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Promoting social entrepreneurship in the Mediterranean Region

MedUP! Promoting Social Entrepreneurship in the Mediterranean Region

A Policy Brief

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SOCIAL ENTREPRENEURSHIP, SOCIAL PROTECTION and DECENT WORK:

BUILDING GENDER TRANSFORMATIVE POLICIES FOR A POST-COVID MENA ECONOMY

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Key messages

- Women's social enterprises (WSEs) are a clear tool for addressing the entrenched structural challenges to women's decent-work opportunities and access to social protection that will be unduly impacted by post-COVID economic shifts.
- Maximizing gender transformative outcomes of social enterprises requires an appropriate policy ecosystem and support services that address the formal and informal challenges specific to women-owned social enterprises, such as women's multiple labour roles.
- To be successful, government and financial institutions must bridge conceptual gaps to develop social criteria for businesses and an ability to capture social value. These social criteria must include decent-work provisions, including leave policies, equal pay and social benefits, for social entrepreneurs and their employees.
- Creating a clear definition of social enterprise that encapsulates the multiple elements of these undertakings is key to establishing an enabling national policy ecosystem. A responsive and consistent legal form for social enterprises must acknowledge that these entities should have the legal space to generate profits and access special taxation status.
- Building collectives and business groups among WSEs can legitimize social enterprises within markets and confirm their role as economic agents.

About MedUP!

MedUP! Promoting social entrepreneurship in the Mediterranean region aims to promote social entrepreneurship in Morocco, Tunisia, Jordan, Egypt, Occupied Palestinian Territory (oPT) and Lebanon as a driver for inclusive growth and job creation. The project, co-funded by the European Union with a budget of 5.5 million euros, started in March 2018, and its implementation will last four years. Implementing countries are Egypt, Jordan, Lebanon, Morocco, oPT and Tunisia. Actions will focus on the following:

- Promoting country and cross-country policy and advocacy initiatives and public-private dialogue to create an enabling regulatory and policy environment (macro level).
- Reinforcing 60 social entrepreneurship support organizations through capacity-building and networking activities (meso level).
- Providing financial and technical support to 100 social enterprises (micro level).

The project, led by Oxfam Italy, is implemented by European and Southern Mediterranean co-applicants, in coordination with the Oxfam country offices and regional platform.

Introduction

Social entrepreneurship (SE) is poised to be a key policy tool for countries in the Middle East and North Africa (MENA) region. The gendered impacts of the COVID-19 pandemic and recovery will necessitate that social assistance and economic recovery programmes are gender sensitive and gender transformative.^{1,2} Emerging trends from the COVID-19 response highlight a clear role for universal social protection policies, including healthcare, in protecting workers and keeping women from falling into poverty.³ It is projected that Arab women stand to lose approximately 700,000 jobs due to COVID-19, with untold impacts in the service sectors and informal economy (where women workers are overrepresented), and ultimately in women's poverty.⁴ Women-owned social enterprises (WSEs) are especially vulnerable to the impacts of COVID-19 as a result of inadequate policy frameworks for SE in the region and the existing gender inequalities that limit the capacity of WSEs to absorb shocks.

The impacts of the COVID-19 social distancing measures are poised to impact sectors with high female employment shares and stress women's already low labour force participation rates regionally.⁵ Social enterprises are particularly relevant for MENA governments seeking to address structural and gender inequalities in the labour market and promote access to social protection and decent-work opportunities. Across the region, growing economic inequality, high unemployment and underemployment, and insufficient and non-inclusive social protection programmes and policies unduly adversely impact women and inhibit their access to decent work. This employment structure and lack of decent-work opportunities is highly gendered, with women workers overrepresented among the unemployed, underemployed and informally employed.

The stresses of a post-COVID labour force add to the existing regional challenge of building decent-work opportunities for a growing workforce. Demographic changes driven by a youth bulge in the MENA region⁶ contribute more than five million workers each year to the regional labour market.⁷ Further, when these young workers look to the private sector, they find it is largely comprised of small business establishments, and the small size and high rates of informality among these enterprises reduce the likelihood of contributing to decent-work opportunities. Businesses with five or fewer employees dominate the private sector in Egypt (60%), Jordan (40%), and Tunisia (37%).⁸ Often, these enterprises operate in the informal economy where small businesses are the source of important job opportunities for women, youth and other vulnerable groups. For example, informal employment rates in Morocco, OPT and Tunisia are estimated to be 80%, 64% and 59% of total employment, respectively.⁹

Popular global discourses support women's access to commercial and/or social entrepreneurship as an effective solution to such labour market inequalities. To be impactful, however, there must be a full accounting of the pressures that any entrepreneurial activities place on women's unpaid care and reproductive labour responsibilities.¹⁰ In the Arab region, women have the highest unpaid care work burden globally, spending 4.7 times more time in unpaid care work than men.¹¹ Further, women-owned businesses are more likely to be informal and unregistered, increasing their vulnerability and exclusion from social protection and decent-work policies.

Existing inequalities in women's enterprise operations limit women's abilities to absorb the shock of the outbreak. Women's enterprises are, on average, smaller than male-owned enterprises, with less inventory, fewer clients and more-limited credit options. Women's restricted access to financial support and limited asset ownership (often the result of patriarchal norms in laws governing household income, land ownership and/or inheritance laws in the region) further reduce their capacity to be resilient to the pandemic and its aftermath. WSEs stand to be especially vulnerable to these shocks for two reasons. First, any government-instituted financial support programmes are likely to exclude social enterprises as few countries in the region have established clear regulatory systems for social enterprises and many WSEs operate informally. Second, potential austerity measures and redirection of national public expenditure and international donor organizations towards urgent demands of fiscal stability threaten to reduce the funding available for social enterprises regionally.

To date, the lack of gender analysis and awareness around social enterprise in general and women's social enterprises in particular inhibits government's capacity to build appropriate policy and programme designs to maximize SE as a tool for decent work and social protection. Building on work by Oxfam's MedUP! Regional Social Entrepreneurship Programme,¹² this paper addresses this lack and illustrates the direct impact that WSEs can have in shaping decent work, social protection and gender transformative outcomes in the MENA region. WSEs are particularly well-suited to address the gender dimensions and inequities that will contribute to the post-COVID labour market stressors. A recent gender analysis of MedUP! programme experience in six MENA countries (Egypt, Jordan, Lebanon, Morocco, OPT and Tunisia) gives evidence that governments must play a key role in facilitating social

enterprise outcomes through establishing effective and gender transformative regulatory, strategic and financial frameworks.

Harnessing the economic and social potential of WSEs requires proactive measures by governments, institution, and communities for addressing these barriers, including patriarchal social norms¹³ that are embedded in the formal (policy) and informal (norms) structures that govern women's social enterprises. To this end, policymakers must ensure their readiness to create an effective policy framework that:

- (1) is based on a clear and comprehensive definition of social enterprise,
- (2) integrates a complete gendered analysis in the national social and economic systems, and
- (3) leverages multiple stakeholders rather than favouring top-down policymaking.

This paper is divided into two sections. The first section will present a background on social enterprises and present how a lack of a clear, globally accepted definition for these enterprises hinders their potential. The section then examines the role of WSEs in MENA in addressing the structural and gendered barriers to women's equal and decent employment. Section 2 examines the need for gender transformative approaches to women's social enterprise in the MENA region macroeconomic context. Finally, recommendations for supporting WSE are provided and targeted to governments, policymakers and other stakeholders are given.

Section 1: Background

Women pursue entrepreneurship for many reasons; primary among these motivations is the lack of safe and decent-work opportunities and discrimination in the workplace.¹⁴ Globally, social entrepreneurship (SE) has proven to be a particularly attractive option for women, with women starting social enterprises in numbers that are nearly equal to men. This is in stark contrast to commercial enterprise models, where male ownership outpaces female ownership 2:1.¹⁵ In Jordan, for example, firms with a majority ownership by women represent only 4% of businesses, and 85% of commercial enterprises have no women involved in ownership. In contrast, 44% of Jordanian social enterprises are led by women.¹⁶

The MENA region has more nascent social entrepreneurs than nascent commercial entrepreneurs,¹⁷ suggesting that SE has an important role to play in achieving national and international economic and social development goals. Social enterprises in MENA are filling gaps in public service provision, addressing community challenges and promoting economic inclusion through job creation, upskilling, or providing goods and services to marginalized populations.¹⁸ Yet, harnessing social enterprise requires tackling a significant and acute challenge to social entrepreneurship: the lack of a clear definition and legal form for these hybrid enterprises.

Social enterprises as hybrid entities

Entrepreneurship, in the classic sense, refers to commercial activities in the marketplace, including the creation of new products and innovations. Entrepreneurs face financial uncertainty, take risks, and their main objective is to earn profits on their products and services. Social enterprises and social entrepreneurs build on this model by using market-based strategies to offer products and services in the service of achieving their main objective: to have a social impact. Social impact is defined in terms of augmenting public services, addressing development problems or catering to marginalized communities.

This social impact focus is the driving identifier of social enterprises, yet it is this focus that is difficult to capture within current enterprise frameworks. Social impact is not only difficult to sell to investors and consumers accustomed to traditional enterprises, it is also difficult to measure and/or quantify in terms of enterprise activities and outcomes. The social impact objective positions social enterprises as a hybrid form that combines the traditional commercial and non-profit models. This hybrid model, the social enterprise, has not yet been clearly defined, leaving governments, institutions and NGOs with questions around how to best form an appropriate ecosystem that supports social entrepreneurs to achieve both their profit and social impact outcomes.

The European Commission and the OECD propose that a social enterprise definition requires the inclusion of three critical elements: the entrepreneurial dimension (i.e. selling goods and services in the market), the social dimension (i.e. pursuit of social value) and the governance dimension (i.e. transparent and accountable management).¹⁹ The social and governance dimensions highlight how social enterprises are positioned to achieve social protection and decent-work agendas. In no country studied by MedUP! were governance and decent-work standards were addressed in public policies.

Lebanon and Tunisia have specific initiatives for social enterprise that come close to capturing their hybrid objectives. The Lebanese Social Enterprise Association is lobbying the government to define social enterprises as companies 'whose original mission is to solve a social or environmental problem while aiming at financial viability and reinvesting the majority of its profits in its social impact.'²⁰ A Tunisian report identifies a key component of SE to be its focus on 'systems change' and finding 'innovative solutions' to the issues, needs and challenges in a society.²¹ This impacts both the community awareness levels and the awareness of social entrepreneurs themselves, who may not

completely understand their potential role in society or who may fail to consider their own vision for growth and scalability.

In this context, the lack of an appropriate legal, regulatory and financial model for social enterprise undermines the social and innovative potential of social enterprises, especially in the case of WSEs. Social entrepreneurs operating in these countries must choose between registering as a for-profit commercial entity or a not-for-profit charitable one. While countries like Jordan and Lebanon recognize some hybridity through registration options as a non-profit company, a solidarity company,²² or a civil company,²³ the procedures and regulations for these are not well defined or understood by the general population. Faced with these ill-fitting options, it is estimated that in Lebanon 16% of social enterprises are registered as non-profits, while 10% are not registered at all. Commercial registration is among the most common options for social enterprises, despite the financial and regulatory difficulties.²⁴

Globally, women are underrepresented in commercial enterprise ownership and, when they do have businesses, operate smaller and less profitable businesses on average. Thus, pushing WSEs and other vulnerable entrepreneurs into competitive market environments has the potential to further marginalize these enterprises, limit their social impact and stymie business growth. In practice, WSEs often choose to act as commercial enterprises 'seeking profit maximization as their way to improve their living conditions and ensure the business's sustainability'.²⁵ The lack of a clear policy space for SEs marginalizes WSEs by failing to redefine a viable business model to include social objectives and in pressuring women owners into commercial operations where women's enterprises face severe inequalities.

When they do not opt for the commercial route, WSEs are likely to be pigeonholed as donor-sponsored initiatives with women as beneficiaries rather than economic agents. In Jordan, philanthropic organizations, corporate social responsibility (CSR) programmes and private investments (often from the social entrepreneur's personal finances or those of their family and friends) account for an estimated 78% of all social enterprise funding.²⁶ Women owners are more likely to rely on personal contacts for funding in the early stages of commercial or social enterprises; however, social enterprises have few funding options to grow past these initial supports, especially in capital-intensive sectors. As philanthropic and CSR initiatives continue to provide the bulk of financing to social enterprises, it will be difficult to separate them from the non-profit space. Further, as donor priorities shift, there is a very real potential that many women and other vulnerable persons whose enterprises have not yet become sustainable will return to informal work opportunities. This dependence is especially critical because women face additional barriers when accessing financial institutions and investors.

Enabling WSEs requires the creation of an appropriate policy environment and spreading social awareness among potential investors and consumers. Creating appropriate fiscal incentives for investments in social enterprises, such as through individual and/or corporate tax breaks, is one proven approach to support social enterprise development.²⁷ These incentives will further reduce the current (and often short-term) donor-driven social enterprise support and build sustainability for these enterprises, potentially through promoting collective structures.

Across the region, registration procedures force a social entrepreneur to select a regulatory framework that comes with costs to the business – either through being subject to the morass of commercial taxes and fees or through denying the commercial potential of their product or service and, in many cases, maintaining dependency on donor organizations. Neither of these options presents social enterprises with an easy path, and this oversight increases the potential for business informality (as social enterprises owners decide to skip registration all together) and minimizes the opportunities for SEs to provide decent work. A greater focus on developing the social criteria for SEs,

including governance of the provision of decent work, is needed to bridge conceptual gaps in government and financial institution services. A clear definition of social enterprises and a clear gender framework can build social awareness of SEs so that the local communities – and potential consumer bases – of social enterprises understand the purpose and value brought by these entities.

WSEs and decent-work agendas

Women-owned social enterprises can be partners in promoting inclusive and wide-reaching social protection²⁸ initiatives through supporting decent-work opportunities for women. As conceptualized by the International Labour Organization (ILO), decent-work opportunities must be inclusive and meaningful, offer fair incomes and be secure. Oxfam's 10-point definition of dignified work builds on the ILO Decent Work agenda and is shown in Box 1. Decent-work opportunities can both complement and be a source of social protection for workers and their families.²⁹

Box 1: Oxfam's 10-point definition of dignified work for women¹

1. *A recognition that unpaid care work is work, and should be counted and valued as such, and that it should be shared more equally between the state, the private sector, CSOs, men, and women, facilitated by improvements in infrastructure, technology and public services.*
2. *Enjoyment of the right to work and equal employment opportunities.*
3. *A balanced distribution of work, family and personal life.*
4. *Remuneration that meets at least the basic needs to enable a dignified standard of living.*
5. *Equal pay for work of equal value.*
6. *Full control over income generated from work.*
7. *Work stability and security, as well as opportunities to enhance skills and for improved career pathways.*
8. *Social protection for workers and their families, including access to appropriate healthcare, entitlement to paid sick leave and rest, pensions and adequate compensation in case of unemployment or reduced income.*
9. *Freedom of movement and communication as well as freedom from coercion and any kind of violence, ensuring a safe and healthy work environment.*
10. *Respect for workers' rights, including freedom of association, freedom to form unions and engage in collective bargaining, and prohibition of all forms of forced labour/ trafficking for labour exploitation, elimination of child labour, and nondiscrimination in employment.*

Women workers especially stand to benefit from improved decent-work agendas. Globally, the 'sticky floor' curbs women's ability to move beyond low-status, precarious and low-paid jobs in the most vulnerable links of the global value chain.³⁰ The inequalities in women's enterprise performance and resilience noted above indicate that even enterprise promotion programmes cannot address women's vulnerabilities without also attending to the gendered constraints facing women's businesses. The formation of collective business groups for WSEs, for example, can offer several benefits in terms of risk-sharing, market access and reducing barriers to entry. For example, several businesses could collectively utilize the same space at different times of the day, with options for increasing and/or decreasing access in line with demands on each business. Collectives could further allow women to specialize in different domains related to a business (e.g. accounting, design, production) in ways that maximize productivity. By pooling capital and specializing in specific production chain functions, WSEs can scale-up in ways that would not be possible as individual entities and develop a platform for advocating their interests to society and policymakers.

To ensure that SE provides dignified and decent-work opportunities to owners and their employees, consideration of women's care burden, work-life balance, standards of living and decent pay, stability and security of work, and access to social protection entitlements must be guaranteed. Four MENA countries (Jordan, Lebanon, OPT and Tunisia) targeted in MedUP! are working with the ILO Decent

Work Programme, and thus stand to reap benefits from creating a policy environment that supports formal registration for WSEs and decent-work standards for their employees. In Jordan, where female labour force participation rates are low, female-owned businesses have in excess of 50% female employees, on average.³¹ Combined with the high ratio of female social enterprise owners, this indicates that social enterprises have the potential to offer decent-work opportunities to women, one of the traditionally vulnerable groups. Creating social enterprise frameworks that offer appropriate legal and financial registration options will expand WSEs' abilities to provide decent work. This capacity will be invaluable for MENA states facing a post-COVID economy that will likely require macroeconomic shifts and (additional) austerity measures that could threaten to derail existing social protection and gender justice objectives nationally.

Austerity and macroeconomic threats to decent work and social protection in MENA

In the decade since the 2008 financial crisis, many countries were left to address the economic and social realities of austerity measures that often restricted the scope and access of social protection programmes. Research shows that women's economic rights are weakened and male breadwinner biases are strengthened in times of financial crisis in developing and low-income countries.³² In MENA, women are facing an economic gender imbalance that is intensified by (1) the lack of quality and universal public services at the national level and (2) a failure to consider the social norms that define women's economic and caring responsibilities.³³

In the MENA region, austerity measures implemented in the past decade have resulted in a reduction of funding available for essential services and social protection programming.³⁴ Austerity measures and government indebtedness³⁵ are major stress factors on overall public spending often leading to a reduction in key social spending. In Jordan, the ratio of total public spending to GDP has decreased from a high of 43.7% in 1985 to 29.9% in 2017.³⁶ These reductions commonly take the form of public sector wage caps and cutting government subsidies on key utilities, like fuel, water and transportation, and the introduction of taxes, including VAT and commodities. The increased costs for basic necessities have a more pronounced impact on the poor (for whom the costs are a higher proportion of total income and who are more likely to be in unpredictable and vulnerable employment) and women (whose unpaid labour is often substituted to replace items whose market price increases). The greater burden imposed by this unpaid care labour further reduces the time women have for economic activity and paid employment.

Social protection policies in the 6 MEDUP! countries have largely 'accommodated' existing political and institutional frameworks, without transforming these structures to be more inclusive.³⁷ Globally, only 3.2% of GDP is spent on public social protection to ensure income security for persons of working age, despite their being a large proportion of the population.³⁸ Where much of the social protection in the MENA region is targeted at households without an able-bodied adult male, poor nuclear families, especially those with a female breadwinner, are effectively excluded.³⁹ These policies reinforce stereotypes around male-breadwinning leaving women reliant on informal and semi-formal social protection provided by extended families and religious institutions.⁴⁰

With the right policies and considerations in place, social enterprises can address this situation by creating accessible and reasonable services for women⁴¹ cultivating a social protection policy environment that encourages 'resilience building'⁴², and correcting for multiple market failures that unduly impact women.⁴³ It is extremely important that the unequal impacts of austerity measures on the daily lives of women in the MENA region be considered in building support systems for WSEs.

Regionally, women's access to decent work and inclusion in social protection schemes is hindered by low female labour market participation rates. In 2017, women's unemployment rates were nearly three times that of men (23.01% versus 8.22%).⁴⁴ In OPT in 2018, women's unemployment was

estimated to be 41.89%, meaning that nearly half of all women were unemployed (versus 22.42% for men).⁴⁵ While the MENA countries have differing levels of national unemployment, in all countries women's unemployment is higher than men's.

In addition to high unemployment rates, women in MENA are among those most likely to not be in education, employment or training (NEET). World Bank data⁴⁶ show that the NEET rates for girls and young women are between 30–40% in Egypt, OPT and Tunisia. This illustrates that young women in MENA are an underutilized labour resource, either because of social norm restrictions or a lack of engagement by businesses and law makers.

Informal and vulnerable⁴⁷ work are the primary challenges to improving women's decent and dignified work opportunities. In the region, informal employment represents 67% of the overall employment figures: 63% in Egypt, 80% in Morocco, 64% in OPT and 59% in Tunisia.⁴⁸ Informality in the region is especially represented by self-employed persons and contributing family workers, who are often women.⁴⁹ In 2019 34% of women in Egypt were in informal or vulnerable employment (versus 18% of men); in Morocco 62% of women were informal workers (verses 44% of men).⁵⁰ By virtue of the informality, workers lack access to decent-work conditions and adequate social protection offered through formal employment. Further, vulnerable work conditions decrease the ability to organize or to find effective representation through trade organizations, collectives and other organizations. Thus, gender inequality is both a reason for, and a consequence of, women's informal employment, leading to women being overrepresented in informal employment and underrepresented in enterprise ownership.

Together, these three economic conditions (unemployment, underemployment and informal employment) and intra-household gender norms that place care responsibilities largely on women, decrease women's access to the formal workforce where they would have access to social protection and security.⁵¹ Social protection schemes that incorporate coverage for non-standard forms of work and account for the gender-specific challenges in the labour market, particularly informal and vulnerable employment, are key to building decent-work opportunities. As WSEs are more likely to employ women in their businesses, they are a potential partner for expanding decent work and offering positive spillover effects that reduce women's vulnerable employment rates among founders and their employees. Governments and policymakers must establish decent work and social protection policies for WSEs and enable them to provide the same conditions for their employees.

Section 2: Building women’s social enterprises in MENA

Oxfam’s research on gender and social enterprise performance in MENA, utilizing the experiences of MedUP! programme participants, identified three areas of primary importance when addressing gender transformative outcomes in social enterprises:⁵²

1. **Lack of an appropriate policy ecosystem** to define and govern social enterprises.
2. **Strong patriarchal traditions** continue to impact women’s economic engagement.
3. **Underdeveloped support services for WSEs** – largely resulting from factors 1 and 2.

This section will first present a short introduction to gender transformative approaches before examining each of these areas in detail.

Focusing on gender transformation

Gender-transformative approaches promote gender justice through (1) improving women’s access and control over resources, representation and decision-making, (2) identifying and challenging the social norms and structural inequalities that perpetuate disparities between men and women, and (3) recognizing the intersectional inequalities that women face as a consequence of their multiple identities (e.g. gender, age, marital status, socio-economic status, income, education, nationality, geographical location, etc.).

Box 2: Defining gender constraints

Gender constraints on women’s labour fall into three categories:¹

1. **Gender specific** (e.g. direct limitations to men and women, such as through legal constraints).
2. **Gender-intensified** (e.g. the different labour burdens assigned to different members of a household by age and gender).
3. **Gender-imposed** (e.g. social discrimination and disadvantage in the public domain).

Globally, economic participation is one of the most entrenched gender gaps and has proven resistant to change. In 2020, the gender gap in economic participation and opportunity was 42% making it the second largest gap globally (behind political participation). MENA is the lowest performing region and the ‘economic gender gap runs deep’.⁵³ Even when women are employed, it is estimated that women earn only 28% of what men earn, on average.⁵⁴ Further, the MENA business environment is among the lowest performing for gender equality and is characterized by low rates of women’s business ownership and access to business and financial services.⁵⁵ It is clear that WSEs in MENA face multiple gender constraints (see Box 2).

The extent of gender-specific constraints on women’s enterprise in MENA has been tracked through the World Bank *Women, Business, and the Law* report. In 2020, MENA countries, on average, granted women half the legal rights available to men.⁵⁶ Gender-specific policy discrimination further disadvantages women’s access resources in the form of credit, land, financial products and inheritance rights. Further, Sharia-based family and citizenship laws⁵⁷ that exist alongside national legislation codify patriarchal social norms that can further negatively impact women’s ability to work. Each of these impacts the opportunities for women to leverage the rights and assets needed for entrepreneurship.

Different countries in MENA have different, and even multiple, types of gender constraints. Jordan recently addressed a gender-specific constraint through its removal of Article 69, which restricted women’s working hours and sectors, from the country’s labour laws. Morocco’s Small and Medium Enterprise (SME) Strategy is gender-intensified because there is no accounting for gendered constraints facing female entrepreneurs in any of its nine initiatives. The Tunisian Development Plan (2016–2020), however, addresses the removal of gender-imposed and gender-specific constraints by

mainstreaming gender into public policies, reviewing and reforming discriminatory laws, and enforcing women's empowerment across economic, social and political domains.

Box 3: Integrating gender transformation into social enterprise and social protection policies

To increase gender awareness in social enterprise and social protection programs and policies, three elements must be considered:¹

- 1. appropriate conceptualization and recognition of the multiple roles that women play as workers, as carers, and/or as right's bearers;*
- 2. institutional integration of women's interests, needs, and priorities;*
- 3. changes to existing social and economic structures that support transformation of existing gender relations – in the household, market, community, and state.*

A gender transformative approach to social enterprise must also identify and challenge the social norms and structural inequalities that perpetuate disparities between men and women, as described in Box 3. The COVID-19 crisis has quickly highlighted that MENA's low female labour force participation rates, high rates of informal and vulnerable employment, and high rates of women in full-time unpaid caring roles speak directly to the patriarchal social norms in the region. Primarily, these rates indicate that women's unpaid labour has been a key resource to cover holes in national social protection and service provision. The sudden shifts to working from home due to the COVID-19 crisis

highlighted the extent to which all formal economic activity is founded on the invisible and unpaid labour of women and girls worldwide.⁵⁸ Initial analyses suggest that the COVID-19 crisis will impact gender inequality in the labour markets in the long-term as employers and governments must recognize the domestic needs of workers and through changing social norms towards more equal divisions of household labour.⁵⁹ Without addressing these patriarchal norms, attempts to create an appropriate policy ecosystem, develop inclusive infrastructure and improve human capital⁶⁰ cannot positively impact women's entrepreneurship, social or otherwise.

When WSEs operate in patriarchal social contexts, the social censure of women's economic activity mirrors a general perception that women are not 'serious' about their enterprises. Such perceptions are further informed by biases that position male income as 'breadwinning' for the family and women's income as temporary or secondary in comparison.⁶¹ This perception is extended into the entrepreneurship sector, as women are often seen to be less 'serious' about their businesses; a bias that has important impacts on women's access to capital and appropriate support mechanisms. This is especially true where enterprise 'seriousness' and value is graded within a framework of commercial entrepreneurship. Within such a framework, social enterprises struggle to impart their combined economic and social value. Therefore, WSEs will suffer from biases against both female entrepreneurship and social enterprises in ways that magnify the gendered dimensions of the entrepreneurship field.⁶²

Social associations of women with microfinance development initiatives and 'micro' businesses further position women entrepreneurs as inefficient sources of economic growth and innovation. One reason for this association is the failure to account for women's complete labour demands, including domestic and care labour responsibilities. Many entrepreneurship and SE programmes currently market themselves as economic activities that allow women to 'balance' their large and unequal productive and reproductive labour load. This approach fails to achieve gender transformative results as it maintains the unequal distribution of domestic work that comprises women's 'second' and 'third' shifts. Business groups and/or collectives could provide an effective platform to combat this exclusion and allow WSEs to develop alternative options to lessen the care burden among members. Further, such groups would be able to catalyse advocacy against other social norms that constrain WSEs through shifting community opinions and building the bargaining power of WSEs within the community.

Finally, gender transformative approaches to SE must account for women's multiple and intersecting identities. Appropriate policies must recognize that women are not a single, homogenous group; women's experience of SE policies will intersect with their ethnic, geographic, socioeconomic, educational, disability, age and other identities. Such intersections magnify existing inequalities and vulnerabilities that define women's workplace experiences⁶³ and threaten to marginalize women who face different and multiple systems of oppression. Therefore, in addition to resources and social norms, attention to the intersectional impacts of SE policies is central to achieving gender transformation.

Defining and governing social enterprise

Developing a gender transformative social enterprise environment requires reform of policy frameworks, including a direct effort towards eradicating disempowering social norms. Universal social protection policies are a critical component in reducing the vulnerability of low-income women who are entrepreneurs, potential entrepreneurs and employees. Without a developed policy framework for WSEs, MENA countries risk maintaining the high incidence of informal work that positions women employees with few protections and constrained access to social protection and maintains women's occupational and sectoral segregation into low-pay, culturally acceptable sectors.

Some efforts to create this policy space have been made in recent years. Tunisia and Morocco have each implemented social and solidarity economy platforms, which provide a public institution within which discussions of an appropriate regulatory framework may take place. Jordan, Lebanon, OPT and Tunisia have each joined the ILO's decent work programme which prioritizes enhanced employment and livelihood opportunities, strengthened labour governance and rights, and the extension of social protection programmes. Some employment and SME policies in these countries are gender aware, emphasizing women's participation with efforts to simplify registration procedures or improve access to finance, but these fail in the full integration of a gender equity strategy.

Governments can contribute to creating an enabling policy space through ensuring an appropriate ecosystem that services business growth at all stages. As previously discussed, existing policies tend to be siloed into either social policies or business policies, as is seen in MENA where 80% of existing SE policies do not target WSEs. An open civic space can play an enabling role in facilitating the formation of an appropriate policy framework. In all cases, the government should ensure that legal ambiguity is not driving the lack of decent-work opportunities, especially for women. Oxfam's research has shown that the lack of appropriate legal protections for WSEs leads to the misclassification of WSEs as commercial businesses, and that lack of any registration at all leads WSEs to propagate insecure working conditions for themselves and their employees.⁶⁴

As outlined in this paper, social enterprises require a distinct framework as a result of the parallel emphasis on social values in addition to commercial ones. Entrepreneurship policies in MENA reflect a neoliberal business ideology that is difficult to redefine in terms of (1) social value and (2) gender justice. This difficulty is common to government, financial institutions, women's rights organizations and other stakeholders and is linked to the microfinance-fuelled enterprise creation programmes in the region, where it was expected that marginalized women could achieve their own social and economic development.⁶⁵

Counting social value

Current policy environments are largely designed to serve the interests of investors and banks, uphold male breadwinner biases, and prioritize the commodification of public services over public provision.⁶⁶ For example, biases in macroeconomic policies are shown in taxation and spending policies that have negative distributional consequences for women, especially poor women. If social enterprise is associated with donor-driven initiatives targeted at marginal and vulnerable populations, it will remain ostracized from commercial opportunities. Devising a system to capitalize on social value is key to

presenting SE as a legitimate and mainstream employment opportunity for all, even those who have access to other options.

Social values are often linked to civil society and non-profit activities that are distinct from commercial economic values. Thus, social enterprises, via their direct link with social institutions like NGOs, risk being undervalued, thereby curtailing their potentially transformational qualities. This association further marginalizes social enterprises, especially those in the early stages, that depend on donor funding. Without an appropriate legal definition and regulatory platform for combining social and economic goals of social enterprises, such as allowing for financial tools for enterprises that are also collecting donor funding, very few of these enterprises will find their growth potential.

No MENA country currently has a national legal and regulatory framework for operating social enterprises. This situation is further complicated by the lack of an appropriate public institution or department that could oversee such a framework. Political barriers to social enterprise policies also include the readiness of politicians to learn about SE and policymaker resistance to undertaking the structural change that social enterprises require.⁶⁷ An enabling policy design should address this through establishing appropriate partnerships and support structures that can assist in scaling impact, including supporting knowledge-sharing among social enterprises and between social enterprises and conventional enterprises.⁶⁸ For example, especially when dealing with women, self-imposed growth barriers must be respected. One way to achieve this is through embracing a ‘small is beautiful’ mindset⁶⁹ in contrast to the relentless growth orientation of commercial enterprise policies. In the case of SEs, emphasizing network growth and ICT opportunities can facilitate scaling of an enterprise without generating additional growth.

Promoting gender justice

Gender transformative policies are effective because they are designed and implemented using gender analysis and appropriate consultations.⁷⁰ A full accounting of how gender norms influence SE in MENA is necessary to facilitate the gender transformative impacts of SE programmes in the region. At the macro level, WSEs will benefit from addressing their infrastructure needs in terms of clean water, electricity, secure, affordable and accessible public transportation, education and health facilities, and ICT access as well as a national child care system and policy that defines the cost sharing between parents, government and employer. Ensuring access to WSEs in all geographic areas in a country can benefit women’s multiple roles, firstly by opening decent-work opportunities and secondly through reducing the burden of unpaid care work on women.

In addition to infrastructure and education, WSE programmes need to outline women’s access to and control over resources, and women’s agency and decision-making in the household, as well as facilitate the balance of women’s paid and unpaid labour. In MENA, clear challenges to the strong patriarchal ‘male breadwinner’ stereotypes are necessary to resolve bias in entrepreneurship and social protection policies. For example, in Tunisia, ideas around who can be an entrepreneur emphasize identities that are male, older, and rich or high-class. Such ideations have been shown to demotivate youth populations from launching or considering entrepreneurship of any type⁷¹ and emphasize the need to have appropriate role models to change these perceptions. This connects with the wider knowledge around the importance of role models when dealing with women entrepreneurs, social or otherwise.

In MENA, entrepreneurship efforts targeted at women are largely supporting vulnerable and informal enterprises that have little impact on poverty rates and often establish a new brand of working poverty. For women and other vulnerable groups, these programmes emphasize rather than remedy their lack of appropriate knowledge and skills, especially those related to registration and taxation policies. They also exacerbate gender inequalities as women’s businesses are likely to be smaller,

home-based, and generate less income than men's. This situation has positioned social enterprise to be simultaneously a reinforcer of and challenger to existing gender inequalities.⁷²

Interviews with WSEs from Oxfam's MedUP! programme show that within the current business-forward and austerity policy environment, WSEs are having to shift their focus to increasing profits in order to maintain their own living conditions and business sustainability. This focus comes at a cost to the social value creation that distinguishes social enterprises. WSEs operating in the current context where there is no clear definition, regulatory tools or framework for social enterprise are forced to follow commercial enterprise models. In doing so, WSEs are also reducing their ability to innovate services and products, promote decent work, and to seek gender transformative changes at the societal level. A more responsive and consistent legal status for SE ventures must acknowledge that these entities should have the legal space to generate profits and access special taxation status, and to promote decent-work conditions in terms of leave policies, equal pay and social benefits.

Shifting patriarchal social norms and addressing gendered barriers cannot be achieved by working with women alone. The inclusion of community and household members in such processes is an important element to reduce any backlash that may impact WSEs. A WSE ecosystem could determine ways to simultaneously support positive masculinities in the household, the workplace and the community as one community strategy for addressing restrictive norms. Another potential strategy is supporting collective community structures that are inclusive of women's voices to drive wider systemic changes. When conscious consideration of the independent needs of women, men, girls and boys are integrated into policy and programme planning, it becomes possible to balance the focus on improving daily and immediate needs against gender transformative improvements in the social position and status of women. In summary, building a gender transformative environment requires a context that is inclusive of all stakeholders and emphasizes sustainability.

Conclusion: Encouraging WSEs and decent-work agendas

Encouraging decent work among WSEs is a critical component in unlocking the gender transformative nature of social enterprise. Social enterprises will have an important role to play in the economic and social recovery from the COVID-19 pandemic. Women's high rates of engagement in social enterprise regionally offers economic opportunities for the women who are predicted to lose their employment as a result of the virus and ensuing economic recession. Social enterprises are well-positioned to be partners for public institutions in delivering key services and addressing social challenges to communities in times of need.

Through establishing an appropriate ecosystem for social enterprises, these businesses can become effective sources of decent work and social protection for both the owners and their employees. The COVID-19 outbreak in the MENA countries will have multiple layers of social and economic impacts that could contribute to breakdowns in institutional commitments and policymaking for social enterprises regionally, thereby restricting a potentially effective tool for gender transformation, decent work and social protection.

WSEs especially are positioned to create jobs, improve social cohesion and improve women's skills, particularly in rural areas where access to resources, such as transportation and education, is weaker on average. To this end, policymakers must ensure their readiness to create an effective policy framework that (1) is based on a clear and comprehensive definition of social enterprise, (2) integrates a complete analysis of gender in the national social and economic ecosystems, and (3) leverages multiple stakeholders rather than favouring 'top-down' policymaking.

Civic engagement can promote SE at the community level. Current SE programmes target marginalized groups, like the rural poor or even highly educated women who often have difficulty finding appropriate employment opportunities in extremely discriminatory work environments. Building collectives and business groups among WSEs can directly address the current messaging that

pigeonholes social enterprise as a non-profit initiative and can legitimize social enterprises within markets and consumer bases. This is a critical step in ensuring that WSEs are perceived as economic agents rather than beneficiaries of donor programmes. WSEs can further redefine themselves as they migrate from being empowered by NGOs to becoming supportive of other women through their social enterprise, as customers, employees and business owners.

For WSEs, the creation of appropriate financial tools is key, such as through social or impact investment funds. In addition, human resources in financial institutions need to be adequately trained to deal with SEs and the different types of support they need to scale. SEs tend to provide services that are labour-intensive, personalized and relational, and thus difficult to transfer and/or 'scale-up' compared to commercial enterprises.⁷³ However, the hybrid nature of social enterprises means that expansion into new markets is only one way to scale impact; other ways include replicating (scaling without growth), scaling through strategic partnerships and scaling through knowledge sharing.⁷⁴ An appropriate funding and taxation policy is needed to address women's financial access and ensure that the gender wage gap is not replicated in WSEs.

Social enterprises are well-positioned to contribute in addressing entrenched structural challenges to women's decent-work opportunities and to reduce inequalities in the MENA region. Social entrepreneurship can provide a sustainable approach to women's economic empowerment, can offer opportunities to vulnerable and disadvantaged groups, and can help to tackle current social and economic challenges. To achieve these outcomes, SEs must have an appropriate and enabling policy environment that recognizes the hybrid nature of WSEs and supports inclusive decent work and social protection programmes.

Recommendations

Government entities and policy makers, funders and financial institutions, the private sector and social enterprise support organizations (SESOs) must work together and show leadership in building an appropriate and supportive ecosystem for WSEs. Recommendations for each stakeholder group are presented below.

GOVERNMENTS AND POLICY MAKERS

CREATE A SOCIAL ENTERPRISE TASKFORCE

- Engage multiple stakeholders to create a **cross-cutting governmental unit** for social enterprises with a targeted engagement of municipal and rural administrative centres. Regional and/or international actors can provide technical assistance.
- Ensure **comprehensive ecosystem changes** that do not marginalize women and/or social enterprise models (i.e. policies that only promote business support or those that maintain over-indebtedness).
- Engage with **central and private banks** to reduce obstacles to funding for women and social enterprise and improve financial and non-financial services.

DEFINE SOCIAL ENTERPRISE

- Governments should recognize a **formal legal definition as well as clear criteria** for social enterprise that includes both social impact and good governance elements.
- **Establish social enterprises incubators** that are geared at the level of the nation and ensure access in all areas, not just urban areas. Promote social enterprise from these locations.

- Ensure **appropriate level of services** within these incubators (i.e. avoid an over emphasis on technology and digital products, which may exclude simpler enterprises and their transformative impacts).

SPECIFY A LEGAL STRUCTURE FOR REGISTRATION AND OPERATION OF SEs TO EASE ADMINISTRATIVE BURDENS AND ENCOURAGE DECENT WORK

- SEs need the **legal space** to generate profits, to be taxed as business entities, to be held to labour laws, and to have access to universal social protection policies (sick leave, maternity, retirement benefits, etc.).
- Ensure the **enforcement of decent-work** practices nationally, especially in the SE sector.
- Encourage registration of SEs through providing appropriate registration categories and simplifying the processes for registration and applications.
- Integrate a **gender lens into macroeconomic policies** to addresses gender inequalities impacting WSEs (i.e. in transportation infrastructure, national child care system, national budgeting, or taxation systems).
- Provide **social investment tax incentives** to corporations, financial institutions and individuals to encourage investment in social enterprises.

SHOW LEADERSHIP IN PROCUREMENT FROM WSEs

- Identify **sourcing and procurement opportunities** for WSEs across various ministry activities (industry, exports, etc.).
- **Incentivize the private sector** to increase procurement from WSEs through strategic sourcing (e.g. preferred procurement programmes or quotas).
- Develop **national rosters or a database** of WSEs.
- Fund a **research study** to identify geographical areas to target and incentivize increased service provision by WSEs to and within rural areas.

INCREASE AWARENESS & ACCESS

- Show leadership in gender justice by **integrating gender analyses** into government policies (e.g. create a national women's empowerment plan).
- Remove **discriminatory laws, policies and customs** that impact women's equal access to and control of financial services, land ownership and other assets.
- Do outreach to WSEs, especially those in **remote and rural areas**, to ensure they are informed of any stimulus packages or COVID-19 recovery measures they may qualify for.
- Ensure all awareness efforts and resources are available in all **appropriate local languages**.
- Promote **educational curricula** and instruction (from primary through university level) that introduces SE in schools, especially alongside gender justice and that encourages promotion of entrepreneurial skills and culture.
 - Prioritize work with girls to increase business skills, confidence and social perception of SE.
- Create a media strategy **to build public awareness** around social enterprise that shows youth, female and other marginalized persons as social entrepreneurs and role models for others in the community.

FUNDERS, INVESTORS, INTERMEDIARIES

- Ensure a **gender lens analysis** of all investment activity that accounts for financial and social impacts.

- Extend the gender lens to institutional activities, especially gender composition of the institutions, collection and publication of gender data.
- Implement **decent working conditions** within all stakeholder entities and require recipient enterprises do the same.
- Collaborate with SESOs and WSEs in designing and marketing **financial services and products** in ways that are inclusive and attractive (i.e. presented with gender-sensitive language).
 - Include **collective entrepreneurship formats** in the design and marketing of financial products and services.
 - Develop appropriate financial products and services that exhibit a clear understanding of the **additional barriers facing WSEs** in accessing resources and their unique financing needs.
- Set **funding targets** that support WSEs, and gender transformation more generally (e.g. through requiring gender-balanced boards, equal pay, non-discrimination, etc.).
- Participate in **social awareness campaigns** that highlight WSEs.

PRIVATE SECTOR

- **Collaborate** with WSEs (through corporate social responsibility (CSR), procurement or other venues) to help build capacity through services and financing.
 - Programmes must utilize gender analysis to ensure that replication of inequality and/or increasing vulnerabilities are not continued.
- Provide **mentoring opportunities and knowledge transfers** (i.e. through board membership on WSEs).
- Develop **preferred procurement procedures** to include WSEs into institutional value chains.

SESOs (with support from governments, funders, etc.)

- Ensure **networking opportunities** for WSEs and between SESOs to build a robust support ecosystem and knowledge-sharing platform.
- Reach out to **remote and rural areas** to ensure that potential and existing WSEs are supported and able to communicate their needs and priorities to stakeholders.
- Create **Arabic language resources** that provide content relevant to SE knowledge, tools and education. Utilize these resources to implement social media and other promotional avenues for SE awareness nationally.
- Train WSEs in providing **decent-work environments** and equip WSEs with the tools to achieve these environments, including registration and other government protocols.
- Address **unpaid care and domestic work responsibilities** faced by WSEs, potentially through facilitation of care services or collective approaches.

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- ²³ This category is primarily applied to professional services, such as law firms, health clinics and small consulting firms, which are not profit-motivated, but still share administrative and many financial structures of commercial enterprises.
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