

THE EFFECT OF MICROFINANCE ON JORDANIAN WOMEN'S SOCIOECONOMIC EMPOWERMENT AND MARKETING PRACTICES

Motteh S. AL-SHIBLY

Amman Arab University, Amman, Jordan
2234 Jordan St., Mubis, Amman 11953, Jordan
sh_motte3@yahoo.com

Reem M. ALREFAI'

Princess Sumaya University for Technology
1438 Khalil Sket St., Al-Jubaiha, 11941, Amman, Jordan
reemalrefai@gmail.com

Abstract. *The empowering woman is a tool to ensure development in the Jordanian economy, especially in poor regions. The aim of this study is to shed some light on the role of microfinance as part of economic factor social factors and marketing practice's effect on Jordanian women empowerment and development. A Purposive sample of 100 women, due to the arbitrary distribution of a sample study; from different governorates was examined through personal interviews conducted with them, followed by a discussion of the main implications of each factor. Changing mentalities, self-awareness, skills enhancement, increase self-confidence and improving marketing practices through training and education using different mechanisms such as seminars, lectures ,Facilitate the procedures for obtaining financial support for the construction of projects to ensure the improvement of their financial situation, in particular, and moving the wheel of the Jordanian economy in general.*

Keywords: *microfinance; socioeconomic empowerment; marketing practices; Jordanian women; Jordan River foundation (JRF).*

Introduction

Women are just as capable of success as men. Women in Jordan have made great strides in educational and political achievement over the past generation. However, many challenges face the Jordanian women political, social and economic status based on social, family attitudes, traditional, cultural and religious values about what women and men's roles are.

Over the last decade, the Millennium Development Goals (MDGs), in particular, Goal 3 – “to promote gender equity and empower women”, have stimulated increased attention to poor women's socioeconomic empowerment in a range of sectors from formal employment to outsourcing, small business, petty trading and informal, home-based income generating activities (Jones et al., 2008; Esplen & Brody, 2007).

According to the State of the Microcredit Summit Campaign 2001 Report, 14.2 million of the world's poorest women now have access to financial services through specialized microfinance institutions (MFIs), banks, NGOs, and other nonbank financial institutions.

These women account for nearly 74 percentage of the 19.3 million of the world's poorest people now being served by microfinance institutions. (The Microcredit Summit Campaign defines poorest as the bottom half of those living below their nation's poverty line).

The importance of studying the dynamics of female empowerment grew over the last years in line with real economic trends. Despite this growing attention and its impact on the world economy, the body of studies on women entrepreneurs still needs to grow (Ahl, 2006; De Bruin et al., 2006, 2007; De Vita et al., 2014). The Europe 2020 Strategy — the EU's key document for smart, sustainable and inclusive growth — has a headline target to raise the employment rate for women and men aged from 20-64 to 75 % by 2020 (Report on Progress on Equality between Women and Men in 2010, the gender balance in business leadership, p.4).

Importance of the study

This study takes the lead to study the socioeconomic empowerment of Jordanian women and their marketing practices with reference to the impact of microfinance. It examined the extent to which funding micro projects have proven to improve the socioeconomic standards of living for women and their families. Hence, development of any society requires that each able individual, male or female, be a productive and active contributor to the advancement of his or her society (Olaimat & Al-Louzi, 2008).

The purpose and goal of the study

The purpose of this study is to understand the concept of socioeconomic empowerment by which Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty (Blomkvist, 2003). Economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. There is also some evidence that economic empowerment can strengthen vulnerable groups' participation in the decision-making. For example, microfinance programs have been shown to bolster women's influence within the household and marketplace (Eyben, Kabeer & Cornwall, 2008). Moreover, it is relevant to understanding the role of marketing practices in empowering women socially and economically.

The main goal of this study is to improve women abilities to make appropriate decisions, self-confidence, and increased independence as there have been trends of women that do not have a chance to prove themselves in the community, especially in poor regions. Therefore, aspects taken in this study related to women socioeconomic empowerment refers to women financial ability and marketing capabilities to set up their own projects expand it and improve it in addition to the women who faced difficulties to get out of their homes because of social pressure.

Jordanian women socioeconomic empowerments

In all societies, women are the bedrock of families and a crucial element in achieving progress. Women in Jordan are participating more and more in all aspects of civic life. Additionally, Jordanian women have for a long time been prominent in the private sector and now are taking more advantage of enhanced business opportunities and public sector initiatives designed to encourage female entrepreneurs. All of these developments show Jordan's confidence in the ability of women to achieve positive change. This is partly due to a substantive regional campaign and the institution we, in Jordan, launched to encourage socio-economic and political participation of women. (Her Majesty Queen Rania Al Abdullah, July 23, 2005).

Current Jordanian labor laws and regulations embody both positive and negative provisions for women. Indeed, some of the laws originally intended to protect women have actually had an adverse impact on women's economic participation. There are widely varying estimates of women's participation rates in the economy, all of which indicate low economic participation levels. Estimates range from 12% -26%, depending on the source of information (The Economic Advancement of Jordanian Women: A Country Gender Assessment, 2005).

Nevertheless, we cannot deny the Jordanian government's efforts in cooperation with human rights organizations to reduce the proportion of Gender discrimination and increase participation rates of women in the labor market despite the scarcity of this resource-poor country, but it relies heavily on its human capital.

Jordan's illiteracy rate remains among the lowest in the Arab world, with 9.1 % of residents aged above 13 classified as illiterate, according to the 2015 Population Census. The survey showed that the illiteracy rate varies between citizens and non-Jordanians, standing at 6.7 per cent and 14.5 per cent respectively (Azzeh, 2016). Adult women in Jordan are still less educated than men, but gender disparity in educational attainment is quickly disappearing among younger cohorts. (Majcher-Teleon & Ben Slimène, 2009, p.3).

Results in 2016 disclosed that the illiteracy rate among Jordanian females amounted to 8.9% compared to 4.6 among Jordanians males. The results also indicate that the lowest level of illiteracy has been among the individuals who are age (13-19 years) increased by 1.7% among males and 1.5% among females. These ratios increased with advancing age that reached its highest level of 17.9% males and 48.9% among females. This is an indication of the direction of the future decrease in these ratios end of this generation, which contributes to the high illiteracy rates in the present time, as shown in figure (1) (The Department of Statistics, 2016).

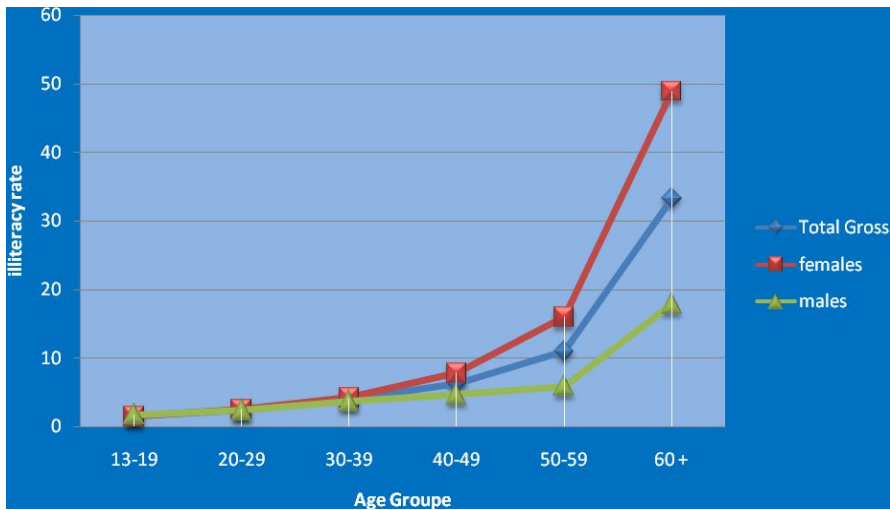


Figure 1. The illiteracy rate among Jordanians individuals aged 13 years and over by age and sex groups, 2015 (The Department of Statistics, 2016)

Despite improving levels of educational attainment in Jordan, the unemployment rates increased by 0.6 percentage points during the First quarter of 2015 compared with the fourth quarter of 2014. Taking gender into consideration, it becomes clear that the Unemployment Rate has increased for males by 0.1 percentage points and for females increased by 3.0 percentage points in the 1st quarter of 2015 compared with the fourth quarter of 2014 (Department of Statistics, 2015).

The growing educational attainment levels of women and the high rates of female unemployment and non-participation in the labor market have led to a serious waste of resources invested in women's education. (Majcher-Teleon & Ben Slimène, 2009). There has been a great deal of research and many studies on the socioeconomic benefits of women's economic empowerment. Women participation in economic activity brings benefits at both micro and macro levels. At a macro level, a positive correlation can be observed between female labor force participation rates and economic growth. At the micro level, the labor force participation of women is beneficial for the welfare of the family (in areas such as income, health and children's education). Comparative studies examining the impact of female education on GDP (gross domestic product) and poverty reduction demonstrate positive effects (World Bank, 2004). Education and skills enhance the productivity of both women and men and increase their opportunity for paid employment in the formal sector.

Marketing practices

According to several academics, firms are now emphasizing the retention of customers and the management of relationships, which extend beyond the buyer-seller dyad to include partners through the value chain. (Day & Montgomery, 1999; Morgan & Hunt, 1994; Webster, 1992). A basic goal of social science is to provide a theoretical explanation for behavior. In marketing, this goal includes attempts to explain the behavior of consumers, salespersons and others involved in discipline related

activities (Peter, 1981) the relational view of marketing has evolved from efforts by both business to business and services scholars to differentiate the marketing practices by the nature of the customers served or product offered, however, there are also theoretical developments pertaining to consumer markets and goods firms, thus extending the relevance of relationships across different contexts (Pels, 1999; Sheth & Parvatiyar, 1995).

Gronroos (1991) and Webster (1992) suggest that marketing is characterized by multiple complex processes manifested in four different aspects of marketing practices: 1 - Transaction marketing: managing the marketing mix to attract and satisfy customers; 2 - Database marketing: using technology based tools to target and retain customers; 3 - Interaction marketing: developing interpersonal relationships to create cooperative interaction buyers and sellers for mutual benefit; 4 - Network marketing: developing interfere relationships to allow for coordination of activities among multiple parties for mutual benefit, resources exchange and so forth. The best implementation of these practices influences the success or failure of any project, which indeed leads to social and economic empowerment. For this study, we will focus on the acquirement of marketing skills and capabilities for woman needed to implement best practices and strategies (pricing, product development, placing and promoting) regarding products in order to improve and expand their businesses. One of the most critical challenges was finding adequate data related to marketing practices in Jordan either for males or females, through an extensive study and research on this issue, most of the institution's programs categorized in incubations, communication networks, consultation and entrepreneur training (common data about entrepreneurs).

Jordan River Foundation (JRF)

JRF, which is chaired by Her Majesty Queen Rania Al Abdullah, founded in 1995, a Jordanian non-governmental & non-profit organization. *Main programs:* The Jordan River child protection program, Jordan River program to enable local communities. *Values:* Social Justice, Sustainability, Participation, and Responsibility.

Work approach: the Foundation initiated to launch multiple social and economic projects for women; it aims to provide employment opportunities that would improve the ways of life

In conjunction with this, these projects are working to strengthen women's knowledge and skills in the production of traditional handicrafts, as well as entrepreneurial skills. In addition, it succeeded this kind of initiatives benefit thousands of individuals, directly and indirectly, and continues to this day to improve the sources of income for local communities and families vulnerable in various parts of the Kingdom. The Foundation managed during the last twenty years the training and empowerment of 23,373 women and young women in a variety of areas of awareness and the provision of productive work opportunities for 4083 women.

Jordan River program to enable communities: It is a key enterprise program and which embodies the commitment to sustainable human development through the implementation of numerous projects aimed at empowering local communities, to contribute to the creation of economic opportunities and improve the standard and

quality of living, and that by rearranging the resources of nature and the human and economic at the local level. Practical method adopted in the implementation of development projects and interventions in the Jordan River program to enable communities includes the following main activities:

- The formation of community committees and communication;
- Awareness, training, and capacity building;
- Definition of communities and identifies development projects;
- Registration and the institutionalization of the local cooperative societies;
- Implementation of development projects.

The result of such a method is sustainable projects managed by the local community through the Administrative Committee on Cooperative Association democratically elected.

Located community empowerment program interventions in the following categories:

- Comprehensive Rural Development;
- Empower women economically;
- Youth empowerment;
- Enable and support the local community bodies;
- Strategies, consulting and lobbying;

Methodology

This section deals with a description of the study community, tool, variables (the independent and dependent) and model.

Study Approach

This study is based on the descriptive approach to identify the role of microfinance and marketing practices in the empowerment of Jordanian women socially and economically. This approach is based on the interpretation of the status quo by setting conditions and dimensions and characterization of the relationship between them in order to reach a scientific and accurate description of the problem.

Society and the study sample

We tried to track down a comprehensive list of support opportunities for female entrepreneurs that would form the basis of this study. As mentioned before, undertaking research in less developed environments is not easy and data collection usually represents the biggest challenge (Ramadani et al., 2013a; Dana & Ramadani, 2015). The lack of systematic data collection is a typical characteristic of the Middle East and an impediment to carrying out deeper quantitative analysis of official data. Most of the data is either fragmented or incomplete, in such cases, it is appropriate to select the Purposive sample. Accordingly, we have to understand women points of view with deep understanding to their beliefs, behaviors, and experiences; we tried to track down a comprehensive list of successful stories from the Jordan River Foundation. The study population consisted of 27456 women worked with JRF, provided with financial and training support to open a new business or for development and enlargement, interviews with 100 women from different provinces

in Jordan with the small business such as (needlework, Beauty salon, Hand Crafts, home cooking...etc.)

The study tool

As this study was qualitative and descriptive in nature, we conduct extensive interviews with open-ended questions, to investigate the reasons behind a woman's chance to prove themselves in the community especially in poor regions. The study Questions consisted of three parts as follows:

- part one: the questions were about the demographic characteristics (Age, Marital Status, Educational Level, Monthly Income/JD);
- part two: information about the business and Programs offered from JRF (the nature of the work, Sources of funding, types of programs carried out by the Foundation, feasibility study, pricing criteria, promotion and improvement ability , distribution limitations and availability);
- part three: questions for women about the relation between variables (the aim that women want to reach from opening this project, the impact of the project economically and socially, the value of the loan that she got, the social obstacles facing women, needed training programs).

The study model

Independent variables: marketing practices, social effects, and economic effects.

Dependent Variable: socioeconomic empowerment.

Figure 2 illustrates the components of each variable.

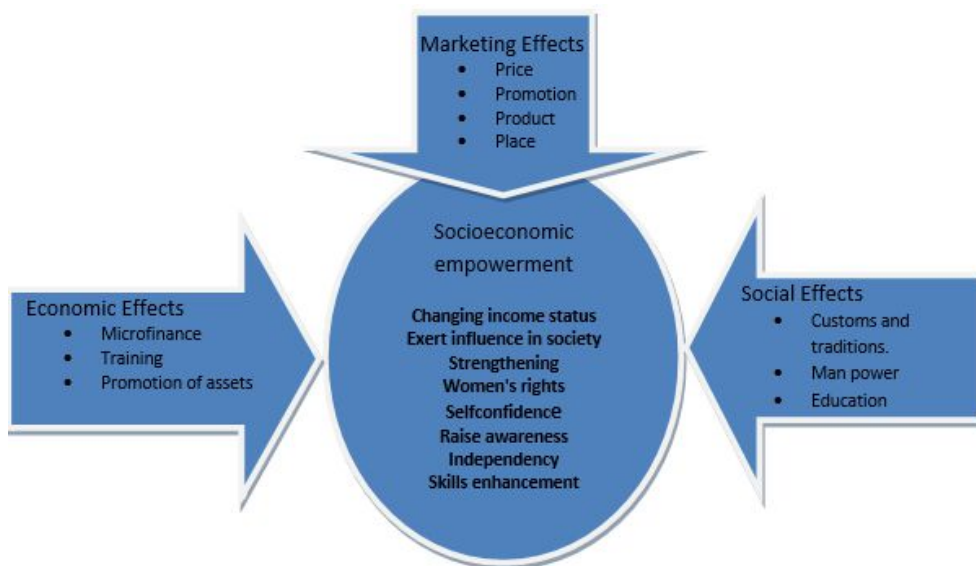


Figure 2. The women socioeconomic empowerment

Results

Part one: Table 1 illustrates the results derived from the interviews.

Table 1. Demographic characteristics of female entrepreneurs

Variables		%
Age	Below 25	8.0
	26-30	28.0
	31-35	28.0
	36-40	30.0
	41 and above	6.0
Marital Status	Married	64.3
	Unmarried	16.7
	Widow	12.0
	Separated	3.3
	Divorce	3.7
Educational Level	Illiterate	11.0
	Primary	23.0
	Secondary	75.0
	Bachelor	40.0
	Master	35.0
	Diploma	17.0
Monthly Income/JD	Below 400	42.0
	450-600	65.0
	601-800	33.0
	Above 801	12.0

As shown in the table(1), more than 64% of the sample are married and benefits from the foundation programs in order to enhance their living standards , to cope with the economic inflation, and more important to nurture their children's. 40 % with a bachelor degree

Part two:

- The nature of the work: Most of the work areas were in the production of domestic food, embroidery, agricultural work and work in the field of accessories.
- Sources of funding: Most women received financial loans from associations working with JRF, NGOs grants, loans do not exceed 500 JD.
- Types of programs carried out by the Foundation: Feasibility study, awareness-raising activities in public and private issues and the most important JRF was a key factor to attend men's parenting sessions, awareness and self-empowerment, children's summer and winter clubs, regarding marketing practices mostly, were about promoting the products in showrooms, galleries, and bazaars.
- The most important results that have been reached during this study that most of the ladies on the proposed sample left without marketing skills and capabilities necessary for the success and expand their enterprises and thus achieve an acceptable return. Table 2 illustrates the results derived from the interviews.

Table 2. Marketing results

Marketing practices	<ul style="list-style-type: none"> -Most of the women lack designing skills, which leads into essential creativity issues such as Packaging -No evidence of using customer's feedback in order to improve and develop the product. -Difficulties in pricing products compared to competitors with no evidence of using pricing strategies. -Distribution of the products is limited in certain areas; there is no access to new markets such as malls in spite of the product quality.
----------------------------	--

Part three:

The aim of opening this project, the economic and social impact, the value of the loan: the results illustrated in Table 3.

- The social obstacles facing women: Social factors such as women mobility or freedom of movement, freedom from violence, control over choosing a spouse, control over age at marriage, access to education, access to skills and information, inequalities in decision-making power within the household.
- Needed training programs: Most of the women agreed upon the need for marketing and social media training, self-awareness and self-confidence sessions, managerial and feasibility training programs.

Table 3. The social & economical results

Social effects	Economic effects
<ul style="list-style-type: none"> -Working from home gives them the chance to take care of their family members and nurture their children in a proper way. -Higher income because of women's work contributed to the improvement in social and educational status for family members. -The abundance of money encouraged some women to complete their secondary education as well as their higher education. -Social networks were improved, which leads to enhancing women self-confidence and self-esteem. - Improvements in the health status of the families. 	<ul style="list-style-type: none"> -Receiving loans and attending workshops on small business management helps women to turn their business into a self-sufficient company that benefits both their families and the community around them. -Intense use of technology in order to improve the quality of their work, hence maximizing profitability -Better purchasing practices for raw materials and production equipment. -Work expansion contributed to providing employment opportunities for other women, hence reducing poverty levels in the same region.

Discussions and conclusion

The literature on economic empowerment is vast, and a large part of this focuses on the economic empowerment of women – a key strategy for addressing gender inequality. More generally, the discourse on economic empowerment centers around four broad areas: A- the promotion of the assets of poor people; B- transformative forms of social protection; C- microfinance; and D- skills training (Eyben, 2008). Thus, the main findings of this study were as follows:

- There is a positive relation between empowerment and the marketing function, as it is considered a core organizational function, which is responsible for communicating

the organization's services and products to its markets in order to generate customer request. The activities of this core function include promotion, advertising, developing and pricing (Slack et al., 2011).

- Empowerment of women means acquiring the power to think, acting freely, developing a sense of self-worth, a belief in one's ability to make desired changes and the right to control one's life, exercise choice, bargaining power, and fulfilling their potentiality as equal members of society. Generally, empowerment is any process and activity by which women control their lives.

- Women empowerment and economic development are closely related in many directions, economic development can play a major role in driving down inequality between men and women. The economic empowerment of women is being regarded these days as a sine qua none of the progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientist, and reformers. Without women development, economic development will not take place. (Parmanandam & Packirisamy, 2014).

Therefore, empowering women effectively mean working on the development of any society, through increasing self-reliance and asserting their independence right to make choices and control resources. (Nikkhah et al., 2011).

As mentioned earlier the effects of microfinance on women financial independence were tested. However, it was determined that microfinance has a limited effect on women empowerment. (La Rocque, 2015, p.32), due to the fact that eastern man generally does not accept the idea of equality between the two genders. Consequently, the methodology was qualitative in nature by which the social characteristics and marketing practices considered one of the most important aspects of this study. So it's time to change this mentality that is why We believe if women get support in a proper way through training, education, and flexible access to financial support women will be more self-confident and prove themselves in various aspects of life. Nevertheless, there is a noteworthy distinction in the level of social and financial strengthening than ever before, after the joining of NGOs among the respondents. It is clear that the NGOs affect the social and financial strengthening of women.

There are several small loan and microfinance programs that specifically encourage women's economic participation (Committee on the Elimination of Discrimination against Women, 2010). This is the first research of its kind linking marketing practices and the empowerment of women, as it is an add scientific value in the field in terms of clarifying social and economic dimensions that contribute to access empowerment. an important implication of this research is to follow-up and evaluates funded projects in order to achieve sustainability through enhanced training programs and seminars.

Recommendations and limitations

Firstly, handling any project requires extensive training in managerial and marketing fields, global competition requires women to be more creative and innovative in dealing with customers' satisfaction. Secondly, facilitate the procedures for obtaining financial support for the construction of projects to ensure the improvement of their financial situation, in particular, and moving the wheel of the Jordanian economy in general. Thirdly, essential work is needed to break down the social limitations and

increase women's awareness about their role, in order to make a sustainable impact in the community, utilizing the power of social media.

Furthermore, we recommend other scholars to booked adequate time for interviews, as they need to meet different women from different areas in order to gain sufficient information needed to build a comprehensive research. Future research directions could be about skills enhancement and women empowerment, education and independence, the number of micro-funded projects in Jordan for different genders...etc.

The first limitation is related to the creation of our sample. We faced difficulties in obtaining sufficient information about the study sample. The second limitation was the qualitative nature of this study due to the lack of systematic data related to our study; moreover, conducting extensive personal interviews was a bit challenging due to difficulties to interview some of the women in private for religious and social reasons. Geographic factors some women found in remote areas difficult to access.

References

- Ahl, H. (2006). Why research on women entrepreneurship needs new directions. *Entrepreneurship Theory and Practice*, 30(5), 595-622.
- Azzeh, L. (2016). Jordan's illiteracy rate, at 9.1%, remains among lowest in region. *The Jordan Times*, February 22, 2016. Retrieved from <http://www.jordantimes.com/news/local/jordan%E2%80%99s-illiteracy-rate-91-remains-among-lowest-region%E2%80%99>.
- Blomkvist, H. (2003). Social Capital, Political Participation, and the Quality of Democracy in India. Paper presented at the annual meeting of the American Political Science Association, Philadelphia, PA.
- Dana L.-P., & Ramadani V. (Eds.) (2015). *Family business in transition economies*. Heidelberg: Springer.
- Department of Statistics (2016). Retrieved from http://www.dos.gov.jo/sdb/dos_home/dos_home_e/main/index.htm.
- Development and Employment Fund. Retrieved from <http://www.defjo.net/site/index.php>.
- De Bruin, A., Brush, C.G., & Welter, F. (2006). Introduction to the special issue: Towards building cumulative knowledge on women's entrepreneurship. *Entrepreneurship Theory and Practice*, 30(5), 585-593.
- De Bruin, A., Brush, C.G., & Welter, F. (2007). Advancing a framework for coherent research on women's entrepreneurship. *Entrepreneurship Theory and Practice*, 31(3), 323-339.
- Day, G.S., & Montgomery, D.B. (1999), Charting New Direction for Marketing. *Journal of Marketing*, 63(Special Issue), 3-13.
- De Vita, L., Mari, M., & Poggesi, S. (2014). Women entrepreneurs in and from developing countries: Evidences from the literature. *European Management Journal*, 32(3), 451-460.
- Eyben, R., Kabeer, N., & Cornwall, A. (2008). Conceptualising Empowerment and the Implications for Pro-Poor Growth. Paper prepared for the DAC Poverty Network by the Institute of Development Studies, Brighton.

- European Commission (2016). Report on Progress on Equality between Women and Men in 2010. The gender balance in business leadership. Retrieved from http://europa.eu/epic/docs/report_equalwomen_en1.pdf.
- Grönroos, C. (1991). The Marketing Continuum: Toward a Marketing Concept for the 1990s. *Management Decision*, 29(1), 7-13.
- Jordan River Foundation. Retrieved from <http://www.jordanriver.jo/?q=content/overview-2>.
- Jones, N., Holmes, R., & Espey, J. (2008). Gender and the MDGs. Briefing paper 42, September 2008. London: Overseas Development Institute (ODI).
- Esplen, E., & Brody, A. (2007). Putting Gender Back in the Picture: Rethinking Women's Economic Empowerment. BRIDGE (Development - Gender), University of Sussex, Brighton.
- La Rocque, M. (2015). Microfinance and women's empowerment. International Relations Honors Thesis, New York University, New York.
- Morgan, R.M., & Hunt, S.D. (1994). The commitment -Trust theory of Relationship Marketing. *Journal of Marketing*, 58(July), 20-38.
- Majcher-Teleon, A., & Ben Slimène, O. (July 2009). Women and work in Jordan case study of tourism and ICT sectors. European Training Foundation.
- Nikkhah, H., Redzuan, M., & Abu-Samah, A. (2011). The effect of non-governmental organizations (NGO)'s approaches on women's empowerment in Shiraz, Iran. *Journal of Human Ecology*, 34(3), 179-187.
- Olaimat, H., & Al-Louzi, S. (2008). Empowering Rural Women through Income-Generating Projects: A Case Study in Jordan. *Jordan Journal of Social Sciences*, 1(1), 153-168.
- Queen Rania's Interview with Media Center (July 23, 2005). Retrieved from <http://www.queenrania.jo/en/media/interviews/cosas>.
- Pels, J. (1999). Exchange Relationships in Consumer Markets?, *European Journal of Marketing*, 33(1/2), 19-37.
- Paramanandam, D.A., & Packirisamy, P. (2014). An Empirical study on the impact of micro enterprises on women empowerment. *Journal of Enterprising Communities: People and Places in the Global Economy*, 9(4), 298-314.
- Ramadani, V., Gërguri, S., Dana, L.P., & Tašaminova, T. (2013). Women entrepreneurs in the Republic of Macedonia: waiting for directions. *International Journal of Entrepreneurship and Small Business*, 19(1), 95-121.
- Peter, J.P. (1981). Construct validity: A review of basic issues and marketing practices. *Journal of Marketing Research*, 18(2), 133.
- Slack, N., Johnston, R., & Brandon-Jones, A. (2011). *Essentials of Operations Management*. Harlow: Prentice Hall.
- Sheth, J.N., & Pravatiyar, A. (1995). Relationship Marketing in Consumer Markets: Antecedents and Consequences. *Journal of the Academy of Marketing Science*, 23(4), 255-71.
- Webster, F.E. (1992). The changing Role of Marketing in the Corporation. *Journal of Marketing*, 56(October), 1-7.
- World Bank (2004). Gender and Development in the Middle East and North Africa. Women in the Public Sphere. Retrieved from <http://documents.worldbank.org/curated/en/976361468756608654/pdf/281150PAPER0Gender010Development0in0MNA.pdf>.