Women’s SMEs in MENA: Double dividend with a twist

Roksana Bahramitash

Cross national data analysis on women’s economic status in the MENA region indicates that there is a major discrepancy between women’s share of labor force market participation in the MENA region compared to other parts of the world. The World Bank data base for instance indicates that the region’s female labor force participation rate is 26 percent, significantly well below the 39 percent rate typical of Low and Middle Income countries. But perhaps even more worrisome is the rate of unemployment sometimes as high as three times that of men, as it is in the case of Egypt (World Enterprise Survey). Ironically, the situation is worse for educated young women, which runs contrary to the wisdom of rising education as a boost to access to employment. The battle to close the gender gap in the world of employment is nowhere near to be won even though other indicators such as health and education have improved considerably.

The issue of low participation rate, employment and unemployment is a pressing matter and one possible solution may be through enhancing women’s role as entrepreneurs. Globally the rate of female entrepreneurs is on the rise. Interestingly, women’s role in large firms as entrepreneurs in the MENA region is now noticeably not too far off from other parts of the world.
contradicting employment figures. This however is not the case with Small and Medium Enterprises (SMEs). Women's formal SMEs are 15% of all SMEs in the MENA region and South Asia, compared with an average of roughly 35% in developed economies. This is a critical weakness for MENA but also perhaps a strategy to energize women's access to employment.

Typically, SMEs are a great way to boost employment and this is certainly true of female owned enterprises and especially in the context of the MENA where it has been argued that there is a tendency for women entrepreneurs to hire more women. Moreover, enhancing women’s role as SME owners is a way of providing many women who are tied to their families and whose time is limited and their day burdened by the double day, with a better chance to have flexible employment opportunities. Entrepreneurship may help allow women to enter the labor market on their own terms. Moreover, given that gender segregation plays a more visible role in the MENA region in the work place, women SMEs where more women than men are hired can be more accommodative to gender segregated spaces (this is particularly the case with female-cliental goods and services). In such circumstances, women are free from male harassment and their competition, and it can be a way of turning gender segregation on its head.

In reality however, women tend to enter into micro enterprises of the informal sector, a phenomena not specific to the region but more true of the global South. This is because the informal sector is highly employment elastic, relies on social networking (usually extended family) for its start up as well as its sale and business growth (if any). Yet, typically such entrepreneurial activities create employment arrangements which are low pay, have no labor protection, and precarious (WIEGO).

But there may be a way of bridging the reality to what might be a more ideal situation since women’s unemployment is not just a humanitarian matter or even a question of social justice, it is also about economic recovery in a region plagued by economic and political crisis. Policies need to be cognizant of the existing situation which is the high rate of informal micro enterprises and think about taking steps towards formalizing them through various means such as encouraging micro enterprises to merge and become business groups or cooperatives. This will be a leap which would bring them out of an informal vulnerable micro entrepreneurial world into the world of formal SMES which gives them protection. Once the transition from informal micro to formal SME is made, then engaging a series of policies from providing access to funding through public, private, national and international institutions is the next step. As it stands women in many parts of the developing world are marginalized from formal financial loans and business packages as they rely on their personal and family network with limited or non-existent possibilities for business growth.

The next step may be to complement providing financial assistance for startups since business growth is providing necessary support for SMEs either individually or in the form of groups. Perhaps if one can emphasize why boosting women’s SMEs is a major source of economic benefit beyond employment crisis, the shock wave global economic crisis, and political instability has sent through the spine of the region is to highlight some of the benefits of women entering into formal SMEs.

Boosting women led SMEs, creates employment and increases household income by turning households into two income earners, which in many cases cushions the economic pain of the recent crisis.
Further, Female owned SMEs have an added value; women’s expenditure pattern has a double dividend not highlighted sufficiently. Study after study indicate that women spend their income on basic goods such as food, health and education of their families as opposed to goods and services of luxuries. Increase in demand for basic goods assists economic growth. But this is not all, as the welfare state is shrinking, women’s expenditure patterns will help to improve human capital. As women spend their income on the well-being of their families, children will benefit from that leading to future human capital (an old argument but worth highlighting in the age of welfare state decline). Keeping in mind the double dividend for a region suffering from policies and economic malice, it is difficult to foresee these problems ending soon.

**Works Cited:**


3. Giving Credit to Where it Belongs: how closing the credit gap for women- owned SMEs can drive the global growth, (February 2014), The Global Markets Institute Accessible at Goldman Sachs Global Investment Research Division website.

4. For resources on the topic, WIEGO website as well as the ILO produce important academic and policy oriented research.

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**NGO Highlight**

**Justice without Frontiers**

Established in 2005, Justice without Frontiers (JWF) is a secular, non-political, non-profit and non-governmental juristic civil organization. JWF works towards prosecuting violators and supporting victims who have no access to justice. “Women Access to Justice” is one of their recent projects that aims at reducing legal illiteracy of women, emphasizing the importance of legal aid, and creating a strong relationship with policy makers to enable women, especially vulnerable ones, to recognize their legal rights and access to justice. Also the project aims to support underprivileged women by providing free judicial consultancy pertaining to their legal rights in court.

Click [here](#) to learn more about Justice without Frontiers.

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**Want to Share your Thoughts & News?**

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We are interested in articles, announcements, conference reports, workshop updates, film-screenings, and social initiatives related to women and gender issues in the Middle East, North Africa and beyond.

**Please e-mail:** amewsbulletin@gmail.com
**Transnational feminisms and the new Middle East insurrections: JMEWS distinguished lecture and research workshop in honor of Sondra Hale**

On Thursday, April 3, 2014, the *Journal of Middle East Women’s Studies*, the official publication of the Association for Middle East Women’s Studies, held its 2014 Distinguished Lecture and Research Workshop at Yale University around the theme of “Transnational Feminisms and the New Middle East Insurrections.”

This annual program gathers scholars and practitioners around research themes related to Middle East women’s and gender studies. The day of presentations and discussions is highlighted by a keynote Distinguished Lecture. This year’s event honored Distinguished Lecturer Sondra Hale. Past themes included, “Gender and Activism in the Middle East” with 2013 Distinguished Lecturer Nadje Al-Ali, “Women, Gender, and Violence in the Middle East” with 2012 Distinguished Lecturer Judith Tucker, and “Youth, Gender, and Dignity in the Arab Uprisings” with 2011 Distinguished Lecturer Diane Singerman.

Sondra Hale delivered a lecture entitled “The New Middle East Insurrections and Other Subversions of the Modernist Frame.” Hale used ideas from postmodern, postcolonial, and feminist thought to analyze the recent global insurrections in order to demonstrate their departure from modernist frameworks. According to Hale, participants in the new uprisings, which are mainly comprised of youth and populated by great numbers of women, seek a new language, modes of organizing, and formations. Presenting the new insurrections as not only anti-statism, anti-authoritarian, and non-hierarchal, but also as fragmentary, uncertain, incomplete, and ongoing, Hale grounded her ideas with examples from around the globe and ended with the 2013 uprising in Sudan, in an attempt to challenge the concept of “failure” and exemplify the unintended consequences of the insurrections.

Surrounding Hale’s Distinguished Lecture, *JMEWS* hosted four panels with a total of eighteen presentations related to the day’s theme. Eight presenters arrived from outside the United States, from countries as diverse as the United Kingdom, Qatar, and Morocco. The program opened with a session entitled “Middle East Revolutions and Feminist Transgressions”. Moderated by Book Review Editor Mikaela Rogozen-Soltar, this panel included Anne Marie Butler (University at Buffalo), Nancy Gallagher (University of California, Santa Barbara), Nada Ayad (University of Southern California), Smadar Lavie (University of California, Berkeley), and Diane E. King (Ohio State University and University of Kentucky).

The second panel, entitled “MENA Women’s Movements, Projects, and Activisms,” was also moderated by Rogozen-Soltar and featured presentations by Nil Uzun (Rutgers University), Sarah Fischer (Marymount University), Sabah Firoz Uddin, Ameena Alrasheed (University of Bahrain and United Nations Development Program), and Ellen Gruenbaum (Purdue University).

The third panel, entitled “Challenging Gender Systems in the Gulf,” was moderated by *JMEWS* Editorial Board Member and Yale anthropology professor Narges Erami. Panelists included Noor Al-Qasimi (Exeter University), Amy Newell (New York University), and Lina Kassem (Qatar University).

The fourth and final panel, moderated by *JMEWS* Editorial Board Member and Yale sociology professor Jonathan Wyrtzen, was...
entitled “Post-Arab Spring Moroccan Feminisms”.

Presenters included Ilyass Bouzghaia (Sidi Mohamed Ben Abdellah University), Hanane Darhour (University of Ibn Zohr), Ginger Feather (University of Kansas), Hakima Fassi Fihri (Université de Grenoble II and Université Internationale de Rabat), and Fatima Sadiqi (University of Fez and California State Polytechnic University, Pomona).

Following the conference, guests attended a festive dinner to celebrate the tenth anniversary of the first issue of JMEWS in 2005. Board Members present included Editor Marcia C. Inhorn, Book Review Editor Mikaela Rogozen-Soltar, former Editors Sondra Hale and Nancy Gallagher, Ellen Gruenbaum, and Diane King.

**Please visit www.jmews.org to view the video of the 2014 Distinguished Lecture with Sondra Hale, to download the event program, including full research abstracts and participant bios, and to learn more about our special issue Hale’s honor, entitled “Scholar, Mentor, Activist: Sondra Hale’s Transnational Feminist Commitments” (Volume 10, Number 1).**

http://www.youtube.com/watch?v=_mS3NLXtUeA

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Hillary Clinton Center in Morocco re-launches scholarly activities

One of the goals of the Hillary Clinton Center (HCC) at Al Akhawayn University in Ifrane (AUI), Morocco is to bring together academics with leading civil society activists to further the goal of gender equity in North Africa. To this end, the HCC organized an event on April 2, 2014 under the theme: “Women’s Empowerment: Dreams of the Past – Reality in the Future.”

National and international scholars discussed issues ranging from the politics of reproduction (Ellen Amster), the evolution of female sexuality in Morocco (Abdessamad Dialmy) to women in Salafist movements in Tunisia (Monica Marks). Fouzia Assouli, president of the Ligue démocratique des droits des femmes (LDDF), presented an overview of the milestones in the advancement of women’s rights in the Maghreb. Susan Schaefer-Davis highlighted achievements and challenges of women-focused NGO’s, especially those working in small towns and rural areas.

One of the highlights of the day long event was Aicha Ech-Channa’s heart-wrenching account of the plight of single mothers and the rights of children born to unwed mothers. Ech-Channa founded Association Solidarité Féminine 30 years ago and has moved from fending off death threats, working under cover to now being one of the most highly decorated activists in Morocco, among them The Opus Prize and France’s most prestigious award Chevalier L’Ordre de la Légion d’Honneur de la République Française. Though charged with presenting the work of her women’s NGO, Amina Yabis felt compelled to recount how she sued her own son for child support for the baby he fathered out of wedlock and brought mother and baby into her home.

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WHO IS SHE?
Profiling: Umm Kutlthum

Known often as the “Star of the East” (kawkab el-sharq) (1902-1975), Umm Kutlthum was the greatest Qur’an reciter (mujawwida) of the Arabs (fifteen years in religious chanting) and the most famous Arab singer of the twentieth century (sixty years in singing).

Her extraordinary journey from a small village on the Nile Delta, where she performed as a young girl dressed as a boy on special occasions along with her father and brother, to Cairo, where she was recognized as the voice of Egypt, the Arab world and beyond is remarkable.

The best composers both modern and traditional (shaykh Zakariya Ahmad, Muhammad al-Qasabji, Riyad al-Sinbati and Muhammad Abd al-Wahab, Baligh Hamdi, Muhammad al-Mughni and Kamal al-Tawil), poets (Ahmad Rami, Ahmad Shawqi, George Jerdal, Bayram al-Tunusi) and songwriters of the day weaved the finest melodies for her. As Salim Sahab records, she was capable of exerting a great deal of pressure on her larynx while singing and never used the microphone. She was in complete command of her emotive, passionate rendition of arrangements and improvisation (iritja) in her singing. She was able to sing for a period of four hours (maqdira) in a concert that extended to three intervals. She enjoyed, in the opinion of the maestro Salim Sahab, a surface of voice (masaha sawiya) extending to two full octaves (diwanan kamilan) filled with power and attraction.

Umm Kutlthum had an immense repertoire, which included religious, sentimental, and nationalist songs (Virginia L. Danielson). In the midst of the disorder created by the 1919 and 1952 Egyptian revolutions and the 1967 war, she became the first woman artist to represent Egypt and to give performances in support of her country. She sang in support of Egyptian independence, and throughout the 1950s vocalized her support of the Egyptian leader Gamal Abdul-Nasser, with whom she developed a close friendship. One of her songs dedicated to Nasser “It’s Been a Long Time Oh Weapon of Mine” [WallahZaman, YaSilahi] was adopted as the Egyptian national anthem from 1960-1979. Her fame was further enhanced by her financial donations to pan-Arab causes.

Umm Kutlthum is a unique female star. In a sub-culture that was both conservative and open for change and creativity, a sub-culture that sprung out of religious singing, Umm Kutlthum managed to break all barriers. She is an exemplar to every female artist and Arab woman. At a time when a woman’s voice was unheard, for a woman to succeed in chanting and singing for sixty years -in a standard of high art - the best of odes, lyrics and rhymes, and in bringing joy to every Arab listener on the radio or in the theatre - from Baghdad to Morocco - is a testimony to the power of voice, charisma and determination of a great Arab woman.

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1 Author of song is Ahmad Shafiq Kamel and composition Muhammad Abd al-Wahab. Translation is taken from Saeb Eygner, Art of the Middle East, London & New York, 2010.
5 Hindi soufi Assal, “Umm Kutlthum: A Legend or a Story of Will!” in Mona Knio, editor, al-Raida, IWSAW, LAU, Beirut, 2008, p.47.
Thus, the event not only crossed ideological divides, but also responded to the need for scholars and activists to engage with one another and demonstrated vividly how the personal is political and vice versa. Students, scholars, diplomats and grassroots activists throughout Morocco contributed to the tri-lingual event with provocative questions leading to lively discussions.

Established in 1999 on the occasion of then first lady Hillary Clinton’s Commencement speech at AUI, the HCC has in the past decade focused mostly on grassroots outreach educational and vocational programs for disenfranchised population groups in the Middle Atlas region. The April 2 event marked the official re-launch of the scholarly mission of the HCC that focuses on applied research on gender in Morocco and throughout North Africa. Since the arrival of Dr. Doris Gray on campus in August of 2013, the HCC has organized forums on “Faith and Feminism – Muslim and Christian perspectives”, (Drs Asma Lamrabet and Josée Ngalula from Democratic Republic of Congo), “Women, Migration and Human Trafficking: Contemporary Forms of Human Rights violations in North Africa” (Dr. Terry Coonan) and “The Instrumentalization of the Gender Discourse in Morocco” (Dr Aïcha Belarbi). The HCC benefits from collaboration with the American Institute for Maghrib Studies (AIMS).

Founded in 1995, Al Akhawayn University in Ifrane is a liberal arts university located in the Middle Atlas region of Morocco and is modeled in its administrative, pedagogical, and academic organization on the American university system. English is the language of instruction. The university offers cutting-edge educational and research programs, including continuing and executive education and promoting equity and social responsibility. The HCC has currently four dedicated faculty: Drs. Doris H. Gray, Kenza Oumilil, Katja Zvan-Elliott, and Amal Idrissi.

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**Women, children, and human rights in the Middle East: A Conference in honor of Nancy Gallagher**

On 26 April 2014, students and colleagues of Professor Nancy Gallagher gathered at the University of California at Santa Barbara for a conference in her honor, on the occasion of her retirement, entitled *Women, Children, and Human Rights in the Middle East*. Organized by Dwight Reynolds, Professor of Religious Studies and the Director of the Center for Middle East Studies at UCSB, with input from some of Gallagher’s students, the themes of the gathering were selected to reflect her most passionate interests. Many of Gallagher’s students and colleagues presented papers on a variety of related subjects, the scope of which illustrated the diverse and long-lasting impact Nancy Gallagher has made on so many established and up-and-coming scholars.

Conference attendees were treated to a rich and diverse collection of papers, ranging across the temporal spectrum from the Umayyads to the modern day, and focused on locations throughout the Middle East, as well as Central Asia, Sub-Saharan Africa, and North America. Many disciplines were represented as well, including history, anthropology, sociology, film studies, political science, and gender studies. Presenters included Ahmad Nazir Atassi (Louisiana Tech University), James Burns (Clemson University), Richard Cahill, (Berea College), Mateo M. Farzaneh, (Northeastern Illinois University-Chicago), Sondra Hale (University of California at Los Angeles), Suad Joseph (University of California at Davis), Malihe Maghazei (London School of Economics and Political Science), Garay Menicucci (Santa Clara University), Nadia Nader (Claremont Graduate University), Jonathan Sciarcon (University of Denver), Nancy L. Stockdale (University of North Texas), Nayereh Tohidi (California State University, Northridge), Murat C. Yildiz (University of California at Los Angeles), and Zamira Yusufjonova (University of California at Santa Barbara). María del Mar Logroño Narbona (Florida International University), Heidi Morrison (University of Wisconsin, La Crosse), and Rachel Howes (California State University, Northridge) also contributed their work, although they were not able to attend in person.

After the paper presentations, conference attendees were invited to share their gratitude for, and stories about, Nancy Gallagher and her impact on their lives and careers. The consensus was that she has made a tremendous scholarly and professional contribution to Middle Eastern studies, as well as a significant impact on the world through her humanitarian activism. She is a stellar mentor, colleague, and friend, and her influence has been far reaching, as evidenced by the variety and diversity of the papers presented. Everyone who would like to read the extended abstracts of the papers presented may do so online.

Although she is transitioning into retirement, Nancy Gallagher remains an extremely busy scholar, teacher, and activist. Moreover, this conference illustrated that, through her students’ and colleagues’ work, her influence extends far beyond her own immediate contributions.

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DISSIDENT WRITINGS OF ARAB WOMEN
VOICES AGAINST VIOLENCE

BY BRINDA J. MEHTA
HARDBACK: 978-0-415-73044-0: $145 / £85

Dissident Writings of Arab Women: Voices Against Violence analyzes the links between creative dissidence and inscriptions of violence in the writings of a selected group of postcolonial Arab women.

The female authors destabilize essentialist framings of Arab identity through a series of reflective interrogations and "contesting" literary genres that include novels, short stories, poetry, docudramas, interviews and testimonials. Rejecting a purist "literature for literature's sake" ethic, they embrace a dissident poetics of feminist critique and creative resistance as they engage in multiple and intergenerational border crossings in terms of geography, subject matter, language and transnationality. This book thus examines the ways in which the women's writings provide the blueprint for social justice by "voicing" protest and stimulating critical thought, particularly in instances of social oppression, structural violence, and political transition.

Providing an interdisciplinary approach which goes beyond narrow definitions of literature as aesthetic praxis to include literature's added value as a social, historical, political, and cultural palimpsest, this book will be a useful resource for students and scholars of North African Studies, Postcolonial Studies, Francophone Studies, and Feminist Studies.

REVIEW

"Brinda Mehta's Dissident Writings of Arab Women: Voices against Violence is a timely engagement with an understudied topic. Focusing in particular on the diaspora and sites of displacement, she brings into the discussion of feminist dissent a powerful insight that is substantiated throughout with blueprint material and documentation. Going beyond the condescending manner that blighted a portion of the feminist critique, she delves into writings and documents that present Arab women's struggle through art, literature, and other public sphere activity to interrogate forms and types of violence that have targeted women populations. But rather than devising ethnic and gendered divides, the effort in this book is focused on manifestations of violence as strategies and methods that cannot be seen outside the colonial and imperial onslaught. The postcolonial scriptoria is expanded and enriched beyond the colonial encounter. Building up its strong argument across languages and borders, this book is a serious and well-documented contribution to the study of feminist dissent." - Muhsin al-Musawi, Professor of Arabic Literature, Columbia University

AUTHOR BIOGRAPHY

Brinda J. Mehta is the Germaine Thompson Professor of French and Francophone Studies at Mills College in Oakland, California, where she teaches postcolonial African and Caribbean literatures, contemporary French literature, and transnational feminist theory. She is the author of: Notions of Identity, Diaspora and Gender in Caribbean Women's Writing (2009); Rituals of Memory in Contemporary Arab Women's Writing (2007); and Diasporic (Dis)locations: Indo-Caribbean Women Writers Negotiate the Kala Pani (Winner of the Frantz Fanon Award, 2007).

To receive your 20% discount, simply enter the code LRK59 at the checkout. This code must not be used in conjunction with any other offer and the book must be purchased from the Routledge website. Valid until 31/12/2014.
Highlights

The Moroccan Women’s Rights Movement

Author: Amy Young Evrard  
Publisher: Syracuse University Press  
Year of publication: 2014

Among various important efforts to address women’s issues in Morocco, a particular set of individuals and associations have formed around two specific goals: reforming the Moroccan Family Code and raising awareness of women’s rights. Evrard chronicles the history of the women’s rights movement, exploring the organizational structure, activities, and motivations with specific attention to questions of legal reform and family law. Employing ethnographic scrutiny, Evrard presents the stories of the individual women behind the movement and the challenges they faced. Given the vast reform of the Moroccan Family Code in 2004, and the emphasis on the role of women across the Middle East and North Africa today, this book makes a timely argument for the analysis of women’s rights as both global and local in origin, evolution, and application.

To contribute announcements or articles to this newsletter or to subscribe, please email: amewsbulletin@gmail.com

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