GCC Engagement Note #3

Paving the Way for Women’s Economic Inclusion in the Gulf Cooperation Council (GCC)

February 2016
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Abbreviations/Acronyms

FIFA     Fédération Internationale de Football Association
FLMP    Labor Market Participation Rate
GCC     Gulf Cooperation Council
GDP     Gross National Product
KSA     Kingdom of Saudi Arabia
MLMP    Male Labor Market Participation
MNA     Middle East and North Africa
M&E     Monitoring and Evaluation
ILO     International Labor Organization
RAS     Reimbursable Advisory Services
SMEs    Small and Medium Enterprises
UAE     United Arab Emirates
WBG     World Bank Group
WDI     World Development Indicators
WRSC    Women’s Research and Studies Center
Acknowledgements

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Executive Summary

This Engagement Note on Supporting Women’s Economic Inclusion in the GCC aims to identify entry points that respond to the strategic goals and country development priorities announced by Gulf Cooperation Council (GCC) member states. The note’s overarching goal is to lay the groundwork for carrying out family responsive interventions that add value to fostering stable and prosperous societies by way of presenting an analysis of progress achieved in support of women’s economic inclusion, identifying challenges for increased empowerment, and proposing practical entry points for World Bank support.

i. The countries of the GCC, namely Bahrain, Kuwait, Oman, Qatar, Kingdom of Saudi Arabia (KSA) and the United Arab Emirates (UAE), are at important crossroads. Each of the six states have ambitious national strategies to build prosperous and peaceful societies, develop and harness the full potential of their human capital, and compete in an ever-growing global knowledge economy. In order to achieve these objectives, countries are taking the necessary steps to ensure that citizens—both male and female—contribute to the development agenda.

ii. Governments have and continue to play a leading role in advancing women’s economic and political agenda in the GCC. As early as 1975, U.A.E established the General Women’s Union which has been instrumental in proposing amendments to laws for the benefit of women. Oman was one of the first countries in the GCC to allow women to vote in 1994 and Kuwait has had a long history of providing its female citizens with public platforms. In 2006, Bahrain paved the way for women’s role in national politics when a female parliamentarian was elected—for the first time in the GCC—into office. That same year Qatar set up the Qatar Foundation for the Protection of Women and Children, which is internationally recognized for its family-oriented model and emphasis on education. In 2013, KSA appointed 30 women for the first time ever to the Shura Council constituting 20 percent of total seats¹ and more recently at least 17 women were elected to municipal seats during open elections on December 12, 2015.

¹ This figure was higher than the regional average of 17.8 percent.
iii. Yet there are gaps: women constitute close to 45 percent of the total population in the GCC and are better educated than men yet represent only about a fourth of the labor market. Investments in education have not translated to improvements in employment rates. Female labor market participation rates in the GCC remain low and unemployment is steadily increasing. While female participation rates are substantially lower than male participation rates, trends are showing that more women are entering the labor market. At the same time, unemployment is also rising for women and youth (with a significant gap between male and female cohorts) demonstrating that employability of women remains a major challenge.

iv. By raising female employment rates, GCC countries can improve their gross domestic products (GDP) in the medium term. Studies quantifying the macroeconomic impact of higher female participation in the work force show that leveling the playing field for women can have a positive effect on economic performance. Based on a recent study by Aguirre and others, raising female employment rate to country-specific male levels in Denmark, Egypt, Japan and United Arab Emirates through the year 2020 can increase national GDPs by 4%, 56%, 15% and 19%, respectively. There are also substantial benefits at the micro-level: a 2014 study by Gallup shows that gender diverse businesses tend to have higher bottom-lines than those less diverse.

v. While drivers of unemployment vary from country to country, there are shared trends requiring further study. Underlying factors that drive the preferences of female nationals (some of which are also shared by their male counterparts) and key constraints include: (a) high expectations for the kinds of positions they are willing to take in terms of job ranking; (b) the public sector preference due to better pay,

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4 These estimates reflect the gross impact on GDP of an increase in employment level and ignore dampening factors, such as a potential drop labor productivity and/or drop in average hours worked due to part-time employment.
benefits, and acceptable work environments; (c) skills mismatch, and (d) constraints facing women in commuting to and from work, and balancing family and social expectations. Yet more research is needed to better understand to what extent do the underlying factors and constraints differ among men and women and how are these changing over time and across generations.

vi. **The World Bank Group (WBG) brings practical expertise working with governments from around the world to improve employment, entrepreneurship and family responsive policies and programs.** Building on country priorities as well as the World Bank Development Report 2012 on Gender and Development and the ensuing Opening Doors: Gender Equality and Development in MNA (2013), the WBG has dedicated the past several years to ensuring that both male and female considerations are represented in infrastructure projects, promoting women in entrepreneurship and leadership, and implementing innovative programming in transitional states. In addition to strategic mainstreaming in operational work, a series of capacity building trainings, consultations and south-to-south exchanges were carried out in the field and at WBG Headquarters between 2012 and 2015 resulting in a new institution-wide strategy to address gender inequality in Bank operations.6

vii. **Despite ongoing programmatic and mainstreaming efforts, gaps remain in scaling up successes and establishing new lines of work, particularly in the countries of the GCC.** The WBG, through Reimbursable Advisory Services (RAS), delivers technical assistance and implementation support to member states. While cooperation between the WBG and the GCC has increased over time across a range of areas including governance, education, health, and private sector development, there has been limited engagement on addressing the challenge of women’s economic inclusion. However, this is now changing. More recently, GCC governments have turned to the WBG for support and technical assistance on a variety of social development issues, including how best to strengthen their programs to support their economic vision

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6 In December 2015, the World Bank Group released its new institution-wide strategy for FY16-23, entitled “Gender Equality, Poverty Reduction and Inclusive Growth.”
of building knowledge societies and promoting family stability and prosperity.

viii. The Engagement Note proposes a pragmatic approach to supporting GCC’s economic vision and long term objectives of enhancing women’s economic participation. In this context, the note outlines short, medium and longer term options for government action and private sector engagement. The areas of collaboration focus on the following four objectives: i) experimenting and evaluating practices to determine underlying factors of what has worked and what has not; ii) developing smart solutions that ease employment constraints on first time job seekers, especially young women, iii) supporting family-friendly policies in institutional and regulatory frameworks, and iv) boosting women’s leadership and career development in the private sector and public domain.

In order to achieve these objectives, two main areas will be pursued and carried out through the proposed following activities:

1. Experimentation and Evaluation:
   a. Build on existing data collection efforts through home-grown impact evaluations in the form of randomised control trials, country-level sector diagnostics, and qualitative instruments.
   b. Support the development of GCC specific indicators and comparators for measuring inclusive practices underway in the workplace.
   c. Collaborate with local policy institutes in the GCC to study the constraints facing women and families including impact on economic participation and leadership.
   d. Promote family-sensitive considerations in the design of employment and employability initiatives.
   e. Expand ongoing programs to study the impact of nationalization efforts by mapping labor laws and human resource management policies to assess sensitivity to matters of inclusion and provide advice on potential reforms based on findings.

2. Innovative Interventions:
   a. Introduce active labor market policies (ALMP) that increase the probability of female first time jobseekers to find jobs.
   b. Focus on early education—the earlier on the intervention takes place in a lifecycle, the more aware young people will be in securing a career.
c. Partner with the private sector to integrate corporate benchmarks for measuring and tracking career development plans for national employees in existing training programs.

I. Background

This engagement note provides an overview of the recent progress and key economic challenges facing women in the Gulf Cooperation Council (GCC) countries of the Middle East and North Africa (MNA) region. While the emphasis is on economic empowerment, the note presents a holistic perspective that demonstrates how political and institutional factors combined with agency and norms play a strong role in determining the status of women in the six countries of the GCC, namely Bahrain, Kuwait, Oman, Kingdom of Saudi Arabia (KSA) and United Arab Emirates (U.A.E). As such, the note outlines short, medium and longer term options for government action and private sector engagement. The areas of collaboration focus on the following four objectives: i) generating evidence-based knowledge through experimentation and enhanced evaluation practices to determine underlying factors of what has worked and what has not; ii) developing smart solutions that ease employment constraints on first time job seekers, especially young women, iii) supporting family-friendly policies in institutional and regulatory frameworks, and iv) boosting women’s leadership and career development in the private sector and public domain.

The note builds on GCC country priorities and aims to support ongoing governmental efforts toward economic diversification and fostering knowledge-based economies. All six countries have developed national development plans that stress the importance of moving away from the heavy reliance on hydrocarbons and toward investing in human capital through quality education and strategic training in productive sectors such as science and technology.7 The strategies place strong emphasis on improving labor market participation rates among nationals, especially in the private sector, as well as promoting competitiveness, fostering entrepreneurship and innovation, and encouraging research and development (R&D). Furthermore,

the advancement of women’s economic empowerment is a common theme shared in all strategies with Qatar explicitly noting the need for women’s greater involvement in both economic and political spheres.\(^8\)

The promise of women’s economic inclusion is a key area of research and innovation for the World Bank Group (WBG), which has just completed its institution-wide strategy entitled “Gender Equality, Poverty Reduction and Inclusive Growth” in December 2015. One of the ‘levers of change’ that the strategy pays attention and responds to is women’s access to economic opportunities, specifically job creation and asset ownership, as key drivers of growth and poverty reduction. Aligning with the institution-wide strategy, this engagement note will benefit from the WBG’s portfolio of development tools and services targeting women and men. Not only will the note draw from the Bank’s global experience and extensive analysis on this issue,\(^9\) it will provide a solid framework for understanding women’s economic imperative in the Gulf context and, in turn, promote effective cooperation between the WBG and GCC member countries on this timely issue.

II. Why? Rationale for Women’s Economic Inclusion in the GCC

Countries of the GCC span an area of 2.48 million km\(^2\) in the Arabian Peninsula and are relatively modern states that share strong ties to a Bedouin cultural heritage and Islamic roots. The GCC was established as a regional alliance in 1981 with the aim to strengthen and deepen cooperation between the six states and to harmonize policies in economic, social and political matters given historic commonalities and geo-political interests.\(^10\) Yet, there are differences. KSA is the largest and most dense country in the GCC covering an area of 2.24 million square km with a population 29.37 million whilst Bahrain—one of the smaller states—is an archipelago of islands with a land territory of 678 square km and a population of only 1.34 million. Income levels

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8 Qatar National Development Strategy 2011–2016. There is still a ways to go—though Qatar is the only country that makes reference to political involvement in their strategic vision, it is the only GCC country without female representation in parliament (elected office). A 2011 law enabled women in Saudi Arabia to run for municipal office for the first time on December 12, 2015.

9 The note benefited from the good practices and lessons learned documented in key publications such as the World Development Report 2012 on Gender and Development and the regional companion report Opening Doors: Gender Equality and Development in the Middle East and North Africa.

10 The Cooperation Council for the Arab States of the Gulf, Foundation and Objectives (http://www.gcc-sg.org/).
also vary. In 2014, Qatar’s income per capita was estimated at US$ 133,850 followed by Kuwait (US$ 87,700), U.A.E. (US$ 63,750), KSA (US$ 53,760), Bahrain (US$ 38,140) and Oman (US$ 36,240).\textsuperscript{11}

\textbf{Despite fluctuations in international oil prices, the countries of the GCC have experienced high economic growth rates and a rapidly growing labor force.} GCC countries are among the top producers of oil and gas in the world. With the exception of a drop in 2009, average annual growth has fared better than global and regional trends (see Figure 1). Qatar alone experienced an average growth of 13.1\% from 2005–2015 compared to a regional average of 4.9\% and 1.5\% in high income countries during that same period. With the economic boom came the demand for low-skilled foreign labor while at the same time affording nationals not to have to work.\textsuperscript{12} According to the International Monetary Fund (IMF), the GCC generated approximately 5.1 million jobs between the years 2006–2012.\textsuperscript{13}

\textbf{Rapid economic development and the subsequent influx of expatriates generated a new employment landscape where nationals were faced with opportunities to compete against global benchmarks, particularly in the private sector.} Since the 1980s, KSA and Kuwait have made significant investments in education on average spending, respectively, 6.0 and 5.5 percent of their GDP on education—much higher than the average of

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{Figure1.png}
\caption{Trends in GDP Annual Growth Rate (\%)}
\end{figure}

\textbf{Source:} World Development Indicators, Authors Calculation.

\textsuperscript{11} Based on Purchase Power Parity US$, World Development Indicators 2013 and 2014.

\textsuperscript{12} Citizens in the GCC have benefited from local economies in the form of wages, subsidies and financial incentives.

\textsuperscript{13} IMF. 2014. Labor Market Reform to Boost Employment and Productivity in the GCC—An Update. Numbers exclude the U.A.E where data is not available.
4.9 spent in high income countries. Yet investments have not translated to significant advances on standardized achievement tests and participation of nationals in the private sector remains well below the global average with many preferring public sector jobs that tend to offer better pay, more flexible working hours, and greater long-term security. Women and first-time job seekers (especially female) are most affected, constituting the majority of the region’s unemployed.

**Women constitute close to 45 percent of the entire population in the GCC and are better educated than men yet represent only about a fourth of the labor market.** Female participation rates in the GCC remain low and unemployment is steadily increasing. There are approximately 12 million working age females in the GCC and only 3.3 million are employed. While female participation rates are substantially lower than male participation rates, trends are showing that more women are entering the labor market. At the same time, unemployment is also rising for women and youth (with significant gap between male and female cohorts) demonstrating that employability of women remains a major challenge.

**Women’s economic inclusion is a priority area with significant growth potential for the GCC and all of MNA.** Recent research shows that the MNA region loses up to 40 percent of income per capita due to women’s exclusion from entrepreneurship activities and the labor force. This figure is higher than in any other region, and does not take into account costs that result from occupational under-representation and discrepancies in wages. Investments in women’s economic empowerment will result in measurable benefits for a growing economy.

**Further, by raising female employment rates, GCC countries can improve their gross domestic products (GDP) in the medium term.** Studies quantifying the

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14 WDI. 2014 and author’s calculation. Percentages are rounded up; data for some of the years are missing.
16 Based on an occupational choice model that factors in women as employers, employees and as self-employed, Cuberes and Teigner, 2015.
macroeconomic impact of higher female participation in the work force show that leveling the playing field for women can have a positive effect on economic performance. Based on a recent study by Aguirre and others, raising female employment rate to country-specific male levels in Denmark, Egypt, Japan and United Arab Emirates through the year 2020 can increase national GDPs by 4%, 56%, 15% and 19%, respectively. There are also substantial benefits at the micro-level: a 2014 study by Gallup shows that gender diverse businesses tend to have higher bottom-lines than those less diverse.

III. Key Economic Issues and Gaps in the GCC

Substantial gains have been made in expanding access to equitable education across the GCC states, achieving near closure between male and female students at the primary and secondary levels (see Table 1). In fact, female students far exceed the number of males in universities across all six states—a positive trend for women that does not show signs of slowing down. There have also been notable gains in score improvements of 8th graders in standardized achievement tests. In 2011, students in Qatar and Saudi Arabia scored significantly higher in both Math and Science than in 2007. Additionally, girls outperform boys in both subjects across all participating GCC countries, demonstrating stronger technical aptitude than male peers (see Table 1).

Despite these positive trends, girls face greater difficulties in the transition from education to jobs. Further, female students are not evenly distributed

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19 These estimates reflect the gross impact on GDP of an increase in employment level and ignore dampening factors, such as a potential drop in labor productivity and/or drop in average hours worked due to part-time employment.
Table 1: Average Achievement by Gender of 8th Graders in Math & Sciences for MNA Participating Countries (2011)

<table>
<thead>
<tr>
<th>Countries</th>
<th>Math</th>
<th>Science</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average Scores</td>
<td>Difference in Girls Scores</td>
</tr>
<tr>
<td></td>
<td>Girls</td>
<td>Boys</td>
</tr>
<tr>
<td>Bahrain</td>
<td>431</td>
<td>388</td>
</tr>
<tr>
<td>Jordan</td>
<td>420</td>
<td>392</td>
</tr>
<tr>
<td>Lebanon</td>
<td>444</td>
<td>456</td>
</tr>
<tr>
<td>Morocco</td>
<td>371</td>
<td>371</td>
</tr>
<tr>
<td>Oman</td>
<td>397</td>
<td>334</td>
</tr>
<tr>
<td>Qatar</td>
<td>415</td>
<td>404</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>401</td>
<td>387</td>
</tr>
<tr>
<td>Syria</td>
<td>375</td>
<td>385</td>
</tr>
<tr>
<td>Tunisia</td>
<td>417</td>
<td>433</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>464</td>
<td>447</td>
</tr>
<tr>
<td>West Bank &amp; Gaia</td>
<td>415</td>
<td>392</td>
</tr>
</tbody>
</table>

Source: Adapted from TIMSS Results

Across majors in universities and in fact are concentrated in specific fields of study. For example, the overwhelming majority of female students are majoring in the arts and sciences and a large number in the education field which is also the sector that traditionally employs the largest number of women in the GCC. Subsequently there is a spill-over effect into the labor market and women are seen in traditional professions (teachers, nurses, social work) and not others.

A. The Education and Employment Paradox

While women are more educated than men, their earning potential is limited if they do not have the same access to opportunities as men do to enter a wider
variety of jobs (such as public administration, law and engineering).\textsuperscript{21} There have been positive changes over the years in allowing women to enter the legal field and become lawyers, judges and legislatures yet their numbers are small. Little is known about how the role of education determines a woman’s career potential and future decision power in the GCC. More research needs to be done to show the linkages between educational attainment, earnings, and occupational choice (See Figure 2).

\textbf{Labor market participation rates in the GCC are increasing but so are unemployment rates.} While female participation rates are substantially lower than male participation rates, trends are showing that more women are entering the labor market. At the same time, unemployment is also

\textsuperscript{21} Qatar provides an interesting case where a relatively small share of female university students are in the education field yet a large percentage are employed in the education sector, implying that those who major in education are more likely to find (acceptable) work. Also interestingly, the public administration and defense sector in Qatar is the largest employer of female graduates, many of whom are hired at the lower levels. More research needs to be done to assess the distribution of females in education and its correlation to their employment both in terms of the sector they work in and the quality of the position.
rising for women and youth (with significant gap between male and female cohorts) demonstrating that employability of women remains a major challenge. Table 2 presents the regional GCC average of total participation and unemployment rates since 2005. Female first jobseekers carry the largest burden of unemployment with a regional average of 26.7 in 2013. While this figure is not unlike the spike in many countries around the world that average elevated rates of youth unemployment compared to overall unemployment, it is substantially more than the 18.8 percent recorded by similar high income states and deserves meaningful attention.22

Identifying the triggers of unemployment rates among women in the GCC is an important first step to promoting women’s economic empowerment. Why are unemployment rates among GCC female nationals, especially first time job-seekers high? One can attribute employment outcomes to a combination of socio-economic, cultural and political factors, however; there is little evidence supporting exact causes and effects. Table 3 shows that when you disaggregate the nationals from the expatriates and look at the

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Table 2: The GCC Employment Landscape (2005–2013)

<table>
<thead>
<tr>
<th></th>
<th>Labor Market Participation Rate %</th>
<th>Unemployment %</th>
<th>Youth Unemployment (15-24) %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>2013</td>
<td>38.2</td>
<td>86.4</td>
<td>11.5</td>
</tr>
<tr>
<td>2012</td>
<td>37.8</td>
<td>85.7</td>
<td>11.5</td>
</tr>
<tr>
<td>2011</td>
<td>37.6</td>
<td>85.3</td>
<td>11.6</td>
</tr>
<tr>
<td>2010</td>
<td>37.8</td>
<td>84.9</td>
<td>10.8</td>
</tr>
<tr>
<td>2009</td>
<td>36.9</td>
<td>84.6</td>
<td>10.7</td>
</tr>
<tr>
<td>2008</td>
<td>36.5</td>
<td>84.2</td>
<td>10.8</td>
</tr>
<tr>
<td>2007</td>
<td>36.1</td>
<td>84.0</td>
<td>10.3</td>
</tr>
<tr>
<td>2006</td>
<td>35.3</td>
<td>83.8</td>
<td>10.8</td>
</tr>
<tr>
<td>2005</td>
<td>34.3</td>
<td>83.6</td>
<td>11.6</td>
</tr>
</tbody>
</table>

Source: WDI and author’s calculations. This table includes nationals and non-nationals.

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22 WDI, 2014 and author’s calculations for the year 2013. High income countries recorded female youth unemployment rates at 18.8 during that same year.
Table 3: LFP and Unemployment by Nationality

<table>
<thead>
<tr>
<th></th>
<th>National</th>
<th>Expatriates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Labor Force</td>
<td>Unemployment</td>
</tr>
<tr>
<td></td>
<td>Participation</td>
<td>15+</td>
</tr>
<tr>
<td></td>
<td>Female Male</td>
<td>Female Male</td>
</tr>
<tr>
<td>Kuwait</td>
<td>37.6 54.2</td>
<td>6.4 4.0</td>
</tr>
<tr>
<td>Qatar</td>
<td>34.3 68.4</td>
<td>4.0 0.9</td>
</tr>
<tr>
<td>Saudi Arabia</td>
<td>10.2 37.0</td>
<td>32.9 5.9</td>
</tr>
<tr>
<td>UAE</td>
<td>18.6 55.6</td>
<td>30.5 10.4</td>
</tr>
</tbody>
</table>

Source: Official government records; Author’s calculation, 2014 (Saudi Arabia, Qatar, and Kuwait), 2009 (United Arab Emirates). Oman data is not available; Bahrain’s open data portal is extensive, however; statistics are not sufficient to calculate labor force participation and unemployment.
Table 4: Education and Employment Time Series Global Cooperation Council* & Global Comparators

<table>
<thead>
<tr>
<th>Country</th>
<th>Primary (Net)</th>
<th>Secondary (Net)</th>
<th>Tertiary (Gross)</th>
<th>Total Labor Participation Rates (15-64) (%)</th>
<th>Female Unemployment (%)</th>
<th>Male Unemployment (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahrain</td>
<td>82</td>
<td>96</td>
<td>—</td>
<td>59</td>
<td>87</td>
<td>—</td>
</tr>
<tr>
<td>Kuwait</td>
<td>86</td>
<td>93</td>
<td>—</td>
<td>99</td>
<td>—</td>
<td>11</td>
</tr>
<tr>
<td>Oman</td>
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<td>83</td>
<td>94</td>
<td>10</td>
<td>65</td>
<td>83</td>
</tr>
<tr>
<td>Qatar</td>
<td>95</td>
<td>90</td>
<td>—</td>
<td>57</td>
<td>73</td>
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<tr>
<td>Saudi Arabia</td>
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<td>—</td>
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<td>—</td>
<td>—</td>
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</tr>
<tr>
<td>United Arab Emirates</td>
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<td>83</td>
<td>91</td>
<td>—</td>
<td>76</td>
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High Income Countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Primary (Net)</th>
<th>Secondary (Net)</th>
<th>Tertiary (Gross)</th>
<th>Total Labor Participation Rates (15-64) (%)</th>
<th>Female Unemployment (%)</th>
<th>Male Unemployment (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denmark</td>
<td>96</td>
<td>98</td>
<td>98</td>
<td>88</td>
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<tr>
<td>France</td>
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<td>99</td>
<td>98</td>
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Source: World Bank Indicators
¹GCC Comparators include both nationals and non-nationals.
²2014 or latest available data in brackets.
³1991 or available data within a five year range.
statistics country by country, unemployment is quite low in countries like Qatar and Kuwait but extremely high in KSA and the United Arab Emirates. Unemployment rates are lower among non-citizens because many of them are in country with work permits, therefore requiring them to work. This may change over time as children of expatriates grow up and enter the labor market locally rather than abroad, as has been the case in the past.

**Over the past four decades, member states have undertaken steps toward institutionalizing responses to the inclusion challenge.** As early as 1975, UAE established the General Women’s Union to support the needs of women and has been instrumental in proposing amendments to laws for the benefit of women. In 2006, Qatar ratified a codified law for protecting and supporting family affairs and set up the internationally recognized Qatar Foundation for the Protection of Women and Children (UNICEF, 2011). Oman was one of the first countries in the GCC to allow women to vote in 1994 (albeit to a few select women) and Kuwait has a long-standing reputation of providing its citizens with public platforms, including for women. In 2013, KSA appointed 30 women for the first time ever to the Shura Council constituting 20 percent of total seats—resulting in an unprecedented gain for that year in parliamentary representation in the region. On December 12, 2015 women participated for the first time in municipal elections and elected the first female councilor in the Province of Mecca—a positive signal for women in the Kingdom and neighboring states.

**One of the key hurdles facing GCC countries as they move toward more diversified economies is unlocking new and innovative avenues of economic participation for their female cohort.** Similar to women in neighboring MNA countries, the majority of women in the GCC do not participate in the labor force. The figures are even higher when disaggregating the participation of female nationals and first time jobseekers. For those employed, most GCC nationals (women and men) prefer the public sector for its high wages, flexibility and long term security. Women are even more inclined to work in the public sector which also provides segregated environments (i.e. education, health fields) and is more socially acceptable. When public sector jobs become unavailable, a large majority will wait for the public sector position of their

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23 The figure was higher than the regional average of 17.8 percent.
24 Public sector employment accounts for 80 percent of overall employment of nationals in the GCC (World Bank, 2013).
choice (hence becoming economically inactive) or step out of the workforce entirely—regardless of the availability of private sector jobs. This is vastly different from the experience of citizens in other MNA countries who do not have access to the same level of benefits to afford them the luxury of choice.

There is little understanding and limited data to decipher how and what changes in incentives can influence women’s economic status and advancement in the GCC. In recognition of the need to support the private sector, governments have unrolled localisation programs to increase the participation of nationals in the private sector by setting quotas, administering social subsidies, and encouraging the businesses to develop explicit career advancement tracks for young employees. In cases where programs target women, businesses are required to provide transportation to women and offer separate work environments from men. While these programs create external incentives for employees, employers think twice about hiring given the expensive packages that are required. Women are affected more because on the one hand they get benefits as nationals and on the other hand employers consider costs associated with transportation and infrastructure perquisites to make the workplace more suitable for them.

Governments have made concerted efforts to shift toward diversification and build knowledge economies that will help develop the local national human capital with emphasis on women and youth. Bahrain, KSA and UAE have made significant investments in technology and innovation while Qatar has expanded its cultural and tourism plans with the prospective hosting of the FIFA World Cup in 2022. Further, over the years, the GCC governments have rolled out localisation plans and ‘big push’ women focus programs to stimulate greater participation of nationals and inspire competitiveness in the workplace. For example, KSA implemented a series of policy reforms through its Hafif program to increase the number of women in the private sector. Today, there are 1.5 million Hafif 1 recipients of the program and approximately 75,000 beneficiaries who have been provided job placements (see Box 1).

B. Drivers of Women’s Preferences

The interactions between institutions, markets and households contribute to economic outcomes (see Figure 3). Informal institutions (cultural and social norms) and households play a particularly strong role in the GCC (not unlike the rest of MNA) impacting educational preferences and employment
Box 1: Hafiz Program: Promoting Employment or Distorting Incentives? An Opportunity to Build a Knowledge Base to Improve Outcomes

The Kingdom of Saudi Arabia has been at the forefront of introducing active labor market policies (ALMP) to help unemployed nationals find work through its job assistance and employability training programs. Launched in 2011, the Hafiz 1 program is an important one that offers monthly stipends coupled with training to help the unemployed (between the ages of 20–35) curtail costs associated with searching and applying for work for a 12 month period. Hafiz 2 extends the benefits to 35–60 and offers beneficiaries of Hafiz 1 to receive an additional extension of 12 months if they did not successfully find employment. The program also matches job seekers with suitable jobs in the private sector. While it does not explicitly target women, there is a sizeable proportion of female participants in the program—almost 80 percent of eligible beneficiaries are women.

Paradoxically, since its introduction in 2011, female labor force participation has increased but unemployment has gone up considerably among women (see Figure 1a). There is no evidence backing the rise, however, it is believed that the program has played an important role in motivating women to enter the labor market without the necessary push to find a job immediately (or at all). While individuals need to be actively searching for work and check in with the program on a periodic basis to receive the benefits, it is not enough to deter applicants from joining the program. There is concern that individuals are staying in the program because they want to take advantage of the benefits resulting in voluntary unemployment which is not captured in the statistics. Almost 80 percent of recipients stay in the program for two years to receive maximum benefits, with a monthly stipend that is only slightly lower than the minimum wage in private sector jobs.

(continued)
To offset unintended consequences of the program, the government has implemented another program, *Jobseeker*, which incentivizes Hafiz beneficiaries to leave the program early by offering lump sum payments paid in increments to those who find and maintain work for up to 24 months. Overall, lack of evaluation of either program makes it difficult to analyze the impact and to fully understand if the recipients are prolonging their unemployment or joining the workforce just to receive benefits. Saudi Arabia would benefit tremendously in the long term by establishing monitoring measures to track and evaluate the progress of the Hafiz initiative as well as its complimentary programs.

Source: Drawn From Back to Work in a New Economy, a 2015 report jointly carried out by the Kingdom of Saudi Arabia Ministry of Labor and Evidence for Policy Design (EPoD) at the Harvard Kennedy School.

decisions from a very young age. Social norms are patterns of behavior that emerge from socially shared beliefs and are typically sanctioned in more traditional settings by households, schools, religious institutions, and other informal institutions. In the context of economic opportunities, these norms influence a young women’s decision in what area of study to focus on, which job position to accept and where, and how long to stay in the workforce—ultimately shaping her career pathway. Often times, norms will act as constraints, reinforced by laws that govern family and personal status which may in turn further limit a woman’s choice and agency. Table 5 provides examples of the kinds of constraints that exist in the GCC:
Figure 3: The Role of Formal and Informal Interactions and Impact on Gender Outcomes

Table 5: Underlying Constraints Shared by Women in the GCC

- Family care responsibilities as well as time and mobility constraints that make it difficult for women to participate freely in the public domain.

- Under-representation in policy-making institutions and in decision-making processes.

- Laws that require mandated segregation in the workplace or norms that discourage mixed work environments making it burdensome for women to participate in the private sector even if it were their preferred option.

- Lack of sensitivity or awareness of women’s issues in schools or in the workplace.

- A shortage of sex-disaggregated data on sectoral and occupational preferences, school to career decision making processes as well as of perspectives on the impact of gender constraints on access and agency.

- Informational constraints that limit women’s access to job opportunities and prevent companies from reaching out to available supply of female labor.

- Limited opportunities for career advancement and wage equality.

Note: Analysis based on desk research. The constraints are broad in nature and should be followed up with more in depth research to assess how they apply on a country-by-country basis.
Drivers of unemployment vary from country to country yet there are shared trends requiring further study. What are the underlying factors that drive preferences of women and how is this different across generations? Based on literature review, the following are a number of factors that play an important role in how employment decisions are made, for both men and women. More research is needed to better understand to what extent do the underlying factors and constraints differ among men and women and how are these changing over time and across generations.

- **High expectations for the kinds of positions nationals are willing to take**, not just in terms of sectors to participate in but also in terms of job ranking. Most nationals, especially first-time job seekers, are interested in becoming managers early in their careers rather than work their way up. This may be more typical in countries like Qatar, UAE, and Kuwait more so than in Saudi Arabia, Bahrain, or Oman. While this may be more common among men, qualitative studies in Qatar have shown that young women have high expectation entering the workforce.25

- **Public-sector job preferences is a two-pronged challenge.** The first is that traditionally (and to date) public sector jobs provide better pay, long-term security, flexible working hours, segregated environments and higher benefits. Despite efforts for diversification by governments, there are policies enacted in recent years that contradict efforts and send mixed signals. For example, Qatar (and the UAE) increased wages in the public sector up to 60 percent in 2011. The second relates to continued reliance on the old social contract where citizens feel that the government is responsible for supplying jobs because governments continue to play a strong role in the labor market despite the push for diversification. For example, Qatar is a state-led economy where the government owns at the minimum shares in all major private sector entities. Hence, while GCC countries emphasize the need for greater private sector employment of nationals, the realities on the ground are more blurred. Again, these challenges do not apply to all GCC countries.

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25 FIKRA Policy and Research, Qatar National Research Fund, Forthcoming Publication.
♦ **High income and the ability to wait for the perfect job.** Unlike other MNA countries, women in the GCC might have more resources to take their time and choose their types of job.\(^{26}\)

♦ **Skills mismatch remains a major challenge despite more education.** Graduates are not graduating with the right types of skills to be employable. This is particularly true of graduates from public sector institutions. The skills mismatch among women was raised as a key constraint in KSA based on a recent labor market study (which had a focus on women).\(^{27}\) It is also a challenge in all other GCC countries.

### C. Enabling Environment: GCC and Global Comparators

*Normative and legal constraints make it challenging for women to get to and from work, obtain the work of their choice, balance work and personal life, and/or cope with social expectations and family pressures about economic role and public participation.* These challenges are not exclusive to the GCC. According to the recent World Bank report Women, Business and the Law 2016: Getting to Equal, which measures legal restrictions on women’s employment and entrepreneurship, 155 of the 173 countries covered have at least one law inhibiting women’s economic access and over half have gender-based job restrictions.

*However, differences in laws based on marital status as well as by gender characterize much of the institutional landscape in the GCC, as compared to other high income countries.* Restrictions on mobility for married women are apparent in all countries of the GCC although this is not the case for unmarried women. Similar to constraints involving identification, this can result in formal employment access and participation.

*Fostering an appropriate incentive structure for women to work is both a challenge and an opportunity in the GCC.* According to the Women, Business, and the Law 2016 report, gender-based legal differences in personal income tax liability and the availability of public and/or subsidized child care (as well as care for the elders) are important factors that influence a women’s decision to

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\(^{26}\) An individual’s duration of unemployment is likely to be correlated with her/his reservation wage. Most nationals have a minimum wage rate that they are willing to work regardless of whether they have the compensatory skills.

\(^{27}\) Back to Work in a New Economy, 2015.
work in formal employment. Similar to the sample of high income countries in the table, there are no reported legal differences in tax deductions or credits that are specific to men or women in the GCC.\textsuperscript{28} At the same time, there are gaps in the care model—Kuwait, Qatar and the UAE all provide subsidized or public childcare while Kuwait is the only country in the GCC that provides a child allowance to parents. The Scandinavian experience would provide an interesting comparative perspective and opportunity to study.

\textit{Importantly, laws on entrepreneurship are lagging behind global benchmarks.} The results of the Women, Business, and the Law 2016 report shows that discrimination to access of credit is not prohibited in the GCC unlike Denmark and Finland but similar to Chile and Singapore. However this could also be because of the nascent field of micro-banking in the region. Access to credit has been consistently cited as one of the top barriers for female entrepreneurs in MNA and the GCC could pave the way for equitable credit opportunities for their growing pool of female entrepreneurs and innovators.

\section*{D. The Future of Women-Led Entrepreneurship}

\textit{In 2012, women in the Middle East owned about 690 billion USD in personal wealth—a figure that grew at an average rate of eight percent since earlier years and shows no signs of slowing.}\textsuperscript{29} In fact, it is estimated that their wealth will increase 33 percent by 2017, continuing to grow at a faster rate than the average increase for men.\textsuperscript{30} A study that came out of King Abdulaziz University in Jeddah stated that Saudi Arabian women hold nearly 70\% of bank accounts with deposits worth 62 billion reals and 20\% of corporate shares—all to say that companies are beginning and should continue to look at women as potential investors.\textsuperscript{31}

\textit{In MENA, women-led business represents a small fraction of bank investments despite the fact that they have been steadily increasing over the past decades, are an important source of income generation, and contribute considerably to the regional economy.} According to a 2013 Brookings

\textsuperscript{28} The GCC member states have yet to introduce personal income tax therefore it will be interesting to see if any gender-based differences will emerge and considering ways of promoting equity.


\textsuperscript{30} Ibid.

\textsuperscript{31} GCC Economies: Stepping Up to Future Challenges, 2012.
Blum Roundtable Policy Brief entitled Women, Entrepreneurship, and the Opportunity to Promote Development and Business, women-owned small and medium sized businesses (SMEs) represent 31–38 percent of formal SMEs in emerging markets. While precise figures are not readily available for the GCC and MNA more broadly, women owned businesses across the region are growing at a steady rate. Despite this fact, they account for less than 10 percent of total bank portfolio in MNA. As noted earlier, access to credit is cited by female entrepreneurs as one of the top barriers for setting up and sustaining business. Efforts to improve doing business have been underway in the GCC (as evidenced in the Doing Business Report 2014) and should continue with a gender-specific lens.

Studies show that companies benefit from female leadership, which is proven to boost organizational effectiveness and productivity. Yet women continue to be under-represented in corporate or public space. A number of factors might contribute to this issue. For example, perception can play an important role in why more women do not take on leadership roles. According to the World Bank’s Gender at Work companion report to the World Development Report on Jobs, in approximately half of the countries covered by the World Values Survey from 2005–2012, the majority of men felt that men make better executives than women yet differences between countries tended to be larger than differences between sexes. Another major challenge is that women drop out before reaching middle management (a pathway to leadership position) typically after they get married and start a family. Compared to other regions, female representation in executive boards is substantially lower raising corporate attention to the need for better mentorship and career development support for young women (Figure 4).

A global challenge facing working women (and men) is the availability of quality daycare and appropriate parental time off when the time comes to starting a family. Care for children and the elderly, which tend to be the responsibility of women in majority of countries including GCC, should not be confused with ‘domestic help.’ As noted earlier, there are gaps in the sub-regional care model; the results also show that unlike high income countries parental leave is not common nor are there any job guarantees for expectant female workers who must take additional time off. The International Labor

Organization’s (ILO) minimum standard of paid maternity leave is 14 weeks. MNA countries have the shortest number of weeks compared to all other regions with GCC countries providing the least amount of leave—ranging from 10–6 weeks only (ILO, 2014). According to social norms, women are expected to bear the responsibilities of the home and child-care not just in the GCC but MNA-wide. Parental time off helps to contribute to growing a mind-set where responsibilities are shared and more importantly provides incentives for women (or men) to take the necessary time off without losing their jobs. Without such incentives, women find little reason to stay. Instead they drop off the labor force and then re-enter in the future, especially in cases where private sector employment among nationals is readily available.

The 21st century has brought about strong political will for engaging women in the public sphere yet change is understandably gradual. In the political arena, laws have been passed to prompt women to run for office however too few women run (and even fewer elected) because of various reasons including pressures from conservative groups/social stigma or have limited training on legislative matters. Nonetheless, women are occupying senior ranks in legislative and legal fields, for example:

1. Bahrain, 7 female judges and prosecutors appointed in 2006;
2. Kuwait, 20 percent of the bar association are women and one female judge;
3. Qatar, female students outnumber male students in QU’s College of Law.
The governments can partner with the private sector and are already doing so to continue their support for women’s leadership positions in both political and economic spheres.

IV. Potential Areas of Engagement

The WBG brings practical expertise working with governments from around the world to improve employment, entrepreneurship and family responsive policies and programs (see Box 2). As such, this GCC engagement note draws from this experience and proposes a pragmatic approach to supporting GCC’s economic vision and long term objectives of enhancing women’s economic participation. Two main areas will be pursued and carried out with the support and expertise of the World Bank Group: i) experimentation and evaluation, and ii) innovative interventions. This section proposes broad recommendations with the following overarching objectives:

♦ Objective 1: Experimenting based on enhanced evaluation practices to assess opportunities for replication.

♦ Objective 2: Developing smart solutions that ease employment constraints on first time job seekers, especially young women

♦ Objective 3: Supporting family-responsive policies in institutional and regulatory frameworks

♦ Objective 4: Boosting women’s leadership and career development in the private sector and public domain.

Objectives could be achieved through a two pronged approach:

I—Experimentation and Evaluation of Results

One of the biggest challenges in the GCC is availability of data on what has and has not worked in order to provide informed policy advice. Too often policies and programs are carried out without monitoring and evaluation (M&E) measures in place making it difficult to determine effectiveness or apply mid-course corrections, when necessary, to improve on outcomes and results. While many of the programs have good intentions, there are unintended consequences that can come about which were not anticipated prior to the start of the activity. It is important to work with the National Statistics Authority and institutional agencies targeting women to put in place a process where programs can be identified, piloted and tested on a
Box 2: Global Examples of World Bank Supported Programs to Enhance Women’s Economic Inclusion

The World Bank Group (WBG) has accumulated valuable experience through jobs and growth diagnostics and operational work responding to the call for women’s economic inclusion. This work helped identify specific constraints, provided pragmatic and long-term solutions, and informed policy priorities. Examples include the following:

- **Chile’s national female labor participation rate is lower than Latin America and Caribbean’s (LAC) regional average.** The government is addressing this issue head on. Two programs stand out:
  - The integration of a women-focus approach into the *Lifelong Learning and Training Project (Chilecalifica)*, a government program which aims to improve the availability and quality of training programs and effectiveness of training services. With the support of the World Bank, the project will now target women with the overall goal to increase their labor participation rates in two municipalities with the lowest levels of female labor participation in the country.
  - **Social Protection Technical Assistance (TA)** to the government in developing a system of social care to address two social issues: (i) the high concentration of women as caregivers and the incompatibility of this situation with the demand for their increasing participation in the labor market, and (ii) a fragmented and insufficient supply of programs and services targeted to the population groups requiring care (young children, elderly, and people with disabilities).

Despite sustained economic growth and high level of women’s educational achievement in **Turkey**, female labor force participation is very low at 30.7 percent in 2013. A recent World Bank study found that key obstacles to urban women finding jobs include cultural traditions that define women’s role as caring for children at home, as well as a lack of subsidized or affordable childcare and pre-school education. The study provided inputs into the government’s comprehensive national employment strategy and more recently the Program for the Protection of the Family and Dynamic Structure that extends (continued)
Box 2: Continued

“Maternity Gift” measures for a couple’s first three babies and right to part-time work all the way through to when a child starts primary school. The government has also implemented subsidies for women and youth hires, increased opportunities for flexible formal work for women, expanded and strengthened vocational training and entrepreneurship programs.

♦ In Jordan, the World Bank-supported New Work Opportunities for Women (Jordan NOW) program (2010) was designed to help young female graduates find work with short-term wage subsidies and employability skills training. Results of Jordan NOW study are being disseminated as part of the World Bank’s umbrella Adolescent Girls Initiative that seeks to smooth the school-to-work transition. Outcomes are also informing the Jordan’s National Employment Strategy (NES) 2011-2020 and the Jordan Support Building Active Labor Market Program, another WBG initiative.

♦ The WBG is supporting women’s economic inclusion through programs that expand women’s access to financial services in Egypt, Morocco, and Tunisia. The Enhancing Microfinance Amongst Women and Youth in Middle East and North Africa (MENA) Project aims to develop the necessary infrastructure to advance micro-finance access through developing a network of financial literacy trainers, financial literacy toolkits, and generating demand-side knowledge through capacity building of micro-finance institutions (MFIs) and targeted learning exchanges between MFIs to better serve women and youth.

systematic basis for potential replication and scale up. Specific actions to
make this happen include:

a. Build on existing data collection efforts to launch a home-grown GCC
Gender Innovation Lab which conducts randomized control trials, and
more generally impact evaluation of policies and programs targeting
women and youth in countries of the GCC. The Bahrain Open Data Portal
launched by the Central Informatics Organization is a leading example of
a system that allows users to analyze and generate statistical
reports over time, across sectors, and districts. In Qatar, the Ministry
of Development Planning & Statistics is launching a new statistics
system to produce reliable and tailored data for monitoring development progress. The objective of the GCC Gender Innovation Lab would be to support ongoing efforts and help in generating evidence on how to enhance women’s economic participation and promote leadership. This would be done through two ways: 1) identify existing programs/policies and ensure family-responsive indicators are integrated for monitoring and tracking, and 2) implement and test new programs that will help answer key questions about causes for constraints in terms of access and participation. The WBG has extensive experience in providing institutional support and building client capacity in this particular area. For example, the WBG offers a gender-informed statistics course to train producers and users on how gender statistics can enhance evidence-based policymaking. The course covers data sources, conceptual and measurement issues, data analysis and interpretation, as well as how to use results to better inform policy.

b. **Support the development of GCC specific indicators and comparators**

for measuring inclusive practices underway in the workplace. There is a significant number of data and surveys carried out around the world benchmarking countries against international standards of practice. However, such benchmarks often times misrepresent countries by overlooking important cultural nuances. The experience of GCC female nationals as they transition from school to work and their progress as productive citizens is unique to the Peninsula. There is a huge gap in terms of understanding the dynamics of internal motivation, external incentives and the types of normative constraints that play a role in affecting her role and agency. KSA’s efforts to introduce employability and skills building programs to its citizens (male and female) such as Hafiiq and complimentary initiatives such as JobSeeker, Taqaat, and Nitaqat provide entry-points to integrate M&E and build on outcomes. Therefore, in addition to comparing against international standards of best practice, it is important to also develop indicators and comparators that may better capture the nuances of women’s economic progress in the particular context of the GCC. It would be also useful to develop a

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34 Global surveys include Gender Inequality Index (UNDP), Global Gender Gap Index (World Economic Forum), Gender Equality Index (European Institute for Gender Equality), Gender GEDI (Global Entrepreneurship and Development Institute), Women’s Economic Opportunity Index (The Economist Intelligence Unit).
standardized set of labor market indicators for the GCC to harmonize analysis and policymaking across the six states. Building on the Bank’s expertise, this proposed action will set forth a process to develop specific, observable and measurable indicators that take into consideration constraints faced by women in the GCC.

c. **Collaborate with local policy institutes in the GCC to study the constraints facing women and families including impact on economic participation and leadership.** Building on exiting analytical work conducted by the National Research Foundation in the UAE and the Mohammed Bin Rashid School of Government in Dubai which covers a variety of public policy issues region-wide including on the topic of gender and youth, the Bank can explore avenues of collaboration to deepen the knowledge base on women’s economic empowerment and further advance the mandate of local policy institutes in their efforts to contribute to national sustainable development. In Kuwait, the Women’s Research and Studies Center (WRSC), a partnership between the United Nations Development Program and Kuwait University, has also been conducting capacity building workshops on women’s empowerment and could provide a platform for additional training and skills building with support from local civil society and regional institutes.

d. **Promote family-sensitive considerations in the design of employment and employability initiatives.** Central to the vision of national development strategies in all six GCC states is the importance of family cohesion and stability. In a 2009 Silatech study carried out across the Arab World of young men and women, over half of respondents surveyed from KSA, Kuwait, Bahrain, Qatar and the UAE ranked starting a family and having faith/an enriched life as more essential than having a decent job. Taking into account work-life balance will be crucial to any job creation strategies in the GCC and while the tax structure is different in the region, lessons can be drawn from Nordic countries that have successfully maintained a similar vision through the provision of full-time, high quality child-care to a large percentage of the population.\(^\text{36}\)

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\(^{35}\) The Silatech Index: Voices of Young Arabs, 2009. Silatech is a social initiative focusing on improving economic opportunities for young people in the Arab World. Her Highness Sheikha Moqa bint Nasser is the Chair of the Board of Trustees and serves of the chairperson for the Qatar Foundation for Education, Science, and Community Development.

e. **Expand ongoing programs to study the impact of nationalization efforts** by carrying out mapping of labor laws and human resource management policies to assess sensitivity to matters of inclusion and provide advice on potential reforms based on findings. This can help better identify the labor market outcomes around constraints and social norms and meet the following goals:

- Increase women’s role in political life
- Boost women’s active employment
- Close the wage gap between men and women
- Address the skills mismatch among new job entrants
- Build women’s leadership opportunities (through women targeted trainings and career planning within companies)
- Enhance access to credit, especially among women and youth

**II—INTERVENTIONS AND INNOVATIONS**

GCC countries’ overall economic goal is to improve human capital by promoting employment and wage growth as well increase marketability of its local talent. Significant efforts have been made to increase participation rates particularly in the private sector as public jobs have become less available over time. Despite increases in participation rates, unemployment has gone up. Women and youth carry the largest burden with female first time job seekers especially affected averaging approximately 27 percent. To meet the aforementioned objective it is important to categorize the interventions proposed here as the following:

- **Introduce active labor market policies (ALMP)** that increase the probability of female first time jobseekers to find jobs through the provision of employment subsidies, job matching services, and employability training. Supporting the development of active labor market policies have played an important role in assisting the unemployed, especially first time female jobseekers, to find jobs and to build skills during the job search process. Notable examples can be drawn from Japan and Chile. The Public Employment Service in Japan consists of a range of specialized units that respond to the needs of specific population groups, including (single) mothers who are seeking employment for the first time or wish to change jobs. The *Mother’ Hello Work Centers* offer a variety of services such as information on child care, a variety of job assistance programs, career counseling etc. Results have been positive in a very short period
of time, with 69 percent increase in employment over a one year period (OECD 2010). Chile Califica’s Lifelong Learning project is another example of a pilot intervention aimed to increase women’s participation in the labor market and complement an existing larger program set to be mainstreamed into national policies. By focusing on cultural frameworks and occupational segregation, Chile Califica increases training access and improves employment services to women seeking employment. The Bank can provide GCC partners with technical advice in design and implementation of client-driven interventions, specifically in the design and implementation of active labor market policies. For example, the Bank has been producing Employment Policy Primers that present how-to guides on employment interventions targeting specific groups and providing short and medium term responses for the challenges at hand. Such guides are followed up with capacity building and technical assistance based on country need.

a. **Focus on early education:** It is important to start early. The earlier on the intervention takes place in a lifecycle, the more aware young people will be in securing a career. Young people must take the initiative yet this will require early education and the support of family. Parents need to be involved. The recent Five Year Reform Program to Improve the Quality of Education in Kuwait, a joint partnership with the Ministry of Education, National Center for Education Development and the World Bank, is an opportunity to integrate indicators that measure early childhood development as a foundation for understanding school to work transitions down the road. In this context, the recent World Bank partnership with the Novak Djokovic Foundation can provide lessons on how expanding access to quality education can promote peaceful and prosperous societies.

b. **Partner with the private sector to integrate corporate benchmarks for measuring and tracking career development plans for national employees in existing training programs.** For example, the Capital Market Authority in KSA offers a diverse set of executive and career development programs to employees but little is known in terms of effectiveness and the extent to which these programs are family-responsive. In KSA and Qatar, close to 15 percent of respondents surveyed in the Silatech Index reported that family responsibilities stood in the way of their ability to obtain training. The Banque Saudi Fransi is another company that provides training to its employees and promotes leadership and career
advancement. Ensuring that such programs are accessible to women and men is important. The International Finance Corporation (IFC), a member of the WBG, has been dedicated to supporting businesses around the world by providing capital, mobilizing investments, building employee skills, encouraging diversification, and transforming financial gain into social good. Building on this experience, the Bank can help facilitate private-public partnerships that deliver concrete training programs and investment assistance.
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