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# Lebanon
# Gender-Based Differences among Enterpreneurs and Workers in Lebanon

**December 7, 2009**

Social and Economic Development Group
Middle East and North Africa Region

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**CURRENCY EQUIVALENTS**
(Exchange Rate Effective: November 10, 2009)

| | | |
|---|---|---|
| Currency Unit | = | Lebanese Pounds |
| 1 LBP | = | US$0.0007 |
| US$1 | = | 1501.5 LBP |

**FISCAL YEAR**
January 1 – December 31

**ABBREVIATIONS AND ACRONYMS**

| | |
|---|---|
| BEEPS | Business Environment and Enterprise Performance Survey |
| FIAS | Foreign Investment Advisory Service |
| GMM | Generalized Method of Moments |
| IBRD | International Bank for Reconstruction and Development |
| ICA | Investment Climate Assessment |
| ID | Index of Dissimilarity |
| IFC | International Finance Corporation |
| IT | Information Technology |
| IV | Instrumental variable |
| NGO | Non Governmental Organization |
| NSSF | National Social Security Fund |
| OECD | Organization for Economic Co-operation and Development |
| SME | Small and medium enterprise |

| | |
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# EXECUTIVE SUMMARY

i. ***Are there significant differences between the perceptions and labor market experiences of male and female entrepreneurs and workers in Lebanon? Are such differences important to the optimal deployment of females in the workforce?*** This report approaches these issues empirically through two surveys conducted in 2007.[1] The first was a survey of 235 formal sector firms[2] (109 female owned and 126 male owned) and the second, a survey of 615 workers (342 females and 273 males).

ii. ***Careful attention was paid to sampling and definitions to get reliable results.*** The samples for both surveys were stratified by sector of activity[3] and firm size[4] (defined by number of employees). Sample sizes were large enough to allow for statistically rigorous comparison between the two gender groups. Also, attention was paid to ensure that the definition of entrepreneur captured those who are operationally active in the management of their companies. In some earlier surveys, share ownership was used to define entrepreneurs. This can mislead since some businesses are registered under the name of female owners who have no active role in company management.

## MAIN FINDINGS

### *Entrepreneurs*

The survey of entrepreneurs revealed the following key findings (see Table 1):

**Table 1: Survey Data – Entrepreneurs**

| | Female Owned Firms | Male Owned Firms |
|---|---|---|
| Proportion of workforce that is female (%) | 47 | 34 |
| Proportion of firms offering family health insurance (%) | 50 | 37 |
| Maternity leave requests of female workers approved (%) | 80 | 72 |
| Annual leave requests of **female** workers rejected (%) | 0.53 | 6 |
| Annual leave requests of **male** workers rejected (%) | 0.1 | 0.5 |
| Firm owners who consider female workers to be more skilled/productive than male workers (%) | 40 | 32 |
| Proportion of firms with 20% - 50% of Board members female | 73 | 36 |
| Firms with access to a bank loan to finance capital or operations (%) | 48 | 64 |

[1] While the survey was held nationwide, most of the substantive responses came from the Greater Beirut area. Two thirds of business activities in Lebanon take place in the Greater Beirut area.

[2] Although weights were developed to achieve population representation, it should be noted that the firm samples do not provide a statistical incidence of female entrepreneurship in the Lebanese private sector per se, however, given the small number of female entrepreneurs and employers in Lebanon as shown by other sources it can somewhat reflect the situation on the ground - Annex 1 (of the main report) provides a detailed breakdown and explanation of the sampling and the data and to what extent it reflects the population.

[3] Manufacturing, trade, services, construction, IT, and hotel & restaurants.

[4] Small ( >=5, <=9), medium (20-99), Large (100 and over).

a. ***Female entrepreneurs provide greater employment opportunities to other females than do male entrepreneurs.*** On average 47 percent of the labor force in female owned enterprises was composed of women compared to 34 percent in male owned enterprises.

b. ***Women entrepreneurs provide better treatment to workers and are especially sensitive to the needs of female employees.*** The survey data show that 50 percent of female-owned firms offered family health insurance coverage to workers compared to 37 percent of male-owned firms. Eighty percent of female employees were given maternity leave upon request in female-owned firms compared to 72 percent in male-owned firms. Finally, in male owned firms more than 6 percent of female employees' requests for annual leave were rejected compared to less than 0.5 percent of such requests by male employees. However, in female owned firms only 0.53 of annual leaves submitted by women and 0.1 percent submitted by male employees were denied[5].

c. ***Female entrepreneurs have a better perception of female workers:*** 40 percent consider female employees as more skilled/productive compared to 32 percent of male entrepreneurs.

d. ***Female entrepreneurs provide greater professional opportunities for other females than do male entrepreneurs.*** Seventy-three percent of female owned firms had Boards with 20-50% female members as compared to only 36 percent of male owned firms.

e. ***Female entrepreneurs are more sensitive to financial and regulatory constraints.*** They listed such constraints higher among investment climate challenges than did male counterparts. This may be related to their differential access to finance. Sixty four percent of male entrepreneurs who financed their capital or operations had access to a bank loan compared to only 48 percent of female entrepreneurs.

***Workers***

The survey of workers revealed the following key findings as shown in Table 2:

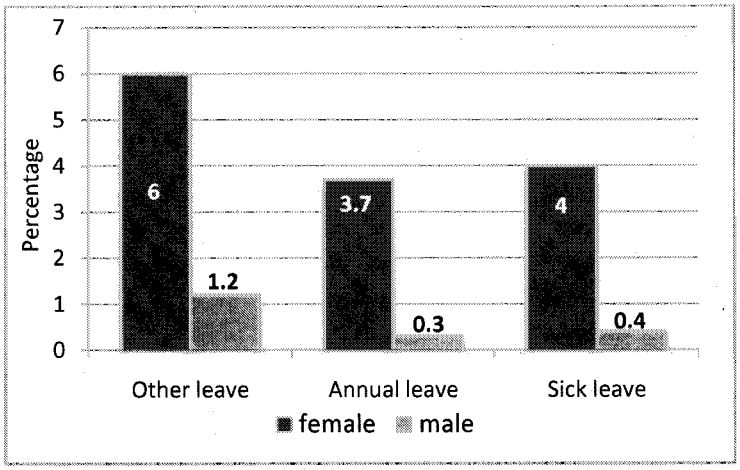
**Table 2: Survey Data – Workers**

| | Female | Male |
|---|---|---|
| Workers who have completed college education or above (%) | 65 | 46 |
| Number of days absent | | |
| With small children (under age 7) | 10 | 5 |
| Without small children (under age 7) | 5 | 5 |
| Leave requests (Annual, sick and other) - % | | |
| With small children (under age 7) | 69 | 65 |
| Without small children (under age 7) | 65 | 65.7 |
| Rejection of all leave requests (Annual, sick, and other) - % | | |
| With small children (under age 7) | 0.55 | 0 |
| Without small children (under age 7) | 5.35 | 0.82 |
| Rejection of all leave request (Annual, sick, and other) - % | | |
| Never married | 5 | 0.46 |
| Married | 4 | 0.78 |

[5] The data also shows that women with young children (less than 7 years of age) ask for more leave than all other groups, however, neither these women, or their male counterparts with young children have had their requests for annual or other leave rejected (sick leave is an exception where more women with children than men face rejection). Those facing the highest rejections to their leave requests (annual, sick, and other) are women without children.

a. ***Female workers are better educated than male workers.*** Sixty five percent of female workers have completed college education or above compared to 46 percent for males.

**Figure 1: Percentage of leave requests denied by gender of the employee**

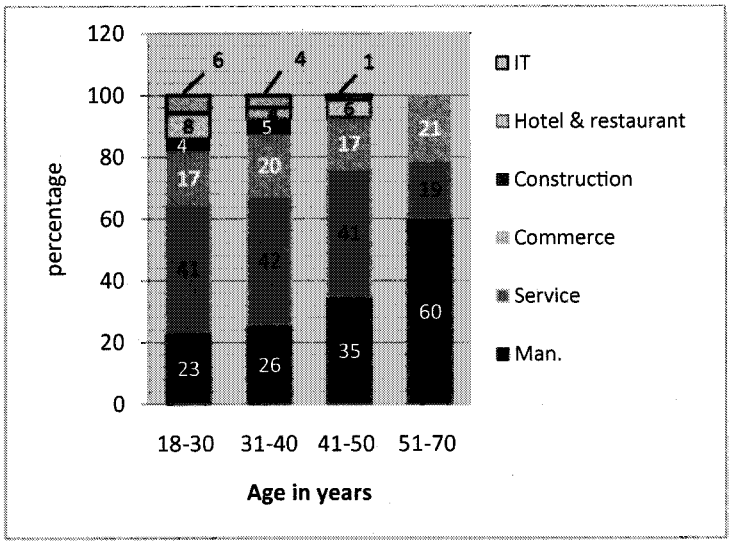



b. ***Female workers tend to be single and younger.*** The average age of female workers is 31 years, while that of male workers is 35. Among female workers 68 percent are single and 29 percent are married. The corresponding numbers among male workers are 47 percent and 51 percent.

c. ***Female workers face more challenging working conditions than do male workers in some respects.*** A female employee's request for leave for unexpected travel or funeral attendance is five times more likely to be rejected compared to the same request by a male employee. The rejection rate for sick leave requests by female workers is 11 times higher than that for male workers (Figure 1). A closer look at the data shows that "leave discrimination" occurs mostly for un-married females without small children. Leave rejection rates for female and male workers with small children are practically non-existent and almost the same (0.55 percent versus 0 percent respectively).

d. ***The degree of sector segregation among women has declined over time.*** Thus, while older women (between 51 and 70 years of age) are heavily concentrated in the manufacturing sector, younger women tend to be more evenly spread across the main sectors of economic activity (see Figure 2).

**Figure 2: Female employment by sector and age**




e. ***Female workers emphasize non-wage factors more than male workers in their decision to work.*** Although income stability and high position are relevant to both female and male workers, non-wage conditions are especially important for women. When asked to prioritize female workers stressed availability of flexible work,

proximity to the home, no child at home, and availability of nurseries while male workers listed monetary factors such as fixed salary, benefits, and availability of social security (NSSF) coverage.

f. ***Female workers face wage discrimination.*** Nearly 27 percent of the wage difference6 between male and female employees is shown by statistical analysis to be plausibly attributable to discrimination. Wage gaps exist even within the same sector and occupation even after controlling for different levels of education[7].

g. ***However, wage discrimination varies by age and is non-existent for younger female workers.*** The survey data show that the gender wage gap does not exist for younger workers (under 30 years of age) while at the same time women are just as likely as men to get promotions.

**CONCLUDING REMARKS**

iii. ***The findings of this report show that compared to males, female entrepreneurs tend to hire more women and to provide better working conditions to them (as well as to male workers).*** Thus making it easier for more women to become entrepreneurs should make a positive contribution both to female labor force participation and to working conditions in the country. Public policy should focus in particular on two key constraints that female entrepreneurs face: access to finance and complex regulations.

iv. ***Loan guarantee schemes for small businesses such as the one offered by Kafalat in Lebanon can be an effective mechanism to ease access to financing for SMEs. Setting up such a program that focuses on supporting female entrepreneurs could be explored.*** Similarly loan guarantee programs for individual loans such as those offered to students could be structured to support women wanting to pursue private sector related initiatives. With regards to reducing regulatory proceedings some countries have set up service centers (usually at the Chamber of Commerce) that provide assistance in navigating all regulatory processes and agencies. Locating these centers within officially recognized and high profile associations such as the Chamber of Commerce would allow investors options other than resorting to unmonitored or unlicensed agencies and individuals where there is a high risk of not getting the full process done.

v. ***In terms of areas for further research, a gender based analysis of financing could highlight the ways by which women face these issues differently than men.*** In the Lebanese banking system, loans are highly collateralized and typically provided under an individual's name than to a company. Women are less likely than men to own assets or to have assets registered in their name (such as land or housing) which can inhibit their ability to borrow.

vi. ***The findings of this report also show that some categories of female workers (such as single women) find it more difficult to get leave for various reasons.*** Married women (especially those with children) appear to struggle in maintaining the same level of work commitment compared to those not married, exhibiting high absenteeism and leave requests. In addition, the low level of

[6] Data is for wages only hence this does not refer to earnings.

[7] Differences in working hours: variables such as sex, age, and marital status affect the number of working hours. After controlling for these variables, there appeared no statistically significant difference in the number of working hours between female and male employees.

married female workers in the sample suggests that more women choose not to participate in the labor force when married. To support work for women with children government could support initiatives for childcare such as extending the school day, early childhood education, after school programs and publicize preschools in poor and needy areas. Specific important services are nurseries[8], training of nannies, and transportation including child transportation. In addition, revisions to the labor law should focus on facilitating flexible and part-time employment regulations and conditions.

*vii.* ***The above findings pertain to formal sector firms.*** It would be useful to complement these with a survey of the gender characteristics of the informal and micro enterprise sectors as well. Ninety percent of Lebanese firms are in the informal sector and are micro enterprises in size and nature.

[8] Regarding opening of childcare centers in the work place care must be taken to ensure that this does not become a burden on private companies in a way that would drive them to discriminate further in their hiring of women. Examples from certain countries where companies were required to open a childcare facility based on a specific (minimum) number of female workers with children showed that employers would limit their hiring of women to below the minimum stated to avoid having to set a childcare center at their expense. Best practices related to supporting childcare centers at work include making it a requirement based on a certain number of total employees (male and female) hence not tying it to women only and at the same time providing equal benefit to male employees with children to have a childcare center. Other best practice examples include facilitating the growth of the private sector childcare industry and public-private partnerships to develop joint childcare centers in work communities rather than making it a sole burden on private sector firms.

# INTRODUCTION

## COUNTRY BACKGROUND

1. ***Lebanon has faced a continuous series of economic setbacks fueled by mounting political uncertainties and war over the decades.*** The recent global financial crisis compounded the levels of uncertainty and anxiety facing households with regards to their future security. The need for earned income and employment is therefore higher than ever and an increasing number of women are entering the labor market as a means of generating additional income for themselves and their families.

2. ***Women in Lebanon enjoy high social indicators both in education and health.*** The female to male ratios in secondary and tertiary enrollment are 110 and 116 percent respectively[9]. However, women's participation in the economy whether in the labor market or private sector investment is relatively low, especially when compared to their female counterparts in other similar middle income countries. Female labor force participation in Lebanon is 37 percent compared to 84 percent for men[10] and according to the Lebanese National Survey of Household Living Condition (2004) - which includes information on 20,000 individuals across Lebanon - female employers account for only 1 percent of total economically active females compared to almost 7 percent of males who are categorized as employers[11]. There are some clear indications that women business owners contribute positively to private sector employment in addition to investment[12]. However, there remain limited availability of in depth information about women entrepreneurs and the dimensions that male and female entrepreneurs play on private sector employment, particularly for women.

## OBJECTIVE

3. ***Given the important role of the Lebanese private sector in job creation combined with an interest to increase income earning opportunities for women, this report seeks to explore the working environment for females and the conditions as well as, barriers that women entrepreneurs face in the business and investment environment.*** All the analyses will be gender based comparing male and female indicators.

4. ***The analyses will examine the hypothesis that women entrepreneurs contribute more positively than male entrepreneurs to female employment in Lebanon and that women in general do not operate at a level playing field as the men in the private sector.*** The report will suggest recommendations that would help address the barriers faced at a higher level by female

[9] World Bank database.
[10] Female labor force participation in Argentina is 62%, in Croatia it is 58%, and in Malaysia it is 49%. In Turkey it is 29%.
[11] The National Household survey also shows that self employed females (both with and without assistance from other household members) are about 11% compared to more than 33% of self employed males.
[12] See "Women's Entrepreneurship in the Middle East and North Africa", The World Bank, 2008.

entrepreneurs, as well as, improve the working environment for women in view of the factors that affect their demand for employment in the private sector.

5. ***For this purpose the specific objectives will be to:***

- Determine what constitutes a female entrepreneur and a male entrepreneur in Lebanon and highlight their role (by gender) to factors related to the supply of employment particularly for women;
- Highlight the different characteristics and working conditions faced by female and male workers in the private sector including factors that influence the demand of women for private sector jobs;
- Identify the barriers perceived in the business environment by female and male entrepreneurs; and
- Determine any particular challenges that are faced by women workers based on institutional and regulatory environment in the private sector.

**SCOPE**

6. ***The scope of the report is on employment and entrepreneurship in the private sector and does not include public sector employment. The*** prevailing trend is that women are generally drawn to the security and favorable benefits offered in public sector jobs however, Lebanon relies heavily on a dynamic private sector for economic growth and employment creation. In the competitive environment of the private sector more women than men find it difficult to break through and attain the same level of opportunities. Hence, after consultations with stakeholders it was decided to focus the scope of the study on the barriers that women face in the private sector compared to those faced by men and to provide recommendations that would address challenges faced by women in this sector.

**AUDIENCE**

7. ***This report is intended for stakeholders and decision makers who can make policy, legal and structural changes necessary to achieve equal employment and investment opportunities in the private sector in Lebanon.*** It would include the Ministries of: Education and Higher Education; Finance; Social Affairs; Labor; and Economy and Trade. The judiciary, Parliament, the Chamber of Commerce, associations, banks, and the private sector are also amongst the target group as they can have strong influence on policy making and initiating reforms. Similarly, civil society organizations and NGOs can use the information provided in this report to support their advocacy and awareness campaigns to promote gender equality; other development and international organizations (including the World Bank Group) and donors will have an instrument that would inform and guide them in addressing gender inequalities in the formulation of their assistance and aid programs for Lebanon.

## DATA AND METHODOLOGY

8. ***Two surveys were conducted in 2007 specifically for this analysis covering the Greater Beirut area[13]. The first was a survey of 235 formal sector firms (109 female owned and 126 male owned) with similar levels of engagement and participation in the management of their business (i.e. they were all engaged and were active business owners).*** The second survey was conducted on a sample of 615 workers (342 females and 273 males). The selection of the samples for both surveys was stratified at two levels: sector of activity[14] and firm size[15] (defined by number of employees). The sample selections were designed so as to allow for an un-biased comparison to the extent possible between each of the gender groups and provide clear answers on whether each group faces similar challenges or behaves differently based on gender. Although weights were developed to achieve population representation, it should be noted that the study does not provide information about the incidence of female entrepreneurship in the Lebanese private sector per se, rather for the purpose of this analysis two non random sample groups of male and female entrepreneurs each were selected to highlight the gender dimensions[16].

9. ***The analysis examines data from both the workers survey and the firm survey.*** The workers survey includes detailed information on the characteristics of workers and on their family/household background. When combined with the corresponding firm data it allows for a comprehensive examination of gender disparities from the perspective of the employees, the household, and the employers.

10. ***The methodology for analyzing the data involves looking at descriptive statistics to highlight the characteristics and differences between male and female entrepreneurs and workers***. The analyses of the employee data uses diagnostics using the index of dissimilarity (ID) to determine the underlying factors for any disparities in sector and occupational segregation. The Mincerian wage regression and the Oaxaca-Blinder mean wage gap decomposition method, examine the level of wage differentials between female and male employees and the impact of endowments and discrimination on observed wage gaps.

11. ***Chapter one covers the characteristics of female and male entrepreneurs including differences in their treatment of male and female employees, and highlights their observed constraints in the investment climate.*** The differential characteristics between female and male business owners are determined in terms of: ownership status, entrepreneurial ability, how they started their business, the extent and source of financing used, and structure of the company Board (family/non-family partnership). Differences in the treatment of workers looks at the different work leaves granted and benefits offered by firm owners according to their gender. The last part looks at the constraints faced in the investment climate as reported by the firm owner and makes a gender based comparison.

12. ***Chapter two focuses on the workers and their characteristics in terms of age, experience, education, skills, and marital status. It examines the different work patterns of workers and***

[13] While the survey was held nationwide, most of the substantive responses came from the Greater Beirut area. Two thirds of business activities in Lebanon take place in the Greater Beirut area.
[14] Manufacturing, trade, services, construction, IT, and hotel & restaurants.
[15] Small ( >=5, <=9), medium (20-99), Large (100 and over).
[16] Annex 1 provides a detailed breakdown and explanation of the sampling and the data.

***identifies the distribution of male and female employment across sectors and occupations to understand the dimensions of sex segregation in private sector employment.*** Factors that influence the demand of women for labor participation will be examined by looking at the various aspects in employment that women value compared to men such as benefits, flexible work arrangement, transportation, childcare etc.

13. ***Chapter three quantifies the level of the gender gap and identifies its sources in view of the different demographic characteristics of the worker.*** Chapter four lays down the conclusions, examines the related policy and regulatory environment, and provides recommendations. Detailed data and supporting research are attached in the Annexes.

## CHAPTER ONE: MALE AND FEMALE ENTREPRENEURS IN THE LEBANESE PRIVATE SECTOR

***This chapter examines the data from the firm survey that was conducted for this report. It is divided into three parts.*** The first part highlights the different characteristics of male and female entrepreneurs, and highlights the constraints in the investment climate that they face. Part two examines the role that female entrepreneurs play on female employment as compared to male entrepreneurs.

### PART I. WHAT ARE THE DIFFERENCES BETWEEN A FEMALE AND A MALE ENTREPRENEUR IN LEBANON?

**Definition of Entrepreneurship:**

1.1. ***In the theoretical and empirical literature, there is a proliferation of definitions and taxonomies of entrepreneurship and entrepreneurs.*** In the early theories, entrepreneurs are defined as those individuals that earn uncertain profits from the difference between a known buying price and an uncertain selling price bearing the risk (Cantillon, 1755). Stressing the relevance of the entrepreneurial ability as having good judgment, Say (1767-1832) identified entrepreneurs more with the managers than with the owners of capital or firms. Later theories defined the entrepreneurs as residual claimant optimizing agents continuously seeking for opportunities to minimize costs (Marshall, 1964) or as innovators who move the system out of the static equilibrium by creating new products or production methods (Schumpeter, 1949) and assume the consequences of uncertainty related to those events (Knight, 1942). Recent theories highlight the presence of enterprising skills (Shane and Venkataraman, 2000) and ability in decision-making (Casson, 2003). Despite the absence of a generally accepted definition, it is clear that an entrepreneur's role involves multiple aspects which include business ownership, risk bearing, innovation, opportunity seeking, and management.

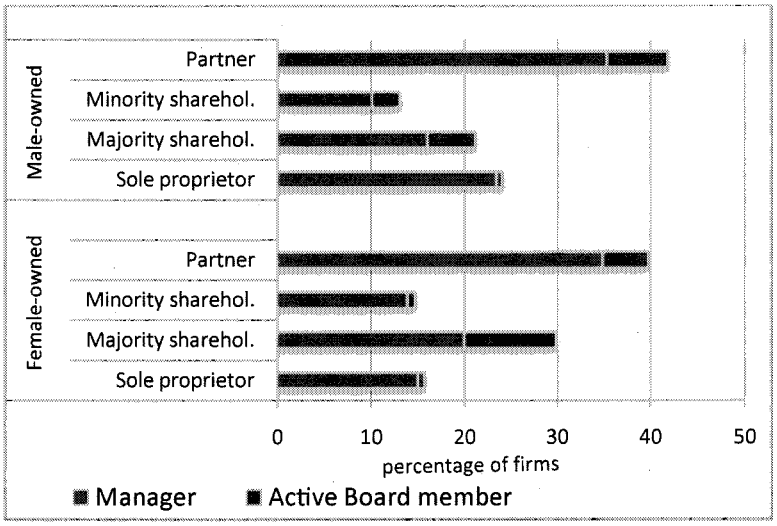
1.2. ***Despite being quite widespread, the use of firm ownership as a proxy for entrepreneurship is not free from drawbacks.*** Indeed, problems are related to the existence of different degrees of participation in ownership (e. g. sole proprietorship, majority shareholder, minority shareholder or partnership) as well as to the real involvement of the enterprise's owner in running the business. The main question in the case of this analysis is whether or not the enterprise's owner has the real decision-making power in running the activity, or, even better, whether or not the owner is the "real player" in the private sector. At the empirical level, there is the opportunity of considering the firm's management rather than the firm's ownership - given the idea that the manager daily interacts with the investment climate - or, even better, to combine information collected on both the owner and the manager.

1.3. ***These issues, which are already relevant in the analysis of entrepreneurship in general, become essential when a gender-disaggregated analysis of entrepreneurship is carried out.*** A situation that is often found in the MENA region is that many companies have a woman as a registered owner but in most cases it is by name only while the actual entrepreneur and decision maker is a male (often a spouse or relative) and also vice versa. Only when the real players in the

private sector are identified does it become possible to see if male and female entrepreneurs face the same investment barriers or not.

1.4. ***For the purpose of this report an entrepreneur is defined as an individual who owns either a majority shareholding (51 percent), a minority shareholding (49 percent), or is a partner/manager who can be liable and who may or may not own some shares in the company but is not the registered owner. These individuals, regardless of shareholding status as previously defined have to be actively involved in the running of the business by being dynamically involved in the enterprise's activity providing tangible and intangible resources and taking part in the decision making process (i.e. managing, being a decision making member of the Board, and/or a decision maker within the company in general).***

**Figure 1. 1: Participation of entrepreneurs by gender of firm owner**




## Legal Status and Ownership:

1.5. ***In Lebanon more men than women are likely to be sole proprietors of their firm (24 percent compared to 16 percent).*** Women are more likely than men to be majority shareholders in their companies (30 percent of total female entrepreneurs compared to 21 percent for males). Although the differences are small they are statistically significant. No differences are found with regards to minority shareholders and partners (figure 1.1). These indicators show that in terms of ownership, women who are actively engaged in their own business tend to be more likely shareholders in their company (minority or majority) rather than sole proprietors.

1.6. ***Manufacturing accounts for 21 percent of the 109 firms run by female entrepreneurs, whilst the remaining 79 percent are in services***[17]. Out of 126 firms run by male entrepreneurs, about 25 percent are in manufacturing whilst 75 percent are in services. Regarding size, the majority of manufacturing enterprises in the sample are medium or large (hiring 20 or more employees) regardless of the gender of the entrepreneur. An equal distribution between small and medium/large enterprises is found in services, again with no relevant differences between enterprises run by male and female entrepreneurs[18] (see Annex 1 for details on form sampling).

[17] The services sector in this case includes: printing services, construction, transportation/car rental, financial services, education, health and social action, research and testing services, advertising / marketing / media, cleaning and maintenance, security, service to individuals (beauticians, hairdressers etc.).

[18] Not enough observations were available in the IT, trade, construction, and hotel and restaurants to allow for significant results

**Capability of Being An Entrepreneur (entrepreneurial ability and access to finance):**

The capability of the entrepreneur is usually represented by two main components, namely: i) the entrepreneurial ability; and ii) access to finance[19].

1.7. ***Entrepreneurial ability. Entrepreneurial ability is a wide term, which refers to the ability of an individual to perceive and exploit a business opportunity and can include a wide set of factors such as:***

- Experience – measured by the number of years the entrepreneur has been in operation.
- Education – measured by the highest educational level attained by the entrepreneur.
- Business contacts and motivation[20] – not enough data is available to allow for an examination of business contacts however, motivation is proxied by the reasons behind the entrepreneur's choice for engaging in the business (taking over a family business or initiating a new venture).
- Knowledge of the market – measured by the entrepreneur's field of study and experience (previous work) in the enterprise's specialty.
- Opportunity seeking – measured by the entrepreneur's intention to expand his or her activity in the future.

1.8. ***Experience[21]: Female entrepreneurs are slightly younger and less experienced than male entrepreneurs.*** However, neither male nor, female entrepreneurs are in the very young age group and neither is completely new in the market. The average age of a female entrepreneur is 45 years compared to 50 years for a male entrepreneur, whilst female entrepreneurs are characterized on average with 13 years of experience in the market compared to 19 years of experience by male entrepreneurs.

1.9. ***Education[22]: Women entrepreneurs are as educated as men and even slightly more so as shown by the data although the difference is not statistically significant.*** The majority of entrepreneurs regardless of, their gender, have a university degree or post university degree. The percentage is slightly higher for female entrepreneurs (93 percent) than for male entrepreneurs (86 percent).

1.10. ***Motivation (family business versus own undertaking): In Lebanon family plays a crucial role in entrepreneurship, and is equally relevant for female and male entrepreneurs (figure 1.2).*** Family businesses in Lebanon constitute 85 percent of the private sector.[23] According to this firm survey data, an enterprise where the board holds regular meetings, the percentage of family members on the board is 56 percent in firms run by male entrepreneurs compared to 47 percent in firms run by female entrepreneurs[24].

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[19] Evans and Jonovic, 1989.
[20] See Burke, FitzRoy, and Nolan, 2002 for a broader description.
[21] This data was taken from the same firm sample where 100 male entrepreneurs and 69 female entrepreneurs responded to this question.
[22] Ibid.
[23] "Family Business Consultations in Lebanon," Josiane Fahed Sreih, 2008.
[24] Differences are statistically significant.

1.11. ***Knowledge of the market: Of those initiating their own venture women have just as much knowledge as men of the market.*** Just as many female entrepreneurs as male entrepreneurs (approximately 40 percent) first got involved in the business because of their own entrepreneurial ability linked either to exploiting an idea in the market, a specific opportunity, or to considerations related to personal skill and/or comparative advantage (such as previous experience in the field or their field of study).

1.12. ***Pursuit of opportunity and risk taking (intention to expand the business activity): The data shows that women have a lower tendency to take an investment risk but women also list financial and regulatory constraints higher than do men.*** Men are more likely to report the political and economic situation as a constraint. If it is true that entrepreneurial ability is measured by "opportunity seeking" the data seems to support the common understanding of the less risky attitudes of female entrepreneurs (Jianakopolis and Bernasek, 1998). Figures 1.3 (A, B), show that despite having lesser perceptions of constraints and issues with regards to the political and economic situation 30 percent of Lebanese female entrepreneurs had no plans to expand their business compared to 18 percent of male entrepreneurs, with the main reason being the absence of any need for expanding. Nevertheless, although women appear as lower risk takers than men a significant number are likely to invest and expand (70 percent).

**Figure 1. 2: Reasons for being involved in the current business**

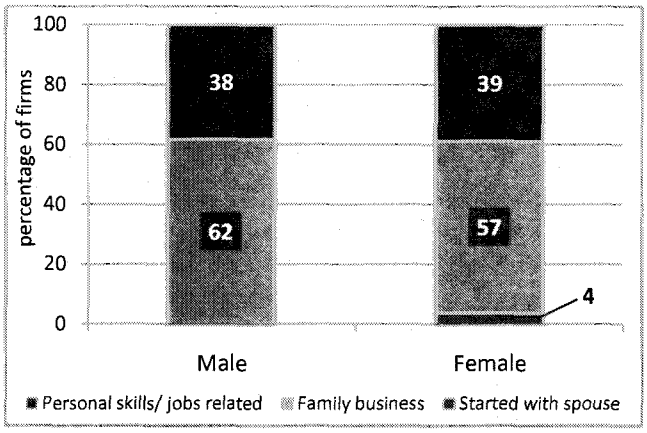
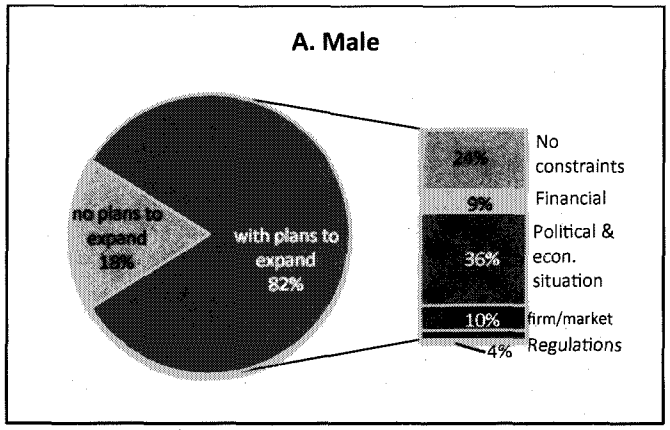
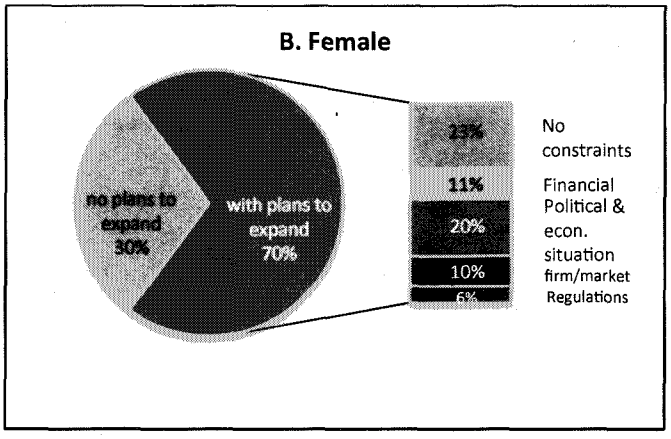



**Figure 1. 3: (A, B): Entrepreneurs' plans to expand the business, by gender**



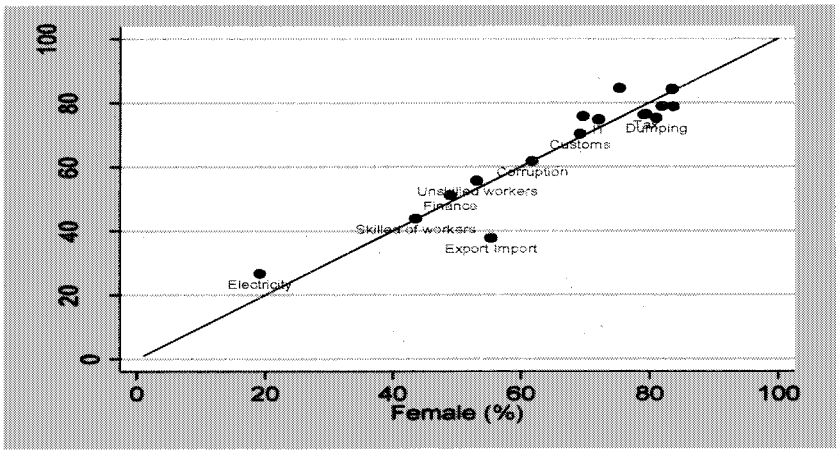



**Constraints Faced by Firm Owners in the Investment climate Based on Their Gender:**

1.13. ***According to the survey male and female entrepreneurs are characterized by very little differences in their perception of constraints, in the investment climate in Lebanon.*** During the time that the survey for this analyses was done Lebanon had just experienced a violent conflict with Israel that brought a halt to the economy and business operations for several months. Hence asking entrepreneurs for their perceptions of the investment climate at the time would have been biased by the post conflict situation. Instead entrepreneurs were simply asked to indicate which indicators they found not to have become significantly constraining in their efforts to recover or continue operating after the war. Female entrepreneurs were less likely to report electricity, telecommunication, and labor regulation as a no obstacle constraint than firms run by male entrepreneurs. In other words they found these indicators to have become particularly difficult for them to continue their operations after the war. However, male entrepreneurs were less likely to report constraints like import-export, or dumping, as a no obstacle i.e. those constraints loomed higher for male entrepreneurs as a result of the war.

1.14. ***In this analyses a stronger indicator of investment climate barriers are the factors that were indicated as constraints in the decision of an entrepreneur, who is already in business, to expand his or her activity.*** Given the binding entry barriers, firms currently operating are likely to be among the better performers and may have a better perception of the investment climate or more experience in how to navigate it. This is true for both male- and female-owned firms. However, when asked about the constraints for their decision not to expand their business more female firm owners than male stated financial constraints and regulatory issues indicating that women may have lower access to finance and are more affected by a cumbersome business environment.

**Figure 1. 4: Percentage of entrepreneurs perceiving selected constraints as NOT a problem, by gender**[25]




*Access to Finance*

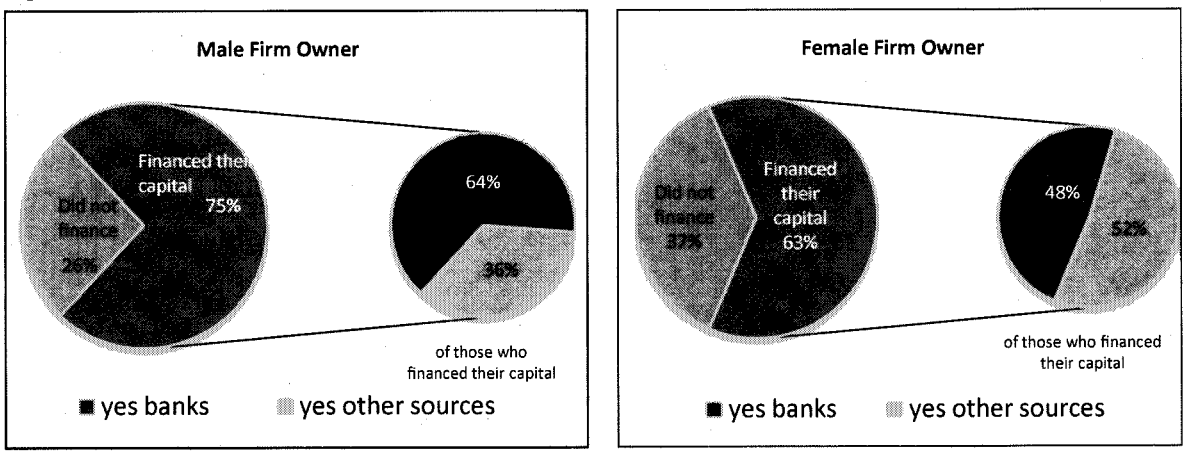
1.15. ***Access to finance is an important factor that can allow an entrepreneur to translate his or her entrepreneurial initiative into action.*** Under such an assumption, Lebanese male entrepreneurs show, at a first glance, a stronger entrepreneurial skill than their female counterparts. However, a more complex picture emerges when information about the source of financing is analyzed.

[25] As a result of the 2006 war.

1.16. ***Differences between male and female entrepreneurs are found in terms of access to finance (as measured by both the demand for finance and the kind of financial instruments used).*** When asked the question "do you currently or did you at some point finance your capital or operation?", only 26 percent of male entrepreneurs answered "no" compared to 38 percent of female entrepreneurs[26].

1.17. ***Sixty four percent of male entrepreneurs who financed their capital or operations had access to a bank compared to only 48 percent of female entrepreneurs (Figure 1.5)***. This difference is also confirmed after controlling for industry fixed effects. Female entrepreneurs are 17 percent less likely to have a bank loan when they finance their business than men. On the other hand, for women, personal savings are more relevant. Establishing a causal relationship to determine the linkages between lower access to banking instruments and lower access to finance with, lower female attitudes towards expanding is difficult with the current data. However, an interesting question remains: "are female entrepreneurs in Lebanon less likely to have access to banking instruments because of weaknesses in the demand for financing or because of constraints on the supply side?" Findings from firm studies in other regions provide useful insights.

**Figure 1. 5: Access to Finance and Source of Finance by Gender**




** Differences between male and female entrepreneurs are statistically significant*

1.18. ***Findings from an Enterprise Survey data analyses of firms in Eastern Europe and Central Asia by Muravery et al. (2007) show that women entrepreneurs are less likely than men to get a loan***[27]. This suggests that, even if certain factors indicate that women are lower risk-takers, actual constraints in the supply of finance can play an important role in influencing women's "entrepreneurial spirit".

[26] The difference in attitude is confirmed across size and sector.

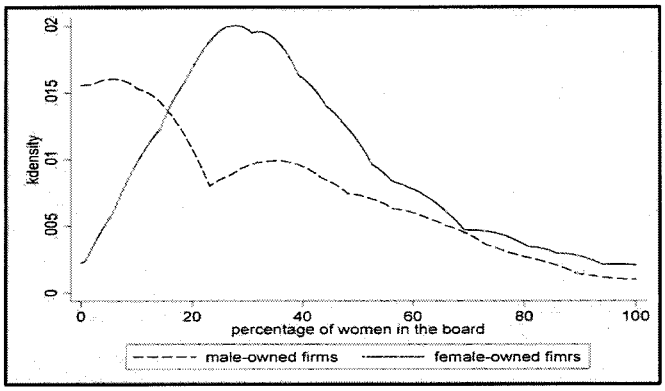
[27] Those findings were established when correcting for selection on whether the firm needs a loan, and controlling for the profit of the firm, capacity utilization, age, and competition faced by the firm, as well as for industry and country fixed effects.

## PART II. THE ROLE OF FEMALE ENTREPRENEURS ON FEMALE LABOR FORCE PARTICIPATION IN THE PRIVATE SECTOR

1.19. ***Female entrepreneurs are an important source for boosting female labor force participation in the private sector in Lebanon[28] either at the managerial or at the production level.*** For the purpose of this analysis, female participation at the managerial level is measured by the percentage of females on the enterprise's Board.

1.20. ***Firms run by female entrepreneurs are more likely to have more women on the Board than firms run by male entrepreneurs.*** Seventy three percent of female owned firms had Boards with 20-50 percent female members as compared to only 36 percent of male owned firms. The left tail of the kernel shows the distribution of the percentage of women Board members in firms run by male and female entrepreneurs Figure 1.6, shows that a remarkably higher fraction of enterprises run by male entrepreneurs have from 0 percent to 20 percent of the Board composed of women compared to a definitely smaller portion of enterprises run by female entrepreneurs. On the other hand, for higher percentages of female Board members, the kernel distribution of firms run by female entrepreneurs always dominates those of firms run by male entrepreneurs. This is true also when the sub-sample of non-family business is considered.

**Figure 1. 6: Women on the Board of companies by gender**




1.21. ***When controlling for family businesses the percentage of females on the Board of non-family female owned firms is higher than in non-family male owned firms (22 percent compared to 11 percent).*** More detailed data about the composition of the male and female board members and their relationships is needed to shed light on this issue.

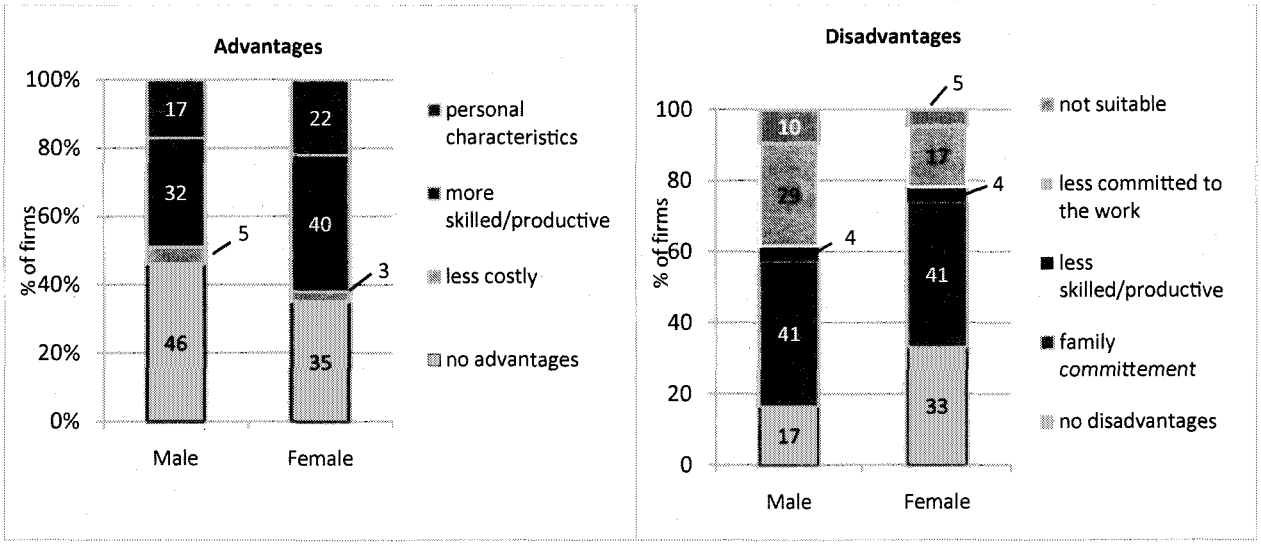
1.22. ***Enterprises run by female entrepreneurs employ a higher percentage of women workers compared to enterprises run by male entrepreneurs across all sectors.*** On average, 47 percent of the labor force in enterprises run by female entrepreneurs is composed of women compared to 34 percent in enterprises run by male entrepreneurs.[29]

1.23. ***Female employees in female owned firms have an advantage both in how they are perceived as employees and in terms of no wage compensation.*** Male and female firm owners were questioned about their perceptions and attitudes to employees and the results were compared with how they treated female and male workers through the benefits and services that they actually provide.

[28] The same findings were found for female entrepreneurs in other MENA countries (see Women Entrepreneurs in the Middle East and North Africa, World Bank 2008).
[29] Differences are statistically significant

1.24. ***Female entrepreneurs are more likely than male entrepreneurs to consider female workers as more skilled/productive in their work (40 percent compared to 32) or better because of personal characteristics like more trustworthy, more dedicated, and more presentable (22 percent compared to 17).*** On the other hand, male entrepreneurs are more likely to find no advantages in hiring women compared to female entrepreneurs (46 percent versus to 35 percent) - Figure 1.7.

**Figure 1. 7: Advantages and disadvantages of hiring women as reported by entrepreneurs**

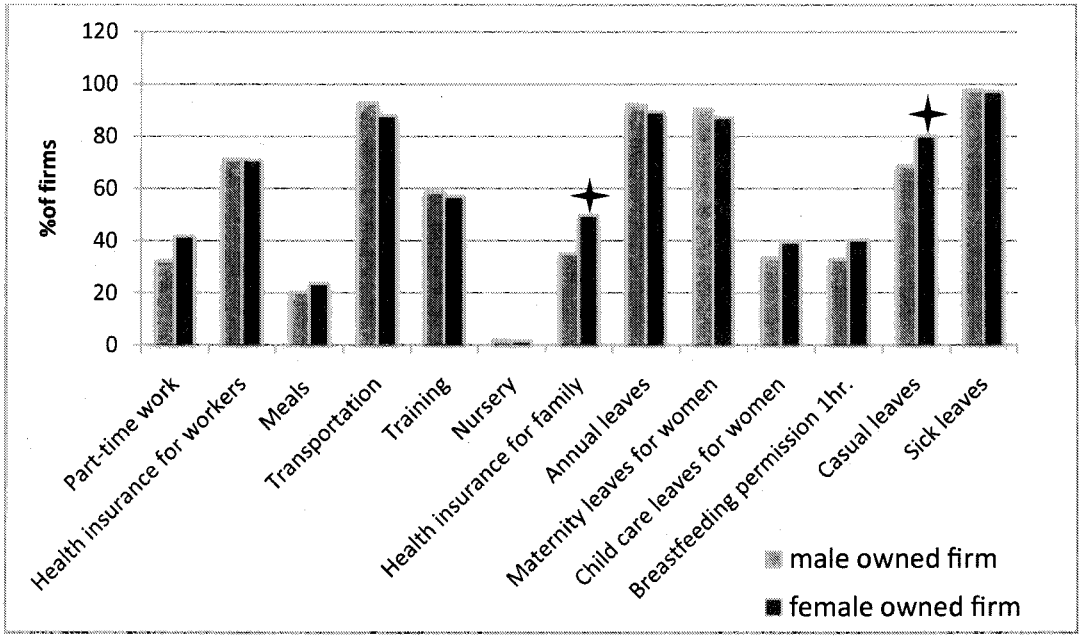



* *Differences between male and female entrepreneurs are statistically significant*

1.25. ***A high percentage of entrepreneurs (40 percent), regardless of their gender, directly mention family commitment as the major disadvantage in hiring women.*** More male entrepreneurs (29 percent) than female entrepreneurs (17 percent) consider women as less committed to their work for reasons such as higher exit from work, higher absence, and unavailability for working overtime. However, looking at the data on leave, absenteeism and overtime work request male firm owners are more likely to reject leave requests submitted by female workers (paragraphs 42-45) and although 95 percent of overtime requests are usually accepted for all employees, more women workers than men tend to have their request to work overtime rejected or ignored (see paragraph 47). At the same time women have a higher level of absenteeism in male owned firms than men although from the current data it is difficult to determine if this is related to the higher tendency of having their leave requests rejected in those firms.

1.26. ***When asked to list services and benefits offered to their employees, female entrepreneurs appeared more likely to provide health insurance coverage for an employee's family (male and female and casual sick leaves than male entrepreneurs are).*** More male than female employees benefit from family health coverage. For benefits and services that can be useful for work life balance, male entrepreneurs appeared more likely to provide maternity leaves for women and annual leaves however, the difference is not statistically significant (figure 1.8). In addition as just mentioned previously, women have a higher tendency of having their leave request, particularly gender related leave (maternity and childcare) rejected by male owned firms than in female owned firms.

**Figure 1. 8: Services provided to the employees as reported by the firm owners**




*Note:* Stars indicate differences that are statistically significant at the 1 percent level or the 5 percent level.

1.27. ***There is no statistically significant gender difference in employees' job satisfaction between male and female owned/managed firms.*** Although male employees are more likely to be dissatisfied in female owned/managed firms (14.23 percent) compared to their female counterparts (8.02 percent) and compared to male employees in male owned/managed firms (10.76 percent).

**Leaves (gender related - maternity/childcare and gender neutral - all other types of leaves)[30]:**

***Gender Related Leaves (based on the workers' survey response)***

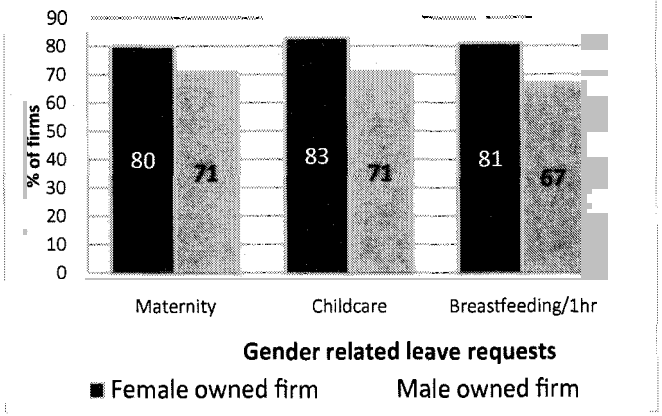
1.28. ***Data on leaves that firms actually granted were tabulated as reported by the workers based on the number of leave requests that they requested over the past year and the results show that female owned/managed firms are more likely to approve maternity and childcare based leave requests for their female employees than do male owned firms.*** The cross tabulation results show that roughly two-thirds of female employees' request for maternity, child care, and breast feeding leaves are approved. However, the data shows that there can be differences in the application of these leaves in different firms such as female owned firms versus male owned firms, different sectors, and among firms with different sizes. Figure 1.9 presents the approval rate for different types of leaves applied to female employees between female and male owned/managed firms as reported by workers. As the figure clearly shows, female employees in female owned firms have a higher chance of getting their leave request approved compared to female employees working in male owned firms and this holds true for all the three types of leave requests.

**Figure 1. 9: Percentage of female employees' leave request**

[30] Data findings are derived from the workers' survey

1.29. ***For example 80 percent of female employees who requested maternity leave were approved in female owned/managed firms compared to only 72 percent in male owned firms.*** Thus, if male owned firms have a higher tendency to offer maternity leave women workers are not benefiting as much from it. As the graph shows, the percentage difference increases as we move from maternity leave, to child care and one hour breastfeeding leave requests. In the case of leave approval for one hour breastfeeding request, the percentage difference between female and male owned firms is more than 16 percent.

**approved by gender of the owner of the firm**




### *Gender Neutral Leaves*

1.30. ***Female and male firm owners equally discriminate against women in non maternal type leaves indicating that all employers consider female workers as already getting too much leave due to maternity and childcare.*** Female workers have a significantly higher incidence of rejection to their (non-maternal based) leave requests than their male counterparts in both female and male owned firms. Figure 1.10 clearly shows the differences. The annual leave request of 3.5 percent of female employees was denied compared to the request of 0.3 percent of male employees. At the same time, the request of female employees for other leave (such as unexpected travel or funeral leaves) is five times more likely to be rejected compared to the same request by male employees. This chance of rejection is much higher in the case of sick leave. The chance of female employees' request for sick leave to be rejected is 11 times higher than the chance of a male employees' request. Hence, maternity leave comes at the cost of other types of leaves that women are entitled to and there is no consistent and meaningful difference across different sectors and sizes of firms.

**Figure 1. 10: Percentage of leave requests denied by gender of the employee**

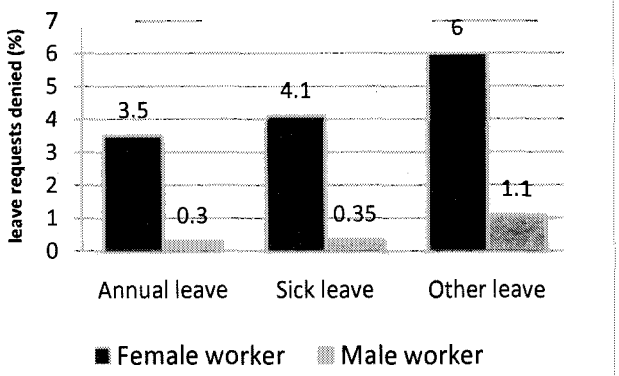
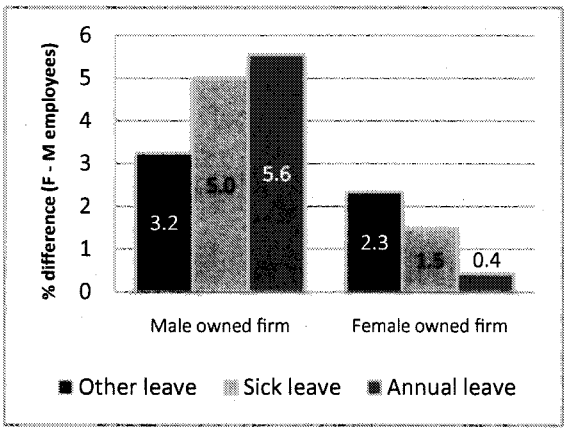


**Figure 1. 11: Difference in the percentage of leave requests denied between female and male employees by the gender of the firm owner**




1.31. ***Although all types of (non maternal based) leave requests of female employees are more likely to be denied in both male and female owned/managed firms the differences are more significant in the case of male owned firms.*** Figure 1.11 presents the difference in the percentage of female and male leave requests denied by the gender of the owner of the firm. Positive values show that requests of female employees are more likely to be denied compared to requests submitted by male employees. As the figure clearly shows, the percentage difference in denial of (other) leave request between female and male employees is 3.24 in male owned firms compared to only 2.33 in female owned firms.

1.32. ***In male owned firms more than 6 percent of female employees' request for annual leave is denied compared to less than 0.5 percent of requests by male employees (denoting a difference of 5.56 percentage points).*** In female owned/managed firms on the other hand only 0.53 percent of the annual leave request of female and 0.1 percent of male employees is denied (a difference of 0.43 percentage points). Interestingly the data revealed that "leave discrimination" occurs mostly for un-married females without small children. Leave rejection rates for female and male workers with small children are practically non-existent and almost the same (0.55 percent versus 0 percent respectively).

1.33. ***More women than men tend to have their request to work overtime rejected or ignored. Workers were asked whether they work overtime and whether their employers grant it.*** Only 26 percent of the employees (male and female) said that they can request to work overtime. Nearly half of the workers in the survey (52 percent male and 47 percent female) request it and 94 percent of the requests are usually accepted equally by both female and male firm owners. However, interesting variations are observed in the rate of rejections of overtime requests submitted by male and female workers. While only 3 percent of the request of male employees is refused or ignored, more than 10 percent of the request of women employees is refused or ignored and the difference is statistically significant. This implies that out of 50 overtime applicants, the request of only one and a half male employees is rejected or ignored compared to five female employees.

1.34. ***In firms and job categories where overtime work is applicable, nearly 30 percent of female and 26 percent of male employees claimed that they could not refuse to work overtime if it was requested of them.*** Results also show that 59 percent of the over-time hours worked goes unpaid. No significant gender differences are observed in both areas.

## KEY SUMMARY POINTS

- Compared to male entrepreneurs female entrepreneurs are slightly younger and consequently have less experience but they are equally educated even slightly more so. Women also have just as much knowledge as men of the market.
- More men than women are likely to be sole proprietors of their firm and family businesses play a crucial role in entrepreneurship in Lebanon, and is equally relevant for female and male entrepreneurs
- Women list financial and regulatory constraints higher than do men. Differences between male and female entrepreneurs are found in terms of access to finance (as measured by both the demand for finance and the kind of financial instruments used).
- Female entrepreneurs are an important source for boosting female labor force participation in the private sector in Lebanon either at the managerial or at the production level. Firms run by female entrepreneurs are more likely to have more women on the board than firms run by male entrepreneurs. Enterprises run by female entrepreneurs employ a higher percentage of women workers compared to enterprises run by male entrepreneurs across all sectors.
- Female employees in female owned firms have an advantage both in how they are perceived as employees and in terms of treatment. Female entrepreneurs are more likely than male entrepreneurs to consider female workers as more skilled/productive in their work or better because of personal characteristics like being more trustworthy, more dedicated, and more presentable. However, a high percentage of entrepreneurs regardless of their gender, directly mention family commitment as the major disadvantage in hiring women.
- Although there is no statistically significant difference in the number of male and female firm owners who offer maternity leave, female owned firms are more likely to approve/grant the requests for their female employees than do male owned firms. Female entrepreneurs are also more likely to provide health insurance coverage for an employee's family (male and female and casual sick leaves) than male entrepreneurs.
- Female and male firm owners equally discriminate against women in non maternal type leaves indicating that all employers consider female workers as already getting too much leave due to maternity and childcare. Although all types of (non maternal based) leave requests of female employees are more likely to be denied in both male and female owned firms the differences are more significant in the case of male owned firms.

## CHAPTER TWO: MALE AND FEMALE WORKERS IN THE LEBANESE PRIVATE SECTOR

***This chapter covers three areas:***

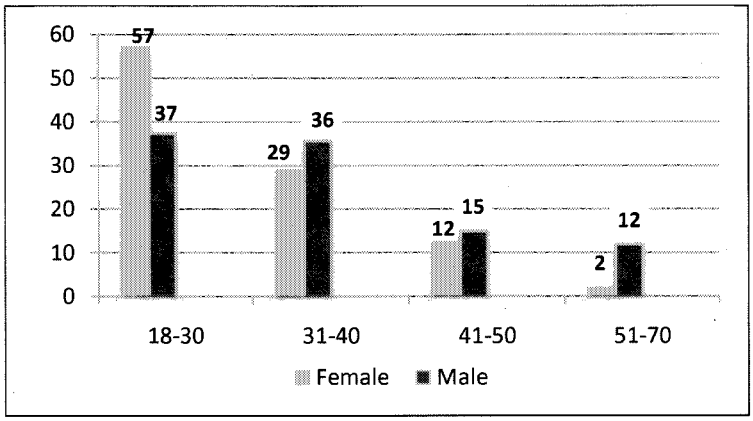
1) An assessment of the differences and similarities between female and male workers in the Lebanese private sector in terms of their characteristics, and w orking patterns;
2) The distribution of female and male workers across sectors and occupations; and
3) A deeper analysis of the factors that influence the demand of women for labor force participation compared to men including a look at workers' perceptions regarding the labor law, and factors that affects their decision to work/stay in their job.

### PART I. COMPARISONS BETWEEN FEMALE AND MALE EMPLOYEES IN THE PRIVATE SECTOR

### Age and Experience:

2.1. ***Female workers are on average younger than male workers.*** Overall, 38.2 percent of the sampled workers are female. The mean age of female employees is 31 years compared to 35 years for male workers. Figure 2.1 presents the distribution of workers by four age categories. As the figure clearly shows, most female employees in the Lebanese private sector are very young compared to men and their share declines as age increases.

**Figure 2. 1: Percentage Distribution of workers by age and gender**



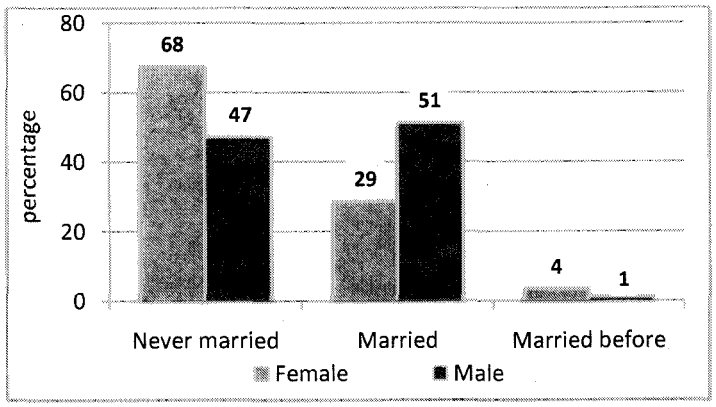

2.2. ***Fifty seven percent of female employees are in the youngest age category (18-30 years) compared to only 37 percent of male employees.*** On the other extreme, 12 percent of male employees are in the oldest age group (51-70 years) compared to only 2 percent of sampled female employees. This result indicates that more young female Lebanese have been joining the labor force compared to their mothers. In addition, as expected when looking at the age composition of workers, male employees have more experience than female employees. The difference in the mean for experience between male and female employees is 1.2 years. The difference is much higher when considering the median (3.5 years).

2.3.

## Marital Status:

2.4. ***Marriage plays a high role on women's work.*** Overall, 55 percent of the workers interviewed are single, 43 percent are married, and only 2 percent have been previously married (divorced, separated, and widowed). Among female employees, 68 percent are single and 29 percent are married. When looking at male employees however both married and single males are on almost equal footing whereby, 47 percent are married and 51 percent are single (Figure 2.2).

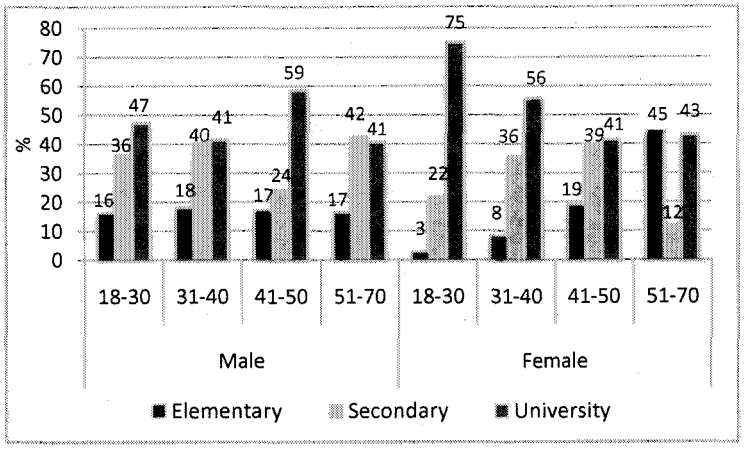
**Figure 2. 2: Distribution of workers by marital status and gender**




## Education:

2.5. ***Female workers are more educated than their male counterparts.*** More than 87 percent of all the workers surveyed report having attended secondary or university education (34 percent secondary and 53 percent university).[31] Of those who attended high school and university education, 64 percent have done so through private education establishments, which highlight the importance of the private educational sector in building the human capital in Lebanon. Interestingly, more men attended private education (54.5 percent) compared to women (45.5 percent). The percentage of female employees with elementary level of education is only seven percent compared to 17 percent of male employees. Sixty five percent of female employees have also completed college or above compared to only 46 percent of male employees. This gap still holds after controlling for age differences. In the 18-30 age group, only 47 percent of male employees completed university compared to 75 percent of female employees (Figure 2.3).

**Figure 2. 3: Education of workers by gender and age**

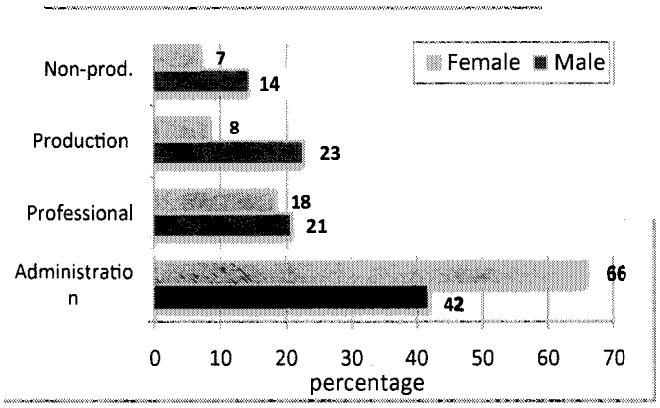



[31] At the time of the survey, only 15% of the employees were still attending schools or universities.

## Types of Jobs:

2.6. ***Females are highly involved in administrative jobs particularly in accounting, secretarial/receptionist, and as assistant mangers.*** On the other hand male employees are highly involved in production and other (non-production) occupations[32] (figure 2.4).

**Figure 2. 4: Job Types**




## Employment registration and past employment history:

2.7. ***Women workers are less aware or knowledgeable about employment registration.*** Eighty-five percent of all workers surveyed have been legally registered since the start of their employment, of which 71 percent were registered within the first three months. Seventy four percent of male employees have been legally registered within three months compared to 67 percent of female employees. When explaining reasons for being a non-registered employee most male employees stated that they were either a part time or temporary worker, or that they did not have a Lebanese nationality. Female employees did not seem as knowledgeable and mentioned reasons such as "they would be registered soon", "they had started working recently", or they "did not know about the issue". Eighteen percent of employees that are not registered are non-Lebanese, 80 percent of them are female. These findings indicate that efforts should be made to educate women about the labor laws, their rights and responsibilities.

2.8. ***Twenty eight percent of employees were unemployed before getting their current job and there is a statistically significant difference between female and male employees.*** Thirty seven percent of female workers were unemployed before their current job compared to 22 percent of male employees. Eighty-six percent of all employees had spent up to a year looking for a job before finding employment, while 14 percent had spent more than a year doing so. Interestingly, there is no statistically significant gender difference in the number of months stayed without a job (9 months for males and 8.5 months for female employees).

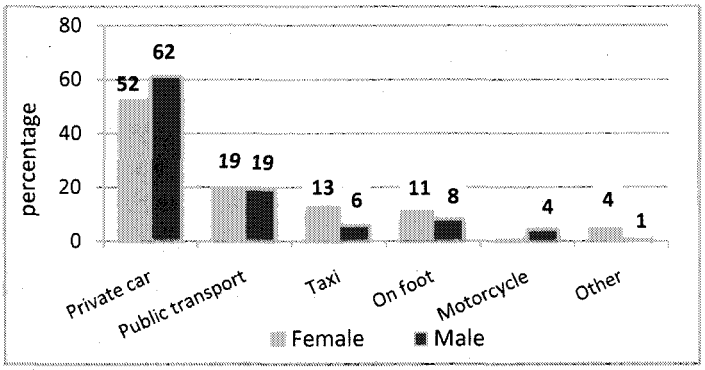
## Transportation to Work:

2.9. ***Generally, 82 percent of the respondents do not consider getting to work as being difficult (83 percent of male and 81 percent of female employees).*** However, women more than men consider good transportation as important for work and public transportation (government and private companies). While there is no statistically significant gender difference in the percentage of employees who use public transport, more male employees use private car (61 vs. 52 percent) and motorcycles (four vs. less than one percent) than their female counterparts. Female employees are more likely to walk on foot (11 vs. eight percent) and to use taxi cabs (13 vs. six percent). This may

[32] In the data set, jobs were classified as administration, professional, production, non-production & trainee

indicate that provision of public transport services by the government or private companies can be more beneficial for female employees (figure 2.5). Female employees are also more likely to live near their work place as indicated by the relatively small amount of time they need to arrive at work.

**Figure 2. 5: Means of transportation to work by gender**

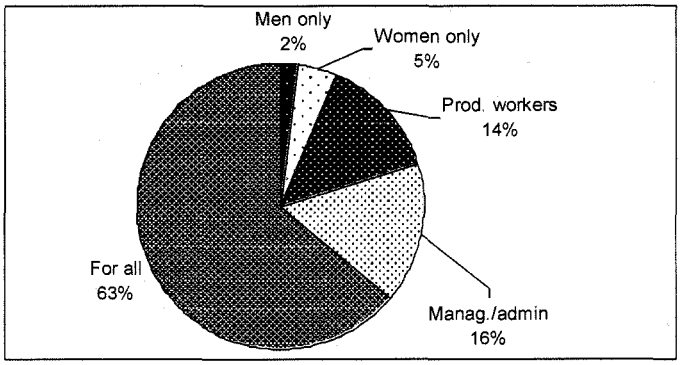



**Working Hours and Flexible Work Time:**

2.10. ***There are no statistically significant differences in the number of working hours between male and female employees.*** The descriptive results show that at face value men appear to work more hours than women but after controlling for certain variables that influence working hours such as age, marital status and gender, no statistical significance in the differences could be found.

2.11. ***Gender does not play a significant role in the determination or availability of flexible working hours offered by employers.*** Based on what was reported by the workers, 20 percent of the firms offer flexible working hours. Of this 20 percent, 78 percent provide part-time employment, 9 percent allow working from home and 16 percent have flexible entry and exit times.

**Figure 2. 6: Availability of flexible working hours for different groups**




**Workers Registration:**

2.12. ***Female employees that are not registered have a higher incidence of being non-Lebanese than their male counterparts who blame the lack of registration upon the shortness of employment and the fact that they will be registered in a few weeks.*** Eighteen percent of employees that are not registered are not Lebanese, 80 percent of those are female employees.

**Absenteeism:**

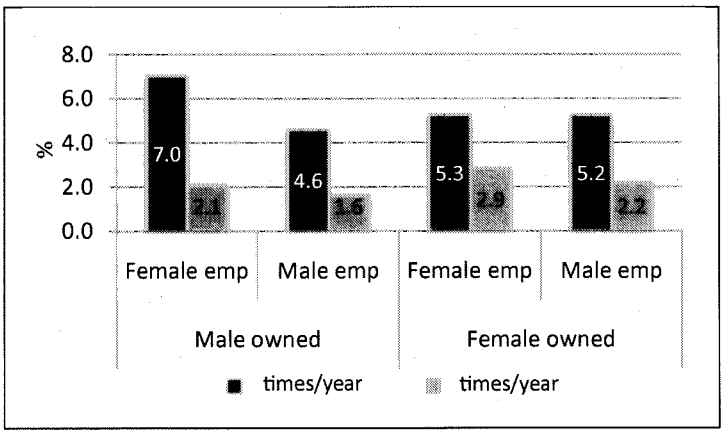
2.13. ***Women have a higher level of absenteeism from work than do men.*** On average, total employees have been 5.36 and 2.21 times absent from their work in the past year and month, respectively. Over the past year, male employees were absent 4.85 (median 4) times and 1.98 times (median 1) per month. The corresponding figures for female employees are 6.17 times (median 5) in

the past year and 2.45 times (median 2) over the past month. In the case of the number of times absent in the last year, the differences are statistically significant.

2.14. ***There is no consistent and meaningful difference in the pattern of absenteeism across sectors***. However, there is significant gender difference in the pattern of absenteeism that exists between female and male owned firms (figure 2.7). The average number of times female employees are absent in male owned firms (over the past year) are much higher than the corresponding figures for male employees. For instance, female employees in male owned firms are absent from work 7.02 and 2.08 times per year and per month, respectively, compared to only 4.59 and 1.62 times of male employees.

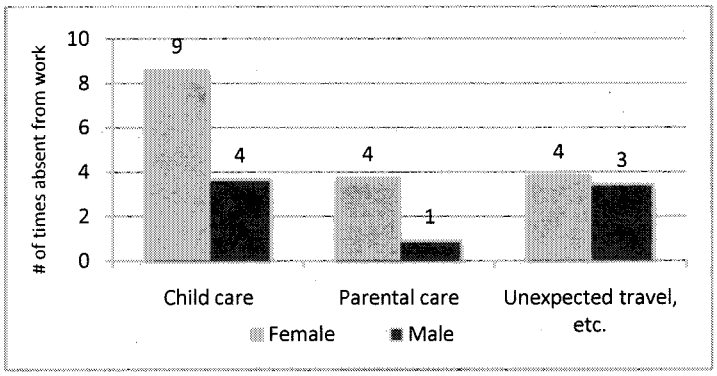
2.15. ***However, this gender discrepancy vanishes in female owned firms.*** The average number of times female and male employees were absent during the last year were 5.26 and 5.25, respectively in female owned firms. The number of times female employees were absent from work during the last year in male owned firms is higher than the number of times they were absent in female owned/managed firms.

**Figure 2. 7: Number of times a worker is absent from work last year and last month by gender of the employee and owner of the firm**




2.16. ***Female employees are more likely to be absent from work to take care of their children, parent, etc., than their male counterparts (figure 2.8)***. However, illness is the single most important reason mentioned by both female and male employees. More than 79 percent of male employees and 75 percent of female employees mentioned illness as the first reason for their absence from work over the last year.

**Figure 2. 8: Reasons mentioned first by workers (apart from illness) for absence from work over the past year by gender**

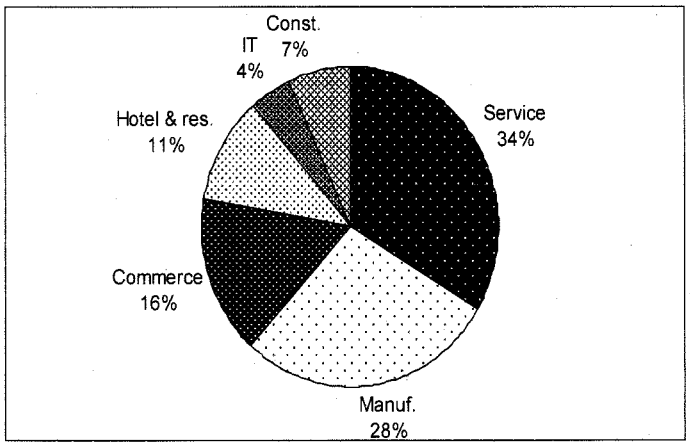


## PART II. PATTERNS OF EMPLOYMENT ACROSS SECTORS AND OCCUPATIONS

### Employment by Sector:

2.17. ***Out of the 28 different sectors in the sample of firms, six broad sectors were identified for the sake of analysis of the distribution of workers: manufacturing, commerce, services, construction, hotel and restaurant, and information technology (IT).*** The services sector is the major employer in this sample employing more than one-third of the total labor force (Figure 2.9). The manufacturing and the commerce sectors are the second and third largest employers (they employ 28 and 16 percent of the total sampled workers).

**Figure 2. 9: Total employment by sector**




2.18. ***Using the measure of the index of dissimilarity (ID)***[33] ***to determine the level of segregation, thirty two percent of female employees are shown as, required to move across sectors in order to achieve an even distribution across the six sectors.***[34] However, when looking at the different characteristics and work related variables of employees interesting variations provide a clearer pattern.

### Age:

2.19. ***Females in the youngest age group are relatively equally participating in all sectors.*** Figure 2.11 shows that the level of sectoral gender segregation increases as the age of the employee increases. In other words, the average share of female workers across sectors decreases as age increases. For the youngest age group, the level of sectoral gender segregation is relatively small (ID = 0.16). This indicates several things that should be taken into consideration with caution given the lack of adequate data for deeper investigation. The findings highlight the positive achievement in women's capacity that has reached the same level as men's. It also points to the fact that it has become more culturally and socially acceptable for women to be working in all areas and sectors than was the case for their mothers. Furthermore, the growth of the services sector in Lebanon has opened up employment opportunities and employers are capitalizing on the comparative advantage

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[33] The Index of Dissimilarity (ID) given by: $ID = \frac{1}{2}\sum_{i=1}^{6}\left|\frac{f_i}{F} - \frac{m_i}{M}\right|$ where:

$f_i$ = the percentage of female employees in the $i^{th}$ sector*
$F$ = the total female employees in the sample
$m_i$ = the percentage of male employees in the $i^{th}$ sector*
$M$ = the total female employees in the sample

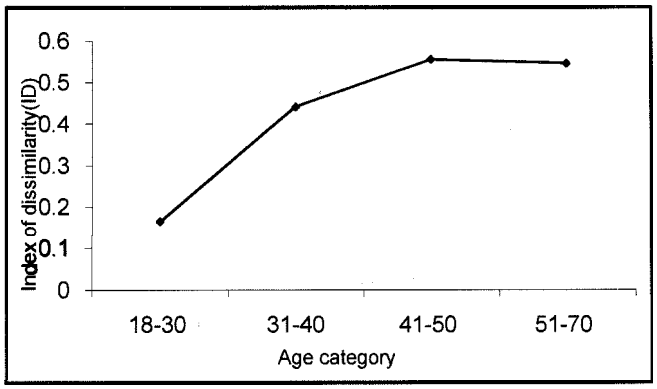
*Occupation can be substituted for sector - See annex to chapter three for a more detailed explanation.

[34] The index of dissimilarity computed for the six sectors is 0.3158.

of the new generation of educated young women. A deeper look at the level of women's segregation by sector opens up the picture further.

2.20. ***For instance, more than 60 percent of female employees who are older than 50 years are employed in the manufacturing sector whereas the pattern is reversed in the case of the services sector where more than 40 percent of female workers between the ages of 18 and 40 are employed (compared to only 19 percent of female workers above 50).*** As age increases the percentage of women employed in the construction, hotel and restaurant, and IT sectors declines significantly. In the above 50 age group, no woman is observed in the IT, construction, and hotel and restaurant sectors[35] (figure 2.10). Interestingly, there is no significant age difference in the percentage of women working in the commerce sector. In terms of salary level the encouraging news is that younger women are increasingly entering into the highest paying sector (IT) and are moving away from the lowest paying ones (manufacturing and commerce)[36].

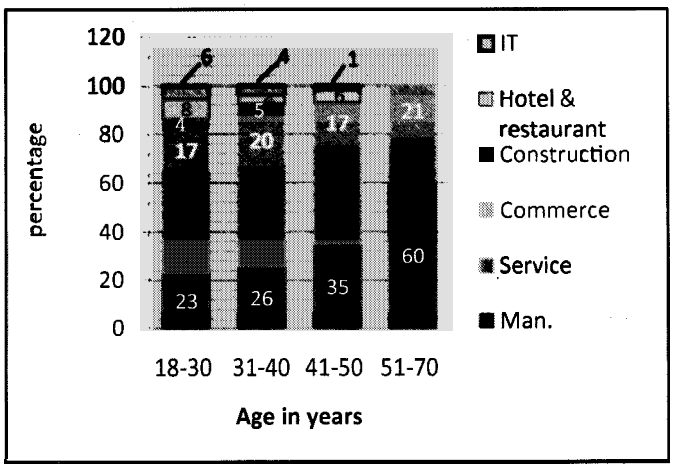
**Figure 2. 10: Index of sectoral dissimilarity between female and male employees by age**




## Marital Status:

2.21. ***Marital status may also affect the sector of employment for women but age is a stronger determinant.*** The index of dissimilarity computed for female and male employees with different marital status is 0.19 for never married and 0.15 for married workers[37]. These figures are relatively small compared to the ID figures computed for the age-gender segregation across sectors (table 2.11). This implies that the age-gender sectoral segregation is more

**Figure 2. 11: Percentage of women employed by age and sector**




[35] In the case of the IT sector, this also holds for men above 50. In the construction, and hotel and restaurant sectors, however, we observe presence of men above 50.

[36] Employees in the IT sector get the highest average monthly payment (US$1,058) followed by services (US$ 883), commerce (US$ 731), and manufacturing (US$ 669).

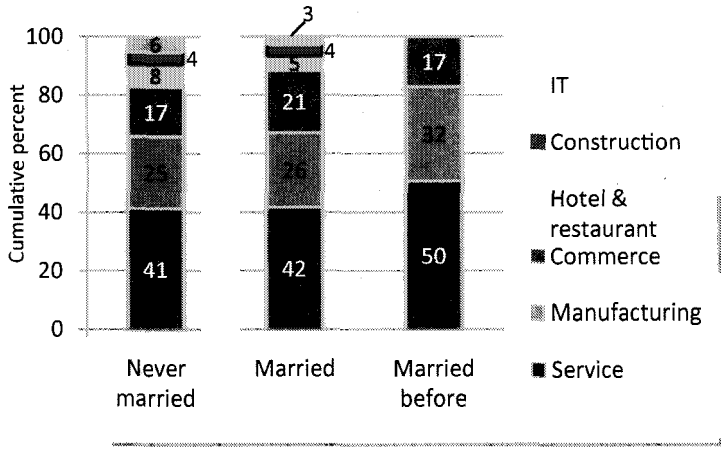
[37] The third group, married before (divorced, separated, and widowed), are not included in the analysis due to insufficient number of observations.

**Table 2.1: Index of Dissimilarity By Age Groups**

| ID by Age | |
|---|---|
| 18 -30 years | 0.1644 |
| 31 - 40 years | 0.4415 |
| 41 - 50 years | 0.5557 |
| 51 – 70 years | 0.5459 |

2.22. ***Based on the data, further investigation needs to be made to determine if the hours of work and cultural factors make working in the IT and hospitality industry undesirable for married women.*** Though the level of gender-marital status sectoral heterogeneity is relatively small, significant sector variation is observed within female employees themselves by their marital status (see figure 2.12). The figure reveals that there is no significant difference between single never married and married women in the various sectors of employment except that a higher number of single never married women are more likely to work in the IT and hotel and restaurant sectors even after controlling for age differences.

**Figure 2. 12: Percentage of women employed by sector & marital status**




## Education:

2.23. ***Education remains an important requisite for women's employment in Lebanon and the findings support this conclusion.*** Very high sectoral gender segregation is observed for less educated employees. The education-gender sectoral ID is 0.45 for illiterate workers and it declines to 0.13 and 0.19 for high school and college graduates, respectively. Further examination of the occupation women are concentrated in provides more insight.

### Employment by Occupation

2.24. ***The same ID measure is used to examine gender segregation by occupation.*** Occupations are grouped into four categories: professional, administration, production, and other.

2.25. ***The computed occupation ID (0.2754) is relatively low compared to the sectoral dissimilarity index computed above (0.3158) and lies within the average for the MENA countries.*** Using the same breakdown of occupations, the ID computed for the MENA countries ranges from 0.15-0.65[38].

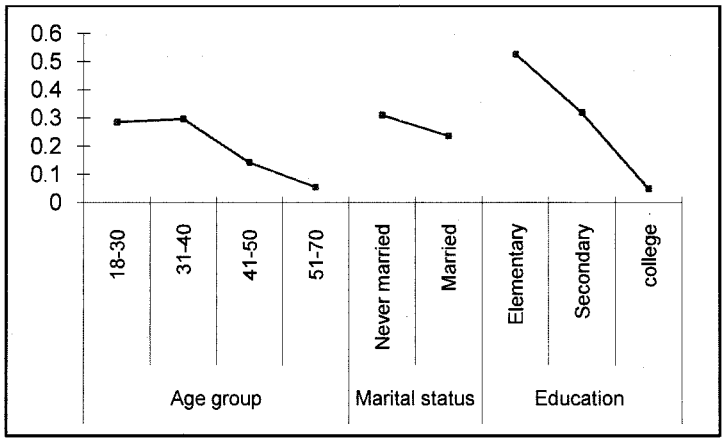
[38] Anker, R. 1998. Gender and Jobs: Sex Segregation of Occupations in the World. Geneva: International Labor Organization.

2.26. ***Almost 28 percent of female employees are concentrated in administrative occupations***[39]. Women's share in administrative jobs is 67 percent compared to 40 percent for male employees. A deeper breakdown within occupations shows that women are also more highly concentrated in jobs such as operators/secretaries or accountants (where their share is 16.5 and 17 percent respectively compared to 3 and 9 percent for males) and they are less concentrated in managerial, technical, and skilled labor occupations where their share is relatively small. In the banking sector where women in Lebanon have integrated well at the professional levels, out of a total of 544 senior managers listed in the 2006 Almanac of Banks only 75 were women[40] (out of the 382 listed Board members 14 were women).

2.27. ***Occupational segregation by gender may be more likely due to experience and education than on other factors (discrimination or socio-cultural barriers) when taking into consideration, age, marital status and education level of employees.*** Figure 2.13 shows that the gender occupational difference is very high for the youngest age group (ID = 0.29) and lowest for the oldest age group (0.054). The negative slope of the curve for age indicates that occupational segregation between female and male employees declines as the age of the employee increases.

2.28. ***The level of gender segregation in occupation declines significantly as the level of education increases (figure 2.13).*** The ID value for workers with elementary education is one of the highest (0.53) indicating a high concentration of women with lower education in certain occupations. This high level of ID shrinks by more than 10 times in the case of college graduates. The negative and steeply sloped curve of the education graph indicates that the level of gender related occupational segregation in all occupations declines significantly as the level of education increases again supporting the argument of the importance of higher education on employment opportunities for women.

**Figure 2. 13: Index of occupational dissimilarity between female and male employees by age, marital status, and education**




[39] The overall occupational dissimilarity index between female and male employees is 0.2754.

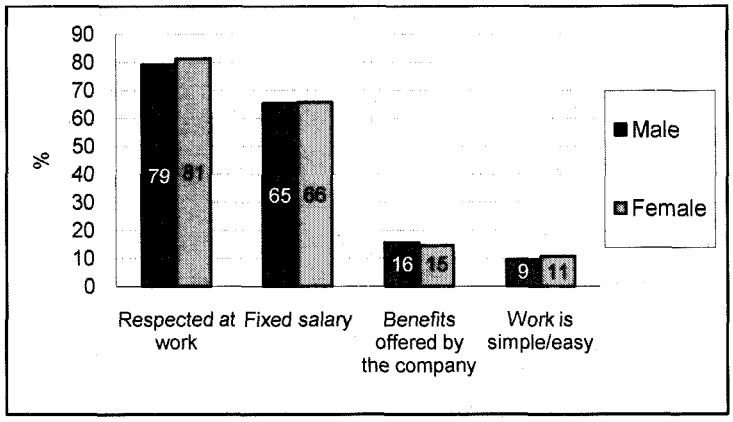
[40] The banking sector was not included in the survey as banks did not form part of the sample for the ICA 2004 from which the sample for this study was designed.

## Part III. Factors That Affect Women's Demand for Employment (male/female comparisons)

2.29. ***In general women's demand for labor force participation is more affected by non wage conditions whereas for men their decision to work is more related to wages and benefits.*** Various factors may affect the decision of employees to work and/or decide to stay at their current job. The employee survey collected information on incentives to work or on issues that affect the decision of employees to take the job. Respondents were also asked to rank their reasons. The reasons are classified into three parts based on the difference in the responses of female and male employees: important for both sexes, important for female employees only, and important for male employees only.

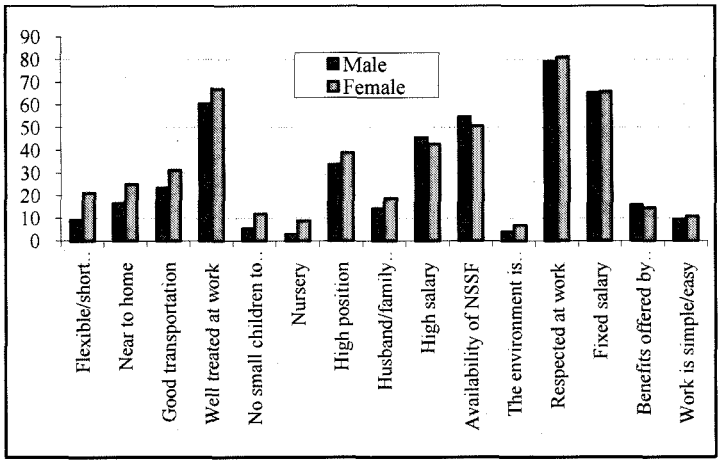
2.30. ***Respect at work (80 percent of total responses) followed by fixed salary (65 percent), then benefits (10 percent), were ranked equally important by both male and female workers (figure 2.14).***

**Figure 2. 14: Factors that affect the decision to work or to stay at the current job**




2.31. ***Flexibility at work, proximity to home, availability of good transportation, good treatment at work, having no small children at home, availability of a nursery, a high position, and encouragement from spouse/family were mentioned more by female workers than male workers to be important factors for working (figure 2.15).*** Factors which were mentioned proportionately more by male workers include high salary and availability of NSSF[41] coverage.

**Figure 2. 15: Female & male employees who mentioned various factors affecting their decision to work (%)**




2.32. ***Similar results were found when workers were asked to prioritize***[42]. Female employees

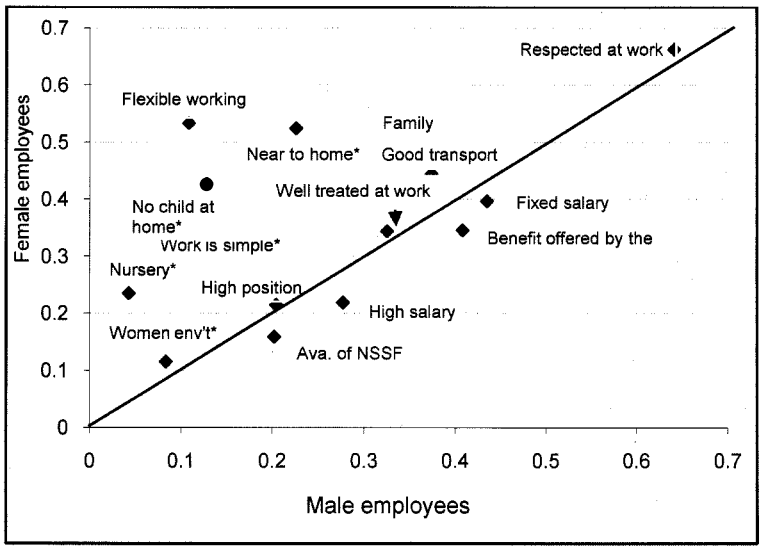
[41] National Social Security Fund (NSSF)

[42] Respondents were also asked to list each factor they mentioned according to their priority. In this report, we have considered the first five ranks. For the sake of analysis, we give weight for each mentioned factor based on its rank. Factors ranked first get 1 (the full value), second factor 4/5, third 3/5, forth 2/5, and the fifth factor gets 1/5. If one factor is mentioned as the first most important by all respondents it will get 1 and if it is not mentioned by any respondent as first, second, third, fourth, or fifth important factor, it will get zero. Then, the mean values are

stressed those factors that are related to family issues such as flexible working hours, proximity to the home, no child at home, nursery, and the like while male employees highlighted monetary factors as priorities (fixed salary, benefits, and availability of NSSF coverage). This is not surprising as in the case of female workers (most of who are unmarried and may not have dependents) their income is supplementary to the household whereas for men in most cases they are the primary breadwinners. For instance, more than 55 percent of male employees cover more than half of their family expenses compared to only 20 percent of female employees who do so. In addition, the data shows that 75 percent of female employees have household related responsibilities compared to only 41 percent of male employees. The average (median) time spent for household related responsibilities is 3hrs per day for female employees compared to only 1 hr for male employees.

2.33. ***Respect at work, family encouragement, well treatment at work, and having a high position, are ranked more or less the same by female and male employees and the issue of transport appears again as more important for females than it is for male employees.*** The response of workers to the question "What things would improve women's employment" also strengthens these findings. Most workers mentioned the issue of nursery, proximity to home, good transportation, good pay, and flexible working hours as important issues. Creating separate working environment for women is not mentioned as an important variable even by women themselves (figure 2.16).

**Figure 2. 16: Average rank of factors by gender**

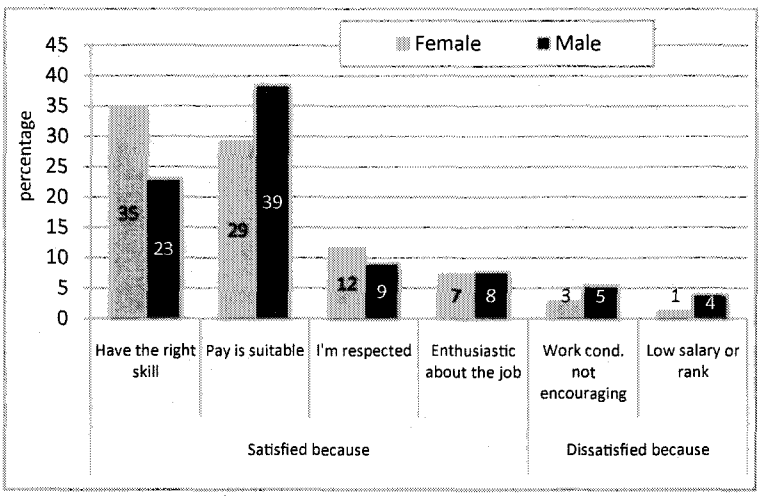



2.34. ***Job satisfaction: The cross-tabulation result shows that 93.09 percent of female employees are satisfied with their current job compared to 87.94 percent of male employees and the difference is statistically significant at less than 5 percent.*** On average nearly 90 percent of all workers are satisfied with their job. More interesting are the reasons given by female and male employees with regards as to why they were satisfied or dissatisfied with their work.

computed separately for female and male employees and the results are presented in Figure 2.17. A Dot on or near to the $45^0$diagonal line shows the factor is equally important for both female and male employees.

2.35. ***Reasons related to pay are the first most important reasons for satisfaction or dissatisfaction for male employees compared to their female counterparts (figure 2.17).*** For instance, 36 percent of male employees mention 'pay is suitable' as their first reason for their job satisfaction compared to only 29 percent of female employees. At the same time nearly 4 percent of male employees (compared to only one percent of female employees) are dissatisfied with their work because of low salary.

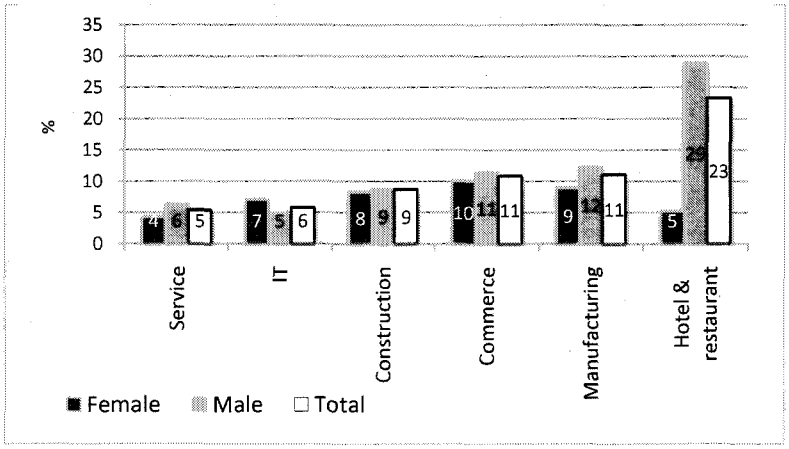
**Figure 2. 17: Reasons for job satisfaction or dissatisfaction**




2.36. ***Most female employees on the other hand mention 'having the right skill' as their first reason (35 percent compared to 23 percent of male) for job satisfaction.*** Nearly 12 percent of female employees also mentioned 'I am respected' as their first reason compared to only 9 percent of male employees.

2.37. ***In general, there is no significant gender difference in job satisfaction across sectors as shown (figure 2.18).*** However, male employees in hotel and restaurant sectors are highly dissatisfied with their job compared to their female counterparts in the same sector and male and female employees in other sectors. 'The working conditions are not encouraging' is the major reason given by male employees for their dissatisfaction in this sector.

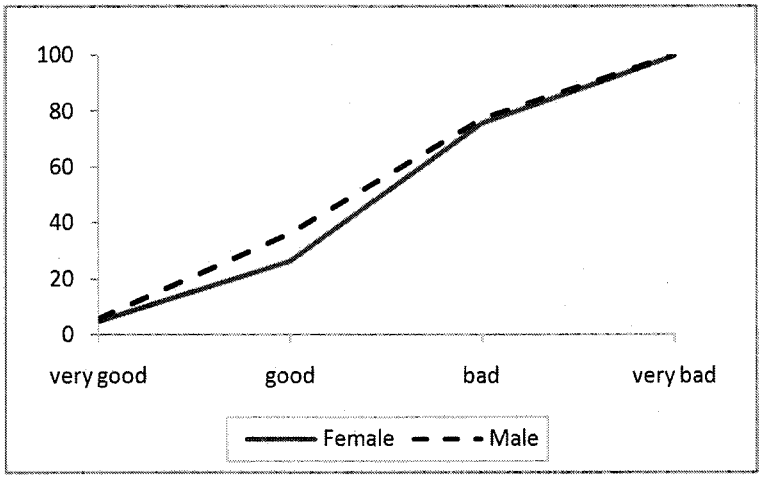
**Figure 2. 18: Percentage of employees dissatisfied with their work by gender and sector**




2.38. ***Perceptions about the labor law: Interesting variations are observed in the reaction of female and male employees to the labor law.*** Information was collected on the reaction of employees to the labor law. Every respondent was asked to evaluate the labor law as very good, good, bad, and very bad. Out of the total employees covered by the survey, 42 percent gave their opinion while the remaining 58 percent said either they could not evaluate the labor law or they did not know it. There is no statistically significant gender difference in the percentage of employees who did not/could not evaluate the labor law (57 percent male and 60 percent female employees).

2.39. ***More female employees than male employees view the labor law unfavorably.*** The very low intercepts (figure 2.19), which correspond to the percentage of female and male respondents who judge the labor law as very good, indicate that a very small number of employees of both sexes consider the labor law as very good. The curve of female employees is always below the curve of male employees indicating that compared to male employees female employees do not have a good opinion about the labor law. The steep slope of the female curve after the rating of 'good' also shows that a higher percentage of female employees evaluate the labor law as bad and very bad compared to the percentage of male employees. For instance, only 22 percent of female employees consider the labor law as good compared to 30 percent of male employees. At the same time, only 41 percent of male employees consider the labor law as bad compared to nearly 50 percent of female employees.

**Figure 2. 19: Reaction of female and male employees to the labor law**




2.40. ***Nearly 20 percent of female employees say that the labor law is not fair for women compared to 9 percent of male employees.*** All these results indicate that the labor law has some limitations as far as female employees are concerned. Therefore, further detailed investigation is needed in this area. Most of the respondents (more than 97 percent) are not members of any labor union or, they do not have any representative organization and there is no significant gender difference.

## KEY SUMMARY POINTS

- Women have made significant gains in recent years as evidenced by the more equitable working terms of the younger generation of workers. Young working women are relatively equally participating in all sectors and women are just as likely as men to get promotions.
- Female workers are on average younger and more educated than male workers. Education remains an important requisite for women's employment in Lebanon. For example, the level of gender segregation in occupation declines significantly as the level of education increases.
- Marriage plays a high role on women's work. Marital status may affect the sector of employment of women but age is a stronger determinant. There is no statistical significance in the differences in hours worked between male and female employees after controlling for various factors that influence work hours and more women than men tend to have their request to work overtime rejected or ignored.
- Women have a higher level of absenteeism from work than do men. Female employees are more likely to be absent from work to take care of their children, parents, etc., than their male counterparts. There is no consistent and meaningful difference in the pattern of absenteeism across sectors. However, there is significant gender difference in the pattern of absenteeism that exists between female and male owned firms. There is no female absenteeism in female owned firms.
- Women workers are less aware or knowledgeable about employment registration.
- Occupational segregation by gender may be more likely due to experience and education than to other factors (discrimination or socio-cultural barriers) when taking into consideration, age, marital status and education level of employees.
- Respect at work followed by fixed salary, then benefits, were ranked equally important by both male and female workers but in general women's demand for labor force participation is more affected by non wage conditions whereas for men their decision to work is more related to wages and benefits.
- When asked to prioritize, female employees ranked those factors that are related to family issues as more important. Flexibility at work, proximity to home, availability of good transportation, good treatment at work, having no small children at home, availability of a nursery, a high position, and encouragement from spouse/family were mentioned more by female workers than male workers to be important factors for working. Male employees highlighted monetary factors as priorities (fixed salary, benefits, and availability of NSSF coverage).
- More female employees are satisfied with their current job compared to male employees. Reasons related to pay are the first most important reasons for satisfaction or dissatisfaction for male employees compared to their female counterparts. Most female employees on the other hand mention 'having the right skill' as their first reason for job satisfaction.
- More female employees than male employees view the labor law unfavorably. Nearly 20 percent of female employees say that the labor law is not fair for women compared to 9 percent of male employees.

## CHAPTER TWO ANNEX
## METHODOLOGY FOR THE QUANTITATIVE ANALYSIS

### THE INDEX OF DISSIMILARITY (ID)

**A. Dissimilarity Index (DI) for measuring segregation (by sector and by occupation)**

The Index of Dissimilarity (ID) given by:

$$ID = \frac{1}{2}\sum_{i=1}^{6}\left|\frac{f_i}{F} - \frac{m_i}{M}\right|$$

where
$f_i$ = the percentage of female employees in the $i^{th}$ sector*
$F$ = the total female employees in the sample
$m_i$ = the percentage of male employees in the $i^{th}$ sector*
$M$ = the total female employees in the sample
*Occupation can be substituted for sector

2.41. ***This index measures how similar the gender mix is at the sectors or occupations.*** It is statistically independent of the relative size of the sample of female and male employees used in the computation and it ranges from 0 (no gender segregation) to 1 (complete segregation). The higher the index, the more segregated the two groups are. The index can also be interpreted as the percentage of women that would have to move to different sectors/occupations in order to produce a completely even distribution. It also allows the calculation of segregation based on workers with specific demographic characteristics.

# CHAPTER THREE: WAGE DIFFERENTIALS BETWEEN FEMALE AND MALE EMPLOYEES IN THE PRIVATE SECTOR

***This chapter examines in depth, gender wage[43] differentials as they relate to the different characteristics of female and male workers.*** Results indicate that, even within the same sector and occupation, female employees are more likely to earn less than their male counterparts[44]. However, the gender wage gap does not exist for younger workers (under 40 years of age).

## A. DESCRIPTIVE RESULTS[45]

3.1. ***The average wage of a male employee is 13 percent higher than the average wage of a female employee and the difference is statistically significant at less than 10 percent.*** Figure 3.1 presents the average wage level between female and male employees by sector and occupation. The monthly wage level in the private modern sector of Lebanon ranges from 100 to 6000 US dollars and the average is around US$769. Employees in the IT sectors get the highest average payment (US$1058) followed by services (US$883) and commerce (US$731).

3.2. ***The average monthly wages for males are higher than the wages for females (Figure 3.1) in the manufacturing, commerce, and service sectors.*** In the construction, and hotel and restaurant sectors, where the percentage of women employees is very low, there is no significant difference.

3.3. ***In the IT sector the average wage of females is higher than that of males.*** However, the overall sectoral wage variations between female and male employees is not statistically significant (F= 1.39 and sig. level 0.239).

3.4. ***When the gender wage gap across occupations is examined, statistically significant variations are observed[46].*** In almost all occupations, except one, the average wage of male employees is higher than that of female employees. For instance, the average wage of male employees in the professional occupation is 41 percent higher than that of female employees. In administration and non-production occupations, male employees earn 29 and 16 percent higher than their female counterparts, respectively. It is only in production occupations that the average wage of female employees is higher than that of male employees (by around 18 percent).

3.5. ***In terms of occupation, employees (male and female) in the professional and administrative positions get the highest wage levels in all sectors except in the IT sector.*** Except in production, female workers in all occupations and sectors earn less average wages compared to their male counterparts.

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[43] Data is for wages only hence this does not reflect the earnings gap.

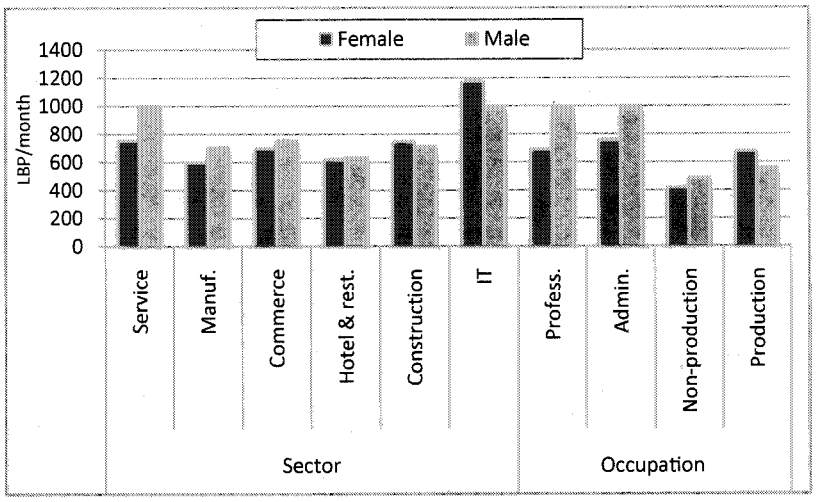
[44] Differences in working hours: variables such as sex, age, and marital status affect the number of working hours. After controlling for these variables, there appeared no statistically significant difference in the number of working hours between female and male employees.

[45] The descriptive analysis presents the bivariate relationship between wage and gender. See the annex to the chapter for a more detailed explanation of the methodology.

[46] F= 37.66 and sig. level 0.000.

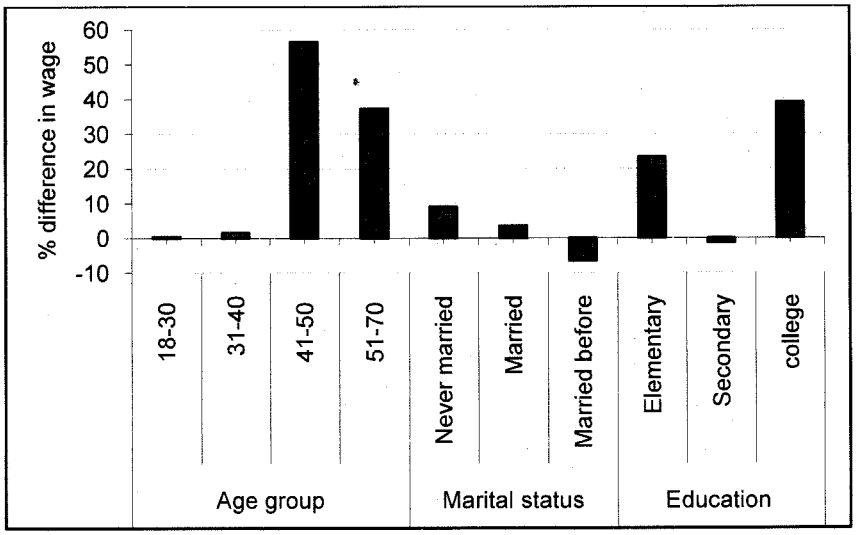
3.6. ***For the same level of education, women earn lower wages than men and the gap is particularly wide for those with higher education.*** For instance, the average wage of male workers with elementary level of education is 23 percent higher than that of female workers with the same level of education. The gap is very wide for college and above graduates. College and above graduate female employees on the average earn 39 percent less than their male counterparts. This may roughly indicate that on the average for the same level of education women earn relatively less than that of men.

**Figure 3. 1: Gender wage differential by sector and occupation**




3.7. ***The gender wage gap is very high for older employees and very low for younger employees.*** More importantly, the gender wage gap doesn't exist for young employees between the age of 18 and 30. A similar pattern is observed in the case of the starting salary. Though there is a stark gender difference in the average wage for employees older than 40, the gap appears to be declining for younger workers. Looking at the levels of promotions given to all workers the data shows no gender difference. This may indicate a lesser trend for discrimination in recent years, which could be due to improvement in the accumulation of human capital by young women employees, change in preferences of women for job attributes, improvements in the labor law, or other related reasons, however, more data is needed to establish if this has been the trend. Both never married and married male employees earn more than their female counterparts. However, the absolute magnitude of the wage gap among those of different marital status is relatively low.

**Figure 3. 2: Male-Female wage gap by age, marital status, and education**



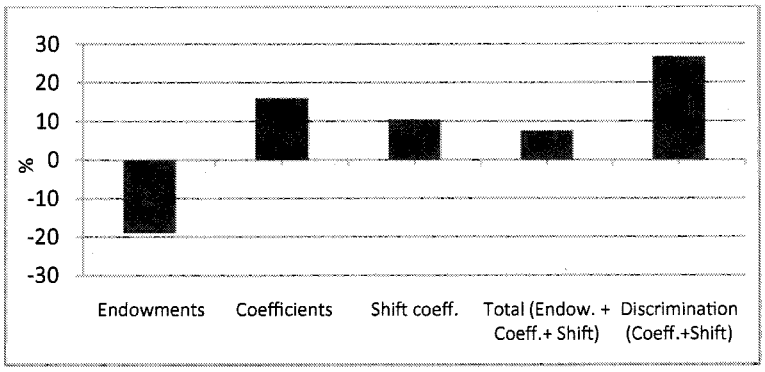
## B. REGRESSION RESULTS

3.8. ***The descriptive results above provide a general perspective but do not tell the whole story as there exist a number of other factors that affect the wage level which cannot be controlled in the bivariate analysis.*** In this section, a regression analysis is applied with the Oaxaca-Blinder mean wage gap decomposition method to examine if female employees are indeed paid less than their male counterparts[47]. The Oaxaca-Blinder method is used for a more in depth look at the level of wage differentials between female and male employees and whether these variations are due to differences in endowments or to differences between men and women in remuneration to the same endowments (gender discrimination) after controlling for various individual, family, and firm level characteristics.

3.9. ***College education has a positive and statistically significant impact and being a woman has a negative and statistically significant impact on the wage level ceteris paribus.*** The marital status of the employee, gender of the firm owner, sector and location of the firm (in Beirut or in other places), do not have a statistically significant impact on the wage level. Though not statistically significant at the desired level, employees in firms where the owner is the sole proprietor tend to earn less wages compared to employees in partnership firms. Age increases the wage level but at a decreasing rate.

3.10. ***Nearly 27 percent of the wage difference between male and female employees is due to discrimination.*** Male employees have 10.5 percent of their wage (above women's wages) due to discrimination (unexplained)[48]. As shown in figure 3.3, the sum of the gender wage gap (raw differentials) due to differences in endowments, returns to endowments, and shift factors is 7.7 percent. The gender wage gap due to discrimination (difference in returns to endowments and in shift factors) is 26.7 percent. Two important points should be emphasized from these results. First, the endowment difference is in favor of female employees. This indicates that the observed wage differentials are not due to difference in pre-labor market outcomes such as low level of education, etc. Second, the positive and relatively high value of the coefficients (16.1 percent) and the shift coefficients (10.5) imply that labor market discrimination is a major factor in explaining the wage differentials between female and male employees in the private sector.

**Figure 3. 3: Summary of the gender wage gap decomposition**




[47] $\overline{W}^m - \overline{W}^f = (\tilde{\alpha}^m - \tilde{\alpha}^f) + \overline{X}^f{}_1(\tilde{\beta}^m{}_1 - \tilde{\beta}^f{}_1) + \overline{X}^f 2(\tilde{\beta}^m{}_2 - \tilde{\beta}^f{}_2) + \tilde{\beta}^m{}_1(\overline{X}^m{}_1 - \overline{X}^f{}_1) + \tilde{\beta}^m{}_2(\overline{X}^m{}_2 - \overline{X}^f{}_2)$ Where:
$\overline{W}^m - \overline{W}^f$ is the total wage differential, $(\tilde{\alpha}^m - \tilde{\alpha}^f) + \overline{X}^f{}_1(\tilde{\beta}^m{}_1 - \tilde{\beta}^f{}_1) + \overline{X}^f 2(\tilde{\beta}^m{}_2 - \tilde{\beta}^f{}_2)$ measures the portion of the wage difference due to difference in returns (sometimes called unexplained difference or discrimination), and $\tilde{\beta}^m{}_1(\overline{X}^m{}_1 - \overline{X}^f{}_1) + \tilde{\beta}^m{}_2(\overline{X}^m{}_2 - \overline{X}^f{}_2)$ measures the portion of the wage difference due to different endowments/characteristics. See the annex for chapter three for a more detailed explanation of the methodology.

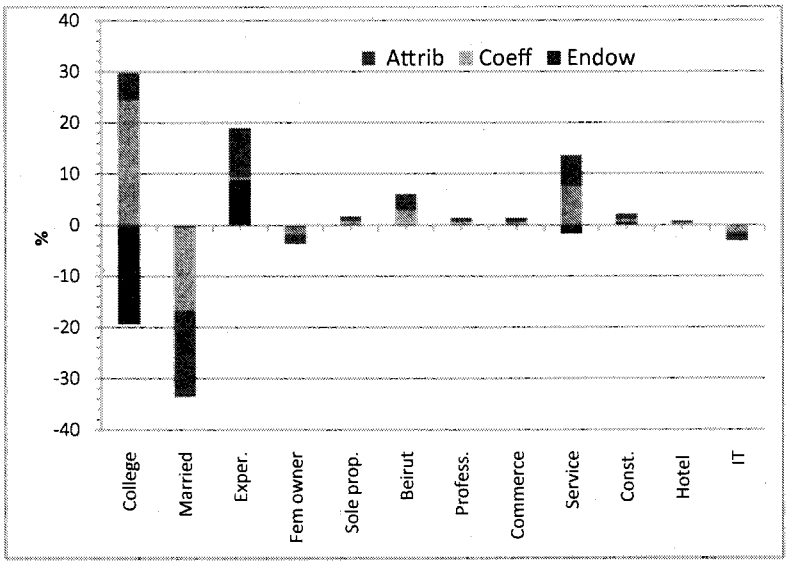
[48] Higher shift coefficients (unexplained portion of the differential or the constant). The constant is shown in the first term of the right hand side of equation (5) shown in annex of chapter 3. Since it is unexplained, it is usually considered as discrimination.

**The Contribution of the Different Variables to the Observed Wage Gap:**

***Figure 3.4 presents the decomposition of the wage by some of the variables used in the analysis***[49].

3.11. ***The impact of education on the gender gap (the black part of the first bar) is relatively low***[50]. As shown in the figure, this is because, despite the fact that male employees have higher returns to their education (19.3 percent), female employees have higher educational endowment than male employees[51]. This high level of endowments gives female employees a 24.5 percent advantage. As a result, the overall impact of education on the wage gap is only 5.2 percent (24.5- 19.3).

**Figure 3. 4: Decomposition of the gender wage gap**




3.12. ***Married female employees have more wage advantage as shown by the negative and relatively high total (coefficient + endowment) values.*** Male employees have more experience than their female counterparts. This gives them an 8.7 percent wage advantage. However, experience is rewarded relatively little. As a result, experience explains only 9.5 percent of lower wages of female employees.

3.13. ***Female employees have more advantage than their male counterparts in firms owned by females and in the IT sectors as indicated by the negative bars in Figure 3.4.*** In all other cases, either male employees have greater endowments or are better rewarded than their female counterparts.

[49] A positive number indicates advantage to male employees and a negative numbers indicate advantage to female employees.

[50] The contribution of each factor to the gender wage gap depends on its magnitude and on how it is remunerated.

[51] As we have seen above, 65 percent of female employees have completed college and above education compared to only 46 percent of male employees.

## KEY SUMMARY POINTS

- The data shows that nearly 27 percent of the wage difference between male and female employees is due to discrimination however, it is important to note that the gender wage gap does not exist for younger workers (under 40 years of age).
- A deeper analysis of the wage gap that has been observed shows that even within the same sector and occupation, female employees are more likely to earn less than their male counterparts.
- In addition where there is gender discrimination, for the same level of education, women earn lower wages than men and the gap is particularly wide for those with higher education.
- In the IT sector the average wage of females is higher than that of males.

# CHAPTER THREE ANNEX
# METHODOLOGY FOR THE QUANTITATIVE ANALYSIS

## METHODOLOGY FOR THE QUANTITATIVE ANALYSIS

### OAXACA-BLINDER DECOMPOSITION METHOD FOR MEASURING THE WAGE GAP

A.3.1. To examine the wage differential between female and male employees, consider the following two wage equations for male (*m*) and female (*f*) employees which can be explained by a vector of individual and enterprise characteristics ($X_1$ & $X_2$):

$$W_i = \begin{cases} \alpha^m + \beta_1{}^m X^m{}_{1i} + \beta_2{}^m X_{2i}{}^m + \mu_i{}^m \\ \alpha^f + \beta_1{}^f X_{1i}{}^f + \beta_2{}^f X_2 i^f + \mu_i{}^f \end{cases} \qquad (1)$$

A.3.2. Where $W_i$ is the wage level of individual *i*, $\alpha$ is the intercept, $\beta_1$ & $\beta_2$ are the parameters to be estimated, and $\mu$ is the error term.

A.3.3. When equation (1) is estimated we get the following results for male and female employees respectively.

$$\overline{W}_i^m = \hat{\alpha}^m + \hat{\beta}_1 \overline{X}_{1i}{}^m + \hat{\beta}_2 \overline{X}_{2i}{}^m \qquad (2)$$

$$\overline{W}_i^f = \hat{\alpha}^f + \hat{\beta}_1 \overline{X}_{1i}{}^f + \hat{\beta}_2 \overline{X}_{2i}{}^f \qquad (3)$$

A.3.4. ***The average wage between male and female employees can differ due to three factors.*** First, the two groups can differ in their observed personal characteristics ($\overline{X}^m{}_1 \neq \overline{X}^f{}_1$), in the characteristics of their enterprise ($\overline{X}^m{}_2 \neq \overline{X}^f{}_2$) , or in both. Second, male and female employees may differ in their intercepts ($\alpha^m \neq \alpha^f$). Finally, the two groups may differ in their returns to their observed characteristics ($\beta^m{}_1 \neq \beta^f{}_1$ *and / or* $\beta^m{}_2 \neq \beta^f{}_2$).

A.3.5. Using this logic, the wage difference can be written as difference in characteristics (difference in $X_s$) and difference in returns (difference in coefficients) as:

$$\overline{W}^m - \overline{W}^f = (\hat{\alpha}^m - \hat{\alpha}^f) + (\hat{\beta}^m{}_1 \overline{X}^m{}_1 - \hat{\beta}^f{}_1 \overline{X}^f{}_1) + (\hat{\beta}^m{}_2 \overline{X}^m{}_2 - \hat{\beta}^f{}_2 \overline{X}^f{}_2) \qquad (4)$$

A.3.6. Based on this relationship, Oaxaca decomposes the wage differences as differences in endowments (called explained component) and differences in the coefficients (called unexplained components) as follows:

$$\overline{W}^m - \overline{W}^f = (\hat{\alpha}^m - \hat{\alpha}^f) + \overline{X}^f{}_1(\hat{\beta}^m{}_1 - \hat{\beta}^f{}_1) + \overline{X}^f 2(\hat{\beta}^m{}_2 - \hat{\beta}^f{}_2) + \hat{\beta}^m{}_1(\overline{X}^m{}_1 - \overline{X}^f{}_1) + \hat{\beta}^m{}_2(\overline{X}^m{}_2 - \overline{X}^f{}_2) \quad (5)^{52}.$$

[52] The equation can vary depending on the weights used to value the differences in characteristics and in returns.

A.3.7. *Where:* $\overline{W}^m - \overline{W}^f$ is the total wage differential, $(\hat{\alpha}^m - \hat{\alpha}^f) + \overline{X}^f{}_1(\hat{\beta}^m{}_1 - \hat{\beta}^f{}_1) + \overline{X}^f 2(\hat{\beta}^m{}_2 - \hat{\beta}^f{}_2)$ measures the portion of the wage difference due to difference in returns (some times called unexplained difference or discrimination), and $\hat{\beta}^m{}_1(\overline{X}^m{}_1 - \overline{X}^f{}_1) + \hat{\beta}^m{}_2(\overline{X}^m{}_2 - \overline{X}^f{}_2)$ measures the portion of the wage difference due to different endowments/characteristics.

A.3.8. ***We use equation (5) to determine the existence, level, and sources of wage differentials between male and female employees in the Lebanon modern private sector.***

A.3.9. ***Various individual/family and enterprise level variables are identified from the survey.*** Variables such as age, sex, marital status, experience, level of education, family size are identified as individual/family characteristics. The firm level variables include gender of the owner, size, and sector. One of the major problems in estimating equation (5) is the endogeneity of some of the variables used in the regression equation. In this case, to examine the impact of gender on wage, we have to control for education and marital status of individuals in addition to several other variables. However, these variables may not be exogenous in the wage equation. Various researchers also pointed out that the estimated effect of marriage on the wage equation may be biased due to unmeasured heterogeneity. Various factors that affect the marital status of individuals, for instance, can be correlated with the error term of the wage equation making the OLS result biased (see for instance, Becker, 1981; Korenman and Neumark, 1992).

A.3.10. ***In the absence of panel data, we use instrumental variable (IV) methods to address this issue.*** The main challenge of using IV techniques is finding valid instruments. In order for instruments to be valid two crucial conditions should be fulfilled. First, the instruments should be relevant, i.e., the instruments should be highly correlated with the education or marital status variables. Second, the instruments should be exogenous, i.e., the instruments should not be correlated with any unobserved factors that affect the wage level of employees. The identification strategy therefore should rely on finding variables that are highly related to our potentially endogenous variables (education and marital status) but not directly related to the wage of employees.

A.3.11. ***Thus we use four personal/family and enterprise level variables as instruments, two that are related to the education variable and two to marital status.*** Though the validity of these instruments is an empirical issue, the theoretical justification is given below:

A.3.12. ***Education: The first instrument is parent/spouse level of education.*** This variable is more likely to be correlated to the education level of the individual but not directly to the wage level. The second variable is the labor law knowledge of the workers. The survey collected information on the opinion of each worker about the labor law of the firm. We assume that more educated workers are more likely to read and understand the labor law and to give proper evaluation of the law what ever their opinion may be. Their knowledge of the labor law, however, is less likely to be correlated with their wage level.

A.3.13. ***Marriage: the third variable we use is the percentage of income contributed by each worker to the family expenditure as a proxy for marital status.*** The percentage contribution of never married workers is relatively small compared to married and married before individuals. However, this variable is less likely to be correlated to the wage variable or to the error term of the wage equation. Finally we use the availability of health insurance in the company as an instrument to

the marital status variable. Married individuals are more likely to have children and are therefore more likely to work in companies that provide health insurance coverage for their employees. Our data also confirms this tendency.

A.3.14. ***These variables are expected to be highly correlated with the potentially endogenous variables but not to the component of wage that cannot be explained by the explanatory variables.*** We use heteroskedastic-efficient two-step Generalized Method of Moments (GMM) estimator. This method generates 'coefficient estimates that are efficient in the presence of arbitrary heteroskedasticity and arbitrary intra-group correlation'.[53]

A.3.15. ***Before presenting the GMM estimator results of the instrumental variable model, we used various specification tests to examine the validity of the instruments.*** First, the coefficients of the instruments in the first stage regression are examined. The coefficient of parent/spouse education and knowledge of the labor variables are positive and statistically significant in the education equation. The availability of health insurance in the firm and the share of income contributed to the family also perform very well and take the expected positive sign in explaining the marital status variable. Second, we used an over identification test (Hansen's test) to examine whether the excluded instruments are jointly independent of the wage error term. The P values of Hansen's test revealed that we could not reject the null hypothesis that all instruments are uncorrelated with the estimated residuals. These test results indicate that we can safely examine the impact of marital status and education of employees on the gender wage gap using the IV technique

[53] Baum, C.F., Schaffer, M.E., Stillman, S. 2003. Instrumental variables and GMM: Estimation and Testing. Boston College Department of Economics working paper No. 545.

# CHAPTER FOUR: CONCLUSIONS AND POLICY RECOMMENDATIONS

***The findings in this report clearly indicate that there are certain issues in the private sector that women face which need to be acknowledged.*** The Bank's Investment Climate Assessment (ICA), Doing Business Indicators, Foreign Investment Advisory Services (FIAS) and other reports are tools that provide comprehensive recommendations for the improvement of the investment climate and labor conditions in general. However, given the evidence of the positive contribution of female entrepreneurs to female employment in particular, coupled with the increased human capital of the younger generation of women the following proposed recommendation will be important to foster this untapped market potential. These recommendations complement the overall assistance provided by the Bank, as well as by those of other organizations, they can be added to the overall government private sector reform strategy or integrated where needed.

## A. CHALLENGES FACING FEMALE ENTREPRENEURS

4.1. ***Increasing access to finance and reducing cumbersome business regulatory processes are particularly important in supporting female entrepreneurs who play a more positive role in female employment.*** Pro active program/initiatives to encourage firms to hire more women should be developed and promoted.

4.2. ***Female entrepreneurs in Lebanon are important for boosting female labor and they contribute more positively to the work environment for women than do male entrepreneurs.*** However, it is also clear that Lebanon suffers from a relatively low level of female entrepreneurs. Hence an important question arises: "why do so few female entrepreneurs exist in Lebanon and what is discouraging the entrepreneurial spirit of so many women?" Looking at the constraints of various variables in the investment climate as reported by the firm owners (table 4.1 and figure 4.1) do not tell us much. The fact that the firms are already in operation indicates that they enjoy a particular advantage in navigating and overcoming existing barriers in the market.

**Table 4. 1: Entrepreneurs perception of obstacles after the war[54]**

*Percentage of male and female-owned firms reporting investment climate constraints as a Major or Very severe obstacle or as No obstacle to business operation and growth after 2006 war, by sex of the entrepreneur*

| | Major or Very Sever Obstacle | | No obstacles | |
|---|---|---|---|---|
| | male | female | male | female |
| Telecom | 7.6 | 7.9 | 75.9 | 69.7 |
| IT and internet | 8.2 | 3.7 | 74.8 | 72.1 |
| Electricity | 36.8 | 45.1 | 26.6 | 19.2 |
| Natural gas | 6.4 | 10.3 | 78.9 | 82.0 |
| Water | 7.4 | 6.6 | 78.8 | 83.8 |
| Garbage disposal | 7.2 | 2.6 | 76.3 | 79.2 |
| Tax rates | 12.7 | 9.0 | 74.9 | 76.0 |
| Tax administration | 7.1 | 10.1 | 76.4 | 79.5 |
| Term of financing | 27.3 | 33.2 | 51.1 | 49.0 |
| Customs & trade | 10.8 | 17.3 | 70.2 | 69.3 |
| Export Import | 42.8 | 29.3 | 37.7 | 55.4 |
| Labor regulations | 8.0 | 4.2 | 84.6 | 75.4 |
| Unskilled workers | 27.7 | 22.8 | 55.7 | 53.2 |
| Skilled of workers | 34.9 | 24.1 | 43.8 | 43.6 |
| Business licensing | 7.8 | 3.4 | 84.3 | 83.6 |
| Macro Instability | 37.0 | 43.8 | 34.1 | 28.7 |
| Corruption | 20.5 | 18.1 | 61.8 | 61.8 |
| Smuggling or dumping | 10.9 | 4.0 | 75.3 | 81.1 |

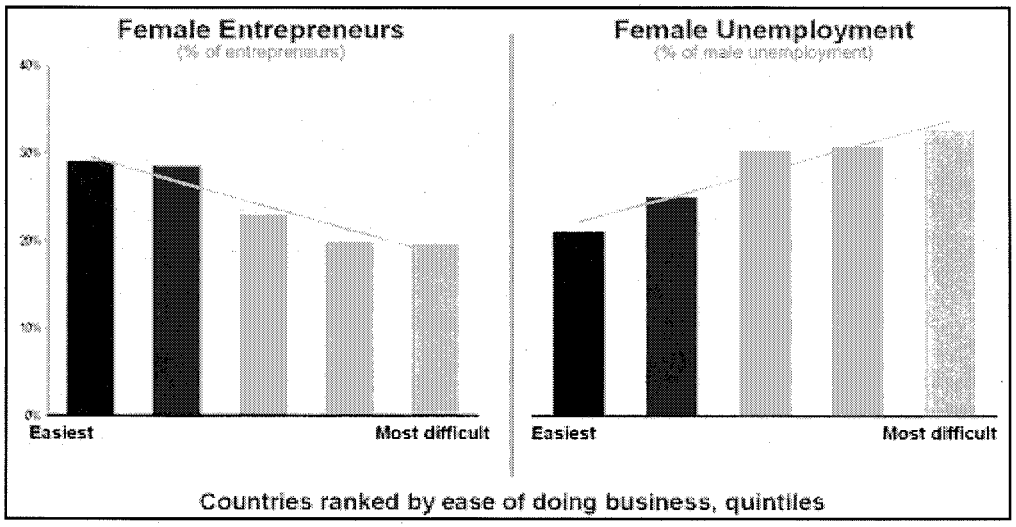
4.3. ***Findings from other studies reinforce the negative effect a difficult business environment has on female entrepreneurship.*** According to the World Bank's Doing Business 2008, countries with more cumbersome business environments have smaller shares of women entrepreneurs and vice-versa (figure 4.2).

4.4. ***Focusing on the common areas of constraints indicated by women (those that are related to finance and regulations), findings from the Doing Business indicators indicate that Lebanon performs worse in these areas when compared to other countries***[55]. While Lebanon has done a good job in facilitating the number of procedures and the number of days it takes to start a business, it performs worse than the OECD average in terms of the cost to start a business. In terms of registering a property, both the number of procedures and the cost is higher in Lebanon than in the OECD and with regards to construction permits (number of procedures, days, and cost) Lebanon also performs worse than OECD countries. Lebanon's performance on the getting credit indicators is also lower than the average for the OECD.

[54] Growth after 2006 war

[55]-Comparisons are not made with the MENA region as the level of female entrepreneurship in other MENA countries is as low and in most case lower than in Lebanon. In general, Lebanon performs better than the regional averages in most indicators.

**Figure 4. 1: Female Entrepreneurship and Female Unemployment Ease of Doing Business (world countries)**




*Source:* Doing Business Website (Accessed December 11, 2008)
http://www.doingbusiness.org/features/women.aspx

4.5. ***Findings of the ICA and the FIAS also highlight the high cost of finance and the cumbersome regulatory proceedings.*** The ICA specifies three reasons for the high cost of finance in Lebanon: 1) commissions and fees add 2-4 percent to the effective interest rate and drive it up to 10-12 percent; 2) collateral requirement is high due to weak legal conditions for enforcement of credit agreements; and 3) highly indebted firms that might exit (if the channels and incentives were stronger) linger on with heavy reliance on debt with limited opportunities for profit. High interest rates and high collateral requirements can be particularly problematic for women many of whom do not have assets (homes or land) registered in their names.

4.6. ***Measures that would improve access to finance and reduce regulatory proceedings would have a higher impact for potential women entrepreneurs.*** Additional data and analyses would be needed in order to better understand if the low access to finance by women in Lebanon is related to problems in supply, such as discrimination, or is due to factors on the demand side (by women entrepreneurs themselves, as mentioned in Chapter Two). A study using the Business Environment and Enterprise Performance Survey (BEEPS) from Europe by Muravyev et al. (2007) found that female managed firms have a 5.4 percent lower probability of securing a bank loan than male managed firms. The study also found that female managed firms on average pay 0.6 percent higher interest rates than their male counterparts.

4.7. ***One good example in Lebanon for facilitating access to finance is a government supported program called Kafalat.*** The government of Lebanon in an effort to support the growth of small and medium enterprises (SMEs) has partnered with a loan guarantee agency Kafalat (box 4.1). Kafalat has been very successful and receives all applications regardless of gender. However, due to its gender neutral approach Kafalat does not have data available with regards to the percentage of female clients who have Kafalat guarantees.

**Box 4. 1: Kafalat Loan Guarantees for SMEs**

Kafalat helps SMEs by providing loan guarantees with no collateral. It processes guarantee applications for loans that are to be provided by Lebanese banks to SMEs operating throughout Lebanon. Kafalat receives loan guarantee requests from banks (in the case of conventional start ups and existing SMEs) or directly from applicants (in the case of innovative start ups). Kafalat studies the feasibility of the project and if it is accepted it communicates approval to the bank that it will provide a guarantee. Many large banks in Lebanon now have a Kafalat section. The loans are subsidized (interest rate of 6.1% in LL and 10.8% in US$) the ineterst rate subsidies are financed by the Lebanese treasury and administered by the Central Bank of Lebanon. Kafalat target clients are SME (98%) where the minimum size of a loan is 4 million LL and the maximum is 300 million LL.

*Source:* www.kafalat.com.lb

***Recommendations to support female entrepreneurship:***

4.8. ***Accelerate the overall reform efforts to reduce regulatory proceedings and cost of finance.*** In addition to helping boost private sector investment as suggested by the ICA, pushing ahead with reforms in those two areas would provide particular benefits for women investors and would therefore support the increased participation of this group.

4.9. ***Increase funding to support loan guarantee schemes for small businesses and for individuals similar to what is offered by Kafalat in Lebanon and for individuals.*** Such initiatives can be an effective mechanism to ease access to financing for SMEs. Loan guarantee programs for individual loans such as those offered to students could be structured to support women wanting to pursue private sector related initiatives.

4.10. ***With regards to reducing regulatory proceedings some countries have set up one-stop shop type service centers (usually at the Chamber of Commerce) that provide assistance in navigating all regulatory processes and agencies.*** Locating these centers within officially recognized and high profile associations such as the Chamber of Commerce would allow investors options other than resorting to unmonitored or unlicensed agencies and individuals where there is a high risk of not getting the full process done.

4.11. ***A gender-based study of formal micro enterprises and the informal economy can provide additional clarity on the regulatory constraints faced by women entrepreneurs and would contribute to more effective private sector policy reforms.*** One of the main reasons for why enterprises refrain from registering their business is to avoid the complexity and administrative procedures embedded in the business regulatory regime. The survey used for this report looked at small enterprises with a minimum of 5 – 9 employees[56], whereas, the majority of female businesses in Lebanon have an average of 2 employees. According to the FIAS, 9 out of 10 firms in the Lebanese private sector are micro enterprises and enterprises operating in the informal sector (without getting registered) constitute 34.1 percent of GNP. To fully capture women's contribution to the private sector in Lebanon an assessment that takes into account the gender dimensions in the formal, and informal micro enterprise sectors can provide critical information to fill in the gaps.

[56] This was done in order to match the sample design of the ICA (2004) which did not have micro enterprises. The ICA sample was designed to be representative of the population and in order to construct weights for similar representation for the current surveys it was necessary to apply the same categories as the ICA sample.

4.12. ***In formulating incentives for firms to undertake pro active initiatives to increase their hiring of women additional knowledge on the contribution of female workers to firm productivity (a gender based workers productivity as well as a firm productivity analyses) could be undertaken.*** One observation is that hiring more female workers and providing them with more favorable benefits and wages does not seem to have harmed the profitability of female firms otherwise they would not be in business. An interesting question however, would be to see if male owned firms are more profitable or more productive and to what extent this is related to the productivity of their workers. Additional data would need to be collected on an equal number of female and male owned firms and workers to calculate productivity levels and conduct a gender comparison. Such an analysis should identify the comparative advantage of female (and male) workers in Lebanon and highlight the gaps in skills in terms of the needs of the job market and thus help formulate policy to enhance education and human capital development.

## B. THE SUPPLY OF FEMALE LABOR IN THE PRIVATE SECTOR

4.13. ***A detailed investigation of the labor law is needed in addition to providing incentives for firms to reduce discriminatory practices and provide more flexible work terms.*** In addition, services (public and private sector run) to support work-life balance should be developed.

4.14. ***Women are making significant gains in the Lebanese labor market however there exist certain discouraging factors that are inhibiting participation of a wider pool of highly qualified women.*** Lebanese women are highly educated and are experiencing equal participation in all sectors and occupations. However, women are particularly affected when they get married and while some aspects may be related to socio-cultural factors, practical and structural changes in the working environment can go a long way in allowing women to accommodate the double responsibility of work and child/home care and increase their labor force participation.

4.15. ***Most female workers indicate good nurseries, good transportation, good salary, and flexible work arrangements, as important factors for their decision to work.*** On the other hand, female workers pay a price in terms of having non-maternal related leave rejected. These findings reinforce the perceptions by employers that women are less committed to their work and that their income is not of primary importance to them or their family since they are not the main breadwinners.

4.16. ***Women workers view the labor law as unfavorable towards women.*** There are several areas within the labor law that discriminate against women summarized in table 4.2 below (Annex four has a more detailed list of the labor law in the areas related to women). Most are manifested from the view that society operates only with the traditional family framework which recognizes one sole breadwinner for the family who is male and does not acknowledge the realities of today.

**Table 4. 2: Areas in the labor law that discriminate against women**

| Area | Disadvantages |
|---|---|
| Social security | A male employee can take family compensation but a female employee cannot even though she contributes the same amount. |
| Pension | A female employee's family cannot benefit from her pension except under specific conditions whereas for a male employee his family automatically receives it upon his death. |
| Doctor visits and hospitalization | The family members of a female employee who works in the public sector does not receive the same level of doctor visits and hospitalization as family members of a male employee. |
| Agricultural workers and household help | The labor law and social security does not apply to agricultural workers or to those who work in homes the majority of whom are women. |

4.17. ***According to the FIAS report, many businesses consider that the labor code needs adaptation to accommodate part-time and temporary work.*** Employers have to pay employee tax and social security on a full time basis regardless of the number of hours a worker contributes hence it is not within their interest to give flexible hours or part-time employment.

***Recommendations to boost supply of female labor:***

4.18. ***Review the labor law.*** Especially in the areas of employee tax (those related to flexible work, and social security regulations).

4.19. ***Assess market supply and infrastructure for work/life balance services.*** To support work for women with children government could support initiatives for childcare such as extending the school day, early childhood education, after school programs and publicize preschools in poor and needy areas. Specific important services are nurseries[57], training of nannies, and transportation including child transportation. Family and children are a priority for women in Lebanon and high government oversight and quality control of these sectors would help to raise their trust to take advantage of these services.

[57] Regarding opening of childcare centers in the work place care must be taken to ensure that this does not become a burden on private companies in a way that would drive them to discriminate further in their hiring of women. Examples from certain countries where companies were required to open a childcare facility based on a specific (minimum) number of female workers with children showed that employers would limit their hiring of women to below the minimum stated to avoid having to set a childcare center at their expense. Best practices related to supporting childcare centers at work include making it a requirement based on a certain number of total employees (male and female) hence not tying it to women only and at the same time providing equal benefit to male employees with children to have a childcare center. Other best practice examples include facilitating the growth of the private sector childcare industry and public-private partnerships to develop joint childcare centers in work communities rather than making it a sole burden on private sector firms.

# ANNEXES

# ANNEX: 1

**Lebanon Gender Dimensions in the Private Sector Data Design and Sample**

1. ***The primary objective of the sample design of both the enterprise and workers' surveys was to provide estimates for enterprises and workers in Lebanon as a whole and for major sectors***. The design of the samples used findings from the 2004 Investment Climate Assessment (ICA) survey. The ICA firm sample was designed proportional to the size in the population and the samples derived for the entrepreneurs and workers surveyed for this report were designed proportional to the ICA sample in order to achieve the same level of representation[58]. However, due to difficulties that were faced in getting the correct number of respondents and sector coverage needed by gender it was not possible to apply the design of the ICA sample resulting in variations in the frame of the current samples. Weights were therefore developed to arrive at a population representation for both the enterprise survey and for the workers survey.

2. ***Specifically, the limitations that were found were in the sampling of female owned firms described as follows***:

a. The first limitation was in respect to using a sample of firms from the ICA 2004 survey which would have allowed for some comparability in addition to having representation. A preliminary screening across the ICA firms revealed that few female owned firms met the definition of ownership established for this report[59]. In addition many firms did not want to participate in the new survey. In order to complete the sample size of female firm owners while continuing to choose from the ICA survey firms, ICA enterprises that were owned by males but had indicated that the management of the firm was by a woman were included and they were used as a proxy for active female entrepreneurs[60]. Despite this inclusion still, the number of observations fell short of the sample size by a significant amount. To fill the gap, additional female owned firms were selected from the master database from which the ICA sample was originally developed.

b. Based on the definition used for an entrepreneur the number of female owned firms found both within the ICA sample and the master database (where all sampling of firms

[58] The initial design had the objective of randomly selecting 210 firms from the 2004 Lebanon ICA sample through a two-stage stratified sample design with sector of activity and firms' size as the two levels of stratification.

[59] A person who owns a majority shareholding (51%), minority shareholding (49%), or, a partner who is liable and who may or may not own some shares in the company but is not the registered owner - all of these individuals have to be actively contributing to the running of the business and not only titled (e.g. manage, are decision making members of their company's Board, and/or are primary decision makers within the company overall.

[60] The argument behind this is that in order to determine obstacles faced by male and female entrepreneurs the sample needed to include those owners that were active in the running of the business, in Board meetings, and primary decision-making. Thus, women that were not listed as owners but were in fact running the business and making the main decisions would also provide this perspective. In most cases these General Managers had some share holdings in the companies but another partner or majority share owner is the one listed as the owner, therefore, the women would not appear as owners in the databases. In Lebanon as in other places in the MENA region due to various cultural, economic and/or regulatory processes many women open and operate a business but the actual registration is made under the name of a man (and in most cases a relative).

was derived) was small as explained in a. above. Add to that the rejection rate (firms who refused to participate in the survey) and the database for this group became just enough to meet the level of responses necessary to generate findings with a 95% significance level. Therefore while the samples of workers (males and females) and the sample of male owned firms were randomly selected from a pool, for the female owned firms the survey simply questioned all the remaining firms in the database that qualified and there was not enough room to apply a random selection. The weights developed make the distribution in the sample the same as the distribution in the population (Design Weights), but, the weights can not make a non-random selection a random one. However, since the number of female/owned or managed firms is very small the probability of selecting any of them in the sample is high (close to 1). In turn this will not affect the weights (the reciprocal of the probability is close to 1). Hence it is assumed in the analyses that the findings do reflect what the population of female entrepreneurs in Lebanon is facing.

c. In addition to the difficulty in finding the level of female owned firms in a way that matched the ICA design sample frame, it was also not possible to find female owned firms that were in the same sectoral and firm size distribution as those in the ICA. In order to conduct the gender analyses for this policy it was necessary to change the sectoral and firm size distributions of male owned firms as well, to match the sample distribution of the female owned firms and allow for proper comparability on a gender basis.

d. Given the variations just explained, the final sample frame of enterprises surveyed for this report is different than that of the firms in the ICA frame both in size and sectoral divisions and most of the firms interviewed were not firms that were interviewed in the ICA. Therefore, caution is needed when comparing the two surveys as they may not be comparable.

3. ***Problems were also faced in getting the same sample for workers as specified in the original sample design.*** The reasons were that many of the firms would not allow their workers to be interviewed. Weights that were developed were derived so as to correct for these variations to allow the sample to be representative of the original sample design.

4. ***Despite these limitations, the database provides a valuable source of information for a proper gender-disaggregated analysis.*** Particularly, in the case of female and male entrepreneurs where the relationship between ownership and management is clearly identified; by setting the active participation of the owner in running the business as a rule for inclusion in the sample, the database has the crucial peculiarity of overcoming the concern about the real involvement of female entrepreneurs in the business. In addition, the database includes an equal number of male and female entrepreneurs and male and female workers overcoming the common problem of having a disproportionate number of males in the samples'.

5. ***The final total sample size and distributions of firms and workers are specified in tables A1 and A2 below.*** For the firm distribution, due to the low number of firm observations in some sectors (especially female firms) the analyses for the firms used an aggregation of the sample as shown in table A1 below.

**Table A. 1: Distribution of firms sampled by sector, size and gender of owner**

*– aggregated for the analysis*

| | | Male | | | Female | | |
|---|---|---|---|---|---|---|---|
| | | small (5 to 19) | medium & large (20 and over) | Total | small (5 to 19) | medium & large (20 and over) | Total |
| manufacturing | % row | 34.52 | 65.48 | 100 | 34.5 | 65.5 | 100 |
| | % col | 19.85 | 29.97 | 25.48 | 16.16 | 25.56 | 21.29 |
| services | % row | 47.68 | 52.32 | 100 | 48.41 | 51.59 | 100 |
| | % col | 80.15 | 70.03 | 74.52 | 83.84 | 74.44 | 78.71 |
| Total | % row | 44.33 | 55.67 | 100 | 45.45 | 54.55 | 100 |
| | % col | 100 | 100 | 100 | 100 | 100 | 100 |

**Table A. 2: Distribution of sampled employees by sector, size and gender of the employee**

| | Small | | Medium | | Large | | Total | | |
|---|---|---|---|---|---|---|---|---|---|
| Sector | FW | MW | FW | MW | FW | MW | FW | MW | Total |
| Manufacturing | 43 | 29 | 14 | 11 | 10 | 9 | 67 | 49 | 116 |
| Trade | 61 | 38 | 15 | 14 | 13 | 10 | 89 | 62 | 151 |
| Services | 59 | 31 | 34 | 16 | 22 | 16 | 115 | 63 | 178 |
| Construction | 10 | 15 | 7 | 15 | 7 | 4 | 24 | 34 | 58 |
| IT | 15 | 11 | 10 | 7 | 3 | 2 | 28 | 20 | 48 |
| Hotel & rest. | 8 | 29 | 4 | 4 | 7 | 12 | 19 | 45 | 64 |
| Total | 196 | 153 | 84 | 67 | 62 | 53 | 342 | 273 | 615 |

*Note:* FW = female worker MW = male worker

6. ***In order to achieve a level of representation for this data weights were developed as explained below.***

## Data Weights

7. ***Weights were developed and used in the analysis to compensate for the differential representation, in order to produce estimates that relate to the target population of firms in Lebanon***[61]. For each of the surveys (entrepreneurs and workers) weights were adjusted to arrive at a total sample size equal to the total original designed sample size that was designed proportional to the size of the ICA enterprise survey (which is representative).

8. ***Depending on the objective of the survey and the prior information available, the weight in the survey consisted of two components:***

1- Weight for sectors for female owned and male owned firms.

2- Weight for workers (females and males) inside the sector (for female owned and male owned firms).

[61] The weight for a responding unit in a survey data set is an estimate of the number of units in the target population that the responding unit represents.

9. *The weights compensate for the variations related to design, non-response or any other unseen factors. Tables A3 and A4 represent these weights.*

**Table A. 3: Weights of sectors**

| | #of firms in the sample | | | | | |
|---|---|---|---|---|---|---|
| | Female Owned/ Managed | | | Male Owned/managed | | |
| Sector | D | S | weight | D | S | weight |
| Food and Beverage | 12 | 9 | 1.333333 | 12 | 16 | 0.75 |
| Textile and Clothing | 12 | 17 | 0.671 | 12 | 9 | 1.333333 |
| Furniture | 9 | 9 | 1 | 9 | 7 | 1.3 |
| Construction | 9 | 7 | 1.3 | 9 | 13 | 0.6 |
| Hotels | 11 | 3 | 3.7 | 11 | 8 | 1.4 |
| Information Technology | 12 | 7 | 1.7 | 11 | 11 | 1 |
| Trade | 18 | 21 | 0.82 | 18 | 26 | 0.7 |
| Services | 20 | 35 | 0.58 | 20 | 35 | 0.58 |
| Banks | 2 | 1 | 2 | 3 | 2 | 1.5 |
| TOTAL | 105 | 109 | | 105 | 127 | |

**Table A. 4: Weights of Workers**

| | Female Owned/ managed | | | | | | Male Owned/managed | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | FW | | | MW | | | FW | | | MW | | |
| Sector | D | S | weight | D | S | weight | D | S | weight | D | S | weight |
| Food & Beverage | 40 | 14 | 2.9 | 40 | 13 | 3.1 | 40 | 14 | 2.9 | 40 | 30 | 1.3 |
| Textile & Clothing | 40 | 12 | 3.3 | 40 | 28 | 1.4 | 40 | 10 | 4 | 40 | 4 | 10 |
| Furniture | 30 | 4 | 7.5 | 30 | 8 | 3.8 | 30 | 10 | 3 | 30 | 11 | 2.7 |
| Construction | 30 | 11 | 2.8 | 30 | 14 | 2.1 | 30 | 25 | 1.2 | 30 | 14 | 2.1 |
| Hotels | 35 | 8 | 4.4 | 35 | 1 | 35 | 40 | 13 | 3.1 | 35 | 9 | 3.9 |
| IT | 40 | 7 | 5.7 | 40 | 14 | 2.9 | 35 | 16 | 2.8 | 35 | 18 | 1.9 |
| Trade | 60 | 15 | 4 | 60 | 33 | 1.8 | 60 | 26 | 2.3 | 60 | 34 | 1.8 |
| Services | 70 | 37 | 1.9 | 70 | 46 | 1.5 | 65 | 48 | 1.4 | 70 | 61 | 1.1 |
| Banks | 7 | 0 | | 8 | 0 | | 10 | 3 | 3.3 | 10 | 4 | 2.5 |
| Total | 352 | 108 | 460 | 353 | 157 | 510 | 350 | 165 | 24 | 350 | 185 | 27.3 |

**D: Design S: Survey**

# ANNEX: 2

## ADDITIONAL SURVEY DATA

**Table A2. 1: Distribution of Employees by the Type**

| Job Description | M (%) | F (%) | Job Description | M (%) | F (%) |
|---|---|---|---|---|---|
| accountant | 9.05 | 17.45 | human resource office | 0.46 | 0.52 |
| assistant manager | 2.2 | 8.66 | other administrative | 4.68 | 5.36 |
| chef (cook) | 3.44 | 0.56 | stock keeper | 1.02 | 1.11 |
| waiter | 3.87 | 0.36 | tailor or hair dresser | 0.6 | 1.92 |
| graphic designer | 1.63 | 2.56 | architecture | 4.87 | 1.51 |
| sales person | 5.69 | 8.14 | IT employee (non managerial) | 0.84 | 0 |
| marketing manager | 1.27 | 1.68 | general manager | 0.24 | 0.2 |
| purchasing manager | 1.3 | 0 | gardener | 0.46 | 0 |
| chief or executive or | 1.3 | 3.77 | driver or taxi driver | 4.06 | 0 |
| product manager | 1.3 | 0.75 | unskilled worker | 13.4 | 5.02 |
| sales or business manager | 4.15 | 0.98 | business developer or | 0.6 | 0 |
| operator or secretary | 3.04 | 16.55 | marcrobiotic engineer | 0.48 | 0 |
| financial analyst | 0.93 | 0.69 | maid | 0 | 0.36 |
| technician or mechanic | 3.21 | 0.36 | web or software development | 1.73 | 1.18 |
| factory supervisor | 1.38 | 0.59 | other administrative | 1.41 | 0.72 |
| | | | other managers (head | 8.99 | 6.48 |
| | | | skilled worker | 8.85 | 2.12 |

**Table A2. 2: Occupational distribution of employees by gender and age**

| | Age group 18-30 | | Age group 31-40 | | Age group 41-50 | | Age group 51+ | |
|---|---|---|---|---|---|---|---|---|
| | M (%) | F (%) | M (%) | F (%) | M (%) | F (%) | M (%) | F (%) |
| Administration | 39.72 | 68.11 | 36.6 | 66.24 | 47.6 | 57 | 54.12 | 49.32 |
| Professional | 20.94 | 21.06 | 18 | 15.28 | 29.1 | 15 | 20.7 | 20.07 |
| Production worker | 23.76 | 4.53 | 27.4 | 9.92 | 13.9 | 18.8 | 17.99 | 20.07 |
| Other | 15.58 | 6.3 | 17.9 | 8.56 | 9.37 | 9.29 | 7.19 | 10.53 |

**Table A2. 3: Sector of employment of women employees by age and marital status**

| Marital status | Age category | Sector of employment | | | | | |
|---|---|---|---|---|---|---|---|
| | | Manufacturing | Commerce | Service | Construction | Hotel & restauran | IT |
| Never married | 18-30 | 23.1 | 16.61 | 40.69 | 4.1 | 8.7 | 6.8 |
| | 31-40 | 24.74 | 20.19 | 43.58 | 5.49 | 2.54 | 3.45 |
| | 41-50 | 34.64 | 10.9 | 38.76 | 0 | 12.81 | 2.9 |
| | 51-70 | 57.85 | 15.17 | 26.97 | 0 | 0 | 0 |
| Married | 18-30 | 23.9 | 19.7 | 44.57 | 4.09 | 6.31 | 1.43 |
| | 31-40 | | 21.82 | 33.25 | 4.75 | 5.49 | 4.97 |
| | 41-50 | | 25.84 | 64.31 | 0 | 0 | 0 |
| | | | 0 | 0 | 0 | 0 | 0 |
| | | | 0 | 100 | | | |
| | | | 21.06 | 18.72 | | | |
| | 51-70 | 0 | 100 | 0 | | | |

**Table A2. 4: Averages of Board Members in Female and Male owned**

| Means | Female Owned | Female Managed | Male Owned/Managed |
|---|---|---|---|
| Female board members | 2.53 | 2.75 | 2.12 |
| Male board member | 3.40 | 5.04 | 3.33 |
| Relatives | 5.22 | 5.71 | 5.76 |
| Non relatives | 4.63 | 7.94 | 3.22 |
| Base: Total sample – 236 Interviewees | | | |

**Table A2. 5: Benefit/detriment recipient across gender of the employee *(in %)***

| | Female Employees | | Male Employees | |
|---|---|---|---|---|
| | Yes | No | Yes | No |
| Pay Increases | 40 | 60 | 44 | 56 |
| Pay Cuts | 6 | 94 | 3 | 97 |
| Appreciation | 33 | 67 | 31 | 69 |
| Warning or censures | 2 | 98 | 3 | 97 |
| Promotion | 11 | 89 | 10 | 90 |
| Training on new production skills | 17 | 83 | 19 | 81 |

**Table A2. 6: Training fields, certification, improvement and benefits received across gender of employee**

| | Female Employees | | | Male Employees | | |
|---|---|---|---|---|---|---|
| | Yes | No | Not Available | Yes | No | Not Available |
| New machines or production techniques | 14% | 74% | 12% | 26% | 66% | 8% |
| Received certificate or diploma | 52% | 48% | | 35% | 65% | |
| Received careers advance | 46% | 54% | | 49% | 51% | |
| Reported needing more training | 63% | 37% | | 62% | 38% | |
| Educational opportunities | 9% | 91% | | 5% | 95% | |
| Received certificate or diploma | 89% | 11% | | 67% | 33% | |
| Received careers advance | 43% | 57% | | 60% | 40% | |
| Reported needing more training | 68% | 32% | | 60% | 40% | |
| Managerial skills or administrative skills | 28% | 72% | | 18% | 82% | |
| Received certificate or diploma | 39% | 61% | | 40% | 60% | |
| Received careers advance | 45% | 55% | | 43% | 57% | |
| Reported needing more training | 59% | 41% | | 67% | 33% | |
| Base: Total sample – 615 Interviewees | | | | | | |

**Table A2. 7: Health benefits across gender of employee**

| | Female Employees | | Male Employees | |
|---|---|---|---|---|
| | Yes | No | Yes | No |
| a- Company insurance scheme | 37% | 63% | 49% | 51% |
| b- Social security scheme | 85% | 15% | 85% | 15% |
| c- Coverage through | | | | |
| Company | 97% | | 98% | |
| Spouse | 2% | | 1% | |
| Personal / self | 1% | | 1% | |
| d- Later arrangements / sources of income | 33% | 67% | 33% | 67% |
| Owning their private business | 50% | | 50% | |
| Having working spouse | 50% | | % | |
| Depending on children | % | | 50% | |
| Bases: a & b – total sample – 615 interviewees<br>c – 522 interviewees<br>d – 9 interviewees | | | | |

**Table A2. 8: Basis upon which health payments and benefits are settled**

| | Female | | Male | |
|---|---|---|---|---|
| Basis of insurance payments or subsidies | Yes | No | Yes | No |
| On the spot payments | 23% | 77% | 38% | 62% |
| Part of an insurance scheme | 39% | 61% | 51% | 49% |
| Hospital stays are paid | 53% | 47% | 40% | 60% |
| Medication | 44% | 56% | 37% | 63% |
| Coverage of immediate family members | 7% | 93% | 13% | 87% |
| Payment of visitation fees | 1% | 99% | 4% | 96% |
| Base: Total Sample - 339 Interviewees – 1695 Responses – Multiple Answers | | | | |

# ANNEX: 3

## JULY WAR, LOSSES AND ASSISTANCE

1. ***Twelve percent of the businesses interviewed incurred physical damage as a result of the July war.*** Thirty-two percent of the owners whose businesses incurred physical damage claimed that their businesses were highly damaged. When looking at figures from the firm survey, the average direct corporal damage to business was USD180,000 whereas the indirect damages averaged USD2,835,000. The construction sector was the only sector where the direct damages outweighed the indirect damages due to the fact that one company incurred total damage to its equipment and premises.

**Table A3. 1:Value of direct and indirect damages of the July 2006 war, across sectors**

| Values in USD | Manufacture | Commerce | Services | Construction | Hotel | IT | Restaurant |
|---|---|---|---|---|---|---|---|
| Direct losses | 490.000 | 52.000 | 23.000 | 625.000 | 10.000 | 0 | 12.500 |
| Indirect losses | 10.917.000 | 374.000 | 398.000 | 309.000 | 780.000 | 9.608.000 | 141.000 |
| Base: Total sample – 236 Interviewees | | | | | | | |

2. ***At the start of the war 53 percent of all firms had a loan of which 40 percent requested to reschedule and 29 percent requested additional credit.*** Results indicate that of businesses that requested to reschedule and those who required an additional credit 69 percent and 78 percent respectively received the terms that they had asked for. Across gender of the business owner results show that of the entire sample of businesses that had a loan the majority were male owned at 62 percent.

3. ***Seventy three percent of firms revealed that suppliers tried to impose new payment terms, while 50 percent of businesses requested a grace period for payment of taxes and VAT, 27 percent requested a government subsidy or support and 24 percent requested a grace period for payments of utilities or electricity bills.*** Sixty two percent of those who requested a grace period for taxes received it while 38 percent received a grace period for payment of utilities and electricity, and approximately 15 percent received government support.

4. ***When asked what sort of support, subsidy and graces would be most beneficial to the different sectors in order to recover and maintain operations.*** The majority of firm owners indicated political and economic stability, as well as financial relief from taxes and fees, rescheduling of payments and refinancing of loans and credits.

# ANNEX: 4

## LABOR CODE SECTION RELATED TO WOMEN WORKERS

**Box A4. 1: Provisions of the Labor Code relevant to gender and employment**

**Exclusions**
Article 7 states that the Code does not apply to the following categories of workers:
- domestic servants employed in private houses;
- agricultural corporations that have no connection with trade or industry;
- family businesses employing solely members of the family under the management either of the father, the mother, or the guardian;
- casual or journeymen in municipal or government services, and;
- electrical staff and wage-earners who are not governed by the Civil Servant regulations.

**Employment of Women**
Equal Pay and Opportunities
Under Article 26 it is forbidden to differentiate between male and female workers in relation to the nature of work, salary paid, employment opportunities, promotion and technical training.

**Safety Measures for Women**
Article 27 states that it is forbidden to employ women in all the following industries or jobs:

1. Mines, quarries and extraction of stones;
2. Ovens for melting, refining, and preparing metal works;
3. Silveration of mercury;
4. Production and handling of explosives;
5. Casting and cooling of glass;
6. Welding of metal through partial melting;
7. Making alcoholic drinks
8. Painting by Deco method;
9. Treating ashes that contain lead;
10. Extracting silver from lead;
11. Welding metal that contains more than 10% lead;
12. Manufacturing aluminum or sulphates of lead silicone;
13. Preparing or fixing electrical cabinets;
14. Driving machines with extremely large engines;
15. Fixing or cleaning machines while the engines are on;
16. Making asphalt;
17. Tanning and flaying animals;
18. Working in stores of fertilizers extracted from excrement, manure, bones or blood

**Maternity Leave**

**Length**
Article 28 states that women are entitled to a maternity leave of seven weeks, including the period before and the period after delivery, and they are required to present a medical certificate stating the expected date of delivery. The article also states that employers or their agents are prohibited from allowing women to return to work before 30 days after the probable day of delivery.

**Box A4.1 (*continued)***

*Full Payment*
Article 29 states that employees are entitled to their usual remuneration when they on their maternity leave. The article also stipulates that a woman who has availed herself of the 7 weeks maternity leave with pay, is entitled to annual leave that same year, and she is entitle to the same payment she receives on ordinary annual holidays. Furthermore, this article states that, it is forbidden to dismiss or to serve notices of dismissal on a woman who is on her maternity leave, unless she is shown to have been employed elsewhere during this leave.

*Failure to Abide by the Labour Code*
Article 30 states that employers and their proxies who violate provisions of the Labour code concerning the employment of women and children, are held legally responsible for the violations they commit.

**Leave**

*Same treatment for Women and Men*
Female and male employees are entitled to the same administrative, sickness, and family related leaves.

**Break during Working Hours**

*Different Measures for Women and Men*
Article 34 sets out the rights of employees to a midday break of at least one hour when working hours exceed six hours for men, and when working hours exceed five hours for women.

**Dismissal**

*Same treatment for Women and Men*
Article 52 states that a dismissal notice may not be served on:
- A pregnant woman who is five months pregnant or more;
- A worker who is on her maternity leave, and;
- Any wage-earner who is on ordinary recreational or sick leave.

The article also states that the employer is exempted from abiding by these restrictions if the wage-earner has found alternative employment during the leave.

*Source:* ILO website http://www.ilo.org/public/english/employment/gems/eeo/law/lebanon/act1.htm visited on December 12, 2008

## ANNEX 5 QUESTIONNAIRES

# A. Enterprise's Questionnaire

**Enterprise's Code**
**Questionnaire Number**

| | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | |

**"Women Entrepreneurship in Lebanon's Formal Private Sector: a gender focused Investment Climate Assessment (ICA)"**

**"Enterprise's Questionnaire"**

The information obtained here is strictly confidential, and will be only used for purpose of scientific research.

**Fieldworker ID:**

| |
|---|
| |

**Interview date:**

| | | |
|---|---|---|
| | | **2007** |

| **Interview Started** | |
|---|---|
| Hour: | Minutes: |
| **Interview Ended** | |
| Hour: | Minutes: |

The purpose of this survey is to identify the perspective of female entrepreneurs and the constraints that they face. In addition, the study will investigate the gender gaps in the work environment and conditions, security derived from work, stability, productivity and professionalism. Furthermore, the study will also explore, within the surveys, the impact of the last Lebanon-Israel conflict on female entrepreneurs. Your answers should reflect only your experience of doing business in your country. Please note that the information obtained here will be treated strictly confidentially. Neither your name nor the name of your firm will be used in any document based on this survey.

**Company / Establishment name**

**City**

**Street**

**Building name**

**Floor number**

**P.O. Box**

**Telephone number**

**Fax number**

**E-mail**

**Name of Interviewee**

**Position**

| Number of visits | 1 | 2 | 3 | 4 |
|---|---|---|---|---|

| Result of final visit | |
|---|---|
| 01 | Completed |
| 02 | Not completed |
| 03 | Rejected |
| 04 | Manager not available |

| Method of sampling | |
|---|---|
| 01 | Random from records |
| 02 | Random from company |
| 03 | Compulsory selection |
| 04 | Selection from another worker |
| | Other, specify: |

**Screening Questions**

| S1- The company is . . . ? | | |
|---|---|---|
| 01 | Female owned (active) | Continue |
| 02 | Female managed | Go to S3 |
| 03 | Male owned / managed | Continue |

| S2- What is the role of the owner? | |
|---|---|
| 01 | Manager |
| 02 | Active board member |
| 03 | Silent investor |

| S3- What is the title of the female manager / owner? | |
|---|---|
| 01 | Managing Director |
| 02 | Executive Officer |
| 03 | General Manager |
| 04 | Vice President |
| | Other, specify: |

| S4- Explain your ownership status and title in the company? | | |
|---|---|---|
| 01 | Sole proprietor | |
| 02 | Majority shareholder | |
| 03 | Minority shareholder | |
| 04 | Partner | |
| 05 | Not applicable | Go to S7 |

| S5- Is the business registered under your name? | | |
|---|---|---|
| 01 | Yes | Go to S7 |
| 02 | No | Continue |
| 03 | Not applicable | Go to S7 |

| S6- Why not? |
|---|
| |

| S7- Do you have a board that holds regular meetings? | | |
|---|---|---|
| 01 | Yes | Continue |
| 02 | No | Go to S11 |

| S8- How many members does the board include? |
|---|
| # of members: |

| S9a- Please specify how many are females?<br>S9b- Please specify how many are males? | |
|---|---|
| **S9a** | **S9b** |
| | |

| S10a- Please specify how many are family members?<br>S10b- Please specify how many are not family members? | |
|---|---|
| **S10a** | **S10b** |
| | |

| S11- How did you first get involved in this business? |
|---|
| |

| S12- Do you currently or did you at some point finance your capital or operations? | | |
|---|---|---|
| 01 | Yes | **Continue** |
| 02 | No | **Go to S15** |

| S13- Did you finance your business through a .....? | | |
|---|---|---|
| 01 | Bank | **Go to S15** |
| 02 | Other sources | **Continue** |

| S14- Please explain through what sources? |
|---|
| |

| S15- Did you plan on expanding prior to the war? | | |
|---|---|---|
| 01 | Yes | **Continue** |
| 02 | No | **Go to S17a** |

| S16- What were your constraints? |
|---|
| |
| |

**Skip to S17b**

| S17a- What were your constraints for not planning to expand? |
|---|
| |
| |

| S17b- Will your company resume such activities? | | |
|---|---|---|
| **01** | Yes | **Continue** |
| **02** | No | **Go to Q15a** |

| S18- Does your business support or engage in civil society activities or charities? | | |
|---|---|---|
| **01** | Yes | **Continue** |
| **02** | No | **Go to S21** |

| S19- Please specify what type of charities? |
|---|
| |
| |

| S20- Please specify what type of assistance do you provide? |
|---|
| |
| |

| S21- Which sector does the company belong to? (Unaided - Single response) | |
|---|---|
| **01** | Food and Beverage |
| **02** | Textile and Clothing |
| **03** | Furniture |
| **04** | Construction |
| **05** | Hotels |
| **06** | Information Technology |
| | Other, specify: |

| S22- What is the main activity of the company? (Unaided - Single response) | |
|---|---|
| 01 | Manufacturing |
| 02 | Commerce |
| 03 | Services |
| | Other, specify: |

A. Impact of the War on the Investment Climate

**A1- How problematic are the following issues to your current operations *"as a result of the war"*, please judge their severity as an obstacle on a scale from 0 to 4, 0 being "No obstacle" and 4 being "Very severe obstacle".**

| | No obstacle | Minor obstacle | Moderate obstacle | Major obstacle | Very severe obstacle | Do not know | Not applicable |
|---|---|---|---|---|---|---|---|
| Telecommunications | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| IT and internet connectivity | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Electricity | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Natural gas | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Water | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Garbage disposal | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Tax rates | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Tax administration | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Terms of financing and debt re-structuring | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Customs and trade regulations | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Export / Import | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Labor regulations | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Availability of unskilled labor | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Availability of skilled / educated workers | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Business licensing and operating permits | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Macroeconomic uncertainty (e.g. inflation, exch. Rate) | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Corruption | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Smuggling or dumping | 0 | 1 | 2 | 3 | 4 | 97 | 92 |
| Other (specify) | 0 | 1 | 2 | 3 | 4 | 97 | 92 |

| A2- Did your company get physically damaged during the war? | | |
|---|---|---|
| 01 | Yes | Continue |
| 02 | No | Go to A5 |

| A3- What was the extent of the damage? | |
|---|---|
| 01 | Slightly damaged |
| 02 | Moderately damaged |
| 03 | Highly damaged |

| A4- What were your direct losses as a result of physical damage? |
|---|
| (USD): |

| A5- Please specify your in-direct losses up to the current date? |
|---|
| (USD): |

| A5a- Did your company have a loan prior and during the war? | | |
|---|---|---|
| 01 | Yes | Continue |
| 02 | No | Go to A6a |

A5b- Did you attempt to achieve the following . . . ?
A5c- Did you personally request any of the following?
A5d- Did you receive any of the terms you asked for?

| | A5b | A5c | | A5d | |
|---|---|---|---|---|---|
| 01 | Re-scheduling bank terms and agreements | Yes | No | Yes | No |
| 02 | Receive additional credit / loan | Yes | No | Yes | No |

A6a- Did you attempt to achieve the following . . . ?
A6b- Did you personally request any of the following?
A6c- Did you receive any of the terms you asked for?

| | A6a | A6b | | A6c | |
|---|---|---|---|---|---|
| 01 | Suppliers impose new terms | | | Yes | No |
| 02 | Receive government subsidy / support | Yes | No | Yes | No |
| 03 | Receive grace period for utility / electricity bills | Yes | No | Yes | No |
| 04 | Receive grace period for payment of VAT and other taxes | Yes | No | Yes | No |

| A7a- What type of assistance does your business currently need to recover or maintain operations? Unaided – Multiple response | |
|---|---|
| 1 | Relief from VAT or income tax obligations |
| 2 | Rescheduling payments |
| 3 | Refinancing (finance again with a new loan at lower interest rates) |
| 4 | Relief from social security/labor tax obligations |
| 5 | Short-term working capital finance (working capital is used for a businesses day to day operations) |
| | Other 1 , specify: |
| | Other 2, specify: |

| A7b- What type of assistance does your business currently need to recover or maintain operations? Aided<br>A7c- Please specify by order of importance | | |
|---|---|---|
| | | Ranking |
| 1 | Relief from VAT or income tax obligations | |
| 2 | Rescheduling payments | |
| 3 | Refinancing (finance again with a new loan at lower interest rates) | |
| 4 | Relief from social security/labor tax obligations | |
| 5 | Short-term working capital finance<br>(working capital is used for a business's day to day operations) | |

| A8a- How many employees do you have now?<br>A8b- How many employees do not work with you due to the war?<br>A8c- How many left of their own free will?<br>A8d- How many did you lay off? | | | |
|---|---|---|---|
| A8a | A8b | A8c | A8d |
| | | | |

| A8e- What percentage of your workforce are ..... ? (Aided) | | |
|---|---|---|
| 01 | Full-time employees | %: |
| 02 | Part-time employees | %: |
| 03 | Female employees | %: |

**A9a- Does your company provide any of the following services to its employees?**
**A9b- Specify if these services are provided for full-time or part-time employees?**

| | A9a | | A9b | | |
|---|---|---|---|---|---|
| | Yes | No | Full-Time | Part-Time | Both |
| Part-time work | 01 | 02 | 01 | 02 | 03 |
| Health insurance for the worker | 01 | 02 | 01 | 02 | 03 |
| Meals / Compensation | 01 | 02 | 01 | 02 | 03 |
| Transportations / Compensation | 01 | 02 | 01 | 02 | 03 |
| Training workers (not including training during work hours) | 01 | 02 | 01 | 02 | 03 |
| Nursery for worker's children | 01 | 02 | 01 | 02 | 03 |
| Health insurance for worker's family | 01 | 02 | 01 | 02 | 03 |
| Annual leaves | 01 | 02 | 01 | 02 | 03 |
| Maternity leaves for women | 01 | 02 | 01 | 02 | 03 |
| Child care leaves for women | 01 | 02 | 01 | 02 | 03 |
| One-hour permission (for suckling mothers) | 01 | 02 | 01 | 02 | 03 |
| Casual leaves | 01 | 02 | 01 | 02 | 03 |
| Sick leaves | 01 | 02 | 01 | 02 | 03 |

**Please describe skill level required using the following definitions:** *(Enumerator: read*

| | |
|---|---|
| **Unskilled Worker** | Persons who might be involved in the production process or normal company process and whom management considers to be unskilled. |
| **Skilled Worker** | Skilled workers are technicians involved directly in the production process or at a supervisory level and whom management considers to be skilled. |
| **Administrative** | Administrative support occupations, including all clerical-type work regardless of level of difficulty, where the activities are predominately non-manual through some manual work not directly involved with altering or transporting the products is included. |
| **Managerial** | Person who makes management decisions and sets policies and is a holder of a university degree. This category does not include supervisors. |

**A10a – Could you please tell me: What professions do you need in your business?**
**A10b – What is the skill level required for this profession? (aided – single response)**
**A10ci – Do you have a preference for males or females?**
**A10cii – How many males / females do you need for this profession?**
**A10d- Do you face any difficulty in finding workers for this profession?**

| A10a – Profession / Skill Required | A10b- Skill Level Required | | | | A10ci | | | A10cii | | A10d | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Unskilled | Skilled | Administrative | Managerial | M | F | NP | M | F | Yes | No |
| 1- | 01 | 02 | 04 | 05 | 01 | 02 | 03 | | | 01 | 02 |
| 2- | 01 | 02 | 04 | 05 | 01 | 02 | 03 | | | 01 | 02 |
| 3- | 01 | 02 | 04 | 05 | 01 | 02 | 03 | | | 01 | 02 |
| 4- | 01 | 02 | 04 | 05 | 01 | 02 | 03 | | | 01 | 02 |
| 5- | 01 | 02 | 04 | 05 | 01 | 02 | 03 | | | 01 | 02 |
| 6- | 01 | 02 | 04 | 05 | 01 | 02 | 03 | | | 01 | 02 |

| **A11a- What are the advantages of hiring females over males? (Unaided – multiple response)** | |
|---|---|
| **01** | They are more productive |
| **02** | They are more dedicated |
| **03** | They are more trustworthy |
| **04** | The cost of hiring females is less |
| **05** | Absence is less |
| **06** | At the same level of skills and education, females have a higher level of training |
| **07** | No advantage |
| | Other, specify: |

| A11b- What are the advantages of hiring females over males? (Aided – Multiple response) | |
|---|---|
| 01 | They are more productive |
| 02 | They are more dedicated |
| 03 | They are more trustworthy |
| 04 | The cost of hiring females is less |
| 05 | Absence is less |
| 06 | At the same level of skills and education, females have a higher level of training |
| 07 | No advantage |
| | Other, specify: |

| A12a- What are the disadvantages of hiring females over males? (Unaided – multiple response) | |
|---|---|
| 01 | Home duties could make her less committed / less present at work |
| 02 | Exit from work is higher, thus they cannot be relied upon for long periods of retention |
| 03 | They are less productive |
| 04 | They are less trustworthy |
| 05 | Absence is higher |
| 06 | At the same level of skills and education, males have a higher level of training |
| 07 | They cannot be relied on to work overtime |
| 08 | Marriage and maternity affect their work |
| 09 | Their work is not accurate |
| 10 | Females cannot handle some hard professions |
| 11 | No disadvantages |
| | Other, specify: |

| A12b- What are the disadvantages of hiring females over males? (Aided – Multiple response) | |
|---|---|
| 01 | Home duties could make her less committed / less present at work |
| 02 | Exit from work is higher, thus they cannot be relied upon for long periods of retention |
| 03 | They are less productive |
| 04 | They are less trustworthy |
| 05 | Absence is higher |
| 06 | At the same level of skills and education, males have a higher level of training |
| 07 | They cannot be relied on to work overtime |
| 08 | Marriage and maternity affect their work |
| 09 | Their work is not accurate |
| 10 | Females cannot handle some hard professions |
| 11 | No disadvantages |
| | Other, specify: |

| A13- Which of the following do you regard as helpful in encouraging the hiring of more female workers? (aided – multiple response) | |
|---|---|
| 01 | Enabling females to work on a part-time basis |
| 02 | Providing nearby nurseries |
| 03 | Providing child care subsidy |
| 04 | Husband to participate in home duties |
| 05 | Using a piecework payment system (fixed monthly or weekly payment) |
| 06 | Payment according to productivity / or on a commission basis |
| 07 | Training |
| | Other, specify: |

**Interviewer's Remarks**

| A31- In the company / factory the lighting is : | |
|---|---|
| 01 | Bright |
| 02 | sufficient |
| 03 | Dim |
| 04 | Natural |
| 05 | Artificial |

| A32- In the company / factory the ventilation is : | |
|---|---|
| 01 | Renewed |
| 02 | Sufficient |
| 03 | Insufficient |
| 04 | Natural |
| 05 | Air-Conditioned |

| A33- In the company / factory the toilets are : | |
|---|---|
| 01 | Clean |
| 02 | Not clean |
| 03 | Separate (males - females) |
| 04 | Have fresh water |
| 05 | Have no fresh water |
| 06 | Have no toilets |

| A34- Are factories / workshops divided by gender? | |
|---|---|
| 01 | Yes |
| 02 | No |
| 03 | Not applicable |

| A35- Is there a rest place for workers? | |
|---|---|
| 01 | Only for women |
| 02 | Only for men |
| 03 | Mixed |
| 04 | None |

| A36- Are there provisions for professional safety in the enterprise? | |
|---|---|
| 01 | Protective shoes |
| 02 | Protective glasses |
| 03 | Gloves |
| 04 | Mask for mouth |
| 05 | Fire extinguishers |
| 06 | Emergency exits |
| 07 | Filters |
| 08 | Guiding signs |
| | **Other, specify:** |

# B. Workers Questionnaire

**Enterprise's Code** | | | | | | | |

**Worker's Code** | | |

**Fieldworker ID:**

| |
|---|
| |

**"Surveying the Status of Labor in Industrial Enterprises"**
**Control Information**

| | |
|---|---|
| **REGION** | |
| **ENTERPRISE'S NAME** | |
| **City** | |
| **Street** | |
| **Building name** | |
| **Floor number** | |
| **P.O. Box** | |
| **Telephone number** | |

| | | |
|---|---|---|
| **Name of employee** | | |
| **Age** | | |
| **Gender** | Female | 1 |
| | Male | 2 |
| **Employees phone number** | ___/_____ | |
| **Household city** | | |
| **Household street** | | |

| | | |
|---|---|---|
| **Household building** | | |
| **Household floor number** | | |
| **Number of household members** | | |
| **Place of interview** | Respondents home | 1 |
| | Other (Specify) | |

| | | | |
|---|---|---|---|
| **Date of interview** | **Day** | **Month** | **Year** |
| | | | 2007 |
| **Number of visits** | | | |
| **Result of final visit** | Completed | | 1 |
| | Employee is absent | | 2 |
| | Interview rejected | | 3 |
| | Not completed | | 4 |
| | Other (Specify) | | |
| **Time** | Start time: | | |
| | End time: | | |

## List of Household Members

1. Could you please tell me the names of all the residents of this house (those who live with you in the house, eat, drink, and sleep with you) even if they were young children or servants or workmen starting with the name of the employee?
2. What is your relationship with this person? **Employee 01- Spouse 02- Son/daughter 03- Stepson/Stepdaughter 04- Grandchild 05- Parent 06- Father in law/mother in law 07-**
   **Brother/sister 08- Son in law/daughter in law 09- Other relative 10- Not a relative 11- Do not know 98**
3. What is the gender of this person?
4. What is the age of this person?
5. **If older than 15 years ask:** What is the social status of this person? **Single 1- Engaged 2- Married 3- Separated 4- Divorced 5- Widower 6**
6. **If 6 years or more, ask:** Did this person go to school /university? **If yes, ask:** Did this person go to a private or public school? **If answered by 1 or 2 on Q7 skip to Q11**
7. **If between 6 and 25 years old ask:** Is this person enrolled in school now?
8. **If 6 years or more, ask:** What was the last educational phase that he/she enrolled in? **Primary 1- Preparatory 2- Secondary general 3- Secondary technical 4- Post secondary 5- University or higher 6**
9. **If 6 years or more, ask:** What was the last academic year that he/she passed in that phase?
10. **If answered by No to Q7 and Q8 ask:** Does he/she is literate?
11. **If 6 years or more, ask:** Does he/she work now? **If answered by yes, skip to Q14**
12. **If 6 years or more, ask:** Does he/she search for a job? **Skip to Q201**

| | Q2 | Q3 | Q4 | | Q5 | Q6 | Q7 | | | Q8 | | Q9 | Q10 | Q11 | | Q12 | | Q13 | | Q14 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Name | Relation-ship | Gender | | Age | Social Status | Yes | | No | | | Education | Year | Literate | | Work | | Job hunting | | Occupation |
| | | | M | F | | | | | | Yes | No | | | Yes | No | Yes | No | Yes | No | |
| 01 | | 01 | 1 | 2 | | | Public | 1 | 3 | 1 | 2 | | | 1 | 2 | 1 | 2 | 1 | 2 | |
| | | | | | | | Private | 2 | | | | | | | | | | | | |
| 02 | | | 1 | 2 | | | Public | 1 | 3 | 1 | 2 | | | 1 | 2 | 1 | 2 | 1 | 2 | |
| | | | | | | | Private | 2 | | | | | | | | | | | | |
| 03 | | | 1 | 2 | | | Public | 1 | 3 | 1 | 2 | | | 1 | 2 | 1 | 2 | 1 | 2 | |
| | | | | | | | Private | 2 | | | | | | | | | | | | |
| 04 | | | 1 | 2 | | | Public | 1 | 3 | 1 | 2 | | | 1 | 2 | 1 | 2 | 1 | 2 | |
| | | | | | | | Private | 2 | | | | | | | | | | | | |
| 05 | | | 1 | 2 | | | Public | 1 | 3 | 1 | 2 | | | 1 | 2 | 1 | 2 | 1 | 2 | |
| | | | | | | | Private | 2 | | | | | | | | | | | | |
| 06 | | | 1 | 2 | | | Public | 1 | 3 | 1 | 2 | | | 1 | 2 | 1 | 2 | 1 | 2 | |
| | | | | | | | Private | 2 | | | | | | | | | | | | |
| 07 | | | 1 | 2 | | | Public | 1 | 3 | 1 | 2 | | | 1 | 2 | 1 | 2 | 1 | 2 | |
| | | | | | | | Private | 2 | | | | | | | | | | | | |
| 08 | | | 1 | 2 | | | Public | 1 | 3 | 1 | 2 | | | 1 | 2 | 1 | 2 | 1 | 2 | |
| | | | | | | | Private | 2 | | | | | | | | | | | | |

## Residence Properties & Household's Possessions

| 15- What is the type of residence in which you are living? | |
|---|---|
| 1 | Separate room (entire family in one room) |
| 2 | Part of a house |
| 3 | Apartment in a building |
| 4 | Separate house |
| 5 | Villa |
| 6 | Common residence for workers |
| | Other **(Specify)** |

| 16- Is the residence rented or owned? Aided | | |
|---|---|---|
| 1 | Rented | **Skip to Q18** |
| 2 | Common ownership | **Ask Q17** |
| 3 | Owned by the household only | |
| | Other **(Specify)** | **Skip to Q18** |

| 17- Are you the owner? | |
|---|---|
| 1 | Yes |
| 2 | No **(Specify)** |

| 18- How many rooms are there in this residence? Do not count bathrooms, kitchens or pantry |
|---|
| |

| 19- Is there gas from the public network? | |
|---|---|
| 1 | Yes |
| 2 | No |
| 2 | Not applicable |

| 20- Is there electricity from the public network or from a generator? Aided | |
|---|---|
| 1 | Yes- From the public network only |
| 2 | Yes- From a generator only |
| 3 | Both |

| 21- How do you get water? Multiple response | |
|---|---|
| 1 | Pipes connected to the house |
| 2 | Common faucet in a building |
| 3 | Faucet from neighbors |
| 4 | Public faucet |
| 5 | Pump |
| 6 | Well |
| | Other, specify: |

## Section 1: Respondent's Background

| **101- Now I want to talk with you about your work status from the beginning till now. What is your current job?** |
|---|
| Current occupation |

| **102- Interviewer: Put a circle on the current job code** | | |
|---|---|---|
| **1** | Administration | |
| **2** | Professional | |
| **3** | Production worker | **(Specify)** |
| **4** | Non-production worker | **(Specify)** |
| **5** | Trainee | |
| | Other, specify: | |

| **103- When did you start working in this company / factory?** |
|---|
| Specify year: |

| **104- What was your starting salary?** |
|---|
| LBP: |

| **105- Do you get paid . . . ? Aided** | |
|---|---|
| **1** | Daily |
| **2** | Weekly |
| **3** | Monthly |
| | Other **(Specify)** |

| **106- Before having this job did you stay a period without working?** | | |
|---|---|---|
| **1** | Yes | **Continue** |
| **2** | No | **Skip to Q110** |

| **107- How long did you stay without work?** |
|---|
| Months: |

| **108- Did you look for a job during that time?** | |
|---|---|
| **1** | **Yes** |
| **2** | **No** |

| 109- Did you have any training or education during that time? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 110- Have you had any training or education at your current job? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 111- What is your current salary? |
|---|
| LBP: |

| 112a- Are you registered as an employee at the firm? | | |
|---|---|---|
| 1 | Yes | Continue |
| 2 | No | Go to Q114b |

| 112b- Are you a . . . ? Aided | |
|---|---|
| 1 | Full time employee |
| 2 | Temporary employee |
| 3 | Part-time employee |
| | Other, specify: |

| 113- Have you been registered since the beginning of your employment? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 114a- How soon after starting work were you registered? |
|---|
| Months: |

| 114b- Why aren't you registered? |
|---|
| |

| 116- Check Q6 and Q12, if respondent married and spouse works, ask: What is your spouse's salary? |
|---|
| LBP: |

| 117- Check Q6 and Q12, if respondent married and spouse does not work, widow/divorced, ask: Did he / she work before you were married? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 118- Check Q6 and Q12, if respondent is married ask: Who is responsible for the daily family spending (food, clothing, medicine, rent etc.)? Aided | |
|---|---|
| 1 | Husband |
| 2 | Wife |
| 3 | Both |
| | Other- **Write the household person number from the household questionnaire** |

| 119- Check Q6, if respondents not married, ask: How much of your salary do you contribute to household expenses? Aided | | |
|---|---|---|
| 1 | Small amount of my salary | |
| 2 | Less than half | |
| 3 | Almost half | |
| 4 | More than half | |
| 5 | All my salary | |
| 6 | None | Skip to Q122a |

| 120- How much does your income contribute as a part of the total of your family expenses? Aided | |
|---|---|
| 1 | Small amount of my family spending |
| 2 | Less than half of my family spending |
| 3 | Almost half of my family spending |
| 4 | More than half of my family spending |
| 5 | All my family spending |

| 121- Do you keep a part of your income for your own spending? |
|---|
| Percentage: |

| 122a- Do you have a bank account? | | |
|---|---|---|
| 01 | Yes | Continue |
| 02 | No | Go to Q123 |

**122b- What type of account do you have? Multiple response**
**122c- Is it a joint account or a single account in your name?**

| | 122b | 122c | |
|---|---|---|---|
| | | Single | Joint |
| 1 | Checking account | 01 | 02 |
| 2 | Savings account/ Profit and loss account | 01 | 02 |
| | Other, specify: | 01 | 02 |

| 123- Why are you working? Unaided – Multiple Response | |
|---|---|
| 1 | For my self-satisfaction |
| 2 | Family spending |
| 3 | Children spending |
| 4 | For security and savings |
| | Other, specify: |

| 124- If there is someone who is responsible for your needs, would you prefer to go to work or not? | | |
|---|---|---|
| 1 | Yes | **Skip to Q126** |
| 2 | No | **Continue** |

| 125- Why would you prefer not to go to work? Unaided – Single Response | |
|---|---|
| 1 | Work is too hard |
| 2 | I am old |
| 3 | I am ill |
| 4 | Our religion prefers me staying at home |
| 5 | My family / spouse prefers me staying at home |
| | Other, specify: |

**126a- What are the incentives for you to work (issues that make it easy for you to work and would affect your decision to work if they were not present? (Aided - Multiple Response)**

**126b- Please list by order of priority**

| | 126a | 126b |
|---|---|---|
| 1 | Respected at work | |
| 2 | Fixed salary | |
| 3 | High position | |
| 4 | High salary | |
| 5 | Husband/family encouragement | |
| 6 | There are no small child/children to raise | |
| 7 | Nursery | |
| 8 | Well treated at work | |
| 9 | Good transportation | |
| 10 | Working hours are flexible/short | |
| 11 | Near the home | |
| 12 | Availability of NSSF | |
| 13 | Benefits offered by the company/industry | |
| 14 | Work is simple/easy | |
| 15 | The environment is only women | |
| | Other, specify: | |

## Section 2: Work Condition

| 201- Does your company provide group transportation or give you cash money? | | |
|---|---|---|
| 1 | Provide group transportation | **Continue** |
| 2 | Does not provide group transportation | **Skip to Q204** |
| 3 | Cash money | |

| 202- Do you use it? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q204** |

| 203- Is it free or do you share in the cost? | | |
|---|---|---|
| 1 | Free | **Skip to Q208** |
| 2 | Share in cost | |

| 204- How do you get to work usually? Unaided – single response | | |
|---|---|---|
| 1 | By public transport | |
| 2 | My own car | |
| 3 | On foot | **Skip to Q208** |
| | Other **(Specify)** | |

| 205- How much does it cost monthly? |
|---|
| LBP: |

| 206- How long does it take you to arrive at work? Aided – single response | |
|---|---|
| 1 | Less than 30 minutes |
| 2 | 30 minutes – One hour |
| 3 | One hour – One hour and the half |
| 4 | One hour and the half – two hours |
| 5 | More than 2 hours |

| 207- Do you consider that getting to work is something that is generally difficult? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 208- Is there a nursery in your company? Childcare subsidy? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q216** |

| 208A- Is it available for all or only female employees? | |
|---|---|
| 1 | For all |
| 2 | Only female employees |

| 209- Is it free or do you share in the cost? | |
|---|---|
| 1 | Free |
| 2 | Share in the cost |

**Check Q6 and Q12, if respondent has children less than 6 years continue or else skip to Q216**

| 211- Do you use the company nursery or childcare subsidy? | | |
|---|---|---|
| 1 | Yes | Go to Q214 |
| 2 | No | Continue |

| 212- Why not? | | |
|---|---|---|
| 1 | I have other arrangements | |
| 2 | Service is bad | Go to Q214 |
| | Other, specify: | |

| 213- What are your other arrangements? | | |
|---|---|---|
| 1 | Husband/wife | Go to Q216 |
| 2 | Family | |
| 3 | Brothers/sisters | |
| 4 | Neighbors | |
| 5 | Relatives | |
| 6 | Private nursery | Continue |
| | Other, specify: | Go to Q216 |

| 214- Are nursery prices reasonable? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 215- Are you satisfied with the childcare available in the provided nursery? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 216- How many hours do you work in the company daily? |
|---|
| Number of hours: |

| 216A- From what time till what time do you work at the company? | |
|---|---|
| From | _____AM |
| To | _____PM |

| 216B- How many days a week? |
|---|
| |

| 217- Does your company provide flexible working hours (e.g. part-time, from home)? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q.219** |

| 218a- In what form? | |
|---|---|
| 1 | Part-time |
| 2 | From Home |
| | Other, specify: |

| 218b- For whom do they provide flexible working hours? | |
|---|---|
| 1 | Women only |
| 2 | Men only |
| 3 | Production workers |
| 4 | Managers / Administrators |
| 5 | For all |

| 219- Can you request to work overtime? | | |
|---|---|---|
| 1 | Yes | |
| 2 | No | **Skip to Q222** |

| 220- Have you made such a request in the past year? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q222** |

| 221- What was the response from your firm? | |
|---|---|
| 1 | Accept |
| 2 | Refuse |
| 3 | Ignored the request |

| 222- Can you refuse to work overtime? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 224A- What would happen if you refuse? |
|---|
| |

| 225- Do you get overtime pay if you work more hours? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q229** |

| 226- How much per hour? |
|---|
| USD: |

| 229- In the company / factory do you have _____? aided<br>229A- Have you made such a request? (If no go to next item)<br>229B- Did the company accept?<br>229C- If not, ask: What was the reason of refusal? | | | | | | | |
|---|---|---|---|---|---|---|---|
| Items | Q229 | | Q229A | | Q229B | | Q229C |
| | Yes | No | Yes | No | Yes | No | |
| Annual leaves | 1 | 2 | 1 | 2 | 1 | 2 | |
| Unspecified / other leave | 1 | 2 | 1 | 2 | 1 | 2 | |
| Maternity leave for women | 1 | 2 | 1 | 2 | 1 | 2 | |
| Child care leave for women | 1 | 2 | 1 | 2 | 1 | 2 | |
| One-hour permission (for breastfeeding mothers) | 1 | 2 | 1 | 2 | 1 | 2 | |
| Sick leaves | 1 | 2 | 1 | 2 | 1 | 2 | |

## Section 3: Stability, productivity and professionalism

| 301- How many times have you been absent from your work over the past _____? | | | |
|---|---|---|---|
| 1 | Year | | If none, skip to Q305 |
| 2 | Month | | |

| 302- What were the main reasons for your absence over the past year? Unaided – Multiple Response<br>302A- Please specify reasons from your absence from your assigned shift last time? Unaided – Single Response | | |
|---|---|---|
| Child care | 01 | 01 |
| Parental care | 02 | 02 |
| Marital quarrels | 03 | 03 |
| Marriage / engagement | 04 | 04 |
| Illness | 05 | 05 |
| Family problems | 06 | 06 |
| Exams / studying | 07 | 07 |
| Unexpected travel / attending funeral | 08 | 08 |
| Other, specify: | | |

| 303- Have you faced any problems due to your absence? | | |
|---|---|---|
| 1 | Yes | Continue |
| 2 | No | Skip to Q305 |

| 304-Please specify? |
|---|
| |

| 305- Do you belong to a labor union? | | |
|---|---|---|
| 1 | Yes | Continue |
| 2 | No | Skip to Q307 |

| 306- To which labor union do you belong? |
|---|
| |

| 307- Do you have any representative organizations/bodies that represent workers at the level of the firm? | | |
|---|---|---|
| 1 | Yes | Continue |
| 2 | No | Skip to Q311 |

| 308- Are you a member of any or those associations/organizations? | |
|---|---|
| 01 | Yes |
| 02 | No |

| 309- What are its functions? |
|---|
| |

| 310- Is the head of the organization male or female? | |
|---|---|
| 1 | Male |
| 2 | Female |

| 311- Is there a colleague's fund (employees contribute money which they can withdraw at retirement or death)? | | |
|---|---|---|
| 1 | Yes | Continue |
| 2 | No | Skip to Q316 |

| 312- Is participation in this fund compulsory or on a voluntary basis? | |
|---|---|
| 1 | Volunteer |
| 2 | Compulsory |

| 313- Do you benefit from it? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 314- Who is responsible for it? | |
|---|---|
| 1 | Director |
| 2 | Worker |
| 3 | Don't know |

| 315- What are its functions? |
|---|
| |

Have you benefited from any of the following? **Aided - If no to Q316, 317, 318 skip to Q323**
A- When was the last time you finished a training course? Year
B- Did you get a qualification/degree/certificate?
C- How did the training affect your qualifications? 1 means that it has no effect, 2 that it has little effect, 3 that it improved and 4 that it highly improved
D- Has this training improved your position in the firm?
E- Do you feel that you need more training?

| | | | | | | A | B | | C | | | | D | | E | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Y | N | N/A | Other | Year | Y | N | | | | | Y | N | Y | N |
| 316 | Training on new machines/ Production techniques | 1 | 2 | 3 | | | 1 | 2 | 1 | 2 | 3 | 4 | 1 | 2 | 1 | 2 |
| 317 | Further educational opportunities | 1 | 2 | | | | 1 | 2 | 1 | 2 | 3 | 4 | 1 | 2 | 1 | 2 |
| 318 | Training in management or administrative skills | 1 | 2 | | | | 1 | 2 | 1 | 2 | 3 | 4 | 1 | 2 | 1 | 2 |
| 319 | Did you have a loan in the past year | 1 | 2 | | | Fill Q321 | | | | | | | | | | |
| 320 | Pension | 1 | 2 | 3 | 4 | | | | | | | | | | | |

**321- What was the reason behind your requesting a loan?**

**322- What was the loan value?**

LBP:

**If yes to any of Q316, 317, 318, skip to Q324**

**323- Why didn't you benefit from courses and educational opportunities at work?**

## Skip to Q326

**324- Who pays the costs of these courses and training?**

| | |
|---|---|
| 1 | Company |
| 2 | Me |
| 3 | Both of us |
| | Other, specify: |

| 325- Who conducts this training? Unaided - Multiple Response | |
|---|---|
| 1 | Company (their own company) |
| 2 | Private company (company specialized in giving training) |
| 3 | Social fund |
| 4 | Local national organization |
| 5 | International organization (from abroad) |
| 6 | Universities / research centers |

| 326- Are you satisfied with your work? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 327- Why do you say that? Unaided – Multiple Response | |
|---|---|
| 1 | The pay is suitable |
| 2 | I have the right skills for this work |
| 3 | I have received the necessary training for this work |
| 4 | Because I am enthusiastic about this work |
| 5 | Because I am respected by my peers |
| 6 | Because I am appreciated by the administration |
| 7 | Because my work is easy |
| 8 | The work conditions are not encouraging |
| 9 | Pressures at home affect my performance |
| 10 | Difficulties of coming to work affect my work |
| 11 | I do not get along with my peers |
| 12 | I do not get along with the administration |
| | Other, specify: |

| 328- Over the last year did you receive . . . ? Aided | | | |
|---|---|---|---|
| | | Yes | No |
| 1 | Pay increase | 1 | 2 |
| 2 | Bonus | 1 | 2 |
| 3 | Pay cuts | 1 | 2 |
| 4 | Appreciation | 1 | 2 |
| 5 | Warning or censure | 1 | 2 |
| 6 | Promotion | 1 | 2 |
| 7 | New production skills | 1 | 2 |
| 8 | Annual leaves | 1 | 2 |
| 9 | Casual leave | 1 | 2 |

| 329- What is your opinion of the labor law? | | |
|---|---|---|
| 1 | Very good | **Continue** |
| 2 | Good | |
| 3 | Bad | **Skip to Q329B** |
| 4 | Very bad | |
| 5 | I can't specify | **Skip to Q331** |
| 6 | Don't know | |

**329A- Can you please specify the reason behind your good opinion of the labor law?**

Skip to Q330

**329B- Can you please specify the reason behind your bad opinion of the labor law?**

**330- Why do you say that?**

**331- Do you feel that you have security or stability at work?**

| | |
|---|---|
| **1** | Yes |
| **2** | No |

**331A- Why do you say that?**

## Section 4: Insurance

| 401- Does your company provide you with an insurance scheme? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 402- Are you covered by any social security scheme? | | |
|---|---|---|
| 1 | Yes | Continue |
| 2 | No | Skip to Q405 |

| 403- You are covered through . . . ? Aided | |
|---|---|
| 1 | Your company |
| 2 | Spouse |
| 3 | Other, specify: |

**Check Q5, Q401 and Q402: If respondent is over 45 years old and is not registered continue, if not, skip to Q407**

| 405- Do you have any (other) arrangements for later years (pension)? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 406- What are you arrangements? | |
|---|---|
| 1 | Private business |
| 2 | Working spouse |
| 3 | Assets/inheritance |
| 4 | Children |
| | Other, specify: |

| 407- Does your company provide you with health care coverage or give you cash money? | | |
|---|---|---|
| 1 | Provide with health care coverage | Continue |
| 2 | No | Skip to Q410 |
| 3 | Cash money | Skip to Q409 |

| 408- On what basis? Aided | | | |
|---|---|---|---|
| | | Yes | No |
| 1 | On site | 1 | 2 |
| 2 | Part of an insurance scheme | 1 | 2 |
| 3 | Through direct payment of visitation fees | 1 | 2 |
| 4 | Hospital stays | 1 | 2 |
| 5 | Medications | 1 | 2 |
| 6 | Coverage for immediate family | 1 | 2 |

**If answered no to all questions in Q408, skip to Q411**

| 409- How? | | | |
|---|---|---|---|
| | | Yes | No |
| A | Through direct payment of visitation fees | 1 | 2 |
| B | Hospital stays | 1 | 2 |
| C | Medications | 1 | 2 |
| D | Coverage for immediate family | 1 | 2 |

**If answered by no to all questions then continue, otherwise skip to Q411**

| 410- Why not? |
|---|
| |

| 411- Do you have another job that you undertake for additional income? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q413** |

| 412- What is your status in this job? Aided – Single response | |
|---|---|
| 1 | Employer and employ other |
| 2 | Self employed |
| 3 | Employee working with pay |
| 4 | Employee working with in-kind |
| 5 | Employee working without pay |
| 6 | Working with family without pay |
| | Other, specify: |

| 413- Do you have another source of income? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q415** |

| 414- What is it? | |
|---|---|
| 1 | Holding or property (not though inheritance) |
| 2 | Inheritance |
| 3 | Bank account |
| | Other |

| 415- Who else in your family has cash income? | |
|---|---|
| 1 | Father / mother |
| 2 | Spouse |
| 3 | Brother / sister |
| 4 | Children |
| | Other, specify: |

| 416- Do you have household related responsibilities that you have to undertake yourself? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q419** |

| 417- What are they? Unaided – Multiple Response | |
|---|---|
| 1 | Cooking |
| 2 | Cleaning |
| 3 | Children care |
| 4 | Buying household and children needs |
| 5 | Taking care of an elderly person |
| 6 | Taking care of a sick person |
| | Other, specify: |

| 418- How many hours per day do you spend undertaking these other domestic responsibilities? |
|---|
| Hour: |

| 419- Did any one of your colleagues try to harass you? | | |
|---|---|---|
| 1 | Yes | **Continue** |
| 2 | No | **Skip to Q422** |

| 420- What did he / she do? |
|---|
| |

| 421- What was your reaction and what did you do about it? | |
|---|---|
| 1 | Complained to administration |
| 2 | Complained to Foreman |
| 3 | Talked with a friend |
| 4 | Talked with family |
| 5 | Said nothing |
| | Other **(Specify):** |

| 422- Do you agree that the husband must help his wife with the house load if she is working? | |
|---|---|
| 1 | Yes |
| 2 | No |

| 423- What things would improve women's work? Aided – Multiple response | |
|---|---|
| 01 | Nursery |
| 02 | Near home |
| 03 | Good transport |
| 04 | Good pay |
| 05 | Suitable working hours |
| 06 | Suitable career |
| 07 | Temporary working |
| 08 | Health care and social insurance |
| 09 | Leave baby with family |

| | |
|---|---|
| | Other **(Specify)** |

| **424- In work (in your company not in general) there is a distinction between women and men with respect to ....?** | | | | |
|---|---|---|---|---|
| | | Yes | No | Don't know |
| **1** | Keeping appointments | 1 | 2 | 3 |
| **2** | Ability to travel | 1 | 2 | 3 |
| **3** | Getting promotions | 1 | 2 | 3 |
| **4** | Receiving training | 1 | 2 | 3 |
| **5** | Work in private sector | 1 | 2 | 3 |
| **6** | Salaries | 1 | 2 | 3 |
| **7** | Kind of job | 1 | 2 | 3 |

## Section 5: Impact of the War

| **501- Now, I would like to speak to you about the last Lebanon-war and its impact on your life and work. Did the war have any impact on your:** | | | | | | |
|---|---|---|---|---|---|---|
| | | **Yes** | **No** | **If yes ask: What happened?** | | |
| **1** | Residence | 1 | 2 | Destroyed | | 1 |
| | | | | Major effect | | 2 |
| | | | | Minor effect | | 3 |
| **2** | Household members | 1 | 2 | Death | | 1 |
| | | | | Major injuries | | 2 |
| | | | | Minor injuries | | 3 |
| **3** | Household possessions | 1 | 2 | Estimated value of losses: _____ LBP | | |
| **4** | Workplace | 1 | 2 | Destroyed | | 1 |
| | | | | Major effect | | 2 |
| | | | | Minor effect | | 3 |
| **5** | Work stopping | 1 | 2 | Temporarily | 1 | Length in days: _____ |
| | | | | Permanently | 2 | |
| **6** | Work conditions | 1 | 2 | _____ | | |
| **7** | Salary | 1 | | Increased | 1 | %: |
| | | | | Decreased | 2 | %: |
| | Other, specify: | 1 | 2 | | | |

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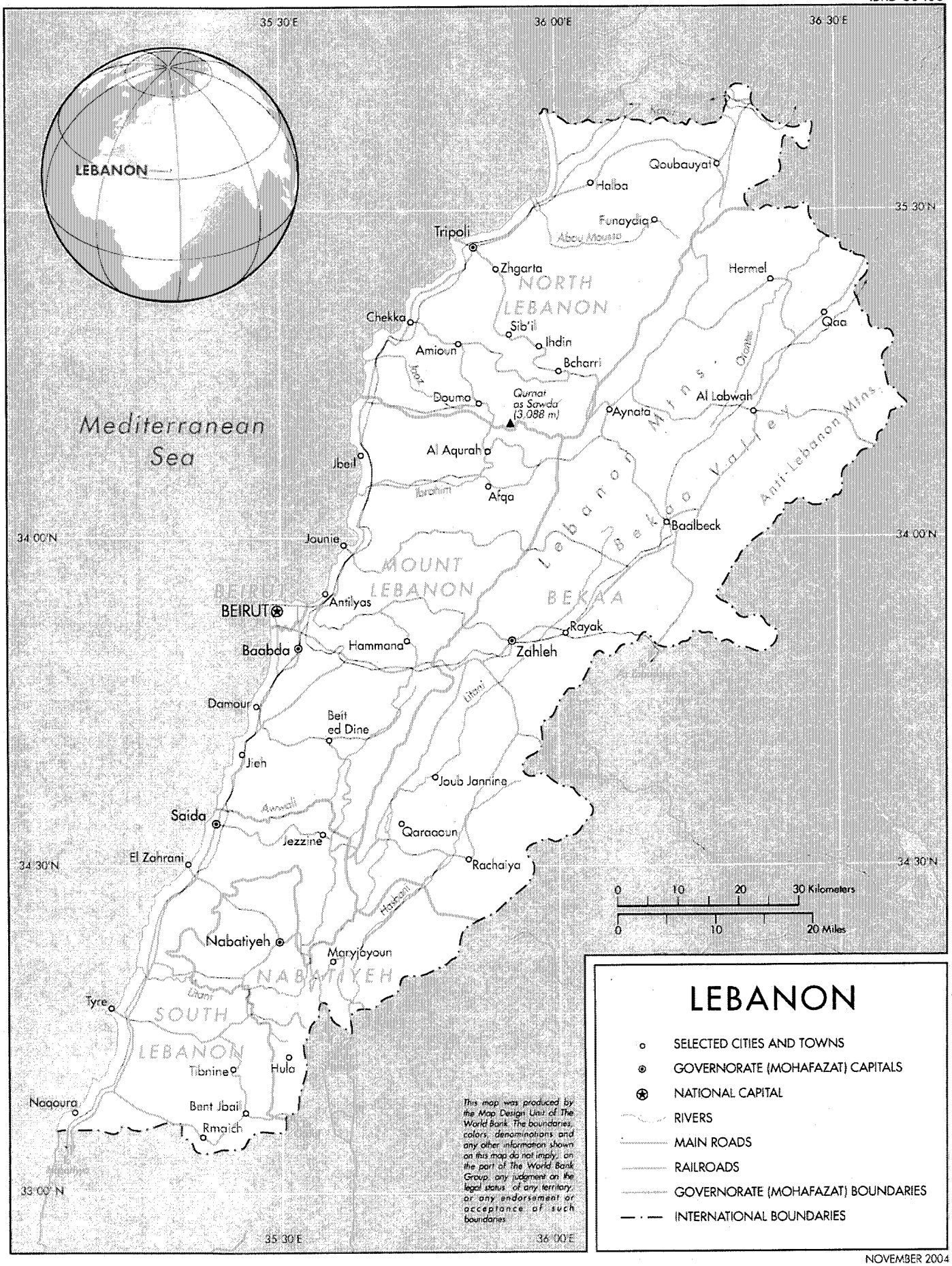


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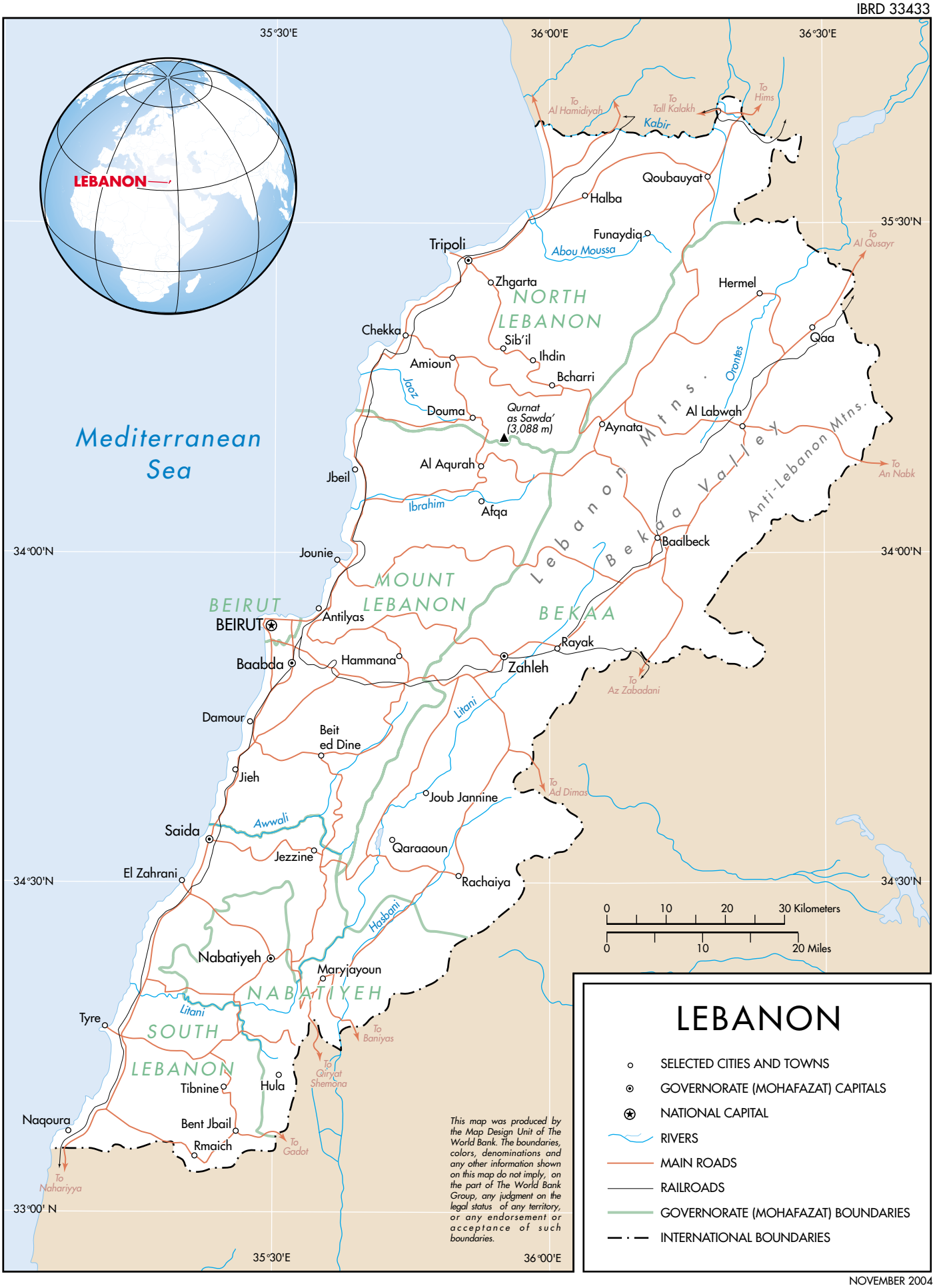


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# LEBANON

- SELECTED CITIES AND TOWNS
- GOVERNORATE (MOHAFAZAT) CAPITALS
- NATIONAL CAPITAL
- RIVERS
- MAIN ROADS
- RAILROADS
- GOVERNORATE (MOHAFAZAT) BOUNDARIES
- INTERNATIONAL BOUNDARIES

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