

# **Strategies for Enhancing the Economic Participation of Women in Islamic Countries**

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May 2008  
Cairo, Egypt

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## **Strategies for Enhancing the Economic Participation of Women in Islamic Countries**

### **Abstract**

Unambiguously, statistics show that, from Morocco through Bangladesh, economic participation of women in the Islamic world for the most part is less than a priority – it is a matter of neglect. Of the 128 countries surveyed in the World Economic Forum's Global Gender Gap Report of 2007, most of those falling at bottom of the economic participation rankings belong to the Organization of the Islamic Conference. These rankings underscore vast opportunities missed. Where women are unable to access the same conditions as men to participate in work and commerce, the economies where they live have been found to lose billions of dollars of potential income and growth. The moral and spiritual loss to the lives at issue – the girls and women who are denied not merely the joy of learning and the luxuries of personal achievement, but the very ability to meet the core needs of their families – is beyond quantification.

In light of the varying circumstances of women in Islamic countries, strategies for enhancing their economic participation require a multi-faceted, highly flexible approach. The needs of the illiterate Algerian widow differ considerably from those of the Jordanian businesswoman who needs a loan, and assistance programs should be planned accordingly. Ultimately, however, encouragement of female economic participation should acknowledge a core truth that to date has not been expressly accepted by many individual OIC states or the OIC itself. Namely, women in the Islamic world *can* and *do* provide for the support and welfare of their families, often as much as their husbands and in many cases more so. Barriers against their ability to fulfill this role should be removed. A change in heart, rhetoric, and action will not only lift a country's overall economic outlook, but also transform lives through the added ingredients of opportunity, skills, and respect.

## Strategies for Enhancing the Economic Participation of Women in Islamic Countries

On a dusty road near the oasis town of Siwa, Egypt, a cart pulled by a donkey and guided by a boy on the last scorching afternoon of Ramadan carries long, stinky vegetables, ancient fuel canisters, and, assuming the fully shrouded profile is accurately assessed, one woman. Would that tall, jostling black lump be his sister? His mother? The Western tourist is not in Cairo anymore, and the authenticity of the countryside presents something to wonder and write home about, so different from the routine novelty of camels and pyramids. Shall we get a picture? No, that's rude. But the vision is unforgettable. Her image is intact.

And, unsettlingly, it lingers. What is this woman's life like? Are her days long and hard, or long and dull, or something else entirely? Has she attended school, can she read? If she is not to be seen by strangers, what brings her out of the house? To think too long on these questions leads to the uncomfortable state of rendering judgment over a fleeting image: what right does the outsider have, after all, to feel indignant on this passing woman's behalf? Whose life is it anyway?

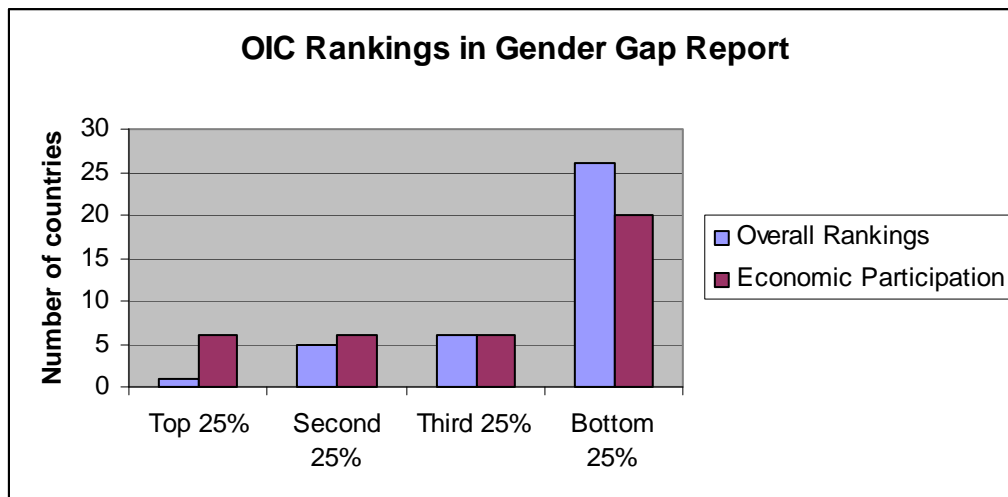
In fact, in all likelihood, it is something less than her own. In Siwa, there is no discernable deviation from a central tenet of daily life, institutionalized by – among other authorities – Article 6(b) of the Cairo Declaration of Human Rights in Islam of 1990: namely, the husband is responsible for the support and welfare of the family. It is not that Siwa women do not contribute to their families' welfare – of course they do – but unless a woman there is a close relative, she is not to be seen uncovered or unaccompanied by a man, and her economic contributions must be restricted accordingly. She rarely visits the central marketplace. Her labor – keeping the home and children, working in the yard or field, producing needlecraft or other items for sale by others – is not of the kind that pays much or at all. The chances are strong that she is not even literate. If she has no husband, there may be little clarity on just how she is to get by.

Rankings in Economic Participation, Global Gender Gap Report 2007 World Economic Forum (128 countries surveyed)	Overall rank
<b>Yemen</b>	128
<b>Saudi Arabia</b>	127
<b>Pakistan</b>	126
<b>Oman</b>	125
<b>Bahrain</b>	124
<b>Iran</b>	123
India	122
<b>Morocco</b>	121
<b>Egypt</b>	120
<b>UAE</b>	119
<b>Turkey</b>	118
Nicaragua	117
<b>Bangladesh</b>	116
<b>Qatar</b>	115
Nepal	114
<b>Algeria</b>	113

*Countries in bold type are members of the Organization of the Islamic Conference. Overall rankings cover economic participation, health, education, and political empowerment.*

**Women's economic participation: A matter of neglect.** Though Siwa hardly represents all of Egypt, this image also captures what can be regarded as exceptionally

low expectations for the economic participation of women in Islamic countries across North Africa, throughout the Middle East, into parts of Asia, and in other scattered places. Unambiguously, recent statistics show that from Morocco through Bangladesh, economic participation of women for the most part is less than a priority – it is a matter of neglect. Of the 128 countries surveyed in the World Economic Forum’s Global Gender Gap Report of 2007, most of those falling at bottom of the economic participation rankings belong to the Organization of the Islamic Conference (of the bottom 15 states for economic participation, 12 of those belong to the OIC). Of the 38 OIC members ranked, 24 are at the bottom 25% of the *entire survey* and 20 – over half – fall in the bottom quartile for women’s economic participation. Placement at the bottom of any category within the Gender Gap Report signifies very poor conditions for women indeed, given that *no* country in the world has managed to eliminate entirely the gap between male and female access to economic opportunity, health care, education and political empowerment.



Moreover, these rankings gravely underscore vast opportunities missed. Where women are unable to access the same conditions as men to participate in work and commerce, the economies where they live have been found to lose billions of dollars of potential income and growth. (UNESCAP, 2007). Over time, “reducing gender inequality enhances productivity and economic growth.” (Gender Gap Report, p. 20). The moral and spiritual loss to the lives at issue – those women who are denied not merely the joy of learning and the luxuries of personal achievement, but the very ability to meet the core needs of their families – is beyond quantification.

The OIC – a 56-member institution charged to “ensure the progress and well-being of their peoples and those of other Muslims in the world over” (OIC Website, 2008) – appears conscious of the poor place found by women in its member states, but does not seem to have found a clear way forward. In 2006, it launched an initiative to support women’s development in the economic, cultural, social and political fields and to support national policies and strategies to increase opportunities for women in all fields. (OIC Press Release, November 2006). Little has come of this initiative, however, other

than the scheduling of the 2<sup>nd</sup> OIC Conference on Women in Cairo, Egypt in November 2008. (OIC Website, 2008). In the meantime, some prominent voices from within the community of Islamic nations have encouraged improved conditions for women – in March 2008, for example, President Karzai of Afghanistan called for religious leaders to support more freedoms for women, including fewer forced marriages – but there is not yet unified action among countries toward economic progress for women.

For their part, international and bilateral donors have identified improved conditions for women as a major component of their assistance efforts directed toward various OIC countries (WB-MENA 2007; U.S.-MEPI 2006). In a May 2008 speech to the World Economic Forum on the Middle East in Sharm el Sheikh, Egypt, President Bush signaled a special concern with women's economic participation in the Middle East-North Africa (MENA) region:

Building powerful economies . . . requires expanding the role of women in society. This is a matter of morality and of basic math. No nation that cuts off half its population from opportunities will be as productive or prosperous as it could be. (Bush WEF speech, May 18, 2008).

Ultimately, in many Islamic economies – particularly those in MENA region, but also certain Southeast Asian countries – women are indeed cut off. Tradition, culture, politics, geography, and, yes, religion conspire to render various approaches to remedying lack of female economic participation particularly daunting in scope. In Yemen, for example, the unescorted movement of women is so restricted that employment beyond the agricultural sector is nearly impossible. Yemeni women make up less than 5% of persons engaged in the wholesale and retail trade and in hotels and restaurants. (PSRP Yemen, 2002). In Bangladesh, restrictions on the movement of women have eased considerably, but entrenched attitudes mean that “all manner of public spaces,” including government offices, courts, and markets, remain unfriendly to women. (PSRP Bangladesh, 2005).

In Saudi Arabia, even the most privileged women are not only forbidden from driving, but also not allowed to travel or rent lodging without permission of a male relative. (Ambah, 2007). The fact that women are required to submit to the guardianship of a male relative means that they have very little freedom in pursuing education, health care, or employment. As documented by Human Rights Watch in a 2008 report on the limitations placed on Saudi women:

Saudi women account for only 4 percent of the total workforce and 10.7 percent of the Saudi labor force (excluding migrant workers). As women are prohibited from studying at the engineering colleges (with the exception of interior design), there are no practicing female engineers in the kingdom. There are also no female judges, prosecutors, or practicing lawyers in Saudi Arabia. While King Abdul Aziz University's first class of female law students will graduate in 2008, the Saudi Ministry of Justice continues to prohibit women lawyers from acquiring licenses to practice. Sharia scholar Shaikh Ahmad bin Hamad al-Mazyad, who

served as a senior advisor to the Ministry of Justice for more than 20 years, told Human Rights Watch that the appointment of female judges was not under discussion. (Human Rights Watch, 2008).

Significantly, certain OIC states offer women far better economic opportunity than the majority does: Mozambique, Ghana and Uzbekistan each rank in the top 10 best countries for female economic participation and opportunities under the 2007 Global Gender Gap Report.

Thus, given the varying circumstances of women in Islamic countries, strategies for enhancing their economic participation require a multi-faceted, highly flexible approach. The needs of the illiterate Algerian widow differ considerably from those of the established Jordanian businesswoman, and assistance programs should be implemented accordingly. Ultimately, however, encouragement of female economic participation should acknowledge a core truth that to date has not been expressly accepted by many individual OIC states or the OIC itself. Namely, women in the Islamic world *can* and *do* provide for the support and welfare of their families, just as the “husband” does, and in many cases more so. Barriers against their ability to fulfill this role should be removed. A change in heart, rhetoric, and action will not only lift a country’s overall economic outlook, but also transform lives through the added ingredients of opportunity, skills, and respect for women. From recent experience, a number of lessons have emerged:

**For the most disempowered, begin with the basics.** The woman spotted in Siwa is, most likely, far from circumstances that would enable her to move fluidly into sustainable economic activity, even if she were permitted to do so. As a threshold matter, the question of how women who are not part of a community’s formal economy spend their days and **how the productivity of daily life might be enhanced** – thereby allowing time for other things – must be considered in detail. Is there consistent access to electricity, clean water, efficient transportation, titled property, markets, healthcare, childcare, police protection, telecommunications services, and so forth? An inquiry into what role women play in supporting or supplementing the livelihoods of the men in their communities will further identify what skills they already have or constraints that must be addressed. Another key piece of knowledge is **the place of children in the community**. What access to education are *they* afforded, and how much are they expected to work? Finally, there is the less tangible matter of **women’s empowerment** – to what extent are women in a position to redress inequalities in their communities? (UNFPA, 2007). If a woman were to challenge the status quo – if she sought to sell her own wares at a marketplace that is traditionally restricted to men, for example – to what extent would she be supported or undermined by local institutions and social dynamics? It is to be expected that answers to these questions will be far from satisfactory. But neglect of critical circumstantial and cultural issues may result in serious deficiencies in program design and may even place development professionals at cross-purposes with those they are attempting to help. (Channell, 2005).

With respect to the most disadvantaged women, the next prerequisite to economic empowerment is **literacy**. In short, deficits in human capital – illiteracy, primarily – impose economic costs by lowering labor productivity. (UNESCAP, 2007). In Islamic countries, where female literacy is often dramatically less than that of the men, it is necessary from the outset to consider a woman's very access to literacy. How is she to be informed about learning opportunities; how will she get to class; what are the restrictions on her participation? Institutions that sponsor literacy initiatives should plan well for the costs of publicity, transportation, and other necessities, and should also have a strategy to assist women whose families object to their efforts to learn. They should also incorporate lessons learned from literacy efforts in various Islamic environments – from the idea of a “female stipend” developed to benefit adolescent girls in Bangladesh (Raynor, 2006), to rural women's literacy projects in Morocco (U.S.-MEPI 2007). Finally, they should be mindful that, in the Islamic world, literacy alone does not necessarily open doors to economic participation. In places where traditional abhorrence for women in the marketplace runs deep, unemployment has been found to be *more* concentrated among educated women. (WB-MENA, 2007). Understanding and coping with local attitudes and expectations toward both literate and illiterate women should be part of the program.

Next, efforts to promote literacy should not be restricted to reading and writing. **Quantitative literacy** instills the skills and confidence necessary to perform central chores that a person engaged in basic enterprise must know: how to measure, how to handle money, how to plan for deadlines, how to understand the terms of a loan. (Usiskan, 2001). Understanding numbers, measurements, statistics, and other aspects of quantitative literacy also allows poor women to gain confidence in their results-oriented problem solving skills, a practice that they often develop on their own, but which would benefit from guidance and reinforcement.

Another fundamental offering must be afforded the most disadvantaged women: **proof of identity**. Registration of births, which in certain areas can be abysmal, should be adopted as a national priority. (UNICEF, Birth Registration). Local will to improve might be bolstered if reliable provincial statistics are maintained and published on a routine basis. Moreover, there should be commensurate effort to supply all adult women with the proof of identity that they need as a prerequisite to get a job in the formal sector, register a business, open a bank account, secure a loan, or otherwise participate in the economy.

Beyond these core issues – infrastructure, resources, attitudes, literacy, and identity – the development professional is charged with bridging the circumstances facing the most disadvantaged women with opportunity. **Small-scale entrepreneurship** is one important option for low-skill women that has received increasing attention in recent years, although there is not yet consensus concerning best practices in the Islamic world. Considerable growth in women's micro-finance programs is accompanied by a literature of remonstrance over how such initiatives can be done better. In short, critics assert that it is not enough to loan women money to start a small business – be it jam-making, sheep-raising, tailoring, and so forth; rather, there must be a concurrent effort

to build skills and support sustainability. (See Mayoux, 2005; UNFPA, 2007). Without more support, a woman's chances of moving from low-value, traditional work to a more prominent place in the country's commercial environment are diminished. (UNFPA, 2007).

The possibility of **formal employment of low-skill workers** should also be pursued. For many, wage employment provides more stability than launching a business. Also, work that removes women from their home environments can expose them to new skills and expectations of themselves and others. (UNFPA, 2007). Such opportunities may present themselves in growing agricultural economies, where women can be employed to spin, weave, cut and sew textiles and to prepare and package produce (USAID/Booz Allen, Afghanistan, 2007), as well as in urban environments, where work in factories, services, or the government may be more readily available. Avoiding abusive labor practices is critical, but communities do welcome the work.

**For the motivated middle, provide support from all angles.** Not all women in Muslim countries experience social restrictions so grave that they have almost no opportunity to participate in the private sector. For example, in Pakistan, although a great number of women are highly isolated and discouraged from pursuing economic opportunity, many others start out with or have themselves established considerably more. In recent years, Pakistani women have moved beyond home-based candle-making, pickling and chutney-making, tailoring, and embroidery businesses to which they have traditionally been limited. They now also engage in textile production, furniture manufacturing, the steel industry, food processing and distribution, boutiques and parlors, jewelry-making, and education. (USAID/Booz Allen, Pakistan, 2007).

Women who own or manage private enterprises in the MENA region in particular can be observed to fit four general profiles – they may inherit their businesses; they are middle-income, lower resource entrepreneurs; they come from wealthy families with business backgrounds; or they are business school graduates who are poised to take positions in the corporate world. With respect to all women but the first two groups in particular, certain strategies may help forge the path of greater economic participation:

- **Teach skills.** Initiatives that have emphasized skill-building and knowledge expansion have found that demand for training, even programs that charge a fee, is high. In Afghanistan, the Entrepreneurship Training Center of the Afghan Women's Business Federation offers courses in how to prepare and execute a business plan, how to track finances, and how to "plan for success" through mapping a 100-day plan. (AWBF, 2007). Programs for women who aspire to create sustainable micro-enterprises may also need to emphasize "life skills," including managing the work-family balance, negotiation skills, and time management. Fundamentally, skills programs should take little for granted in Islamic countries, particularly in environments where women have not been allowed to observe how markets work and how business problems are solved. The extreme isolation of some women has been observed to result in poor social skills and a local history of conflict can lead to low levels of trust and



weaknesses in working as a team. (Interview, 2007). Thus, skill-building for less experienced entrepreneurs must stretch into competencies that some women missed earlier in their lives.

- **Promote women-friendly business environments.** In societies that are unaccustomed to a strong female presence in commerce, or that have proven unsupportive of women-owned enterprise generally, there are some “women-oriented” solutions that may ease the path into a more diverse marketplace. In Lahore, Pakistan, the SME Development Agency sponsors a Women’s Business Incubation Center, which provides office space for women professionals, a ten-stall exhibition center, business development services, and a conference room where skills training takes place. In Afghanistan, the Ministry of Women’s Affairs provides space for shops on its premises in Kabul, including a woman-owned company that sells meals to Ministry staff. Concepts such as these allow women to gain confidence in their enterprises before launching into less hospitable environments. A greater challenge for development professionals would be to launch women-oriented places of business in smaller cities or more culturally conservative locations than Lahore or Kabul.

Critically, support for women-friendly “zones” cannot substitute for the obligation of government to ensure that most public spaces – whether private or publicly owned – are as accessible to women as they are to men. By ratifying the U.N. Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) – an act expressly supported by the OIC – most Islamic countries have agreed (notwithstanding some reservations) to do just that. There are many aspects of providing equal access to and opportunity for women’s economic participation, and donor institutions that work directly with governments should insist that they are implemented. These include:

- State agencies should employ women, in general and especially in positions that deal with the public, so that a woman who enters a state-owned building (such as a real property registry, a court, or a tax office) should not feel especially uncomfortable or out of place;
- Where public space is made available to men – such as restrooms or rooms to pray – the same facilities should be provided to women;
- Where women are denied access to the marketplace on the basis of their sex, they should have a private right of action or the state should pursue legal redress on their behalf;
- Women should be encouraged to become judges at no less than the same rate that they attend law school;
- The ability of women to realize their rights of inheritance should be supported through public education, improved probate systems, and state enforcement of inheritance rights; and
- State institutions should aggressively prosecute sexual harassment and other forms of abuse against women who participate in the marketplace.

- **Emphasize formality.** To be protected by law, an enterprise generally must be legally recognized by the state. Legal recognition begins with company registration, which signals a willingness to comply with the law, including tax and licensing requirements, labor and employment law, land use and zoning rules, and other regulations. In return, an enterprise that registers is granted the protection of limited liability. That is, creditors may collect upon the debts of a company only through the company itself, rather than from the personal assets of the company's owners. (Williams, 2006).

Of course, limited liability is an obscure benefit in the eyes of most small entrepreneurs. The consequences of registration – in particular the regulatory hassles that businesses in the formal economy may face and the taxes they must pay – hardly seem worth the cost and effort. Nonetheless, women who seek to launch enterprises should be strongly encouraged to register their companies, and efforts should be directed at facilitating this critical step. To avoid registration may be convenient and save costs at the beginning, but can prove enormously short-sighted. Specifically, the unregistered business has little chance of opening a bank account or accessing credit. Similarly, informal enterprises generally sacrifice the ability to use the courts to enforce commercial contracts and other obligations. (Id.)

- **Support access to credit through “credit-plus.”** Women who own small or medium-sized businesses in Islamic countries typically need more than access to micro-credit – they need “credit-plus.” This may include assistance in overcoming their own perceived inadequacies to open a bank account, maintain financial records, or take out a formal bank loan. They may need even more support when it comes to understanding and managing credit – both as borrowers *and* extenders of credit. Networks for women business-owners, as found in chambers of commerce and professional associations, should be encouraged and supported. Banks themselves can do more to educate female customers about the many dimensions of the credit relationship, from the importance of establishing a credit history, to the legal consequences for failure to repay a loan.
- **Improve the business environment generally.** The most recent World Bank-IFC *Doing Business* report illustrates the direct relationship between the strength of a country's regulatory environment and the rate of women's economic participation. For example, when a country reduces the number of steps necessary to start a business, pay taxes, or enforce a contract, there are then fewer points at which a female entrepreneur must interact with a state official, thus reducing opportunities for bribery, harassment, or other uncomfortable situations. (*Doing Business*, 2007). Moreover, when participation in the formal economy proves unduly burdensome for women, they are more likely than men to end up in the informal economy, working under conditions of little to no social benefits or legal protection. (Id.) Thus, countries that work to improve

business conditions generally are also promoting interests of women in the private sector.

**Of the privileged minority, encourage leadership.** Although economic opportunities for women in Islamic countries, as compared to men, lag significantly behind those found elsewhere, these countries nonetheless have small but vibrant communities of women business-owners and managers. In the MENA region, there is a surprisingly high representation of female-owned *large* firms – 44% of the large manufacturing firms in Egypt are owned by women; 16% in Saudi Arabia; and 14% in Morocco. (WVB/MENA 2007). (Significantly, only about half of the firms owned by women are also *managed* by women – a rate of management a great deal less than that for men (Id.)).

These statistics have faces and voices. Programs geared toward private sector development generally and women’s economic participation specifically should reach out to successful businesswomen in hopes that they will embrace their potential as role-models, mentors, and leaders. Women entrepreneurs in Islamic countries currently are under-represented in trade and industry associations, chambers, think-tanks, and lobbying groups. In the Pakistan Business Council, for example, there not only are no women officers, there are no representatives from women-led businesses or even any female entrepreneurs in the membership. (USAID, Pakistan, 2007). In Egypt, just two women are on the 13-member board of the American Chamber of Commerce (AMCHAM-Egypt, 2007) and in Bahrain, no women are on the AmCham board of directors. (AMCHAM-Bahrain, 2007). Private sector development initiatives should challenge prominent businesswomen to reject this status quo and pursue opportunities in leadership, and they can provide the tools and support necessary to do so.

**From the powerful, demand change.** The OIC members of the Gender Gap Report’s “bottom 15” are far from the world’s poorest. Several have robust economies engaged in significant international trade and a few are exceptionally rich in natural resources. According to the most recent *Doing Business* report, a number of Islamic countries are especially business-friendly – Saudi Arabia (ranked 23d out of 178 countries surveyed in 2007) and Malaysia (24<sup>th</sup>) among them. *Doing Business* further identifies Egypt as the “top reformer” in 2007. It is a fair to conclude, therefore, that there is little lacking in most Islamic countries with respect to the capacity to support the private sector and the ability to affect institutional change where necessary. The key to improving women’s economic participation is to gather and make good on a similar degree of *will* among those in a position to make a difference. The will to change should be encouraged within government, private industry, economic chambers, professional organizations, influential think tanks, universities, and elsewhere.

The OIC itself can lead the change. It is in a key position to help its membership confront the matter of why women are so poorly represented in Islamic economies. Just as the OIC’s urging of member states to join the CEDAW contributed to clear action between 2000 and 2006, an OIC initiative to bolster women’s economic participation can also bring about significant results.

The OIC should begin by revisiting its own position on the role of women, as enshrined in Article 6(b) of the Cairo Declaration of Human Rights in Islam, a document that is among its institutional cornerstones. Namely, reality belies the portrayal of husbands alone as responsible for the support and welfare of the family. Impoverished widows in Afghanistan, prosperous businesswomen in the Gulf, and working mothers throughout the Islamic world can attest that Article 6(b) is, at best, incomplete. At the very least, Article 6(b) should acknowledge the role that women play in the support and maintenance of the Muslim family. A survey of Muslim women worldwide on how they feel this right should be articulated could provide significant and useful insight into addressing the issue of economic participation.

In addition, the OIC can strengthen its efforts to support women through tangible programmatic efforts, rather than through words that do little more than patronize “this important fringe of the population.” (OIC Press Release, March 2008). Direct outreach to the many donor organizations that have professed interest in assisting in developing gender equality and economic participation of women throughout the world may result in accelerating the OIC’s own interests in “ameliorating the economic conditions and welfare of women in the Islamic world.” (Id.)

**Within the supporting communities, pursue knowledge.** Much is already happening with respect to building women’s economic participation in Islamic countries, but who is keeping track of the successes and set-backs? As much as the development community needs statistics to help identify where the problems lie, it also needs considerably more detailed information about what approaches to women’s economic participation have the potential to be the most successful. Experiences should be chronicled and compared, and not every program should be optimistically labeled by its sponsors as a “success story.” Nor should the development community rely wholly on the observations of outsiders. Rather, it should gather and report the perspectives of those who have bravely sought to increase their economic participation.

There are few opportunities to engage the private sector to “create markets and transform lives” as compelling those found among women in the Islamic world. At all segments of society, the women are ready, willing, and able.

## Appendix

### Rankings of 38 OIC Member States surveyed in the World Economic Forum Gender Gap Report (2007) (128 countries surveyed)

Country	Global Gender Index 2007 Rank	Economic Participation and Opportunity Rank	Educational Attainment Rank	Political Empowerment Subindex Rank	Health and Survival Subindex Rank
Kazakhstan	32	15	65	37	77
Uzbekistan	41	9	86	59	88
Mozambique*	43	1	120	57	22
Uganda	50	41	104	64	24
Suriname*	56	73	64	74	46
Azerbaijan*	59	19	82	127	85
Ghana	63	3	106	105	91
Albania	66	36	48	116	117
Kyrgyz Republic	70	57	43	1	118
Tajikistan*	79	25	107	54	90
Malaysia	92	93	71	97	101
Gambia, The	95	37	117	1	73
Kuwait	96	80	63	110	126
Maldives*	99	106	1	120	87
Bangladesh	100	116	105	122	17
Tunisia	102	111	88	94	60
Syria*	103	104	99	63	100
Jordan	104	110	79	88	112
United Arab Emirates	105	119	68	110	65
Nigeria	107	72	118	100	106
Algeria	108	113	96	85	111
Qatar*	109	115	45	123	124
Angola	110	87	119	1	92
Mauritania	111	108	114	1	74
Mali	112	33	126	98	75
Bahrain	115	124	59	110	121
Cameroon	116	107	115	100	97
Burkina Faso	117	67	124	92	84
Iran	118	123	90	58	122
Oman*	119	125	83	89	119
Egypt	120	120	101	83	123
Turkey	121	118	110	87	108
Morocco	122	121	113	84	103
Benin	123	102	125	65	81
Saudi Arabia	124	127	87	60	128
Pakistan	126	126	123	121	43
Chad	127	58	128	60	102
Yemen	128	128	127	1	127

\* indicates missing data point

**Excerpt from The Cairo Declaration on Human Rights in Islam, Adopted and Issued at the Nineteenth Islamic Conference of Foreign Ministers in Cairo on 5 August 1990:**

Article 6

- (a) Woman is equal to man in human dignity, and has rights to enjoy as well as duties to perform; she has her own civil entity and financial independence, and the right to retain her name and lineage.
- (b) The husband is responsible for the support and welfare of the family.

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