its central tenets are to limit state intervention in service provision, decrease government social spend-

10 الحساب الختامي للدولة من العام المالي 2005-2006 حتى 2023-2024 (https://mof.gov.eg/ar/archive/finalCalculation/60db212d5ad5dc000a3ebb84), last accessed September 2025).

ing and deregulate the market, while at the same time, increasing military spending and state security services. The role of the state under neoliberalism is to protect the institutional framework that supports these practices. Moreover, neoliberalism is perceived as a political project that aims at restoring the power of economic elites, which deepens persistent social inequalities.¹¹ As such, neoliberalism has redefined the relationship between the state, the citizen and markets, where conditional welfare measures have been introduced.¹² These measures focus on the personal responsibility of citizens rather than collective security provided by the state.¹³ The discourse of individual responsibility linked to conditional welfare provisions emphasises that individuals and societies are better off when they take responsibility for their own welfare instead of the government picking up the bill.¹⁴

More controversially, neoliberalism introduced the idea of the commodification of social services, in which social services provided by the government are treated as the delivery of services to “customers”.¹⁵ Also, neoliberalism began to criticise the government’s direct involvement in economic activities, leading to a shift toward the privatisation of public assets, outsourcing of administrative functions, and the “contracting out” of service delivery. Hence, neoliberalism has caused a revolutionary shift in the way public authority is conceptualised, perceived and organised, as citizens became “customers” while the state became a “service provider”.¹⁶

11 Harvey, David (2005). *A Brief History of Neoliberalism*. Oxford University Press.

12 Watts, Beth, and Suzanne Fitzpatrick (2018). *Welfare Conditionality*. Routledge.

13 Mounk, Yascha (2017). *The Age of Responsibility: Luck, Choice, and the Welfare State*. Harvard University Press. Young, Iris Marion (2011). *Responsibility for Justice*. Oxford University Press.

14 King, Peter (2006). “What Do We Mean by Responsibility? The Case of UK Housing Benefit Reform,” *Journal of Housing and the Built Environment* 21: 111–125; Young (2011) see n 13 above; Stonehouse, Darran, Jacqui Theobald, and Guinever Threlkeld (2022). “Responsibility for Homelessness: Lived Experience Perspectives and Their Alignment with Neoliberal Discourse,” *Australian Journal of Social Issues* 57(2): 356–371.

15 Putzel, James (2020). “The ‘Populist’ Right Challenge to Neoliberalism: Social Policy Between a Rock and a Hard Place,” *Development and Change* 51(2): 418–441.

16 Ibid.

Moreover, the concept of citizenship has undergone a significant transformation as a result of successive crises. For example, the 2008 and 2009 economic crises in Europe, the COVID-19 pandemic, and the 2015 refugee crisis have been approached with a neoliberal logic in which the market decides who deserves to live based on their potential value. This “biopolitical” process has been set in motion through the economisation of every aspect of people’s lives and has resulted in the “sacred market” whose mechanisms are not to be questioned.¹⁷ Mavelli argues that neoliberal governance considers that individuals’ value and inclusion in the political community are determined by their economic productivity and contribution to the market. Within the framework of previous crises, including migration, austerity and public health, those who are considered unproductive – such as undocumented migrants, the poor, or the elderly – are not just excluded, but are also presented as a necessary sacrifice to maintain the efficiency of the “sacred market”.

Since the introduction of austerity policies, scholars have debated their uneven impact on society. State retrenchment has had catastrophic effects on poverty levels, income distribution and overall well-being, disproportionately affecting already disadvantaged groups (Mulas-Granados, 2005).¹⁸ A growing body of research suggests that austerity is inherently gendered, as women face triple jeopardy, losing jobs, essential services and social protections.¹⁹

The retrenchment of public services under austerity has also had a gendered impact. Social protections, such as welfare benefits, serve as buffers against economic crises, particularly for women.²⁰ Eco-

17 Mavelli, Luca (2022). *Neoliberal Citizenship: Sacred Markets, Sacrificial Lives*. Oxford University Press.

18 Mulas-Granados, Carlos (2005). “Fiscal Adjustments and the Short-Term Trade-Off Between Economic Growth and Equality,” *Hacienda Pública Española/Revista de Economía Pública* 172(1): 61–92.

19 Perrons, Diane (2024). “Why Are Neoliberal Policies Machistas?,” in *Feminism in Public Debt: A Human Rights Approach*, eds. Juan Pablo Bohoslavsky and Mariana Rulli. Business, Finance and International Development. Bristol: Bristol University Press, p. 150.

20 Esping-Andersen, Gosta (1990). *The Three Worlds of Welfare Capitalism*. Princeton University Press.

conomic downturns and IMF-imposed austerity magnify these negative effects on women.²¹ Because women are often primary caregivers, cuts to services related to childcare, housing and disability benefits significantly hinder their access to formal employment.²²

Moreover, women face societal expectations that reinforce unpaid domestic labour and push them toward informal or flexible work arrangements.²³ The male breadwinner bias, which assumes that men are the primary financial providers, compounds this effect. When IMF programmes are implemented alongside such societal norms, women become more vulnerable to job losses and discrimination.²⁴ Research suggests that the gendered impact of IMF programmes is linked to pre-existing societal norms. In countries in which women already face disadvantages in labour markets, IMF programmes tend to reinforce gender inequalities.²⁵

Fiscal consolidation measures also correlate with rising inequality by lowering wage shares as a result of public sector employment and wage cuts. Because women are heavily concentrated in pub-

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- 21 Dolls, Mathias, Clemens Fuest, and Andreas Peichl (2010). *Automatic Stabilizers, Economic Crisis and Income Distribution in Europe. IZA Discussion Paper No. 4917*. Bonn: Institute for the Study of Labor. Kushi, Sidita, and Ian P. McManus (2018). "Gendered Costs of Austerity: The Effects of Welfare Regime and Government Policies on Employment across the OECD, 2000–13," *International Labour Review* 157(4): 557–587.
 - 22 Oxfam International (2013). "A Cautionary Tale: The True Cost of Austerity and Inequality in Europe," *Oxfam Briefing Paper* 174.
 - 23 Seguino, Stephanie (2019). "Macroeconomic Policy Tools to Finance Gender Equality," *Development Policy Review* 37(4): 504–525. Blanton, Robert, Shannon Blanton, and Dursun Peksen (2019). "The Gendered Consequences of Financial Crises: A Cross-National Analysis," *Politics & Gender* 15(4): 941–970.
 - 24 Afshar, Haleh, and Carolyne Dennis, eds. (2016). *Women and Adjustment Policies in the Third World*. Springer. Goldin, Claudia (2014). "A Pollution Theory of Discrimination: Male and Female Differences in Occupations and Earnings," in *Human Capital in History: The American Record*, eds. Leah Platt Boustan, Carola Frydman, and Robert A. Margo. University of Chicago Press, pp. 313–348.
 - 25 Kern, Andreas, Bernhard Reinsberg, and Claire Lee (2024). "The Unintended Consequences of IMF Programs: Women Left Behind in the Labor Market," *The Review of International Organizations*: 1–27.

lic-sector jobs, austerity policies affect them disproportionately.²⁶ The privatisation of public services further reduces female employment opportunities while increasing the likelihood of gender-based economic discrimination. In Latvia, for example, austerity measures caused a relative decline in women's pay in the public sector, leading to an increase in the gender pay gap, from 15.2 per cent in 2008 to 16.9 per cent in 2011. Similarly, Romania witnessed an increase in the gender pay gap from 7.8 per cent in 2008 to 12.6 per cent in 2010, coinciding with austerity-driven reductions in public-sector employment and a 25 per cent wage cut.²⁷

While in other contexts these dynamics have been thoroughly examined, there remains a significant gap in our understanding of how such processes unfold in Egypt, particularly following successive IMF agreements with Egypt. Egypt presents a critical case for examining the gendered impacts of neoliberal austerity, as it combines a strong public sector legacy with a rapid neoliberal turn under conditions of economic fragility. We therefore turn to the Egyptian context to analyse how neoliberal restructuring, state retrenchment and austerity measures have shaped women's labour market outcomes and exacerbated gender inequalities.

26 Glasmeier, Amy, and Carol Lee-Chuvala (2011). "Austerity in America: Gender and Community Consequences of Restructuring the Public Sector," *Cambridge Journal of Regions, Economy and Society* 4(3): 457–474.

27 Fulton, Lorraine (2011). *Widening the Gender Gap: The Impact of Public Sector Pay and Job Cuts on the Employment and Working Conditions of Women in Four Countries*. European Federation of Public Service Unions. Stoiciu, Victoria (2012). *Austerity and Structural Reforms in Romania: Severe Measures, Questionable Economic Results and Negative Social Consequences*. Friedrich-Ebert-Stiftung.

Theoretical background

The theoretical framework of this paper draws on Bayat's and Standing's insights into informalisation and precarity, and Fraser's criticism of capitalism's reliance on unpaid reproductive labour. These arguments will guide the analysis of women's employment in Egypt.

Neoliberal disruption and informal survival: insights from Bayat and Standing

Focusing on Asef Bayat's (2000)²⁸ crucial argument, this paper focuses on how the restructuring of the global economy has had a profound impact on the Global South. Bayat argues that economic restructuring has led to informalisation and social exclusion. The shift towards neoliberal regimes and dependence on structural adjustment programmes has undermined the welfare state and the social contract and has forced millions to seek out survival strategies. Privatisation, cuts in subsidies, declining social spending and deregulation have pushed even segments of the educated middle class over the edge into what he calls the "urban poor".

Guy Standing (2014)²⁹ argues that the global economic transformation that took place in the 1980s created a new global class structure that he calls the "precariat". He claims that the old proletariat class is no longer relevant; instead the diminishing proletariat is being replaced by this precariat. This new class is distinguished by the following features. Its members have unstable, "flexible" labour arrangements, and lack any secure occupational identity as they do unpaid care work, including retraining, making job applications and networking, outside of paid hours. They are often overqualified and suffer from education mismatch, leading to frustration. They live in chronic economic uncertainty as they do not have access to pensions

28 Bayat, Asef (2000). "From 'Dangerous Classes' to 'Quiet Rebels': Politics of the Urban Subaltern in the Global South," *International Sociology* 15(3): 533–557.

29 Standing, Guy (2014). "The Precariat," *Contexts* 13(4): 10–12.

or health insurance. In relation to the state, they do not enjoy the rights associated with full citizenship as they depend on bureaucratic discretion to access benefits and services. This fosters a sense of relative deprivation, combined with feelings of anxiety, despair, alienation and anger.

Unpaid labour and the gendered cost of capitalism: revisiting Fraser's crisis of care

This paper also draws on Nancy Fraser's (2017)³⁰ insightful work on the crisis of care, which encompasses raising children, caring for family members and maintaining household, all of which counts as social reproduction. Historically, these activities have been performed mainly by women and for no pay, even though they are indispensable to society. The central argument of her work is that social reproduction is a necessary condition for the capitalist system to function. Unpaid care work is divided into direct care work, which includes relational activities to take care of other human beings, including raising children, and helping the elderly. Indirect care work includes activities that do not involve face to face interactions, such as cleaning and cooking.³¹

Since the Industrial Revolution, there has been a division between reproductive activities and economic activities. The former has been associated with women and the latter with men. This separation between the two spheres, coupled with the categorisation of social reproductive activities as actions of love and care, contributed to women's subordination.

This division created by the capitalist system resulted in a social contradiction in multiple phases of history. In the nineteenth century, this contradiction was manifested in industrialists' exploitation

30 Fraser, Nancy (2016, July–August). "Contradictions of Capital and Care," *New Left Review* 100.

31 UN Women and ERF (2020). "Progress of Women in the Arab States 2020: The Role of the Care Economy in Promoting Gender Equality."

of women and children in factories, which created a crisis of social reproduction among the lower and middle classes. In the twentieth century, a new model of state managed capitalism emerged in which "social welfare" was provided by the state and incorporated social reproductive activities in state and corporate provision. During this era, the idea of the "family wage"³² was enshrined, in accordance with which women stayed at home while men were the breadwinners. The current phase of "globalising financialised capitalism" has created a new crisis of care. First, this system has promoted the limitation of state intervention and the disinvestment of the state and corporate sectors in social welfare. It has also pushed women back into the workforce. Moreover, it has externalised social reproductive activities again to communities and families, while also diminishing their ability to perform them. The progressive system of neoliberalism, despite celebrating "gender equality" in the sense that it pushed women back into the workforce, has created a deep crisis by promoting marketisation and limiting social spending. As a result of state retrenchment under neoliberalism, reproductive activities became a huge hindrance for women's participation in the workforce. The current crisis of care created by the neoliberal system has thus resulted in increasing demands and struggles, including movements for housing, health care, food security, an unconditional basic income, public services such as day care and elder care, a shorter working week, and generous paid maternity and parental leave.

32 The idea that one man's salary should be enough to support a whole family.

Neoliberal reforms, informalisation of the labour market, and women's employment in Egypt

Neoliberal reforms including cuts in public sector employment, deregulation in social welfare policies, and erosion of union power have contributed to the process of informalisation.³³ The informal economy resulted from deregulated global capitalism and is a last resort for people excluded from the formal economy and affected by the retrenchment of the welfare state under post-Fordist and post-socialist regimes characterised by privatisation, labour market deregulation and economic liberalisation.³⁴ As the government retreated from providing citizens with welfare provisions including social protection and social transfers, citizens turned towards the informal economy.³⁵

On the other hand, advocates of neoliberalism argue that workers turn to the informal economy because of high taxes, state corruption and the burdensome regulatory environment. Nevertheless, Williams (2014)³⁶ found little or no evidence to support the neoliberal claim that higher taxes, corruption and state interference lead to a larger informal economy. Instead, higher informal employment is strongly associated with lower state intervention and higher levels of poverty.

As previously mentioned, Egypt experienced a turn in the 1950s and 1960s when the government adopted a social state employment policy which gave a huge boost in women's employment. The public sector became a crucial employer for women. In 2012, for example,

33 Pérez Sainz, Juan Pablo (2005). "Labor Exclusion in Latin America: Old and New Tendencies," in *Rethinking Informalization*, eds. Neema Kudva and Lourdes Benería. Cornell University Open Access Repository.

34 Meagher, Kate (2010). *Identity Economics: Social Networks and the Informal Economy in Nigeria*. James Currey.

35 Meagher, see n 34 above; Sassen, Saskia (1996). "Service Employment Regimes and the New Inequality," in *Urban Poverty and the Underclass*, ed. Enzo Mingione. Blackwell, pp. 142–159.

36 Williams, Colin C. (2014). "Tackling Employment in the Informal Economy: A Critical Evaluation of the Neoliberal Policy Approach," *Economic and Industrial Democracy* 38(1): 152–170.

50 per cent of employed women in Egypt were working in the public sector compared with 20 per cent of employed men.

This trend was reversed when President Sadat decided to implement neoliberal reforms in the 1970s including the elimination of the guaranteed employment scheme. According to Assaad (2015)³⁷ the decline in employment opportunities disproportionately affected educated young women. The percentage of women employed in the public sector declined from 55 per cent of total female labour in the 1980s to only 35 per cent in the mid-2000s. This significant drop in public sector employment, a direct result of neoliberal policies, is a concrete example of the retrenchment of the welfare state. With formal employment opportunities dwindling, occupational segregation became even more pronounced as women concentrated in low paying sectors and jobs.³⁸

Recent data from the Egypt Labour Market Panel Survey (ELMPS) of 2012, 2018 and 2023 provides direct evidence of neoliberalism's impact on women employment in Egypt. The data reveal that while women remain heavily concentrated in the public sector, their share has dropped significantly compared with that of men, with an annual decline of 2.8 per cent for women versus 1.9 per cent for men between 2018 and 2023. At the same time, women's access to private formal employment has shrunk in absolute terms, decreasing by 2.3 per cent per year, compared with an increase of 5.3 per cent per year for men. This simultaneous contraction of opportunities in both the public and formal private sectors directly illustrates the effects of labour market deregulation. As a result of being pushed out of these protected jobs, women's informal employment, particularly self-employment and outside formal establishments, increased significantly in 2023. This trend provides concrete evidence of how neoliberal

37 Assaad, Ragui (2015). "Women's Participation in Paid Employment in Egypt Is a Matter of Policy, Not Simply Ideology," *Egypt Network for Integrated Development*. Available at: <https://paperzz.com/doc/8387529/women-s-participation-in-paid-employment-in-egypt-is-a-ma...>

38 AlAzzawi, Shireen, and Vojtěch Hlasny (2025). *Occupational Segregation and the Gender Wage Gap in Egypt, 1998–2023. Economic Research Forum Working Paper 1773*.

policies have effectively channelled women into unprotected and vulnerable jobs, directly contributing to their informalisation.

Women's concentration in the care economy³⁹ increased between 2018 and 2023 from 43 to 47 per cent, while their public sector employment declined.⁴⁰ This change is a direct manifestation of Fraser's crisis of care, in which social reproductive activities are externalised back onto families. This shift has resulted in a labour market that is increasingly precarious for women, in keeping with Standing's concept of the precariat. This is evidenced by increasing irregular employment⁴¹ among women (from 6 per cent in 2012 to 11 per cent in 2023), in contrast to the trend for men. The scarcity of part-time opportunities in the private sector coupled with the disproportionate burden of care work, further pushes married women into vulnerable and demanding positions. In fact, a substantial increase in the proportion of women working excessive hours⁴² illustrates the deep contradiction of neo-liberalism: while nominally it promotes gender equality by pushing women into the workforce, it simultaneously undermines their ability to balance paid and unpaid labour, leading to economic precarity and a worsening of the long-standing crisis of care.

A key indicator of employment quality, social insurance coverage, has also experienced a decline from a gender standpoint. Overall social insurance coverage showed a decreasing trend for women, falling from 43 per cent in 2018 to 37 per cent in 2023, while it stabilised for men during the same period.⁴³ Social insurance coverage is considered

39 The care economy refers to the paid and unpaid labour involved in caring for people and maintaining households. It is often separated into two spheres: paid care work, which includes jobs such as nurses, nannies and domestic workers, and unpaid care work, such as domestic and care responsibilities performed without monetary compensation.

40 Assaad, Ragui, and Eslam Mahmoud (2024). *Evolution of the Structure and Quality of Employment in Egypt, 2012–2023. Economic Research Forum Working Paper 1750.*

41 Regularity of employment is an important measure of chronic employment insecurity and in Egypt, irregular employment is closely linked to work conducted outside fixed establishments.

42 In 2023, the proportion of women working excessive hours (+49 hours per week) in formal private employment increased substantially.

43 Selwaness, Irene, and Hania Sholkamy (2024). *The Evolution of Social Protection in Egypt, 2006–2023. Economic Research Forum Working Paper 1756.*

a marker of employment quality, as informality of unemployment is measured through social insurance coverage. Women also had poor access to contributory schemes; female-headed households are less likely (10 per cent) than male-headed households (30 per cent) to have a member paying into a social insurance scheme.⁴⁴ These numbers reflect women's low participation in the formal sector, as it became extremely difficult for women to transfer to formal waged work.

As women in Egypt face difficulties transferring to formal waged work because of scarcity, they have to create or find informal jobs that do not offer social protection and job security, or provide women with decent wages and fair working hours. Women face an unprotected and precarious domain with increased irregularity of employment and lack of social coverage. Women are driven towards the informal sector out of necessity, as the lack of part-time options, particularly relevant for women bearing primary care responsibilities, pushes them towards more flexible but insecure informal work, further contributing to the trends of irregularity and lack of coverage observed.

Intersections of unpaid care work, women's employment and social policies in Egypt

According to Tilly and Scott (1987),⁴⁵ women's positions in the labour market and within the family are inseparable and interactive. Women's position depends on unpaid care work and how they are able to reconcile work obligations with care work. In the literature, research points out that the workplace and family policies play a role in defining the position of women in the labour market, especially those who have children.⁴⁶ A huge body of research has also highlighted

44 Ibid.

45 Tilly, Louise, and Joan W. Scott (1987). *Women, Work, and Family*. Psychology Press.

46 Van der Lippe, Tanja, Leonie Van Breeschoten, and Margriet Van Hek (2019). "Organizational Work-Life Policies and the Gender Wage Gap in European Workplaces," *Work and Occupations* 46(2): 111–148. Ferragina, Emanuele (2020). "Family Policy and Women's

the effects of unpaid care work performed by women⁴⁷ and its impact on women's employment.⁴⁸ In Egypt, women witnessed a huge increase in unpaid care work in 2023 to reach 30 hours after marriage compared with 13 hours before marriage; the figures are almost the same for working and non-working women.⁴⁹ For women, in 2018 and 2023 the percentage of those working non-wage jobs⁵⁰ increased rapidly, mirroring a greater need for more flexibility in response to the increasing burden of unpaid care work.

It's crucial to note that women's labour market situation cannot be explained solely by existing patriarchal norms or cultural values.⁵¹ Attributing the issues affecting women in the labour market to cultural explanations is static and hinders the conversation on the structural and policy issues facing the country. The data instead suggest that the shift towards a neoliberal and informalised economy has put pressure on women, forcing them to make the pragmatic choice to opt out or endure a double burden. This aligns with Bayat's argument on the effects of global economic restructuring and provides a gendered dimension to job precarity.

The core of this structural issue is captured by Fraser's framework. A study by Atallah and Hesham (2024),⁵² utilising data from ELMPS

Employment Outcomes in 45 High-Income Countries: A Systematic Qualitative Review of 238 Comparative and National Studies," *Social Policy & Administration* 54(7): 1016–1066.

47 Hochschild, Arlie Russell, and Anne Machung (2012). *The Second Shift: Working Families and the Revolution at Home*. Revised edition. Penguin Books.

48 Assaad, Ragui, and Caroline Krafft (2020). "Excluded Generation: The Growing Challenges of Labor Market Insertion for Egyptian Youth," *Journal of Youth Studies* 24(2): 186–212.

49 Hendy, Rana (2015). "Women's Participation in the Egyptian Labor Market: 1998–2012," in *The Egyptian Labor Market in an Era of Revolution*, eds. Ragui Assaad and Caroline Krafft. Oxford University Press, pp. 147–161.

50 Refers to forms of employment that do not involve receiving a regular salary or wage from an employer in the traditional sense, including employers, self-employed persons and unpaid family workers.

51 Barsoum, Ghada (2018). "Women, Work and Family: Educated Women's Employment Decisions and Social Policies in Egypt," *Gender, Work & Organization*.

52 Atallah, Mai, and Mai Hesham (2024). *The Evolution of Time Use and the Distribution of Unpaid Care Work by Sex and Labour Market Status in Egypt*. *Economic Research Forum Working Paper 1755*.

2023, provides striking evidence of a severe gendered gap in unpaid care work, which is central to this crisis. Women bear a disproportionate burden as 84.3 per cent of them perform daily unpaid care work compared with 33.7 per cent of men. On average, women spend 5.4 hours per day doing unpaid care work, which amounts to five times the amount of time men spend (around 1 hour). Employed women endure the double burden of having to juggle both paid working hours and care responsibilities, as women spend more hours in work (unpaid and paid) than waged employed men. The study's findings – that there is a weak link between egalitarian gender views and the time spent on unpaid care work – directly support the argument that the problem is not a matter of changing social norms, but rather one of addressing the underlying systemic and structural issues.

Depending on the same data from the ELMPS (2023), marriage and childbearing emerge as major structural shocks to women in Egypt's labour market. Marriage and having children are turning points for women as they significantly increase the burden of unpaid care work while not similarly affecting men, as the burden almost triples for married women. Women with children under the age of 6 face the highest burden, which underscores how life-cycle transitions create a structural barrier for women's labour market participation. Hence, employed women, especially married ones, have extremely long working days (combining both paid and unpaid work), which puts immense pressure on their ability to maintain employment.

Crucially, the survey found weak or no connection between holding egalitarian gender views (for example, believing that husbands should help with chores or childcare, or advocating for women's economic participation) and the actual time that women and men spend on those unpaid care activities. For example, men who believe that they should help with household chores devoted only slightly more time to indirect care work; those who also agree that they should help raise the children did not change their time use patterns. These findings are crucial because they underline that even if people hold progressive views, no shift in time allocation takes place due to prac-

tical constraints and structural realities (such as lack of services, rigidity of roles, lack of family-friendly policies). Thus, the lack of such family-friendly policies as paternity leave and onsite child-care services serve as a barrier to women's employment. These policy failures,⁵³ stemming from the neoliberal erosion of the welfare state, intensify women's precarity by forcing them to make difficult choices between paid work and essential social reproduction.

The ELMPS survey highlights another key structural issue; wealthier households can outsource care work, which is a luxury unavailable to the poor. This disparity underscores the importance of providing affordable childcare and eldercare services to support poorer households that cannot afford to do so. This argument is supported by research from Olivetti and Petrongolo (2017),⁵⁴ which highlights that the availability of affordable care services directly contributes to higher female labour force participation by alleviating the demands of unpaid care work. Therefore, the lack of such public provisions disproportionately burdens low-income women, trapping them in a cycle of limited employment opportunities and increased precarity.

Conclusion

This paper has examined the precarious status of women's employment in Egypt and how it is profoundly shaped by the forces of neoliberalism. As Egypt adopted austerity measures, women, among other vulnerable groups, were disproportionately affected. Women in Egypt are spending more hours on unpaid care work, while simul-

53 Barsoum (2018) provides specific examples of policy failures that perpetuate the burden on women in Egypt, including workplaces that refrain from building and maintaining childcare facilities, as well as weak enforcement, lack of oversight and inadequate penalties imposed by the government.

54 Olivetti, Claudia, and Barbara Petrongolo (2017). "The Economic Consequences of Family Policies: Lessons from a Century of Legislation," *Journal of Economic Perspectives* 31(1): 205–230.

taneously experiencing a reduction in social coverage and a growing shift towards the informal labour market. Egyptian women continue to face significant barriers in the labour market. These include a disproportionate burden of unpaid care work, limited access to formal and quality employment due to the shrinking public sector and occupational segregation, and insufficient social policies to support their dual roles. Neoliberal policies, by dismantling traditional safety nets and constraining formal opportunities, intensify the crisis of care for Egyptian women, forcing them into precarious positions or driving them to adopt various strategies to navigate an increasingly challenging socioeconomic reality

Appendix

Table 1 Social spending as a percentage of total government spending in Egypt (FY2005/06–FY2023/24)

Fiscal year	Social spending (subsidies, grants and social benefits) (million EGP)	Total government expenditure	Social spending as a % of total government expenditure
2024/2023	573,008	3,055,194	18.76%
2023/2022	454,101	2,184,594	20.79%
2022/2021	343,405	1,831,022	18.75%
2021/2020	326,613	1,578,774	20.69%
2020/2019	229,214	1,434,723	15.97%
2019/2018	287,461	1,369,869	20.98%
2018/2017	329,379	1,244,407	26.47%
2017/2016	276,719	1,031,940	26.82%
2016/2015	201,024	817,843	24.58%
2015/2014	198,569	723,350	27.45%
2014/2013	228,579	701,514	32.58%
2013/2012	197,093	588,187	33.51%
2012/2011	150,193	470,992	31.89%
2011/2010	123,125	401,866	30.64%
2010/2009	102,974	365,986	28.14%
2009/2008	127,033	351,500	36.14%
2008/2007	92,371	282,290	32.72%
2007/2006	58,442	222,029	26.32%
2006/2005	68,897	207,810	33.15%

Promised empowerment, precarious realities: neoliberal policies and the subjugation of women's economies in Egypt

Mario Mikhail

Introduction

The term “women’s empowerment” has become almost ubiquitous, even unquestioned. It has become de-politicised and simply assumed to be beneficial for women. In itself, the term does have not any negative connotations. Nevertheless, today it is associated predominantly with the neoliberal paradigm. International financial institutions (IFIs), along with national governments, have come to deploy a set of practices and rhetoric that proclaim the empowerment of women. But it is fundamentally important to scrutinise the dominant notion of empowerment to investigate its sometimes obscured effects on women, beyond the prevalent discourse. The aim in this paper is to bring out these implications and effects on the lives of Egyptian women, focusing on the present situation.

The Egyptian state, in collaboration with international financial institutions, is implementing the most severe neoliberal programme in its history. This programme encompasses unprecedented austerity measures, currency floatation and public sector privatisation. As a result of these austerity measures, Egyptians are experiencing significant economic hardship. Furthermore, as is often the case, the effects are distributed disproportionately. Women, specifically the most marginalised, are experiencing the greatest suffering and precarity. We shall see that for Egyptian women, far from being empowering, neoliberal principles and policies are undermining the diver-

sity of their economies, confining their economic activities within capitalocentric and state-centric boundaries, and exacerbating the marginalisation of the most disenfranchised. Instead of reducing inequalities therefore the neoliberal approach to empowerment is only making economic and gender inequalities worse in Egypt.

We shall investigate the rhetoric of the Egyptian state and international institutions in an effort to get to grips with the current form of empowerment. Articles from the official websites of the State Information Service and the World Bank are examined, along with official rhetoric (such as speeches and statements) and documents (for example, the national strategy for the empowerment of Egyptian women). Additionally, we shall analyse specific interventions (including *Tahweesha* and *Forsa*). The analysis of the Egyptian case is complemented with theoretical insights from critical feminist readings of the economy. These include feminist critiques of neoliberalism (for example, by Nancy Fraser and Hester Eisenstein) and feminist approaches elucidating the diversity of women's economies (Jenny Cameron, J.K. Gibson-Graham, Lise Vogel and Nancy Folbre). We begin with a critique of the neoliberal notion of empowerment. In subsequent sections, we analyse its articulation and consequences for Egyptian women.

Empowerment: the neoliberal variant

The neoliberal paradigm has shaped the notion of women's empowerment, at least with regard to its contemporary and most prevalent usage. The neoliberal exaltation of "free" markets and hostility to state intervention are also reflected in its conception of empowering women. According to neoliberals, integrating women into the market is the best way of enabling them to attain independence. The relevant means of empowerment include microfinancing (providing small loans to start or support private businesses), skill training (equipping women with practical skills to increase their employability and foster business opportunities), and leadership development programmes

(enhancing leadership skills and building cadres of women business leaders).

The neoliberalisation of women's empowerment is global, and thus prevalent in both developed and developing countries. But its introduction to the developing world has a distinct history and rationale. Initially, the post-colonial national states adopted a state-centred development model to modernise their economies. By the late twentieth century, with the end of the Cold War and the (apparent) triumph of the capitalist West, the state-led development model declined. Additionally, states in the developing world experienced an escalating debt crisis. In this context, neoliberalism emerged to champion "free, unregulated markets". Structural adjustment programmes (SAPs)¹ became the primary instrument for pushing neoliberalism in the developing world.

Neoliberal rhetoric sought to take advantage of the notion of female oppression in the Global South. The neoliberal developmental model suggests that financial independence – through market participation – will liberate women from patriarchal oppression in the Global South (Eisenstein 2010a). International institutions such as the United Nations and international financial institutions framed women's empowerment as a means of fostering development (Eisenstein 2010a). Additionally, structural adjustment programmes presented the realisation of women's leadership through free markets as a key development goal (Eisenstein 2010b). All this is apparent in the implementation of neoliberalism in Egypt. Microfinancing is one example, aimed at upgrading the status of Egyptian rural women from being underdeveloped and unliberated to empowered and developed, while the implementing local NGOs – through the associated surveillance and training – disseminate market values (Malak and Salem

1 The structural adjustment programs involve implanting fiscal and economic measures to stabilize the economies of indebted countries in the developing world. These measures aim to promote the free-market economy, reduce public spendings, and integrate countries in global free trade and finance.

2017). Neoliberalism thus promises not only prosperity for developing societies but also women's liberation.

"Rolling back" the state from the economy is one of the most significant aims of neoliberalism. The state-led developmental model, with its macro-interventions and directed investments in accordance with society's needs has contributed to fighting poverty (Eisenstein 2010a; Fraser 2013). But neoliberalism undermines the vitality of catering to societal needs through state intervention (Eisenstein 2010b). Individual microlending initiatives, however, notwithstanding the feminist fanfare surrounding them, have overshadowed state macro-interventions (Fraser 2013). The state-led development paradigm, in its ideal form, ensures equitable resource distribution by providing employment, education, health care, subsidies and other welfare benefits to those in need. However, such equitable mechanisms are absent from the free unregulated market, which insists on individual capabilities and competition. The absence of these distributive mechanisms places society – and particularly women, given their disadvantaged position – in a precarious position.

But while neoliberalism diminishes the state's involvement in the economy, it may expand state intervention in women's lives, specifically in authoritarian environments. In the Egyptian context, the relevant programmes have pushed women to register for IDs to access loans. However, this has turned identity-less women into citizens liable to prosecution (Malak and Salem 2017). In contrast to the common belief, as will be elucidated later, the neoliberal infrastructure has advanced state control over women's everyday lives.

Neoliberalism propagates a fundamentally individualist approach to empowerment. It promotes an individualised and responsible woman for whom empowerment is attained by achieving success in professional or business life and maintaining a work-family balance (Rottenberg 2017). Such an approach inevitably creates a hierarchy between career-oriented women who succeed and those who fall short. The system splits the female subjecthood, creating a divide between the self-investing middle-class women and the disavowed unprivileged women whom labour is outsourced to (Rottenberg

2017). This neoliberal doctrine has gained universal status by appealing to women from a variety of backgrounds. As Nancy Fraser (2013: 221) argues, the neoliberal feminist spirit:

attracts women at both ends of the social spectrum: at one end, the female cadres of the professional middle classes, determined to crack the glass ceiling; at the other end, the female temps, part-timers, low-wage service workers, domestics, sex workers, migrants, EPZ workers, and micro-credit borrowers, seeking not only income and material security, but also dignity, self-betterment, and liberation from traditional authority. At both ends, the dream of women's emancipation is harnessed to the engine of capitalist accumulation.

Neoliberalism therefore reduces women's liberation to market principles. The neoliberal framework re-signified feminism to create individualist and self-reliant female subjects. The criterion of independence is defined in terms of becoming an entrepreneur and/or a professional, confining the realisation of women's autonomy within the limits of the capitalist economy. The unjust rationale of neoliberalism also requires that a considerable number of women retain an inferior socioeconomic status. After all, not all women can attain the required neoliberal competences or gain leadership positions in the market. Women are instrumentalised to sustain capitalist accumulation. Ultimately, neoliberalism shrouds and suppresses women's collective liberation, while undercutting the state's role in addressing structural inequalities.

Austerity and neoliberalism in Egypt

The Egyptian state has implemented structural adjustment programmes since the early 1990s. Despite some positive outcomes with regard to economic stabilisation (for example, reducing deficits, maintaining growth and improving external balances), these programmes have exacerbated poverty, inequality and unemployment

(for example, absolute poverty increased from 16.7 per cent in 2000 to 19.6 per cent in 2005, and more than 40 per cent of the population acquired the status of “near poverty”), which eventually contributed to Hosni Mubarak’s downfall (Nagarajan 2013; Roccu 2013). After the 25 January revolution, subsequent governments continued to implement structural adjustment programmes. However, from 2016 onwards, the state – unprecedentedly – intensified the implementation of neoliberal policies. The government agreed on a plan that included floating the currency, reducing public spending and boosting the private sector (Magdy 2024). Implementation of the plan included austerity measures, cuts in subsidies, devaluing the Egyptian pound and privatising the public sector. The consequences for ordinary Egyptians have been severe. Egypt’s poverty rate rose from 29.7 in 2019–20 to 32.5 per cent in 2022 (Radwan and Al Baal 2024). Inflation rate reached in September 2023 a record high of 38 per cent (Reuters 2024). And although inflation later fell, everyday prices remain exceptionally high for the majority of Egyptians. Egyptians from the lower and middle classes are struggling to cope with these price rises. They are desperate to find a job and are even changing their dietary habits, for example, by consuming less meat and poultry (Michaelson and Farouk 2023). But while living conditions are becoming increasingly difficult for the general population, Egyptian women face even harsher conditions.

Egyptian women’s socioeconomic disadvantages are evident. Female participation in the labour force is just 16.5 per cent compared with 71.3 per cent for men (World Bank n.d.). Women spend 22.4 per cent of their days in unpaid work, while for men the figure is only 2.4 per cent (World Bank n.d.). Rates of business ownership and attainment of senior/middle management are also low, at 15 and 22.2 per cent, respectively (World Bank n.d.). Some 71 per cent of women in rural areas work informally and 70 per cent work in family-owned businesses without remuneration (FAO 2021). Data from 2012–2018 indicate a decline in employment rates and real wages, while precarious informality has grown. This has exacerbated women’s economic vulnerabilities with regard to employment and income

(Krafft and Assaad 2022). According to the latest Global Gender Gap Report, Egypt ranks extremely low, at 135 out of 146 (WEF 2024). It is also worth mentioning that although many of these estimates/ data are sourced from official statistics from the state and/or international institutions it is likely that the socioeconomic reality of Egyptian women is much worse.

Neoliberalising female subjects

Women's empowerment constitutes a fundamental element of the structural adjustment programmes implemented in Egypt, as in other countries. International institutions frame successful Egyptian women as those who have entered the market to become entrepreneurs and/or have reached senior positions within corporations (WB 2023). And as the Egyptian state reproduces broader neoliberal policies, it reproduces the neoliberal paradigm of empowerment. The National Strategy for the Empowerment of Egyptian Women, adopted in 2017, reflects this notion. The strategy comprises four pillars: "women's political empowerment and leadership; women's economic empowerment; women's social empowerment; and women's protection" (NCW 2017). The strategy states that "without the true empowerment of women, in a manner that allows for their self-fulfilment, freeing and supporting their abilities, their smooth and safe participation, no development efforts will be successful nor will intended objectives be achieved" (NCW 2017). The economic goals include promoting entrepreneurship among women and access to financial services (NCW 2017). Moreover, in a section concerning the "household and informal sector" the strategy specifies the following interventions: safeguarding women in the informal sector through policies/laws, conducting studies on household work, "promoting a culture of respect for this type of work" and applying "flexitime and work-from-home systems to give women the option of combining and balancing their careers and family roles" (NCW 2017: 41). The strategy also mentions promoting working women's rights, women's

employment and access to funds in the agricultural sector (NCW 2017). The strategy's rhetoric and goals embody the fundamental principles of neoliberal empowerment. It identifies advancing women's economic abilities with development, and women's empowerment functions as a means of attaining broader developmental goals. The main criterion of empowerment is the integration of women in the market. The strategy reduces women's economic emancipation to gaining admission to the capitalist workforce and finance. It broadly groups together unpaid household labour, unwaged informal labour and waged informal labour within the same category of informality. The proposed interventions also facilitate incorporating women into the formal neoliberal economy by enabling a career-family balance. Additionally, the strategy advocates promoting a culture of respect for household work, which not only facilitates the integration of "responsible" women into the market but also implies that there are also "incompetent" women who inevitably will remain confined to the performance of inferior household tasks.

Furthermore, the state frequently refers to the neoliberal creed of empowerment in its discourse regarding women. For instance, President Abdel Fatah Al-Sisi, during the celebrations of Egyptian Woman's Day, urged the government to take measures to empower women, such as increasing the proportion of women in senior positions, providing training to enter the job market, expanding digital saving and lending programmes, and facilitating the creation of small projects (SIS 2023). A revealing article by the State Information Service, which summarises a report by the Egyptian Cabinet's media centre, echoes neoliberal discourse. The article is titled "An unprecedented breakthrough in enhancing Egyptian women's status in all sectors" (SIS 2024). The article supports this bold claim by citing various indicators and statements, mainly from international institutions. It cites the World Bank's appraisal of the narrowing gender gap and launches the National Strategy for the Empowerment of Egyptian women, describing it as an "incentive to create more sustainable job opportunities" (SIS 2024). The report/article also mentions UN Women's acknowledgement of "improving women's representation on boards

of directors and senior leadership positions in EGX-listed companies, the banking sector, the public business sector, and non-bank financial institutions" (SIS 2024). According to the article/report, these companies are expected to achieve the national's strategic goal of 30 per cent women on boards of directors by 2030 (SIS 2024). The article/report mentions acknowledgments by the World Economic Forum regarding the increased shares of women in senior positions and technical jobs, and cites the EU ambassador's appraisal of the efforts made "to empower women in the fields of businesses and financial inclusion, increased participation in the financial and banking sector, and participation in the social and economic fields" (SIS 2024).

The article also refers to the Egyptian cabinet's report which mentions improvements in the "effectiveness of entrepreneurship laws" as noted a World Bank index (SIS 2024). It also features government initiatives aimed at advancing women's economic empowerment through micro, small or medium-sized enterprises and digital financial inclusion (SIS 2024). Finally, it points to the role of civil society in providing job opportunities for women and showcasing the number of women benefiting from micro-financing and social support (SIS 2024).

The article, which reflects state discourse, boasts accomplishments in line with the tenets of neoliberalism and adheres extensively to its rationale. It venerates integrating women into the market, reinforcing the notion that realising the goals of women's empowerment and development rests upon neoliberal principles. Furthermore, assessing the degree of empowerment becomes contingent on the criterion and validations of neoliberal institutions. Nevertheless, one should note that, because of the report's conspicuously propagandist nature, it takes an exaggeratedly positive standpoint and tends to overstate evaluations.

The neoliberal empowerment of women goes beyond mere rhetoric to include concrete socioeconomic interventions, articulated in several initiatives involving the state and international partners. For instance, *Tahweesha* is a government initiative initiated in 2021 by the NCW, the Central Bank of Egypt, UN Women, the EU and other

partners to formalise the savings of rural women (Hteit 2024). It was inspired by the *Gameya* tradition; but instead of informal savings, Tahweesha deposits women's savings into group bank accounts, allowing them to access micro-loans and gain interest earnings (Hteit 2024). *Tahweesha* is a notable example as it captures the *Gameya* tradition in the formal economy. *Gameya* is a grassroots system of investments and savings. Women from different classes, particularly those who cannot – or/and do not want to – engage with the banking system, utilise it to manage everyday finances. The informal system lies outside the Egyptian economy's regulatory framework. Money circulation among participants is grounded in mutual trust, flexibility and understanding, contrary to debts, which are enforced through financial and legal coercion. This flexibility is crucial for women whose precarious lives increase the uncertainty of repayments. Women use *Gameya* primarily for meeting everyday needs (for example, school tuition fees, housing appliances, food), as opposed to micro-financing and banking debts, which are directed toward creating interest, profits and enterprises. Yet, it is still possible for women to use *Gameya* as a means of boosting investments.

Forsa is another notable programme, implemented in collaboration with the World Bank. It is designed to support “the transition of Takaful and Karama beneficiaries from depending on cash transfers to generating sustainable incomes to enhance their economic resilience and financial independence” (World Bank 2023). Additionally, *Forsa* provides “behavioural change training which introduces the program and disseminates information on its objectives, as well as encouraging participation in economic inclusion activities” (World Bank 2023). The rhetoric and functions of the *Forsa* programme are revealing because they embody neoliberal hostility towards social welfare and state intervention. Women who receive social cash transfers are framed as dependent and reliant on external welfare support. *Forsa* is aimed at transitioning women from a supposedly dependent and “parasitic” status to that of self-reliant entrepreneur.

The rhetoric and practices of *Forsa* indicate that the government and the international financial institutions regard *Takaful and Karama*

as a temporary scheme for cash transfers, employing it mainly to moderate social tensions aroused by neoliberal policies. Because of gender inequality, the adverse implications for Egyptian women are enormous, specifically those belonging to economically disadvantaged classes and/or marginalised identities. Egyptian women lose the fundamental public subsidies that help them to sustain their lives and their dependents, as many are breadwinners. Only a few individual women, namely the most privileged, who successfully become responsible entrepreneurial subjects, could survive such brutal neoliberalism.

These programmes are only two instances among many similar schemes. The National Project for the Development of the Egyptian Family is another noteworthy project. The project “aims at economically empowering females aged between 18 and 45 through financial independence and work”. It does so by implementing micro projects, project management training, and establishing tailoring shops, in addition to establishing a unified electronic system for service provision and digitalising family records (SIS 2022). The Minister of Planning and Economic Development stated that the project seeks to “regulate population growth, enhance population characteristics, and ultimately improve citizens’ quality of life through comprehensive approaches that promote economic empowerment for women” (Daily News Egypt 2024). A further example is a World Bank supported project titled “Catalysing entrepreneurship for job creation”, which promotes entrepreneurship among young people and women (World Bank 2024). These projects aim to disseminate neoliberal behaviours, values and structures among Egyptian women. They all play a comparable role, integrating women into the organised financial apparatus of capitalism and the state.

Subjugating the economy of difference

At first glance, these programmes may appear to be solely beneficial. However, restraining Egyptian women's economic activities within the market may have adverse effects. To find out, it is necessary to

examine the impact of the market and patriarchy on women's everyday activities. The domination of the market and patriarchy tend to render women's economic activities invisible. For instance, women's unwaged labour within the domestic sphere (for example, childbearing and housework) is fundamental for the social reproduction of labour power (Vogel 2013; Dalla Costa and James 1975). Despite its vital social role, domestic work is not recognised as labour. This female sphere of work demonstrates the existence of an economy beyond the formal structures of capitalism. To address this gap, Folbre (2001) developed the notion of an "invisible heart", in contrast to the self-interested assumptions of capitalism. While the invisible hand embodies market logic, the invisible heart represents the family values of love, care, obligation and reciprocity (Folbre 2001). According to Folbre, the hand and the heart are in conflict, although Folbre attempts to establish a balance. Irrespective of the possibility of reconciling the heart with the hand, it is crucial to discern the oppositional difference between the two forms.

Women's economic activities are incommensurable; they cannot be reduced to countable essentialist categories. Cameron and Gibson-Graham (2003) examine the variety of feminist economic forms beyond capitalocentrism. Their notion of the economy is open to difference and devoid of "essential identity, logic, organising principle or determinant" (Cameron and Gibson-Graham 2003: 152). The radical diversity of the economy encompasses: "different kinds of transactions with their multiple calculations of commensurability; different ways of performing and remunerating labour; different modes of economic organisation or enterprise with their multiple ways of producing, appropriating and distributing surplus labour" (Cameron and Gibson-Graham 2003: 153). This approach opens up the economy to numerous formations, which can be paid or unpaid, capitalist or non-capitalist, exploitative or fair (Cameron and Gibson-Graham 2003). Here, the economy of difference recognises the diverse multiplicity of women's economies, without rigid presuppositions.

A feminist understanding that recognises economic differences sheds new light on the diverse and creative practices of Egyptian

women. Egyptian women engage in numerous economic activities. Some belong to the formal private or public sector, while others fall outside formal employment and monetary frameworks. A UN survey classified women's employment into the following categories: formal employment (17 per cent), informal wage work (6 per cent), informal self-employment outside the home (23 per cent), informal home-based work (12 per cent) and the economically inactive (42 per cent) (Kabeer 2013). The survey attempts to reflect the various forms of economic activity in which Egyptian women are involved. Nonetheless, the survey still reflects a reductionist classification, guided by neoliberal market-oriented criterion. The multiplicity of Egyptian women's economic activities outside the market are simplified into three categories, classified according to ownership and location, while women who do not conform to the informal-formal work typology are deemed inactive. These forms of simplified categorisation cannot reflect or apprehend the plural complexity of women's economies because of the simultaneous interlap of monetary and non-monetary activities across various spaces. These classifications also tend to classify women's involvements in terms of market logic and binary dichotomies (for example, inside/outside, formal/informal, owners/non-owners).

The ongoing economic crisis exemplifies the reductionism of market-informed categorisations, as Egyptian women resort to a variety of ways of adapting to the crisis. Some may pursue access to formal employment, while others have recourse to multiple informal activities. It is conventional to regard the informal economy as inherently exploitative for women. However, under certain circumstances, it may provide an opportunity for women in precarious circumstances to earn a living without the financial and legal constraints of the formal economy. For instance, maids, housekeepers, babysitters and street vendors resort to such ventures as a swift means of obtaining income outside the formal financial and bureaucratic obligations which may hinder them at critical moments of their lives. Egyptian women's use of the internet and social media is also a crucial development. They engage in multiple economic activities including home-

based resale or production projects (for example, jewellery, cosmetics, food and clothes), as well as content creation emanating from their everyday lives (cooking recipes, modelling, daily routines, vlogs and so on). This applies in particular to the marginalised classes. Additionally, these women partake in household labour in the same manner as women who do not engage in income-generating activities.

In addition to earning income, Egyptian women rely on compassion, sympathy and mutual support to manage the economic crisis, through interpersonal financial help, gifting and mutual non-monetary exchanges of services (for example, mutual childcare, cooking, household tasks). Women engage in everyday complex household procedures of provision and management involving emotions, finances and care. Mothers and wives ensure, through everyday household budgeting, that their families' limited financial resources are managed effectively to meet the needs of family members. Additionally, Egyptian women attempt to maintain the socio-interpersonal relations that are becoming more and more fragile as the economic crisis deepens. Female family members provide care and emotional support to the men and children whose mental health is vulnerable to the deteriorating economic conditions. Consequently, they create value and participate in the social reproduction of labour. The flexible and profitless *Gameya* system is also a significant way of managing finances, as already discussed. However, the state-promoted neoliberal regime privileges those women who acquire formal entrepreneurial and professional capabilities. At the same time, the multiplicity of women's economic activities, characterised by informality and affectivity, are disregarded and rendered inferior.

Finally, it is vital to consider the authoritarian socio-political motivations that guide the state's neoliberal discourse and practices toward women. Since the coup d'état in July 2013, the Egyptian state has been intensifying its efforts to exert greater control over society. Inclosing women within the formal economy permits greater control over the female population. The state's discourse (for example, strategy, president, ministers) frequently emphasises women's role in economic development. As evident in the previously mentioned

statements from the Minister of Planning (regarding the National Project for Development of the Egyptian Family) and the rhetoric of international institutions, the relevant programmes aim to enhance “population characteristics” and induce “behavioural changes”.

The state, through the neoliberal formalisation of women's activities, and facilitated by digitalisation, disciplines the finances and economic conduct of Egyptian women to align them with the state's agenda and desired objectives. This applies specifically to those belonging to disenfranchised urban and rural populations, encompassing women engaged in agriculture, street vending, home-based work and non-profit activities (for example, Gameya). For instance, the Egyptian tax authority has introduced new measures to regulate e-commerce and content creators. The state also targets, prosecutes and imprisons female content creators on the alleged grounds of immorality and indecency (for example, “TikTok girls”). Officials, including the president and MPs, have advocated the termination of informal street vending and regulation of such businesses by establishing stores and/or issuing permits (Sky News Arabia 2022; Nematullah 2021). Although these measures do not impact only women, such informal ventures are carried out predominantly by women living in precarious conditions. And regulating their work may adversely affect their incomes in various ways (for example, higher costs, red tape, relocating their businesses from profitable areas).

Conclusion

Neoliberal policies concerning women's empowerment, as mandated by the IMF/World Bank and implemented by the Egyptian state, are not synonymous with liberation. On the contrary, they exacerbate the marginalisation of the most vulnerable women, and confine the multiplicity of women's economic activities within the boundaries of the market and the state. Egyptian women's economic activities are plentiful and diverse, diffused across various fields, positions and locations. Particularly women living precariously amidst the eco-

conomic crisis and austerity measures have devised innovative and flexible ways of sustaining their lives and/or earning a living.

Integrating women into the market is not necessarily negative as it may be beneficial for some. Nevertheless, women's economies go beyond market logic to involve various forms of activity, which can be profitable or non-profitable, illicit or legal, revolving around care or income. Neoliberal empowerment seeks to suppress such differences to manufacture self-reliant entrepreneurial professional women. Their successes are evaluated in terms of market criteria, marginalising those deemed unfit and unqualified. Thus, the neoliberal regime frames the informal economy as inherently exploitative, intentionally in some cases and unintentionally in others. But while the informal economy is indeed exploitative of women in certain circumstances, it can also be liberating under others.

Inequalities and exploitation exist in both informal economic activities and, most certainly, in the formal market economy. Recognising and understanding the diversity of women's economic activities beyond neoliberal capitalocentric prejudices is the pathway to genuinely empower Egyptian women, specifically the most vulnerable, who suffer the heaviest consequences of the enforced neoliberal agenda.

Feminist critique of the International Monetary Fund and the World Bank: gendered impact and alternatives

Jihene Abbes

Introduction

The International Monetary Fund (IMF) and the World Bank are among the most influential financial institutions in the world and play a pivotal role in shaping the economic landscape of emerging countries by providing loans, financial assistance and technical support. These institutions also promote neoliberal economic policies, including so-called “structural adjustment programmes” (SAPs) and austerity measures to achieve economic stability, promote growth and end poverty.

The implementation of such policies has received wide criticism, however, especially from feminist researchers and activists who argue that the IMF and the World Bank’s approach to economic reform disproportionately harms women and exacerbates gender inequality in emerging countries. In fact, a report published by Oxfam titled *The Gendered Impact of IMF Policies in MENA: The Case of Egypt, Jordan and Tunisia* (2019)¹ revealed how IMF loan conditions have led to cuts in the health-care and education sectors that have disproportionately impacted women and girls.

1 Abdo, Nabil (2019). *The Gendered Impact of IMF Policies in MENA: The Case of Egypt, Jordan and Tunisia*. Oxfam Report. Available at: <https://policy-practice.oxfam.org/resources/the-gendered-impact-of-imf-policies-in-mena-the-case-of-egypt-jordan-and-tunisi-620878/>.

Feminist approaches have always criticised traditional economic models, considering that they fail to acknowledge the gender dimensions of poverty and inequality. Works by prominent researchers such as Diane Elson (2000)² and Nancy Folbre (2006)³ point out the importance of integrating unpaid work, and especially care work, in economic activity analysis.

IMF and World Bank policies often disregard women's contributions to informal and unpaid work, further reinforcing and deepening existing gender disparities. In this context, in her work on "social reproduction" Elson (2000) underlines the extent of the marginalisation of women's work within their households and societies, even though it is key to economic support and workforce continuity. Feminist economists also believe that austerity measures, which are often recommended by international financial institutions, reduce social services – such as health care, education and social care – that women in particular rely on in their caregiving roles.⁴

But why do women rely on these services more than other groups? Because firmly rooted gender roles assign caregiving roles to women within their households and in society as a whole, and place them in a vulnerable situation whenever these services regress, especially in the absence of paid or private alternatives, which are often inaccessible to women with limited incomes.

In the Tunisian context in particular, feminist activists and researchers have created a cutting-edge critical discourse against economic policies that have led to the degradation of the public service ecosystem. For example, the Aswat Nissa organisation confirmed that the austerity measures adopted in the wake of the revolution have had a heavy impact on women, especially in rural areas, by

2 Elson, Diane (2000). *Progress of the World's Women 2000*. United Nations Development Fund for Women.

3 Folbre, Nancy (2006). "Measuring care: Gender, empowerment, and the care economy," *Journal of Human Development and Capabilities* 7(2), 183–199. Available at: <https://doi.org/10.1080/14649880600768512>.

4 Stiglitz, Joseph, et al. (2006). *Stability With Growth: Macroeconomics, Liberalization and Development*. Oxford: Oxford University Press.

reducing access to vital services, such as reproductive health and education.⁵

Austerity policies, including the public sector hiring freeze, cuts in public financing and constriction of social programmes, have had a disproportionately negative impact on fragile groups and have increased unemployment, especially among young people. As the image of the “male provider” has been undermined, some men have felt frustration and a sense of regression in terms of social standing, which has exacerbated tensions within the family.⁶

Domestic violence has increased in tandem with economic fragility and prolonged forced unemployment. Some development programmes dedicated to women’s empowerment through small loans and entrepreneurship projects, despite their positive objectives, have sometimes been subject to disapproving misogynistic reactions that saw these programmes as a threat to men’s economic and social role in the household.

These dynamics highlight the role of neoliberal economic policies in deepening patriarchal structures, increasing gender fragility, and feeding violence and discrimination. The COVID-19 lockdown period revealed a sharp increase in these phenomena, as Tunisia witnessed a staggering rise in reported cases of domestic violence. Calls to the five national hotlines doubled.⁷

This paper aims to analyse how the IMF and the World Bank’s targeted economic policies have deepened gender inequality in Tunisia, especially since 2011, and seeks to understand the impact of these policies in compromising women’s access to vital services, such as health care, education and social protection, as well as other aspects linked to this issue. The aim is to get the full picture, especially in rural areas. The paper also aims to offer feminist economic alternatives

5 See Aswat Nissa on: <https://www.aswatnissa.org/en/posts/>.

6 Nissa, Aswat (2023). *The Impact of Austerity Policies on Women and Marginalized Groups*. Available at: <https://www.aswatnissa.org/wp-content/uploads/2023/08/Etude-austerite-AR-version-Web-rectifiee.pdf>. (*In Arabic*)

7 UN Women (2020). *The Impact of COVID-19 on Violence against Women and Girls in the Arab States through the Lens of Women’s Civil Society Organizations*.

that can support the building of more comprehensive and fairer global financial systems

The study follows a multi-tool methodology, combining quantitative and qualitative analysis; it uses regression analysis to understand gender inequality indicators alongside a deep-dive into a qualitative case study on Tunisia, revealing the actual impact of economic policies on Tunisian women, especially given the rise in femicide and gender-based violence.

After the literature review and data analysis, the paper calls for the integration of feminist economic approaches into global financial governance systems by recommending a gender-sensitive amendment of loan conditions, the reinforcement of social protection mechanisms and the recognition of unpaid work in national economic accounts.

This paper enriches current discussions on the need to restructure international economic policies, and therefore supports gender equality and sustainable and fair development.

Methodology

The study follows a multi-technique methodology to provide a comprehensive analysis of gendered impacts resulting from IMF and World Bank policies. This methodology combines theoretical analysis, qualitative research and quantitative analysis.

The study begins with a critical review of the theoretical literature on feminist economics, namely the works of Diane Elson⁸ and Nancy Folbre⁹, as well as an analysis of political reports and memoranda issued by the IMF and World Bank. Papers and reports published by

8 Elson, Diane (1999, March). "Labor Markets as Gendered Institutions: Equality, Efficiency and Empowerment Issues," *World Development* 27(3): 611–627. Available at: <https://www.sciencedirect.com/science/article/abs/pii/S0305750X98001478?via%3Dihub>.

9 Folbre, Nancy (1998). "Engendering economics: new perspectives on women, work, and demographic change," *Les silences publiques de l'économie Économie et rapports sociaux entre hommes et femmes*. Available at: <https://pdfs.semanticscholar.org/5809/98b8cf9cb-00ffc5d116b64519c167688bca0.pdf>.

Tunisian civil society organisations such as Aswat Nissa¹⁰ were also used, as they provide detailed views on the repercussions of macro-economic policies for women's daily lives.

The study draws on an analysis of the Tunisian case as a qualitative model, which entails a deep dive into the impact of SAPs and austerity measures on women by tracking the changes in economic policies and social indicators, focusing on their disproportionate effects on women. The study also amplifies the voices of feminist activists in Tunisia who have warned about the close link between economic pressures and gender-based violence, especially in times of economic deterioration¹¹

The quantitative analysis draws on annual data covering the 2011–2022 period gathered from both national and international sources, for instance, the World Bank's Gender Data Portal database, the National Institute of Statistics in Tunisia, the Ministry of Family, Women, Children and the Elderly, as well as data from civil society organisations (for example, Aswat Nissa and the Tunisian Forum for Social and Economic Rights (FTDES)). This integrated methodology allows us to understand the complex dimensions of gendered impacts by combining a theoretical view with field data. This enhances the credibility of the study's outcomes and makes them applicable to public policy.

The study used regression analysis to examine the relationship between periods of austerity or Structural Adjustment Programs (SAPs) and various gender-inequality indicators, including women's labour-market participation, the gender pay gap, the disproportionate impacts of public-expenditure cuts on health, education, and infrastructure, and increases in gender-based violence.

Women's labour force participation rate was the dependent variable, on one hand, and public financing and periods of austerity were the independent variable. This analysis allowed us to identify

10 Aswat Nissa (2023).

11 Aswat Nissa (2023).

trends and changes that accompanied periods of agreement with the IMF and World Bank.

In this regard, analysis outcomes unveiled a clear negative correlation between the reduction of public financing and women's labour force participation rate. Between 2014 and 2017 for example, the 15 per cent reduction in public financing led to an approximately 1.2 per cent decrease in women's participation.

One of the challenges of this study was the limited available annual data for 2011–2022 on certain key gender indicators, such as the number of femicides and the gender pay gap. Although there are estimates or partial data pertaining to certain years, the lack of a full chronology impeded a detailed trend analysis, and the latter relied on available sources and identified this knowledge gap as a limitation.

Gendered impact of IMF and World Bank policies

Since the 1980s, many countries in the SWANA region have relied on IMF and World Bank loans to cope with successive economic crises. The post-Arab Spring period, however, revealed the exacerbated negative impact of these policies. In fact, the austerity measures that accompanied loan agreements not only failed to achieve economic stability, but also led to the spread of different forms of inequality, especially gender inequality.¹²

The reduction of public financing, especially in the health and education sectors, increased the burden of unpaid work borne by women, which further reinforced their traditional role as their family's caregiver. According to reports published by the World Bank,¹³

12 ESCWA (2024). "Inequality in The Arab Region: Crisis upon Crisis. Annual Report." Available at: <https://publications.unescwa.org/2024/iar-2024/sdgs/pdf/en/inequality-in-the-Arab-region-Crisis-upon-crisis-E.pdf>.

13 Gatti, R., F. Benett, H. Assem, et al. (2024, April). *MENA Economic Update: Conflict and Debt in the Middle East and North Africa*. World Bank Group. Available at: <https://documents1.worldbank.org/curated/en/099240104152411250/pdf/IDU163f1f80915d-9c149081a45f19ef4a6f9bae1.pdf>.

the region is currently facing its worst debt crisis yet amidst a sharp increase in economic, social and gender disparities.

In Tunisia, the transformations that followed the 2011 revolution reinforced strict austerity measures, which included the implementation of SAPs supported by the IMF and the World Bank. These programmes included the gradual elimination of subsidies on basic goods such as fuel and food, leading to an increase in the cost of living, which in turn disproportionately affected low-income households.¹⁴

The public sector wage freeze and the reduction of employment opportunities in this vital sector also impeded professional integration, especially of women and the young people who heavily rely on it. The reduction in education and health budgets caused a decline in the quality of public services, which increased the burden of unpaid work on women and deepened their marginalisation, especially in rural areas.¹⁵

The push towards labour market liberalisation has resulted in the expansion of informal work, of which women account for a large share and social and legal protection does not exist. Rural women working in the agricultural sector are among the most fragile groups and the most affected by these transformations. They struggle with the lack of proper infrastructure, difficulties in access to health care and education, low wages and the lack of safe working conditions.

Organisations such as the Tunisian Forum for Social and Economic Rights (FTDES) have documented tragic cases of women who lost their lives on their way to work sites in trucks called “death trucks” or “the trucks of no return”. These terrible accidents reflect the intersection of class, gender and geographic factors that put rural working women in a complex marginalised position.¹⁶

14 Nabil Abdo (2019).

15 Attia, Kais (2024). “Gendered Impact of Austerity Measures on Public Services in Tunisia,” *Noria Research Middle East & North Africa*. Available at: <https://noria-research.com/mena/wp-content/uploads/2024/11/Publication-PDF-Kais-Attia-3.pdf>.

16 Tunisian Forum for Social and Economic Rights (FTDES) (2021). *Trucks of No Return: Transport to the Rhythm of Death and the State's Shameful Silence*. (Arabic reference)

Upper-class women may access health and education services through the private sector, but middle- and lower-class women are most affected by reductions in service financing. They bear a greater burden, filling the gap left by the state through unpaid care and domestic work.¹⁷

While austerity measures do not affect women alone, the distribution of burdens within the same class reveals a stark disparity, as women bear the larger share of repercussions emanating from harsh economic policies. For example, rural women in Tunisia suffer from cuts in transport and health services, making it harder for them to reach their work locations or access health facilities. As a result, many women have lost their lives in car accidents on their way to the fields.

These realities point to the need to rethink economic policies from a gender-sensitive viewpoint that considers the multidimensional challenges faced by women, especially those from marginalised groups.

Case study: Tunisia

Tunisia is a poignant example of the gendered impact of the IMF and World Bank's policies. Its post-2011 experience demonstrates how global economic programmes can deepen gender inequality.

In the revolutionary aftermath, Tunisia entered into a series of agreements with the IMF and the World Bank in order to receive financial support amidst the dreadful economic crisis. These agreements were coupled with the implementation of a set of austerity measures, including the reduction of public financing, public sector wage freezes and the privatisation of public institutions. These measures had a deep negative impact on women in particular, especially in rural and marginalised areas¹⁸.

17 Aswat Nissa (2023). Nabil Abdo (2019).

18 Kais Attia (2024).

Tunisia's experience with SAPs and austerity measures clearly reveals the gender aspect of these policies. A gender-sensitive approach would require taking into consideration the different roles played by men and women in society, and the extent of gender disparity in access to resources and opportunities. In Tunisia's case, women, especially those from rural and low-income backgrounds were found to be the most affected by austerity measures¹⁹.

In fact, austerity policies entail cuts in public transport and health-care services that women rely on more than others because of the caregiving role that women play within their households, whether with children or the elderly. This forces them to cross long distances on foot or deprives them of access to basic services, further exacerbating their social and economic fragility²⁰.

While men also suffer from unemployment and professional instability, women face compound pressures as their responsibilities multiply while the state withdraws from its social roles. They face the burden of caregiving without any return or protection.²¹ Official data by the World Bank Group reveals that the female labour force participation rate in Tunisia underwent slight changes between 2011 and 2022, starting at 25 per cent of total female population in 2011, then gradually increased and reached 26 per cent in 2015 and 28 per cent in 2022²². Although the ratio of female to male labour force participation rose from 35.5 per cent in 2011 to 41.9 per cent in 2022, it still falls significantly short of gender parity (<https://data.worldbank.org/indicator/SL.TLF.CACT.FM.NE.ZS>).

This direction reflects the relative stability of the women's participation rate, with variations that can be interpreted in light of the

19 Aswat Nissa (2023).

20 Ibid.

21 Elson (1995), and Human Rights Watch (2020). "Tunisia: Events of 2019." Available at <https://www.hrw.org/world-report/2020/country-chapters/tunisia>.

22 World Bank Group, "Labor Force, Female (% of total labor force)." Tunisia. Available at: Indicators | Data. Also see: World Bank (2020). *World Development Report: Gender Equality and Development*. Washington, D.C.

economic and political crises the country has experienced, especially in the aftermath of the Tunisian revolution and subsequent social upheaval and economic downturn. Women's labour force participation was also affected by public policies that to date have failed to provide an appropriate environment to ensure women equal work and employment opportunities²³. Moreover, cultural and social factors play a crucial role in limiting women's participation; social standards and gender roles remain a key obstacle to enhancing women's economic role. Promoting women's participation also requires the adoption of comprehensive strategies combining legal reforms, social service improvements and social awareness raising to ensure women's effective and sustainable integration in the Tunisian labour market.

Furthermore, the gender approach underlines the structural marginalisation of the unpaid domestic work performed by women, which is often overlooked in traditional economic models. Neglecting this type of work in structural adjustment policies not only exacerbates women's economic fragility, but also reproduces social models that burden women with additional responsibilities to compensate for the lack of basic state services. This in turn does serious damage to women's mental and social health.

The Tunisian experience thus reveals how IMF and World Bank policies, although not explicitly biased against women, in practical terms bring forth unequal gender outcomes²⁴. This impact is aggravated in contexts of institutional fragility, such as post-revolution periods, in which economic crises multiply gender disparities and reproduce structural fragility.

23 OECD (2015). *Tunisia: A Reform Agenda to Support Competitiveness and Inclusive Growth*.

24 Abdo, Nabil (2019). "The Gendered Impact of IMF Policies in MENA: the case of Egypt, Jordan and Tunisia," *Oxfam International*.

Outcomes

The outcomes of this study indicate that IMF and World Bank policies did not merely form the background to Tunisia’s economic crisis, but actively and directly aggravated gender inequality through two key mechanisms: (1) burdening women with austerity measures by “feminising structural adjustment” and (2) dismantling the social safety nets on which women rely. Contrary to claims that attribute inequality to internal and cultural factors alone, the analysis shows that the loan conditions imposed by these international financial institutions have exacerbated the existing structural fragility and heightened gender disparities. Furthermore, the study demonstrates that gender-based violence tends to rise during periods of austerity and crisis – such as during the COVID-19 pandemic – and interprets this trend as an indirect consequence of austerity measures.²⁵ To test the hypothesis that IMF and World Bank policies amplify gender inequality, the analysis focused on tracking changes in women’s social and economic indicators during periods in which these structural reform programmes were being implemented. This impact was isolated as much as the data allowed from other factors, such as political turmoil or global recession, by focusing on select financial and tax policies imposed as loan conditions.

Direct impact of reduced public financing and social spending

Quantitative analysis revealed a strong negative correlation and synchronism between the implementation of austerity measures and the deterioration of women’s economic situation. Between 2014 and 2017, when a strict austerity package was implemented as part of a loan agreement (2016), there was a correlation between the 15 per cent reduction in public funding and a notable statistical decrease of approximately 1.2 per cent in women’s labour force participation.

25 Nissa, Aswat (2022). *Women in Tunisia: Gender-based Violence and Femicide*. Aswat Nissa Report.

This decrease not only reflects the loss of jobs resulting from the public sector freeze, but also women's withdrawal from the informal labour market because of increased transport and care costs. This proves that austerity measures directly compromised women's economic opportunities.

Increase in violence against women as an indirect impact

The analysis of qualitative and quantitative data reveals that during the years in which strict austerity measures were being implemented (2018–2020) there was a sharp and alarming rise in femicide. The numbers of reported cases increased from six in 2018 to 12 in 2020, rising further to 23 in 2023.²⁶ This correlation is no mere coincidence, but rather indicates an indirect yet strong causal relationship; indeed, this study depicts that the alarming increase in femicides in Tunisia is not an isolated phenomenon, but a direct result of the intersection between neoliberal austerity policies and existing patriarchal structures. The intense economic hardship resulting from unemployment, coupled with the collapse of social protection nets and the increase in living costs due to loan conditions all created an environment fraught with tension and lacking financial security. This in turn amplified gender-based patriarchal violence, as households that are supposed to be safe heavens turn into spaces of violence in which most murders are committed by women's intimate partners or family members. Therefore, by dismantling social support and pushing the economy towards more fragility, IMF and World Bank policies drive and multiply the root causes of violence, especially in the absence of effective protection and institutional frameworks. This makes the increase in violence rates a clear indicator of the devastating gendered impact of the economic model imposed by these financial institutions. Tunisia enacted Law No. 58 of 2017 on the Elimination

26 Tunisie Numérique (ND), in "Tunisia, Femicides Quadrupled between 2018 and 2023." Available at: <https://news-tunisia.tunisienumerique.com/femicides-beyond-the-numbers-the-deeper-causes-explained-by-an-expert-video/>.

of Violence against Women, but it has yet to be implemented, whether in terms of reporting, prosecution or enforcement. This is because of a lack of political will, as well as deep social resistance to opening up and truly addressing gender disparity.²⁷ The absence of an accurate and detailed national database on femicides further aggravates this situation, which in turn hinders identification, intervention and prevention efforts and leaves women in danger without any effective institutional protection.

We therefore conclude from this analysis that by creating intense economic hardship (unemployment, increasing living costs, collapse of services), these policies magnify tensions within households and enhance control and violence dynamics, which in extreme cases turn into murders. Burdening men and women alike with economic crises in the absence of any social safety net increases gender-based violence, making IMF policies a definite aggravating factor.

Recommendations

Reassess loan conditions

The International Monetary Fund (IMF) and the World Bank must abandon their unified approach to loan conditions. They must also reconsider SAPs that entail austerity measures, privatisation and market liberalisation, and replace them with policies that cater to the special needs of women and marginalised groups. Loan conditions must also adopt gender-sensitive standards that prioritise social spending on health, education and social care.

27 Intersection Association for Rights and Freedoms (2024). “The Situation of Women in Tunisia: Marginalization and Femicide,” *Intersectional Association*. Available at: <https://intersection.uno/en/the-situation-of-women-in-tunisia-marginalization-and-femicide/>.

Integrate feminist economics into international financial policies

The feminist perspective must be integrated into IMF and World Bank decision-making. As Diane Elson (2000) and Nancy Folbre (2006) have said, traditional economic models disregard the value of unpaid and care work performed mainly by women. International financial institutions must therefore integrate these approaches into their policy frameworks. Gender budgeting must also become a key component in loan agreements to ensure that economic reforms are not implemented at the expense of the social services that women heavily rely on.

Enhance social safeguards and accountability

Loan agreements with the IMF and the World Bank must include sections that clearly protect social safety nets such as health care, education and social security. These safeguards are crucial to protect the most vulnerable groups, especially women, from the negative repercussions of economic restructuring. Independent control mechanisms should also be created to observe the implementation of these safeguards and ensure accountability.

Encourage women's involvement in policymaking

To ensure that economic policies effectively reflect women's needs, women must be involved in decision-making. The IMF and the World Bank should encourage the inclusion of women's voices in consultations on loan agreements and economic reforms. This can be achieved by establishing advisory bodies that include women's rights activists and representatives of women workers and civil society organisations.

Improve gender data gathering

To support evidence-based policy reforms, there is a crucial need to improve data gathering on the specific gendered impact of economic policies. A lot of the data currently used by the IMF and the World Bank fails to categorise information by gender, which conceals the differential impacts of policies on men and women. Gathering gender-sensitive data would allow policymakers to better understand women's specific needs and ensure that economic policies do not deepen gender inequality.

Conclusion: towards gender-sensitive international financial policies

This comprehensive analytical study reveals the dangerous repercussions of IMF and World Bank policies on women's lives in Tunisia, especially post-revolution. These outcomes confirm that the neoliberal economic model promoted by these international financial institutions has directly contributed to the amplification of gender gaps and deepened various forms of marginalisation and social exclusion against women, especially in rural areas and low-income populations. – The study revealed three key realities:

First, austerity policies and SAPs are not gender-neutral, but rather bearers of structural discrimination against women. By reducing social spending and privatising basic services, these burdens were abandoned by the state and passed on to women through a "forced feminisation of care", which in turn reinforced stereotypical gender roles and deprived women of development opportunities.

Second, the interaction of economic and social factors has produced compound forms of marginalisation. The negative effects were not restricted to the economic aspect alone, but rather reached fundamental rights to health care, education and personal safety, as evidenced by the shocking rise in violence against women.

Third, existing protection mechanisms have failed to counter these challenges, whether through national policies or the international framework. This failure is evident in the contradiction between Tunisia's international commitment to women's rights and regression in relevant indicators.

The outcomes identified by this study do not support claims that attribute gender inequality to cultural or internal factors alone. The synchronism and clear causal relationship between the implementation of austerity policies and the deterioration of gender indicators prove that the neoliberal model imposed by foreign entities was not neutral, but rather a key factor in the dismantling of social structures and the protection of women's rights.

Finally, this study confirms that gendered challenges in Tunisia are not isolated from the global context, but are rather part of a structural problem in the international economic system. Addressing these challenges therefore needs more than just partial reforms. It requires a crucial discussion on alternative development patterns that puts gender justice at the heart of its priorities. There can be no true development without equality, and there is no equality without gender justice.



Part II

Gendered Labour, Migration, and Women's Structural Economic Precarity

Gender budgeting in certain Moroccan ministerial sectors

Hassane Boumahdy

Introduction

Gender budgeting has been closely linked to results-oriented budgeting reform. Gender budgeting is also an effective tool for reducing gender disparities and ensuring that public and sectoral policies are aligned with various objectives aimed at enhancing gender equality through the mechanisms required for gender integration in budgeting processes.¹

Morocco's experience in implementing gender budgeting is aligned with the seven action levers defined by the Organisation for Economic Co-operation and Development (OECD) in 2023, which identify gender budgeting as a prerequisite for effective public policies for gender equality.²

A budget can be defined as a detailed statement indicating estimated state revenues and expenditures in cash units, reflecting the government's plan for the upcoming fiscal year.³

The term "gender", in turn, refers to a relationship system based on a binary relationship, as well as structural and social inequalities between men and women in general. It is also a social construct in which certain biological characteristics and social differences are

1 Ministry of Solidarity, Social Integration, and Family (MSSIF) (2024, May). *Comprehensive National Review of Progress towards the Implementation of the Beijing Declaration and Platform for Action Thirty Years On*, p. 10. (In Arabic)

2 Ibid., p. 10.

3 Tawfik, Fadma (2013). "The Gender Approach in Light of the 2014 Fiscal Law," *Moroccan Fiscal Revenue* 3: 221. (In French)

attributed to either men or women, girls or boys, and one sex rather than the other.

Morocco, alongside other EU neighbours and African countries, decided to integrate the gender dimension into its budgeting process and allocate a share of its budget to gender issues and policies. As a result, it is now mandatory to annex a report on gender-related allocations and measures to the state's annual draft budget.⁴

As for the historical aspect of budget "genderisation" in certain ministerial sectors, the state budget has undergone a range of reforms and developments, including, from 2005, issuing an annual gender report to be annexed to the relevant year's draft budget. These reforms eventually led to the stipulation of gender equality in Chapter 2, Article 19 "Fundamental Rights and Freedoms" of the 2011 Constitution.⁵ The article states that men and women shall enjoy equal civil, political, economic, socio-cultural and environmental rights and freedoms as defined in this chapter of the Constitution. In this context, Morocco also signed international treaties and charters as stipulated by the Constitution, as well as the Kingdom's laws and principles. The 2005 annual gender report also reflects this commitment in accordance with Organic Law No. 130.13 of 2015 related to the Finance Law (LOLF).⁶

While seemingly a positive step, Morocco's adoption of a gender-responsive state budget took place within a complex context of internal and external factors, raising questions about the country's genuine commitment to achieving real equality, as opposed to other considerations related to foreign policy or fulfilling international funding conditions.

4 Al-Rammash, Samia (2017). *A Look into Gender Reports Annexed to Fiscal Laws in 2011–2016*. Master's thesis in Public Law. Fes: Sidi Mohamed Ben Abdellah University (USMBA), School of Legal, Economic and Social Sciences, 2016–2017, p. 5. (*In Arabic*)

5 Royal Decree No. 91.11.1 of 29 July 2011 on the execution of the Constitution text, Official Gazette No. 5964. (*In Arabic*)

6 Organic Law No. 130.13 relating to the Finance Law (LOLF) implemented by virtue of Royal Decree No. 1.15.62 of 14 Sha'ban 1436 AH corresponding to 2 June 2015. (*In Arabic*)

Organisations such as the International Monetary Fund (IMF), the World Bank and the European Union have established the integration of the gender dimension in public policies as a prerequisite for loans or grants, especially in the context of Structural Adjustment Programmes (SAPs) and development partnerships. Morocco is also required to submit comprehensive performance reports on human rights and sustainable development goals (SDGs). This gives it further incentive to adopt a human rights-centred discourse to improve its international image. In other words, by integrating “gender equality” into its policymaking, the Moroccan government is attempting to polish its image abroad, especially in light of criticisms from international human rights organisations. This is besides other reforms being implemented, such as the Family Code and women’s participation in parliament as proof of “modernisation” and “open-mindedness”, despite their limited impact on the lives of most Moroccan women.

This approach is also the result of internal, albeit weak, pressure in the absence of a mass feminist movement. The Moroccan feminist movement, despite its history in the feminist struggle, has become largely institutional and is now linked to elite and externally-funded organisations. It has therefore lost its ability to mobilise the public or exert grassroots pressure. Despite the parliament quota (for example, 21 per cent of seats in the 2021 elections), women remain marginalised in real decision-making centres (such as the cabinet or economic and security institutions).

The gender approach is also used to contain disquiet without making drastic changes. Symbolic reforms (such as integrating gender into the budget) serve as a means of absorbing social anger, especially in light of rising poverty and unemployment among women. Meanwhile, the patriarchy is being reinforced with modern tools by offering reforms as a “favour” from the state without any accountability over the structures generating discrimination (such as class disparities, the informal economy, and so on).

While the Moroccan government recognises women’s rights in official documents (such as the Constitution and IKRAM plans), it

refrains from effectively implementing these rights. In fact, Law No. 103.13 on the Elimination of Violence Against Women is not effectively implemented, and tax exemptions on women's entrepreneurship remain merely on paper. Neoliberal policies also undermine gender equality, as privatisation and public service outsourcing weaken the country's education and health care systems. This further exacerbates the burden of unpaid care on women, and therefore limits their economic opportunities.

Given their dependence on donor requirements the impact of Moroccan reforms remains limited, making them prone to developments in international politics. These reforms disregard the actual priorities of Moroccan women (such as eradicating poverty in rural areas) and do not entail any changes in the distribution of power or wealth, as the ruling class refuses any challenge to its misogynistic class interests.

Furthermore, programmes are designed in government offices or with the help of foreign experts, and fail effectively to engage women suffering from poverty or living in rural areas. Women's issues are also often seen in terms of "security threats" (for example, fighting extremism by educating girls), and not as human rights. Morocco's adoption of a gender-responsive approach is not the result of a democratic shift or public pressure. It is rather a mix of adapting to international funding requirements to maintain the flow of loans, polishing the country's image abroad in response to human rights-related criticism, and containing internal discontent through reforms that keep deep power structures intact.

The aim of this paper is to critically examine the Moroccan gender approach in the past decade, and to assess the effectiveness of its implementation in the state budget for certain ministerial sectors. The paper also intends to analyse legal and practical mechanisms used for integrating the gender approach by looking at the following ministerial sectors, among others: the Ministry of Justice, the General Delegation for Prison Administration and Reintegration, the Ministry of Endowments and Islamic Affairs, the Ministry of Solidarity, Social Integration and Family, and the Ministry of Economy and Finance.

For this purpose, we will address the following question: has the gender approach really been adopted in the relevant ministerial sectors?

Several subordinate questions arise in this context:

- What is the legal framework that governs the gender-responsive budget?
- What key mechanisms and tools are used to implement the gender-responsive budget?
- What key legal and institutional foundations are required to reinforce the gender approach in the budget of certain ministerial sectors?

Research topic I: theoretical framework of the gender-responsive budget

As part of the reforms implemented in Morocco and in execution of the country's international commitments to integrate the gender approach into all public policies, it is evident that the gender-responsive budget depends on the appropriate practical framework to enhance gender-sensitive accountability. It was therefore imperative to determine the gender-responsive budget's relevant legal frame of reference (first requirement), as well as the necessary executive mechanisms and tools to activate and implement the gender-responsive budget (second requirement).

First requirement: legal framework of the gender-responsive budget

Through the 2011 Constitutional reform and the adoption of a gender-responsive approach, the Kingdom of Morocco attempted to reaffirm all the international conventions it has signed.⁷ In fact, they are an integral part of Constitutional reform, reasserting the country's commitment to gender equality. Chapter 19 stipulates gender equality through equal rights and freedoms for both men and women, as prescribed by the Constitution.

In addition to constitutional chapters, a number of constitutional requirements implicitly stipulated by the draft constitution grant women a number of fundamental rights and freedoms. Chapter 14 of the 2011 Constitution made Moroccan women strategic partners in the legislative process through requirements granting Moroccan men and women alike the right to submit legislative requests and petitions to public authorities. Women also have the right to enact laws, according to the Constitution.⁸

Constitutional references to gender were also reinforced through a set of common and regulatory laws, as well as a number of reports aimed at integrating the gender approach into public policies.

A number of reforms were implemented in common laws to reaffirm gender equality in Moroccan law.

The Family Code⁹ brought forth a number of gender reforms not mentioned in the Civil Affairs Code. In fact, the Family Code established equality between spouses by restricting polygamy, granting women the right to file for divorce, raising the legal age of marriage, subjecting divorce to court supervision, enhancing women's rights to custody and alimony, and eliminating certain practices that un-

7 Paragraph 4 of the Constitution of 29 July 2011. (*In Arabic*)

8 Chapters 14 and 15 of the 2011 Constitution. (*In Arabic*)

9 Law No. 70.03, the Family Code, was issued by Royal Decree No. 1.04.22, Official Gazette issue No. 5184, current version of 25 January 2016. (*In Arabic*)

dermine women's equality with men. The main development, however, remains equal rights in managing common funds. Also worth mentioning is Law No. 103.12 on the Elimination of Violence Against Women, which identified a number of behaviours considered acts of violence against women,¹⁰ alongside several other laws, such as the Penal Code and the Civil Procedure Law.

The key organic law enacted in this context was Organic Law No. 130.13 related to the Finance Law (LOLF) which reaffirmed the gender approach, stating that it "takes gender criteria into consideration when setting goals and indicators".¹¹

As for regulatory laws pertaining to both houses of parliament, the Regulatory Law relating to the House of Representatives¹² stipulated women's integration in national elections and reaffirmed the inclusion of a candidature list for 60 women.¹³ Paragraph 9 of Article 24 of the Regulatory Law on the House of Councillors, on the other hand, states that "a candidature list shall not include two consecutive names of two candidates of the same sex".¹⁴

As part of the same approach adopted in Morocco since 2006, a special report on gender budgeting and its implementation in sectoral budgets is among the documents annexed to draft fiscal laws. This report highlights 25 sectors involved under the supervision of Moroccan ministries as part of the overall gender approach and underlines the involvement of those ministries in drafting the gender report annexed to the fiscal law.¹⁵

10 Article 1 of Law No. 103.02 on the Elimination of Violence Against Women. (*In Arabic*)

11 Article 39 of Organic Law No. 130.13. (*In Arabic*)

12 Regulatory Law No. 27.11 relating to the House of Representatives as amended by Regulatory Law No. 20.16 enacted by virtue of Royal Decree No. 1.16.118 of 10 August 2016, Official Gazette issue No. 6490, p. 5853. (*In Arabic*)

13 Article 23 of Regulatory Law No. 27.11 on the House of Representatives. (*In Arabic*)

14 Regulatory Law No. 28.11 on the House of Councillors as amended by Regulatory Law No. 32.15 enacted by virtue of Royal decree No. 1.15.88 on 16 July 2015, Official Gazette issue No. 6380. (*In Arabic*)

15 Moufid, Ahmed (2010, April 1). "The Gender Approach in 2010 Finances," *The Moroccan Magazine for Public Finance*: 65. (*In Arabic*)

Second requirement: gender budget implementation tools and mechanisms

The gender budget has a strategic structural dimension, combining social, economic and political objectives.¹⁶ The legislative authority therefore assigned several institutions and bodies to implement the budget with consideration for the social dimension. They include the executive authority (the Cabinet) and the legislative authority (the Parliament). New executive mechanisms were put in place to implement constitutional requirements related to gender equality. A new government body was also created to handle matters related to equality and the elimination of all forms of discrimination, as set forth in chapters 19 and 164 of the Constitution.¹⁷

In accordance with the 2011 Constitution,¹⁸ the Cabinet shall develop the programmes it intends to implement during its term, which in turn are presented by the Prime Minister before the two houses of Parliament for approval, provided that the Cabinet integrates the gender approach across programme areas.

The Cabinet therefore plays a vital role in integrating the gender dimension into state budgeting, a key measure to ensure fair and effective distribution of financial resources by adopting financial allocations aimed at reducing the gaps between the genders, as well as between urban and rural areas.

Since Morocco's 2011 constitutional reform, the Cabinet has adopted the government's equality plan (IKRAM 1), the first national plan launched by the Moroccan government to enhance gender equality and empower women. This falls under Morocco's commitment to international treaties, such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and its re-

16 Jaafari, Said (2006). *National Human Development Initiative: General Context, Foundations and Mechanisms*. Settat: Al-Rashad Library, p. 65. (In Arabic)

17 Karim Lahrash (2010). "The New Constitution of the Kingdom of Morocco: Explanation, Interpretation and Analysis," *A Series on Legislative Work and Jurisprudence* 3: 32. (In Arabic)

18 Chapter 88 of the 2011 Moroccan Constitution. (In Arabic)

sponse to local feminist movements. The plan was an extension of the reforms implemented under the Family Code (2004) and the 2011 Moroccan Constitution, which reinforced equality and prevented discrimination (Article 19). It spanned the period 2012–2016 under the supervision of what was previously known as the Ministry of Solidarity, Women, Family and Social Development in partnership with international and civil society organisations. It aimed to reduce the gender gap in the social, economic and political sphere and to reinforce women's rights. Among the plan's key objectives was to review and align legislation with the Constitution (for example, Law No. 103.13 on the Elimination of Violence Against Women passed at a later stage in 2018); enhance coordination mechanisms between government institutions tasked with equality efforts; support women's entrepreneurship through microfinance programmes (for example, the Women's Integration in Development project); encourage women's access to the work force by improving working conditions and facilitating a healthy work-life balance; reduce school dropout rates among girls in rural areas; improve literacy among older women through literacy programmes; increase access to health-care services, especially in rural areas; eliminate child marriage (in spite of ongoing gaps in law implementation); strengthen women's representation in electoral institutions (for example, by applying a female quota in local and legislative elections); support women's access to decision-making positions (ministries and local authorities); create listening units for women who are victims of violence in courts and hospitals, and launch awareness-raising campaigns against domestic violence and harassment. All these efforts fall within a collaborative approach to equality involving all areas of government. This equality plan (IKRAM 2012–2016) is therefore considered a merging point for all initiatives launched to enhance gender equality, and a tool for implementing the commitments set forth in the 2012–2016 government plan. IKRAM 2 was in turn a plan designed to reinforce the gains achieved in phase 1 of the programme, with a stronger focus on enhancing the legal protection of women (for example, through the activation of Law No. 103.13 on the Elimination of Violence Against

Women), integrating gender into public policies, and empowering women in the digital space and the green economy.

The Parliament, Morocco's legislative authority representing and reflecting the interests of all population segments, also plays a vital role in updating the budget. When the Parliament supports budget updates, including adopting a results-oriented approach and ensuring reinforcement of the gender approach in state budgeting, the budget meets the requirements of equity, social equality, economic efficacy and political transparency. This is role is not restricted to institutional performance for the sake of good public governance, but also has a moral and ethical dimension.¹⁹

Moreover, the Parliament monitors the Cabinet's work and its compliance with its commitments. It also assesses public policies. In this context, the House of Representatives has become aware of the new shift in monitoring annual fiscal laws based on the requirements set forth in the Constitution and in Organic Law No. 130.13 related to the Finance Law (LOLF). Investments need to be made not only in a gender results-oriented budget report, but also in all annexed documents and governing body reports in order to assess the Cabinet's implementation of its constitutional and legal commitments in relation to gender equality.²⁰

The 2011 Constitution also assigned implementation of the gender approach to a number of entities, including national institutions or consulting bodies such as the National Human Rights Council of Morocco (CNDH) and the Authority for Parity and the Fight against All Forms of Discrimination (APALD).

19 Speech given by Speaker Al-Habib Al-Maliki during the educational day organised by the Thematic Committee on Equality and Equity in Gender Budgeting. Available at: <https://www.maroc24.com/144251-الحبيب-المالكي-السياسات-العمومية-في-> (In Arabic)

20 Gender Reform Guide (2005). *The New Approach to Result-oriented Gender Budgeting, with the support of UNDP, Kingdom of Morocco, Ministry of Economy and Finance*, p. 65. (In Arabic)

Targeted spending to promote gender equality in Morocco

This spending encompasses several sectors, with a focus on specific programmes aimed at reducing the gender gap, including but not limited to the following:

- building and equipping boarding schools in rural areas to ensure continued education for girls;
- funding literacy programmes for women in rural areas (annual budget of MAD 150 million);
- education grants targeting girls, such as the Tayssir programme (MAD 1.5 billion per year);
- digital skills training programmes for women (MAD 100 million in 2023);
- funding reproductive health and safe delivery centres (MAD 3.7 billion in 2023);
- providing health coverage (RAMED) to 11 million women living in poverty;
- building shelter centres for violence survivors (MAD 100 million per year);
- funding awareness raising campaigns on gender-based violence (MAD 30 million);
- concessional loans to fund women's cooperatives (MAD 1.2 billion in 2020–2023);
- women's employment programmes in rural areas, such as the Musanada programme (MAD 200 million);
- supporting female entrepreneurship through the IKRAM fund (MAD 500 million);
- funding the infrastructure of women-led markets in rural areas (for example, wholesale produce markets);
- funding rights observatories, for example, the National Observatory on Violence Against Women (MAD 15 million);
- training judges and police in handling violence cases (MAD 20 million per year);

- creating gender equality committees in all entities (MAD 10 million);
- funding the female quota in elections (30 per cent of seats);
- women’s political leadership training programmes (MAD 10 million);
- supporting women’s candidatures in local elections through media campaign funding;
- building multi-service centres (health, legal, training) for women in rural areas;
- providing free/semi-free transportation to school for girls in rural areas;
- developing water and sanitation facilities in schools to ensure that girls do not drop out of school;
- funding civil society organisations to spread a culture of equality (MAD 50 million per year).

Some 70 per cent of this spending is dedicated to urban areas, however, while gaps are wider in rural areas. It also lacks transparency, given the difficulties involved in tracking the allocation of gender equality resources. The above spending model is also unsustainable as a large share relies on international grants (such as EU grants). Morocco’s spending on equality efforts therefore focuses on “sectoral interventions” (education, health care, the economy) rather than on “structural change”, in other words, eliminating misogynistic culture and redistributing wealth. Budget increases resulting from a lack of proper auditing, as well as unequal geographic opportunities further exacerbate this situation, limiting the impact.

Research topic II: key manifestations and legal foundations of enhanced gender budgeting in certain ministerial sectors

This topic encompasses ministerial sectors working on institutionalising gender equality, including the Ministry of Justice, the General Delegation for Prison Administration and Reintegration, the Ministry of Endowments and Islamic Affairs, the Ministry of Solidarity, Social Integration and Family, and the Ministry of Economy and Finance.

1. Ministry of Justice

The Ministry of Justice considers the enhancement of gender equality in terms of access to justice and justice-related jobs to be a top priority. For this purpose, the Ministry is implementing several projects covering relevant regulations and programming to reinforce women's rights to access a judicial system that tends to the particular needs of all citizens across the Kingdom.²¹ As of 2019, the Ministry of Justice adopted a gender-sensitive sectoral analysis developed as part of the technical assistance provided by the European Union's support programme for the implementation of the government's second equality plan,²² namely for enhancing women's legal protection (for example, the activation of Law No. 103.13 on the Elimination of Violence Against Women). In line with the provisions of the Organic Law related to the Finance Law (LOLF) and the Prime Minister's directives on budgeting for 2024–2026 of 14 March 2023, the Ministry of Justice adopted a series of gender-responsive outcomes covering all its budgeting programmes (support and leadership, performance

21 Ministry of Economy and Finance (2019). *Draft Fiscal Law of 2019, Report on Result-oriented Gender Budgeting*, p. 14. (In Arabic)

22 Ministry of Economy and Finance (2022). *Draft Fiscal Law of 2022, Report on Result-oriented Gender Budgeting*, p. 20. (In Arabic)

of the judiciary, updating the judiciary and legal system, and reinforcement of rights and freedoms).²³

Table 1 Gender-sensitive outcomes adopted by the Ministry of Justice

Pro-gramme	Objectives	Indicators	Sub-indica-tors	2023 Achieve-ments	2024 Fiscal Law
Support & leadership	Skill building and gender equality enhancement	% of access to training	% of female employees attending training	57%	55%
			% of male employees attending training	65%	55%
		Number of female employees attending training qualifying them to hold higher positions	Number of female employees attending training qualifying them to hold higher positions	123	75
			Number of male employees attending training qualifying them to hold higher positions	266	75
Reinforce-ment of rights and freedoms	Protection of women's and children's rights	% of units equipped to welcome women and children	–	91%	89%
		% of child-friendly spaces in family sections	–	26%	26%

Source: Ministry of Justice, 2024.

²³ Ministry of Economy and Finance (2024). *Draft Fiscal Law of 2024, Report on Result-oriented Gender Budgeting*, p. 14. (In Arabic)

2. General Delegation for Prison Administration and Reintegration

The General Delegation for Prison Administration and Reintegration contributed to the activation of the National Women's Economic Empowerment Programme in 2023 through a number of levers, namely by organising training for prisoners and accompanying them throughout their journey towards entrepreneurship. In this context, an agreement was signed between the General Delegation for Prison Administration and Reintegration and the Mohamed VI Foundation. It is currently being implemented. This agreement aims to support prisoners in creating their own businesses as soon as they are released.²⁴ The gender-sensitive analytical study carried out by the Delegation in 2017–2018 also contributed to the diagnosis and analyses accompanying the development and implementation of the Delegation's Strategic Action Plan for 2022–2026. The study's outcomes and recommendations highlighted the importance of the gender dimension in prison administration and reintegration in a way that protects and promotes the rights of women prisoners and Delegation employees alike.²⁵ The Delegation conducted this study to understand gender-related challenges and imbalances within the Moroccan prison system, and to provide recommendations to promote justice and equity in reintegration policies. The study also informed the development of the Delegation's 2022–2026 strategic plan through the following mechanisms: diagnosing gender disparities inside prisons (male/female prisoners and employees); analysing the needs of female prisoners (health, psychological, social, legal); assessing reintegration programmes and their gender sensitivity; and identifying structural discrimination in handling women's cases (long-term preventive detention, difficulties in access to justice). This enabled a certain im-

24 Ministry of Economy and Finance (2022). *2022 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 23. (In Arabic)

25 Ministry of Economy and Finance (2024). *2024 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 17. (In Arabic)

provement in the gender sensitivity of programmes by: designing professional training programmes targeting the needs of female prisoners (small businesses related to “traditional” skills such as hairdressing or tailoring, while introducing new areas such as technology); providing quality healthcare services (women’s clinics, psychological support to victims of violence); improving prison conditions by building rehabilitation and correction centres dedicated to women in several regions; training prison staff in the gender approach and human rights; building partnerships with local associations to provide shelter and training to women after their release; awareness raising campaigns to reduce social stigma, especially in rural areas; improving the relevant legal institutional framework by integrating equality principles in internal prison regulations; and collaborating with judicial institutions to expedite women’s trials and reduce unjustified preventive detention. In response to Prime Minister’s Circular No. 4/2024 of 15 March 2024 requiring government institutions to develop their proposals for the 2025–2027 budgeting process and supporting said suggestions with public policy objectives and efficacy indicators, the Delegation developed a series of gender-sensitive outcomes and initiatives as part of its commitment to integrating gender into its policies and programmes. The Delegation also adopted a gender-sensitive approach across programming phases, in accordance with the following steps: assessing gender disparities in access to prison services (health, training, psychological support); identifying challenges faced by female prisoners (mothers, pregnant women, victims of violence); increasing the share of female prisoners receiving professional training by 30 per cent by 2027; improving access to reproductive health services by 40 per cent; allocating financial resources to gender-sensitive activities (for example, funding women’s health units within prisons); and modifying programmes based on outcomes to ensure equity.²⁶ Table 2 identifies the steps taken by the Delegation to achieve more gender-responsive action.

26 Ministry of Economy and Finance (2025). *2025 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 30. (In Arabic)

Gender budgeting in certain Moroccan ministerial sectors

Table 2 Gender-sensitive outcomes adopted by the General Delegation for Prison Administration and Reintegration

Pro-grammes	Objectives	Indicators	Sub-indicators	2023 Achievements	2024 Fiscal Law
Punitive Policy for Prisoner Reintegration	Humanisation of arrest circumstances	Prison occupancy rate, by gender	Prison occupancy rate – men	163%	159%
			Prison occupancy rate – women	80%	90%
		Average living space per prisoner	Average living space per prisoner – men	1.69 m ²	1.73 m ²
			Average living space per prisoner – women	3.61 m ²	3.33 m ²
	Prisoner rehabilitation for reintegration	Men and women prisoners' access to education	Prisoners' access to education – men	98%	95.45%
			Prisoners' access to education – women	99%	97.93%
		Men and women prisoners' access to vocational training	Prisoners' access to vocational training – men	88.64%	94.98%
			Prisoners' access to vocational training – women	91.04%	93.69%
		Men and women prisoners' access to artistic and craft training	Prisoners' access to artistic and craft training – men	10.07%	9.5%
			Prisoners' access to artistic and craft training – women	31.33%	25%
		Men and women prisoners' access to literacy programmes	Prisoners' access to literacy programmes – men	95.71%	94.5%
			Prisoners' access to literacy programmes – women	97.74%	93%
	Corporate skills development of prison administration staff	Share of employees undergoing continuous training, by gender	Share of employees undergoing continuous training – men	32%	48%
			Share of employees undergoing continuous training – women	40%	55%
	Integration of the environmental and gender aspects	Women's access to senior roles	–	7.14%	9.2%

Source: General Delegation for Prison Administration and Reintegration, 2024.

3. Ministry of Endowments and Islamic Affairs

Recognising the importance of women's contribution to its workshops and viewing women as a key player in its programmes as beneficiaries, trainers, supervisors and coordinators, the Ministry of Endowments and Islamic Affairs is working on integrating gender into its key programmes, including religious guide training, traditional Moroccan Islamic teaching and literacy programmes in mosques.²⁷

Nonetheless, the Ministry should exert more effort to better implement gender-sensitive principles in accordance with the Organic Law relating to the Finance Law (LOLF). In fact, the Ministry has not carried out any gender-focused analysis in the sector that would facilitate successful consolidation of this dimension in gender budgeting.²⁸

Completing a gender-focused study of the Ministry's workflow and areas of intervention remains a key condition for the successful consolidation of the gender dimension of the Ministry's strategy. It would also reflect its efforts by launching programmes to promote women's representation in the religious domain and enhance their independence.²⁹

In response to Prime Minister's Circular No. 4/2024 on developing three-year budgeting proposals for 2025–2027, supported by performance objectives and indicators, the Ministry of Endowments and Islamic Affairs developed a set of gender-sensitive outcomes, including three budgeting programmes, as follows: religious framing programmes, spaces dedicated to Islamic religious ceremonies and cultural areas, as well as religious training and education programmes.³⁰

27 Ministry of Economy and Finance (2019). *2019 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 20. (In Arabic)

28 Ministry of Economy and Finance (2022). *2022 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 25. (In Arabic)

29 Ministry of Economy and Finance (2024). *2024 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 19. (In Arabic)

30 Ministry of Economy and Finance (2025). *2025 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 32. (In Arabic)

Table 3 Gender-sensitive outcomes adopted by the Ministry of Endowments and Islamic Affairs

Pro-grammes	Objectives	Indicators	Sub-indicators	2023 Achievements	2024 Fiscal Law
Religious framing	Improving the health condition of religious staff and their dependents	% of wives, widows and daughters of religious staff benefitting from health care coverage	–	49.3%	49.66%
Spaces dedicated to Islamic religious ceremonies and cultural areas	Catering to the needs of all social groups through spaces dedicated to Islamic religious ceremonies and cultural areas	% of new mosques built	% of response to women's needs in prayer rooms	–	–
Religious training and education	Training and qualifying religious staff	% of religious guides benefitting from the programme	–	–	92.8%

Source: Ministry of Endowments and Islamic Affairs, 2024.

4. Ministry of Solidarity, Social Integration and Family

The Ministry of Solidarity, Social Integration and Family is tasked with coordinating all ministerial measures and initiatives aimed at promoting gender equality, as well as the rights of children and people with special needs. The Ministry thus largely contributes to supporting government sectors in their efforts to integrate gender in all policies and programmes. The Ministry has perhaps best proven its commitment to this objective by developing and supervising the 2017–2021 gender equality plan covering all ministerial sectors, especially after the end of the first government plan of 2016–2021. In this context, and as part of its partnership with the Ministry of Finance, the Ministry of Family, Solidarity, Equality and Social Development was involved in the implementation of the provisions of Article 39

of the new Organic Law related to the Finance Law (LOLF).³¹ Alongside the government's second equality plan and the start of its assessment in 2021, the Ministry continues to design a series of gender-sensitive outcomes based on the recommendations of a gender analysis conducted in 2019, which were translated into medium-term sectoral action plans to activate the Ministry's commitments.³² In this context, a local dynamic for the government's second equality plan was launched starting with a regional diagnosis, taking into account social disparities at the entity level. The Rabat-Salé-Kénitra authority has also been helped to develop its entity-level equality plan since 2020.³³

The year 2023 also witnessed the launch of discussions to develop the government's third equality plan for 2023–2026 managed and coordinated by the Ministry of Solidarity, Social Integration and Family. The third version of this plan, similar to the first and second versions, includes a platform ensuring the alignment of different measures and procedures, and monitoring all ministerial sectors and public institutions to promote gender equality and empower women.³⁴

As part of its tasks and mandates, and in accordance with the requirements set forth by Prime Minister's Circular No. 2024/4 of 15 March 2024 on developing three-year budgeting proposals for 2025–2027 supported by performance objectives and metrics, the Ministry of Solidarity, Social Integration and Family developed a set of gender-sensitive outcomes covering all its budgeting programmes. This includes the Leadership and Support Programme, Gender Equality and Women's Empowerment, the Entrepreneurship and Rights Programme, and the Social Development, Rights of People with Special Needs and Protection of Children and the Elderly Pro-

31 Ministry of Economy and Finance (2019). *2019 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 26. (In Arabic)

32 Ministry of Economy and Finance (2022). *2022 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 26. (In Arabic)

33 In 2021, two projects were completed: the first was the women's cooperative support project and the second was the women's entrepreneurship support project with a value of MAD 14 million, including a MAD 6 million contribution from the Ministry.

34 Ministry of Economy and Finance (2024). *2024 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 20. (In Arabic)

gramme. All these programmes are linked to several gender-sensitive objectives and efficacy indicators.³⁵

Table 4 Gender-sensitive outcomes adopted by the Ministry of Solidarity, Social Integration and Family

Pro-gramme	Objectives	Indicators	Sub-indica-tors	2023 Achieve-ments	2024 Fis-cal Law
Leader-ship and support	Prepare for a public sector job in a fair and merit-based manner	% of access to training	% of women's access to training	41.01%	48%
			% of men's access to training	41.49%	42%
		% of women in decision-making positions or equivalent	-	35%	45%
Gender equality & women's empowerment, entrepreneurship & rights	Develop and lead the implementation of the government's equality plan	% of fulfilled ministry commitments in the government's equality plan	-	25%	50%
		% of local implementation of equality programmes	-	100%	70%
		Number of hearing and guidance centres for women victims of violence providing high-quality services	-	79	85
		% of local coverage of updated and activated spaces dedicated to women's jobs according to relevant standards and requirements	-	100%	100%
	Promote the economic empowerment of women and girls	% of completed programmed procedures in the Maghreb Al-Tamkeen programme	-	25%	60%

35 Ministry of Economy and Finance (2025). *2025 Draft Fiscal Law, Report on Result-oriented Gender Budgeting*, p. 35. (In Arabic)

Hassane Boumahdy

Pro-gramme	Objectives	Indicators	Sub-indica-tors	2023 Achieve-ments	2024 Fis-cal Law
Social devel-opment, rights of people with special needs & protection of children & the el-derly pro-gramme	Enhance the engage-ment of as-sociations, especially women's associa-tions, in the Ministry's public policy implemen-tation and in targeting women and girls	Number of supported projects in associ-ations	Number of women and girls' empower-ment projects in associations supported by the Ministry as part of different adopted public policies	-	50
		Number of associa-tion players benefit-ing from capability building	Number of associations included in the skill building programme tar-geting women and girls	-	40
	Design, coordi-nate and implement gender-sen-sitive child protection public policies	Number of players that integrated quality standards in children and family units and services while taking the specific needs of boys and girls into consideration	-	-	10
	Protect and improve the lives of families and the elderly	% of quality approach implementation in social protection centres dedicated to the elderly, taking the specific needs of old-er men and women into consideration	-	30%	5%
	Enhance the rights of people with special needs, taking the specific needs of men and women into considera-tion	-	-	-	-

Source: Ministry of Solidarity, Social Integration and Family, 2024.

The Ministry strives to promote social justice and gender equality through comprehensive solidarity based policies, focusing on vulnerable groups (for example, women, children, people with disabilities and the elderly) by fighting poverty and social exclusion, promoting women's and girls' rights, integrating gender into public programmes, improving social services provided to target groups, allocating a share of its budget to gender-sensitive programmes (such as women's literacy and small business support programmes), building gender trained teams within the Ministry and affiliate bodies, and collaborating with civil society and international organisations (for example, UN Women, UNICEF). The Ministry has also adopted economic empowerment programmes by funding women-led projects in rural areas through the IKRAM fund, solidarity initiatives, and women's digital skills training aimed at enhancing their employment opportunities. It has also adopted measures that improve social protection, such as conditional financial support programmes (for example, Tayssir) targeting women-led families, and has created centres dedicated to listening to the testimonies of women who are victims of violence (as part of the activation of Law No. 103.13), launched campaigns to prevent child marriage and promote secondary education for girls, and has organised awareness raising workshops on reproductive health in rural areas.

The Ministry is thus seeking to boost women's economic activity (from 22 to 30 per cent by 2025), reduce the gender pay gap in the informal sector, decrease child marriages by 20 per cent, improve women's reproductive health indicators in rural areas, and change stereotypical gender roles through media campaigns.

The Ministry has adopted specific programmes such as the Awrach professional training scheme targeting a 70 per cent share of female participants in non-traditional specialties (electricity, mechanics), the "A Village Without Child Marriage" initiative in collaboration with religious and local leaderships to change society's attitudes on this matter, as well as the creation of a support fund for women in vulnerable situations to finance small businesses led by single mothers or divorced women. The challenges remain significant, however. A key obstacle in this regard is the existing gap between policies and

implementation due to weak coordination between the Ministry and local associations on programme implementation. The resistance to change seen in local communities with regard to stereotypical gender roles is also a challenge, not to forget that some programmes rely on external and unsustainable funding. There is also a lack of gender-categorised statistics that would enable accurate measurement of progress.

To achieve a positive impact, these programmes must be decentralised, allowing local groups to design context-specific schemes, carry out a “gender review” of every public policy before its adoption, increase budgets targeting women and link funding to clear performance indicators (for example, to allocate 30 per cent of the Ministry’s budget to gender programmes), and promote partnerships with civil society to leverage the expertise of women’s associations in programme design and implementation.

The series of gender-sensitive outcomes adopted by the Ministry of Solidarity, Social Integration and Family is an ambitious framework for achieving social justice. Their success, however, relies on the following factors: mobilising the necessary resources, changing mindsets through continuous awareness-raising efforts, adopting a collaborative approach involving all players (government, civil society, and private sector entities), and linking social policies to economic policies to ensure true women’s empowerment.

5. Ministry of Economy and Finance

The Ministry of Economy and Finance plays a vital role in promoting gender budgeting using a number of key mechanisms and tasks that help to translate gender equality into effective fiscal policies and public budgets. In fact, the Ministry obliges all government entities and ministries to include a gender analysis in their budget proposals and link funding to gender performance indicators. It also produces technical guides to help government entities integrate the gender dimension into planning, implementation and follow-up phases; funds gender-sensitive programmes by allocating a share of the budget to schemes that promote gender equality, such as girls’ edu-

cation support, women's economic empowerment, or gender-based violence prevention programmes; and has increased funding to entities exhibiting a commitment to reducing gender gaps in the health care and education sectors, among others. Furthermore, the Ministry includes gender reports on the impact of fiscal policies on different populations (men/women) in public budget documents and tracks the achievement of gender objectives through measurable indicators, for example, the share of women benefitting from microfinance programmes. It has also organised ministry employee workshops on gender budgeting and has taken advantage of successful international experiences in this area in partnership with organisations such as UN Women and the International Monetary Fund. The Ministry also oversees gender data gathering aimed at developing statistical systems showcasing gender disparities in access to services (education, health, employment) and using the relevant data in decision-making, for example, analysing the impact of tax policies or social support on women compared with men. Additionally, the Ministry of Economy and Finance partners with civil society by collaborating with women's associations to set funding priorities, monitor programme implementation and ensure budget alignment with national gender equality strategies (for example, the IKRAM plan or the new development model). The Ministry has also sought to direct investments towards women's empowerment projects, such as education or health infrastructure targeting women, and to grant tax reductions to companies that adopt comprehensive employment policies or train women in entrepreneurship skills. These efforts lack the necessary institutional awareness, however. Some of the same government entities are still resistant to integrating the gender dimension, considering it a "secondary addition". It is still difficult to measure gender impact, given the scarcity of accurate and detailed statistics, not to mention financial pressures resulting from competing priorities and limited resources. This often leads to reduced funding for gender programmes.

The second part examines the underlying dynamics of this movement and explores how established political actors might respond. Particular attention is paid to the political left, its allied civil society,

and the trade union movement, given that – as the party profiles demonstrate – right-wing populist parties enjoy strong support especially among the economically disadvantaged and the working class.

In fact, the gender analysis launched by the Moroccan Ministry of Economy and Finance in 2022 in partnership with UN Women is a step towards assessing the national tax and customs system's consideration of gender equality and identifying gaps standing in the way of achieving equity. The study aimed to reveal the direct and indirect impact of tax and customs policies on women compared with men and to recommend reforms to promote gender equality.

This analysis falls under the aegis of Morocco's commitment to Sustainable Development Goals 5 and 10, as well as the recommendations brought forth by the CEDAW convention and aligns with the new development model (2021–2035), which prioritises gender equality. It mainly seeks to identify direct and indirect forms of discrimination in the tax and customs system and to recommend policies to reinforce economic justice and efficiency. This effort commenced with the analysis of laws to identify any discriminatory articles (for example, with regard to exemptions or reductions) and an assessment of the impact of indirect taxes, for example, VAT on women, especially those living in vulnerable situations. A gender analysis of tax statistics was also carried out (for example, the number of women running registered small businesses or the share of female beneficiaries of tax exemptions), making use of successful international experiences in adopting gender-sensitive taxes (for example, South Africa or Sweden).

The analysis revealed the main ramifications of disregarding the family burden. In fact, women (especially single women and mothers) bear a larger tax burden because of the lack of tax exemptions on family care spending, as well as disparities in tax declarations. Many women work in the informal sector, which deprives them of exemptions or social security services. This also has a particularly negative impact on women living in poverty because of the increased taxes on basic goods (for example, cleaning products or milk), which exacerbates the burden borne by women responsible for their families, not to mention the fact that some exemptions do not cover products

that would help reduce the gender gap (such as sanitary pads or girls' school books).

Furthermore, the system lacks tax incentives targeting small women-owned businesses in rural areas. Women also have difficulties accessing information on available tax benefits. The cost of importing the machines or raw materials women need to launch productive businesses is also high (for example, materials used in agriculture or crafts), and products used mostly by women (such as cleaning products) are subject to customs duties, further increasing the cost of living.

It is therefore imperative to introduce tax exemptions that target women (for example, a tax credit for single mothers or female-owned businesses in rural areas); review income tax brackets to take account of unpaid family burdens (such as caregiving); reduce customs duties on goods that support women's empowerment (training equipment, personal hygiene products); streamline the registration of women-owned small businesses in the tax system; offer tax incentives to companies employing women in leadership positions; issue yearly gender-categorised tax reports; and create an e-platform that provides guidance to women on tax and customs rights.

Several clauses in the 2023 Fiscal Law were dedicated to supporting women-owned businesses in rural areas through tax exemptions. Campaigns were also organised in partnership with a number of associations to introduce women to the right tax and customs procedures. Import duties on simple agricultural machinery used in women-owned businesses were reduced, and banks were encouraged to offer loans with concessional guarantees to women with partial tax exemptions. Nonetheless, there is still resistance to changing tax laws that have been in place for decades, as well as difficulties in measuring the gender impact in the absence of detailed statistics and a lack of information on tax and customs rights among women.

The abovementioned analysis is part of a wider strategy for gender integration in fiscal policies in line with IKRAM 2 (2017–2021) and the upcoming IKRAM 3 government plans, as well as Morocco's commitment to comprehensive human rights review reports. The joint analysis carried out with UN Women revealed that the tax and

customs systems were not gender-neutral, but rather exacerbated gender inequality. Despite some initial reforms, the road to a fair tax system is long, and requires a strong political will to adopt measures that actually improve the lives of women through the gender approach.

Table 5 Gender-sensitive outcomes adopted by the Ministry of Economy and Finance

Pro-grammes	Objectives	Indicators	Sub-indica-tors	2023 Achieve-ments	2024 Fis-cal Law
Support and leader-ship	Institutionalise fair public administration based on a merit-based system	% of access to training	% of women's access to training	54%	49%
		Number of individuals trained on gender budgeting	–	28	25
Economic policies and fiscal strategies	Integrate gender into the budgeting process of ministerial sectors	Number of ministerial sectors that adopted gender budgeting	–	35	35
	Improve studies on the environment and sustainable development	Number of gender-sensitive studies completed	–	5	5
	Improve the public portfolio and enhance the performance of relevant public institutions and contractors	% of women representing the state on the boards of directors of public institutions and contractors	–	50%	10%
Streamlining and providing customer exchange and protection	Improve the quality of services and crossing conditions at border posts	General user satisfaction rate with online request processing	General female user satisfaction rate with online request and message processing	86%	–

Source: Ministry of Economy and Finance, 2024.

Figures from the High Commission for Planning reveal the weak impact of the government's plans and strategies

Reports published by the High Commission for Planning reveal ongoing gender equality gaps in Morocco despite legal reforms and government strategies. In 2022, women's economic activity remained very low at 21.5 per cent compared with 70.8 per cent for men (8 out of 10 women were outside the work force) and unemployment rates reached 13.8 per cent among women compared with 9.1 per cent for men, with 66.2 per cent of women working in the informal sector and lacking social protection.

As for existing pay gaps, women earn 75 per cent of men's income for equal work. Illiteracy levels also reached 41.9 per cent among women compared with 22.1 per cent for men in 2021. On the other hand, women in higher education represent 55 per cent of students, although their representation in the sciences is weak. In the political sphere, only 24.3 per cent of parliamentary seats are held by women (2021) despite the existing female quota.

As for leadership positions, 21 per cent of managerial positions are held by women. Furthermore, 54.4 per cent of women were subject to gender-based violence in 2021. Table 6 shows women's (still) limited access to leadership positions in different public institutions. (Cf. Table 6, p. 120)

Despite the relative progress achieved (for example, a reduction in the education gap), reforms to date remain insufficient to achieve real gender equality. Moroccan women's reality leaves much to be desired on almost every level. Achieving true success in this area requires stronger political will and effective civil society engagement, as well as the adoption of a gender-sensitive approach across public policies.

Table 6 Women’s presence in the organisational structures of certain ministerial sectors included in this research

Ministerial sector/public institution		Feminisation rate	Women’s access to leadership roles
Human rights sector		48%	42%
Ministry of Justice		49.4%	16%
General Delegation for Prison Administration and Reintegration		15%	7%
Ministry of Endowments and Islamic Affairs	central administration	46%	34%
	external agencies	31%	18%
	affiliate institutions	39%	28%
Ministry of Solidarity, Social Integration and Family		48.26%	Managers: 32%
			Department heads: 33.33%
			Agency heads: 32%
Ministry of Economy and Finance		39%	24%

Source: Ministry of Economy and Finance, 2022 Draft Fiscal Law, Report on Gender Budgeting.

Conclusion

The limited impact of Morocco’s gender approach in improving women’s lives is the result of a complex intersection of structural and cultural factors, as well as unfavourable economic policies, not to mention the major complications arising as a result of neoliberal economic policies. This overall situation is due to the existing gap between legislation and implementation as advanced laws face a complex reality: despite legal reforms (such as the 2004 Family Code and Law No. 103.13 on the Elimination of Violence Against Women), the implementation of the relevant reforms remains weak, especially in rural and remote areas dominated by conservative customs, where women lack the necessary awareness of their rights or the ability to assert them. Not enough resources are dedicated to legal activation (for example, reception centres for victims of violence), and those in charge of implementing the gender approach do not receive the necessary training in this regard. Reforms may also clash with traditional social structures that reinforce stereotypical gender

roles, considering women to be “the primary caregivers” and “subordinate to men”. This further compromises women’s chances of economic independence or political involvement. This view is also consolidated by religious discourse, which legitimises gender inequality through interpretations that reinforce discrimination, for example, with regard to inheritance and civil matters, as well as personal issues such as marriage and travel.

Furthermore, 80 per cent of Moroccan women work in vulnerable jobs (farming, domestic services, mobile phone sales) without any social protection or work rights. This dampens the impact of empowerment programmes. Poverty and vulnerability also push girls towards dropping out of school or child marriage, especially in areas of poverty. This reproduces the cycle of marginalisation. Neoliberal policies and the state’s reduced social role have exacerbated the situation; austerity policies and the privatisation of education and health care have led to a deterioration of the services women rely on (such as dispensaries and schools), further widening the burden of unpaid care borne by women. Social support has also regressed because of the reduction in direct support programmes (for example, raw material support), driving women-led families into deeper poverty. Growth-oriented policies that disregard social justice are preferred, prioritising the attraction of investment and labour market “flexibility”, pushing women towards temporary jobs that offer no guarantees. Under pressure from international financial institutions (such as the IMF), the Moroccan state has reduced health and education spending. This has negatively impacted women, who are more reliant on these services and has added to their unpaid caregiving burden (children, the sick and the elderly), further diminishing their work and education opportunities.

Neoliberal policies encourage “flexibility”, pushing women to take unstable jobs that do not grant them any rights. They also suffer from the pay gap (30 per cent lower pay than men) and struggle to reach leadership roles because of policies that do not bind the private sector to gender equality. Indirect taxes on basic goods, such as VAT, weigh heavily on women-led families in poverty, especially in the

absence of sufficient tax exemptions to support women-owned businesses or reduce caregiving burdens, while tax benefits are granted to major companies.

In addition to the above, decision-making processes in Morocco are highly male-dominated; economic decisions are made by misogynistic elites controlling power, neglecting women's needs in public policies and marginalising small women-led initiatives (female farmers cooperatives, crafts) in favour of large export projects. All the abovementioned factors intersect to form a vicious circle. Neoliberal policies and cultural and structural factors are interlinked, and even mutually reinforcing. Reduced social support increases the caregiving burden on women, thus limiting their economic participation and consolidating their dependence on men, on one hand, while on the other, marginalisation in public education increases illiteracy among girls, pushing them to the informal sector and hindering their empowerment. The lack of tax justice also drives women-led families into deeper poverty and further widens the gender gap.

Morocco's gender approach, despite its legal development, remains bound by a fundamental contradiction between the discourse of equality and neoliberal policies that exacerbate women's vulnerability. It is therefore indispensable to link gender reform to a fundamental restructuring of society through solidarity-based policies that redistribute wealth and invest in public services. Male dominance must also be faced with emancipatory education and awareness-raising campaigns that redefine social roles. Women should also be included in policymaking by ensuring their representation in parliament and local authorities and reconsidering international economic treaties that impose terms that limit the state's ability to adopt fair social policies. Otherwise, gender equality will remain merely on paper, a façade covering the patriarchy with a seemingly modern discourse.

Impact of the gender pay gap on women's professional development and ascension to leadership and decision-making roles

Zuhour Mohammad Gharaibeh

Introduction and background

The UN Sustainable Development Goals (SDGs), namely Goal 5, define gender equality and the empowerment of women and girls as a top priority for comprehensive development. This goal reflects a global recognition of the importance of promoting women's rights and their role in all aspects of social and economic development. This includes the elimination of economic discrimination and achieving equal pay for men and women. The latter also constitutes a substantial and crucial step towards social and economic justice. It not only helps to improve women's lives, but is also a critical factor in enhancing their financial independence and effective engagement across sectors.

In this context, feminist economics plays a vital role in the analysis of structural gaps and economic policies that contribute to maintaining the gender pay gap. Feminist economics considers the gender pay gap to be more than merely an economic issue, but rather a social issue that affects power dynamics and relationships in the labour market and even extends to power dynamics within the family and in society as a whole. Addressing this gap therefore requires a comprehensive approach that tackles the institutional and social roots of discrimination (Moran 2020).

In Jordan the gender pay gap is particularly striking and reflects the ongoing challenges faced by Jordanian women in the labour

market. According to the 2022 census, the gender pay gap stood at 10.3 per cent, while unemployment among women hit a very high 33.3 per cent in 2024 compared with 19.6 per cent for men (2023 census). This is in stark contrast with the higher education levels achieved by Jordanian women, especially the share of female BA graduates. For example, 2022 census education data reveal that 60.9 per cent of higher education graduates were women, even though their economic participation has not exceeded 14 per cent for decades, despite the modernisation and development efforts undertaken by Jordan in recent years. In fact, a ministerial committee for women's economic empowerment was formed and Jordanian legislation, including the Constitution, was amended to enhance its gender sensitivity. The Constitution was amended to include additional texts that are more considerate of women. For example, the title of Chapter 2 was modified to include "Jordanian women" in Arabic, in contrast to its previous exclusively masculine plural form of "Jordanians".¹

These numbers reflect a clear gap between women's educational achievements and their economic opportunities. This disproportion indicates structural challenges in public or government policies and institutions, where women face obstacles hindering their access to leadership and decision-making roles, even when they have equal qualifications and experiences. This gap is not restricted to the eco-

1 Constitutional amendments and other additions made to the Jordanian Constitution in 2022: Article 2 – Amends Article 6 of the Constitution, as follows:

First: The replacement of paragraph (5) with the following:

5 The law protects the rights of people with disabilities and enhances their involvement and integration in all aspects of life. It also protects mothers, children and the elderly, fosters childcare and prohibits abuse and exploitation.

Second: The addition of paragraphs (6) and (7) to Article 6 of the Constitution, as follows:

6 The State guarantees women's empowerment and support to play an effective role in building our society in a manner that ensures equal opportunities on the basis of justice, equity, and the protection of women from all forms of violence and discrimination.

7 The State guarantees the reinforcement of the values of citizenship, tolerance and rule of law, and guarantees, within its abilities, the empowerment of young people to contribute to the political, economic, social, and cultural sphere, develop their capabilities, and support their creativity and innovation.

conomic aspect of women's lives, but extends to their social lives and psychological wellbeing. This compromises women's social empowerment.

This paper aims to shed light on the impact of the gender pay gap on women's professional development in Jordan, especially in light of the limited effective policies implemented to address this challenge. It also seeks to answer the following question: How does the gender pay gap impact women's professional development in Jordan and their ascension to leadership and decision-making roles? The paper will examine this phenomenon through a feminist economic lens and explore the different factors influencing this ongoing gap, as well as policies necessary to reduce it. The significance of this research paper lies in the way it underlines the gender pay gap and how it impacts women's economic empowerment and involvement in leadership roles. It therefore seeks to promote policies aimed at achieving gender equality and sustainable development.

The research follows a descriptive analytical approach and includes an analysis of secondary and primary data to achieve a comprehensive understanding of the gender pay gap in Jordan. The secondary data comprises a review of previous literature on equal pay and the impact of the economic gap, as well as an analysis of relevant national and international reports. Primary data was gathered through interviews carried out with three groups: (i) working women (5 interviews) to document their experiences in the labour market and the impact of the pay gap on their professional and personal lives; (ii) economic experts (3 interviews) to analyse relevant economic and social factors; and (iii) civil society organisation representatives (3 interviews) to assess corporate policies and practices and their effects on women's empowerment.

In order to analyse the situation of Jordanian women, we also made use of international indicators, more specifically those related to the gender pay gap and women's involvement in leadership and decision-making roles in Jordan, in addition to the international reports we integrated in our diagnosis of discriminatory economic practices adopted towards Jordanian working women.

This study is of research, scientific and academic importance, providing, analysing, mapping and interpreting data through a gender lens. It also serves as a basis for other researchers and academics to build on in future research; strives to diagnose negative economic practices affecting working women; and presents its findings to decision-makers to address existing gaps in women's economic situation.

The study analyses the gender pay gap in the public and private sectors, and compares the gap between and within both sectors. It compares men's and women's wages, describes the impact of the gender pay gap on women's professional development and their involvement in leadership roles, and identifies factors hindering women's ascension to higher positions. It also determines key factors affecting the gender pay gap, such as sexual discrimination in the workplace, the burden of caregiving and social pressures faced by women, unequal access to education and training opportunities, and the impact of government policies related to the gender pay gap and gender equality in the workplace. Findings obtained using the research tools mentioned in the research methodology will be presented under three key headings and analysed through a feminist economic lens.

Conceptual framework and literature review

The study uses a set of key terms and concepts that serve to elucidate the research topic. Equal pay refers to equal pay for equal work without discrimination (United Nations database 2024), while sustainable development refers to development that caters to today's needs while preserving resources for future generations (Glossary of Environment Statistics 1997). The Convention on the Elimination of All Forms of Discrimination Against Women defined discrimination as any segregation or exclusion that prevents women from enjoying equal human rights with men, while the United Nations Economic and Social Commission for Western Asia (ESCWA) defined social justice as a fundamental principle of peaceful coexistence within and between nations that drives prosperity.

While we struggled to find sufficient research work on the gender pay gap, especially in Jordan, we made use of a number of studies covering relevant topics. For example, a study carried out by the International Labour Organization (ILO) in Egypt (2024) revealed a 22 per cent pay gap resulting from gender discrimination and the impact of the caregiving burden on economic productivity. Another study conducted by Al-Baghdadi (2020) on perceptions of female leadership in Jordanian universities brought to light challenges emanating from family commitments and the misogynistic society, while Al-Awawdeh's study (2019) focused on the economic cost of discrimination against women and underlined the possibility of improving national GDP by enhancing women's economic participation.

Another ILO study (2014) identified a pay gap in Jordan's private education sector, reflecting the outcomes of discrimination in favour of men even though it is a female-dominated sector in numerical terms. This confirms the persistence of discriminatory cultural factors. Meanwhile, an article published by the Information and Research Centre (2013) documented significant gender gaps in wages and benefits in both the public and private sector.

These studies uncover major pay gaps as a result of cultural discrimination and unsupportive policies, despite some slight legislative improvements in Jordanian labour law and social security. There remains, however, an urgent need to carry out comprehensive studies to promote women's economic empowerment and reduce the pay gap. In fact, Article 53 of Jordan's 1996 Labour Law and its amendments stipulate the following: "The employer shall be punished with a fine of not less than 500 JD and not more than 1,000 JD for every case in which he/she pays a worker a wage less than the minimum wage, or for any gender-based wage discrimination for work of equal value. Additionally, the employer shall be liable for compensating the affected worker for the wage disparity, and the penalty shall be doubled in cases of recurrent violations."²

2 *Jordanian Labour Law No. 8 of 1996* and amendments thereto. Available at: https://www.mol.gov.jo/ebv4.0/root_storage/en/eb_list_page/labor_law_no_8_of_1996.pdf.

Reality of the gender gap and its impact on women

Jordan's Department of Statistics (DOS) publishes data on the monthly gender pay gap by sector and year. DOS data reveal that the gender pay gap is greater for women in both the private and public sectors. In 2019, the gender pay gap reached 13.2 per cent in the public sector compared with 18 per cent in the private sector (DOS 2019). A slight decrease in the pay gap was reported in 2020 and 2021. The rising trend persisted in 2022, with a gap increase to 13.9 per cent in the public sector and 14.1 per cent in the private sector (DOS 2022).

According to the available data, a number of factors are pushing women to leave the workforce. The Department of Statistics revealed that in 2020, 2,347 women working in the private sector left their jobs for economic reasons, compared with 621 women in 2021 and 253 women in 2022. Some 1,181 women also left their jobs in 2020 for reasons related to work incentives, compared with 1,422 in 2021 and 872 in 2022. Other indicators also exist but unfortunately lack comprehensive data (DOS 2022). The economic reasons include primarily low wages relative to the cost of living or transportation, insufficient financial incentives, and unstable working conditions, as well as the closure of some companies, particularly in the private sector.

Despite the gender pay gap in the public sector, as evidenced by the figures presented above, many women working in the public sector have kept their jobs. This due to a number of factors, including that the public sector is more attractive and stable than the private sector. Women also believe that the public sector offers more job security than the private sector.

The continued wage discrimination between workers, whether between men and women or between the public and private sector, is a violation of social justice. It also hinders women's participation in the economy, further exacerbating the challenges they face in their daily lives. Furthermore, achieving equal pay could achieve an annual revenue increase of 13,000 JD for Jordan's economy for each

woman entering the workforce and improve the purchasing power of families, which in turn would contribute to economic growth (Workers House 2024). The gender pay gap favouring men also costs women millions in annual financial losses, and stands in the way of improved economic opportunities for women. It is also a sign of weak female representation in leadership and management roles in Jordan (SIGI 2018).

The working women we interviewed confirmed that their wages are lower than those of their male colleagues as a result of false beliefs and unfair economic practices. One interviewee said: "My male colleague and I were hired together in the same year and we both had the same education level. However, when calculating our wages, there was a clear difference between my salary and his. He is now head of department while I'm still in the same position!"³

Sahar⁴ also mentioned that false beliefs and unfair economic practices are widespread in Jordanian society. Men are considered to be the only breadwinners, but in fact women are also working and supporting their families, and many of them are the only breadwinners. There is also a belief that men need higher salaries for the same reasons.

This structural discrimination is evident in the labour market, leading to unequal pay for workers with equal qualifications. According to Fatima,⁵ employers believe that women are less committed to work because of their household responsibilities, and may leave the workforce for marriage or childbirth. As a result, employers offer fewer promotion opportunities and lower salaries to women, although this practice is illegal.⁶

Several challenges in the work environment also affect women's wages and responsibilities, including economic and social challeng-

3 Interview with Sahar, held on 21/11/2024.

4 Sahar, 47, has been working for 15 years at a food manufacturer in Jordan.

5 Interview with Fatima, held on 22/11/2024.

6 Fatima, a mall hypermarket employee, is 53 years old and close to retirement age, but still holds an entry-level position.

es. A case in point is Iman,⁷ a 39-year-old working woman and the breadwinner in her family, who faces a dual struggle between work and family responsibilities. This is the reality of many working women who bear economic and social burdens, while also suffering from an unsupportive work environment.⁸ This is evidenced by the lack of transparency with regard to wages and discrimination in raises and bonuses, which negatively impacts maternity leave. Iman, the only breadwinner in her family, shared her story: “When I was hired at my company, they calculated my salary without informing me of any terms. It was just the minimum wage as stipulated by the Labour Law. I also had to choose between receiving a bonus or going on maternity leave, which is my right as an employee.”

Iman, an employee at a private company in Amman, is not alone in her economic struggle. This is the result of an economic system that puts women in less stable and beneficial positions than men. Women often bear both economic and family responsibilities, which puts them in a more difficult position than men doing the same job. This economic system does not provide a supportive work environment for women, leading to inequality with regard to wages and compensation. Women are also often deprived of opportunities for a work-life balance, which has a major impact on their economic stability and mental health.⁹

In this context, public statistics revealed an increase in Jordan in the share of women-led families, that is, families in which women are the breadwinner. Statistics on Jordanian women published by the Department of Statistics in 2023 also showed that 22.6 per cent of Jordanian women were in charge of their families, an unprecedented high. This increase shows that women are carrying a heavy burden, especially after a divorce or the death of their partner. The gender

7 Interview with Iman, held on 27/11/2024.

8 Iman, 39, works at a private import and export company in Amman. She is facing issues at the workplace and has thought of leaving her job more than once for economic reasons, but she is the breadwinner in her family.

9 Interview with Dr Ali, an economic expert specialized in human rights and sustainable development, held on 10/12/2024.

pay gap remains, nonetheless, and so does gender inequality. The 22.6 per cent share also means that in more than half a million Jordanian households the burden is borne by women (DOS 2023). Statistics reveal a rising trend due to economic and social transformation, putting even more pressure on women. In the absence of proper institutional and economic support, the structural discrimination in the economic system is more entrenched, and women continue to receive lower pay than men despite their larger responsibilities.¹⁰

The widespread view in the current economic system and society is that men are rightly the only breadwinners in their families, which is taken to justify the ongoing structural discrimination against women. It is also believed that women are more suited for jobs in education and health care, as the general view is that women should work only in jobs that supposedly match their physical abilities. They also tend to remain at entry level. According to this viewpoint, women need to remain in these sectors to be able to coordinate between their jobs and their family caregiving duties. The latter are, of course, unpaid and take up a large share of women's time. Meanwhile, society exempts men from these tasks, considering that they are responsible for providing for their families and ignoring the above figures revealing that 22.6 per cent of Jordanian families are led by women.

Furthermore, this reality shows how the gender gap can widen the economic gap as well. Women already facing challenges in the labour market may not receive fair pay compared with men although they bear larger burdens. This pay difference could also compromise women's ability to meet the needs of their families independently, and therefore makes them more vulnerable to financial difficulties. For example, Fatima, one of our interviewees, is a working woman struggling with a lack of opportunities for promotion despite having the necessary experience and qualifications, and finds it more difficult to ascend to higher positions than her male colleagues.

¹⁰ Interview with Mrs Enaam, a feminist leader and expert in civil society organizations as feminist leaderships, held on 15/12/2024.

The challenges Iman faces are also proof and a good example of the negative impact of maternity leave. Women are punished financially for taking time off to care for their children, which in turn affects their chances of getting a promotion or raise, given that they are forced to choose between either a bonus or maternity leave.

Social and economic factors contributing to the ongoing gender pay gap

Jordanian legislation does not support gender-based wage discrimination. There are, however, many reasons and practices that could be contributing to the ongoing gender pay gap. In fact, Jordanian Labour Law prohibits gender-based wage discrimination, and Article 2 thereof defines wage discrimination as follows: “Unequal pay for workers of work of equal value, without any gender-based discrimination”.¹¹ Article 2 also defines flexible work, a key term in this context, as follows: “Any mental or physical effort exerted by a worker in return for a wage under one of the forms of a Flexible Contract specified in accordance with a Regulation issued for this purpose.”¹²

Article 53 of the Jordanian Labour Code also stipulates the following: “The employer shall be punished with a fine of not less than JD 500 and not more than JD 1,000 for every case in which they pay a worker a wage less than the minimum wage, or for any gender-based wage discrimination for work of equal value. Additionally, the employer shall be liable for compensating the affected worker for the wage disparity, and the penalty shall be doubled in cases of recurrent violations.”¹³

11 *Jordanian Labour Law No. 8 of 1996* and amendments thereto. Available at: https://www.mol.gov.jo/ebv4.0/root_storage/en/eb_list_page/labor_law_no_8_of_1996.pdf.

12 *Ibid.*

13 *Ibid.*

Jordan signed the ILO's 1949 Equal Remuneration Convention No. 100, as well as the Discrimination in Employment and Occupation Convention No. 111. Convention No. 100 provides for equal remuneration for men and women workers for work of equal value, based on an objective appraisal of the work and functions that may require different qualifications and skills or entail different responsibilities, all in work conditions of overall equal value. The Convention also provides for equal remuneration for men and women for work requiring the same skills, effort or responsibilities in the same work conditions.

Convention No. 111, on the other hand, defines discrimination as "any distinction, exclusion or preference made on the basis of race, colour, sex, religion, political opinion, national extraction or social origin, which has the effect of nullifying or impairing equality of opportunity or treatment in employment or occupation."¹⁴

In order to fulfil its national and international commitments, in 2011, with the support of the ILO, Jordan established the National Committee for Pay Equity (NCPE) jointly led by the Ministry of Labour (MoL) and the Jordanian National Commission for Women (JNCW) to launch a national dialogue involving all relevant national members, partners, persons and civil society organisations, to reach agreement on a Pay Equity Action Plan free from any form of discrimination and based on the gender approach through effective practices and policies. Jordan then ratified a number of mechanisms that protect wages from discriminatory practices, such as online remuneration to protect the rights of women teachers in private schools, as this sector suffers from serious violations against women teachers, as well as the amendment of Article 46 Paragraph (a).¹⁵

14 International Labour Organization (1958). Discrimination (Employment and Occupation) Convention, 1958 (No. 111). Retrieved from <https://www.ohchr.org/en/instruments-mechanisms/instruments/discrimination-employment-and-occupation-convention-1958-no-111>.

15 Article 46, Paragraph (a): The wage and overtime shall be paid within a period not exceeding seven days from the date of maturity, and the employer shall not deduct any part thereof except in cases permitted by Law.

The structural discrimination observed in the labour market reflects an economic system that reinforces gender inequality, and in which women continue to face wage discrimination even when they have equal qualifications and experience. In turn this contributes to the ongoing gender pay gap and affects their chances of ascending to leadership roles. Fatima¹⁶ shares her experience in this regard: “I have worked for a number of companies, the last being this one. I have over 20 years of experience, but that did not help me reach a leadership position. I do, however, have some male colleagues who are fresh graduates with less work experience and the same educational level who were hired for management roles and higher salaries. They also have access to different external training opportunities that women workers.”

When describing the reasons she was not promoted despite her 20 years’ experience, she said: “Management believes that men’s personalities are more suitable for managerial roles, that men are better leaders. Women are also believed to have social commitments that prevent them from attending formal meetings outside of business hours.”

The experiences shared by Fatima as well as other interviewees reflect an economic system that reinforces gender discrimination in the workplace where men receive higher wages. This practice is perhaps the main indicator of gender discrimination, and exacerbates the gender pay gap. It also offers men access to external training opportunities and to managerial roles, even when their female colleagues have more work experience and better education.

As a result, women feel frustrated and at a disadvantage when less experienced male colleagues climb the corporate ladder faster. On this topic, Leila¹⁷ said: “I have been working and trying to grow for years, but I always see men with less experience than me get promoted quickly, while we women need to prove ourselves a thou-

16 Fatima, a mall hypermarket employee, is 53 years old and close to retirement age, but still holds an entry-level position.

17 Interview with Leila, held on 16/12/2024.

sand times! It is as if managerial positions were dedicated to them while we just work and remain silent.”¹⁸

In this context, sustainable development economists confirm that there are a number of reasons for the continuing pay gap, including the common belief that properly speaking men should be the only breadwinners, as well as household burdens that impact women's interactions in the workplace and their ability to undergo training and accept promotion. Women may lean towards working in traditional low-wage sectors such as education and health care and focus on entry-level jobs.¹⁹

Existing numbers and public statistics reveal that these jobs are female-dominated. In fact, women make up 76.4 per cent of elementary school principals and 61.5 per cent of high school principals. Statistics also show that 70.4 per cent of public elementary school and 55.9 per cent of public high school teachers are women. These figures reflect society's inclination to feminise teaching; it is seen as a more suitable profession for women than other leadership and management functions. These social stereotypes with regard to gender roles see teaching as an extension of women's traditional caregiving and parenting role, and the same applies to the health-care sector.

Impact of the pay gap on women's professional advancement and ascension to leadership

Available data show a very low female presence in leadership and decision-making roles, at a mere 1.9 per cent of “legislators, senior employees and managers” in 2019. This share of women declined even more in 2021–2022, to 1.3 per cent, and to 1.2 per cent in 2023. These percentages include all working women aged 15 and older (DOS 2022).

18 Leila has been working at a tailoring factory in a Jordanian industrial city for 6 years.

19 Interview with an Executive Director, previously a Ministry's Secretary General, and expert in sustainable development, held on 16/12/2024.

The above figures represent a share of the decline in the number of women in leadership and decision-making roles. It should be noted that the latter are not limited to legislators, senior employees and managers, but include all public and private sector workers, including women's presence in advanced political and diplomatic roles. The share of women-held chairs at the Jordanian House of Representatives did not exceed 13 per cent in previous years, but has recently improved to 19 per cent in the wake of legislative reforms. Female representation in the Cabinet is also low, at 15 per cent, even though a 30 per cent female quota is enshrined in law.

The gender pay gap, on the other hand, is a clear reflection of structural discrimination compromising women's professional advancement and ascension to leadership roles. While women sometimes have higher education levels and more experience than their male counterparts, they still receive lower salaries and have limited professional development opportunities. This is the result of a number of structural factors, such as occupational segregation which restricts women to low-wage sectors, unfair corporate policies that lack promotion and pay transparency, and ongoing stereotypes hindering women's access to leadership. Discrimination in training and professional development opportunities, also as well as the limited ability to negotiate salaries create a dual obstacle to women's economic empowerment and effective engagement in decision-making.

Furthermore, the pay gap is not the result of economic factors alone, but also the fruit of a social and political system that reinforces discrimination against women. This gap abates women's incentive to invest in their careers and limits their ability to compete for leadership roles, leading to continued weak representation of women in decision-making positions. Achieving economic justice in this regard would therefore require implementation of comprehensive policies aimed at closing the pay gap and ensuring a work environment that supports women's professional empowerment at all levels.²⁰

20 Interview with the Secretary General of the Jordanian National Commission for Women, held on 17/12/2024.

The gender pay gap and its impact on women's professional development and ascension to leadership and decision-making roles cannot be tackled in silos. Companies employing women need to adopt non-discriminatory practices and try to change certain common beliefs, for example, that women are often unable to commit to professional training – especially if held abroad and requiring frequent travel – because of their caregiving responsibilities, and that they may sometimes find it difficult to be flexible because they have children. These false social assumptions about women's limited commitment to their jobs compared with men are the main reason women are overlooked in promotions.

Conclusion and recommendations

Jordan has implemented several legislative reforms and measures to end gender-based discrimination, especially the gender pay gap. They include the establishment of national committees and the inclusion in the Labour Law of legal texts prohibiting discrimination in work of equal value. Nonetheless, economic practices adopted in certain companies still favour a system of direct and indirect structural discrimination. Many working women still suffer from wage discrimination due to indirect practices based on common beliefs in Jordanian society. In fact, men are offered better training and work opportunities than women. They may also receive higher wages even though they have the same education and professional experience as their female colleagues and fulfil the same roles. The key reasons behind this phenomenon can be summarised as follows:

- Weak implementation of the relevant legislation: laws and texts preventing discrimination require strict follow-up and effective control mechanisms to ensure their implementation.
- Negative impact of social beliefs: traditional gender roles continue to put women at a disadvantage compared with men, which increases the preference for male candidates in senior positions.

- Reflection of wage discrimination on skills development: discrimination in training and professional development compromises women's chances of improving their skills and competing for higher paying positions.

Recommendations

This study led to eight key recommendations:

(i) *Step up the effective enforcement of legislation:*

Create strict control mechanisms to ensure the enforcement of laws that prohibit wage discrimination and reinforce equal opportunities for men and women alike, all controlled by the Social Security body.

(ii) *Provide training and professional development opportunities to women:*

Dedicate comprehensive training programmes on leadership skills to women and provide equal training opportunities for men and women to promote fair competition in the workplace.

(iii) *Review corporate policies:*

Oblige companies to carry out regular reviews of wage-related policies to ensure equality and enhance transparency in recruitment and promotion policies within companies.

(iv) *Raise social awareness:*

Launch awareness raising campaigns to highlight the important role of women in leadership, as well as the impact of the gender pay gap on the national economy.

Work with educational institutions to change existing stereotypes with regard to gender roles in the workplace.

(v) *Offer equality incentives to the private sector:*

Offer tax incentives to companies implementing equal pay policies and diversifying their leadership.

(vi) *Enhance transparency in employment reports:*

Oblige companies to publish annual reports on wage distribution by gender in a way that highlights and addresses existing gaps.

(vii) *Support women's economic empowerment:*

Support working women by providing a supportive work environment, for example, through flexible working hours and paid maternity leave.

Offer loans and grants to encourage female entrepreneurship.

(viii) *Involve women in policymaking:*

Enable women to participate in drafting economic policies to reflect their needs and address discrimination in the workplace.

Interview guide:

1. Questions to Working Women:

Introduction:

- Can you briefly introduce your professional background and career path?
- How would you describe your experience in the Jordanian labour market?

On the gender pay gap:

- Do you think there is a pay gap between you and your male colleagues? If so, what factors do you think are contributing to this pay gap?
- Are there any specific situations in which you notice inequality in wages or opportunities compared with men?
- How does the pay gap affect your professional development? Do you think this makes career advancement or promotion more difficult?

On social and professional factors:

- In your opinion, what social factors affect women's access to the workforce and their ascension to leadership?
- Do you think the social or domestic situation largely impacts job opportunities available to women?

On policies and professional support:

- Do you think current policies in Jordan help reduce the gender gap in the labour market? Why or why not?
- What are the challenges you face as a working woman in terms of access to continuous training or professional opportunities?
- How can women's opportunities to reach leadership and decision-making roles be improved in the public and private sector?

2. Questions to officials:

(For example, Secretary General of the Ministry of Labour, Executive Director of the CSO, Director of the Women's Rights Association, or Head of the National Commission for Women)

Introduction:

- How would you rate the status quo with regard to women's participation in the Jordanian labour market? Do you think there has been an improvement in recent years?

On the gender pay gap:

- How do you explain the gender pay gap in Jordan? What do you think are the key reasons behind it?
- Have any policies been adopted or measures taken to reduce this gap? Were these policies effective?

On women's economic participation:

- Why do you think there has been a decline in women's participation in the Jordanian economy despite their higher education levels?

- What challenges do women face in accessing leadership roles in the public and private sectors?
- Are there any policies or programmes that encourage women to ascend to leadership roles?

On social factors:

- Do you think that social and cultural factors play a role in keeping women away from economic participation? How can we address these issues through public policies?
- What steps need to be taken to support women's economic empowerment and enhance their contribution to political and economic decision-making?

On future solutions:

- What recommendations would you offer to reduce the gender pay gap and enhance women's economic participation in Jordan?
- How can women's training and skills development opportunities be improved in Jordanian society?

Closure:

- Is there anything you would like to add on the gender pay gap and the labour market in Jordan?

Women's enterprises in Yemen: towards empowerment and sustainability

Safa Naser

Introduction

Since the war began in Yemen in 2014 between the internationally recognised government in Sana'a headed by President Abdrabbuh Mansur Hadi and the Ansar Allah movement (the Houthis), Yemen has experienced a severe economic collapse. Between 2015 and 2023, the country's real GDP per capita plummeted by 54 per cent. The sharp increase in food prices, along with the collapse of the Yemeni rial, have pushed the majority of the population into poverty. Some 17.4 million people are facing food insecurity.¹

The internationally recognised government's decision to relocate the Central Bank in 2016 from the capital Sana'a, then under Houthi control, to Aden further deepened economic hardships. This move cut off the wage payments of more than 1.2 million government employees in Houthi-controlled areas and caused irregular wage disbursements in government-controlled regions.² As a result, many male family members became unable to provide for their families,

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- 1 World Bank (2024). *Yemen Economic Monitor: Navigating Increased Hardship and Growing Fragmentation*. Washington, D.C.: World Bank, p. 1. Available at: <https://documents1.worldbank.org/curated/en/099926206242412700/pdf/IDU1dc601b321062b148fc1b59414e6cd5c70a66.pdf>.
 - 2 United Nations Development Programme (UNDP) (2016, December). *Yemen Rapid Assessment Report for December 2016: Measuring the Impact of the Public Sector Wage Suspension on Basic Service Delivery in the Healthcare and Education Sectors*, p. 7. Available at: <https://reliefweb.int/report/yemen/yemen-rapid-assessment-report-december-2016-measuring-impact-public-sector-wage>.

forcing women, traditionally confined to caregiving roles, increasingly to take on the role of primary breadwinners in their households, for example, by establishing small businesses such as homemade meal services, beauty salons and perfume making. The ongoing economic instability and political turmoil have significantly impacted these endeavours, however, leading to struggles and, in some cases, failure.³

Moreover, women-led enterprises in Yemen continue to face high barriers to success. Many struggle to access funding, facing societal discrimination and lacking the necessary skills or networks to compete effectively in the market.

In this context, this paper explores the challenges faced by women-led projects across different regions of Yemen and assesses their current status in terms of success and failure. It also examines the role of civil society organisations in supporting these projects to promote sustainability and identifies ways of enhancing and strengthening this support.

The paper is structured as follows. First, it reviews the methodology used in this research. This is followed by the first analytical section, which provides an overview of gender inequality in Yemen and highlights the importance of women's economic participation through entrepreneurship. The second analytical section explores the challenges faced by women entrepreneurs, while the third examines the role of civil society organisations in supporting them. The paper concludes with policy recommendations for the empowerment of women entrepreneurs and the promotion of sustainable women-led businesses in Yemen.

3 Al-Ammar, Fawziah, and Hannah Patchett (2019). "The Repercussions of War on Women in the Yemeni Workforce," *Rethinking Yemens Economy*. Sana'a: Sana'a Center for Strategic Studies: 6. Available at: https://sanaacenter.org/files/Rethinking_Yemens_Economy-policy_brief_13.pdf.

Methodology

This research examines two key project categories:

1. **Ongoing projects.** The research identifies the factors that have contributed to their continuity and resilience while analysing the challenges they continue to encounter.

2. **Discontinued projects.** The research explores the reasons behind their closure and the obstacles that prevented them from achieving their intended objectives.

In order to understand women's experiences of success and failure, 20 semi-structured interviews were conducted with women from Aden, Hadramout, Ad Dali, Al Mahrah, Taiz, Ibb and Sana'a via phone or WhatsApp between November and December 2024. Given the poor internet quality in most Yemeni cities and the frequent service interruptions, each interview was divided into two or three sessions, with an average total duration of two hours per participant.

The female entrepreneurs interviewed varied in age, educational background and professional experience. One common thread, however, was that more than half of them were married women whose husbands had lost their source of income because of the war, driving them to find alternative ways to support their families. The majority of the women interviewed have a secondary education, with only a few holding a university degree.

Several of the women interviewed for this study were identified through their involvement in a project aimed at promoting entrepreneurship in Yemen.⁴ Among them, a group of women who had managed their businesses successfully for at least five years, as well as those who had experienced business failures, were selected. Additionally, these women were asked to recommend other participants for the study.

The businesses studied spanned various sectors, including home cooking, beauty salons, perfume and incense manufacturing, sewing,

4 The Al-Jisr Program is a project aimed at promoting entrepreneurship in Yemen, in collaboration with the University of Arizona in the United States.

spice production and e-marketing. Notably, the study also included women working in traditionally male-dominated fields, such as beekeeping.

In addition to interviews with female entrepreneurs, data were gathered through discussions with leaders of civil society organisations that support entrepreneurship, as well as rights activists and economic analysts. To provide a broader context, the research also reviewed local and regional literature, existing studies on the impact of conflict on Yemeni women's economic participation and empowerment, as well as relevant international reports and documents.

1. Economic empowerment of women through entrepreneurship

Yemen has one of the highest levels of gender inequality in the world, ranking last on the Gender Inequality Index in 2021.⁵ It is also among the five worst countries for women's economic participation,⁶ reflecting the deep-rooted challenges that limit their access to opportunities and financial independence.

It is expected that the more women enter the labour market, the narrower this gender gap will become. Potentially, this could boost Yemen's GDP by \$270 billion by 2050. However, increased female participation in the economy could also contribute to lower fertility rates. These combined effects of economic growth and slower population growth rates are projected to lift 4.3 million people out of extreme poverty by that date.⁷

5 United Nations Development Programme (UNDP) (2021). "Gender Equality in Yemen." Available at: <https://www.undp.org/yemen/gender-equality#:~:text=In%202021%2C%20Yemen%20ranked%20155,Index%2C%20depicting%20huge%20gender%20disparities>.

6 ACAPS (2023). "Yemen: Gender Dynamics, Roles, and Needs – 11 April 2023," *Geneva: ACAPS*. Available at: <https://reliefweb.int/report/yemen/acaps-thematic-report-yemen-gender-dynamics-roles-and-needs-11-april-2023>.

Amid ongoing conflict and economic instability, women have become essential to rebuilding their communities. With widespread poverty and high unemployment, many families find it challenging to meet their basic needs. In households in which the men have migrated, lost their jobs or been directly affected by the war (whether they were injured, have gone missing or have been killed in combat), women's economic participation often provides much-needed financial stability.⁸

Women in Yemen tend to be deeply committed to their families' well-being, using their earnings to prioritise essential needs such as education and health care. Interviews conducted for this paper reveal that more than half of the interviewed women are wives who rely on their own income to support their families. "Empowering women improves the standard of living for families in a country grappling with poverty and food insecurity", says women's rights activist Balqis Al-Abdali,⁹ highlighting how women's financial contributions directly enhance their families' quality of life.

Entrepreneurship therefore plays a pivotal role in this process by creating valuable job opportunities for more women and empowering them to support their families. One woman interviewed,¹⁰ who runs an ongoing e-marketing business, mentioned that five other women work with her. Whenever she thinks of shutting her business down, her employees urge her to reconsider. They remind her that their households depend on her business for income.

Moreover, entrepreneurship can challenge social norms. Many of the women interviewed shared that they faced initial opposition from

7 Hanna, Taylor, David K. Bohl, and Jonathan D. Moyer (2021). *Assessing the Impact of War in Yemen: Pathways for Recovery*. Washington, D.C.: United Nations Development Programme, p. 37. Available at: <https://www.undp.org/sites/g/files/zskgke326/files/migration/ye/Impact-of-War-Report-3---QR.pdf>.

8 GSDRC (2017). *Conflict and Gender Dynamics in Yemen*. Birmingham: GSDRC. Available at: https://gsdrc.org/wp-content/uploads/2017/07/068_Conflict-and-Gender-dynamics-in-Yemen.pdf.

9 Interview with Balqis Al-Abdali, women's rights activist and the President of the Afaq Al-Tagheer Forum, December 2024.

10 Interview with Amat Al Alim from Taiz, who runs an e-marketing project, December 2024.

their families – especially husbands and fathers – who saw their role as limited to domestic tasks. Over time, however, these same family members became supportive and even actively involved in their businesses.

Through entrepreneurship, women are empowered to rediscover themselves and their abilities through hands-on experience and skill development. Many women interviewed describe feeling a renewed sense of confidence. Noura,¹¹ a mother of three, decided to start a small home-cooking business after her husband's wages were cut off. At first, she doubted herself. But as customers began praising her cooking and giving positive feedback, she felt surprised and motivated. Their words gave her the confidence to refine her skills. When certain ingredients became too expensive or hard to find, she got creative, finding affordable alternatives. Noura expresses this feeling as follows: "I never knew I was such a good cook. I have rediscovered myself."

2. Challenges facing women entrepreneurs

All the women entrepreneurs interviewed highlighted a number of key challenges that limit their ability to grow and sustain their businesses. The main challenges they identified were as follows:

(i) **Exchange rate fluctuations and high prices:** One of the most pressing issues is the fluctuation of exchange rates and rising prices, which create constant uncertainty for women entrepreneurs, regardless of their line of work. Setting a fair selling price for products or services has become a daunting task. These fluctuations have also led to strained relationships between project owners and their suppliers.

One interviewee shared her frustration: "Because of the collapse of the currency, merchants refused to sell to me with deferred invoic-

¹¹ Interview with Noura from Al Mahrah, who runs a home-cooking business, December 2024.

es.”¹² Another added, “The seller refused to accept Yemeni rials when I tried to buy goods; he insisted on payment in [US] dollars, which I simply cannot afford due to the high exchange rates.”¹³

For some, these challenges have personal consequences. “I still owe a merchant \$150”, one woman explained, “and he refused to give me more time. Instead, he asked me to mortgage my mobile phone, which I did.”¹⁴ Mona,¹⁵ a hairdressing business owner, expressed her struggle: “The makeup materials I need are now sold in Saudi riyals. How can I obtain foreign currency with the economy in such a state?”

(ii) **Frequent power outages:** These have become a significant challenge. Some of the women interviewed explained how these outages can disrupt business. “Without a reliable refrigerator to keep things cool, I had no choice but to reduce my orders. At one point, my project nearly shut down.”¹⁶

(iii) **Lack of qualifications and training:** A shared challenge among all the women interviewed was their lack of training to manage their projects effectively and adapt to changing economic conditions. Many highlighted their struggles with essential skills such as conducting feasibility studies, project management and marketing. One woman shared, “I lack the qualifications to manage my project; I need courses in digital marketing.”¹⁷ Another added, “I don’t know how to manage my project with the constant fluctuations in currency exchange

12 Interview with Umm Muhammad from Hadhramaut, owner of a pastries and sweets business, conducted in November 2024. The business was closed in early 2024.

13 Interview with Jihad from Ad Dali, a tailoring business owner, conducted in November 2024. The project was closed in early 2024.

14 Interview with Aisha from Aden, owner of a pastry-making business, conducted in November 2024. It was closed in late 2023.

15 Interview with Mona from Hadhramaut, a beauty salon business owner, conducted in November 2024. The business was closed in mid-2024.

16 Interview with Amani from Hadramout, owner of a pastry and bakery business, conducted in November 2024.

17 Interview with Alawiya from Hadramout, who works in e-marketing, conducted in November 2024.

rates. I need to learn how to adapt my work to keep pace with technological advancements.”¹⁸

(iv) **Weak purchasing power among customers:** Another major challenge for female entrepreneurs, whether in production or services, is their customers’ weak purchasing power. Many women highlighted this issue: “All my customers buy on credit and often delay payments, which puts the sustainability of my business at risk.”¹⁹

(v) **Societal perceptions:** Negative societal attitudes remain a barrier for women entering the workforce, particularly in conservative communities such as Hadhramaut or Sana’a. The challenge becomes even greater for women working in male-dominated sectors. One of the women interviewed who works as a beekeeper shared her struggles: “I’ve been working in this field for two years but haven’t been able to develop my project. I often think about giving up because men dominate this sector. It makes it extremely difficult for women to break through.”²⁰

Many testimonies confirmed this: “When a customer comes in to buy and sees that I am a woman, they often ask about the shop owner. When I tell them that I am the owner, they leave. This happens all too often.”²¹ An owner of a spice business relayed the same sentiment: “Some merchants refuse to deal with me. I often have to send my brother to negotiate on my behalf.”²² Another woman, who owns a café in Taiz, explained: “I struggle with distributing advertising posters for my café because when people realise a woman owns it,

18 Interview with Iman from Ad Dali, owner of an incense manufacturing project, conducted in November 2024.

19 Interview with Umma Al-Aleem from Hadramout, a goods marketer, conducted in November 2024.

20 Interview with Latifa from Sana’a, owner of a beekeeping business, conducted in December 2024.

21 Interview with Afrah from Hadramout, owner of an incense business, conducted in December 2024.

22 Interview with Abeer from Aden, owner of a spice-selling business, conducted in December 2024.

they tear them down. I often hear comments like: When will you close? Why are you still open?"²³

A number of women also pointed out the lack of available spaces for conducting a business; conservative norms in many Yemeni cities prevent women from renting shops in mixed markets alongside men. Many also expressed an urgent need for centres dedicated to women. An example is Ataq Mall, which is privately owned by a Yemeni businessman and is currently the only mall of its kind in the Shabwa governorate.²⁴ Given the tribal nature of Yemeni society and its norms, many women felt a women's mall would be a very good idea. As most women said, "It gives us a safe space."

(vi) **Lack of support for rural women:** Despite their vital role in Yemen's agriculture, rural women suffer from a lack of support, particularly in the form of grants. Among the 20 women interviewed, only two, from Ibb and Sana'a, have started agricultural projects in crop farming and selling seeds to farmers. They face unique challenges, especially due to climate change. One participant said, "Last year's lack of rainfall threatened to destroy my crops, and I've had to bear high costs for irrigation."²⁵

Rural women continue to be overlooked, with limited access to support and funding programmes. Samia,²⁶ a seed seller from rural Sana'a, points out that the focus tends to be more on urban women. "We face major challenges, especially those related to the climate", she explains. "Additionally, our seed sales drop significantly during the winter. If support programmes were specifically designed for us, we would be better equipped to overcome these challenges and sustain our business throughout the year."

(vii) **Physical strain:** Most of the interviewed female entrepreneurs work under challenging conditions, which can severely impact their

23 Interview with Taiba from Taiz, owner of a café, conducted in December 2024.

24 Interview with Latifa Al-Saafani, community activist in Shabwa, January 2025.

25 Interview with Wedad from Ibb, owner of a crop farming project, November 2024.

26 Interview with Samia from Sana'a, owner of a seed-selling project for farmers, November 2024.

health and well-being. For example, one interviewee²⁷ mentioned during the scheduling of our interview that she was at the hospital receiving treatment for back pain. She explained that her project involves making pizza and pastries, but she lacks essential equipment. “I don’t have a stand mixer or tools that make my job easier and save me time”, she explained. “As a result, I spend long hours kneading dough, which causes me severe back pain.”

(viii) **Vulnerability of small businesses:** Most of the women interviewed run small businesses, making them particularly vulnerable to market fluctuations. These ventures are attractive because of their low start-up costs, and many women already possess skills, such as cooking and baking, that allow them to produce and quickly sell products at home for daily profit. However, as Safia Saleh, Director of the Tamkeen Foundation,²⁸ explains, “this often results in unstructured projects that struggle to meet market demand, as they are random and lack proper feasibility studies.”

3. The role of civil society organisations in supporting women entrepreneurs

Many civil society organisations in Yemen are actively working to promote economic empowerment through entrepreneurship, offering valuable support to women-led businesses.

The Rowad Foundation in Taiz is a prominent institution that promotes entrepreneurship. According to Ashraf Al-Samai, Executive Director,²⁹ the foundation provides training in business management and financial planning. Additionally, they offer an incubator pro-

27 Interview with Umm Aseel from Taiz, owner of a bakery and sweets project, December 2024.

28 Interview with Safia Saleh, Director of the Tamkeen Foundation for Development, December 2024.

29 Interview with Ashraf Al-Samai, Executive Director of Rowad Foundation, December 2024.

gramme that connects women with mentors to guide them in developing their projects.

The Yemen Women's Union also plays a significant role in empowering women.

Fatima Al-Nubi, head of the Hadhramaut branch,³⁰ explains that they provide training in sewing, accessory making, perfume crafting, and hairdressing. "With support from international and local organisations, we've helped over 170 women launch small businesses through grants. To further support their success, we organise bazaars where they can showcase and sell their products", she says.

While these organizations provide valuable contributions, restrictive conditions often limit their effectiveness in ensuring long-term sustainability and meaningful empowerment for women-led businesses. Balqis Al-Abdali³¹ explains that "the issue with many supporting organizations is that they do not tailor funding to the specific needs of each project. Instead, they impose conditions that may not align with the business's realities. For example, many institutions offer grants for equipment purchases but do not cover essential operational costs, such as rent or employee salaries, making it difficult for women to sustain their businesses." One project owner, who runs a wedding dress showroom, recalls, "The landlord demanded six months' rent upfront, which I couldn't afford. I requested a grant from one of the organizations, but they only offered support for purchasing goods, forcing me to close the shop for lack of finance."³²

Additionally, many organisations use a "matching" financing model, in which the project owner contributes a set amount and the organisation matches it. Balqis Al-Abdali³³ explains that this model typically benefits medium-sized businesses, which are fewer in number compared with the larger number of small-business owners.

30 Interview with Fatima Al-Nubi, Head of the Yemeni Women's Union in Hadhramaut, December 2024.

31 Al-Abdali, interview.

32 Interview with a wedding gown shop owner, December 2024.

33 Al-Abdali, interview.

In order to bring about genuine economic empowerment of women entrepreneurs in Yemen, it is crucial to move beyond basic skills such as sewing or making sweets and to focus on scalable, sustainable projects that promote long-term growth. As economic analyst Nabil Al-Sharabi³⁴ highlights, “The main barriers are the lack of understanding about genuine empowerment and the confusion between poverty reduction and production. Women’s entrepreneurship should be institutionalised, but many current efforts are individual, offering only modest income.” He adds, “Boosting women’s entrepreneurship starts with education, training, a clear project plan, feasibility studies, financing, and proper management – all executed with scientific standards and the necessary infrastructure.”

4. Conclusion

This paper examines the challenges that hinder the sustainability and growth of women-led enterprises in Yemen through interviews with 20 women who lead their own projects. These projects provide valuable insights into the factors influencing their success or failure, the role of external support, and the broader societal and economic barriers women face.

One key finding is that all the interviewees share a common challenge: a lack of skills and experience that would qualify them in the labour market. Out of the 20 projects studied, nine have closed, two are struggling and on the verge of closing, and nine remain operational despite ongoing economic instability, including fluctuating currency exchange rates and rising prices. Some businesses have received small, intermittent grants from international organisations, helping them to sustain operations for short periods. All nine women entrepreneurs whose businesses closed mentioned that they would consider relaunching their businesses if they received financial and

34 Interview with Nabil Al-Sharabi, economic analyst, December 2024.

technical support, including assistance with marketing and financial management.

In addition, the interviews reveal that while these projects strengthen women's roles in the labour market, many do not match market demand because of oversaturation in certain sectors. Women often start businesses based on existing skills rather than after conducting market research, which limits their growth potential.

Several female entrepreneurs interviewed also reported a growing acceptance of their presence in the labour market despite the persistence of patriarchal attitudes. For example, Wedad,³⁵ a vegetable farmer, faced resistance at first, but as her crops thrived, some men admitted, "Maybe we'll try planting too." Likewise, a spice producer³⁶ initially struggled with merchants, who preferred to deal with her male relatives. "But after seeing my hard work, many began to treat me with respect", she said. Many women also talked about a shift at home, as husbands who previously were unsupportive became more involved, helping with finances and marketing.

Societal resistance to women's engagement in the workforce remains widespread, however, especially in conservative areas. Yemeni women also face significant barriers in conducting business because of conservative norms, particularly the lack of available spaces in mixed-gender markets. Women have expressed a strong need for dedicated spaces that provide a safe and culturally appropriate environment. Raising awareness and fostering acceptance of women's economic participation is thus crucial.

While organisations that promote and support entrepreneurship play a vital role in empowering women, their rigid structures and restrictive conditions often limit their overall impact. These constraints can hinder women's ability to build sustainable businesses or scale their ventures effectively. The findings highlight the limitations of traditional interventions, such as short-term grants and standardised training programmes, which often fail to address the bigger, long-stand-

³⁵ Wedad, interview.

³⁶ Abeer, interview.

ing issues that make it harder for women to succeed in business. This underscores the need for more tailored support and the acknowledgement of unpaid care work and informal labour as essential to women's economic participation.

Applying the lens of feminist economics to this research has offered a deeper and more grounded understanding of women's entrepreneurship in Yemen. Rather than seeing these enterprises as isolated economic ventures, this perspective reveals them as sites in which gender roles, war, poverty, isolation and male-dominated traditions intersect. Many of the women interviewed did not start businesses out of aspiration or ambition alone, but out of necessity, after their husbands or primary breadwinners lost their income because of the ongoing war. Their stories illustrate how political and social conditions may compel women to step into the role of provider, reshaping traditional economic and familial roles.

Despite their vital role in agriculture, rural women remain particularly underserved, with limited access to support programmes. Climate change and seasonal sales fluctuations make it difficult for them to sustain their businesses. The interviews revealed that women's contributions to the ecological economy in Yemen extend far beyond traditional agricultural or rural roles. Some are engaged in projects such as beekeeping and producing eco-friendly goods, for example, handmade perfume and incense. These endeavours not only serve as sources of income but also provide practical and sustainable ways for women to cope with their challenges.

Several of the women interviewed – though not all – were included in the final scope of this paper, sharing innovative ideas for launching small, environmentally conscious enterprises such as recycling household waste and online marketing of local products that support the circular economy. These examples reflect an important yet often overlooked dimension of women's entrepreneurship. They highlight the need for researchers and activists to recognise, document and value these alternative modes of production that go beyond conventional agricultural models and play a substantial part in supporting their communities' long-term resilience.

Finally, a key issue observed in the interviews is the short-term mentality of those doing business. Several entrepreneurs mentioned that their projects are currently on hold because they lack cash, and often are waiting for new grants from international organisations. These grants, typically ranging from \$500 to \$1,000, provide temporary solutions rather than long-term strategies for growth. Notably, few entrepreneurs emphasised the need to develop strategies for generating consistent income independently of grants. Addressing this mindset through targeted training is crucial to reducing dependency on short-term grants and fostering sustainable business growth.

5. Recommendations

The following recommendations are aimed at addressing challenges and taking advantage of opportunities that will strengthen women-led enterprises in Yemen. These recommendations are designed to be actionable and to foster long-term growth, resilience and gender-inclusive development.

For local civil society organisations and INGOs

- Provide practical, hands-on training in project management, digital marketing, financial planning and market research to enable women to overcome the challenges of running sustainable businesses in an unstable economic climate.
- Advocate for networks that connect women entrepreneurs to foster collaboration and knowledge, and experience exchange and mutual support.
- Help women entrepreneurs to shift their mindset towards long-term, scalable business models by emphasising the importance of sustainability. This can be achieved through targeted training and mentorship that highlight the limitations of relying on short-term grants.

- Create platforms for women entrepreneurs to showcase and sell their products, such as online e-commerce platforms, to enhance visibility and access to broader markets.
- Support initiatives that encourage women to enter male-dominated sectors through mentorship, networking and partnerships to help break down barriers.
- Strengthen partnerships between local organisations and international agencies to boost funding for women entrepreneurs. Address their unique challenges with flexible support tailored to women-led businesses.
- Shift from one-size-fits-all funding models to more flexible financial support to ensure business sustainability.

For donors

- Support long-term, scalable funding options instead of short-term grants to ensure that women entrepreneurs can grow their businesses sustainably.
- Offer training schemes in parallel with grants to support grant recipients in achieving long-term financial independence.
- Prioritise funding for rural women, particularly those in agriculture, who have been underserved.

For private sector actors and entities (investors or business owners)

- Establish more women-only centres and business spaces across Yemeni cities to support women's entrepreneurship, offering them safe, culturally sensitive environments in which they can operate and thrive without societal restrictions.

For media outlets

- Launch awareness-raising campaigns that change societal views on women's roles in the workforce, especially in conservative areas. Focus on showcasing successful women entrepreneurs and educating the community about the economic benefits of empowering women.
- Promote success stories of women entrepreneurs through media channels to inspire others, challenge societal stereotypes and highlight the positive impact of women's businesses on local communities and the economy.

Appendix

Interview Questionnaire

There were two sets of questions for business owners.

For owners of ongoing projects:

1. Can you briefly describe your project?
 - What is its main focus or goal?
 - When did you start it?
2. What have been the biggest challenges you have faced along the way?
3. What key factors have contributed to the sustainability and growth of your project?
4. What support or resources do you currently need to ensure your project runs smoothly?
5. Are there any specific skills or knowledge you feel are lacking that would help ensure the long-term success of your project?

For owners of discontinued projects:

1. What was your project about? When did you start it, and when did it stop operating?
2. What were the main reasons that led to its closure?
3. Looking back, what do you think could have helped you keep the project running?
4. Do you have plans to restart the project in the future? If so, what would you need to make that happen?

Personal information for both categories:

1. Age:
2. Marital Status: Single Married Divorced Widowed
3. Education level: Primary Secondary University Other:
4. Professional background: (work experience, relevant skills, or training)

The gendered aspect of the informal economy in Morocco: A case study of migrant sex work

Mariam Oulhiad

Introduction

Morocco is a focal point of migration routes from Sub-Saharan Africa; it is both a transit hub and a settlement destination for migrants. The rise of women's irregular migration entails a need to understand the economic and social shifts in these women's lives, as well as the impact of their legal status as irregular migrants on their work opportunities and daily existence.

Migration is controlled by both pull and push factors. Ernst Ravenstein¹ concluded that besides these two factors, poor economic conditions push individuals to make the decision to migrate and leave their home countries for more attractive places.

What has long been referred to as the "informal economy" encompasses a diverse set of distinct economic activities that all evade state censorship or regulation. Despite being a worldwide phenomenon, the informal economy is more evident in developing countries, such as Morocco, where it began expanding in the 1980s.²

1 Ravenstein, E.G. (1885). "The Laws of Migration," *Journal of the Statistical Society of London* 48(2): 167–235.

2 Morocco's informal economy accounts for 30–40 per cent of GDP and employs more than 70 per cent of the country's workforce, especially in small businesses, handicrafts and unregulated agriculture. In other developing countries, the informal economy may contribute 40–60 per cent of GDP, with large variations between regions. The share of informal labor can reach 70 per cent in certain Sub-Saharan African countries, reflecting a heavy reliance on the informal economy as a key source of labor opportunities. In Morocco, on the other hand, the spread of the informal sector started in the 1980s, and was influenced by auster-

For a long time, Morocco's informal economy was officially considered marginal to the national economy, providing income that helped combat poverty without having major links to formal economic activity. In 2018, the General Confederation of Moroccan Enterprises (CGEM) sought to address the informal economy by adopting a broader definition of it, highlighting the share of informal activities – such as mobile merchants – as part of an unstructured sector. However, the informal economy has since become more prominent, particularly with the rise in women's migration from Sub-Saharan Africa and their increasing involvement in sex work.

This paper examines the experiences of women who have migrated from Sub-Saharan Africa to Morocco, namely those living in an irregular situation, in which informal work – especially sex work – is a livelihood strategy and a means for social integration. The paper focuses on one of the most marginalised groups in Moroccan society, one for which accurate data is rarely available in local and international literature, despite its importance for understanding migration and informal economy dynamics.

This study also explores the survival mechanisms developed by these women to cope with their precarious situations. In doing so, it contributes to knowledge that may improve social and migration policies that impact these women. As such, its significance lies in the following four areas:

(i) Morocco is rising as a transit hub and migrant destination, and the country is experiencing complex social shifts, especially in terms of the situation of migrant women, who increasingly are economically, legally and socially fragile.³ Shedding light on this group could therefore reveal many aspects otherwise absent from the general debate and scientific research on women's migration and informal work.

ity policies, rising unemployment and the shortage of formal employment opportunities. World Bank (2019). *The Informal Economy in Morocco: Challenges and Opportunities*. Washington, D.C.: World Bank Publications.

3 Lenoël, Audrey, and Anda David (2019). "Leaving Work Behind? The Impact of Emigration on Female Labor Force Participation in Morocco," *International Migration Review* 53(1): 122–153.

(ii) From a theoretical point of view, the topic is a fertile ground for examining the intersections between gender, race and legal status in the context of migration. The lived experiences of these women cannot be examined without using an intersectional approach that explains how several factors, for example, oppression and stigma, intersect to form complex multidimensional experiences.⁴

(iii) The research is of practical significance as well; it sheds light on the reality of a marginalised group lacking rights and protection, and calls attention to the urgency of developing specialised support policies that respond to its needs. Morocco has adopted a National Strategy for Immigration and Asylum (NSIA), it is therefore necessary to understand the experiences of these migrant women in the informal economy, which can potentially lead to improving and adapting these policies to their complex reality.⁵

(iv) Focusing on sex work as part of informal economy for migrant women enhances the debate on the concept of sex work as real labor, and not merely a marginal social phenomenon or an ethical issue.

Methods and theory

The study uses a qualitative methodology based on field research, including semi-structured interviews with a group of migrant women in different Moroccan cities – Marrakesh, Rabat and Oujda – as well as case studies and field notes. This methodology makes possible a deep exploration of these women’s life experiences.

4 Crenshaw, Kimberlé (1991). “Mapping the Margins: Intersectionality, Identity Politics, and Violence against Women of Color,” *Stanford Law Review* 43(6): 1241–1299. Available at: <https://doi.org/10.2307/1229039>.

5 UNHCR (2024). “Morocco – Fact Sheet, August 2024.” Available at: https://www.unhcr.org/sites/default/files/2024-09/Morocco%20-%20Factsheet_ENG_Q2_August%202024_FINAL.pdf.

The main theoretical framework selected for this study is that of intersectionality,⁶ which offers a complex understanding of overlapping discrimination factors, such as gender, race and legal status. This framework allows us to examine how these intertwined factors contribute to shaping migrant women's experiences. The study also refers to the theory of social stigma as developed by Erving Goffman⁷ in order to understand how women deal with discrimination, as well as the techniques they adopt to resist it. The research therefore relies on a comprehensive understanding, including economic and social interpretations, with a focus on the sociological dimension.

Conceptual clarification: Informal economy and informal sector

The informal economy emanates from the weak economic, social and institutional structure of developing countries, where government institutions lack the ability to provide necessary formal employment opportunities and social protection to residents. As a result, individ-

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- 6 Intersectionality is defined as an analytical framework that aims to understand how gender, race and social class intersect and interact to shape complex experiences of discrimination or distinction. This concept focuses on the idea that different forms of oppression cannot be studied in silos, but should rather be addressed as intertwined and interrelated in order to explain the social injustice and multidimensional fragility faced by marginalised groups, especially black women and women of colour.
 - 7 The theory of stigma, as developed by Erving Goffman, aims to understand how individuals handle traits or characteristics that are considered inconsistent with common social standards and which could lead to social discrimination or rejection. Goffman believes that stigma is not just a personal characteristic, but a social process emanating from the interaction between individual and society, whereby the person is defined and treated based on this characteristic. Goffman also explains the different ways individuals resist such stigma, for example, by concealing or carefully managing the relevant characteristics or using social coping strategies. This framework can be applied to the study of migrant women in Morocco facing a dual stigma because of their legal, social and economic situations, which impacts their daily behaviours and strategies.

uals resort to the informal sector as a coping mechanism to adapt to this institutional and social weakness.

Lacking any regulatory controls and legal protection, the informal sector deepens and cements the same precarity that led to its rise in the first place. This creates a dialectical relationship, one of mutual influence between the informal economy and precarity, whereby continued precarity leads to the growth of the informal economy, while the latter's growth reinforces continued economic, social and institutional fragility.

Until recently, Morocco's informal economy has been considered marginal to the national economy, helping to provide income to combat poverty without any major relations to formal activity. In 2018 the General Confederation of Moroccan Enterprises (CGEM) tried to tackle the informal economy by adopting a wider definition of it, shedding light on the share of informal activities, such as mobile merchants, as an unstructured sector. The informal economy however became more prominent with the increase in women's migration from Sub-Saharan Africa through sex work.

Further, the informal economy can be explained through various approaches. The first and most common explanation is offered by economics, whereby the informal economy is seen as primarily economic and to be handled as such. The second approach is highly political, however, and considers the informal economy an issue related to state economic policy. In my view, and for the purposes of this study, the informal economy is essentially a sociological issue (such as crime and suicide) in which economic factors are key drivers of these collective trade behaviours.

As for the informal sector, two definitions are particularly useful. First, the informal sector is a set of economic activities performed at the margin of criminal, social and tax legislation or evading national accounts. Second, the informal sector is a set of activities that evade economic and social policies, and therefore any state regulation. The term was previously restricted to all small activities mainly performed to earn income as a result of the major rural migration that took place in the 1970s. Over time, the concept expanded to include all small-

scale activities of traditional origin, or which are recent or spontaneous in nature.⁸

The concept also travels transnationally. For example, as part of the International Labour Organization's World Employment Programme (WEP), the term was first used during a work mission in Kenya. It was also developed in Latin America through the Regional Employment Programme for Latin America and the Caribbean (PREALC). Here, the informal sector reflects the failure of these economies to generate sufficient jobs in the formal sector to match the growth in workforce. In fact, the informal sector usually involves small low-productivity production units, the purpose of which is survival rather than economic accumulation. Jobs generated by this sector are also considered part of "informal sector labor".

Intersectional and feminist approaches to migration and the informal sector

Intersectional and feminist approaches are substantially different from common traditional research approaches which often focus on the economic and legal dimensions of migration and the informal economy and overlook social and cultural aspects, especially those related to gender and intertwined identities. In the Moroccan context, as is the case in many developing nations, policies and studies address the issue of migration and the informal economy in general, but tend to deal with migrants as a homogenous group, ignoring nuances defined by women's specific experiences compared with men. These approaches also neglect the impact of the overlap and interaction between gender, race, social class and legal status with regard to access to employment and legal and social protection.⁹

8 Naslim, Lotfi (2005). "The Informal Economy in Developing Countries: Definitions and Challenges," *Arab Magazine of Economics and Development* 12: 45–67. (*Arabic reference*)

Therefore, feminist and intersectional approaches offer a deeper and more holistic understanding of the complexities of migrant women's experiences in the informal economy. They recognise that migration and informal labor are not just economic or regulatory issues, but also the result of social and cultural structures that distinguish between individuals based on their gender, race, legal status and other intertwined factors. Based on intersectional discrimination, these approaches demonstrate how marginalisation and dominance systems overlap to shape unique experiences for women, which in turn influences their exposure to exploitation, violence and lack of legal and social protection.¹⁰ These approaches also offer insights that we cannot find in traditional approaches; they expose power dynamics that reproduce social inequalities within the informal economy, and shed light on women's resistance and negotiation strategies, for example, creating social support and organisation networks to improve their working conditions. These approaches thus help to reinforce women's ability to engage in decision-making and achieve their demands related to labor rights and human dignity, and open new horizons for research and policymaking that respect social justice and diversity.

Adopting such approaches is crucial for more effective and fair developmental policymaking in Morocco and other developing countries. They offer analytical tools that allow us to design interventions that cater to social, cultural and gender specificities, and improve migrant women's access to rights and legal protection. This in turn enhances the ability of these groups to face the challenges of the informal economy and irregular migration.

Sociologists posit that these economic activities must be analysed on top of other macro and micro-sociological standards. The informal economy is, in fact, a product of the society in which it emerges. In this context, it is important to emphasise that the informal pursuit of

9 El Khidir, S. (2017). "Gender, Migration and the Informal Economy in Morocco," *Journal of North African Studies* 22(3): 455–472.

10 Armstrong, Elizabeth A. (2018). "Silence, Power, and Inequality: An Intersectional Approach to Domestic Violence," *Annual Review of Sociology* 44: 99–122.

these activities is closely linked to the sociology of the country in question. The concepts of formal vs informal should therefore not be treated as hard facts, but rather as concepts, structures and relationships. This sociological study of a phenomenon previously considered economic reminds us of Émile Durkheim's accurate definition of sociology in relation to economic activities. After tackling the topic of political economy, Durkheim described sociology as follows: "In fact, economic functions are social functions linked to other social functions, and become unexplainable when separated from each other."¹¹

According to a feminist sociological perspective, the informal economy cannot be fully understood without considering the gender dimension. The economic and social roles performed by women in this economy are linked to social and cultural contexts that shape their economic practices and life experiences. As opposed to the traditional view that tends to distinguish between the economy and other social functions, the feminist perspective affirms that economic activities – especially in the informal sector – are closely linked to social relations, including power, gender and family relationships.¹² The feminist perspective therefore widens Durkheim's understanding of economic sociology by focusing on how gender disparities are created in the social structures that govern the informal economy. In fact, women often carry the double burden of economic and non-economic labor (for example, domestic work and caregiving) known as "dual labour" or "unpaid labour".¹³ This overlap between economic and social functions can be understood only through a holistic approach that integrates gender as a central dimension in the analysis of the informal economy.

The feminist perspective also reveals that the informal economy is a space in which relationships of gender-based dominance and exclusion are evident, and where different forms of discrimination

11 Durkheim, Émile (1991). *The Division of Labour in Society*. Paris, PUF, p. 416. (In French)

12 Bhattacharya, T. (2017). *Social Reproduction Theory: Remapping Class, Recentering Oppression*. Pluto Press.

13 England, P. (2005). "Emerging Theories of Care Work," *Annual Review of Sociology* 31: 381–399.

and exploitation may be found. It is also, nonetheless, a space for resistance in which women recreate survival and negotiation practices and methods in harsh circumstances.¹⁴ In this sense, the informal economy is a place of both social struggle and rights negotiation. This expands Durkheim's interpretation which established the interconnection between economic and social functions, adding the gender dimension and structural disparities.

The feminist perspective therefore enriches the sociological understanding of the informal economy by highlighting the gender dynamics that reshape economic and social production, and underlines the importance of developing policies that respond to these complexities to enhance social justice and equality.

The Black female migrant body in the labour market

It goes without saying that the journey from countries in Sub-Saharan Africa to Morocco involves many physical challenges, as well as fear, violence, health, illness and sex. The migration journey carries a part of migrant women's social history, in addition to the harsh female experience of violence, rape and trafficking, turning this journey from merely the crossing of borders and spaces into a journey of misery and – mainly – sexual exploitation. In this situation of vulnerability and precarity, sex may become these women's only currency. The experience of women migrating from Sub-Saharan Africa is not confined to physical torture and psychological harm, as sex and rape are recurrent and almost rites of passage.¹⁵ The symbolic and physical violence marks their life in Morocco as well.

14 Bhattacharya, T. (2017). *Social reproduction theory: Remapping class, recentering oppression*. London, UK: Pluto Press.

15 Van Gennep, Arnold (1909/1981). *The rites of passage: A systematic study of rites* (R. Toussaint, Ed.). Paris: Librairie Stock.

The human body¹⁶ can be conceived as governed by specific social conditions that are in turn linked to a symbolic schema; it is in a sense a symbolic construct, socially and culturally arranged according to a blueprint of meaning and symbolism. The body regarded through a sociological lens is based on forms of physical habitus,¹⁷ linked to male and other female bodies, as well as white and other black bodies, that unavoidably establish the individual's position within society. All this is governed by a special kind of hierarchy. The moments that mark the presence of the body are exceptional moments, during which the rule that defines the social existence of the body cannot be broken. An African woman's body acquires particular economic significance through the complex interaction between colonial, gender and ethnic factors that determine her place in the informal economy and migrant labour. The bodies of African women, especially migrant women, that is, are considered "material sites" controlled by authoritarian power dynamics. They are utilised in a labor market affected by marginalisation and lack of protection, reflecting the historical continuity of exploitation systems that emerged in colonial and post-colonial contexts.¹⁸

In this regard, migrant women's bodies may be seen as economic production tools used in laborious and often low-wage jobs, such as domestic work, caregiving or commercial sex, all sectors that usually fall outside formal legal and economic protection. This economic employment of African women's bodies is not restricted to economic aspects, however, but also closely linked to social control, as well as racial and sexual discrimination. Their bodies are established as symbols of social and economic disempowerment, further reinforcing their position as a vulnerable group facing dual exploitation on the basis of gender and race.¹⁹

16 Le Breton, David (1999). *Anthropology of the Body and Modernity*. Arabic translation by Mohammed Arab Sassila. Beirut: University Foundation for Studies and Publishing, pp. 110, 114, 122, 135, 136, 137.

17 Bastide, Roger (1973). *The Principle of Individualization in the Notion of Self in Central Africa*. Paris Publications, p. 92 (adapted). (*French reference*)

18 Mbembe, A. (2003). "Necropolitics," *Public Culture* 15(1): 11–40.

Furthermore, this distinct economic employment of African women's bodies creates a kind of "body capitalism" in which the body is bought and sold as a commodity in informal and marginal labor markets, further exacerbating the cycle of poverty and social vulnerability.²⁰ As such, the analysis linking body to the economy reflects how African women not only face the challenges of migration and economic integration, but are both discriminated against and exploited by complex social, cultural and economic structures.

The importance of African women's bodies in the informal economy therefore requires an analytical approach combining gender, race and political economic studies, reflecting how positions of power and vulnerability are produced and reproduced through their bodies in international and local markets.

It becomes evident here that the Black body is completely different from the white body, as skin colour appears to control the social representations created by the surrounding group. We might ask ourselves: aren't all bodies the same, in the sense that they are all a natural biological given?²¹ What creates this duality? It is the history of these bodies and their initial handling that lead to differences in their position and the ways they exist or are handled. The stigma on women migrating from Sub-Saharan Africa is both social (woman) and linked to skin colour (black). Everything related to this stigma therefore unavoidably dates back to a history of exclusion of black persons in Morocco. A black woman/black female body carries a history of marginalisation, exclusion and violence, especially within the framework of misogyny. The same goes for all other forms of embedded violence, especially in language as an attempt to reproduce symbolic violence within life experience, for example, jokes as a form of naïve and spontaneous practice, turning these phenomena into

19 Collins, P.H. (2000). *Black Feminist Thought: Knowledge, Consciousness, and the Politics of Empowerment*. Routledge, pp. 70–100.

20 Peters, E.J. (2014). *Slavery, Sexuality and the Culture of Modernity*. Palgrave Macmillan, pp. 45–65.

21 De Beauvoir, Simone (1949). *The Second Sex*. Arabic translation 2015 by Sahar Said, first edition. Al-Rahba for Publication and Distribution, pp. 25–29.

ordinary and regular behaviours that come to be accepted through mockery.

Findings: sex work as a livelihood strategy in the informal economy

I define the concept of sex work apart from legal and ethical considerations. Sex work can be defined as an activity in which money is exchanged for sex or sex services.²² The concept was defined primarily by feminist activist Carole Leigh²³ in the late 1970s, leading subsequently to wider use. The same concept of *travail de sexe* was adopted in France in 2009 by the Sex Workers' Union (STRASS),²⁴ as well as in Quebec and South Africa by most activists and sex service providers.

STRASS members consider themselves to be sex workers seeking to end social stigma on sex work and sex workers and to achieve the acknowledgement of sex work as real work, and therefore grant sex workers their full rights as workers. The sex industry is to be regarded only as work that provides an income to those who practice it.

The following three tables present data on the research sample and occupations in Oujda, Rabat and Marrakesh.

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- 22 Simonin, D. (2016). *Sex work: Genesis and uses of a political category*. Doctoral dissertation, University of Lyon. HAL Archives. Available at: <https://hal.science/tel-01509444v2>.
 - 23 Also known as Scarlet Harlot, she is a prominent figure in the sex workers' rights and feminist movements in the United States. She was born in New York in 1951 and passed away in San Francisco in 2022. One of her major contributions was the coinage of the term "sex worker" at a 1978 conference to describe persons working in the sex industry. With regard to sex workers' rights, she produced a series of literary and art works that shed light on the experiences of persons working in the sex industry, as well as their artistic and political expressions on sex and identity.
 - 24 STRASS (Syndicat du TRAVAIL Sexuel) is a French acronym referring to the sex workers' union. Such organisations aim to represent and support sex workers and protect their labor rights and work conditions. The objectives of these unions range from legislation to the protection of sex workers, and the improvement of their social and economic conditions, including access to healthcare services and equal rights.

A case study of migrant sex work in Morocco

Table 1 Research sample and occupations in Oujda

Interview	Age	Marital status	Education	Occupation
1	23	Single mother	Graduate	Sex worker
2	24	Single mother	Graduate	Sex worker
3	27	Single	Graduate	Sex worker

Source: Field research, Al-Quds Neighborhood, Oujda, November/December 2023.

Table 2 Research sample and occupations in Rabat

Interview #	Age	Marital status	Education	Occupation
1	24	Single	Secondary	Sex worker
2	27	Divorced	Secondary	Sex worker
3	25	Single	Secondary	Sex worker
4	28	Single mother	Graduate	Sex worker
5	25	Divorced	Graduate	Sex worker
6	26	Divorced	Elementary	Sex worker

Source: Field research, LBA night club, Sefrou Street, Rabat, January/February 2024.

Table 3 Research sample and occupations in Marrakesh

Interview #	Age	Marital status	Education	Occupation
1	27	Single	Secondary	Sex worker
2	24	Single	Elementary	Sex worker
3	27	Divorced	Graduate	Sex worker
4	29	Single	Secondary	Sex worker
5	24	Single mother	Graduate	Sex worker
6	27	Single	Secondary	Sex worker

Source: Field research, CACM night club, Abu Bakr Al-Siddiq Street, Marrakesh, February/March/April 2024.

Differences between the three cities

Oujda: a conservative, non-touristic city with low demand and pricing, and increased sex worker exposure to violence and lack of safety.

Rabat: political capital city and a more diverse and organised market, with middle- and upper-class customers, creating bigger income opportunities.

Marrakesh: international touristic hub with high demand and higher prices. Political openness, however, brings foreign customers, which changes the nature of the work and creates new challenges, including language barriers and cultural differences.

Pricing and economic disparity

In Oujda, the prices of sex services vary between 50 and 130 dirhams, reflecting the fact that the city is not a touristic destination. In cities such as Rabat and Marrakesh, however, prices vary between 400 and 1,500 dirhams and 400 and 1,000 dirhams, respectively. As for additional services (such as sexual intercourse with a virgin woman based on customer demand), prices vary between 2,500 and 3,000 dirhams in Rabat. This difference in pricing reflects greater purchasing power, as well as thriving tourism that results in higher demand for these services.

Social and security organisation

In Oujda, such services are provided at a location determined by the customer, which can include less organised and safe settings (one sex worker was subjected to physical and sexual violence by a customer), while in Rabat and Marrakesh, services are provided at home or at locations preferred by customers, indicating better organisation, which in turn provides more safety and privacy.

Cultural and social Influences

Oujda is considered to be more culturally conservative, in contrast to Rabat and Marrakesh, which are more culturally open because of their social and touristic diversity. This openness might contribute to better organisation and higher pricing of sex services, and may entail the provision of diverse services that cater to the needs of different customers.

Social and economic impact

Lower prices in Oujda demonstrate that it is difficult for sex workers to earn a steady income, which increases their vulnerability and marginalisation. Higher prices and service diversity in Rabat and Marrakesh, however, explain a more prosperous and organised market, offering sex workers in these cities better economic opportunities and more stable work conditions, which in turn reduces their social and economic fragility.

Table 4 Customers seeking these services

Gender	Age	Education
Male	35	Graduate
Male	29	Graduate
Male	36	Graduate
Male	33	Graduate
Male	40	Secondary
Male	42	Graduate
Male	40	Graduate
Male	37	Elementary
Male	37	Graduate
Male	28	Graduate

Gender	Age	Education
Male	26	Graduate
Male	45	Graduate
Male	31	Graduate
Male	30	Graduate

Source: Field research.

Sex work as a survival mechanism

Goffman believes that the stigmatised group can, in many contexts, turn negative characteristics into positive ones.²⁵ African migrants who engage in sex work believe that their work not only enables their economic integration, but also allows them to fight the idea that they are a stigmatised group in society by reshaping their identities and enhancing their presence within society through different strategies that vary from social communications and networking to the formation of lobby groups and rights advocacy.

Two key issues emerge. First, the relationship between the sex worker and society, and second, their relationship with the customer. The former is defined by ethical standards subject to a set of considerations determined by society with regard to what is socially acceptable or unacceptable. The latter, on the other hand, emanates from service quality and effectiveness in achieving sexual desires and in being an escape from social restrictions. The experience of migrant women in this regard is stigmatised, not only because they are sex workers, but because the customer’s situation itself becomes subject to social stigma (regardless of the fact that any sex-related topic is taboo).

25 Goffman believes that the stigmatised group may develop its mechanisms into power by forming a group that includes only homogenous stigmatised persons. These “positive characteristics” are not positive in an absolute sense, but can rather be integrated within that group through the union of its members.

Goffman states that stigma is not only linked to the stigmatised group, but extends to all individuals that approach this group²⁶ through “mixed interactions”, that is, all the instances in which stigmatised and regular persons interact, which are critical moments when spaces of struggle between stigmatised vs regular persons are transformed. The relationship between the sex worker and their customer differs, however. These remain undisclosed relationships marked by complete secrecy, anxiety and stress. While the stigmatised person is the Sub-Saharan African migrant women/sex worker, the customer also faces the threat of a double stigma: for having sexual intercourse outside the socially accepted context, and for doing so with an already stigmatised person/group.

Table 5 Steps and mechanisms adopted by regular groups vs. anti-stigma strategies led by stigmatised groups

Step	Regular group mechanisms	Stigmatised group strategies
Categorisation	Individuals are discriminated against based on certain superficial differences.	Prejudices are eliminated and turned into regular traits by creating accommodating spaces.
Stereotyping	Certain flaws or general characteristics are attributed to persons exhibiting these differences.	Their strengths and distinctions are highlighted (for example, turning the black female body from one that is unwanted to one that is sexually desired).
Segregation	Based on these differences, a socially marginalised group is defined, creating an “us vs them” dynamic.	Groups are created through social networks.
Loss of power	Because of this rejection and discrimination, individuals belonging to this sub-group lose their social power.	Lobby groups are created through the stigmatised group or civil society organisations.

Source: Created by the author.

26 According to Goffman, social stigma goes beyond the stigmatised persons and extends to other groups, for example, in some societies, the LGBTQ community is stigmatised, and so are people who defend this community as a minority, even if they themselves are heterosexual.

Sex workers often argue that their work is just like any other service and not based on their sexual desire as is the case for the customer. As one sex worker said: “At work, we are mere bodies. We separate ourselves from what is happening.”²⁷ This allows them to distance themselves from stigma because the customer is not considered an intimate sexual partner. The use of protection also enhances this separation, serving not only as a physical barrier, but also as a psychological barrier. In online sex work, the absence of direct contact between sexual organs in its commonly recognised sense allows them to protect their psychological wellbeing.

Sex work through social media

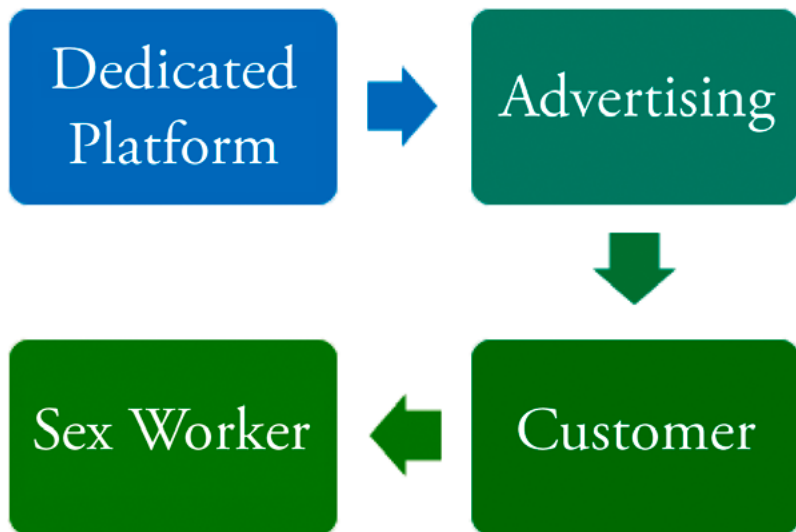
Social media is undergoing a transformation in the services provided through it. With the emergence of what we could call sex through social media or platforms dedicated to sex work, it is no longer just a tool for traditional product marketing. Pimping, (sometimes also referred to as sex trafficking when it meets “most legal definitions of trafficking”²⁸) includes the facilitation of sex or sex work as a form of mediation between the customer and the sex worker. This can be done online through posting ads for various forms of sex services (for example, massage services). Hence, sex work is moving from traditional locations (homes, streets, night clubs and so on) into social media platforms as a new way of offering this type of services without revealing the customer’s identity.

The figure shows how the process takes places: the first step involves logging on to a platform dedicated to a set of services where

27 Quote from one of the sex workers I interviewed.

28 Farley, Melissa (2013). “Prostitution, Liberalism, and Slavery,” *Logos: A Journal of Modern Society and Culture* 12(3). Accessed 2 April, 2024. Available at: <https://prostitutionresearch.com/>.

Figure 1



Source: Created by the author.

curated ads targeting this kind of customer are displayed. The customer then chooses the worker they wish to receive services from. What differentiates online sex work is that the customer's identity remains confidential while the sex worker's identity is revealed, including name (albeit fake), age, services provided and phone number, as well as a short summary of current attractive offers and a photo of the worker.

The spread of this type of digital sexual practice has led to renewed affective and sexual practices. What's interesting about these relationships is that they are solely sexual, short-term and non-traditional. They are free from all the social restraints and formalities that govern other social relationships. These sexual transactions are defined as *plan payant* (or "paid plan"), in which sexual videos are shared in exchange for money. This type of sex service not only includes photos, but also sexual language, which pushes sex workers/migrant

women to learn certain words that eventually turn into sexual expressions when requested by the customer.²⁹

Figure 2

Publié par  **Clara (pro)**  **Professionnel**

 **COMPTE CERTIFIÉ**

 Il ya 1h 4mins

 **Marrakech, Maroc, MA**

Salut mes chéris
Clara à votre service une masseuse africaine
talentueuse vous reçoit à domicile
Parfait Massages et Finitions .. avec beaucoup de
satisfaction à travers une séance remplie de
plaisir et pleine de surprises érotiques
Massage plus Finitions à domicile
Tu trouveras chez moi ce que tu cherches..
Appel Pour réserver...!

Âge: 23 ans

Je suis: Une Femme à Marrakech

Déplacement: Reçoit

Clients acceptés: Hommes seulement

Conclusions

I have demonstrated how a group of migrant women from Sub-Saharan Africa have been able to earn a living through sex work, a taboo practice turned into part of the informal economy. This has allowed them to fight social and economic precarity not only as migrant women, but also as irregular residents who face difficulties finding a stable job. Therefore, this study reveals that the reality of women who migrate irregularly from Sub-Saharan Africa to Morocco is

29 Brochier, Christophe (2005). "Sex Work in Rio de Janeiro," *Labor Sociology* 46(1): 75–113. (French reference)

multidimensional. It cannot be approached merely as an issue of migration or informal labor, as it is rather a complex experience in which factors of gender, race and legal status overlap within an informal economic structure that recreates precarity and exploitation.

Compound fragility and triple stigma

Data reveal that this category of women faces what can be described as a “triple stigma”: gender-based social stigma (being women), colour-based racial stigma (being black), and legal stigma based on irregular residency. This accumulation of factors exposes women to overlapped spheres of exclusion, in which the challenges they face are not restricted to difficulties in accessing job opportunities or legal protection, but rather extend to physical and symbolic violence in their daily lives. One interviewee summarised this feeling by saying: “When I walk on the street, I feel like I am first seen as a woman, then as a black person, then as a migrant, and each of these images carries a prejudice.”

Sex work as a survival strategy

Field outcomes indicate that sex work for this group is not just an economic activity aimed at earning an income, but also a strategy for survival and social repositioning. Working in this field, despite all the risks it entails, enables women to meet their basic needs, allows them to choose their customers in some cases, and gives them relative control over their working conditions. In touristic contexts such as Rabat and Marrakesh, the market offers bigger income opportunities (between 400 and 1,500 dirhams, with special services reaching prices as high as 3,000 dirhams). In inland cities such as Oujda, on the other hand, prices vary between 50 and 130 dirhams, further exacerbating workers’ fragility. One worker in Marrakesh shared her experience, saying: “I could work for one night and earn enough money for a whole week. In Oujda, however, I would need to work all week to barely make enough for rent.”

Renegotiation of the body and identity

A key outcome of this study is that women do not settle for being the victim, but rather work on renegotiating the image of the black body in society's imagination. Through sex work, the body may be transformed from being a topic of stigma to a tool for power and source of income. This transformation, although risky, is a form of resistance to the stereotypes surrounding the black body, which assume it is weak or dependent. Practical strategies such as the use of protection as a physical and psychological barrier also help women maintain an emotional distance that protects them from full intimate involvement with customers.

Digital sex work

The study also revealed that the digital practice of sex work through social media and specialised platforms has become a work strategy that keeps the customer's identity hidden while exposing that of the worker, creating new dynamics in the relationship between these two parties. Some interviewees mentioned that digital work gave them more control over choosing their customers but required additional technical and language skills.

Differences and similarities with other regional contexts

In Morocco, as is the case in other transit countries in North Africa, migrant women resort to the informal economy due to the lack of accessible formal work opportunities. The Moroccan context is, nonetheless, distinguished by its National Strategy for Immigration and Asylum (NSIA), although it has not yet integrated a holistic gender and racial perspective, which impedes its ability to address this group's compound fragility alone.

Recommendations

The following recommendations are offered based on the aforementioned outcomes:

(i) **Comprehensive legal protection:** enact laws that guarantee the rights of migrant women regardless of their legal status, including protection from violence and exploitation.

(ii) **Integrated health services:** provide sexual and reproductive health programmes that respond to cultural and linguistic specificities and target sex workers in particular.

(iii) **Alternative economic empowerment:** create alternative employment opportunities in formal or semi-formal sectors, with vocational training programmes that cater to the needs of migrant women.

(iv) **Combating stereotypes:** launch awareness-raising campaigns against racism and gender discrimination, especially in relation to the black body.

(v) **Continuous research:** encourage comparative studies between Moroccan cities and other transit and host countries, as well as a deeper analysis of social networks (both physical and digital).

Transforming the informal economy from an area of precarity and exploitation into a space that ensures dignity and justice requires clear political will and true partnership between the state, civil society, and international organisations. This group is not only an object of assistance or protection, but rather a social and economic actor creating survival strategies. The integration of the gender and racial perspective into public policies is not an intellectual luxury, but a prerequisite for achieving social justice in the context of modern women's migration.



Part III

Intersecting Inequalities: Gender, Conflict, Climate, and Occupation

Women and the economy in Libya: a feminist narrative amidst the rubble of conflict

Hala Bugaighis

Introduction

Since 2011, Libya has experienced a series of political and military conflicts, leading to large-scale political division and the collapse of national institutions. This turmoil has left deep marks on all aspects of life, including the economy. The ongoing instability has also exacerbated the country's economic crises, including currency devaluation, rising inflation and deterioration of basic services. This in turn has had a direct impact on the most vulnerable groups, including women.

While women make up a large share of Libyan society, they bear a disproportionate weight of the conflict's economic impact. With a large number of households losing their breadwinners because of the conflict, many women have had to become the sole providers for their families. This imposes an additional economic burden for them to carry. Given that women usually handle domestic care work in the family, they now find themselves having to balance between their care responsibilities and working to earn income. This adds to both the economic and the social pressures on women. Women's access to decent jobs remains very limited, however. Men dominate the most stable and highest-paying sectors, while women are restricted to unstable jobs or the informal economy.

Political divisions and armed conflicts have also substantially affected women's access to economic resources and financial services. The lack of security stability has disrupted local trade and affect-

ed women-led small businesses, making it difficult for many women to earn a living. Moreover, insufficient government support and social services have intensified the challenges women face in bearing the cost of living and meeting their family's needs.

Rebuilding the economy of a country emerging from armed conflict is a crucial but complicated process that has had both a direct and indirect impact on women's livelihoods. This requires government efforts to design a new political framework that defines growth and development priorities. In more practical terms, post-conflict economic reconstruction includes developing the country's infrastructure, rehabilitating its production facilities and building a base of qualified human resources to meet development needs.

One critical question that arises when tackling the topic of economic reconstruction in the wake of armed conflict is whether, as women often bear additional responsibilities to provide for their families and communities, the emerging economic environment will offer a chance for women's empowerment, or reinforce women's economic marginalisation and deepen their vulnerability?

This paper aims to answer these questions by shedding light on the impact of economic policies during and post-conflict, with a focus on women's situation and their participation in both the formal and informal sectors. It also seeks to analyse the common challenges impeding women's economic advancement in order to offer recommendations to improve women's lives and enhance their contribution to sustainable economic development.

Methodology

To explore the research questions on the impact of conflict on women through the lens of feminist economics, the study relies on a desk review of existing literature to provide a comprehensive understanding of the economic and gender dimensions in the Libyan context. A holistic analysis of available documents and data will also be carried out. This analytical approach is related to feminist economics, high-

lighting the unequal impact of conflict on women and exposing the economic structures that deepen gender gaps. The study will also use gender budgeting as an analytical tool to assess the allocation of public resources and the impact of economic policies on women's empowerment in conflict and post-conflict contexts, thereby contributing to the adoption of fairer and more equitable policies that reinforce gender equality.

1. Impact of national economic policies during and post-conflict

The Libyan economy exhibits a number of random distortions and issues, namely the focus of successive governments on increasing public spending on wages at the expense of development items, which are key to achieving economic stability and growth. Economic policies also lack clear short- and long-term development plans, leading to lost opportunities to achieve sustainable development.

This chaos in economic policy, coupled with poor planning and the lack of a comprehensive strategic vision on the form and objectives of the national economy, has deepened economic disparities between different social segments. Women have been particularly affected by these disparities, and are now facing bigger challenges in accessing equal employment opportunities or resources, further exacerbating their economic and social vulnerability. The aforementioned impact on women includes:

(i) Reduced public spending on social sectors

With ongoing security and political crises in Libya, successive governments have prioritised security crisis management and allocated significant resources for this purpose, leading to a decline in investments in fundamental social sectors, such as education, health care and social services. This trend has affected women in particular,

given their major dependence on these sectors to meet the needs of their families, as well as their own.

A close look at the budget allocated to the Ministry of Social Affairs reveals a strong focus on wages, support allocations to wives and base salaries, while insufficient resources are allocated to development or the improvement of social services. The Ministries of the Interior and of Defence, on the other hand, receive a large budget, mainly targeting wages and operational expenses. This could indicate the state's interest in spending on security and defence at the expense of social protection projects. According to Central Bank data on revenue and spending,¹ the Ministry of Social Affairs receives a much smaller budget for operational expenses compared with those allocated to the Ministries of the Interior and of Defence. In 2024, the Ministry of the Interior alone was allocated 902 million LYD for operational expenses, while the Ministry of Social Affairs was allocated only 121 million LYD, which is strikingly disproportionate.

Furthermore, the Ministry of Social Affairs was not allocated any budget for Category 3 (Development), which confirms the view that insufficient attention is given to projects aimed at improving social services. Despite the general shortage and irregularity of the development budget in previous years, the absence of development projects and long-term investments in social infrastructure, as well as the lack of focus on improving social care in a country suffering from economic crises, internal displacement and various other issues indicate a clear failure of responsibility. This is particularly alarming given that vulnerable groups benefit the most from social care services, especially women who rely heavily on social protection programmes to access basic support in a deteriorating economic situation.

As for social protection support services, the government has provided grants to unemployed wives,² estimated at 150 LYD (the

1 Central Bank of Libya (2024). "Central Bank of Libya Revenue and Spending Statement from 01/01/2024 to 31/12/2024," Tripoli. Available at: <https://cbl.gov.ly/micifaf/2025/01/-ديسمبر-2024-31-يناير-حتى-من-1-الإيراد-والإنفاق>.pdf. (*In Arabic*)

2 Law No. 27 of 2013 AD on the Resolution on Grants to Wives and Children. (*In Arabic*)

equivalent of 30 USD), in what can be considered an acknowledgement of the value of unpaid care work. Nevertheless, excluding this unpaid work – for example, domestic care – from national statistics and budgets³ is a major obstacle to the effectiveness of this resolution and its continuity. This oversight undermines the value of women’s domestic work and fails to reflect their true economic contribution. The lack of up-to-date statistics on the number of housewives and their situations also makes it harder to adopt effective policies to support women and improve their circumstances.⁴ Weak investment in social protection programmes has, in turn, exacerbated the burdens borne by women who rely on social security networks, such as solidarity programmes for divorced, older and unsupported women. These women suffer from inconsistent grant payments, as well as poor or unavailable similar services, which brings forth increased economic and social pressures. This limits women’s chances of achieving economic and social independence and widens the gender gap in the absence of holistic and sustainable support policies.

(ii) Exchange rate volatility and inflation

The Libyan economy has seen a notable devaluation of the Libyan dinar (LYD). In January 2021, the Central Bank of Libya decided to amend the LYD exchange rate to 4.48 LYD per USD, in a devaluation of approximately 71 per cent at the time.⁵ This sharp drop in the local currency led to a significant increase in the cost of living. A report published by the World Food Programme (WFP) noted that the devaluation of the Libyan dinar contributed to a large increase in the

3 Dam-de Jong, Daniëlla, and Hala Bugaighis (2022). *Gender Mainstreaming in the Economic Track for Libya*. UN Women. Available at: https://arabstates.unwomen.org/sites/default/files/2022-09/UNWLibya_GenderMainstreaming-EconTrack_Sept2022.pdf.

4 Bugaighis, Hala (2022). *Libyan Women in the Public Space: Towards Inclusion or more Exclusion*. Tripoli: Jusoor Center for Studies and Development. (In Arabic)

5 Sky News Arabic (2022): “One Year since the Devaluation of the Libyan Dinar...What Are the Outcomes?,” Sky News Arabic. Available at: <https://www.skynewsarabia.com/business/1491200-عام-خفض-سعر-الدinar-اللبيي-النتائج-؟>. (In Arabic)

cost of the food basket, which in turn affected the population's food safety.⁶ Moreover, the Libyan economy is struggling with annual inflation of around 37 per cent, leading to a decline in the purchase power of Libyan families, who now spend about 40 per cent of their income on food.⁷

Women were particularly affected by these economic hardships, especially those heading households or working in low-income jobs. The increase in prices and the deterioration of purchasing power have added to their financial pressures, further limiting their ability to meet their families' basic needs and increasing their economic and social vulnerability.⁸

(iii) Late and irregular wages

Political and institutional division in Libya has disrupted financial and administrative institutions, which in turn has had a significant impact on regular payment of wages,⁹ especially for women working in the public sector. Wage delays and interruptions have had direct consequences for women who rely on them as their main source of income to provide for their families.

Women living in vulnerable circumstances were particularly affected by delayed wages, especially those dependent on Social Solidarity Fund salaries and payments. This category of women, which includes widows, and divorced and elderly women, entirely depends

6 Ibrahim, Mohammed (2024). "The Hike in Prices Devastates Libyans in 2024... Inflation of the Cost of Food Basket, with the South Being the Most Expensive," Al-Shahid. Available at: <https://lywitness.com/79753/ارتفاع-الأسعار-ينهبك-الليبيين-في-2024-تضخم> (In Arabic)

7 Al-Khumaisi, Ahmad (2024). "Libyan Families Complain from the LYD Devaluation: Hikes in Prices and Limited Incomes," The New Arab Newspaper. Available at: <https://www.alaraby.co.uk/economy/محدودة-ومداخل-محدودة> (In Arabic)

8 Arab States Civil Society Organizations and Feminists Network (2025). *Parallel Arab Review on the Progress in Implementing the Beijing Platform for Action Thirty Years On – Libya Report*. Available at: https://arabcsosfeminist.org/ar/single_report_city/9?id=46 (In Arabic)

9 Harchaoui, Jalel, and Colin Powers (2024). *Libya's Public Employment Crisis – The Critical Need to Shift from Patronage to Performance*. Tunisia: Friedrich-Ebert-Stiftung. Available at: <https://library.fes.de/pdf-files/bueros/libyen/21577.pdf>.

on this assistance to cover their basic needs, such as food, housing and health care. According to Libyan legislation, basic wages¹⁰ are set at 650 LYD for unsupported individuals, 700 LYD for two-person households, and 800 LYD for households comprising three or more persons. These wages are equivalent to approximately 134.9 USD, 145.2 USD, and 166 USD, respectively.¹¹ Continued delays in wage disbursement are pushing women further into poverty and deprivation, increasing their suffering and exposing them to harsh living challenges that threaten their social and economic security. Irregular wages have also had a more severe impact on working women living in remote or rural areas,¹² which often lack alternative employment opportunities or economic support networks.¹³ The lack of clear financial policies to ensure the continued disbursement of wages may deepen this crisis, further impeding women's long-term financial planning.¹⁴

(iv) Food security

Women in Libya are the social group most affected by the lack of food security, intensified by armed conflict, economic deterioration and political division. Successive crises have resulted in food supply chain disruption and increased reliance on imports. This poses mul-

10 Resolution No. 1 of 2021 AD on the disbursement of financial compensation to basic salary beneficiaries.

11 The USD exchange rate was 4.82 LYD on 27 October 2024, according to the Official newsletter of the Central Bank of Libya.

12 Febrayer (2020). "Widows and Divorced Women... Low Salaries vs An Open Bill of Pain." Available at: <https://febpb.ly/الأزامل-والمطلقات-ضالة-أعمار-تب-بفاتورة-و/>. (In Arabic)

13 World Bank (2022): *Vulnerability, Shocks, and Coping Mechanisms in Libya*. Washington, D.C. Available at: <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099050406292237714>.

14 UN Women Libya and UN Women Regional Office for the Arab States (2020). *The Economic and Social Impact of Conflict on Libyan Women Recommendations for Economic Recovery, Legal Reform and Governance for Gender-Responsive Peacebuilding*. Available at: <https://arabstates.unwomen.org/sites/default/files/Field%20Office%20Arab%20States/Attachments/Publications/2020/04/COVID-19%20in%20Libya/Libya%20report%20English.pdf>.

multiple challenges to women, especially breadwinners, in meeting daily food needs. According to World Food Programme (WFP) reports, women in limited-income households are particularly affected by rising food prices and reduced purchase power resulting from the drop in value of the Libyan dinar.¹⁵

Data published by the Internal Displacement Monitoring Centre (IDMC) indicate that the number of internally displaced women reached 109,000 in 2018, making them the most susceptible group and the most vulnerable to exploitation. Many of these women have lost their sources of income due to conflict, and have been forced to rely on informal activities to secure food. Women living in rural areas are also forced to bear the additional burden of farming and livestock breeding to meet the needs of their families and communities in the absence of government support to this sector. Given the lack of recent data on the share of internally displaced women, we can predict a decrease in this number, in line with the general decline in the number of internally displaced persons (IDPs). This reached 57 per cent in 2023 according to Displacement Tracking Matrix (DTM) data.¹⁶ In this same context, and in light of continued conflicts and economic crises, the number of women working in the informal sector has increased, whether they be owners or employees in small or micro-enterprises, most of which are managed from home or in small workshops. In general these enterprises focus on food manufacturing, packaging, food and catering services, tailoring workshops, and ready-to-wear clothing sales.¹⁷ Many women also work by day at wedding venues and private companies. The burdens carried by such women have grown, especially because of unstable day-to-day

15 World Food Programme (2022). *Food Security Outcome Monitoring-Round 1. Libya*. Available at: <https://docs.wfp.org/api/documents/WFP-0000142815/download/>.

16 International Organization for Migration (IOM) (2023, 11 January). *DTM Libya – IDP and Returnee Report 43 (July–August 2022)*. Libya: IOM. Available at: <https://dtm.iom.int/reports/libya-idp-and-returnee-report-43-july-august-2022?close=true>.

17 Bugaighis, Hala (2019). *Libyan Women Entrepreneurs: Reality and Horizons*. Tripoli: Jusoor Center for Studies and Development. (In Arabic)

incomes, which prevents them from being able to face recurring crises.¹⁸

(v) Lack of programmes targeting women

Economic policies implemented in Libya have not taken women's particular needs into consideration. There are no clear standards for gender mainstreaming or policies that prevent discrimination and ensure women equal rights in their economic activities. Gender budgeting is not practiced at either national or local level, reflecting a lack of institutional commitment to fulfilling women's needs and supporting their effective participation.

Furthermore, development plans and programmes have failed to integrate women's needs and priorities into planning and development measures. There are also few programmes dedicated to women's empowerment and economic support, which has resulted in a wide gap in development policies.¹⁹ The absence of gender items in the national budget, on the other hand, exacerbates gender disparities and limits women's access to development resources and their effective participation in building the national economy.

18 Haddad, Alef, Minh Cong Nguyen, Hend R. Irhiam, and Deeksha Kokas (2023). "Impacts of War, Conflict, and COVID-19 on Women in Libya," in *The Long Road to Inclusive Institutions in Libya: A Sourcebook of Challenges and Needs*, eds. Hend R. Irhiam, Michael G. Schaeffer, Kanae Watanabe. International Development in Focus. Washington, D.C.: World Bank, pp. 189–216. Available at: <https://openknowledge.worldbank.org/entities/publication/b661952f-6552-4eb7-902c-63be2cfa1a08>.

19 Dam-de Jong, Daniëlla, and Hala Bugaighis (2022). *Gender Mainstreaming in the Economic Track for Libya*. UN Women. Available at: https://arabstates.unwomen.org/sites/default/files/2022-09/UNWLibya_GenderMainstreaming-EconTrack_Sept2022.pdf.

2. Women's economic situation in times of conflict

In this section, we will shed light on women's situation in both the formal and informal economy in Libya. We will explore the challenges facing women in the two sectors, including structural and regulatory obstacles, as well as the impact of conflict and political divisions on women's economic opportunities. We will also tackle gaps in legal and regulatory protection mechanisms, which exacerbate women's fragility, especially in the informal sector, focusing on the efforts and challenges related to their contribution to economic and social development.

2.1 Women in the formal economy

According to the most recent data published by the Ministry of Labor, the share of women working in the public sector reached 36 per cent of total employees in 2020 compared with 26.4 per cent in 2006. This reflects a significant increase in women's workforce participation. Nonetheless, the data also reveal that women are concentrated in four sectors: education, health care, labour and capacity building, and social security, with limited representation in other sectors. These trends align with 2006 statistics that indicate a persistent culture of restricting women to specific sectors without expansion into more diverse ones. This trend could present a challenge in the future, especially if the government decides to implement reforms aimed at shrinking wage expenditure and reducing staff in the public sector. The 2007 experience showed that women were the most affected by the decision to lay off employees, reflecting the fragility of women's labour market situation.

Despite positive indicators reflecting an improvement in women's situation in the public sector, many studies and reports indicate that the majority of the public sector workforce in Libya fall in the category of "nominal labour". Since 2011, successive governments have

used employment policy as a way of pleasing certain areas and formal and informal entities, without providing actual jobs or ensuring an commitment to providing employees with daily work.²⁰ This makes the large proportion of public sector employees, especially women, an inaccurate indicator of economic recovery compared with 2006. Libyan women also face social and cultural burdens that hinder them from making a larger contribution to the public sector. While the legal framework in Libya guarantees gender equality and prohibits discrimination against women, the challenge lies in relevant policy and enforcement mechanisms.

Libyan women also struggle with weak private sector participation due to structural and regulatory challenges that hinder their advancement. The available data reveal that the share of women working in the private sector, whether in local or foreign companies, is below 1 per cent of total women workers, according to 2013 statistics. Self-employed women, meanwhile, do not exceed 0.6 per cent of working women, indicating a very meagre contribution to entrepreneurship. This may be due to a lack of proper controls and regulation of the private sector in Libya, leading to a lack of clear policies that support women's promotion and professional development. Libya also lacks effective procedures to protect women from harassment and violence in the workplace, and many companies fail to comply with their obligation to provide a safe work environment.

All these factors have contributed to weakening women's desire to work in the formal private sector, key obstacles being the lack of job security and weak legal protection. The absence of policies to encourage women's participation and support their professional advancement has also pushed many women to avoid working at private companies and resort to informal alternatives to make a living. This situation hinders women's efforts to contribute to economic development and social stability.

20 Harchaoui, Jalel, and Colin Powers (2024). *Libya's Public Employment Crisis – The Critical Need to Shift from Patronage to Performance*. Tunisia: Friedrich-Ebert-Stiftung. Available at: <https://library.fes.de/pdf-files/bueros/libyen/21577.pdf>.

2.2 Women, armed conflict and the informal sector

Studies show that armed conflicts have contributed to increase women's participation in economic activities such as simple trade, hand-crafts and the food industry. These activities have become the main source of income for many households, especially in the absence of the main breadwinner in times of conflict.

The deterioration of Libya's formal economy due to armed conflict, political division and the collapse of the banking system, has led to delays in the disbursement of wages, as well as financial resource scarcity, which in turn has reduced employment opportunities in both public and private institutions. This situation has pushed women to engage more in informal activities to earn a living. Despite its importance, the informal sector lacks legal and regulatory protection, making the women working in it more vulnerable to economic and social exploitation. It is widely known that most women work in the informal sector without employment contracts and in unregulated environments, exposing them to several forms of exploitation, including delays in wage payments, long working hours imposed without compensation, and low salaries wages with the minimum wage. Women in these work arrangements also lack any legal guarantees, for example, health insurance and social security, which further exacerbates their financial instability. Furthermore, women workers face social exploitation, including mistreatment and the lack of a safe work environment, which deepens their economic and social fragility. Conflicts have also worsened the fragility of women working in the informal sector, where access to resources such as funding, markets and logistic services has become more complicated. Conflicts have also contributed to the deterioration of the country's infrastructure, which has negatively impacted women's ability to develop their economic activities.

In fact, many displaced women rely on the informal sector as the only way of meeting basic needs. Their activities include selling handmade products, preparing homemade meals and other activities that help to ensure a daily income that in turn may cover living costs.

At the same time, they face unstable work conditions, low wages and meagre social security, which exacerbates their economic vulnerability.

The lack of national policies to tackle the informal economy also amplifies the issues facing women. This sector remains excluded from economic development plans, which impedes efforts to improve the circumstances of the relevant group. The COVID-19 pandemic also laid bare the fragile support infrastructure for women working in the informal sector and women entrepreneurs, including the difficulties they face in accessing financial services and institutional support.²¹ Indeed, the pandemic visited major economic consequences on women in the informal sector. Reports showed that around 90 per cent of small and medium-sized enterprises run by women were negatively impacted by the disruption of cash flows and other lockdown-related developments.²² According to a policy paper published by the Jusoor Center for Studies and Development, 76 per cent of women in the informal sector rely entirely on this activity as their only source of income, making them vulnerable to severe economic shocks in the absence of a social safety net.²³

Data from UN Women²⁴ also indicates that many women in the informal sector have had to reduce their activities or to downsize their businesses because of the fall in demand for products and services, which has led to a deterioration in their living standards.

21 UN Women (2020). *Gender-Sensitive Prevention, Response and Management of COVID-19 Outbreak in Libya*. Available at: <https://arabstates.unwomen.org/sites/default/files/Field%20Office%20Arab%20States/Attachments/Publications/2020/04/COVID-19%20in%20Libya/Survey%20GenderSensitive%20Prevention%20Response%20and%20Management%20of%20COVID19%20Outbreak%20in%20LibyaBrief%20Design.pdf>.

22 Bugaighis, Hala (2020). *COVID-19 impact on women businesses in Libya*. Tripoli: Jusoor Center for Studies and Development. (In Arabic)

23 Ibid.

24 UN Women Libya and UN Women Regional Office for the Arab States (2020). *The Economic and Social Impact of Conflict on Libyan Women – Recommendations for Economic Recovery, Legal Reform and Governance for Gender-Responsive Peacebuilding*. Available at: <https://arabstates.unwomen.org/sites/default/files/Field%20Office%20Arab%20States/Attachments/Publications/2020/04/COVID-19%20in%20Libya/Libya%20report%20English.pdf>.

Conclusion and recommendations

The years of conflict have aggravated economic disparities in Libya, with a clear impact on women in particular. Women's employment opportunities and access to economic resources have declined, further deepening their economic vulnerability, especially in the absence of gender-responsive national and international policies. To achieve holistic and effective economic recovery in Libya, an economic approach focused on economic and social justice must be adopted, one that guarantees fair distribution of resources to meet the needs of all population groups, including women. This approach would require close collaboration between national and international institutions to provide the necessary financial and technical resources to support women and promote their economic participation.

This study highlights an urgent need to adopt a feminist economic view in Libya. Feminist economics takes a cash-oriented look at the economy and economic policies, focusing on an analysis that takes gender disparities into consideration, with the aim of promoting justice and equality. The aim is to bring to light aspects overlooked by traditional economics, such as unpaid care work, domestic violence and the interaction between paid and unpaid economic sectors. Feminist economics strives to enhance the wellbeing of all members of society through comprehensive and fair policies. It also takes gender disparities into account, and aims to enhance the wellbeing of all members of society through comprehensive, fair and needs-based policies that also accommodate intersectionality. Through comprehensive and sustainable policies, Libya could address the social and economic challenges that have been heightened by the conflict, and build an economy that promotes development and achieves long-term economic justice. To that end we offer the following recommendations to support and promote this trend.

(i) Involve women in decision-making and economic policies

Women must be effectively involved in decision-making and economic policymaking to ensure that such policies respond to their needs and reflect their aspirations. This requires real representation of women in economic bodies and institutions, in which they take part in the design and implementation of economic policies and plans. This objective could be achieved by enforcing a quota system to ensure the fair representation of women in economic councils and advisory committees relevant to planning and finance. Women must also be supported and encouraged through capacity-building and professional training programmes to enable them to assume leadership roles in economy. Awareness and cultural transformation must also be pursued through media campaigns and educational programmes that highlight the importance of women's participation in economic decision-making. This would contribute to comprehensive economic decision-making and enhance the effectiveness of policies when it comes to meeting the needs of society as a whole.

(ii) Reinforce women's role in sustainable economic stability

Women entrepreneurs should be supported through SME incentives that reinforce the local economy. They must also be involved in vital sectors, such as energy, agriculture and technology, in safe and supportive work environments. At the international level, Libyan women should be empowered to participate in international economic forums, and the integration of the gender perspective in relief and reconstruction policies must be ensured in collaboration with international entities.

(iii) Enhance national data collection and support academic research

Local authorities should improve the quality of national economic data collection by developing, regularly updating and enhancing the transparency of statistical systems. Providing accurate and comprehensive data is key to understanding economic trends and making informed decisions. Dedicated budgets must also be allocated to academic research, with a focus on empowering women economic researchers to offer gender-based views. Funding research projects that focus on analysing economic trends in Libya, including the impact of economic policies on the most vulnerable groups, could contribute to the development of comprehensive and sustainable economic development strategies.

(iv) Strengthen social protection for women

To improve the lives of women in Libya, comprehensive and gender-responsive social protection programmes must be developed, with a focus on supporting women in the face of economic and social challenges. This requires a broader scope for social protection that includes women working in the informal sector, supports women-led agricultural activities, and improves women's access to the necessary resources and funding to develop their economic projects.

Women must also be integrated into food security and economic development plans in a way that enhances their domestic and social stability. Taking these measures would contribute to building a more comprehensive and fair economy and guarantee women's empowerment as a key factor in achieving sustainable development in Libya.

Resilience in the face of hardship: the impact of conflict and climate change on women in Yemen's agricultural sector

Sahar Mohamed

Dedication

To every woman struggling in silence on land torn by conflict,
To those hands digging in soil to plant life despite destruction,
To every woman farmer who never lost hope or gave
in to drought and war,
To every woman guarding her fields as she would guard her
dreams, watering her land with sweat and patience,
To you, you strong, resilient woman who turns pain into fruit
and drought into verdure.

Introduction

Agriculture is a key economic and social sector in Yemen, accounting for a large share of the country's workforce, most of them women. This amounts to around half the population.¹ This sector is facing chronic structural challenges, however, including general low productivity because of meagre agricultural inputs, post-harvest losses and marketing inefficiency. All of these things are exacerbated by the decade-long Yemeni conflict, but also climate change, and weigh heavily on women's livelihoods in rural areas.

1 Food and Agriculture Organization of the United Nations (FAO) (2008). *Country Profile – Yemen*. FAO Aquastat. Available at: <https://openknowledge.fao.org/server/api/core/bitstreams/a4d54834-e8af-463c-8403-35592c138757/content>.

It is worth noting that local production, mainly grains, covers only 20 per cent of Yemen's needs. The country relies on imports to fill its food security gap; imported food products have an 80 per cent² share. These challenges have been heightened by the ongoing conflict, leading to the displacement of millions from agricultural areas, as well as the disruption of production in some regions affected by armed conflict. This has increased the economic burden borne by many women, especially those in rural areas, in the absence of men as a consequence of military recruitment or casualties.

Apart from conflict, Yemen is also among the countries in the region hardest hit by climate change. Temperatures have undergone a sharp rise. At 1.8°C³ they exceed the worldwide average of 1.7°C, and are expected to increase by 4°C by the year 2100. This rise in temperatures and change in precipitation patterns has compromised agricultural productivity and increased the risk of drought. Since 1971, the annual precipitation average has decreased by 6.25 mm⁴ per decade; coastal areas and highlands have experienced a more significant drop, leading to drought and shortages of irrigation water in agricultural lands. A 0.42°C temperature rise per decade also increases water evaporation rates, further exacerbating the water scarcity crisis. Furthermore, increased precipitation, torrents and cyclones destroy crops and agricultural infrastructures. This occurred for example after Cyclone Chapala in 2015, which damaged agricultural land and destroyed the livelihoods of many farmers. All these factors combined have contributed to a decrease in agricultural productivity and amplified the burden borne by workers, especially women, who make up a large share of this sector's workforce.

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- 2 World Bank (2020). *Yemen Dynamic Needs Assessment – Phase 3: 2020 Update*. World Bank. Available at: <https://documents1.worldbank.org/curated/en/210741607971072301/pdf/Yemen-Dynamic-Needs-Assessment-Phase-3-2020-Update.pdf>.
 - 3 USAID (2016). *Global Climate Change – Climate Risk Profile*, 22 November. Available at: <https://www.climatelinks.org/resources/climate-risk-profile-yemen>.
 - 4 World Bank (2023). *Yemen Country Profile*. World Bank Climate Knowledge Portal. Available at: https://climateknowledgeportal.worldbank.org/sites/default/files/country-profiles/16696-WB_Yemen%20Country%20Profile-WEB.pdf.

Before the conflict, approximately 44 per cent⁵ of the agricultural workforce in Yemen were women, agriculture being their main occupation in rural areas. In the absence of official recent statistics, it is estimated that this share may have increased due to recent circumstances, in which women have had to bear additional economic and social responsibilities to provide for their families, especially given the lack of support and alternative economic opportunities.

While women perform most agricultural activities, from irrigation to fertilisation and harvest, they lack economic empowerment and often work for free on land they do not own. Women's rights to ownership and inheritance are also denied because of social customs, and they are excluded from decision-making processes at the community and institutional level alike.

This paper tackles the dual impact of conflict and climate change on women working in the agricultural sector, with a field focus on the Ad-Dabab area in the Taiz governorate. This is a key agricultural region that has witnessed violent battles and is still vulnerable to risks of sniping and the consequences of mine laying. Through the lens of feminist economics in the context of conflict, the paper seeks to deconstruct power imbalances and document women's responses to these intertwined crises.

The paper also relies in its analysis on ecological theory, which offers a framework for understanding the interaction between individuals and their surrounding environment on several levels. Through this lens, the impact of war, collapsing institutions and climate change on women in rural areas can be analysed, not only in circumstantial terms, but as part of an imbalanced ecosystem that combines social marginalisation, environmental violence and a lack of legal protection. In fact, Yemeni Labor Law does not include women farmers among protected groups, with the exception of those working in agricultural companies and associations. As a result, women find themselves in a vulnerable situation in which they carry the largest burden without any recognition or support.

5 See n 1 above.

This paper aims to analyse these structural challenges, measure their impact on women's roles and work conditions, and document women's coping strategies to ensure life continuity despite a complex reality.

Methodology

The study adopted a qualitative approach in an effort to understand the impact of conflict and climate change on women working in agriculture, with a focus on field research in villages in the Ad-Dabab region (Kibar, Al-Sayahi and Al-Sailah) in Sabir Al-Mawadim district in the Taiz governorate in South West Yemen. Taiz is the most populous city in the Republic of Yemen, accounting for 12 per cent⁶ of the total population. Ad-Dabab region is distinguished by its agricultural significance and is referred to as the "food basket" of Taiz. It is known for growing vegetables such as tomatoes and zucchini, fruits such as mango and guava, as well as grains, such as maize and wheat. The region⁷ offers two kinds of agriculture: irrigated agriculture, which relies on groundwater and covers 60 hectares, and rain-fed agriculture, which relies on rainwater (dry agriculture) and covers 80 hectares.

Ad-Dabab was selected because of the complex challenges it is facing due to war and blockade. Towards the end of March 2015, the region saw violent battles between the Ansar Allah forces (the Houthis) backed by the forces of former President Saleh, and the legitimate government. The conflict tore the city apart and ended with a blockade on the city of Taiz imposed by the Ansar Allah forces (the Houthis).

6 The National Centre for Information (n.d.). *Taiz Governorate: An Overview*. Available at: http://www.yemen-nic.info/gover/taiz/brife/index.php?phrase_id=1300688&print=Y.

7 Reef Yemen Platform (2025). "Ad-Dabab Valley... Taiz's Food Basket Faces Challenges," Reef Yemen. Available at: <https://reefyemen.net/الضباب-سلطة-تعز-الغذائية-في-مواجهة/>. (*Arabic reference*)

Semi-structured interviews were carried out with 20 women working in the sector between the end of October and December of 2024. Interviewees were selected according to specific criteria, including their dependence on agriculture as a main or partial source of income, their direct exposure to the impact of war, as well as to climate change challenges. Although small, this sample provides deep insights into the situation of rural women in light of these challenges. The questionnaire was designed to explore a number of aspects, including the social and economic situation of women farmers, the impact of war on their lives and livelihoods, and the climate challenges they face in farming. The interviews also explored coping strategies adopted by the women to tackle these challenges.

The questionnaire also included questions aimed at identifying needs and capturing recommendations from women farmers to improve their resilience to the challenges of conflict and climate change. The data extracted from the interviews were analysed using the content analysis methodology, whereby key topics related to conflict, climate change and coping strategies were extracted. All interviewees gave their informed consent before the interviews, with guarantees of information confidentiality and identity protection. The questionnaire and interviews were also designed to take account of the sensitive context affecting the interviewees and their region.

It is worth noting that the study faced a number of challenges in accessing wider areas given the unstable security situation, and that the small sample size may limit generalisation of results. Nonetheless, the data obtained enable deep and valuable insights into the target group.

Discussion and outcomes

The study revealed that women in rural areas play a central economic role despite the structural discrimination they face. Although in urban areas women's mobility outside the home is severely restricted, rural women need to work outside their homes because

their livelihoods are linked to agriculture, livestock breeding, and water and firewood collection. This outside work does not ease their domestic responsibilities, however, but rather adds to them, and women end up playing a dual role without any recognition or support.

While women are widely involved in farming activities and have to carry additional burdens imposed by conflict and climate change, their economic and social situation has not improved at all, whether before or during the war. They now bear additional burdens in a culture that encourages early marriage and excludes women from ownership and economic decision-making, making their contributions both invisible and unpaid, despite their considerable efforts in both production and care work.

The study also revealed a multidimensional ecosystem of challenges facing rural women farmers. Integrating feminist economics and ecological theory into this analysis helps to showcase the intersection of structural economic marginalisation with the surrounding environmental and institutional collapse. Looking at the situation through the lens of feminist economics, women do unpaid labour but deprived of returns from their production despite performing most of the farming work. In terms of ecological theory, on the other hand, women live in an imbalanced ecosystem against a background of collapse: of the institution of the family (in the absence of a provider), of society (due to unravelling cooperative relations), of the state (in the absence of relevant policies and support), and of nature (due to drought and torrents). This intersectionality deepens women's fragility and makes resilience an individual responsibility given the lack of organised support.

(i) Interviewee demographics

The sample includes women of diverse ages and social backgrounds, with a clear focus on women aged 35 or above. Their family status varied between married, divorced and widowed. The data revealed that most participants are either their family's sole breadwinner in

the absence of a male provider or a co-breadwinner, contributing to living expenses.

Interviewees in many cases said that their farming activity started during childhood in a rural culture that considers farming a collective responsibility borne by the whole family, including children. According to feminist economics, however, this early role played by girls is considered a form of structural exploitation, where girls are assigned economic and social roles at an early age without any compensation or guarantee of future rights, such as ownership or education.

(ii) Socio-economic situation

The interview revealed that women working in agriculture often do not receive any direct compensation, and that what incomes they do have are used mainly to support their families. According to interviewees, most of them work on lands they do not own, but rather by family members, such as their father or husband, which deprives them of any control over their income or ability to negotiate for one.

Women perform most daily farming tasks, which can take more than eight hours a day. This includes ridding the soil of any weeds, installing irrigation networks, fertilising the soil (with industrial or organic fertilisers), performing pest control using pesticides, and collecting crops in recurrent harvest seasons. Meanwhile, men's role is often limited to marketing or guarding harvests at night, but they keep all financial revenues.

Some women mentioned that farming was not considered a real source of income, but merely a way to support their families. Harvests are sometimes consumed rather than sold, and women are excluded from related economic decision-making. They also shared the fact that women very rarely own agricultural land because of the male domination of inheritance and local customs that prevent women from claiming their rights.

One farmer summed up the transformation that had occurred in her community as follows: "In the past, we did not attach any im-

portance to education because farming would generate enough income, sparing us the need to take a job. We believed that what the land gave us in one month exceeded what an employee earned in a year. However, after agriculture was hit by the war, we found ourselves without an income or an education that could open other doors. We were not ready for this change and lacked the flexibility to move to a new job, because the fields were all we'd ever known." This testimony clearly reflects the deterioration of living conditions and exacerbation of women farmers' economic dependence post-war.

This reality reflects, through the lens of feminist economics, a key manifestation of women's structural marginalisation, whereby their unpaid labour is denied economic recognition and production returns are monopolised by men, embedding financial dependence within the family. Women's participation in agriculture is not seen as an independent productive effort, but rather as an extension of their traditional household role. Ecological theory also shows that women suffer from compound pressures: at the household level, income is unfairly distributed; at a social level, traditional customs restrict women's right to ownership; and at an institutional level, programmes and policies are lacking that guarantee women's protection and economic empowerment.

(iii) Impact of the war on women farmers

The decade-long war between the Ansar Allah forces (the Houthis) and the internationally recognised government has deeply affected women farmers' lives. These impacts are not only economic, but also environmental and psychological.

Economically:

Most women reported a devastating change in their situation post-war, as the conflict destroyed large parcels of agricultural lands owned by farmers, especially in areas afflicted by violent clashes during the war, which led to large-scale mine laying and deprived farmers of their main livelihoods. Some areas remain at risk as they are located

between the parties to the conflict west of Ad-Dabab, in addition to the continuous threat of sniping faced by farmers. Snipers are positioned in Ad-Dabab and areas overlooking agricultural lands in many villages in Taiz and Sabir Al-Mawadim districts, making it difficult for farmers to reclaim some of their lands. Despite the de-escalation of clashes in light of the truce announced in April 2022, interviewees reported that they were still at risk of sniping in those areas, making the latter vulnerable to destruction. They also confirmed that many women had been exposed to sniping while herding, some of whom were killed as a result or due to mine explosions.

Ad-Dabab villages were significantly affected by the conflict, especially because irrigated agriculture relies on groundwater and wells scattered around the area. Because of the division of the city and the blockade imposed for about a decade now, the main water reservoirs that feed the city's wells are located in areas held by Houthis, specifically in Al-Houban, where they control the richest basins and wells.

As a result, the part of the city controlled by the internationally recognised government relies on water mainly from wells located in Ad-Dabab region, which has led to the exhaustion of many of these wells and pushed farmers into deeper suffering due to water scarcity.

According to many women farmers, a key challenge is the sharp rise in the price of oil derivatives, making irrigation very costly. Main roads have been blocked and Taiz city has been under blockade, which makes it difficult to move around and sell produce, not to mention high shipping costs from and to the city, which have forced people to take longer and bumpier roads.

Agriculture had become much less feasible in the current circumstances, especially with fewer sales outlets and suppressed purchasing power. In the past, produce was sold in a number of central wholesale markets. Many of those markets have been closed because of the war and blockade, however, and only one wholesale market remains in the city. This has affected sales and has often led to stockpiling. This situation has been worsened by difficulties in exporting and selling produce.

All these factors have led to a fall in crop prices and turned agriculture into an uncertain source of income. Agriculture input prices have also soared, especially seed, because of the drop in the local currency exchange rate, putting input products out of reach. Furthermore, the government has not made any effort to improve local seeds; one farmer stated that she had incurred large losses by using local seeds and bore high costs of irrigation, ploughing and fertilisation amounting to approximately 1 million YER (around 500 USD in government-controlled areas at the time the report was drafted) yet the seeds never germinated, and she struggled economically as a result.

As for fertiliser, women farmers voiced their inability to access the good fertilisers that were available pre-war, in other words urea fertilisers, because of a resolution banning their import because of their dual usage for war and military purposes. The shortage in supplies and the lack of government support has also imposed increased financial burdens on women farmers. Women also complained about the lack of security and the fragility of the situation, which led to influential people taking over some lands and starting construction work.

A key environmental challenge that has started to leave clear negative long-term impacts is the relocation of the city's landfill near agricultural lands in Ad-Dabab, which presents a real threat of basin groundwater pollution due to waste decomposition and leakage into water sources.

Psychologically:

The persistent conflict and blockade have negatively impacted agricultural areas. When Ansar Allah forces invaded Taiz in 2015, farmers were forced out of villages located at the city's western entrance. Many villages, including those covered in this study, were bombed for several months and their lands laid with mines.

Around a year and a half later, the legitimate forces were able to recapture some regions and free parts of these villages. Nonetheless, remaining farmers faced difficulties resuming their activity under

the control of Ansar Allah forces, who imposed strict constraints. Some interviewees recalled that period, saying that "we were not allowed to go out early in the morning or to even use water pumps and ploughing equipment under the pretence that their noises compromised the forces' ability to sense an upcoming attack."

Women farmers suffered from harsh psychological pressures as clashes were centred in Ad-Dabab region, which became a battlefield. Even after the withdrawal of Ansar Allah forces from most villages, residents were confronted with landmines and snipers, which amplified their fear, deepened their sense of insecurity and impeded the resumption of farming as a key source of livelihood.

Women and children were the most affected by these circumstances. In fact, continued concerns about renewed violence have compromised women's ability to continue their farming activities.

Residents of government-controlled areas also headed to Ad-Dabab region, considering it the only escape from the blockade, which sometimes damaged the region's land due to random use, and therefore brought forth an additional burden to be borne by women farmers who were keen on caring for their lands and protecting them.

(iv) Impact of climate change on women farmers

Yemen has recently witnessed tangible manifestations of climate change, with farmers being the most affected and sensitive to these changes. Perhaps the most prominent was the drought wave that hit the country in 2015. It was the most violent in decades and coincided with the eruption of conflict, the collapse of infrastructure and services, and the paralysis of government institutions. Moreover, international support for agriculture, a key development sector, decreased and was transformed into an urgent intervention in response to the conflict. All these events resulted in a compound disaster borne mainly by Yemeni women farmers.

The interviews revealed that climate change has had a significant impact on women farmers' agricultural practices. Most interviewees reported unprecedented changes in weather patterns, which have

affected production. Late rainy seasons were a key challenge faced by farmers, as irregular precipitation disrupted the traditional agricultural schedule, affecting the timing of planting and harvests. Furthermore, sudden torrents and heavy precipitation have damaged crops and led to soil erosion, which has severely compromised land fertility and therefore agricultural productivity. One interviewee shared her experience with the sudden torrents that hit her village, describing how they destroyed irrigation networks, dropped stones and blocked roads leading to the village: "We were trapped for three days due to violent torrents."

Recurrent drought waves and temperature increases also affected the soil's ability to retain water, which forced women to shrink planted surfaces or to resort to less water-intensive crops. One farmer remarked: "Given the rise in temperatures, we need to irrigate our crops more regularly to protect them from drought, and this process has become costly with the increase in irrigation costs caused by the hike in the prices of necessary oil derivatives to extract water from wells, not to forget the limited number of accessible wells, most of which have dried up." Interviewees also mentioned that they were making additional efforts to improve and till the soil. Sudden rainfall has also become a concern for women farmers as they find themselves unable to deal with torrents or manage and drain rainwater properly in their farms.

(v) Intersection of conflict and climate change and their impact on women farmers in Yemen

Yemen is witnessing a large overlap between armed conflict and climate change, which adds to the complexity of crises facing the farming community, especially women standing in the frontline to face these intertwined challenges.

In mountainous areas, such as Sabir Al-Mawadim district, that have experienced violent battles and mine laying, intensifying heavy torrents over recent years due to climate change have drifted planted mines and explosives to low-altitude agricultural lands, leading to

soil deterioration and threatening the lives of farmers, especially women and children. This reality reflects a dangerous intersection between conflict and environment: while armed conflict is a direct cause of mine laying, climate change exacerbates the resulting damage.

Furthermore, climate change has contributed to the spread of pests, as well as unprecedented plant and animal diseases alongside diminished support from public institutions due to the war, leading to staff displacement and the disruption of agriculture offices. Women farmers are suffering alone in facing these challenges; relevant teams have failed to combat pests such as locusts and armyworms, which have had a devastating impact on crops and livestock alike.

Changes in agricultural seasons and late or unexpectedly heavy rainfall have caused significant crop losses. The collapse of public institutions due to the conflict means that the relevant knowledge to cope with these developments is lacking and agricultural support is meagre.

The agricultural sector is suffering from extremely weak funding and support due to overlapping crises. While 122 international organisations are present in Yemen, 51 of which operate in the agricultural sector, the absence of a clear national strategy and the weakness of the government mean that intervention has been limited and inadequate. Interviewees stated, for example, that projects were implemented without an actual analysis of community needs, which led to their failure or rejection. Among these projects were home gardens that were not accepted by residents, as well as drip irrigation projects that were not compatible with the prevailing types of planted crops.

The government's weakness and the fragility of its institutions as a result of the conflict are preventing Yemen from accessing international climate funding, which requires stable institutions and high administrative capabilities. These requirements are unattainable in a country suffering from ongoing conflict.

(vi) Coping and adaptation strategies

In an attempt to cope with these changes, many women farmers have tried to diversify their income sources by doing some manual work (such as henna drawing and beauty treatments), as well as pursuing traditional activities such as cheese making. Women have tended in general to minimise their needs significantly. Some even reach the point of maladaptation, which has impacted their ability to obtain enough nutrition and calories for them and their children. In fact, total food energy intake in Yemen is 2020 calories per day, the lowest among the Arab countries. Grains are the main energy source, but grain production has also regressed, increasing local dependence on imported flour and grains, the prices of which have doubled. This is because of the local currency devaluation due to the war, which was eightfold at the time of drafting this report. It is also worth noting that food was least accessible by women because of a community culture, especially in rural areas, which gives priority to men, while women come second. Women also tend to feed their children before themselves, making them the least nourished.

Some families have tried to meet their nutritional needs during the war through emergency assistance offered by humanitarian interventions. However, with the decrease in international funding, many families have lost access to basic food products. Needless to say, the inability to meet nutritional needs and achieve the necessary food energy intake negatively impacts the overall health of women and their children, pushing them into a state of maladaptation that further exacerbates their fragility in times of crisis.

Other adaptation methods in farming, aimed at overcoming increased ploughing costs resulting from the rising operational costs and the prices of oil derivatives used in agriculture machinery, include adopting traditional methods, such as using animals for ploughing to reduce costs, utilising animal waste as fertilisers, as well as using ash and burning wood for pest control, according to our interviewees. These primitive methods, however, are not particularly effective in promoting crop growth or improving productivity.

Many families have also had to sell assets to cope with these difficult circumstances and ensure life continuity, while women, as already mentioned, have tried to diversify their income sources by learning some crafts and starting small businesses, such as cheese production. One farmer said: "Some families tried to move to other areas in search of livelihoods, but some were shocked by their inability to adapt or to find new opportunities, as there are families who only know farming. Some male providers also joined armed groups to make a living, while others were killed or detained, or have even become disabled because of the war." Meanwhile, some (former) landlords have faced difficulties working in other people's fields after losing their farms, whether because of mines or because they are controlled by Ansar Allah forces. They felt embarrassed by their loss of status and so pushed their women family members, in other words their wives and daughters, to work in other people's fields to make a living.

These circumstances have forced many families to involve all women in farming work. In the past, some well-off families would hire workers on their farms. Because of the war, however, these families have had to adapt to the new situation and involve more women in farming to compensate for labour shortages.

Some rural women who lost their household providers have also started working on other people's farms for a daily wage, while others have started to rent fields from their landlords. While in the past the farming partnership system was restricted to men, some women have been able to prove themselves and earn trust, according to some women farmers. In fact, women are truer to their words and more trustworthy than men; some men might run away and fail to keep their promises, especially considering the current weak rule of law. Nevertheless, the current situation and smaller fields as a result of the war have made opportunities rare.

This arrangement is not always feasible, however, given the challenges that may beset agricultural production. Women are required to pay more or less half their crops, according to the agreement, in the absence of a law that governs the relationship between farmer

and landlord. This means that women might find themselves having to struggle with unfair terms, regardless of circumstances that may afflict production, such as weather fluctuations or torrents that could destroy crops. According to common customs, the landlord does not bear any losses, which further aggravates the financial burdens borne by women working in this unregulated system.

Perhaps a key example of maladaptation is families turning their farms into khat planting fields because of its good economic returns and possibility of planting several times a year. This has negatively affected women who previously worked for a daily wage on some farms, as most of them were replaced by men because of the difficulties involved in planting khat and its special requirements. This shift is a form of “masked economic exclusion”, in which women are dismissed from already precarious areas of work in favour of men. This further deepens gender disparities in access to job opportunities, even within the crisis-hit agricultural sphere.

This illustrates a key concept in feminist economics, namely “disproportionate forced adaptation”, where women are expected to fill the voids resulting from economic crises without any recognition, protection or reward. While the role of women in times of crisis is praised their efforts are not recognised as real economic work.

Conclusion and recommendations on boosting women farmers’ resilience in Yemen

The study revealed that women farmers in Yemen not only face the direct impacts of war, but also carry complex burdens of economic, environmental and social violence. While they are a key pillar of food security, the lack of legal and institutional protection has left them in a state of chronic fragility.

Through the lens of feminist economics, women play a formally unrecognised productive role and lack any protection in labour law or guarantee of ownership and inheritance. This reinforces their

dependence within traditional misogynistic structures. The farming work women perform is often labelled unpaid "family work", thereby excluding their contributions from official economic accounts and compromising their chances of empowerment.

From the perspective of ecological theory, women live within collapsed systems on environmental (land, water, climate), institutional (laws, agricultural support) and social (customs, discrimination) levels. The overlap of these various factors transforms "adaptation" from a survival strategy into a form of slow erosion of resilience, and puts women at the forefront of those affected yet outside decision-making circles.

The women we interviewed revealed the extent of their psychological burden and sense of insecurity, and expressed their deep desire for stability, peace and an end to the war. They also voiced a need to clear farmland of mines and war remnants and to protect fields from aggression and sniping, allowing residents to resume farming and reclaim their lands. These women also called for unified efforts to secure areas located between parties to the conflict and reach a consensus to guarantee access to wells and water reservoirs controlled by one party (Ansar Allah – Houthi forces).

A comprehensive set of multi-level policies and interventions is required to address the compound challenges facing women farmers in Yemen. First, at the legal and social levels, it is crucial to amend Yemeni Labour Law to include women farmers among legally protected groups, create judicial departments specialising in agricultural inheritance cases, and guarantee fast and fair adjudication. Legislation is also needed that obliges male inheritors to give women their legal share of lands, in addition to launching community awareness campaigns involving religious and tribal leaderships and aimed at changing widespread stereotypes on women's land ownership.

At the agricultural and institutional level, a key step in this regard would be to activate the role of the Ministry of Agriculture and its local offices by offering continuous training, as well as technical and financial support to women farmers, improving agricultural infrastructure by building small reservoirs and dams, and providing safe

and effective marketing outlets. Furthermore, training programmes on modern farming technologies, financial management and climate change adaptation techniques are also needed, alongside organised land clearing campaigns to remove mines and war remains in collaboration with relevant organisations to guarantee women's safe return to the fields.

Supporting alternative livelihoods, on the other hand, requires funding small and cooperative businesses for rural women in food manufacturing, livestock breeding and crafts, and providing subsidised agricultural inputs, such as fertilisers, seeds and equipment. Women should also be given easier access to markets by creating marketing outlets dedicated to their products and mapping them to local and international marketing programmes that contribute to improving women's income and achieving economic sustainability.

In the context of environmental justice and reparations, it is important to include affected women in transitional justice programmes and reconstruction plans, including the rehabilitation of conflict-affected farmlands, ensuring women's fair access to natural resources, and empowering women to participate effectively in environmental and developmental policymaking through real representation in local committees and agricultural councils.

Internationally, there is an urgent need to adopt flexible policies that allow fragile conflict-affected countries such as Yemen to access climate funds and long-term development support. This can be achieved by creating conflict-specific mechanisms with eased application and funding requirements, and enhancing partnerships between international organisations and local entities to direct resources towards sustainable agricultural and developmental projects that support stable livelihoods for women farmers instead of relying on short-term emergency assistance.

The impact of conflict and political instability on the social and economic situation of Palestinian women. Case study: The West Bank

Linda Musa

Introduction

Palestinian women constitute a marginalised and weakened group that is directly – and indirectly – impacted by the economic and security situation. Traditional cultural beliefs also play a crucial and impactful role in women’s success or failure and their ability to achieve economic independence through entrepreneurship, corporate management or even financial contributions. Various support and empowerment projects have been launched focusing on Palestinian women. Palestinian legislators have shown a remarkable interest in protecting women’s basic rights, and NGOs and training centres have played a vital role in supporting and empowering women by clearly focusing on unpaid care and domestic work in their programmes and activities. These efforts have not been able, however, to address women’s marginalisation under pressure from domestic responsibilities, in which women bear the burden of domestic, marital and educational commitments, in addition to informal family businesses. Even entrepreneurial support is likely to add to their burden.¹

There is a clear interest among researchers in many areas related to women’s issues. There is, however, a lack of research on theories

1 Samara, Nahed, and Ayman Abdul-Majeed (2015). *Towards Identifying the Circumstances and Rights of Women Working in the Small Services Sector*. Ramallah, Palestine: Center for Development Studies. (Arabic reference)

in feminist economics and related fields, as well as insufficient studies on the impact of the security situation on the economy from a feminist point of view. This study therefore aims to capture the economic reality of Palestinian women in general, with a focus on women's different perspectives on feminist economic and relevant basic rights, taking into account the exceptional circumstances of Palestinian women given the continued attacks carried out by occupying forces. The study also takes the current Palestinian division into consideration, which has weakened the direction of Palestinian society, and more specifically women's aspirations to improve their social and economic situation. In fact, research on women's issues has recently focused on their rights to education, health, childcare and inheritance (the legislative aspect). Political efforts have been rather meagre when it comes to recognising their role and contributions to economic revival, and subsequently economic independence.

Many women's issues have sparked interest. A number of studies have focused on women's labour, including the study carried out by Sarma in 2019² in an effort to understand the concept of labour and the labour force as key themes in feminist economics and to explore the duality of labour in the public and private sectors. Also in the spotlight is the power of men with regard to the extent to which they accept women's labour outside the household alongside their domestic work. The study also looked into spatial disparity (the feminisation of the labour force) and issues of gender segregation in the workplace. A study carried out by Dewi in 2014³ aimed to offer a feminist perspective amidst global economic uncertainty, given that women would be more negatively impacted than men, and that women's empowerment had become imperative.

A study published by Kuhls in 2024⁴ sought to examine the potential of the foundational economy as an industrial policy strategy

2 Sarma, S.K. (2019). "Composition of Indian microfinance: a case for competing logics," *International Journal of Organizational Analysis* 27(5): 1298–1316.

3 Dewi, W.C. (2014). "Global economic uncertainty: a feminist perspective," *Jurnal Pusat Penataran Ilmu dan Bahasa* 35(2).

for addressing the challenges posed by the socio-ecological transformation. Grounded in Marxist and feminist theories, the analysis set out to deconstruct the jobs vs environment dilemma, revealing that dignified employment and climate mitigation are jointly imperilled by the capitalist mode of production. Nonetheless, ambitious environmental policies necessitate structural economic changes and hence labour reallocation. The study concluded that the foundational economy had emerged as a promising avenue for addressing potential adverse effects of the socio-ecological transformation, for two main reasons. First, it serves as a practical guide for necessary labour reallocation, proposing the absorption of women workers into low-carbon, welfare-oriented sectors. Second, it functioned as a discursive strategy that directly engaged with women workers' self-perception and concerns, prioritising community health and offering socially sustainable and meaningful employment.

In the context of studies focused on the repercussions of wars on women, Lingham conducted a study in 2024⁵ to shed light on how the “dispossession of women’s rights” is defined in order to deepen our understanding of the complex, gendered modalities that occur post-war, when the population is already living in the wake of war-time land dispossession. Through an interdisciplinary feminist political-economy and conflict-studies lens, “dispossession” as a concept is interrogated beyond the original Marxist meaning of separation from the means of production via wholesale agrarian transition. The article argues that, in the long post-war “moment”, gendered dispossession might occur in three interrelated ways, all connected to war-time dispossession. The first is bodily dispossession, which occurs through shifting forms of patriarchy. The second is dispossession manifesting within reconfigured social reproductive relations. The

4 Kuhls, S. (2024). *Overcoming the jobs-versus-environment dilemma: A feminist analysis of the foundational economy. Working Paper; No. 226/2024.*

5 Lingham, J.T. (2024). “Dispossession after War: A Feminist Political Economy Perspective,” *Feminist Economics* 30(4): 16–41.

third is piecemeal dispossession, through the embedding of other capitalist relations, including lifetime debt.

Among the studies on Palestinian women's social and economic situation was a report published by the UN Economic and Social Commission for Western Asia (ESCWA) in 2022,⁶ assessing the social and economic situation of Palestinian women and girls in 2020–2022. The findings revealed that Palestinian women and girls continued to face entrenched discrimination and rights violations within their own society in the context of traditional patriarchal norms, inequitable power dynamics, and stalled progress of the State of Palestine in aligning national legislation and policies with the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). This was in part due to the fragmentation of Palestinian territory and the inability to convene the Palestinian Legislative Council. The study also concluded that various groups of Palestinian women presented distinct experiences, with inherent differences in terms of socio-economic situation, and even in terms of quality education and residence within a geographically and administratively fragmented society.

Palestinian working women face several challenges and obstacles to their ambitions and dreams when it comes to enjoying a dignified life and decent work opportunities. In fact, neoliberal economic trends have proven unable to make drastic changes to improve the circumstances of most Palestinian women, alongside an exacerbated economic crisis in recent years. A review of official reports and statistics⁷ revealed a decrease in an already low level of women's participation in the national economy in a clear testament to the inability of training programmes to provide decent work opportunities or adequate and affordable care services, given the lack of transportation and health insurance for working women. Although these activities and

6 UN ESCWA (2022). *Social and economic situation of Palestinian women and girls: July 2020–June 2022*. Beirut, Lebanon: United Nations.

7 Palestinian Central Bureau of Statistics (2024). *Women and Men and Palestine – Causes and Statistics*. Ramallah, Palestine. (Arabic reference)

training offerings seem useful to women, there is an urgent need to address the core of the problem: political instability under the occupation, with a decline in security in the Gaza Strip due to mass genocide and destruction. This automatically affects the situation in the West Bank, prompting the author to explore the causes and factors impeding women's advancement and independence. The paper thus aims to answer the following key question: how do conflict and political instability impact the socio-economic situation and role of Palestinian women in the West Bank?

Methodology

Several research methodologies intersect in this study. It relies primarily on a descriptive analytical methodology which involves identifying a phenomenon through a sociological analysis of the reality of feminist economics. It also refers to a number of studies related to women's issues and feminist economics, supported by official data and statistics. Finally, the study draws on qualitative research through field interviews with a targeted sample of (10) Palestinian women working in public, private and non-governmental institutions in the West Bank.

Feminist economics as a concept

Mainstream economic theories and schools of thought overlook women's contributions, experiences and perspectives when developing policies and designing economic metrics, among other things. A deep dive into common economic theories reveals a clear disregard of working women's interests and needs in neoclassical and neoliberal economics, turning them into one of the most marginalised groups of society. On the other hand, many economists and theorists' resort to alternative economics, taking women's unpaid work into consideration, whether within the household or in family businesses, which

allows the exploration of the relationship between value, on one hand, and ethical and human values on the other.⁸

Feminist economics was therefore defined as a framework that studies the economic impact of gender inequality and aims to build a more just and sustainable system that integrates a feminist perspective, which takes the experiences of women and their contribution to a sustainable economic ecosystem into consideration, recognises the value of unpaid care work, and seeks to rewrite policies that prioritise gender equality and social justice.⁹

In this context, we would like to underline the importance of studying the impact of the Israeli occupation and its arbitrary practices against working women. They include the continuous closure of crossings and workplaces, as well as the security threats that women face during their commute and even at the workplace, further deepening injustice and inequality. The struggle of working women in Palestine intersects with a patriarchal society that still holds on to certain traditions that oppress women and isolate them from growth and development opportunities. It is a society dominated by a capitalist economy often governed by the interests of men.

The economic reality of women in Palestine

Palestinian society's current political and economic reality can be described as a mix of capitalism and neoliberalism. A new social and economic elite has emerged with the extinction of the traditional bourgeois elite. This new elite absolutely believes it has the ability to lead Palestinian society and spread its control and economic influence, allowing it to redefine the traditional ecosystem of values and ethics into a mysterious, modernist mould of globalist culture that claims

8 Boehnert, J. (2018). "Anthropocene economics and design: Heterodox economics for design transitions," *She Ji: The Journal of Design, Economics, and Innovation* 4(4): 355–356.

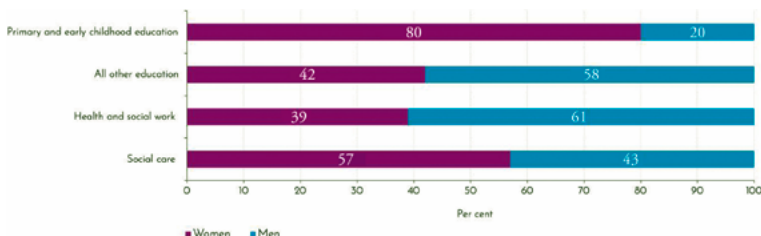
9 Boettke, P., and S. Stein (2015). *International Encyclopedia of the Social & Behavioral Sciences*. 2nd edition. Feminist Economics, ScienceDirect.

to represent civilisation and urbanism, while at the same time evading its legal commitments to protect women’s social and economic rights.

This is evident in the contradiction that Palestinian women are living. While there has been a significant rise in the share of female graduates in Palestinian universities which exceeds the share of male graduates in most specialties, coupled with a high number of women attending vocational training, there has also been a clear decrease in women’s participation in the labour force. As for informal labour, women are denied adequate rights and their domestic work is not valued either materially or morally.

In this context, official statistics indicate a low share of women in the Palestinian labour market, and women’s unemployment rate is high, at 40 per cent, exceeding that of men, at 20 per cent. Jobs available to women are also predominantly in services or other areas in the services, care, nursing and education sectors.¹⁰ It is worth mentioning that the Palestinian government allocates half of the paid labour force to care work (especially health care), followed by the private sector, then UNRWA, NGOs and finally private projects and businesses.¹¹

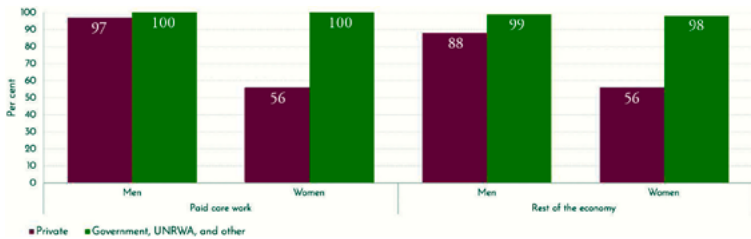
Figure 1 Women’s share of employment in the paid care sector, 2017



Source: Falah, B. (2020), *The Care Economy in Palestine*, UN Women, Policy Brief No. 4, p. 4. Available at: https://arabstates.unwomen.org/sites/default/files/Field%20Office%20Arab%20States/Attachments/Publications/2020/12/English_PolicyBrief_Palestine.pdf

10 Tsikata, D., and L. Ossome (2024). “Africa’s 21st Century Feminist Struggles: Terrains, Formations and Politics,” *Feminist Africa* 5(1): 1–2.

11 UN Women. *Palestine. The Care Economy in Palestine: Towards Recognizing, Reducing and Redistributing Unpaid Care Work, Policy Brief No. 4*. Ramallah, Palestine.

Figure 2 Minimum wage share in the paid care sector and non-care sectors, West Bank 2017

Source: Falah, B. (2020), The Care Economy in Palestine, UN Women, Policy Brief No 4, p. 5. Available at: https://arabstates.unwomen.org/sites/default/files/Field%20Office%20Arab%20States/Attachments/Publications/2020/12/English_PolicyBrief_Palestine.pdf

Internal socio-economic changes, interestingly, play an influential role in this context, especially those related to gender, age, social class, marital status and the roles defined by society in specific geographical areas. In fact, the number of job opportunities is higher in major cities (especially in Ramallah) and gradually decreases to the point of nonexistence in rural and remote areas.¹² Palestinian society has also experienced drastic changes in its composition, overcoming certain “conservative” traditions and customs that previously deprived women of the same education and work opportunities as men. This occurred in the aftermath of the 1993 Oslo Accords after the Palestinian Authority assumed power and ministries and public institutions were formed. The institutionalisation of voluntary and feminist action also significantly increased the number of women working across sectors.

To begin with, women’s work was concentrated in auxiliary tasks, but the shift in social trends towards women’s education and work led to an increase in the number of women graduating from universities and institutes. The share of women working in ministries, as well as in public, private and non-governmental organisations who

12 Samara, Nahed, and Ayman Abdul-Majeed (2015). *Towards Identifying the Circumstances and Rights of Women Working in the Small Services Sector*. Ramallah, Palestine: Center for Development Studies. (Arabic reference)

had graduated from Palestinian institutions of higher education increased. In 2021/2022 female students enrolled in Palestinian higher education institutions reached around 62 per cent out of the total number of students, 10 per cent of whom studied communications and information technology and 3 per cent science, mathematics and statistics.¹³

Women's share of employment also increased from 17 per cent in 2021 to 19 per cent in 2022. The number of women working in decision-making centres also grew: "the share of elected women reached 21% of municipality and town council members, 23% of Central Council members, 19% of National Council members, 12% of members of the Council of Ministers, one governor, and 18% of public prosecutors". As such, Palestinian women were able to ascend to prestigious roles and positions they had not held before.¹⁴

Factors affecting women's labour

The State of Palestine is facing several security and political challenges that have led to political and social instability given recurrent Israeli violations of Palestinian territory. Palestinians are still being made to suffer, leading to a state of uncertainty and ambiguity over the future security and economic situation in Palestine, which has been under Israeli occupation for over 77 years. The state of the Palestinian economy has also worsened in every respect, being controlled by the Israeli side.

At local level, one cannot but mention the regional division imposed by the Israeli occupying army, in which the Gaza Strip has been isolated from the West Bank and East Jerusalem since 1991. Add to that the internal division among Palestinians since 2007, which has

13 Awad, Ola (2023, 8 March). "DigitALL: Innovation and technological change, and education in the digital age for achieving gender equality and the empowerment of all women and girls," *PCBS*. Accessed 12 March, 2025. Available at: <https://www.pcbs.gov.ps/post.aspx?lang=en&ItemID=4458>.

14 Ibid.

narrowed the chances of stakeholder alignment, as well as the lack of trade between northern and southern provinces, which in turn has compromised citizens' economic power. As a result, many opportunities to invest in or benefit from the increasing number of university and institute graduates have been wasted. Furthermore, Palestinian families' need for work has been disproportionately heightened by the poor economic situation, especially given their tendency to live in nuclear households.¹⁵

Globalisation has encouraged more women to exercise their mental abilities and develop their potential by earning an additional income through employment. Analysing the dual role women play in their households, this affects the economy as well as family welfare, as women can provide their families with additional incomes. However, stress, exhaustion and lack of collaboration in distributing household tasks and commitments could be the result of difficulties in maintaining a work-life balance.¹⁶

On the other hand, environmental and health factors have a significant impact on households' economic situation. A report published by the World Bank¹⁷ revealed continued repercussions of the COVID-19 pandemic on the social and economic stability of Palestinian households. For example, the number of women's organisations has fallen to fewer than 50 cooperatives, including only around 12,000 Palestinian women.¹⁸ Once again, women appear to be the most vulnerable in this situation.

15 In sociology, households can be classified into two types: nuclear and extended. A nuclear household consists of an adult couple and children, while an extended household comprises several generations living under one roof. <https://www.unescwa.org/sd-glossary/nuclear-household>.

16 Bagraff, H.A. (2024). *Ibid.*: 11.

17 Loayza, Norman, and Tea Trumbic (2021, February 23). "Women, Business and the Law 2021: Women's economic empowerment is critical to resilient recovery efforts," *World Bank Blogs*. Accessed 2 January, 2024. Available at: <https://blogs.worldbank.org/en/developmenttalk/women-business-and-law-2021-womens-economic-empowerment-critical-resilient-recovery>.

Despite the difficult circumstances of Palestinian women, a category of women has emerged in the context of new living and economic needs, emerging perhaps from the shift towards nuclear households, which need more than one source of income, or from living in a social environment that support women's employment. As a result, this category and the partial success it has achieved is not systematically linked to rights and dignified humanitarian work.¹⁹

The role of women's organisations and trade unions in the economic advancement of Palestinian women

Non-governmental organisations play an important and influential role in supporting and empowering Palestinian women. Generally, they focus on women's capacity-building and professional qualification programmes in computer skills, tailoring, agriculture, cooking, marketing, public relations and feasibility studies.²⁰ It is worth noting that the vast majority of Palestinian women work in the care sectors (for example, early childhood education, school and higher education, health care and social work, and social care), as well as in the service sector (for example, retail sales or marketing). There has, however, been a significant rise in the number of women in corporate jobs holding high-level leadership and management roles in both the public and private sectors.

Palestinian women are evidently eager to attend training courses to acquire certain skills and qualifications and thereby access to em-

18 Haddad, Sahar (2021). *2020 and Palestinian Women in the Cooperative Sector*. 27 January. Ramallah, Palestine: Cooperative Work Agency. (*Arabic reference*)

19 Field interview with Mrs A.Z., who works in the Public Relations Department at the Palestinian Trade Centre. She is also a networking activist between women entrepreneurs and donors. Interview held on: 14/1/2025.

20 Field interview with Mrs R.D., a Palestinian woman holding an administrative role at the Ministry of Women's Affairs. Interview held on: 14/1/2025.

ployment opportunities or starting their own business. This is the goal that all Palestinian trade unions and women's organisations are trying to achieve, as enthusiasm for this increased among women during the COVID-19 pandemic. Larger numbers started to attend professional training to enable them to start a small business or find a job at an existing business.²¹

While women's organisations focus solely on supporting and empowering women, an examination of their role reveals a noticeable drop in recent years in the number of support programmes and international grants offered, especially after 7 October 2023 incidents. This is due to the delicate security situation, as well as state budget deficits resulting from the constraints imposed by the occupation government against the Palestinian people. This in turn has negatively affected the performance and earnings of Palestinian companies and compromised citizens' purchasing power, and so adversely affecting the performance of small and micro-enterprises.²²

The impact of conflict and political instability on Palestinian women's economic and social advancement

Palestinians in the West Bank, the Gaza Strip and East Ramallah are currently being subjected to settler colonialism, forcing their displacement and expulsion from their land in every means possible. In fact, the Israelis have adopted a systematic policy of eliminating all the pillars necessary to form a Palestinian State on its internationally-recognised territory under UN General Assembly Resolution No. 181 of 1947. It is well known that the occupation state does not have a

21 Field interview with Mrs N.M., employed in a family business, a member of women's committees and a municipal council. Interview held on: 7/1/2025.

22 Field interview with Mrs L.G., employee of a Palestinian women's committee and social activist. Interview held on: 5/1/2025.

constitution, but is rather based on laws adopted by the Israeli Knesset (parliament). The most recent of these is Law No. 14, which defines Israel as a Jewish State and considers the entire city of Jerusalem as its eternal capital. It is also important to mention the recent vote to annex Area (C) to the State of Israel. This will undoubtedly put an end to any future negotiations that could realise the dream of a Palestinian State.²³

The state of security and political instability has had negative repercussions and impacts on Palestinian women. The Israeli occupation army is destroying homes and agricultural facilities, confiscating farming machinery and vehicles, ploughing up farmland and filling artesian wells.²⁴ Settlers also continue to commit assaults on citizens to discourage and displace them “voluntarily” or by force. The occupation is therefore acting incessantly to destroy the foundations of Palestinian families by separating their members, damaging their businesses and weakening their purchasing power. The racist separation barrier and roadblocks have also hindered citizens’ mobility, separating Palestinian families and weakening social relationships.²⁵ This in turn has disrupted business continuity and driven down the development index.²⁶ This became evident in early 2025 when up to 900 additional roadblocks and metal gates were installed to further fragment Palestinian territory, impeding access to jobs. This situation has been exacerbated by the political division of power between the Gaza Strip and the West Bank, which in turn has

23 UN ESCWA (2002, 28 July). “UNSG report on the repercussions of the Israeli occupation in Palestine and the Golan: intensified repression, human suffering, and a fragmented Palestinian economy dependent on Israel,” *ESCWA*. Beirut, Lebanon.

24 Field interview with Mrs M.K., government employee serving as Head of Department in a public institution for women’s affairs. Interview held on: 7/1/2025.

25 Field interview with M.J., a woman working at the Palestinian Trade Union. Interview held on: 6/1/2025.

26 Daraghma, Tamam (2025). *Women and A Wall: The Struggle of Palestinian Women and the Separation Barrier*. PhD thesis in Sociology. Tunisia: University of Tunis. (*Arabic reference*)

imposed an exceptional reality that has compromised any potential for Palestinian women's advancement.²⁷

Domestically, Palestinian women's role has regressed as a result of the state of division that emerged following the Declaration of Principles (Oslo 93), which divided Palestinian parties – and therefore the Palestinian people and its political elite – into two opposing groups that have been diverted from the task of empowering women or ensuring their economic and social security.²⁸ In fact, most support and empowerment programmes have targeted Palestinian women, especially those living in rural and remote areas, but the focus of Palestinian leaderships has remained on various areas of conflict. Women were no longer a priority and their issues were pushed to the margins.

The Declaration of Principles (Oslo 93) also led to the institutionalisation of voluntary action and feminist committees and associations. In fact, the general goal was to reinforce the position of Palestinian women across all areas (especially social and economic). This subsequently took the form of women's support and empowerment programmes, turning women into a vulnerable and marginalised group that needs care and protection. In this context, the features of the gender struggle under male dominance have become evident, highlighting men's control over women's fate within the framework of common social customs without any regard to women's hopes and ambitions. Women have therefore become a tool that can be leveraged to attract programmes and foreign investments, but to reinforce men's position and achieve their personal interests.

27 World March of Women MENA (2021, 24 June). "Palestinian Women Between Poverty and the Struggle," *Capire Movement*. Accessed 8 January, 2025. Available at: <https://capiremov.org/en/analysis/palestinian-women-between-poverty-and-the-struggle/>.

28 Interview with Mrs R.S., an entrepreneur (handmade crafts, including embroidery and local food products). Interview held on: 8/1/2025.

Conclusion

This paper sought to show the impact of the deteriorating security and political situation in Palestinian territory under the continued Israeli attacks on the Palestinian people. This is aimed at weakening the Palestinian leadership's ability to build an independent national economy by exercising control and influence over the economy in a variety of respects. The situation has become even more fragile because of the division among the Palestinian leadership, the repercussions of which are visible across social sectors, which in turn have had a negative social and economic impact on marginalised groups, especially Palestinian women. This calls for multiplied efforts, alliances and partnerships between feminist organisations and trade unions, on one hand, and between decision-makers and stakeholders in charge of shaping public policies related to feminist economics and sustainable development goals on the other.

Given the multiple compound crises affecting the new (economic) liberal globalisation, as well as demographic pressures, the decline in democracy, intensified government oppression, corruption and inefficiency, all of which reshapes and reframes the demands of feminists, we must reevaluate all gender-related issues and revisit our description of the intersectional changes in the techniques, regulations, technologies and dynamics of the feminist struggle. We must also look at the impact of social transformation and the liberation of all oppressed and controlled social groups, especially women seeking economic independence, justice and social equality in ways that guarantee their right to choose their fate at all levels.

The study outcomes also revealed that the majority of women who can be classified as working and influential women in feminist economics are educated women (or women who have at least received proper professional training to start or run a business) with work experience, university degrees and training qualifications. They also possess personal capital (in the form of a wages from employment in the public, private or non-governmental sectors, or through the inheritance of land or property or other movable or immovable assets).

Conservative Palestinian social customs and traditions also play a prominent and influential role in the obstacles faced by women, which prevent them from working across sectors, starting and running large businesses, or working at jobs considered to be reserved to male elites.

Recommendations and suggestions

While feminist economics already covers a variety of areas, new studies should also focus on the role of women in starting and running small, medium-sized or large enterprises, as well as the increase in management, supervision and consultancy roles held by women, not to mention rising female membership of administrative councils and general assemblies in public limited liability companies and the rise of women to upper management roles in public institutions.

Feminist economics must also examine and evaluate Palestinian women's access to basic rights, such as their right to motherhood, inheritance and care services, as well as claims to women's rights in the context of domestic work, child education and elderly care. Women's unpaid work in family businesses should also be revisited.

The importance of women's rights to a dignified life, sufficient care, especially in specific cases (divorced, widowed, and elderly women) must not be forgotten, as well as the need for entertainment venues for women that allow them to enjoy their womanhood. They also have a right to sufficient time and space for themselves.

It is also important to redefine the concept of social production and human capital to enhance Palestinian women's capabilities, especially those working hard to build their skills, improve their potential and grow their professional experience. Efforts must also be redirected towards achieving economic independence, starting with women's freedom to make decisions regarding their lives and future plans.

Furthermore, Palestinian women's capabilities should be enhanced through the creation of a formal or informal administrative unit in charge of constantly tracking women's programmes, analysing mar-

ket needs and offering guidance and advice (whether technical, administrative or financial) to working women or those willing to work.

An electronic platform must also be designed to share success stories, market products and allow networking and coordination between businesses to enhance and develop them and prevent the overcrowding of the market with similar businesses.

Moreover, the role of trade unions in supporting and shaping feminist economics also deserves further examination. This calls for future research aimed at defining the position and strategies of trade unions in reinforcing this economic approach.

At the legislative level, it is important to rewrite gender-related laws and regulations, support women-led businesses through tax exemptions, facilitate supply chain access and provisions, market goods and services, as well as work seriously on forming an administrative unit in charge of economic networking between existing businesses and those that can be developed by encouraging national capital investment to support those businesses.

Appendix: interview questions

Dear interviewee,

With the aim of supporting and empowering Palestinian women, especially in the economic and social sphere, we are conducting a study that seeks to capture the views of Palestinian women entrepreneurs and business women on the impact of conflict and political instability on Palestinian feminist economics. We would therefore like you to kindly answer the below questions in an attempt to have a closer look into the reality of the feminist economy in Palestine, and to unveil optimal mechanisms and strategies for the enhancement of Palestinian women's economic and social position.

Questions:

1. How would you evaluate the reality of the feminist economy in Palestine?
2. What are the key factors [negatively or positively] affecting the feminist economy in Palestine?
3. How effective are feminist organisations, trade unions and committees in economically advancing Palestinian women?
4. How does the continued conflict and political instability in Palestine affect the feminist economy?
5. What are the best funding sources for a Palestinian woman to start her own business (personal savings, family resources, loans, partnerships, etc.)?
6. What recommendations and advice would you give to Palestinian women looking to start their own business or to work in upper management roles in order to achieve economic independence?

Thank you for your cooperation.

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