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**ECONOMIC AND SOCIAL CONDITIONS
IN NORTH AFRICA**

PART III

**THE ECONOMIC PARTICIPATION OF WOMEN IN
NORTH AFRICA**

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Introduction

1. In 2001, the Intergovernmental Committee of Experts (ICE) of the ECA North Africa Sub-Regional Office addressed the issue of women's economic participation while examining the report on "Long-Term Perspectives Studies and Employment in North Africa"¹. This report highlighted certain trends such as the increase in women's economic activity, the persistent statistical underestimation of their work and their much higher unemployment rates compared to men. During the debate, the ICE emphasized the need to conduct a more comprehensive examination of the gender-specific aspects of the labour market².

2. The present paper's aim is to respond to this mandate. It elaborates on the 2001 report by bringing further data on both the trends and the characteristics of women in the labour market. It proposes some recommendations on the measures to be taken to meet the specific challenges facing women's economic participation in the countries of the sub region.

3. The paper is composed of six parts. Following this introduction, the first chapter points out the growing interest in this issue at the international, regional and sub regional levels. The second chapter presents a review of the trends and major characteristics of economically active women, by age and economic sector. The third chapter analyses the trends and characteristics of employed women, by employment sector and work status (salaried and non-salaried). The fourth chapter addresses the issue of women's unemployment. The fifth chapter emphasizes the importance of the informal sector for the women of North Africa. The data used in this specific chapter are taken mainly from the ILO Labortat Data. The sixth chapter suggests some strategic areas for intervention in order to improve and reinforce the economic participation of women. The paper ends with a conclusion.

I. The Economic Participation of Women: A Growing Interest

4. In recent years, the participation of women in the labour market has attracted considerable attention. First, at the international level within the framework of the Millennium Development Goals (MDGs), Goal 3 focuses on the promotion of gender equality and the empowerment of women; this goal is measured, among other things, by the "share of women in salaried employment in the non-agricultural sector"³.

5. The strategic importance of women's economic participation for the achievement of the other MDGs, has been underlined in several recent works carried out at the international level⁴. Women's economic participation contributes in reducing poverty and malnutrition; in improving children's access to education, especially girls; in reducing child and maternal mortality; in increasing women's participation in decision- making; and in facilitating women's access to health and education services, in places where their mobility is restricted by cultural norms⁴.

¹ ECA Sub Regional Office for North Africa (2001a)

² ECA Sub Regional Office for North Africa (2001b)

³ See the report presented at the present session of the ICE on "Attainment of the MDGS and Implementation of NEPAD in North African countries: Progress and Prospects, ECA/TNG/SRO-NA/XX/4, Tangier (Morocco), April 2005 (www.uneca-na.org)

⁴ Nations Unies (2005)

6. The economic participation of women also has an indirect impact on the MDGs. It makes possible a reduction in fertility rates, in violence against women and in child labour. It increases women's abilities to negotiate within the family and the community, and, as has been well demonstrated by the example of South Asia, it allows women to make a direct contribution to economic growth.

7. At the African level, the Seventh African Regional Conference on Women (Beijing + 10) also identified the issue of women's empowerment as one of the continent's priorities. To this end, it put forward recommendations for increasing and improving women's access to the labour market, for giving greater recognition of their economic contribution (market and non-market), including in macro-economic policies, and for ensuring them a greater participation in economic decision-making⁵.

8. The issue of women's economic contribution has also been addressed at the level of the Middle East and North Africa by institutions such as the World Bank⁶, the United Nations Development Fund for Women (UNIFEM)⁷ and the Center of Arab Women for Training and Research (CAWTAR)⁸.

9. In 2004, during the review and appraisal of the implementation of the Beijing Platform for Action and the Dakar Framework for Action in North Africa, Member states addressed the issue of women's participation in labour market and entrepreneurship, and stressed the need to improve women's economic capacities and opportunities, especially of rural women⁹.

10. In North Africa, the issue of women's work is one among those that provokes much debate. Women's work is an important factor in restructuring gender relations towards greater parity in the distribution of income, decisions and roles, both within the household and in society as a whole. Work is also the means whereby women gain access to the public space. High levels of unemployment seem to transform women into men's rivals on the labour market and thus strengthen the latter's unwillingness to recognise their economic importance. The issue of work and women's rights at work also features among the motives cited for violence.

11. In North Africa, the conditions for the integration of women into the economy exist: education and a non-discriminatory legal framework are the starting point. Women constitute a vast unexploited resource. They will participate more in economic life and thus contribute to stimulating the region's economic growth and productivity if the social and economic barriers, which currently stand in their way, are removed. To do this, it is essential that the economic actors, in both the public and private sectors, recognise that women are part of the solution to the problems of growth and employment, and accordingly adopt economic and social policies and programs, which will give them the means to achieve this integration.

⁵ ECA (2004a)

⁶ World Bank (2004a)

⁷ UNDP/UNIFEM (2004)

⁸ CAWTAR (2001)

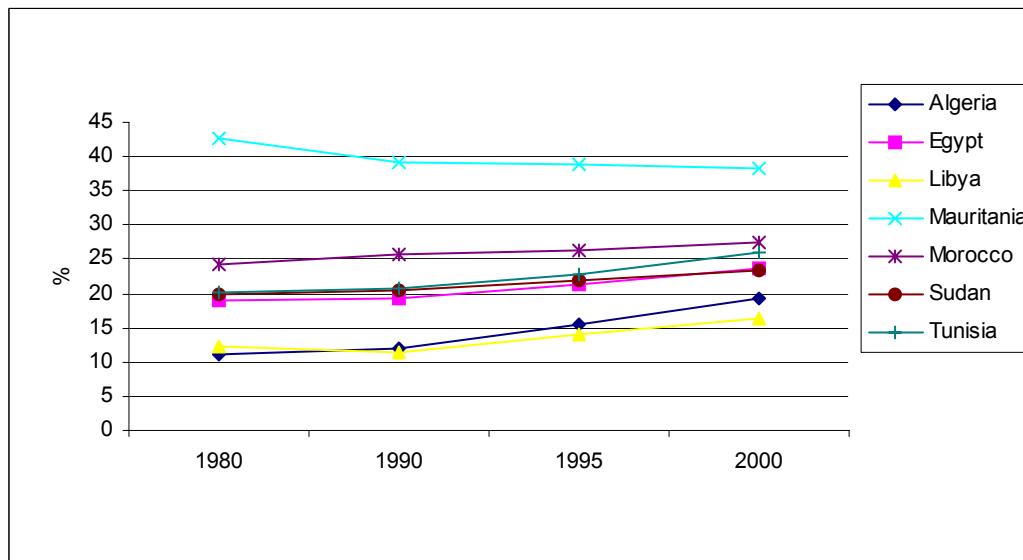
⁹ ECA (2004b) All the national reports are available on the UN website:
<http://www.un.org/womenwatch/daw/Review/english/responses.htm>

II. Women's Activity Rates

a) An Underexploited Capital

12. Like most other regions of the world¹⁰, North Africa has witnessed a rising trend in women's activity rates, especially since 1990; more and more women are now entering the labour market. This trend is confirmed in each country except Mauritania. In the other countries, the rates of growth have varied: Algeria has shown the most rapid growth, followed by Tunisia and Egypt. In spite of these differences, certain continuity can be observed over the same period. In fact, Mauritania, despite the decline noted, still displays the highest rate of activity among women, while Algeria and Libya display the lowest rates. In 2000, in North Africa, on average one woman in four is employed, but there are still considerable differences between the countries. Women workers are proportionally most numerous in Mauritania (38.37%), Morocco (27.42%) and Tunisia (26.1%). They are proportionally far less numerous in Libya (16.43%) and Algeria (19.29%) (see Graph 1).

Graph 1
Women's activity rates, North Africa, 1980-2000 (%)

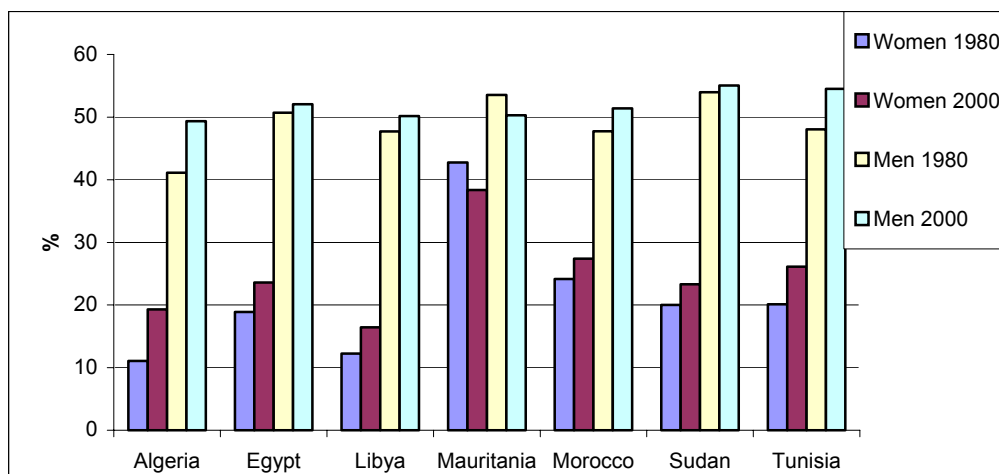


Source: ILO (LABORSTA 2005)

13. In the sub region, as elsewhere, men's activity rates are always higher than that of women (see Graph 2). However, between 1980 and 2000, on average, the gap between the rates of men and women has narrowed slightly (by 1 percentage point). This trend has been observed despite the rise in men's activity rates (except in Mauritania, where this rate has fallen), which have been less rapid than the rise in women's rates (see Graph 3).

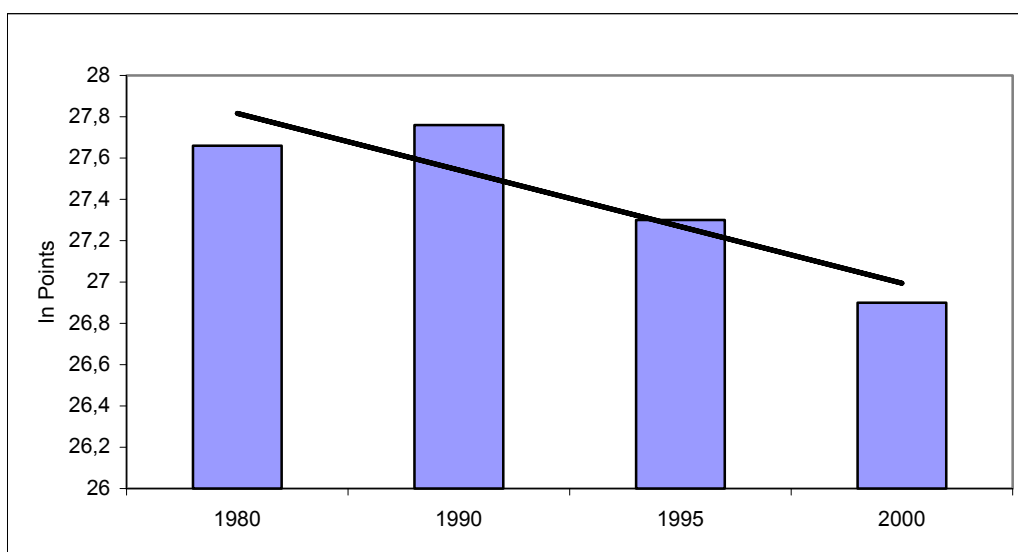
¹⁰ ILO (2004a)

Graph 2
Activity rates by sex, North Africa, 1980-2000 (%)



Source: ILO (LABORST 2005).

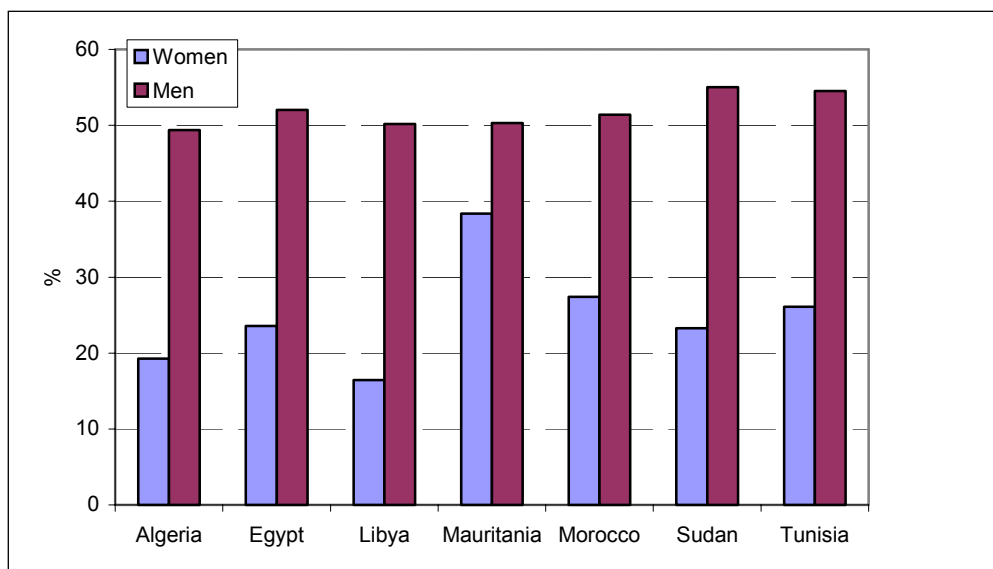
Graph 3
Gap between women and men's activity rates,
by sex, North Africa, 1980-2000 (in percentage points)



Source: ILO (LABORSTA 2005). Gap = difference between the men's average activity rates and women's average activity rates (un-weighted sub regional averages)

14. In 2000, the gap between women and men's activity rates was narrowest in the case of Mauritania (with a 12 point difference) and widest in the case of Libya (33.74 points), followed by Sudan (31.75 points) and Algeria (30.07 points) (see Graph 4).

Graph 4
Activity rates by sex, North Africa, 2000 (%)



Source: ILO (LABORSTA 2005)

15. Several factors are put forward to account for these differences in activity rates as well as for the recent rising trends.

16. It is suggested that the differences between countries with regard to women's activity rates are mostly the result of differences between these countries in terms of endowment (oil resources) and of development models.

17. In Algeria and Libya, the oil sector, which is the main source of growth, would seem to have had two combined effects, explaining their relatively low rates of women's activity rates. On the one hand, the redistribution of oil revenues has generated sufficient real income and thus limited the supply of female labour; and on the other hand, since the oil sector is highly capital-intensive, it has not created a demand for female labour. In the particular case of Algeria, the adoption of the model of industrialisation by import-substitution, which is also highly capital-intensive, has only accentuated this situation¹¹. It remains to be seen what impact the recent oil sector will have in years to come on the economic activity of women in Sudan and Mauritania.

18. In the other economies of the sub region, women's activity rates have historically been higher, for growth has been based on more diversified sectors such as agriculture and industry, especially the manufacturing industry, which requires a large workforce, and in particular a female one¹².

19. The sudden rise in women's activity rates appears to be the combined effect of more recent events, which seem to have favoured it, in particular:

¹¹ According to UNDP/UNRISD (2002), the limited impact of the ISI model in women's employment has already been demonstrated in other contexts.

¹² World Bank (2004b)

- Women's access to education¹³ and to professional training¹⁴
- The growing proportion of young women in the population structure and hence in the active population¹⁵
- The decline in fertility and the rise in the age of marriage¹⁶
- The expansion of the service sector¹⁷
- The expansion in manufacturing industries relying on female labour in some countries¹⁸
- The fall in real income and the escalating levels of poverty, in particular because of falling oil revenues¹⁹
- High unemployment among men²⁰
- The weakening of traditional channels of solidarity²¹
- The growing flexibility of the labour market, which therefore attracts more women²²

20. Among all these factors, education would seem to have played a primordial role: it increases the opportunity costs of women's economic inactivity, opens opportunities of access to an income, delays the age of marriage, reduce fertility and finally increases the value attached to work by young girls and their families.

21. Despite the rising trend exhibited by women's activity rates in the sub region, the literature is unanimous in emphasising that despite this progress, North Africa presents a paradox. In fact, on the one hand, the region has the lowest rates of women in employment in the world (Table 1), yet on the other hand, its rates for women's access to education are equivalent, if not superior, to those observed in other developing countries. Moreover, women in North Africa do not face any legal barrier to their access to economic activity (See Box 1 and Table 2). The investment in girls' education made by families and governments, and the fall in fertility rates, should have had a more rapid and more powerful impact on women's activity. This has not been the case. North Africa thus has an unexploited potential of human capital in its educated women, which leads to losses of economic growth, jobs and wellbeing for the families and society as a whole.

Table 1
Activity rates, by sex, developing countries, 2000 (%)

Regions	Men	Women
Sub Saharan Africa	85,5	57,4
Asia	85,9	62,0
Latin America and the Caribbean	85,5	45,2
North Africa	51,0	24,7

Source: CAWTAR (2001)

¹³ It has been amply demonstrated that the likelihood of a woman finding herself in the labour market rises with her level of education (United Nations, 2005; UNDP/Egypt, 2004; ILO, 2003b)

¹⁴ Women's access to professional training is claimed in some studies to have more impact on women's employment than their access to primary and secondary school (United Nations Millennium Project, 2005)

¹⁵ World Bank (2004b)

¹⁶ Idem

¹⁷ ILO (2003a)

¹⁸ Morocco, Tunisia and Egypt

¹⁹ ILO (2003a)

²⁰ CAWTAR (2001)

²¹ ILO (2003b)

²² Idem

Box 1

Women's economic rights in North Africa

Women of North Africa do not face legal barriers to their access to economic activity. The countries of the sub region have ratified the fundamental international legal agreements regulating women's work. As emphasised by Member States in their national reports evaluating the implementation of Beijing + 10, equality between men and women with regard to jobs and salaries is ensured by the law (Constitution, Labour Code and Framework - Convention). Moreover, in all these countries women can sign contracts, buy, sell and dispose of their goods, movable and immovable.

Some member states have even taken new steps to strengthen women's right to work. In Tunisia, on February 7, 2000, Law No. 17/2000 repealing certain articles of the Code of Obligations and of Contracts was passed in order to remove the provisions which required a husband's prior consent for his wife to work and gave him the right to terminate, if he so wished, any contracts she might have signed with her employer. In Morocco, the right to work was reinforced by the Labour Code (2003) which insists on equality and the fight against discrimination. In 2001, the Prime Minister, in a circular, made posts of responsibility accessible to women working in the public sector. Moreover, the new Labour Code confirms the principle of parity between men and women with regard to jobs and salaries, and refers to sexual harassment in the workplace as a serious offence.

Sources: Reports of Tunisia and Morocco (Beijing + 10)

Table 2
North African countries that have ratified the fundamental international legal agreements regulating women's work, 2005

	Algeria	Egypt	Libya	Morocco	Mauritania	Sudan	Tunisia
International pact of economic, social and cultural rights	X	X	X	X		X	X
Convention on the elimination of all forms of discrimination against women (CEDAW)	X	X	X	X	X	X	X
Equal remuneration Convention 100 (1951)	X	X	X	X	X	X	X
Convention no. 111 on Discrimination (Employment and occupation), 1958	X	X	X	X	X	X	X

Sources: ILO (www.ilo.org) and the United Nations High Commissioner for Human Rights (www.unhchr.ch), 2005.

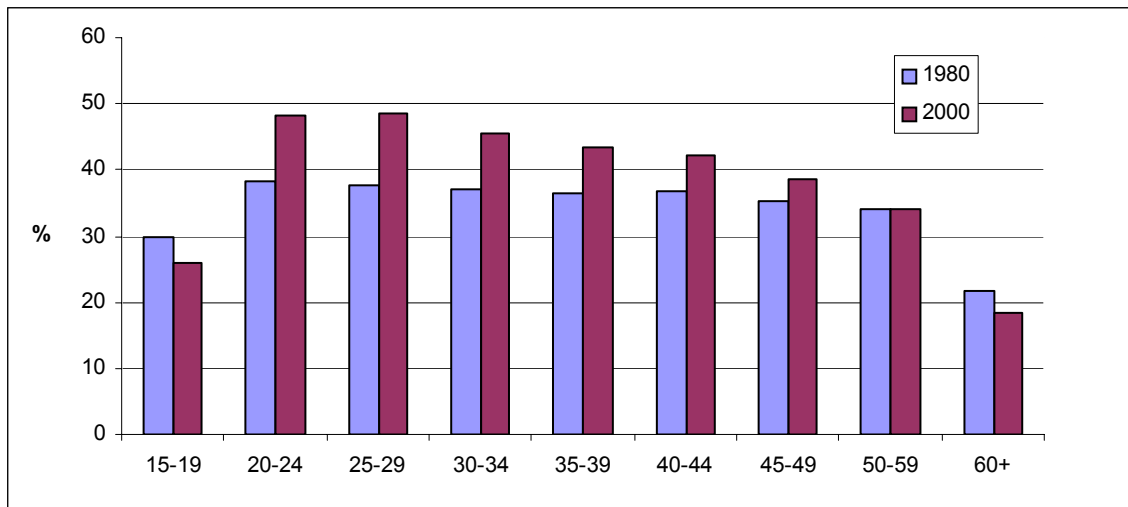
b) Characteristics of Economically Active Women

i. A Sharp Increase in the 20-30 Age Group

22. The data for 1980 and 2000 show that women's activity has changed over this period, not only in terms of levels, as was noted earlier, but also in terms of age structure. It can be seen that the increase in women's participation in the labour market is distributed over all age groups, except the youngest (15-19 age group) and the oldest (over 60 age group), in which the activity rates have fallen. For the youngest group, this trend reveals, among other things, a new type of behaviour by very young women, who delay their entry into the labour market, preferring to devote themselves to education or training. It could also indicate that young women might hesitate to look for work because they are aware that it is difficult to find.

23. Although the other age groups (from 20 to 59) display increasing activity rates, this trend is much more marked among women aged between 20 and 30 (where almost one out of two women was working in 2000). It is thus, the mass influx of young women into the labour market, and the fact that they continue to work for a longer period, that seem to explain in large part the general increase in women's activity rates (see Graph 5).

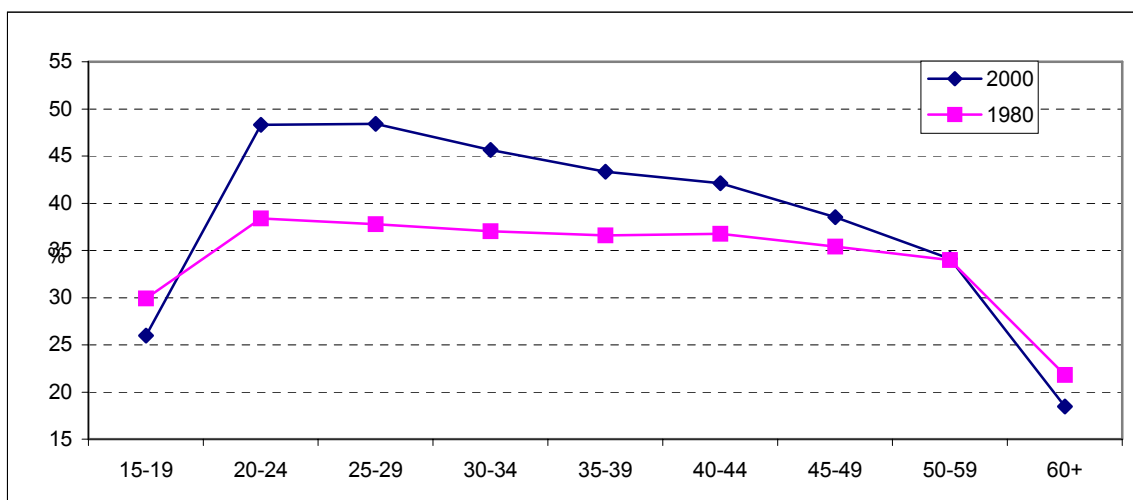
Graph 5
Average activity rates for women by age group, North Africa, 1980-2000 (%)



Source: ILO, LABORSTA, 2005

24. This generation effect will have consequences for the behaviour of the female working population, as may be seen from Graph 6. In fact, while in 1980 women's activity rates were relatively constant across the age groups, in 2000 a change in the form of the curve can be observed. It now shows a peak for young women between 20 and 29, and from then on, with the advent of the age of marriage and family responsibilities, activity rates begin to fall slowly (Graph 6).

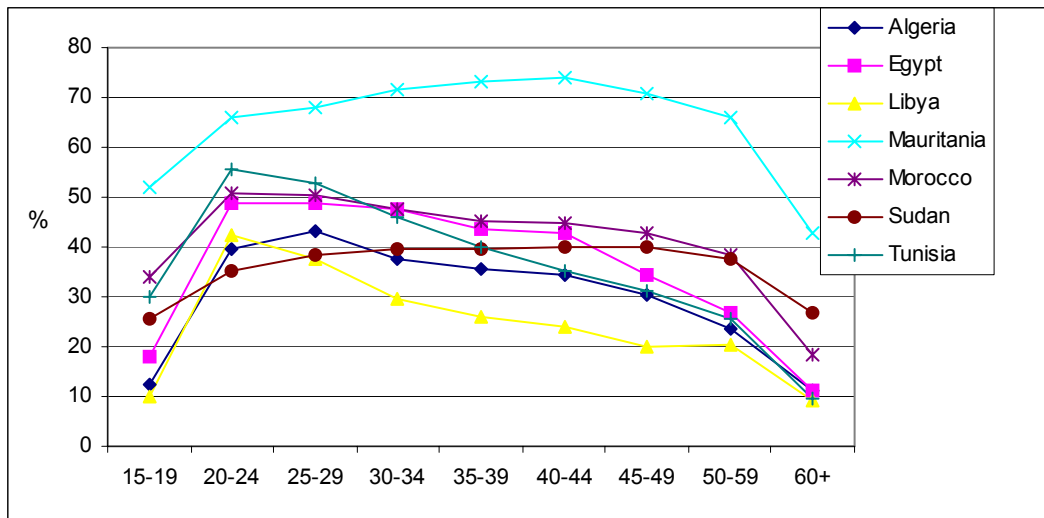
Graph 6
Average activity rates of women, North Africa, 1980 and 2000 (%)



Source: ILO (LABORSTA 2005)

25. This pattern can be better seen in Graph 7, where the differences between countries are more visible. In fact, in most countries young women begin to leave the labour market when they reach the age for marriage and starting a family. However, Mauritania and Sudan, and to a lesser extent Morocco, are exceptions to this trend. There women remain active without interruption right up to the age of 60, after which they begin to reduce their economic activity.

Graph 7
Women's activity rates by age group, North Africa, 2000 (%)



Source: ILO (LABORSTA, 2005)

26. Studies of women's activity unanimously agree that the major obstacle to women's work is their family responsibilities. They have far more difficulties than men in striking a balance between work and family responsibilities; they therefore make concessions in their work, being less mobile, doing fewer hours of work, taking on fewer responsibilities and progressing less far in their careers, leaving and returning to the labour market more frequently and even giving up work.

ii. Services take over from agriculture

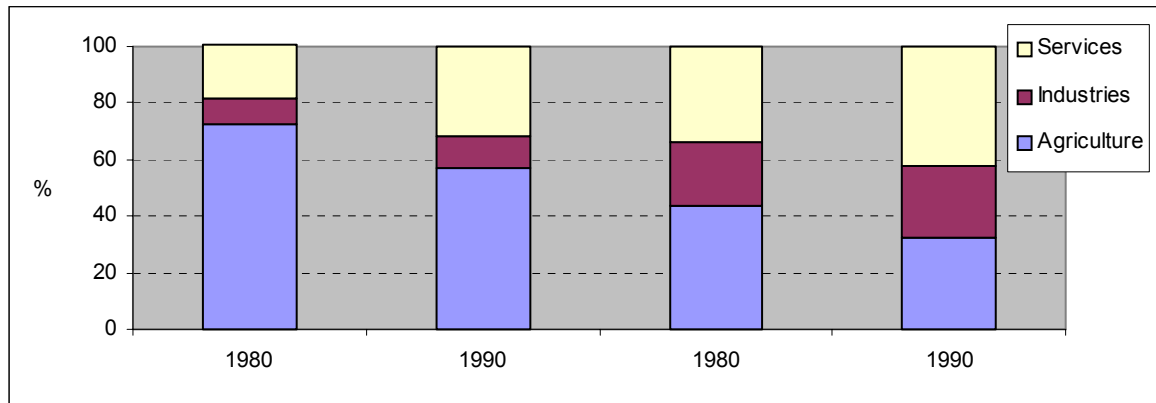
27. The distribution by sector of economically active women is also beginning to change, tending to show greater diversification²³. While in 1980 over 70% of working women were in the agricultural sector, by 1990 this proportion had fallen to 57%. This reduction was particularly drastic in Libya (from 63%, in 1980 to 27%, in 1990).

28. On leaving the agriculture sector, women went mainly towards the services sector. This sector concentrated one third (32%) of active women in 1990, compared to 18% in 1980. As for the industrial sector, only a minority of women joined this sector, and this trend was slow (11.6% of working women in 1990 compared to 9.1% in 1980) (Graph 8).

29. Men's activity rates have shown the same tendency towards a greater diversification by sectors, with a fall in the proportion working in agriculture and a marked rise in those working in services. However, there are some differences compared to women: men are spread almost equally over the three broad sectors, with a slight weighting for the services sector (Graph 8).

²³ The data of ILO's LABORSTA database end in 1990 (www.ilo.org).

Graph 8
Distribution by sectors and by sex of the workforce, North Africa, 1980 and 1990 (%)



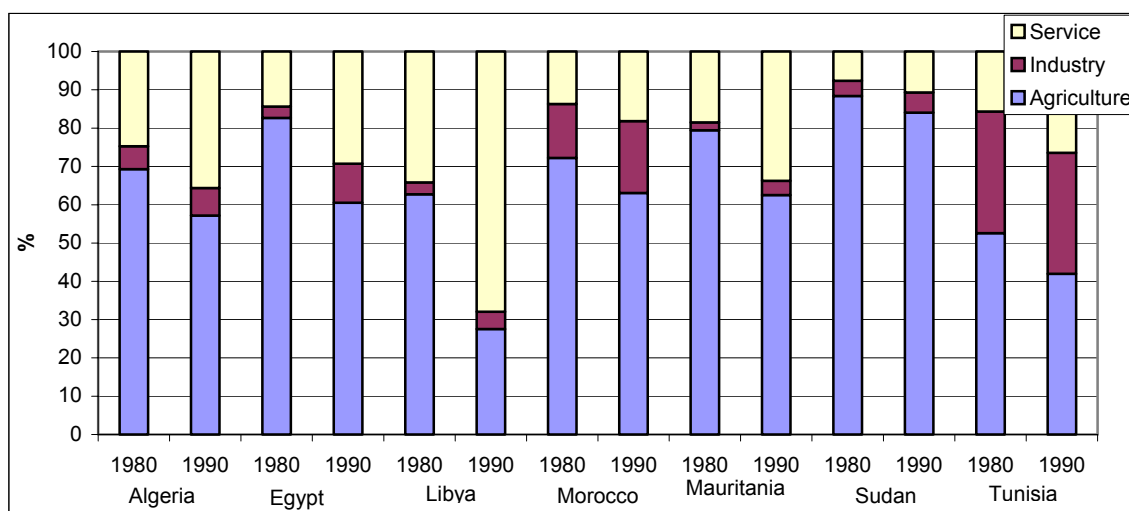
Source: ILO (LABORSTA, 2005)

30. In 1990, most active women of the sub region were still in the agricultural sector, except in Libya where only 28% worked in this sector. Sudan, in contrast, had the highest rate, with more than 80% of active women still concentrated in this sector (see Graph 9).

31. The rise in the services sector has occurred in all the countries of the sub region, but it has been particularly sharp in Libya, where the majority of active women are found in this sector (68%). Elsewhere, a little less than one third of women's labour force was found in this sector, except in Sudan where they represented no more than 10% (see Graph 9).

32. In the industrial sector, the rise in the proportion of active women has also been general, but not as dramatic as that observed in the services sector. Egypt is the only country that has seen a striking rise here, having tripled the proportion of working women in this sector (from 3% in 1980 to 10% in 1990). In spite of this, in 1990 the highest concentrations of active women in industry were found in Tunisia (31.55%) and in Morocco (19%) (see Graph 9).

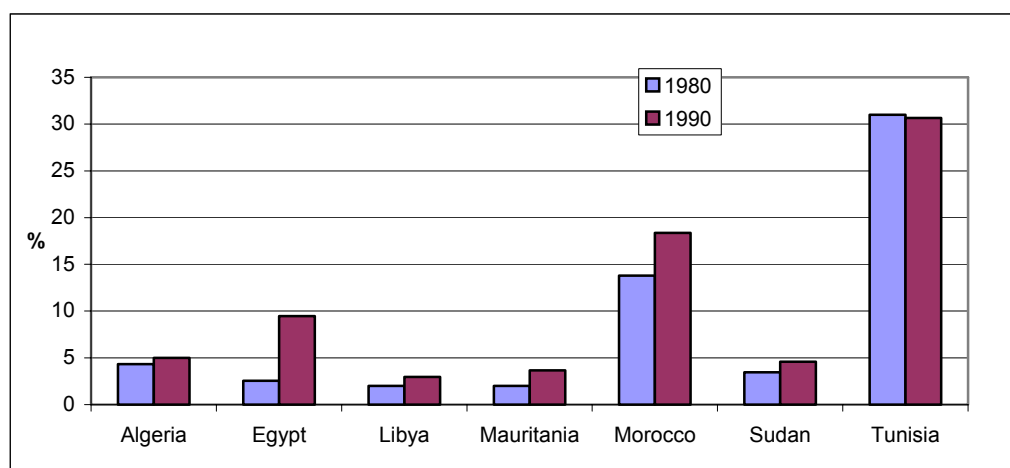
Graph 9
Distribution of the female workforce by sector, North Africa, 1980 and 1990 (%)



Source: ILO (LABORSTA, 2005)

33. The detailed data on the industrial sector reveal the place occupied by manufacturing activities (mainly textiles, clothing and leather) in female labour force in Tunisia, Morocco and Egypt. In Tunisia, despite a downward trend, over 30% of active women were found in the manufacturing field in 2000, and they were more numerous than those in the sector of services. In Morocco, where the trend is rather upward, over 18% of women were active in manufacturing in 2000. In Egypt, the increase in women's activity rates in the industrial sector was mainly the result of more women entering the manufacturing industries (Graph 10). The United Nations and the ILO have confirmed the effect of the textile and clothing sectors on the feminisation of the industrial workforce in several studies²⁴.

Graph 10
Women economically active in the manufacturing sector, North Africa, 1980-1990
(% of the total female labour force)



Source: ILO (LABORSTA, 2005)

34. The process of diversification of the sub region's economies and the policies of opening up and promotion of exports raise the question of the promotion of the manufacturing sector. Experience has shown that, given the type of product – textiles and clothing – and the low levels of technology and qualification required for this work, this sector uses a high proportion of unqualified labour. Women with little or no education have provided the major source of labour for this sector. They are preferred to men because there is a tradition of women working in these sectors, and because women are considered more flexible, more docile and cheaper than male workers are.

35. The dismantling of the Multifibre Agreement (MFA) in January 2005, which ended the protection of the textiles and clothing sector, raises the issue of the weak competitiveness of this sector and the poor qualifications of the thousands of women it employs²⁵. In fact, as experience in Asia (Hong Kong and Taiwan) has shown, the feminization of the workforce, at this stage in the industrialization process, is not irreversible. Thousands of women with no qualifications may lose their jobs during the process of technological transformation. In these countries, increased competition drove unqualified women out of the labour market, either (i) because the businesses were not able to make the technological leap required and were thus forced to close down, or (ii) because they had succeeded in carrying out the technological changes and were able to advance higher into the technological chain. For this purpose, they recruited qualified workers, mainly men and women from the elite. In both cases, the unqualified women lost their jobs.

²⁴ UNDP/UNRISD (2002)

²⁵ See the Seminar jointly organized by the ECA and UMA Secretariats 'The dismantling of the Multifibre Agreement and its repercussions on the economies of the Maghreb Arab Union's countries', Tunis, February 14-15, 2005

III. Women's Jobs

a) The private sector offers opportunities but with some risks

36. In North Africa, the public sector represents the main employer of the female workforce. In contrast, more men are found in the private sector²⁶. The highest concentrations of women employed in the public sector are found in Algeria²⁷ (85% of working women in the 1990s)²⁸; in Egypt (57% of working women in 1998 compared to 66% in 1980)²⁹; and in Sudan (41% of the public administration)³⁰. In Morocco, in contrast, women in the public sector represent no more than 7% (in the 1990s) of employed women³¹. The strong presence of women in the public sector is due to several factors, including (i) the types of job available in the public services (education and health) are socially accepted for women (ii) the legal framework is more egalitarian in terms of recruitment and salaries than in the private sector; and (iii) the working conditions (maternity leave and working hours) offered are more attractive than those in the private sector³².

37. During the 1990s, there was a slight drop in women workers in the public sector, owing largely to policies for reducing public spending and to recruitment freeze. Women had to look for work elsewhere, in particular in the private sector, but their entry into this sector was not automatic. In fact, the data show that two tendencies emerged. One concerns Egypt, where the proportion of women working in the private sector fell from 15% to 10% between 1988 and the 1990s, this being true for all sectors of the economy. In this case, it would seem that there was a 'defeminization' of the private sector. The other trend was seen in Morocco and Tunisia, where, conversely to the previous case, there would seem to be a 'feminization' of the private sector through an increase in the proportion of women working in it. In Tunisia, 35% of employed women are found in this sector³³. The data for Morocco indicate that in 1999 the private sector employed 22% of employed women, as opposed to 18% in 1991. This rising trend was mainly the result of growth in the textile and clothing industries, particularly in the free zones, which employ a workforce of young women³⁴. In 1999, 62.3% of the women employed in the private sector worked in these activities, as opposed to 40% in 1991. These trends would again seem to confirm that the feminisation of employment is often the result of policies that promote FDI in textile and clothing manufacture activities traditionally open to women³⁵.

38. The difference between the public and private sectors with regard to women's employment rates would seem to be because the latter provides a work context that is discriminatory against women, especially in terms of salaries (Table 3).

²⁶ World Bank (2004b)

²⁷ *The health and education sectors are highly feminized, employing 80% of the women working in the public administration (Algeria, 2004)*

²⁸ World Bank (2004b)

²⁹ World Bank (2004b)

³⁰ Sudan (2004)

³¹ World Bank (2004a)

³² *Idem*

³³ CAWTAR (2001)

³⁴ *Idem*

³⁵ UNDP/UNRISD (2002)

Table 3
Salaries and discrimination, public and private sector, some
North African countries, most recent years

Country	Ratio of women's to men's salaries	% difference in salary not due to productivity
Egypt, public sector, 1998	0,99	530
Egypt, private sector, 1998	0,77	88
Morocco, public sector, 1991	0,92	247
Morocco, private sector, 1991	0,88	64
Tunisia, public sector	1,28	31
Tunisia, private sector	0,78	57

Sources :World Bank, 2004

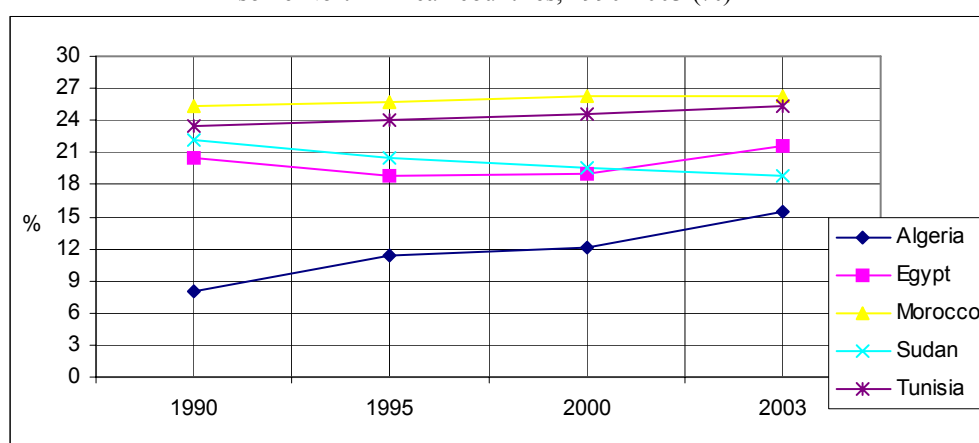
39. If the private sector is to be the main source of jobs in the future, there is a danger that women's incomes and working conditions will deteriorate, compared to those in the public sector, unless steps are taken in time to prevent such a situation.

b) Wage Differences Persist

40. Salaried work is increasingly becoming the major source of employment for women. Women engaged in salaried work made up 57% of all employed women in Egypt (2000) and 30% of those in Morocco (2000)³⁶. In Tunisia, the proportion rose from 40% in 1984 to 68% in 2001³⁷. Although no data are available for Algeria and Libya, we can deduce that salaried work is also predominant here, given that most employed women are found in the public sector. In Mauritania, on the contrary, salaried women remain a minority (12.4% of working women)³⁸.

41. Data on the share of women in wage employment in the non-agricultural indicate a very slight rise in this indicator between 1990 and 2003; the rate even doubled in Algeria during this period (from 8% to 15.5%). In contrast, in Sudan the indicator fell from 22% to 19%. In 2003, Morocco (26.3%) and Tunisia (25.3%) showed the highest rates and Algeria (15.5%) the lowest³⁹ (see Graph 11) .

Graph 11
Proportion of women in salaried work outside the agricultural sector,
some North African countries, 1990-2003 (%)



Source: United Nations, Statistics Division, 2005 (www.un.org)

³⁶ World Bank (2004a)

³⁷ UNDP/Tunisia and UNIFEM/North Africa (2003) and the World Bank (2004a)

³⁸ Mauritania (2004)

³⁹ United Nations, Statistics Division (www.un.org)

42. In spite of the scarcity of information concerning the relative salaries of men and women, the limited information and research available suggest that, for the same work or work of equal value, men's salaries are higher than those of women. However, a slight narrowing of the gap in salaries would seem to be emerging in some countries.

43. In Egypt, the salary gap is much larger in the manufacturing sector than in the agricultural sector. However, between 1990 and 2000, a downward trend was seen in both sectors, with the figures moving from 94% to 97% in the agricultural sector and from 62% to 68% in the manufacturing sector⁴⁰.

44. In Tunisia, a study based on two successive surveys (1997 and 2000) in two different industrial sectors (textiles and mechanical and metallurgical industries), showed that men's salaries were 1.7 times higher than those of women. According to the survey, women with higher education qualifications were employed as mere unqualified manual workers, and when compared in terms of qualifications, men proved to have better jobs⁴¹.

45. Several factors would seem to explain the wage difference between men and women. Family responsibilities often oblige women to opt for jobs, positions and occupations offering limited income and opportunities because of the lack of services providing for family needs. Many women also tend to concentrate in certain sectors and occupations without making ambitious career plans, which may cause their salaries to be lower. Finally, women's lack of physical mobility restricts the range of opportunities open to them.

c) Women Opt for Self-Employment

i. "Contributing Family Workers": A Declining Occupation

46. The decline in women working in the agricultural sector has particular significance for women and their financial autonomy. Most of the women active in this sector work as "contributing family workers" and are thus unpaid. Their move away from this sector leads to a reduction in this category of workers and a corresponding increase in the proportion of women working in other areas, especially salaried work, in self-employment and as employers, all of which provide them with an income. The proportion of employed women classified as "Contributing family workers" has thus fallen in Egypt (26% in 2000 compared to 30% in 1995)⁴² and in Tunisia (18.1% in 1999 compared to 23% in 1984)⁴³. They represent 55% of employed women in Morocco⁴⁴.

47. The status of workers classified as "contributing family workers", most of whom, are rural women, is problematic. They are among the poorest of the rural population and have limited access to education, health services, social security, credit and rural extension services⁴⁵. Moreover, their status does not do justice to the real work they do; even when they take charge of the land when their husbands move to the cities or emigrate, they are classified merely as family helpers in surveys.

⁴⁰ World Bank (2004a)

⁴¹ UNDP/Tunisia and UNIFEM/North Africa (2003)

⁴² World Bank, (GenderStat 2005) (www.worldbank.org)

⁴³ Tunisia (2004)

⁴⁴ ILO (2002c)

⁴⁵ Morocco (2004a); Egypt (2004); UND/Egypt (2001)

ii. *Self-Employed Women and Women Employers: Emerging Occupations*

48. Data and studies concerning these two occupations are available only for some countries. In Egypt, women classified as self-employed workers have increased their share of the total of women employed, moving from 12% in 1990 to 17% in 2000⁴⁶. In Tunisia, the proportion of self-employed women has not increased, remaining constant at 13% of working women. Self-employed women work mostly in the agriculture and services sectors, where they have always played an important yet unacknowledged role⁴⁷. As elsewhere, there are more men self-employed than women (absolute and relative terms). Self-employed men represent 30% of the male workforce in Egypt (2000)⁴⁸ and 20.4% in Tunisia (1999)⁴⁹.

49. There is also a lack of quantitative data on the trends concerning women classified as employers or “entrepreneurs”, except for Tunisia and Morocco. In Tunisia, the studies emphasise that businesswomen, like businessmen, are an emerging category. Women were responsible for the setting up of 7% of the total number of businesses registered and approved in 1989 and 13% of those in 1993. They increased their share of the total female workforce from 0.9% to 1.6% between 1994 and 1999. The number of businesswomen has risen from 287 in 1970 to 2633 in 1990 and 10,000 in 2004⁵⁰. In 2000, women headed 6% of industrial enterprises, reaching 6.6% for businesses employing more than ten workers (2000)⁵¹.

50. In Morocco, the number of businesswomen managing and/or owning a business involving several sectors of activity and employing qualified labour is around 5000, which represents about 0.5% of the total of working women. Most of these female-run businesses are Small and medium businesses, operating in the organized sector, mainly in the clothing and services sectors (50% and 47% respectively); 70% are recently created and concentrated in the country’s capital; 75% of the women are aged between 30 and 39; and almost half of them employ fewer than ten workers (40%)⁵². A survey of the manufacturing sector identified 39 businesses managed by women (representing 5%)⁵³.

51. This trend can generally be explained in terms of a combination of two main factors: on the one hand, the access of women to employment and education, and on the other hand the growth of the private sector’s share in the economy, especially that of the services sector. Women’s access to employment and education provides them with the confidence, networks, technical capacities and experience needed to start a business. In fact, businesswomen often opt for a sector similar to that in which they previously studied or worked as salaried workers. In Tunisia, most of the women micro-entrepreneurs in the formal sector had some experience before starting up their business: 48% worked in the private sector, 11% in the public sector and 7% in a previous business venture. Only 22% of businesswomen had apparently not had previous work experience⁵⁴. The difficulties women face in finding a job, especially those with high education, and their dissatisfaction with salaried work, may also explain why setting up a business is increasingly perceived as an “obliged” option for many of them.

⁴⁶ World Bank, *GenderStat*, www.worldbank.org

⁴⁷ Tunisia (2002)

⁴⁸ World Bank, (*GenderStat* 2005) (www.worldbank.org)

⁴⁹ Tunisia (2004)

⁵⁰ Tunisia (2004)

⁵¹ *Idem* 49

⁵² ILO (2002c)

⁵³ Morocco (2002)

⁵⁴ Tunisia (2001)

52. The emergence of the services sector is also playing an important role. We can in fact observe a predominance of businesswomen in the tertiary sector, and their concentration in activities that constitute an extension of their traditional role in society, such as dressmaking, weaving, confectionery and food processing. This trend can be explained by the following facts, in particular:

- In taking up these types of activity, women apparently are more easily accepted in the business milieu, and by suppliers and customers.
- Since women generally have limited financial resources, they choose activities which are more accessible and which can often be practiced from the home.
- They are able to combine family and professional responsibilities, particularly in the case of young women.
- They opt for activities where they have an absolute advantage, which of having an insight into what women and families need today, and therefore being better placed to respond to these needs.

53. Women also invest in activities with a high value added. In fact, we are seeing the emergence of a new generation of women with high education who are turning towards modern sectors such as import-export operations, consultancies, training, tourism, etc. They are also present, if in a minority, in other domains such as industrial food processing, fishing, construction, mechanical and electrical industries, chemistry, rubber and construction materials.

IV. Women's Unemployment: Worrying Trends

54. The data available on unemployment rates show that more and more women are looking for jobs, that they have more difficulties than men do in finding work and that they are more vulnerable to economic restructuring. This situation is worrying, for unemployment is often a determining factor in poverty and social exclusion. In fact, over the last few years, women's unemployment rates have risen and they are in all cases higher than those of men are. Table 4 shows these trends for Algeria, Egypt, Mauritania, Morocco and Tunisia, no data being available for the other countries.

Table 4: Unemployment rates by sex, some North African countries, 1997-2003 (%)

	1997	1998	1999	2000	2001	2002	2003
Algeria							
National	26,4			29,8	27,3		
Men	26,9			33,9	26,6		
Women	24			29,7	31,4		
Egypt							
National	8,4	8,2	8,1	9	9,2	10,2	
Men	5,2	5,1	5,1	5,1	5,6	6,3	
Women	19,8	19,9	19,4	22,7	22,6	23,9	
Mauritania*							
National				28,9			
Men				25,7			
Women				33,9			
Morocco							
National	16,9	19,1	22	21,5	19,5	18,3	19,3
Men	15,3	17,5	20,3	19,9	18	16,6	17,4
Women	21,8	24,4	27,6	26,7	24,7	24,2	25,8
Tunisia**							
National	15,7						
Men	15,4						
Women	16,7						

Source: ILO (LABORSTA, 2005); * Mauritania: Ministère des affaires économiques et du développement, 2005.

** : Tunisia (2004)

55. While already alarming, these figures may well even be underestimated; for women, unlike men, would seem to be more inclined to declare themselves as homemakers, in the light of social norms. They would also seem more likely to belong to the category of 'discouraged jobseekers', given the poor chances of their ever finding a job in a context where unemployment rates are particularly high. Finally, it is important to note that these rates may be affected by changes in survey procedures, which may be made from time to time, which makes it difficult to draw comparisons across time and between countries.

56. The high rates of unemployment among women would seem to be explainable in terms of the following factors:

- The recent entry into the labour market of a large number of educated women of working age in a context of only moderate economic growth
- The rate of unemployment among men, which might be supposed to 'push' women into looking for work in order to compensate for their families' loss of income
- Staff cuts in the public sector
- A preference for men among employers, who consider a woman's salary to be merely complementary income, and feel that it is more important for a man to have an income, supposedly the breadwinner of the family⁵⁵.

57. The segregations and disparities in the provision of guidance and training also contribute in large part to the difficulties women have in finding work. In fact, while school enrolment has now attained similar levels for boys and girls, there are still differences in the programs followed by the two sexes. Insufficiently diversified careers guidance for girls has consequences in terms of unemployment, since it leads to a concentration of women in a limited number of professional sectors, and therefore competition between women themselves in sectors where they are present in great numbers⁵⁶.

58. A link has been established between high rates of unemployment among women and the gradual feminization of the process of migration towards foreign labour markets. There has been an increase in the number of women emigrating and a change in their profile. In the 1970s, women mainly immigrated to European countries in the context of family reunification (for sociological and cultural reasons). From the middle of the 1980s, they began to immigrate alone, for economic reasons, rather than as dependents of male emigrants. Although most of these women are single or divorced, married women are also beginning to emigrate, often leaving their families behind in their home country⁵⁷.

⁵⁵ ILO (2003c); CAWTAR 2001; World Bank (2004a)

⁵⁶ Tunisia (2003)

⁵⁷ Mohamed Khachani (2001) and UNDP/Tunisia and UNIFEM/North Africa (2003)

V. Women in the Informal Sector: A New Trend Emerges⁵⁸

59. We cannot draw a complete and relevant picture, both scientifically and programmatically, of women's economic participation without looking at the extent of the informal sector and the place of women within it. As Table 4 shows, the informal sector plays a key role in the North African economies. In fact, in all these countries almost half of all those working outside the agricultural sector are found in the informal sector.

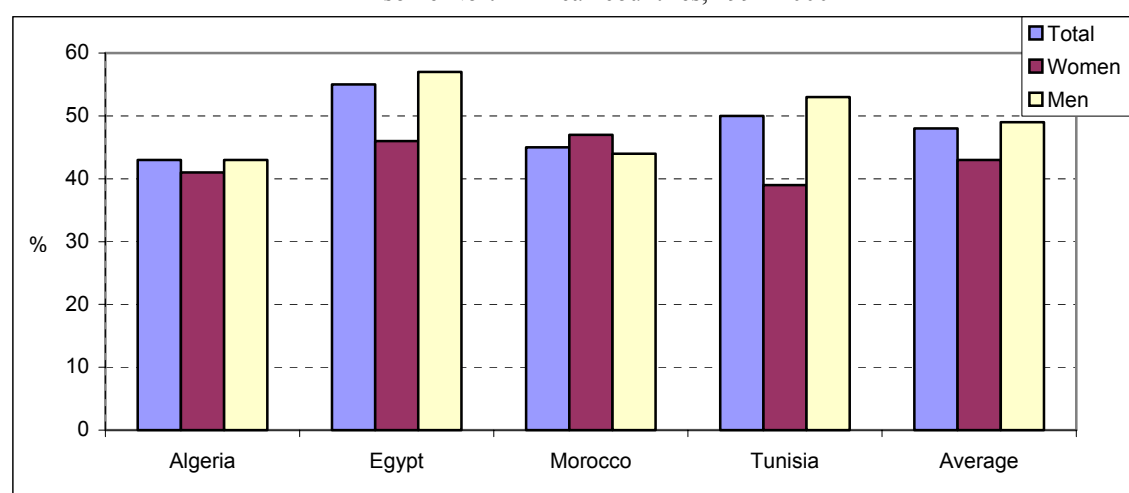
60. Work in the informal sector involves women as much as it involves men, the gap between the two being very small in all the countries. This sector employs, on average, almost half of women (43%) and men (49%) outside the agricultural sector. However, given that agricultural activities represent an important source of employment for women, their exclusion from the data relating to informal work considerably reduces the size of the informal sector and hence women's share (both absolute and relative) of this sector⁵⁹ (see Table 5 and Graph 12).

Table 5
Informal employment as a proportion of non-agricultural employment, total and by sex, some North African countries, 1994-2000 (%)

	Informal employment as a % of non-agricultural employment	Women in the informal sector as a % of women in non-agricultural employment	Men in the informal sector as a % of men in non-agricultural employment
Algeria	43	41	43
Egypt	55	46	57
Morocco	45	47	44
Tunisia	50	39	53
Average	48	43	49

Source: ILO (2002a)

Graph 12
Informal employment as a proportion of non-agricultural employment, total and by sex, some North African countries, 1994-2000



Source: ILO (2002a)

⁵⁸ Informal employment includes self-employment in informal businesses and paid work in informal businesses. The agricultural sector is excluded from the data presented in this chapter (ILO, 2002a)

⁵⁹ ILO (2002a)

61. As in most developing countries, the informal sector is characterised by a preponderance of self-employed workers (see Table 6). Therefore, the majority of its workers (62%) are engaged in micro and small businesses, family businesses and survival activities, with no work contracts and no social security. The rest (38%) are informal salaried workers.

Table 6
Informal self-employed and salaried workers,
some North African countries, 1994-2000 (%)

Country	Informal self-employed as % of employed in non-agricultural informal sector	Informal salaried employed as % of employed in non-agricultural informal sector
Algeria	67	33
Egypt	50	50
Morocco	81	19
Tunisia	52	48
Average	62	38

Source: ILO (2002a)

62. In Algeria, estimates show that 600,000 women work in the informal sector (2003), and the rising trend can be assessed from the increasing number of women applying for micro-credits. Women represented 20% of those taking out such credits in 1999, as opposed to 34% in 2002⁶⁰. According to the recent work of the National Economic and Social Council on women's employment, the informal sector is the main source of job prospects for women, because of the national employment crisis in the formal sector, forcing them to seek work in the informal sector. In the past, women's employment developed thanks to the expansion of the public sphere. Now, this option has shrunk, even for those who are highly qualified, pushing women increasingly to the informal sector.

63. In Egypt, it is estimated that 88% of working women employed in the private sector are working in the informal sphere, concentrating on activities with low productivity, income and status⁶¹. According to ILO estimates, the sharp drop in women working in the private sector has been accompanied by an increase of 267% in the women working in the informal sector⁶². The data on women's applications for micro-credits are also used as indicators of the expansion of informal work among women: in Egypt they represent 25% of the beneficiaries, in Morocco 76% and in Tunisia 64%, with a rising trend⁶³.

65. The majority of women who work in the informal sector (72%) are also self-employed, working either for themselves or as "contributing family workers" in informal businesses. Only a minority of them work for wages (28% on average). Although the majority of men working in the informal sector (60%) are also self-employed, the proportion of informal wage-earners among men (40%) is higher than among women (Table 7).

⁶⁰ Algeria (2004)

⁶¹ Egypt (2004)

⁶² ILO (2003c)

⁶³ World Bank (2004b)

Table 7
Structure of informal employment, by sex,
some North African countries 1994/2000 (%)

Country	Informal self-employed as % of total employed in the informal sector		Informal salaried employed as % of total employed in the informal sector	
	Women	Men	Women	Men
Algeria	81	64	19	36
Egypt	67	47	33	53
Morocco	89	78	11	22
Tunisia	51	52	49	48
Average*	72	60	28	40

Source: ILO (2002a); * unweighted average

65. Table 8 provides some elements of comparison to help understand the dynamics of self-employed workers in the informal sector. This table shows that:

- The proportion of self-employed within the total number of non-agricultural workers has increased from 23% to 31% between the two periods under study (one non-agricultural worker in three is thus working as a self-employed person in the informal sector)
- Women who are self-employed within the informal sector have increased their share of the total of non-agricultural female workers from 23% to 38%, much faster than the men's share has increased (from 22% to 28%). Thus almost 40% of the women who work outside agriculture do so as self-employed workers in the informal sector
- This sharp rise in the proportion of women has been particularly rapid in the case of Algeria (where it has been multiplied by 7) and Egypt (where it has been multiplied by 3). Nevertheless, Tunisia (61%) and Morocco (46%) still have higher rates than the other countries.

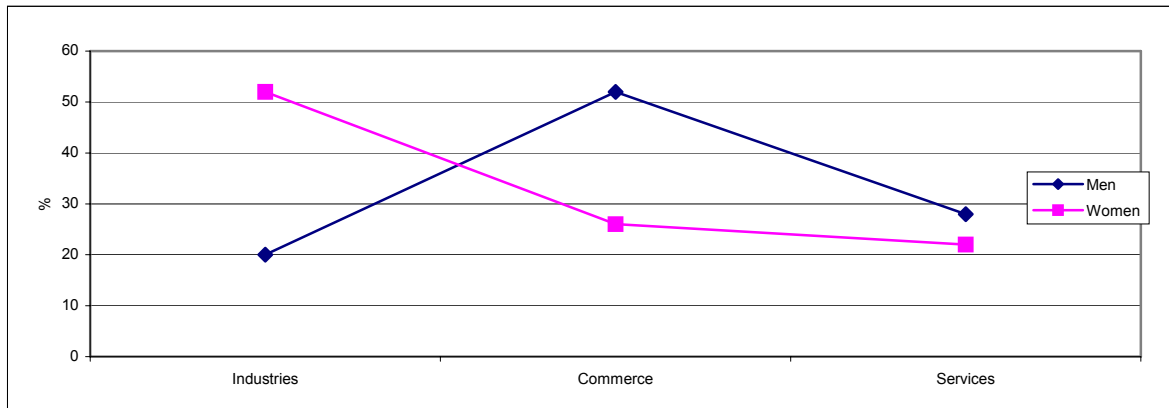
Table 8:
Changes in informal self-employment rates within the total of non-agricultural employment,
by sex, 1980/1990 and 1990/2000 (%)

Country	1980/1990			1990/2000		
	Total	Women	Men	Total	Women	Men
Algeria	13	5	13	28	35	27
Egypt	24	4	27	25	12	27
Morocco	36	44	33	40	46	37
Tunisia	21	40	15	30	61	20
Average*	23	23	22	31	38	28

Source ILO (2002a); * unweighted average

66. Graph 13 shows that the men and women who are self-employed in the informal sector are employed in different sectors of activity (outside agriculture). Women are found more in industrial work (more than 50%) and men in commerce (more than 50%). The services sector has the lowest rates of participation (less than 30%) for both women and men. The industrial activities referred to here often concern manufacturing work done at home.

Graph 13:
Distribution by sectors and sex of informal self-employment, some North African countries
1990/2000 (%)



Source: ILO (2002a)

67. The data presented in this chapter, which allow us to revise downwards both our estimates of the extent of women's work in the formal sector, in particular as wage earners, and the rates of inactivity among women, have important implications for gender relations.

68. In North Africa, women's economic activity is a fundamental issue, since their supposed economic inactivity is invoked to legitimize the inequalities, which exist in many other domains. Until recently, the informal sector was neglected by the social sciences, and data and studies on women's work tended to deal only with salaried work in the formal sector. Occupations traditionally associated with women, such as the craft industry (learned through an apprenticeship but with no diploma awarded) and work within the home (whether the woman's own home or that of her employers) were left outside their fields of study. Thus in drawing attention to the productive economic role played by women within the informal sector we call into question the assumption that women are "dominated because of their need to be provided for". It is also important to emphasise that since women of the lowest social classes generally carry out these activities, their analysis also raises questions about social inequalities and poverty, particularly of women, and the transmission of these from one generation to the next.

Box 2
Time Use Survey: Morocco 1997-1998

The survey carried out on a sample of 2776 women yielded the following results:

1. It demonstrated that women's work is underestimated by one third
2. It raised the rate of activity among women to a national level of 50.6% (71,4% in rural areas and 34,6% in urban areas)
3. It stressed the importance of the work and handicrafts carried out by women.

Source: CAWTAR (2001)

VI. Strategic Issues: Some Recommendations

69. Given the context of the sub region, some suggestions can be made for the improvement of women's economic participation in strategic fields:

Increase the visibility of women's contribution to the economy through the continuous and systematic collection of statistical data and the gender analysis of men and women's work in the formal and informal sectors

70. The lack of information (both quantitative and qualitative) on labour supply is seen in the irregular production of data, their limited diffusion, selective treatments of the data collected, and analytic instruments, which are not adapted to current economic mutations. Statisticians and researchers generally make the implicit assumption that men and women share a single and identical reality, in other words that the women and men in the labour market participate in homogeneous contexts. In fact, their behaviours are based on different social logics, which have different effects on their availability and mobility. They are located differently within the branches of economic activity, and they do not have the same access to education, training, information and economic resources.

71. The lack of visibility of women's work, which is due to the lack of data and research, contributes to the failure to give proper recognition of their work, both formal and informal, paid and unpaid, and thus to the marginalization of women in the national and sectoral development policies and programs, especially those concerned with employment. For example, although the sub region is implementing a wide range of programs for the promotion of employment, none of these programs includes an explicit gender component.

72. Time use surveys of women and men are useful instruments for measuring in a relevant way their respective participation in economic activity, especially in the informal sector, together with their contribution to GDP and employment. These surveys have also revealed a link between unpaid work and the tendency for poor women to work in the informal sector.

73. The setting up of observatories of women's employment should also make it possible to provide up-to-date information for a continued and regular monitoring of women's labour force participation, especially in the informal sector.

74. Given the extent of women's work in the informal sector and the importance of the agricultural sector for the women of North Africa, Goal 3 of the MDGs should not be limited to the measurement of the share of women in salaried non-agricultural employment. As the Task Force on Education and Gender Equality rightly suggests⁶⁴ this indicator should be accompanied by other indicators that include the informal sector and the agricultural sector.

75. In order to contribute to the efforts undertaken by Member states, the Economic Commission for Africa, through the African Center for Gender and Development, has set up an African Gender and Development Index (AGDI). This index makes it possible to gather statistics on basic aspects of women's economic participation, in particular on the distribution of incomes and women's access to means of production. Data are available for Egypt and Tunisia⁶⁵.

⁶⁴ United Nations (2005)

⁶⁵ These two countries are part of the pilot programme

Support women in assuming their family responsibilities, which are essential for reproduction and social cohesion (maternity, care of children and other dependents, domestic tasks, etc)

76. The inadequacy of social facilities (especially water, energy, and nurseries) costs women large amounts of energy and time. The time and energy resources consumed by women are not valued, measured and taken into account in economic analyses and national development plans. Yet their workload entails large opportunity costs in terms of earnings, school enrolment, training, personal development, career progress, financial security, productivity and wellbeing. It has hidden costs, which nevertheless make possible the paid economic activity of other members of the family. Family responsibilities, in a context marked by the inadequacy or absence of social services and support, and by the rigidity of social roles, play a key role in the “choice” women make to work in the informal and/or agricultural sectors. Women from the poorest sections of society are of course those most affected.

77. The provision of childcare is thus essential to improve women’s economic participation and increase their productivity. These services may be provided by private, public or community means. The efforts made by Member states to set up education programs for the very young (preschool education) should contribute both to generalizing access to education and to alleviating women’s family responsibilities.

Increase the productivity and income of women, especially those working in the informal and agricultural sectors

78. Self-employed women within the formal and informal sectors, because of their experience and know-how, constitute a pool of potential businesswomen. However, this potential is limited by a lack of the financial and institutional support, which would allow them to improve their productivity, and by a lack of diversity in the products and services, they offer.

79. The micro-credit programs which have been set up in the countries of the sub region to provide support for the economic activities of the poor, mainly women, have demonstrated their effectiveness. In many cases, they have made it possible to stabilize or increase the incomes of poor families. However, these programs are not enough to have an effective and sustained impact on women’s productivity. They need to be extended to larger numbers of women and complemented by services, which meet the needs of women as producers: training, access to and mastery of technology, commercialization of the products, and information. What is needed is not to give women subsistence services, but rather to equip them with the means and know-how, which will allow them to move from being assisted dependents to being independent and responsible producers.

80. Economic policies and programs must encourage the modernization of women’s economic activities and create synergies between the economic sectors. Policies to develop specific sectors and to promote employment and entrepreneurship should also focus on the sectors where women are predominant and where they have acquired know-how (such as textiles, food-processing, tourism, family services, etc...). It is in these sectors that women have a competitive advantage that will allow them to find a share of the market more easily.

81. They also need support to achieve the diversification of their production and the promotion/exploration of new opportunities. Member states can contribute to these needs through policies and programs that exploit sectoral and intersectoral potentialities, including in the context of trade promotion and structural economic reforms.

Increase and improve training services

82. The lack of adequate and up-to-date training represents a major obstacle to improving women's incomes and productivity. The public, private or community services for training are often nonexistent in rural and peri-urban areas, where most of the women working in the informal and agricultural sectors are concentrated. Where they do exist, these programs are inadequate and confined to a few fields of activity. The training programs do not offer flexible timetables and are not generally adapted to the needs of women in general and rural women in particular. Training is gender-structured, and women often find themselves gathered together in programs, which are not relevant to the market. It is thus important to set up training programs that can improve women's employability and their ability to adapt to the needs of the market.

Promote and support women's organisations, especially those of the informal and agricultural sectors

83. Working women, especially those in the informal and agricultural sectors, need organizations and other structures where they can express their needs and exchange their experiences. Any attempt to improve their working conditions and incomes must set in motion a process of organization and dialog, which will allow them to become less isolated through the creation and reinforcement of exchange networks. After all, women may have other concerns often ignored by unions, chambers of commerce and other organizations. For them concerns about the provision of childcare, transport and a reduction in the danger of sexual harassment in the workplace may be more important than the minimum wage. It is thus essential for women to be represented in the social dialogs between governments, employers and workers and in discussions on social and economic reforms as well as on trade policies.

Conclusions

84. In light of the trends that have emerged from the data and information presented here and those revealed by the ILO at a global level⁶⁶, it can be concluded that women of North Africa do not face legal obstacles blocking their access to economic activity. The countries of the sub region have ratified the basic international legal agreements regulating women's work, and parity between women and men, in terms of access to jobs and wages, is guaranteed by the laws. Women can also inherit, sign contracts, buy, sell and make use of their goods, movable and immovable.

85. The real problem for the economic participation of North African women thus does not lie in the fact that they do not work, but rather in the conditions in which they earn their living and above all their low revenues. The agricultural and informal sectors are those where most women are concentrated. These two sectors are characterized by insecurity with regard to income and working conditions and by low productivity. The correlation between the agricultural and informal sectors on the one hand and the poverty, both monetary and human, of women on the other hand, has been demonstrated in almost all the countries.

86. Women represent an unexploited resource. The available data show that, while some progress has definitely been made towards greater parity with respect to capacities (mainly through access to education), much remains to be done to achieve equality of opportunity, especially in the economic field. Although women are becoming more and more numerous in the formal sector, they have more difficulties of access than men do; they are much fewer than the men in this sector and suffer from inequalities in wages, working conditions, status and professional responsibilities. Moreover, they suffer from higher unemployment rates and remain unemployed longer than men. Many of them are turning towards the informal sector and more and more are immigrating to foreign labour markets.

87. The present situation of women in the labour market is largely explained by the problems of training that they encounter. The disparities between girls and boys in terms of training are much more pronounced than those found in access to education; this being true for both basic as well as continuous training. In most cases, girls represent a minority of those enrolled in public training schemes (despite the fact that they are free), which frequently offer gender-biased specializations. Yet the demand for more diversified training for girls is clearly there, for they are more numerous, and sometimes a majority, in private training programs.

88. The situation of women in the labour market is also explained in terms of the burden of family responsibilities. Women in fact bear a double load, that of invisible, unpaid work for their families as well as of paid work. They therefore find it more difficult than men do to achieve a balance between work and family responsibilities, and hence they make concessions in their work, being less mobile, doing fewer hours of work, taking on fewer responsibilities and fewer career advancements, entering and leaving the labour market more frequently and even giving up work. They also opt for activities in the informal sector, often carried out at home, in order to reconcile the need for income with the needs of the family.

⁶⁶ ILO (2004a)

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