FEMALE HOME-BASED WORK AND ENTREPRENEURSHIP IN MENA

Evidence from Amman, Cairo, and Sana’a

Manal Sweidan
Department of Statistics
Jordan
Not enough opportunities for the women in the middle, either by education or by social class. Job creation efforts too much focused on the micro/poor/uneducated and the educated/upper class. **Middle class married women with secondary education are the forgotten middle.**

A major barrier to women’s work inside or outside the home are social norms and conservative attitudes. A high share of men are still opposed to women’s work. **Being married is a higher barrier to women’s work than child and elderly care.**

The perception is that if women don’t work in formal jobs, they are economically active from home or in the informal sector. Not so. **Home-based and informality far less prevalent than expected – no substitute for formal opportunities.**
Ratio of actual to predicted FLFP

Countries below the line underutilize investments in female capacity relative to actual FLFP. Countries above the line over-utilize female capacity relative to actual FLFP.
Male & Female Labor Force Participation Rates within the Survey Across Three MENA Capitals (15-64, Excl. Students)

Research Question

A. What are the factors behind persistently low FLFP?

- **Hypothesis:** Education positively impacts female labor supply, but gender-based social norms and conservative attitudes have a negative impact.

B. Are Home-Based economic activities an option?

- **Hypothesis:** FLFP may be low, but women are economically active through informal home-based work, self-employment, and entrepreneurship.
Average Years of Schooling by Sex and Age

Amman

Cairo

Sana’a

Average Years of Schooling by Sex and Age

- Men
- Women
Descriptive Statistics, cont’d.: Employment Status in Urban MENA by Income Groups
Attitudes and Empowerment, by Gender and Marital Status

Amman - Attitudes towards women working outside, by gender and marital status

<table>
<thead>
<tr>
<th>Gender</th>
<th>Marital Status</th>
<th>Accepting idea of women working outside</th>
<th>Thinking that people are empowered by earning their own money</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>single</td>
<td>65</td>
<td>75</td>
</tr>
<tr>
<td></td>
<td>married no children</td>
<td>62</td>
<td>69</td>
</tr>
<tr>
<td></td>
<td>married with children</td>
<td>64</td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>widowed, separated, divorced</td>
<td>72</td>
<td>75</td>
</tr>
<tr>
<td></td>
<td>single</td>
<td>89</td>
<td>69</td>
</tr>
<tr>
<td></td>
<td>married no children</td>
<td>83</td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>married with children</td>
<td>78</td>
<td>72</td>
</tr>
<tr>
<td></td>
<td>widowed, separated, divorced</td>
<td>79</td>
<td>69</td>
</tr>
</tbody>
</table>

*star denotes statistical significance*

men       women
Descriptive Statistics, cont’d.
Attitudes Towards Women Working Outside Home in MFNA

Non acceptance of the idea of women working outside (15-64)

- **Amman**: 19 (M) | 13 (F)
- **Cairo**: 9 (M) | 7 (F)
- **Sana’a**: 13 (M) | 4 (F)

Reasons for concern with female outside work, (by capital and sex)

- **Amman**:
  - Social norms and traditions: 49 (M) | 79 (F)
  - Potential sexual harassment: 13 (M) | 8 (F)
  - Not good for quality of family life: 11 (M) | 11 (F)
  - No economic need: 27 (M) | 10 (F)

- **Cairo**:
  - Social norms and traditions: 56 (M) | 35 (F)
  - Potential sexual harassment: 41 (M) | 35 (F)
  - Not good for quality of family life: 56 (M) | 32 (F)

- **Sana’a**:
  - Social norms and traditions: 19 (M) | 13 (F)
  - Potential sexual harassment: 11 (M) | 5 (F)
  - Not good for quality of family life: 11 (M) | 5 (F)

Differences are statistically significant for Amman & Sana’a
Descriptive Statistics, cont’d.
Attitudes Towards Women Working Outside Home in MENA

FLFP in household accepting/not accepting the idea of women working outside

- **Amman**: Not accepting: 10, Accepting: 25
- **Cairo**: Not accepting: 20, Accepting: 25
- **Sana'a**: Not accepting: 15, Accepting: 15

Differences are statistically significant
Descriptive Statistics, cont’d:
Attitudes Towards Women Working Outside, by Gender, Age and Income
Descriptive Statistics, cont’d:
Attitudes Towards Women Working Outside, by Gender and Education

Amman: Non acceptance of the idea of women working outside, by education and gender

- No Education: Male = 28, Female = 23
- Low Education: Male = 17, Female = 19
- Medium Education: Male = 8, Female = 16
- High Education: Male = 16, Female = 7

Cairo: Non acceptance of the idea of women working outside, by education and gender

- No Education: Male = 36, Female = 31
- Low Education: Male = 28, Female = 16
- Medium Education: Male = 16, Female = 19
- High Education: Male = 8, Female = 6

Sana’a: Non acceptance of the idea of women working outside, by education and gender

- No Education: Male = 29, Female = 24
- Low Education: Male = 17, Female = 18
- Medium Education: Male = 18, Female = 9
- High Education: Male = 10, Female = 10

Legend:
- Blue: Yes but with conditions
- Red: Under no circumstances
Female participation by characteristics of mother-in-law

Female participation (15-64) by whether mother-in-law worked or used to work outside home

<table>
<thead>
<tr>
<th></th>
<th>Participating</th>
<th>Not participating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amman</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Cairo</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Sana’a</td>
<td>91</td>
<td>9</td>
</tr>
</tbody>
</table>

Female participation (15-64) by education of mother-in-law

<table>
<thead>
<tr>
<th></th>
<th>Participating</th>
<th>Not participating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amman</td>
<td>Basic education</td>
<td>Low education</td>
</tr>
<tr>
<td></td>
<td>86</td>
<td>5</td>
</tr>
<tr>
<td>Cairo</td>
<td>87</td>
<td>2</td>
</tr>
<tr>
<td>Sana’a</td>
<td>81</td>
<td>7</td>
</tr>
</tbody>
</table>

Mother in law not worked or used to work outside home
Mother in law worked or used to work outside home
Characteristics of Married & Non-married Women

Amman: Married & Non-Married Women (15-64 years old), by Age, Education & Wealth Quintiles

% of married & non-married women

<table>
<thead>
<tr>
<th>Age Group</th>
<th>No Education</th>
<th>Low Education</th>
<th>Medium Education</th>
<th>High Education</th>
<th>1st Quintile</th>
<th>2nd Quintile</th>
<th>3rd Quintile</th>
<th>4th Quintile</th>
<th>5th Quintile</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>12</td>
<td>73</td>
<td>18</td>
<td>28</td>
<td>17</td>
<td>19</td>
<td>20</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>25-34</td>
<td>30</td>
<td>29</td>
<td>29</td>
<td>27</td>
<td>18</td>
<td>18</td>
<td>21</td>
<td>21</td>
<td>26</td>
</tr>
<tr>
<td>35-44</td>
<td>29</td>
<td>41</td>
<td>22</td>
<td>26</td>
<td>17</td>
<td>19</td>
<td>20</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>45-64</td>
<td>29</td>
<td>47</td>
<td>27</td>
<td>21</td>
<td>18</td>
<td>18</td>
<td>20</td>
<td>22</td>
<td>23</td>
</tr>
</tbody>
</table>

Married & Non-Married Women

- Married
- Non-Married
Amman: Educational pattern in the couple, number of children, female labor force participation, and attitudes

- Living in HH with at least 1 person against women working outside
  - W<H
  - W>H
  - W=H

- Average number of children
  - W<H
  - W>H
  - W=H

- FLFP
  - W<H
  - W>H
  - W=H

Intra-Household Analysis
Does Home-Based Work Provide an Option to Women’s Economic Empowerment?

Distribution of males and females by employment status

<table>
<thead>
<tr>
<th></th>
<th>male</th>
<th>female</th>
<th>male</th>
<th>female</th>
<th>male</th>
<th>female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amman</td>
<td>64</td>
<td>2</td>
<td>6</td>
<td>16</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Cairo</td>
<td>63</td>
<td>6</td>
<td>15</td>
<td>4</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Sana’a</td>
<td>55</td>
<td>8</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

% of the total 15-64

Occupational choices of employed

<table>
<thead>
<tr>
<th></th>
<th>male</th>
<th>female</th>
<th>male</th>
<th>female</th>
<th>male</th>
<th>female</th>
<th>male</th>
<th>female</th>
<th>male</th>
<th>female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amman</td>
<td>20</td>
<td>23</td>
<td>22</td>
<td>44</td>
<td>32</td>
<td>35</td>
<td>35</td>
<td>43</td>
<td>35</td>
<td>43</td>
</tr>
<tr>
<td>Cairo</td>
<td>62</td>
<td>64</td>
<td>51</td>
<td>35</td>
<td>44</td>
<td>44</td>
<td>44</td>
<td>44</td>
<td>44</td>
<td>44</td>
</tr>
<tr>
<td>Sana’a</td>
<td>7</td>
<td>10</td>
<td>18</td>
<td>4</td>
<td>17</td>
<td>17</td>
<td>17</td>
<td>17</td>
<td>17</td>
<td>17</td>
</tr>
</tbody>
</table>

% of the total employed

- Working outside
- Unemployed
- Home-based
- Employer
- Self-employed
- Working home-based
- Employee in the private sector
- Employee in the public sector
Characteristics of Home-Based Workers

Distribution of male & female H-B workers, by age groups

- **Amman**: M: 16, F: 3; M: 57, F: 24
- **Cairo**: M: 12, F: 3; M: 62, F: 22

- Distribution by age groups:
  - 45-64: M: 12, F: 8, M: 47, F: 7
  - 65-74: M: 9, F: 2
  - 75+: M: 0, F: 0

Distribution of male & female H-B workers, by marital status

- **Amman**: M: 21, F: 78, M: 12, F: 81
- **Cairo**: M: 12, F: 87, M: 9, F: 64

- Distribution by marital status:
  - Never married: M: 21, F: 78, M: 12, F: 81
  - Wid/Div/Sep: M: 0, F: 0

Distribution of male & female H-B workers, by income groups

- **Amman**: M: 37, F: 44, M: 48, F: 60
- **Cairo**: M: 37, F: 42, M: 50, F: 37

- Distribution by income groups:
  - Low: M: 22, F: 34, M: 30, F: 29
  - High: M: 37, F: 44, M: 48, F: 60

Distribution of male & female H-B workers, by children<6 years old

- **Amman**: M: 63, F: 58, M: 50, F: 63
- **Cairo**: M: 37, F: 42, M: 50, F: 37

- Distribution by presence of children:
Home-Based Activities: Main Characteristics

Educational level of the individuals involved in home-based activities, by gender:

- **AMMAN**
  - Male: 15, Female: 12
  - Male: 17, Female: 29

- **CAIRO**
  - Male: 10, Female: 14
  - Male: 26, Female: 13

- **SANAA**

Distribution of home-based activities by sector:

- **Amman**
  - Male: 1, Female: 6
  - Male: 33, Female: 29

- **Cairo**
  - Male: 10, Female: 7
  - Male: 25, Female: 30

- **Sana'a**
  - Male: 5, Female: 8
  - Male: 56, Female: 16

- **Other**
  - Male: 2, Female: 4
  - Male: 67, Female: 2
<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Amman</th>
<th>Cairo</th>
</tr>
</thead>
<tbody>
<tr>
<td>sole proprietor*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>started him/herself (vs inherit.)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>learned from family/friends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>no business registration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>no social security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>not paying taxes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>not keeping regular accounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>principal buyer individuals*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>receiving payment only in cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>no checking/savings account*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>business will be larger in 5 years*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>no advertising</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* differences are significant
Home-Based Activities: Main Characteristics

### Years in Operation

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMMAN</td>
<td>58</td>
<td>10</td>
<td>61</td>
<td>17</td>
<td>69</td>
<td>12</td>
</tr>
<tr>
<td>CAIRO</td>
<td>13</td>
<td>58</td>
<td>16</td>
<td>45</td>
<td>12</td>
<td>19</td>
</tr>
<tr>
<td>SANAA</td>
<td>29</td>
<td>58</td>
<td>22</td>
<td>45</td>
<td>19</td>
<td>36</td>
</tr>
</tbody>
</table>

### Earning from the HB activity as a percentage of the total monthly HH expenditure, by gender

<table>
<thead>
<tr>
<th></th>
<th>AMMAN</th>
<th>CAIRO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Number of weeks per year spent on H-B activity, by gender

<table>
<thead>
<tr>
<th></th>
<th>AMMAN</th>
<th>CAIRO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Average monthly HH expenditure covered by income from H-B activity, by gender

<table>
<thead>
<tr>
<th></th>
<th>Amman</th>
<th>Cairo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Average working hours per week spent on H-B activity, by gender

<table>
<thead>
<tr>
<th></th>
<th>Amman</th>
<th>Cairo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Diagrams

- Years in operation: AMMAN: 58%, CAIRO: 13%, SANAA: 29%
- Earning from the HB activity as a percentage of the total monthly HH expenditure: AMMAN: 24%, CAIRO: 36%
- Number of weeks per year spent on H-B activity: AMMAN: 44%, CAIRO: 55%
- Average working hours per week spent on H-B activity: Amman: 47%, Cairo: 32%
- Average monthly HH expenditure covered by income from H-B activity: Amman: 5%, Cairo: 4%
Main Reasons for Home-Based Work

**Amman**

- Possible harassment in outside jobs *
- Spouse/husband’s wish *
- Better conditions of employment *
- Transportation problems *
- Care of other family members *
- Taking care of children *
- Flexible time distribution
- Lower cost of operations *

% of total H - B

- Female
- Male

* differences are statistically significant

**Cairo**

- Possible harassment in outside jobs
- Spouse/husband’s wish
- Better conditions of employment
- Transportation problems *
- Care of other family
- Taking care of children *
- Flexible time distribution
- Lower cost of operations

% of total H - B

* differences are statistically significant

**Sana’a**

- Possible harassment in outside jobs *
- Spouse/husband’s wish
- Better conditions of employment *
- Transportation problems
- Care of other family members *
- Taking care of children
- Flexible time distribution
- Lower cost of operations

% of total H - B

* differences are statistically significant

* female

* male
Main factors affecting female labor force participation (FLFP)

- **Low and med education not a factor in FLFP**
- **Norms and marriage far more negative than children**

The diagram illustrates various factors affecting FLFP, with distinct bars for Amman, Cairo, and Sana'a.
Thank you for Listening