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GENDER-BASED DIFFERENCES AMONG ENTREPRENEURS AND WORKERS IN LEBANON

June 24, 2009



Social and Economic Development Group
Middle East and North Africa Region
The World Bank

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Acknowledgements

This report was produced under the guidance of Farrukh Iqbal Sector Manager (MNSSED) by a team consisting of Randa Akeel, Team Leader (TL) Economist (MNSSED), Abay Asfaw Getahun Consultant, Silvia Muzi ETC (MNACE), and Ramadan Hamed Mohammad Consultant (The American University of Cairo Department of Statistics). Preparatory research and consultation support was provided by Francesca Lamanna Social Protection Economist (LCSHS), and Talajeh Livani ETC (MNSSED). The team would like to acknowledge the contribution of Nadereh Chamlou Senior Advisor (MNACE) at the initiation of the report and of INFOPRO with regards to the implementation of the two surveys in particular Jennifer Abu-Mrad, the Project Manager.

This report was peer reviewed internally by Andrew Stone Lead Private Sector Development Specialist (MNSSED), John Speakman Lead Private Sector Development Specialist (SASFP), and Thomas Jacobs Program Manager, Leasing & Credit Bureaus (IFC). Other review comments and valuable feedback and support were received from: Demba Ba, Zeina El-Khalil, Sebnem Akkaya, Mark Blackden, Julia Brickell, Mayra Buvinic, Fatou Fall, Laila Al-Hamad and Mona Ziade. Nada Abou Rizk and Krisztina Mazo provided team assistance.

The team would like to extend its thanks to the Ministry of Education, Ministry of Finance, Ministry of Social Affairs and Ministry of Economy and Trade for providing feedback and comments on the report. The team is also grateful to several individuals in the private sector, academia, civil society and various international organizations in Lebanon who contributed to the concept design of the report and provided valuable information and consultations throughout its preparation in particular: Professor Mona Khalaf (Lebanese American University), Mrs. Hanan Saab (Founder and President of the Lebanese League for Women in Business), Mrs. Lamia Osseiran (Lebanese Council for Women), and Dr. Josiane Sreih (Director Institute of Family and Entrepreneurial Business, Lebanese American University). Thanks are also owed to Lina Abou –Habib (Executive Director CRTDA), Randa Abousleiman Baladi (Chief Lawyer, Abousleiman & Partners, Law Office), Ramzi Al Hafez (InfoPro), Hazar Caracalla (Economic Team of MP Saad Hariri), Judge Arlette Jreisatti, Abla Kadi (Lebanese Council for Women), Leila Karami (President - Lebanese Business Women Association), Elie Boujaoude and Pierre Madani (Kafalat), Fadoi Mansour (Les Associations des Banques du Liban), and Chadia El Meouchi (Managing Partner, Badri and Salim El Meouchi Law firm). From the private sector thanks are extended to Ms. Maya Karanouh, Rima Beydoun, Dima Al-Husseini, Joumana Klat-Ayoub, Leila Obeid, Mariam Chahine, Nawal Mudallali, Sawsan Wazzan-Jabri, and Mounir Tabbara.

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Executive Summary

1. Are there significant differences between the perceptions and labor market experiences of male and female entrepreneurs and workers in Lebanon? Are such differences important to the optimal deployment of females in the workforce? This report approaches these issues empirically through two surveys conducted in 2007.¹ The first was a survey of 235 formal sector firms² (109 female owned and 126 male owned) and the second a survey of 615 workers (342 females and 273 males).

2. Careful attention was paid to sampling and definitions to get reliable results. The samples for both surveys were stratified by sector of activity³ and firm size⁴ (defined by number of employees). Sample sizes were large enough to allow for statistically rigorous comparison between the two gender groups. Also, attention was paid to ensure that the definition of entrepreneur captured those who are operationally active in the management of their companies. In some earlier surveys, share ownership was used to define entrepreneurs. This can mislead since some businesses are registered under the name of female owners who have no active role in company management.

Main Findings

Entrepreneurs

3. The survey of entrepreneurs revealed the following key findings (see Table 1):

a. Female entrepreneurs provide greater employment opportunities to other females than do male entrepreneurs. On average 47 percent of the labor force in female owned enterprises was composed of women compared to 34 percent in male owned enterprises.

b. Women entrepreneurs provide better treatment to workers and are especially sensitive to the needs of female employees. The survey data show that 50 percent of female-owned firms offered family health insurance coverage to workers compared to 37 percent of male-owned firms. Eighty percent of female employees were given maternity leave upon request in female-owned firms compared to 72 percent in male-owned firms. Finally, in male owned firms more than 6 percent of female employees' requests for annual leave were rejected compared to less than 0.5 percent of such requests by male employees. However, in female owned firms only 0.53 of annual leaves submitted by women and 0.1 percent submitted by male employees were denied⁵.

c. Female entrepreneurs have a better perception of female workers: 40 percent consider female employees as more skilled/productive compared to 32 percent of male entrepreneurs.

¹ While the survey was held nationwide, most of the substantive responses came from the Greater Beirut area. Two thirds of business activities in Lebanon take place in the Greater Beirut area.

² Although weights were developed to achieve population representation, it should be noted that the firm samples do not provide a statistical incidence of female entrepreneurship in the Lebanese private sector per se, however, given the small number of female entrepreneurs and employers in Lebanon as shown by other sources it can somewhat reflect the situation on the ground - Annex 1 (of the main report) provides a detailed breakdown and explanation of the sampling and the data and to what extents it reflects the population.

³ Manufacturing, trade, services, construction, IT, and hotel & restaurants.

⁴ Small (>=5, <=9), medium (20-99), Large (100 and over).

⁵ The data also shows that women with young children (less than 7 years of age) ask for more leave than all other groups, however, neither these women, or their male counterparts with young children have had their requests for annual or other leave rejected (sick leave is an exception where more women with children than men face rejection). Those facing the highest rejections to their leave requests (annual, sick, and other) are women without children.

d. Female entrepreneurs provide greater professional opportunities for other females than do male entrepreneurs. Seventy-three percent of female owned firms had Boards with 20-50% female members as compared to only 36 percent of male owned firms.

Table 1: Survey Data – Entrepreneurs

	Female Owned Firms	Male Owned Firms
Proportion of workforce that is female (%)	47	34
Proportion of firms offering family health insurance (%)	50	37
Maternity leave requests of female workers approved (%)	80	72
Annual leave requests of female workers rejected (%)	0.53	6
Annual leave requests of male workers rejected (%)	0.1	0.5
Firm owners who consider female workers to be more skilled/productive than male workers (%)	40	32
Proportion of firms with 20% - 50% of Board members female	73	36
Firms with access to a bank loan to finance capital or operations (%)	48	64

e. Female entrepreneurs are more sensitive to financial and regulatory constraints. They listed such constraints higher among investment climate challenges than did male counterparts. This may be related to their differential access to finance. Sixty four percent of male entrepreneurs who financed their capital or operations had access to a bank loan compared to only 48% of female entrepreneurs.

Workers

4. The survey of workers revealed the following key findings (see Table 2):

Table 2: Survey Data – Workers

	Female	Male
Workers who have completed college education or above (%)	65	46
Number of days absent		
With small children (under age 7)	10	5
Without small children (under age 7)	5	5
Leave requests (Annual, sick and other) - %		
With small children (under age 7)	69	65
Without small children (under age 7)	65	65.7
Rejection of all leave requests (Annual, sick, and other) - %		
With small children (under age 7)	0.55	0
Without small children (under age 7)	5.35	0.82
Rejection of all leave request (Annual, sick, and other) - %		
Never married	5	0.46
Married	4	0.78

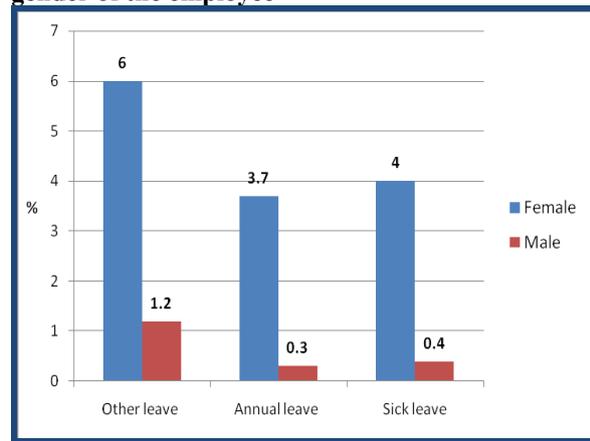
a. Female workers are better educated than male workers. Sixty five percent of female workers have completed college education or above compared to 46 percent for males.

b. Female workers tend to be single and younger. The average age of female workers is 31 while that of male workers is 35. Among female workers 68 percent are single and 29 percent are married. The corresponding numbers among male workers are 47 percent and 51 percent.

c. Female workers face more challenging working conditions than do male workers in some respects. A female employee’s request for leave for unexpected travel or funeral attendance is five times more likely to be rejected compared to the same request by a male employee. The rejection rate for sick leave requests

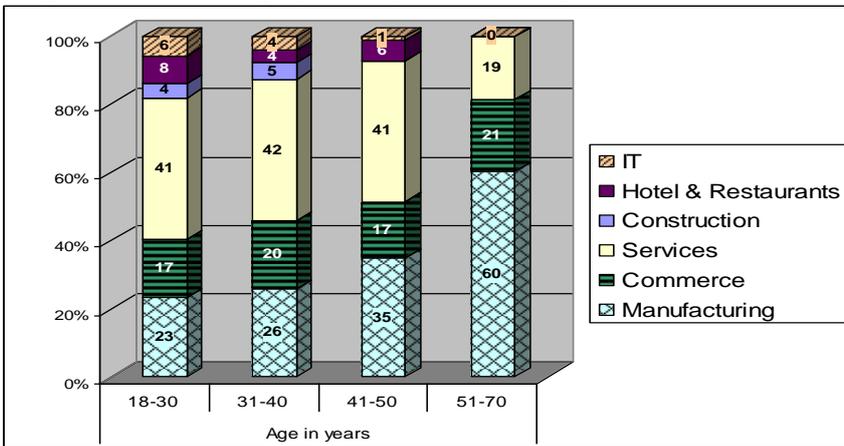
by female workers is 11 times higher than that for male workers (Figure 1). A closer look at the data shows that “leave discrimination” occurs mostly for unmarried females without small children. Leave rejection rates for female and male workers with small children are practically non-existent and almost the same (0.55 percent versus 0 percent respectively).

Figure 1: Percentage of leave requests denied by gender of the employee



d. The degree of sector segregation among women has declined over time. Thus, while older women (between 51 and 70 years of age) are heavily concentrated in the manufacturing sector, younger women tend to be more evenly spread across the main sectors of economic activity (see Figure 2).

Figure 2: Female Employment by Sector and Age



e. Female workers emphasize non-wage factors more than male workers in their decision to work. Although income stability and high position are relevant to both female and male workers, non-wage conditions are especially important for women. When asked to prioritize female workers stressed availability of flexible work, proximity to the home, no child at home, and

availability of nurseries while male workers listed monetary factors such as fixed salary, benefits, and availability of social security (NSSF) coverage.

f. Female workers face wage discrimination. Nearly 27 percent of the wage difference⁶ between male and female employees is shown by statistical analysis to be plausibly attributable to discrimination. Wage gaps exist even within the same sector and occupation even after controlling for different levels of education⁷.

g. However, wage discrimination varies by age and is non-existent for younger female workers.

The survey data show that the gender wage gap does not exist for younger workers (under 30 years of age) while at the same time women are just as likely as men to get promotions.

⁶ Data is for wages only hence this does not refer to earnings.

⁷ Differences in working hours: variables such as sex, age, and marital status affect the number of working hours. After controlling for these variables, there appeared no statistically significant difference in the number of working hours between female and male employees.

Concluding remarks

5. The findings of this report show that compared to males, female entrepreneurs tend to hire more women and to provide better working conditions to them (as well as to male workers). Thus making it easier for more women to become entrepreneurs should make a positive contribution both to female labor force participation and to working conditions in the country. Public policy should focus in particular on two key constraints that female entrepreneurs face: access to finance and complex regulations.

6. Loan guarantee schemes for small businesses such as the one offered by Kafalat in Lebanon can be an effective mechanism to ease access to financing for SMEs. Setting up such a program that focuses on supporting female entrepreneurs could be explored. Similarly loan guarantee programs for individual loans such as those offered to students could be structured to support women wanting to pursue private sector related initiatives. With regards to reducing regulatory proceedings some countries have set up service centers (usually at the Chamber of Commerce) that provide assistance in navigating all regulatory processes and agencies. Locating these centers within officially recognized and high profile associations such as the Chamber of Commerce would allow investors options other than resorting to unmonitored or unlicensed agencies and individuals where there is a high risk of not getting the full process done.

7. In terms of areas for further research, a gender based analysis of financing could highlight the ways by which women face these issues differently than men. In the Lebanese banking system, loans are highly collateralized and typically provided under an individual's name than to a company. Women are less likely than men to own assets or to have assets registered in their name (such as land or housing) which can inhibit their ability to borrow.

8. The findings of this report also show that some categories of female workers (such as single women) find it more difficult to get leave for various reasons. Married women (especially those with children) appear to struggle in maintaining the same level of work commitment compared to those not married, exhibiting high absenteeism and leave requests. In addition, the low level of married female workers in the sample suggests that more women choose not to participate in the labor force when married. To support work for women with children government could support initiatives for childcare such as extending the school day, early childhood education, after school programs and publicize preschools in poor and needy areas. Specific important services are nurseries⁸, training of nannies, and transportation including child transportation. In addition, revisions to the labor law should focus on facilitating flexible and part-time employment regulations and conditions.

9. The above findings pertain to formal sector firms. It would be useful to complement these with a survey of the gender characteristics of the informal and micro enterprise sectors as well. Ninety percent of Lebanese firms are in the informal sector and are micro enterprises in size and nature.

⁸ Regarding opening of childcare centers in the work place care must be taken to ensure that this does not become a burden on private companies in a way that would drive them to discriminate further in their hiring of women. Examples from certain countries where companies were required to open a childcare facility based on a specific (minimum) number of female workers with children showed that employers would limit their hiring of women to below the minimum stated to avoid having to set a childcare center at their expense. Best practices related to supporting childcare centers at work include making it a requirement based on a certain number of total employees (male and female) hence not tying it to women only and at the same time providing equal benefit to male employees with children to have a childcare center. Other best practice examples include facilitating the growth of the private sector childcare industry and public-private partnerships to develop joint childcare centers in work communities rather than making it a sole burden on private sector firms.

Introduction

1. Background

1.1. Lebanon has faced a continuous series of economic setbacks fueled by mounting political uncertainties and war over the decades. The current global financial crisis compounds the levels of uncertainty and anxiety facing households with regards to their future security. The need for earned income and employment is therefore higher than ever and an increasing number of women are entering the labor market as a means of generating additional income for themselves and their families.

1.2 Women in Lebanon enjoy high social indicators both in education and health. The female to male ratios in secondary and tertiary enrollment are 110 and 116 percent respectively⁹. However, women's participation in the economy whether in the labor market or private sector investment is relatively low, especially when compared to their female counterparts in other similar middle income countries. Female labor force participation in Lebanon is 37 percent compared to 84 percent for men¹⁰ and according to the Lebanese National Survey of Household Living Condition (2004) - which includes information on 20,000 individuals across Lebanon - female employers account for only 1% of total economically active females compared to almost 7% of males who are categorized as employers¹¹. There are some clear indications that women business owners contribute positively to private sector employment in addition to investment¹². However, there remain limited availability of in depth information about women entrepreneurs and the dimensions that male and female entrepreneurs play on private sector employment, particularly for women.

2. Objective

2.1 Given the important role of the Lebanese private sector in job creation combined with an interest to increase income earning opportunities for women, this report seeks to explore the working environment for females and the conditions as well as, barriers that women entrepreneurs face in the business and investment environment. All the analyses will be gender based comparing male and female indicators.

2.2 The analyses will examine the hypothesis that women entrepreneurs contribute more positively than male entrepreneurs to female employment in Lebanon and that women in general do not operate at a level playing field as the men in the private sector. The report will suggest recommendations that would help address the barriers faced at a higher level by female entrepreneurs, as well as, improve the working environment for women in view of the factors that affect their demand for employment in the private sector.

⁹ World Bank database.

¹⁰ Female labor force participation in Argentina is 62%, in Croatia it is 58%, and in Malaysia it is 49%. In Turkey it is 29%.

¹¹ The National Household survey also shows that self employed females (both with and without assistance from other household members) are about 11% compared to more than 33% of self employed males.

¹² See "Women's Entrepreneurship in the Middle East and North Africa", The World Bank, 2008.

2.3 For this purpose the specific objectives will be to:

- 1) Determine what constitutes a female entrepreneur and a male entrepreneur in Lebanon and highlight their role (by gender) to factors related to the supply of employment particularly for women;
- 2) Highlight the different characteristics and working conditions faced by female and male workers in the private sector including factors that influence the demand of women for private sector jobs;
- 3) Identify the barriers perceived in the business environment by female and male entrepreneurs; and
- 4) Determine any particular challenges that are faced by women both as entrepreneurs and as workers based on institutional and regulatory environment in the private sector.

3. Scope

3.1 The scope of the report is on employment and entrepreneurship in the private sector and does not include public sector employment. The prevailing trend is that women are generally drawn to the security and favorable benefits offered in public sector jobs however, Lebanon relies heavily on a dynamic private sector for economic growth and employment creation. In the competitive environment of the private sector more women than men find it difficult to break through and attain the same level of opportunities. Hence, after consultations with stakeholders it was decided to focus the scope of the study on the barriers that women face in the private sector compared to those faced by men and to provide policy recommendations that would address challenges faced by women in this sector.

4. Audience

4.1. This report is intended for stakeholders and decision makers in the private sector who can make policy, legal and structural changes necessary to achieve equal employment and investment opportunities in the private sector in Lebanon. Those would include the ministries of Ministries of: Education and Higher Education; Finance; Social Affairs; and Labor. In addition include the judiciary, Parliament, the Chamber of Commerce, associations, banks, and the private sector among target groups as they can have strong influence on policy making and initiating reforms. Similarly, civil society organizations and NGOs can use the information provided in this report to support their advocacy and awareness campaigns to promote gender equality; other development and international organizations (including the World Bank Group) and donors will have an instrument that would inform and guide them in addressing gender inequalities in the formulation of their assistance and aid programs for Lebanon.

5. Data and Methodology

5.1. Two surveys were conducted in 2007 specifically for this analysis covering the Greater Beirut area¹³. The first was a survey of 235 formal sector firms (109 female owned and 126 male owned) with similar levels of engagement and participation in the management of their business (i.e. they were all engaged and were active business owners). The second survey was conducted on a sample of 615 workers (342 females and 273 males). The selection of the samples for both surveys was stratified at two levels: sector of activity¹⁴ and firm size¹⁵ (defined by number of

¹³ While the survey was held nationwide, most of the substantive responses came from the Greater Beirut area. Two thirds of business activities in Lebanon take place in the Greater Beirut area.

¹⁴ Manufacturing, trade, services, construction, IT, and hotel & restaurants.

employees). The sample selections were designed so as to allow for an un-biased comparison to the extent possible between each of the gender groups and provide clear answers on whether each group faces similar challenges or behaves differently based on gender. Although weights were developed to achieve population representation, it should be noted that the study does not provide information about the incidence of female entrepreneurship in the Lebanese private sector per se, rather for the purpose of this analysis two non random sample groups of male and female entrepreneurs each were selected to highlight the gender dimensions¹⁶.

5.2 The analysis examines data from both the workers survey and the firm survey. The workers survey includes detailed information on the characteristics of workers and on their family/household background. When combined with the corresponding firm data it allows for a comprehensive examination of gender disparities from the perspective of the employees, the household, and the employers.

5.3. The methodology for analyzing the data involves looking at descriptive statistics to highlight the characteristics and differences between male and female entrepreneurs and workers. The analyses of the employee data uses diagnostics using the dissimilarity index (DI) to determine the underlying factors for any disparities in sector and occupational segregation. The Mincerian wage regressions and the Oaxaca-Blinder mean wage gap decomposition method, examine the level of wage differentials between female and male employees and the impact of endowments and discrimination on observed wage gaps.

5.4. Chapter one covers the characteristics of female and male entrepreneurs. The differential characteristics between female and male business owners are determined in terms of: ownership status, entrepreneurial ability, how they started their business, the extent and source of financing used, and structure of the company Board (family/non-family partnership). The second part covers factors that are related to the supply of jobs and working conditions in the private sector as exhibited by firms according to the gender of the owner.

5.5. Chapter two focuses on the workers and their characteristics in terms of age, experience, education, skills, and marital status. It examines work the different work patterns of workers and identifies the distribution of male and female employment across sectors and occupations to understand the dimension of sex segregation in private sector employment. Factors that influence the demand of women for labor participation will be examined by looking at the various aspects in employment that women value compared to men such as benefits, flexible work arrangement, transportation, childcare etc.

5.6 Chapter three quantifies the level of the gender gap and identifies its sources in view of the different demographic characteristics of the worker. Chapter four lays down the conclusions, examines the related policy and regulatory environment, and provides recommendations. Detailed data and supporting research are attached in the Annex.

¹⁵ Small (>=5, <=9), medium (20-99), Large (100 and over).

¹⁶ Annex 1 provides a detailed breakdown and explanation of the sampling and the data.

Chapter One: The Entrepreneurs: Men, Women and How Each Contributes to the Private Sector in Lebanon

This chapter examines the data from the firm survey that was conducted for this report. It is divided into two parts. The first part highlights the different characteristics of male and female entrepreneurs the second part examines the role that female entrepreneurs play on female employment as compared to male entrepreneurs.

Part I. What Are the Differences between a Female and a Male Entrepreneur in Lebanon?

1.1. Definition of entrepreneurship

1.1.1. In the theoretical and empirical literature, there is a proliferation of definitions and taxonomies of entrepreneurship and entrepreneurs. In the early theories, entrepreneurs are defined as those individuals that earn uncertain profits from the difference between a known buying price and an uncertain selling price bearing the risk (Cantillon, 1755). Stressing the relevance of the entrepreneurial ability as having good judgment, Say (1767-1832) identified entrepreneurs more with the managers than with the owners of capital or firms. Later theories defined the entrepreneurs as residual claimant optimizing agents continuously seeking for opportunities to minimize costs (Marshall, 1964) or as innovators who move the system out of the static equilibrium by creating new products or production methods (Schumpeter, 1949) and assume the consequences of uncertainty related to those events (Knight, 1942). Recent theories highlight the presence of enterprising skills (Shane and Venkataraman, 2000) and ability in decision-making (Casson, 2003). Despite the absence of a generally accepted definition it is clear that the entrepreneurs' role involves multiple aspects which include business ownership, risk bearing, innovation, opportunity seeking, and management.

1.1.2. Despite being quite widespread, the use of firm ownership as proxy for entrepreneurship is not free from drawbacks. Indeed, problems are related to the existence of different degree of participation in ownership (e. g. sole proprietorship, majority shareholder, minority shareholder or partnership) as well as to the real involvement of the enterprise's owner in running the business. The main question in the case of this analysis is whether or not the enterprise's owner has the real decision power in running the activity, or, even better, whether or not the owner is the "real player" in the private sector. At the empirical level, the focus is on the opportunity to consider firm's management rather than firm's ownership - given the idea that the manager daily interacts with the investment climate - or, even better, to combine information collected on owner and the manager.

1.1.3. These issues, which are already relevant in the analysis of the entrepreneurship in general, become essential when a gender-disaggregated analysis of entrepreneurship is carried out. A situation that is often found in the MENA region is that many companies have women as a registered owner but in most cases it is by name only while the actual entrepreneur and decision maker is a male (often a spouse or relative). Only when the real players in the private sector are identified does it become possible to see if male and female entrepreneurs face the same investment barriers or not.

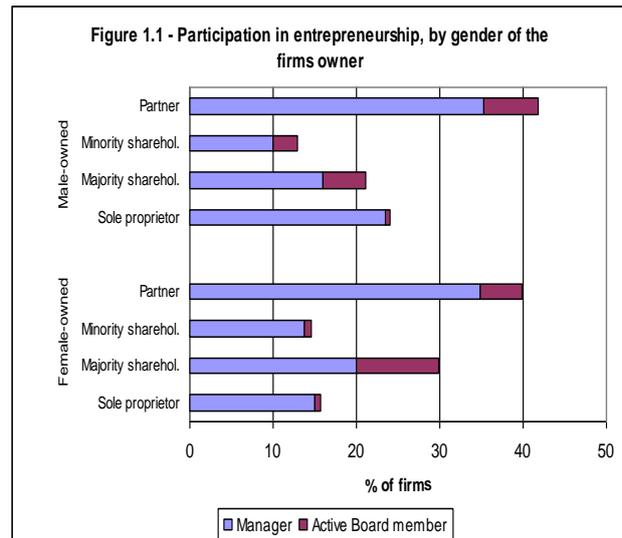
1.1.4. For the purpose of this report an entrepreneur is defined as an individual who owns either a majority shareholding (51%), a minority shareholding (49%), or is a partner/manager who can be liable and who may or may not own some shares in the company but is not the registered owner. These individuals regardless of shareholding status as previously defined

have to be actively involved in the running of the business by being dynamically involved in the enterprise's activity providing tangible and intangible resources and taking part at the decision making process (i.e. managing, being a decision making member of the Board, and/or a decision maker within the company in general).

1.2 Legal status and ownership:

1.2.1 In Lebanon more men than women are likely to be sole proprietors of their firm (24 percent compared to 15 percent. Women are more likely than men to be majority shareholders in their companies (20 percent of total female entrepreneurs compared to 16 percent for males). Although the differences are small they are statistically significant. No differences are found with regards to minority shareholders and partners (figure 1.1). These indicators show that in terms of ownership, women who are actively engaged in their own business tend to be more likely shareholders in their company (minority or majority) rather than sole proprietors.

Figure 1.1: Participation of entrepreneurs by gender of firm owner



1.2.2 Manufacturing accounts for 21 percent of the 109 firms run by female entrepreneurs, whilst the remaining 79 percent are in services¹⁷. Out of 126 firms run by male entrepreneurs, about 25 percent are in manufacturing whilst 75 percent are in services. Regarding size, the majority of manufacturing enterprises in the sample are medium or large (hiring 20 or more employees) regardless of the gender of the entrepreneur. An equal distribution between small and medium/large enterprise is found in services, again with no relevant differences between enterprises run by male and female entrepreneurs¹⁸.

1.3 Capability of being an entrepreneur (entrepreneurial ability and access to finance):

The capability of the entrepreneur is usually represented by two main components, Namely: i) the entrepreneurial ability; and ii) access to finance¹⁹.

1.3.1 Entrepreneurial ability

Entrepreneurial ability is a wide term, which refers to the ability of individuals to perceive and exploit business opportunity and can include a wide set of factors namely:

- Experience – measured by the number of years the entrepreneur has been in operation.
- Education - measured by the highest educational level attained by the entrepreneur.

¹⁷ The services sector in this case includes: Printing Services, Construction, Transportation/car rental, financial services, Education, Health and social action, Research and testing services, Advertising / Marketing / Media, Cleaning and maintenance, Security, Service to individuals (beauticians, hairdressers etc.).

¹⁸ Not enough observations were available in the IT, trade, construction, and hotel and restaurants to allow for significant results

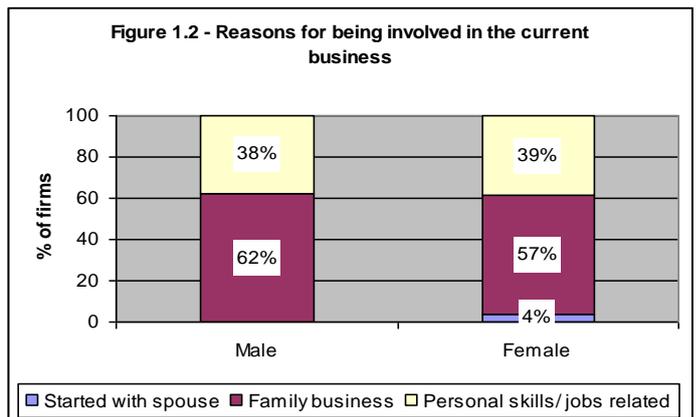
¹⁹ Evans and Jonovic, 1989.

- Business contacts and motivations²⁰ - not enough data is available to allow for an examination of business contacts however, motivations are proxied by the reasons behind the entrepreneurship choice (taking over a family business or initiating a new venture).
- Knowledge of the market – measured by the entrepreneurs’ field of study and experience (previous work) in the enterprise’s specialty.
- Opportunity seeking - measured by the entrepreneurs’ intention to expand their activity in the future.

1.3.1.1 Experience²¹: Female entrepreneurs are slightly younger and less experienced than male entrepreneurs. However, neither male nor, female entrepreneurs are in the very young age group and neither is completely new in the market. The average age of a female entrepreneur is 45 years compared to 50 years for a male entrepreneur, whilst female entrepreneurs are characterized on average with 13 years of experience in the market compared to 19 years of experience by male entrepreneurs.

1.3.1.2 Education²²: Women entrepreneurs are as educated as men and even slightly more so as shown by the data although the difference is not statistically significant. The majority of entrepreneurs regardless of their gender have a university degree or post university degree. The percentage is slightly higher for female entrepreneurs (93 percent) than for male entrepreneurs (86 percent).

1.3.1.3 Motivation (family business versus own undertaking) In Lebanon family plays a crucial role in entrepreneurship, and is equally relevant for female and male entrepreneurs (figure 1.2). Family businesses in Lebanon constitute 85 percent of the private sector²³. According to the firm survey data an enterprise where the board holds regular meetings, the percentage of family members in the board is 56% in firms run by male entrepreneurs compared to 47% in firms run by female entrepreneurs²⁴.



1.3.1.4 Knowledge of the market: Nevertheless of those initiating their own venture women have just as much knowledge as men of the market. Just as many female entrepreneurs as male entrepreneurs (approximately 40 percent) first got involved in the business because of their own entrepreneurial ability linked either to exploiting an idea in the market, a specific opportunity, or to considerations related to personal skill and/or comparative advantage (such as previous experience in the field or their field of study).

1.3.1.5 Pursuit of opportunity and risk taking (intention to expand the business activity): The data shows that women have a lower tendency to take an investment risk but women also list financial and regulatory constraints higher than do men. Men are more likely to report the

²⁰ See Burke, FitzRoy, and Nolan, 2002 for a broader description.

²¹ This data was taken from the same firm sample where 100 male entrepreneurs and 69 female entrepreneurs responded to this question.

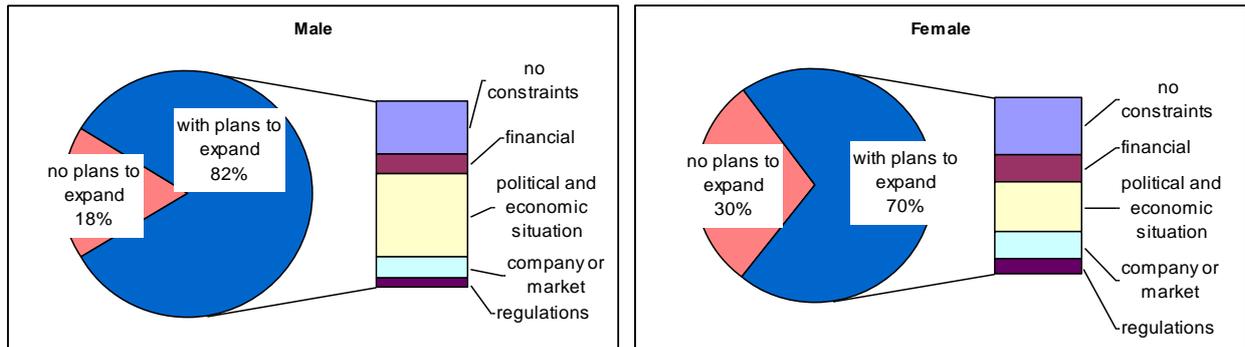
²² Ibid.

²³ “Family Business Consultations in Lebanon”, Josiane Fahed Sreih, 2008.

²⁴ Differences are statistically significant.

political and economic situation as a constraint. If it is true that entrepreneurial ability is measured by “opportunity seeking” the data seems to support the common understanding of the less risky attitudes of female entrepreneurs (Jianakopolis and Bernasek, 1998), Figure 1.3, shows that despite having lesser perceptions of constraints and issues with regards to the political and economic situation 30 percent of Lebanese female entrepreneurs had no plans to expand their business compared to 18 percent of male entrepreneurs, with the main reason being the absence of any need for expanding. Nevertheless, although women appear as lower risk takers a significant number are likely to invest and expand (70 percent).

Figure 1.3 – Entrepreneurs’ plans to expand the business, by gender



1.3.2 Access to finance

1.3.2.1 Access to finance is an important factor that can allow an entrepreneur to translate his or her entrepreneurial initiative into action. Under such an assumption, Lebanese male entrepreneurs show, at a first glance, a stronger entrepreneurial skill than their female counterparts. However, a more complex picture emerges when information about the source of financing is analyzed.

1.3.2.2 Differences between male and female entrepreneurs are found in terms of access to finance (as measured by both the demand for finance and the kind of financial instruments used). When asked the question “do you currently or did you at some point finance your capital or operation?”, only 26% of male entrepreneurs answered “no” compared to 38% of female entrepreneurs²⁵.

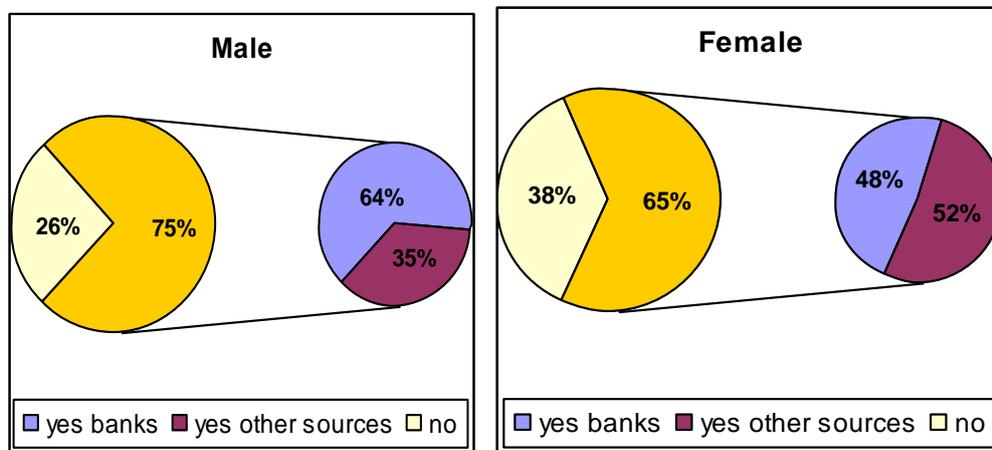
1.3.2.3 Sixty four percent of male entrepreneurs who financed their capital or operations had access to a bank compared to only 48% of female entrepreneurs (figure 2.4). This difference is also confirmed after controlling for industry fixed effects: female entrepreneurs are 17% less likely to have a bank loan when they finance their business than men. On the other hand, for women, personal savings are more relevant. Establishing a causal relationship to determine the linkages between lower access to banking instruments and lower access to finance with, lower female attitudes towards expanding is difficult with the current data. However, an interesting question remains: “are female entrepreneurs in Lebanon less likely to have access to banking instruments because of weaknesses in the demand for financing or because of constraints on the supply side?” Findings from firm studies in other regions provide useful insights.

1.3.2.4 Findings from an Enterprise Survey data analyses of firms in Eastern Europe and Central Asia by Muravery et al. (2007) show that women entrepreneurs are less likely than

²⁵ The difference in attitude is confirmed across size and sector.

men to get a loan²⁶. This suggest that, even if certain factors indicate that women are lower risk-takers, actual constraints in the supply of finance can play an important role in influencing women’s “entrepreneurial spirit”.

Figure 1. 4 – Access to finance and source of finance by gender

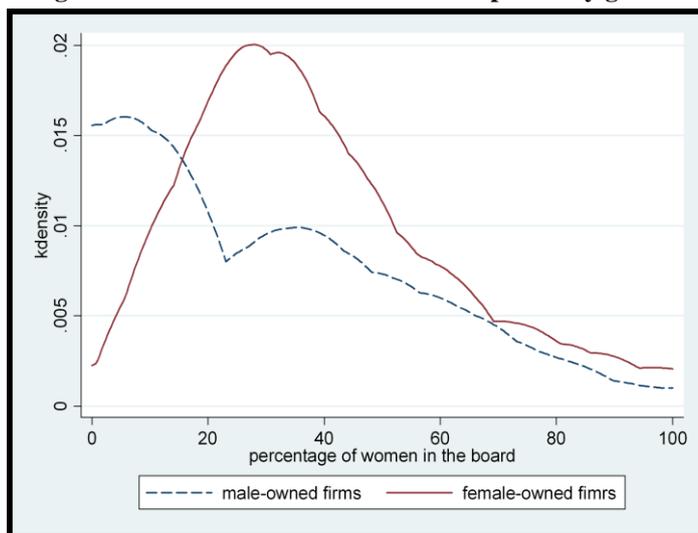


* Differences between male and female entrepreneurs are statistically significant

Part II. The role of Female entrepreneurs on female labor force participation in the private sector

2.1 Female entrepreneurs are an important source for boosting female labor force participation in the private sector in Lebanon²⁷ either at the managerial or at the production level. For the purpose of this analysis, female participation at the managerial level is measured by the percentage of females in the enterprise’s board.

Figure 1.5: Women on the Board of companies by gender



2.2 Firms run by female entrepreneurs are more likely to have more women on the board than firms run by male entrepreneurs.

Seventy three percent of female owned firms had Boards with 20-50% female members as compared to only 36 percent of male owned firms. The left tail of the kernel distribution of the percentage of women board members in firms run by male and female entrepreneurs (figure 1.5), shows that a remarkably higher fraction of enterprises run by male entrepreneurs have from 0% to 20% of the board composed of women compared to a definitely smaller portion of enterprises run by female

entrepreneurs. On the other hand, for higher percentages of female board members, the kernel

²⁶ Those findings were established when correcting for selection on whether the firm needs a loan, and controlling for the profit of the firm, capacity utilization, age, and competition faced by the firm, as well as for industry and country fixed effects.

²⁷ The same findings were found for female entrepreneurs in other MENA countries (see Women Entrepreneurs in the Middle East and North Africa, World Bank 2008).

distribution of firms run by female entrepreneurs always dominates those of firms run by a male entrepreneurs This is true also when the sub-sample of non-family business is considered.

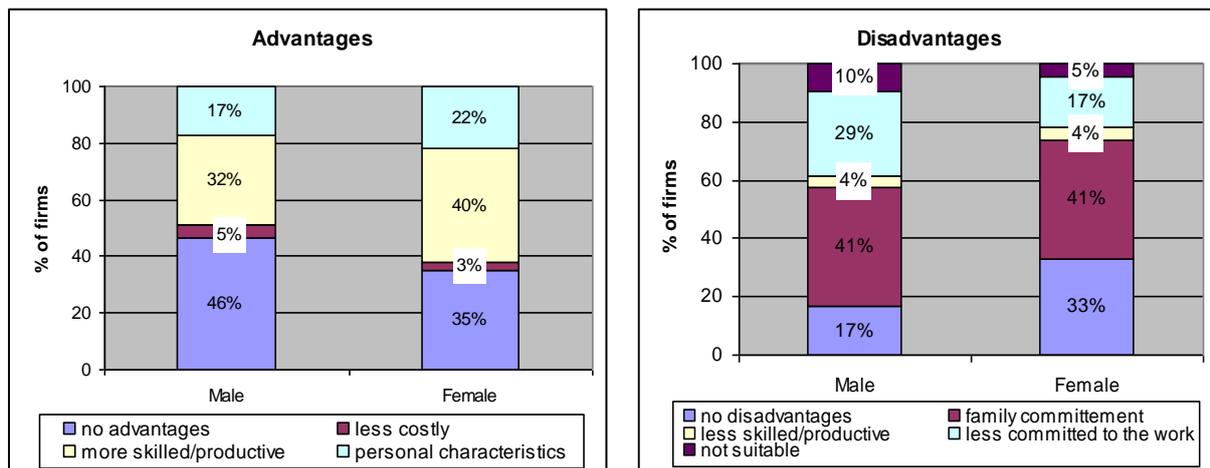
2.3. When controlling for family businesses the percentage of females on the board of non-family female owned firms is higher than in non-family male owned firms (22 percent compared to 11 percent). This goes against the prevailing assumption that female owned family businesses would by default have only female shareholders due to inheritance and socio-cultural factors where if there were male family members they would have ownership and control. More detailed data about the composition of the male and female board members and their relationships is needed to shed more light on this issue.

2.4 Enterprises run by female entrepreneurs hire a higher percentage of women workers compared to enterprises run by male entrepreneurs across all sectors. On average, 47% of the labor force in enterprises run by female entrepreneurs is composed of women compared to 34% in enterprises run by male entrepreneurs²⁸.

2.5 Female employees in female owned firms have an advantage both in how they are perceived as employees and in terms of compensation. Male and female firm owners were questioned about their perceptions and attitudes to employees and the results were compared with how they treated female and male workers through wage and non-wage benefits and services that they actually provide.

2.6 Female entrepreneurs are more likely than male entrepreneurs to consider female workers as more skilled/productive in their work (40 percent compared to 32) or better because of personal characteristics like more trustworthy, more dedicated, and more presentable (22 percent compared to 17). On the other hand, male entrepreneurs are more likely to find no advantages in hiring women compared to female entrepreneurs (46% versus to 35%) - figure 1.6.

Figure 1.6: Advantages and disadvantages of hiring women as reported by entrepreneurs,



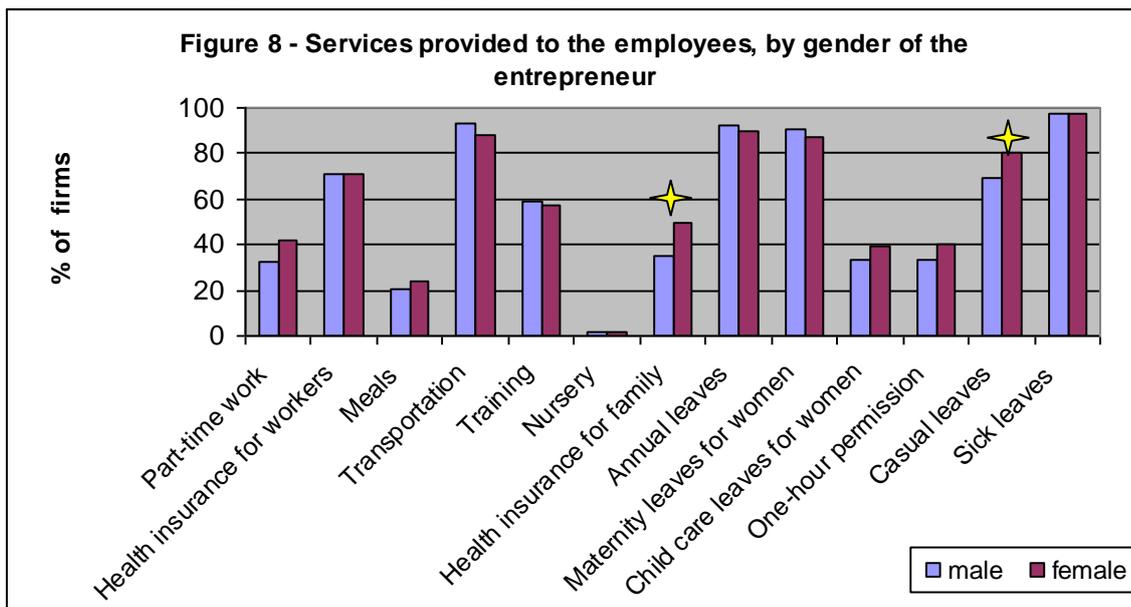
2.7 A high percentage of entrepreneurs (40%), regardless of their gender, directly mention family commitment as the major disadvantage in hiring women. More male entrepreneurs (29%) than female entrepreneurs (17%) consider women as less committed to their work for reasons such as higher exit from work, higher absence, and unavailability for working overtime. However, looking at the data on leave, absenteeism and overtime work request male firm owners are more likely to reject leave requests submitted by female workers (paragraphs 2.7-2.9) and

²⁸ Differences are statistically significant

although 95 percent of overtime requests are usually accepted for all employees, more women workers than men tend to have their request to work overtime rejected or ignored (see paragraph 3.1.11). At the same time women have a higher level of absenteeism in male owned firms than men although from the current data it is difficult to determine if this is related to the higher tendency of having their leave requests rejected in those firms.

2.8 Female entrepreneurs are more likely to provide health insurance coverage for an employee’s family (male and female) and casual sick leaves than male entrepreneurs. However, more male than female employees benefit from family health coverage. For benefits and services that can be useful for work life balance, male entrepreneurs are more likely to

Figure 1.7: Services provided to the employees by gender of the entrepreneur



Note: Stars indicate differences that are statistically significant at the 1 percent level or the 5 percent level.

provide maternity leaves for women and annual leaves however, the difference is not statistically significant (figure 1.7) and as just mentioned above women have a higher tendency of having their leave request, particularly gender related leave (maternity and childcare) rejected by male owned firms than in female owned firms as explained further in chapter three.

2.9 There is no statistically significant gender difference in employees’ job satisfaction between male and female owned/managed firms. Although male employees are more likely to be dissatisfied in female owned/managed firms (14.23 percent) compared to their female counterparts (8.02 percent) and compared to male employees in male owned/managed firms (10.76).

Leaves (gender related - maternity/childcare and gender neutral - all other types of leaves)²⁹

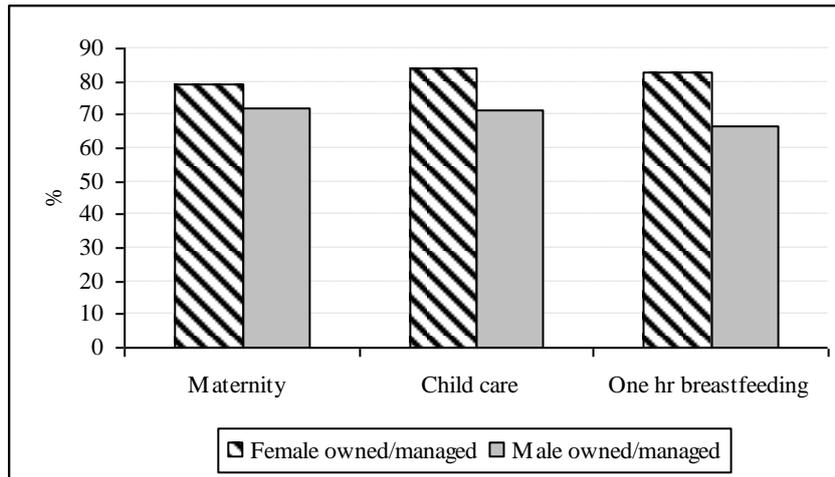
Gender related leaves

2.10 Female owned/managed firms are more likely to approve maternity and childcare based leave requests for their female employees than do male owned firms. The cross tabulation

²⁹ Data findings are derived from the workers’ survey

results show that roughly two-thirds of female employees' request for maternity, child care, and breast feeding leaves are approved. The data shows that there can be differences in the application of these services in different firms such as female owned firms versus male owned firms, different sectors, and among firms with different sizes. Figure 2.6 presents the approval rate for different types of leaves applied by female employees between female and male owned/managed firms. As the figure clearly shows, female employees in female owned firms have a higher chance of getting their leave request approved compared to female employees working in male owned firms and this holds true for all the three types of leave requests.

Figure 1.8: Percentage of female employees' leave request approval by gender of the owner of the firm

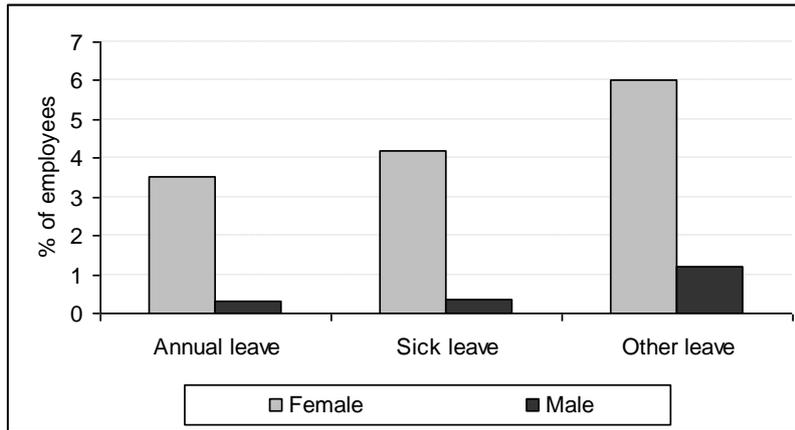


2.11 For example 80 percent of female employees who requested maternity leave were approved in female owned/managed firms compared to only 72 percent in male owned firms. Thus, if male owned firms have a higher tendency to offer maternity leave women workers are not benefiting as much from it. As the graph shows, the percentage difference increases as we move from maternity leave, to child care and one hour breastfeeding leave requests. In the case of leave approval for one hour breastfeeding request, the percentage difference between female and male owned firms is more than 16 percent.

Gender neutral leaves

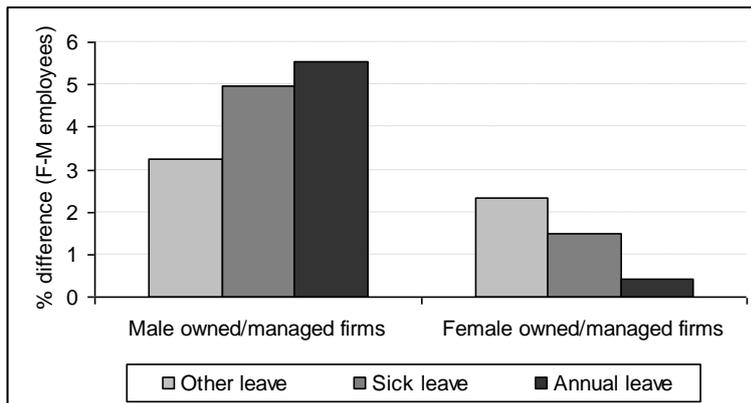
2.12 Female and male firm owners equally discriminate against women in non maternal type leaves indicating that all employers consider female workers as already getting too much leave due to maternity and childcare. Female workers have a significantly higher incidence of rejection to their (non-maternal based) leave requests than their male counterparts in both female and male owned firms. Figure 1.9 clearly shows the differences. The annual leave request of 3.5 percent of female employees was denied compared to the request of 0.3 percent of male employees. At the same time, the request of female employees for other leave (such as unexpected travel or funeral leaves) is five times more likely to be rejected compared to the same request by male employees. This chance of rejection is much higher in the case of sick leave. The chance of female employees' request for sick leave to be rejected is 11 times higher than the chance of a male employees' request. Hence, maternity leave comes at the cost of other types of leaves that women are entitled to and there is no consistent and meaningful difference across different sectors and sizes of firms.

Figure 1.9: Percentage of leave requests denied by gender of the employee



2.13 Although all types of (non maternal based) leave requests of female employees are more likely to be denied in both male and female owned/managed firms the differences are more significant in the case of male owned firms. Figure 1.10 presents the difference in the percentage of female and male leave requests denied by the gender of the owner of the firm.

Figure 1.10: Difference in the percentage of leave requests denied between female and male employees by the gender of the firm owner



Positive values show that requests of female employees are more likely to be denied compared to requests submitted by male employees. As the figure clearly shows, the percentage difference in denial of (other) leave request between female and male employees is 3.24 in male owned firms compared to only 2.33 in female owned firms.

2.14 In male owned firms more than 6 percent of female employees' request for annual leave is compared to less than 0.5 percent of requests by male employees (denoting a difference of 5.55 percentage points). In female owned/managed firms on the other hand only 0.53 percent of the annual leave request of female and 0.1 percent of male employees is denied (a difference of 0.43 percentage points). Interestingly the data revealed that “leave discrimination” occurs mostly for un-married females without small children. Leave rejection rates for female and male workers with small children are practically non-existent and almost the same (0.55 percent versus 0 percent respectively).

2.15 More women than men tend to have their request to work overtime rejected or ignored. Workers were asked whether they work overtime and whether their employers grant it. Only 26 percent of the employees (male and female) said that they can request to work overtime. Nearly half of the workers in the survey (52 percent male and 47 percent female) request it and 94 percent of the requests are usually accepted equally by both female and male firm owners. However, interesting variations are observed in the rate of rejections of overtime requests submitted by male and female workers. While only 3 percent of the request of male employees is

refused or ignored, more than 10 percent of the request of women employees is refused or ignored and the difference is statistically significant. This implies that out of 50 overtime applicants, the request of only one and a half male employees is rejected or ignored compared to five female employees.

2.16 In firms and job categories where overtime work is applicable, nearly 30 percent of female and 26 percent of male employees claimed that they could not refuse to work overtime if it was requested of them. Results also show that 59 percent of the over-time hours worked goes unpaid. No significant gender differences are observed in both areas.

Key Summary points

- Compared to male entrepreneurs female entrepreneurs are slightly younger and consequently have less experience but they are equally educated even slightly more so. Women also have just as much knowledge as men of the market.
- More men than women are likely to be sole proprietors of their firm and family businesses play a crucial role in entrepreneurship in Lebanon, and is equally relevant for female and male entrepreneurs
- Women list financial and regulatory constraints higher than do men. Differences between male and female entrepreneurs are found in terms of access to finance (as measured by both the demand for finance and the kind of financial instruments used).
- Female entrepreneurs are an important source for boosting female labor force participation in the private sector in Lebanon either at the managerial or at the production level. Firms run by female entrepreneurs are more likely to have more women on the board than firms run by male entrepreneurs. Enterprises run by female entrepreneurs hire a higher percentage of women workers compared to enterprises run by male entrepreneurs across all sectors.
- Female employees in female owned firms have an advantage both in how they are perceived as employees and in terms of treatment. Female entrepreneurs are more likely than male entrepreneurs to consider female workers as more skilled/productive in their work or better because of personal characteristics like being more trustworthy, more dedicated, and more presentable. However, a high percentage of entrepreneurs regardless of their gender, directly mention family commitment as the major disadvantage in hiring women.
- Female owned firms are more likely to approve maternity and childcare based leave requests for their female employees than do male owned firms. Female entrepreneurs are also more likely to provide health insurance coverage for an employee's family (male and female and casual sick leaves) than male entrepreneurs.
- Female and male firm owners equally discriminate against women in non maternal type leaves indicating that all employers consider female workers as already getting too much leave due to maternity and childcare. Although all types of (non maternal based) leave requests of female employees are more likely to be denied in both male and female owned firms the differences are more significant in the case of male owned firms.

Chapter Two: Male and Female Workers in the Private Sector: Characteristics and Employment Patterns

This chapter covers three areas:

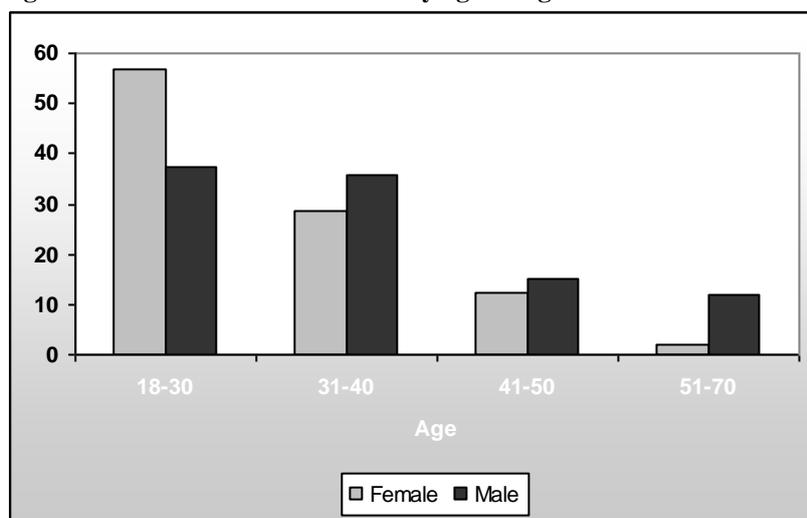
- 1) An assessment of the differences and similarities between female and male workers in the Lebanese private sector in terms of their characteristics, and working patterns;
- 2) The distribution of Female and Male Workers Across Sectors and Occupations; and
- 3) A deeper analysis of the factors that influence the demand of women for labor force participation compared to men including a look at workers' perceptions regarding the labor law, and factors that affects their decision to work/stay on their job.

Part I. Comparisons between Female and Male Employees in the Private Sector (characteristics, employment structure, and working patterns)

2.1 Age and experience:

2.1.1 Female workers are on average younger than male workers. Overall, 38.2 percent of the sampled workers are female. The mean age of female employees is 31 years compared to 35 years for male workers. Figure 2.1 presents the distribution of workers by four age categories. As the figure clearly shows, most female employees in the Lebanese private sector are very young compared to men and their share declines as age increases.

Figure 2.1: Distribution of workers by age and gender

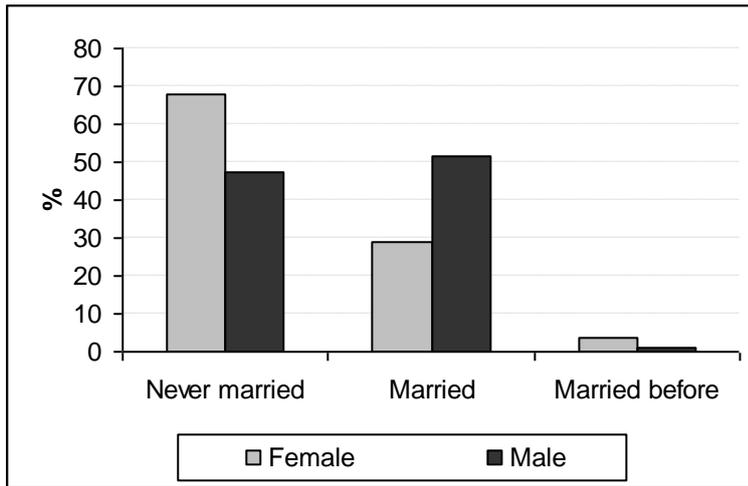


2.1.2 Fifty seven percent of female employees are in the youngest age category (18-30 years) compared to only 37 percent of male employees. On the other extreme, 12 percent of male employees are in the oldest age group (51-70 years) compared to only 2 percent of sampled female employees. This result indicates that more young female Lebanese have been joining the labor force compared to their mothers. In addition, as expected when looking at the age composition of workers, male employees have more experience than female employees. The difference in the mean for experience between male and female employees is 1.2 years. The difference is much higher when considering the median (3.5 years).

2.2 Marital status

2.2.1 Marriage plays a high role on women's work. Overall, 55 percent of the workers interviewed are single, 43 percent are married, and only 2 percent have been previously married (divorced, separated, and widowed). Among female employees, 68 percent are single and 29 percent are married. When looking at male employees however both married and single males are on almost equal footing whereby, 47 percent are married and 51 percent are single (figure 2.2).

Figure 2.2. Distribution of workers by marital status and gender

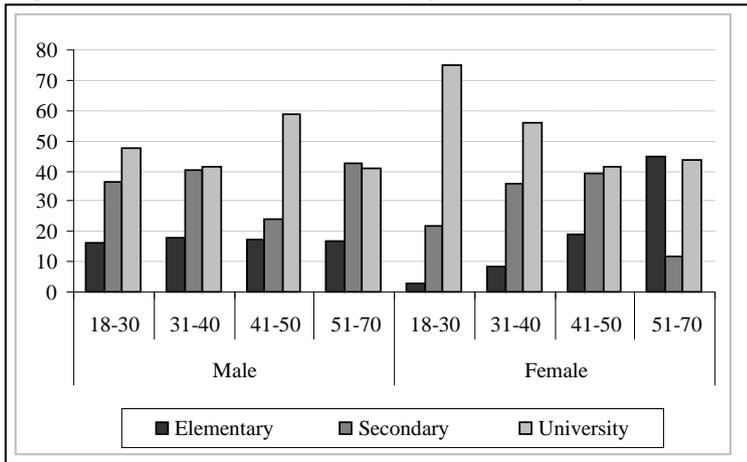


2.3 Education and occupation

2.3.1 Female workers are more educated than their male counterparts. More than 87 percent of all the workers surveyed report having attended secondary or university education (34 percent secondary and 53 percent university)³⁰. Of those who attended high school and university education, 64 percent have done so through private educational establishments, which highlight the importance of the private educational sector in building the human capital in Lebanon. Interestingly, more men attended private education (54.5 percent) compared to women (45.5 percent). The percentage of female employees with elementary level of education is only seven percent compared to 17 percent of male employees. Sixty five percent of female employees have also completed college or above compared to only 46 percent of male employees (see Figure 2.3). This gap still holds after controlling for age differences. In the 18-30 age group, only 47 percent of male employees completed university compared to 75 percent of female employees. As the graph shows, the gap declines as age increases indicating the high participation of young women in the higher education system.

³⁰ At the time of the survey, only 15% of the employees were still attending schools or universities.

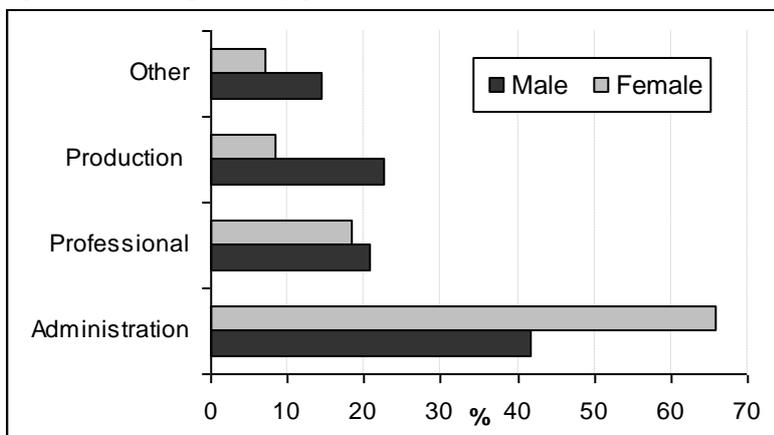
Figure 2.3. Education of workers by gender and age



2.4 Occupations

2.4.1 Females are highly involved in administrative jobs particularly in accounting, secretarial/receptionist, and as assistant managers. On the other hand male employees are highly involved in production and other (non-production) occupations³¹ (figure 2.4).

Figure 2.4. Occupation by gender



2.5 Employment registration and past employment history

2.5.1 Women workers are less aware or knowledgeable about employment registration. Eighty-five percent of all workers surveyed have been legally registered since the start of their employment, of which 71% were registered within the first three months. Seventy four percent of male employees have been legally registered within three months compared to 67 percent of female employees. When explaining reasons for being a non-registered employee most male employees stated that they were either a part time or temporary worker, or that they did not have a Lebanese nationality. Female employees did not seem as knowledgeable and mentioned reasons such as “they would be registered soon”, “they had started working recently”, or they “did not know about the issue”. Eighteen percent of employees that are not registered are non-

³¹ In the data set, jobs were classified as administration, professional, production, non-production & trainee

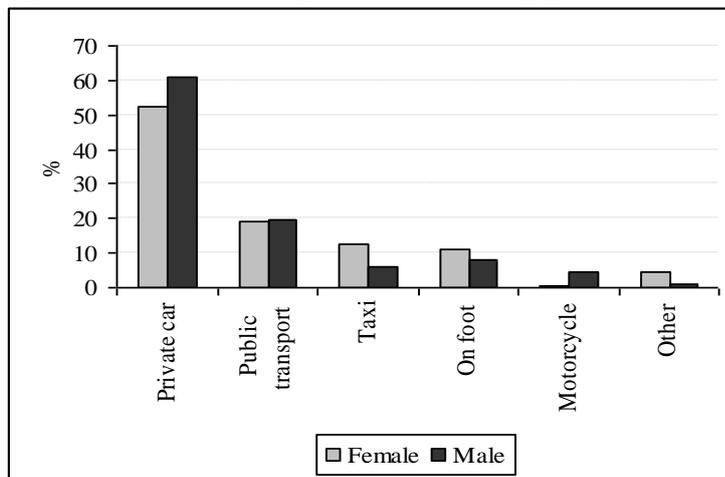
Lebanese, 80 percent of them are female. These findings indicate that efforts should be made to educate women about the labor, their rights and responsibilities.

2.5.2 Twenty eight percent of employees were unemployed before getting their current job and there is a statistically significant difference between female and male employees. Thirty seven percent of female workers were unemployed before their current job compared to 22 percent of male employees. Eighty-six percent of all employees had spent up to a year looking for a job before finding employment, while 14 percent had spent more than a year doing so. Interestingly, there is no statistically significant gender difference in the number of months stayed without job (9 months for male and eight months and half for female employees).

2.6 Transportation to work

2.6.1 Generally, 82 percent of the respondents do not consider getting to work as being difficult (83 percent of male and 81 percent of female employees). However, women more than men consider good transportation as important for work and public transportation (government and private companies) are more important for women. While there is no statistically significant gender difference in the percentage of employees who use public transport, more male employees use private car (61 vs. 52%) and motorcycles (four vs. less than one percent) than their female counterparts. Female employees are more likely to walk on foot (11 vs. eight percent) and to use taxi cabs (13 vs. six percent). This may indicate that provision of public transport services by the government or private companies can be more beneficial for female employees (figure 2.5). Female employees are also more likely to live near their work place as indicated by the relatively small amount of time they need to arrive at work.

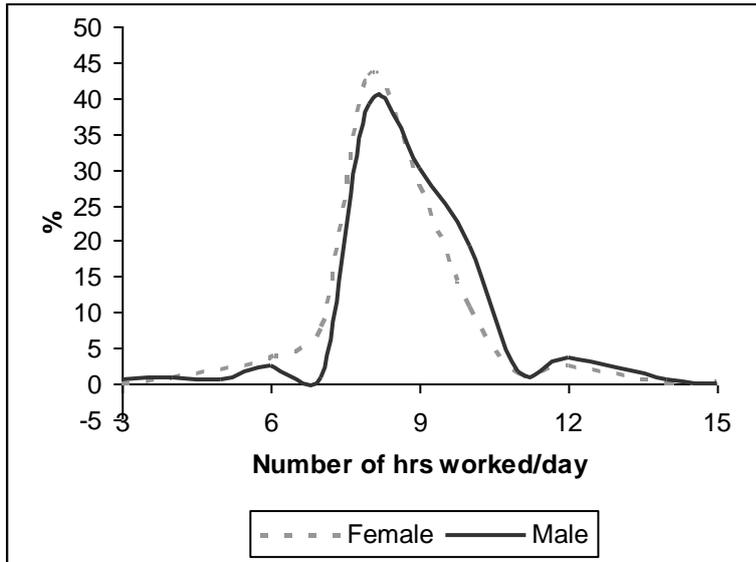
Figure 2.5: Means of transportation to work by gender



2.7 Working hours and flexible work time

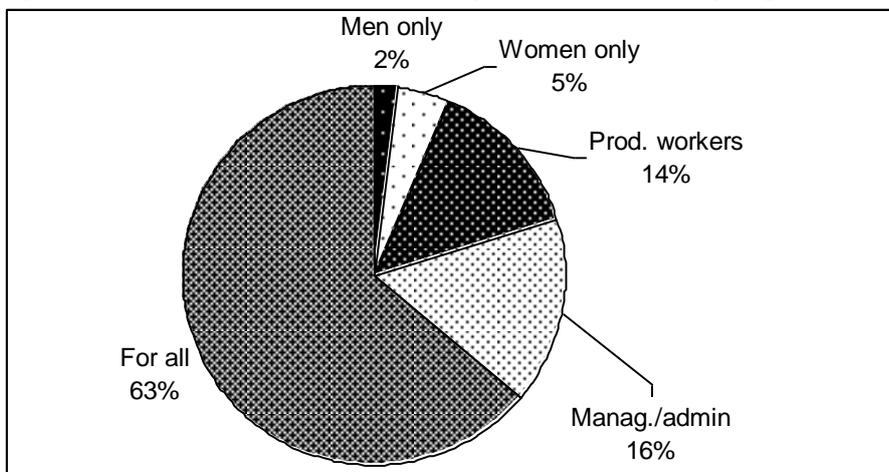
2.7.1 Men work more hours than women. Most employees (male and female) work five to six days a week (mean 5.6 and median 6 days). The mean and median numbers of working hours are 8.6 and 9 hours respectively. Nearly half of the employees work for 8 hours or less and 30 and 16 percent of them work for 9, and 10 hours, respectively. The number of hours worked by female employees is relatively small compared to their male counterparts as shown in Figure 3.6. Those that work 8 hours and less are made up of females where as those that work 9 hours and more are made up of males.

Figure 2.6: Distribution of working hours by gender



2.7.2 Gender does not play a significant role in the determination or availability of flexible working hours offered by employers. Based on what was reported by the workers, 20 percent of the firms offer flexible working hours. Of this 20 percent, 78 percent provide part-time employment, 9 percent allow working from home and 16 percent have flexible entry and exit times.

Figure 2.7: Availability of flexible working hours for different groups



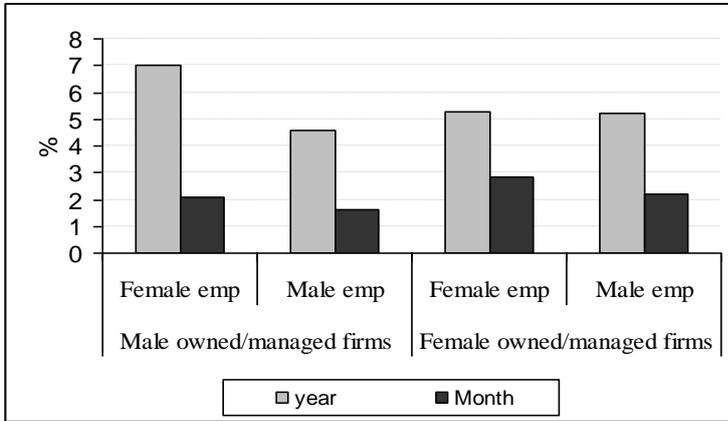
2.8 Absenteeism

2.8.1 Women have higher level of absenteeism from work than do men. On average total employees are 5.36 and 2.21 times absent from their work in the past year and month, respectively. Male employees are absent from their work 4.85 (median 4) and 1.98 (median 1) times in the last year and last month, respectively. The corresponding figures for female employees are 6.17 (median 5) and 2.45 (median 2), and the differences are statistically significant in the case of the number of times absent from work in the last year.

2.8.2 There is no consistent and meaningful difference in the pattern of absenteeism across sectors. However, there is significant gender difference in the pattern of absenteeism that exists between female and male owned firms (figure 2.8). The average number of times female

employees are absent in male owned firms (both over the past year and past month) are much higher than the corresponding figures for male employees. For instance, female employees in male owned firms are absent from work 7.02 and 2.08 times per year and per month, respectively compared to only 4.59 and 1.62 times of male employees.

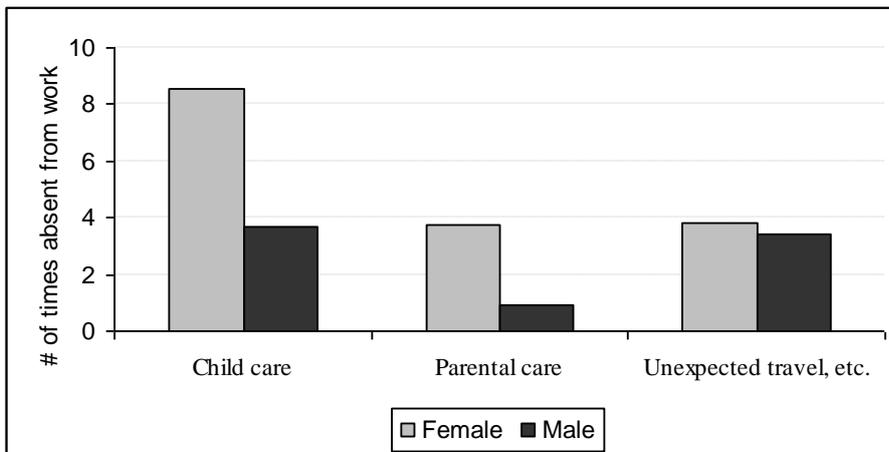
Figure 2.8: Number of times a worker is absent from work last year and last month by gender of the employee and owner of the firm



2.8.3 However, this gender discrepancy vanishes in female owned firms. The average number of times female and male employees were absent during the last year were 5.26 and 5.25, respectively. The number of times female employees were absent from work during the last year in male owned firms is higher than the number of times female employees were absent in female owned/managed firms.

2.8.4 Female employees are more likely to be absent from work to take care of their children, parent, etc., than their male counterparts (figure 2.9). However, illness is the single most important reason mentioned by both female and male employees. More than 79 percent of male employees and 75 percent of female employees mentioned illness as the first reason for their absence from work over the last year.

Figure 2.9: Reasons mentioned first by workers (apart from illness) for absence from work over the past year by gender



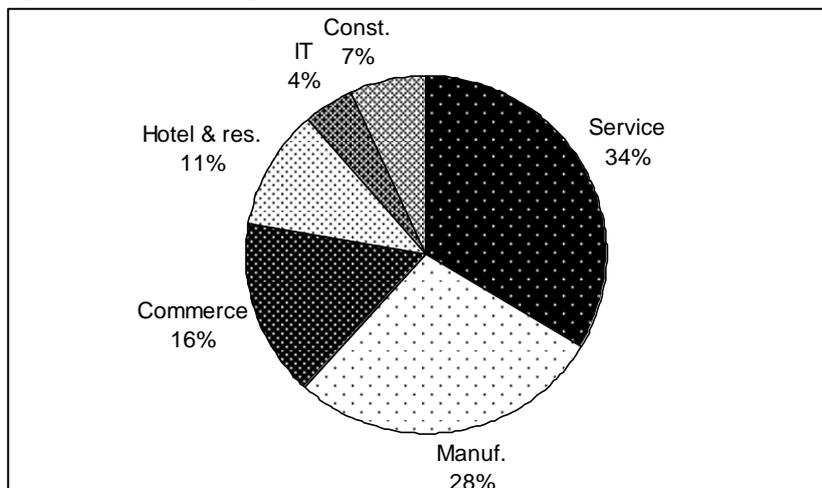
Part II. Patterns of Employment across Sectors and Occupations

2.2 Patterns of Employment by Sector and Occupation

Employment by Sector:

2.2.1 *Out of the 28 different sectors reported by firms, six broad sectors were identified for the sake of analysis: manufacturing, commerce, service, construction, hotel and restaurant, and information technology (IT).* The service sector is the major employer in this sample. It employs more than one-third of the total labor force in the sample (figure 2.10). The manufacturing and the commerce sectors are the second and the third largest employers (they employ 28 and 16 percent of the total sampled workers).

Figure 2.10: Total employment by sector



2.2.2 *Using the measure of the dissimilarity index (DI)³² to determine the level of segregation, thirty two percent of female employees need to move across sectors in order to achieve an even distribution across the six sectors³³.* However, when looking at the different characteristics and work related variables of employees interesting variations provide a clearer pattern.

Age:

2.2.3 *Young females are relatively equally participating in all sectors.* Figure 2.11 shows that the level of sectoral gender segregation increases as the age of the employee increases. In other words, the average share of female workers across sectors decreases as age increases. For the youngest age group, the level of sectoral gender segregation is relatively small (ID = 0.16). This indicates several things that should be taken into consideration with caution given the lack of adequate data for deeper investigation. The findings highlight the positive achievement in

³² The Index of Dissimilarity (ID) given by: $ID = \frac{1}{2} \sum_{i=1}^6 \left| \frac{f_i}{F} - \frac{m_i}{M} \right|$ where:

f_i = the percentage of female employees in the i^{th} sector*

F = the total female employees in the sample

m_i = the percentage of male employees in the i^{th} sector*

M = the total male employees in the sample

*Occupation can be substituted for sector - See annex to chapter three for a more detailed explanation.

³³ The index of dissimilarity computed for the six sectors is 0.3158.

women’s capacity that has reached the same level as men’s. It also points to the fact that it has become more culturally and socially acceptable for women to be working in all areas and sectors than was the case for their mothers. Furthermore, the growth of the services sector in Lebanon has opened up employment opportunities and employers are capitalizing on the comparative advantage of the new generation of educated young women. A deeper look at the level of women’s segregation by sector opens up the picture further.

Figure 2.11: Index of sectoral dissimilarity between female and male employees by age

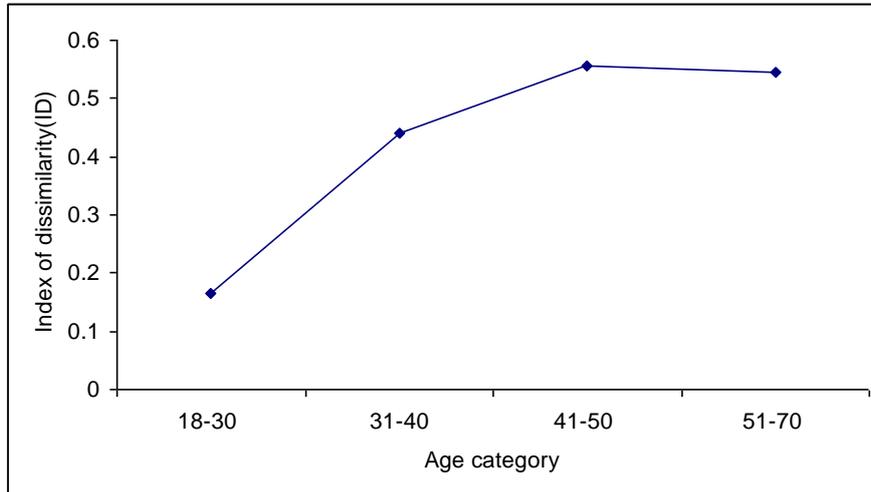
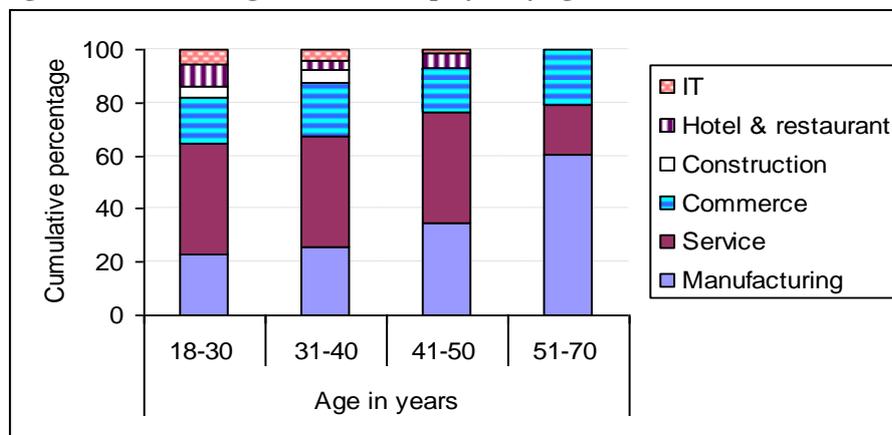


Figure 2.12: Percentage of women employed by age and sector



2.2.4 For instance, more than 60 percent of female employees who are older than 50 years are employed in the manufacturing sector whereas the pattern is reversed in the case of the services sector where more than 40 percent of female workers between the ages of 18 and 40 are employed (compared to only 19 percent of female workers above 50). As age increases the percentage of women employed in the construction, hotel and restaurant, and IT sectors declines significantly, in the above 50 age group, no single woman is observed in the IT, construction, and hotel and restaurant sectors³⁴ (figure 2.12). Interestingly, there is no significant age difference in the percentage of women working in the commerce sector. In terms of salary level

³⁴ In the case of the IT sector, this also holds for men above 50. In the construction, and hotel and restaurant sectors, however, we observe men above 50.

the encouraging news is that younger women are increasingly entering into the highest paying sector (IT) and are moving away from the lowest paying ones (manufacturing and commerce)³⁵.

Marital status:

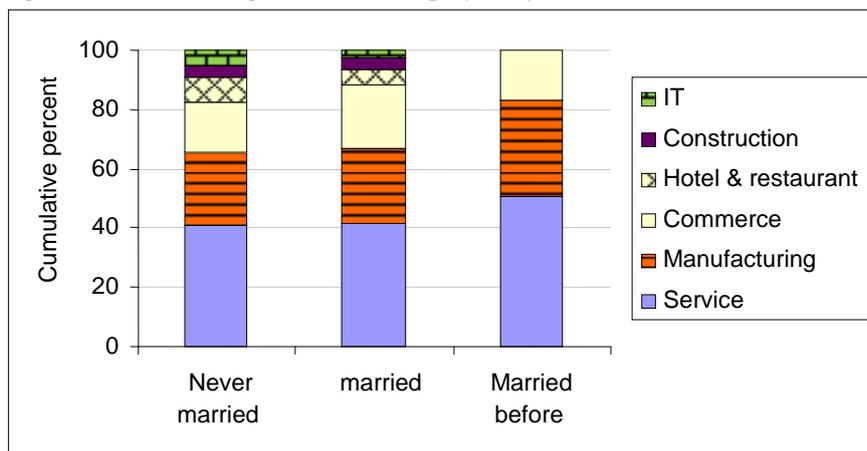
2.2.5 Marital status may also affect the sector of employment for women but age is a stronger determinant. The index of dissimilarity computed for female and male employees with different marital status is 0.19 for never married and 0.15 for married workers³⁶. These figures are relatively small compared to the ID figures computed for the age-gender segregation across sectors (table 2.1). This implies that the age-gender sectoral segregation is more important than the marital status-gender sectoral segregation.

Table 2.1: Index of dissimilarity by age groups

ID by Age	
18 -30 years	0.1644
31 - 40 years	0.4415
41 - 50 years	0.5557
51 – 70 years	0.5459

2.2.6 Based on the data, further investigation needs be made to determine if the hours of work and cultural factors make working in the IT and hospitality industry undesirable for married women. Though the level of gender-marital status sectoral heterogeneity is relatively small, significant sector variation is observed within female employees themselves by their marital status (see figure 2.13). The figure reveals that there is no significant difference between single never married and married women in sectors of employment except that a higher number of single never married women are more likely to work in the IT and hotel and restaurant sectors even after controlling for age differences.

Figure 2.13: Percentage of women employed by sector & marital status



³⁵ Employees in the IT sector get the highest average monthly payment (US\$1,058) followed by services (US\$ 883), commerce (US\$ 731), and manufacturing (US\$ 669).

³⁶ The third group, married before (divorced, separated, and widowed), are not included in the analysis due to insufficient number of observations.

Education:

2.2.7 Education remains an important requisite for women's employment in Lebanon and the findings support this conclusion. Very high sectoral gender segregation is observed for less educated employees. The education-gender sectoral dissimilarity index is 0.45 for illiterate workers and it declines to 0.13 and 0.19 for high school and college graduates, respectively. Further examination of the occupation women are concentrated in provides more insight.

Employment by Occupation:

The same DI measure is used to examine gender segregation by occupation. Occupations are grouped into four categories: professional, administration, production, and other.

2.2.8 The computed occupation DI for Lebanon (0.2754) is relatively low compared to the sectoral dissimilarity index computed above (0.3158) and lies within the average for the MENA countries. Using the same breakdown of occupations, the ID computed for the MENA countries ranges from 0.15-0.65³⁷.

2.2.9 Almost 28 percent of female employees are concentrated in administrative occupations³⁸. Women's share in administrative jobs is 67 percent compared to 40 percent for male employees. A deeper breakdown within occupations shows that women are also more highly concentrated in jobs such as operators/secretaries or accountants (where their share is 16.5 and 17 percent respectively compared to 3 and 9 percent for males) and they are less concentrated in managerial, technical, and skilled labor occupations where their share is relatively small. In the banking sector where women in Lebanon have integrated well at the professional levels, out of a total of 544 senior managers listed in the 2006 Almanac of Banks only 75 were women³⁹ (out of the 382 listed Board members 14 were women).

2.2.10 Occupational segregation by gender may be more likely due to experience and education than on other factors (discrimination or socio-cultural barriers) when taking into consideration, age, marital status and education level of employees. Figure 2.14 shows that the gender occupational difference is very high for the youngest age group (ID = 0.29) and lowest for the oldest age group (0.054). The negative slope of the curve for age indicates that occupational segregation between female and male employees declines as the age of the employee increases.

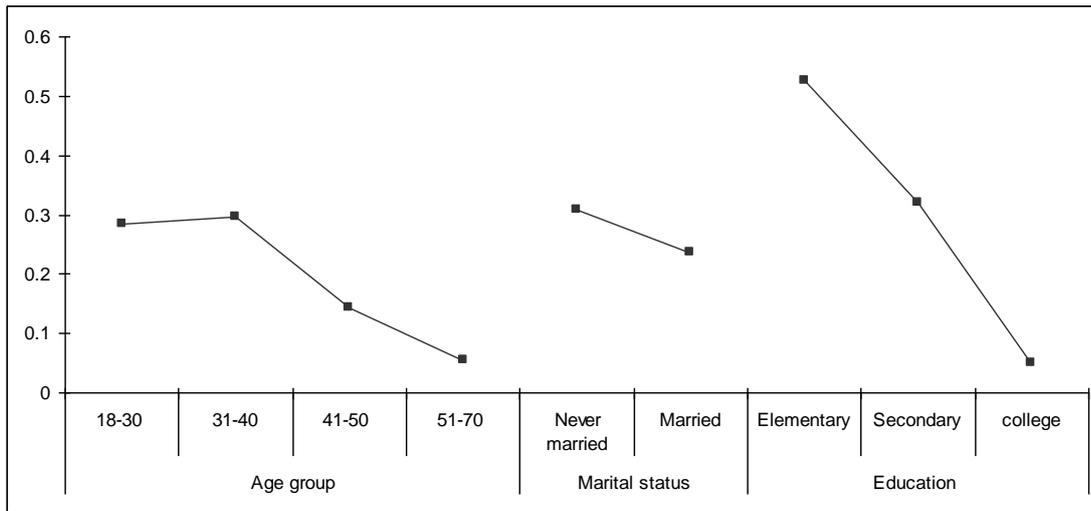
2.2.11 The level of gender segregation in occupation declines significantly as the level of education increases (figure 2.15). The ID value for workers with elementary education is one of the highest (0.53) indicating a high concentration of women with lower education in certain occupations. This high level of ID shrinks by more than 10 times in the case of college graduates. The negative and steeply sloped curve of the education graph indicates that the level of gender related occupational segregation in all occupations declines significantly as the level of education increases again supporting the argument of the importance of higher education for employment opportunities for women.

³⁷ Anker, R. 1998. *Gender and Jobs: Sex Segregation of Occupations in the World*. Geneva: International Labor Organization.

³⁸ The overall occupational dissimilarity index between female and male employees is 0.2754.

³⁹ The banking sector was not included in the survey as banks did not form part of the sample for the ICA 2004 from which the sample for this study was designed.

Figure 2.14: Index of occupational dissimilarity between female and male employees by age, marital status, and education

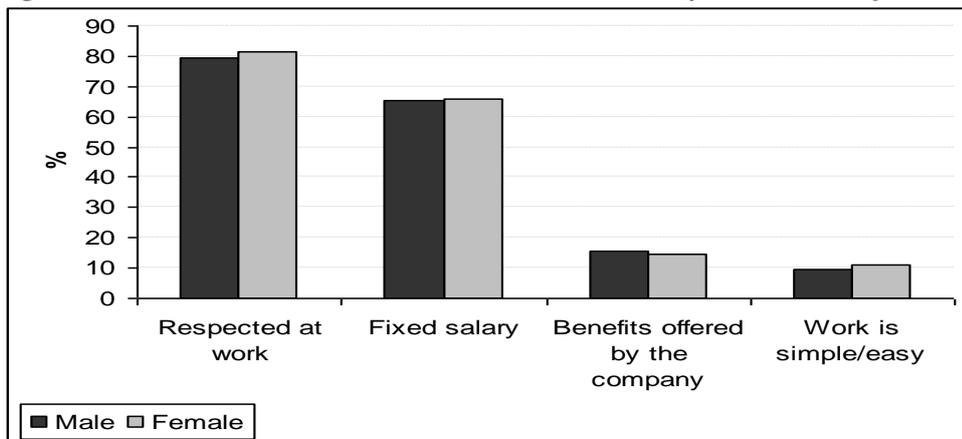


Part III. Factors that affect women’s demand for employment (male/female comparisons)

2.3.1 *In general women’s demand for labor force participation is more affected by non wage conditions whereas for men their decision to work is more related to wages and benefits.* Various factors may affect the decision of employees to work and/or decide to stay at their current job. The employee survey collected information on incentives to work or on issues that affect the decision of employees to take the job. Respondents were also asked to rank their reasons. The reasons are classified into three parts based on the difference in the responses of female and male employees: important for both sexes, important for female employees only, and important for male employees only.

2.3.2 *Respect at work (80 percent of total responses) followed by fixed salary (65 percent), then benefits (10 percent), were ranked equally important by both male and female workers (figure 2.15).*

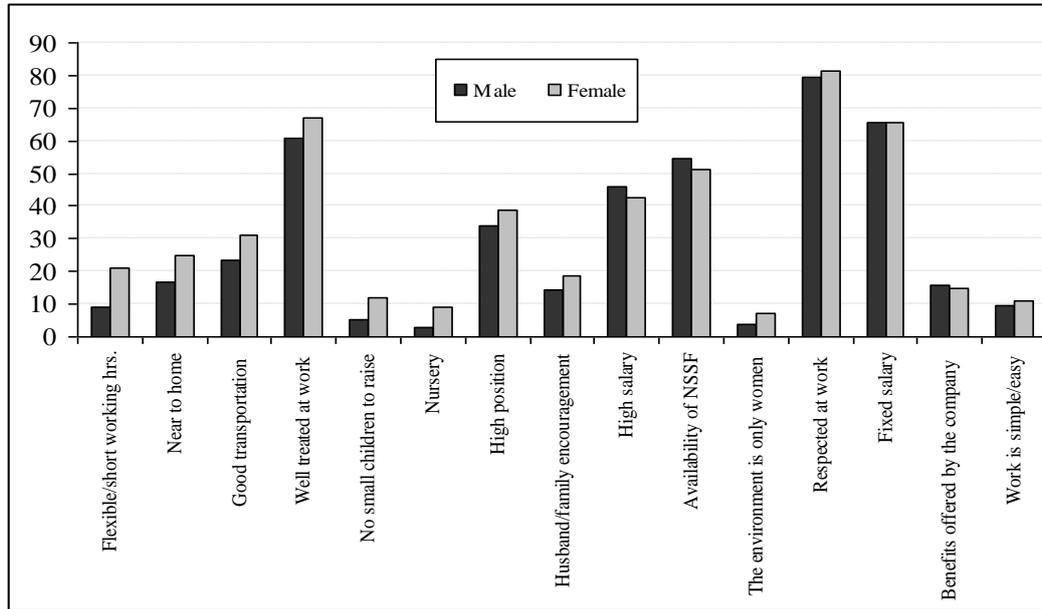
Figure 2.15: Factors that affect the decision to work or to stay at the current job



2.3.3 *Flexibility at work, proximity to home, availability of good transportation, good treatment at work, having no small children at home, availability of a nursery, a high position, and encouragement from spouse/family were mentioned more by female workers than male*

workers to be important factors for working (figure 2.16). Factors which were mentioned proportionately more by male workers include high salary and availability of NSSF⁴⁰ coverage.

Figure 2.16: Female & male employees who mentioned various factors that affect their decision to work (%)



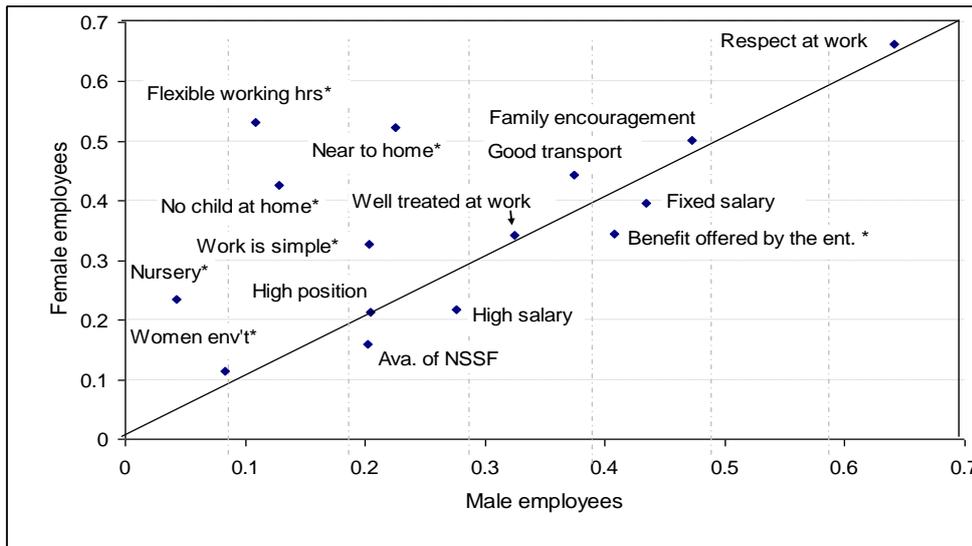
2.3.4 When asked to prioritize⁴¹ female employees stressed those factors that are related to family issues such as flexible working hours, proximity to the home, no child at home, nursery, and the like while male employees highlighted monetary factors as priorities (fixed salary, benefits, and availability of NSSF coverage). This is not surprising as in the case of female workers (most of who are unmarried and may not have dependents) their income is supplementary to the household whereas for men in most cases they are the primary breadwinners. For instance, more than 55 percent of male employees cover more than half of their family expenses compared to only 20 percent of female employees who do so. In addition, the data shows that 75 percent of female employees have household related responsibilities compared to only 41 percent of male employees. The average (median) time spent for household related responsibilities is 3hrs per day for female employees compared to only 1 hr for male employees.

2.3.5 Respect at work, family encouragement, well treatment at work, and having a high position, are ranked more or less the same by female and male employees and the issue of transport appears again as more important for females than it is for male employees. The response of workers to the question “What things would improve women’s employment” also strengthens these findings. Most workers mentioned the issue of nursery, proximity to home, good transportation, good pay, and flexible working hours as important issues. Creating separate working environment for women is not mentioned as an important variable even by women themselves (figure 2.17).

⁴⁰ National Social Security Fund (NSSF)

⁴¹ Respondents were also asked to list each factor they mentioned according to their priority. In this report, we have considered the first five ranks. For the sake of analysis, we give weight for each mentioned factor based on its rank. Factors ranked first get 1 (the full value), second factor 4/5, third 3/5, fourth 2/5, and the fifth factor gets 1/5. If one factor is mentioned as the first most important by all respondents it will get 1 and if it is not mentioned by any respondent as first, second, third, fourth, or fifth important factor, it will get zero. Then, the mean values are computed separately for female and male employees and the results are presented in Figure 4.8. A Dot on or near to the 45^odiagonal line shows the factor is equally important for both female and male employees.

Figure 2.17: Average rank of factors by gender



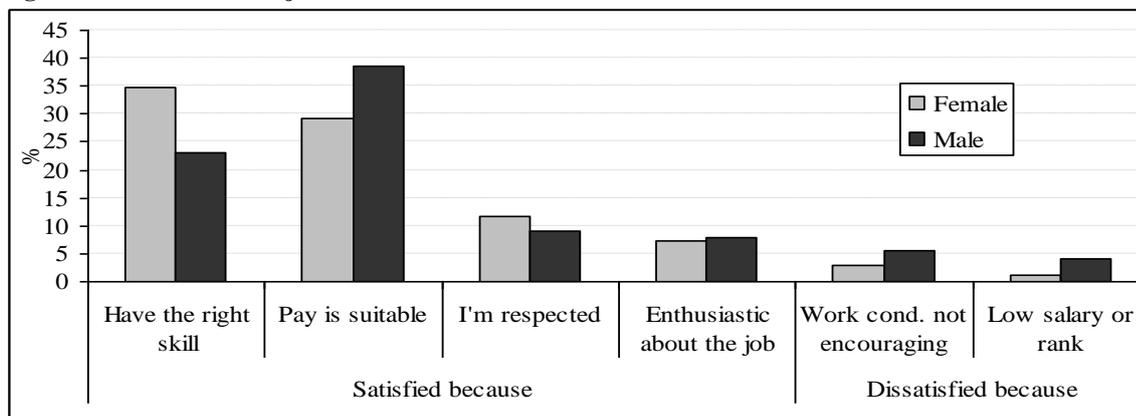
* Variables multiplied by 10 for the sake of presentation

2.3.6 Job satisfaction: The cross-tabulation result shows that 93.09 percent of female employees are satisfied with their current job compared to 87.94 percent of male employees and the difference is statistically significant at less than 5 percent. On average nearly 90 percent of all workers are satisfied with their job. More interesting are the reasons given by female and male employees with regards as to why they were satisfied or dissatisfied with their work.

2.3.7 Reasons related to pay are the first most important reasons for satisfaction or dissatisfaction of male employees compared to their female counterparts (figure 2.19). For instance, 36 percent of male employees mention ‘pay is suitable’ as their first reason for their job satisfaction compared to only 29 percent of female employees. At the same time nearly 4 percent of male employees (compared to only one percent of female employees) are dissatisfied with their work because of low salary.

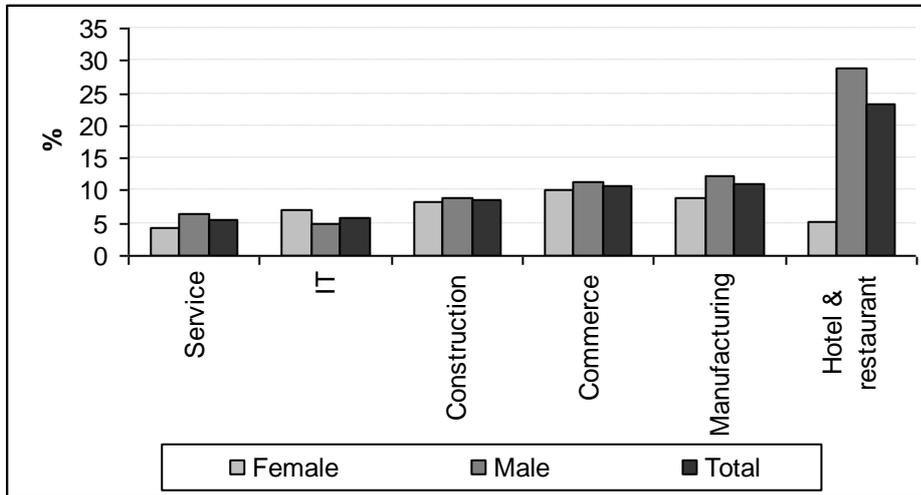
2.3.8 Most female employees on the other hand mention ‘having the right skill’ as their first reason (35 percent compared to 23 percent of male) for job satisfaction. Nearly 12 percent of female employees also mentioned ‘I am respected’ as their first reason compared to only 9 percent of male employees.

Figure 2.18: Reasons for job satisfaction or dissatisfaction



2.3.9 In general, there is no significant gender difference in job satisfaction across sectors as shown (figure 2.19). However, male employees in hotel and restaurant sectors are highly dissatisfied with their job compared to their female counterparts in the same sector and male and female employees in other sectors. ‘The working conditions are not encouraging’ is the major reason given by male employees for their dissatisfaction in this sector.

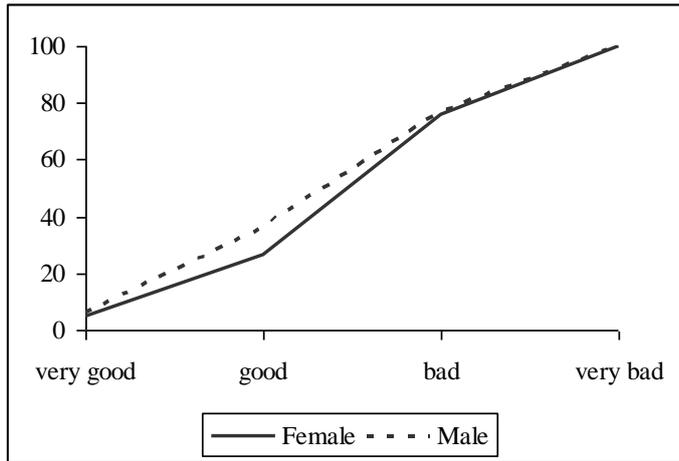
Figure 2.19: Percentage of employees dissatisfied with their work by gender and sector



2.3.10 Perceptions about the labor law: Interesting variations are observed in the reaction of female and male employees to the labor law. Information was collected on the reaction of employees to the labor law. Every respondent was asked to evaluate the labor law as very good, good, bad, and very bad. Out of the total employees covered by the survey, 42 percent gave their opinion while the remaining 58 percent said either they could not evaluate the labor law or they did not know it. There is no statistically significant gender difference in the percentage of employees who did not/could not evaluate the labor law (57 percent male and 60 percent female employees).

2.3.11 More female employees than male employees view the labor law unfavorably. The very low intercepts (figure 2.20), which correspond to the percentage of female and male respondents who judge the labor law as very good, indicate that a very small number of employees of both sexes consider the labor law as very good. The curve of female employees is always below the curve of male employees indicating that compared to male employees female employees do not have a good opinion about the labor law. The steep slope of the female curve after the rating of ‘good’ also shows that a higher percentage of female employees evaluate the labor law as bad and very bad compared to the percentage of male employees. For instance, only 22 percent of female employees consider the labor law as good compared to 30 percent of male employees. At the same time, only 41 percent of male employees consider the labor law as bad compared to nearly 50 percent of female employees.

Figure 2.20: Reaction of female and male employees to the labor law



2.3.12 Nearly 20 percent of female employees say that the labor law is not fair for women compared to 9 percent of male employees. All these results indicate that the labor law has some limitations as far as female employees are concerned. Therefore, further detailed investigation is needed in this area. Most of the respondents (more than 97 percent) are not members of any labor union or do not have any representative organization with no significant gender difference.

Key Summary Points

- Women have made significant gains in recent years as evidenced by the more equitable working terms of the younger generation of workers. Young working women are relatively equally participating in all sectors and women are just as likely as men to get promotions.
- Female workers are on average younger and more educated than male workers. Education remains an important requisite for women's employment in Lebanon. For example, the level of gender segregation in occupation declines significantly as the level of education increases.
- Marriage plays a high role on women's work. Marital status may affect the sector of employment of women but age is a stronger determinant. Men work more hours than women and more women than men tend to have their request to work overtime rejected or ignored.
- Women have a higher level of absenteeism from work than do men. Female employees are more likely to be absent from work to take care of their children, parents, etc., than their male counterparts. There is no consistent and meaningful difference in the pattern of absenteeism across sectors. However, there is significant gender difference in the pattern of absenteeism that exists between female and male owned firms. There is no female absenteeism in female owned firms.
- Women workers are less aware or knowledgeable about employment registration.
- Occupational segregation by gender may be more likely due to experience and education than on other factors (discrimination or socio-cultural barriers) when taking into consideration, age, marital status and education level of employees.
- Respect at work followed by fixed salary, then benefits, were ranked equally important by both male and female workers but in general women's demand for labor force participation is more affected by non wage conditions whereas for men their decision to work is more related to wages and benefits.
- When asked to prioritize, female employees ranked those factors that are related to family issues as more important. Flexibility at work, proximity to home, availability of good transportation, good treatment at work, having no small children at home, availability of a nursery, a high position, and encouragement from spouse/family were mentioned more by female workers than male workers to be important factors for working. Male employees highlighted monetary factors as priorities (fixed salary, benefits, and availability of NSSF coverage).
- More female employees are satisfied with their current job compared to male employees. Reasons related to pay are the first most important reasons for satisfaction or dissatisfaction of male employees compared to their female counterparts. Most of female employees on the other hand mention 'having the right skill' as their first reason for job satisfaction.
- More female employees than male employees view the labor law unfavorably. Nearly 20 percent of female employees say that the labor law is not fair for women compared to 9 percent of male employees.

Chapter Two Annex

Methodology for the quantitative analysis

A. Dissimilarity Index (DI) for measuring segregation (by sector and by occupation)

The Index of Dissimilarity (ID) given by:

$$ID = \frac{1}{2} \sum_{i=1}^6 \left| \frac{f_i}{F} - \frac{m_i}{M} \right|$$

where

f_i = the percentage of female employees in the i^{th} sector*

F = the total female employees in the sample

m_i = the percentage of male employees in the i^{th} sector*

M = the total male employees in the sample

*Occupation can be substituted for sector

This index measures how similar the gender mix is at the sectors or occupations. It is statistically independent of the relative size of the sample of female and male employees used in the computation and it ranges from 0 (no gender segregation) to 1 (complete segregation). The higher the index, the more segregated the two groups are. The index can also be interpreted as the percentage of women that would have to move to different sectors/occupations in order to produce a completely even distribution. It also allows the calculation of segregation based on workers with specific demographic characteristics.

Chapter Three: Wage Differentials between Female and Male Employees in the private sector

This chapter examines in depth, gender wage⁴² differentials as they relate to the different characteristics of female and male workers. Results indicate that, even within the same sector and occupation, female employees are more likely to earn less than their male counterparts⁴³. However, the gender wage gap does not exist for younger workers (less than 40 years of age).

3.1 Descriptive results⁴⁴

3.1.1 The average wage of a male employee is 13 percent higher than the average wage of a female employee and the difference is statistically significant at less than 10 percent. Figure 3.21 presents the average wage level between female and male employees by sector and occupation. The monthly wage level in the private modern sector of Lebanon ranges from 100 to 6000 US dollars and the average is around US\$769. Employees in the IT sectors get the highest average payment (US\$1058) followed by services (US\$883) and commerce (US\$731).

3.1.2 The average monthly wages for males are higher than the females' in the manufacturing, commerce, and service sectors (figure 3.1). In the construction and hotel and restaurant sectors, where the percentage of women employees is very low, there is no significant difference.

3.1.3 In the IT sector the average wage of females is higher than that of males. However, the overall sectoral wage variations between female and male employees is not statistically significant (F= 1.39 and sig. level 0.239).

3.1.4 When the gender wage gap across occupations is examined, statistically significant variation is observed⁴⁵. In almost all occupations, except one, the average wage of male employees is higher than that of female employees. For instance, the average wage of male employees in the professional occupation is 41 percent higher than that of female employees. In the administration and non-production occupations, male employees earn 29 and 16 percent higher than their female counterparts, respectively. It is only in the production occupations the average wage of female employees is higher than that of male employees by around 18 percent.

3.1.5 In terms of occupation, employees (male and female) in the professional and administrative positions get the highest wage levels in all sectors except in the IT sector. Except in production, female workers in all occupations and sectors earn less average wages compared to their male counterparts.

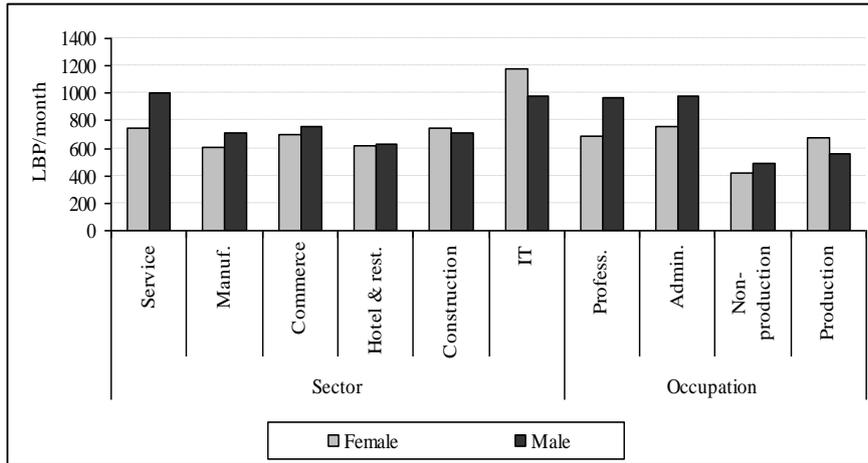
⁴² Data is for wages only hence this does not reflect the earnings gap.

⁴³ Differences in working hours: variables such as sex, age, and marital status affect the number of working hours. After controlling for these variables, there appeared no statistically significant difference in the number of working hours between female and male employees.

⁴⁴ The descriptive analysis presents the bivariate relationship between wage and gender. See the annex to the chapter for a more detailed explanation of the methodology.

⁴⁵ F= 37.66 and sig. level 0.000.

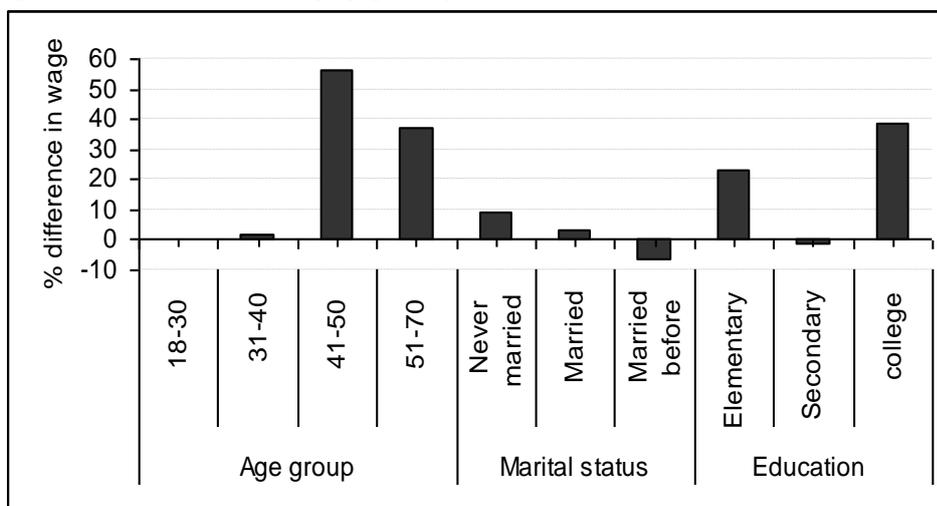
Figure 3.1: Gender wage differential by sector and occupation



3.1.6 For the same level of education, women earn lower wages than men and the gap is particularly wide for those with higher education. For instance, the average wage of male workers with elementary level of education is 23 percent higher than that of female workers with the same level of education. The gap is very wide for college and above graduates. College and above graduate female employees on the average earn 39 percent less than their male counterparts. This may roughly indicate that on the average for the same level of education women earn relatively less than that of men.

3.1.7 The gender wage gap is very high for older employees and very low for younger employees. More importantly, the gender wage gap doesn't exist for young employees between the age of 18 and 30. Similar pattern is observed in the case of the starting salary. Though there is stark gender difference in the average wage for employees older than 40, the gap has been declining for the young Lebanese workers. Looking at the levels of promotions given to all workers the data shows no gender difference. This indicates a lesser trend for discrimination in recent years, improvement in the accumulation of human capital by young women employees, change in preferences of women for job attributes, improvements in the labor law, or other related reasons. Both never married and married male employees earn more than their female counterparts. However, the absolute magnitude of the wage gap among different marital status is relatively low.

Figure 3.2: Male-Female wage gap by age, marital status, and education



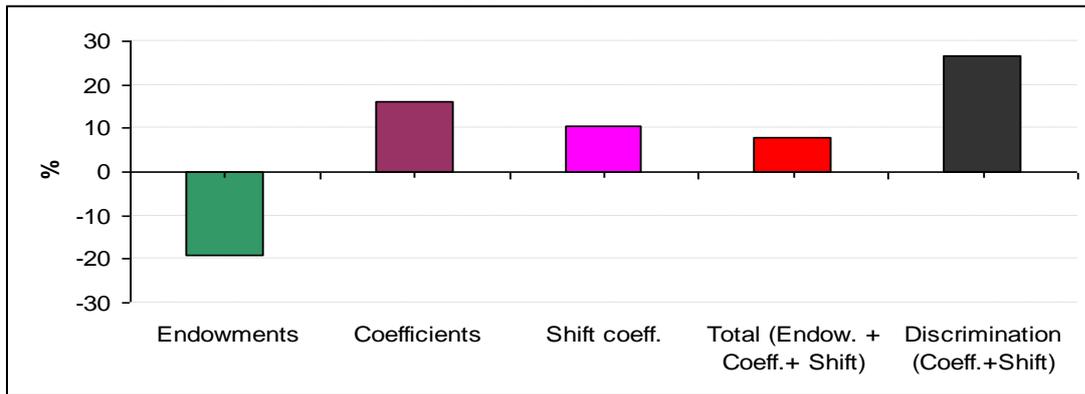
3.2 Regression results

3.2.1 The descriptive results above provide a general perspective but do not tell the whole story as there exist a number of other factors that affect the wage level which cannot be controlled in the bivariate analysis. In this section, a regression analysis is applied with the Oaxaca-Blinder mean wage gap decomposition method to examine if female employees are paid less than their male counterparts⁴⁶. The Oaxaca-Blinder method is used for a more in depth look at the level of wage differentials between female and male employees and whether these variations are due to differences in endowments or to differences in remuneration to endowments (gender discrimination) after controlling for various individual, family, and firm level characteristics.

3.2.2 College education has a positive and statistically significant impact and being a woman has a negative and statistically significant impact on the wage level ceteris paribus. Marital status of the employee, gender of the firm owner, sector and location of the firm (in Beirut or in other places), do not have statistically significant impact on the wage level. Though not statistically significant at the desired level, employees in firms where the owner is the sole proprietor tend to earn less wages compared to employees in partnership firms. Age increases the wage level but at a decreasing rate. More experienced employees are also more likely to be highly paid.

3.2.3 Nearly 27 percent of the wage difference between male and female employees is due to discrimination. Male employees have 10.5 percent of their wage (above women's wages) due to discrimination (unexplained)⁴⁷. As shown in figure 3.3, the sum of the gender wage gap (raw differentials) due to differences in endowments, returns to endowments, and shift factors is 7.7 percent. The gender wage gap due to discrimination (difference in returns to endowments and in shift factors) is 26.7 percent. Two important points should be emphasized from these results. First, the endowment difference is in favor of female employees. This indicates that the observed wage differentials are not due to difference in pre-labor market outcomes such as low level of education, etc. Second, the positive and relatively high value of the coefficients (16.1 percent) and the shift

Figure 3.3 Summary of the gender wage gap decomposition



⁴⁶ $\bar{W}^m - \bar{W}^f = (\bar{\alpha}^m - \bar{\alpha}^f) + \bar{X}^f_1(\hat{\beta}^m_1 - \hat{\beta}^f_1) + \bar{X}^f_2(\hat{\beta}^m_2 - \hat{\beta}^f_2) + \hat{\beta}^m_1(\bar{X}^m_1 - \bar{X}^f_1) + \hat{\beta}^m_2(\bar{X}^m_2 - \bar{X}^f_2)$ Where:

$\bar{W}^m - \bar{W}^f$ is the total wage differential, $(\bar{\alpha}^m - \bar{\alpha}^f) + \bar{X}^f_1(\hat{\beta}^m_1 - \hat{\beta}^f_1) + \bar{X}^f_2(\hat{\beta}^m_2 - \hat{\beta}^f_2)$ measures the portion of the wage difference due to difference in returns (some times called unexplained difference or discrimination), and $\hat{\beta}^m_1(\bar{X}^m_1 - \bar{X}^f_1) + \hat{\beta}^m_2(\bar{X}^m_2 - \bar{X}^f_2)$ measures the portion of the wage difference due to different endowments/characteristics. See the annex for chapter three for a more detailed explanation of the methodology.

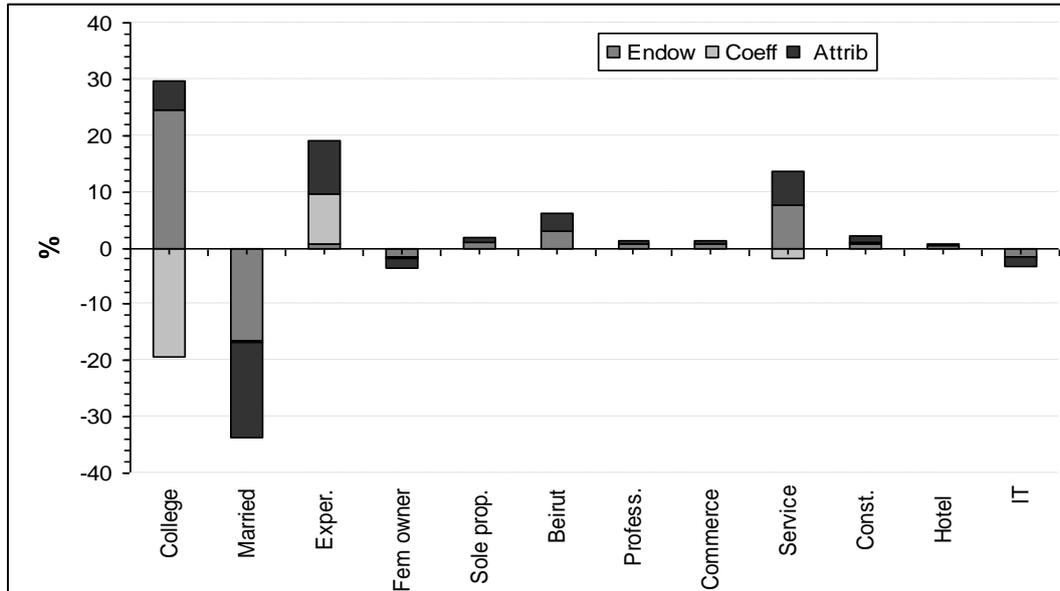
⁴⁷ Higher shift coefficients (unexplained portion of the differential or the constant). The constant is shown in the first term of the right hand side of equation (5) shown in annex of chapter 3. Since it is unexplained, it is usually considered as discrimination.

coefficients (10.5) imply that labor market discrimination is a major factor in explaining the wage differentials between female and male employees in the private sector.

3.3 The contribution of the different variables to the observed wage gap:

Figure 3.4 presents the decomposition of the wage by some of the variables used in the analysis⁴⁸.

Figure 3.4: Decomposition of the gender wage gap



3.3.1 The impact of education on the gender gap (the dark black part of the bar) is relatively low⁴⁹. As shown in the figure, this is because, despite the fact that male employees have higher returns to their education (19.3 percent), female employees have higher educational endowment than male employees⁵⁰. This high level of endowments gives female employees a 24.5 percent advantage. As a result, the overall impact of education on the wage gap is only 5.2 percent (24.5-19.3).

3.3.2 Married female employees have more wage advantage as shown by the negative and relatively high total (coefficient + endowment) values. Male employees have more experience than their female counterparts. This gives them an 8.7 percent wage advantage. However, experience is rewarded relatively little. As a result, experience explains only 9.5 percent of lower wages of female employees.

3.3.3 Female employees have more advantage than their male counterparts in firms owned by females and in the IT sectors as indicated by the negative bars in Figure 3.24. In all other cases, either male employees have greater endowments or are better rewarded than their female counterparts.

⁴⁸ A positive number indicates advantage to male employees and a negative numbers indicate advantage to female employees.

⁴⁹ The contribution of each factor to the gender wage gap depends on its magnitude and on how it is remunerated.

⁵⁰ As we have seen above, 65 percent of female employees have completed college and above education compared to only 46 percent of male employees.

Key Summary Points

- The data shows that nearly 27 percent of the wage difference between male and female employees is due to discrimination however, it is important to note that the gender wage gap does not exist for younger workers (less than 40 years of age).
- A deeper analysis of the wage gap that has been observed shows that even within the same sector and occupation, female employees are more likely to earn less than their male counterparts.
- In addition where there is gender discrimination, for the same level of education, women earn lower wages than men and the gap is particularly wide for those with higher education.
- In the IT sector the average wage of females is higher than that of males.

Chapter Three Annex

Methodology for the quantitative analysis

Oaxaca-Blinder Decomposition Method for measuring the wage gap

To examine the wage differential between female and male employees, consider the following two wage equations for male (m) and female (f) employees which can be explained by a vector of individual and enterprise characteristics (X_1 & X_2):

$$W_i = \begin{cases} \alpha^m + \beta_1^m X_{1i}^m + \beta_2^m X_{2i}^m + \mu_i^m \\ \alpha^f + \beta_1^f X_{1i}^f + \beta_2^f X_{2i}^f + \mu_i^f \end{cases} \quad (1)$$

Where W_i is the wage level of individual i , α is the intercept, β_1 & β_2 are the parameters to be estimated, and μ is the error term.

When equation (1) is estimated we get the following results for male and female employees respectively.

$$\bar{W}_i^m = \hat{\alpha}^m + \hat{\beta}_1 \bar{X}_{1i}^m + \hat{\beta}_2 \bar{X}_{2i}^m \quad (2)$$

$$\bar{W}_i^f = \hat{\alpha}^f + \hat{\beta}_1 \bar{X}_{1i}^f + \hat{\beta}_2 \bar{X}_{2i}^f \quad (3)$$

The average wage between male and female employees can differ due to three factors. First, the two groups can differ in their observed personal characteristics ($\bar{X}^m_1 \neq \bar{X}^f_1$), in the characteristics of their enterprise ($\bar{X}^m_2 \neq \bar{X}^f_2$), or in both. Second, male and female employees may differ in their intercepts ($\alpha^m \neq \alpha^f$). Finally, the two groups may differ in their returns to their observed characteristics ($\beta^m_1 \neq \beta^f_1$ and/or $\beta^m_2 \neq \beta^f_2$).

Using this logic, the wage difference can be written as difference in characteristics (difference in X_i) and difference in returns (difference in coefficients) as:

$$\bar{W}^m - \bar{W}^f = (\hat{\alpha}^m - \hat{\alpha}^f) + (\hat{\beta}^m_1 \bar{X}^m_1 - \hat{\beta}^f_1 \bar{X}^f_1) + (\hat{\beta}^m_2 \bar{X}^m_2 - \hat{\beta}^f_2 \bar{X}^f_2) \quad (4)$$

Based on this relationship, Oaxaca decomposes the wage differences as differences in endowments (called explained component) and differences in the coefficients (called unexplained components) as follows:

$$\bar{W}^m - \bar{W}^f = (\hat{\alpha}^m - \hat{\alpha}^f) + \bar{X}^f_1 (\hat{\beta}^m_1 - \hat{\beta}^f_1) + \bar{X}^f_2 (\hat{\beta}^m_2 - \hat{\beta}^f_2) + \hat{\beta}^m_1 (\bar{X}^m_1 - \bar{X}^f_1) + \hat{\beta}^m_2 (\bar{X}^m_2 - \bar{X}^f_2) \quad (5)^{51}$$

Where

$\bar{W}^m - \bar{W}^f$ is the total wage differential, $(\hat{\alpha}^m - \hat{\alpha}^f) + \bar{X}^f_1 (\hat{\beta}^m_1 - \hat{\beta}^f_1) + \bar{X}^f_2 (\hat{\beta}^m_2 - \hat{\beta}^f_2)$ measures the portion of the wage difference due to difference in returns (some times called unexplained difference or discrimination), and $\hat{\beta}^m_1 (\bar{X}^m_1 - \bar{X}^f_1) + \hat{\beta}^m_2 (\bar{X}^m_2 - \bar{X}^f_2)$ measures the portion of the wage difference due to different endowments/characteristics.

⁵¹ The equation can vary depending on the weights used to value the differences in characteristics and in returns.

We use equation (5) to determine the existence, level, and sources of wage differentials between male and female employees in the Lebanon modern private sector.

Various individual/family and enterprise level variables are identified from the survey. Variables such as age, sex, marital status, experience, level of education, family size are identified as individual/family characteristics. The firm level variables include gender of the owner, size, and sector. One of the major problems in estimating equation (5) is the endogeneity of some of the variables used in the regression equation. In this case, to examine the impact of gender on wage, we have to control for education and marital status of individuals in addition to several other variables. However, these variables may not be exogenous in the wage equation. Various researchers also pointed out that the estimated effect of marriage on the wage equation may be biased due to unmeasured heterogeneity. Various factors that affect the marital status of individuals for instance, can be correlated with the error term of the wage equation making the OLS result biased (see for instance, Becker, 1981; Korenman and Neumark, 1992).

In the absence of panel data, we use instrumental variable (IV) methods to address this issue. The main challenge of using IV techniques is finding valid instruments. In order for instruments to be valid two crucial conditions should be fulfilled. First, the instruments should be relevant, i.e., the instruments should be highly correlated with the education or marital status variables. Second, the instruments should be exogenous, i.e., the instruments should not be correlated with any unobserved factors that affect the wage level of employees. The identification strategy therefore should rely on finding variables that are highly related to our potentially endogenous variables (education and marital status) but not directly related to the wage of employees.

Thus we use four personal/family and enterprise level variables as instruments, two that are related to the education variable and two to marital status. Though the validity of these instruments is an empirical issue, the theoretical justification is given below:

Education: The first instrument is parent/spouse level of education. This variable is more likely to be correlated to the education level of the individual but not directly to the wage level. The second variable is the labor law knowledge of the workers. The survey collected information on the opinion of each worker about the labor law of the firm. We assume that more educated workers are more likely to read and understand the labor law and to give proper evaluation of the law whatever their opinion may be. Their knowledge of the labor law, however, is less likely to be correlated with their wage level.

Marriage: the third variable we use is the percentage of income contributed by each worker to the family expenditure as a proxy for marital status. The percentage contribution of never married workers is relatively small compared to married and married before individuals. However, this variable is less likely to be correlated to the wage variable or to the error term of the wage equation. Finally we use the availability of health insurance in the company as an instrument to the marital status variable. Married individuals are more likely to have children and are therefore more likely to work in companies that provide health insurance coverage for their employees. Our data also confirms this tendency.

These variables are expected to be highly correlated with the potentially endogenous variables but not to the component of wage that cannot be explained by the explanatory variables. We use heteroskedastic-efficient two-step Generalized Method of Moments (GMM) estimator. This

method generates ‘coefficient estimates that are efficient in the presence of arbitrary heteroskedasticity and arbitrary intra-group correlation’.⁵²

Before presenting the GMM estimator results of the instrumental variable model, we used various specification tests to examine the validity of the instruments. First, the coefficients of the instruments in the first stage regression are examined. The coefficient of parent/spouse education and knowledge of the labor variables are positive and statistically significant in the education equation. The availability of health insurance in the firm and the share of income contributed to the family also perform very well and take the expected positive sign in explaining the marital status variable. Second, we used an over identification test (Hansen’s test) to examine whether the excluded instruments are jointly independent of the wage error term. The P values of Hansen’s test revealed that we could not reject the null hypothesis that all instruments are uncorrelated with the estimated residuals. These test results indicate that we can safely examine the impact of marital status and education of employees on the gender wage gap using the IV technique

⁵² Baum, C.F., Schaffer, M.E., Stillman, S. 2003. Instrumental variables and GMM: Estimation and Testing. Boston College Department of Economics working paper No. 545.

Chapter Four: Conclusions and Policy Recommendation

The findings in this report clearly indicate that there are certain issues in the private sector that women face which need to be acknowledged. The Bank's Investment Climate Assessment (ICA), Doing Business Indicators, Foreign Investment Advisory Services (FIAS) and other reports are tools that provide comprehensive recommendations for the improvement of the investment climate and labor conditions in general. However, given the evidence of the positive contribution of female entrepreneurs to female employment in particular, coupled with the increased human capital of the younger generation of women the following proposed recommendation will be important to foster this untapped market potential. These recommendations complement the overall assistance provided by the Bank, as well as by those of other organizations, they can be added to the overall government private sector reform strategy or integrated where needed.

4.1 Challenges facing female entrepreneurs

Increasing access to finance and reducing cumbersome business regulatory processes are particularly important in supporting female entrepreneurs who play a more positive role in female employment. Pro active program/initiatives to hire more women should be developed and promoted to private sector firms.

4.1.1 Female entrepreneurs in Lebanon are important for boosting female labor and they contribute more positively to the work environment for women than do male entrepreneurs.

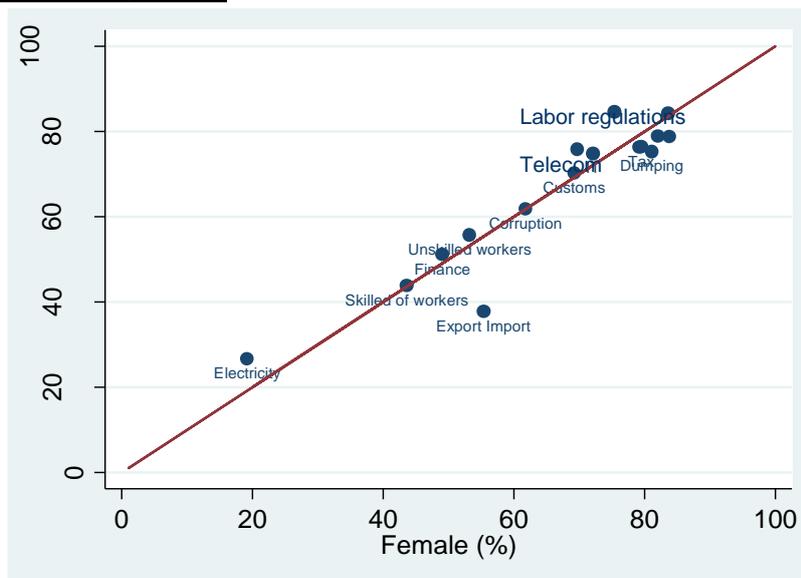
However, it is also clear that Lebanon suffers from a relatively low level of female entrepreneurs. Hence an important question arises: "why do so few female entrepreneurs exist in Lebanon and what is discouraging the entrepreneurial spirit of so many women?" Looking at the constraints of various variables in the investment climate as reported by the firm owners (table 4.1 and figure 4.1) does not tell us much. The fact that the firms are already in operation indicates that they enjoy a particular advantage in navigating and overcoming existing barriers in the market.

Table 4.1 Entrepreneurs perception of obstacles after the war

Percentage of male and female-owned firms reporting investment climate constraints as a Major or Very severe obstacle or as No obstacle to business operation and growth after 2006 war, by sex of the entrepreneur

	Major or Very Severe Obstacle		No obstacles	
	male	female	male	female
Telecom	7.6	7.9	75.9	69.7
IT and internet	8.2	3.7	74.8	72.1
Electricity	36.8	45.1	26.6	19.2
Natural gas	6.4	10.3	78.9	82.0
Water	7.4	6.6	78.8	83.8
Garbage disposal	7.2	2.6	76.3	79.2
Tax rates	12.7	9.0	74.9	76.0
Tax administration	7.1	10.1	76.4	79.5
Term of financing	27.3	33.2	51.1	49.0
Customs & trade	10.8	17.3	70.2	69.3
Export Import	42.8	29.3	37.7	55.4
Labor regulations	8.0	4.2	84.6	75.4
Unskilled workers	27.7	22.8	55.7	53.2
Skilled of workers	34.9	24.1	43.8	43.6
Business licensing	7.8	3.4	84.3	83.6
Macro Instability	37.0	43.8	34.1	28.7
Corruption	20.5	18.1	61.8	61.8
Smuggling or dumping	10.9	4.0	75.3	81.1

Figure 4.1: Percentage of entrepreneurs perceiving selected constraints as NOT a problem as a result of the 2006 war, by gender



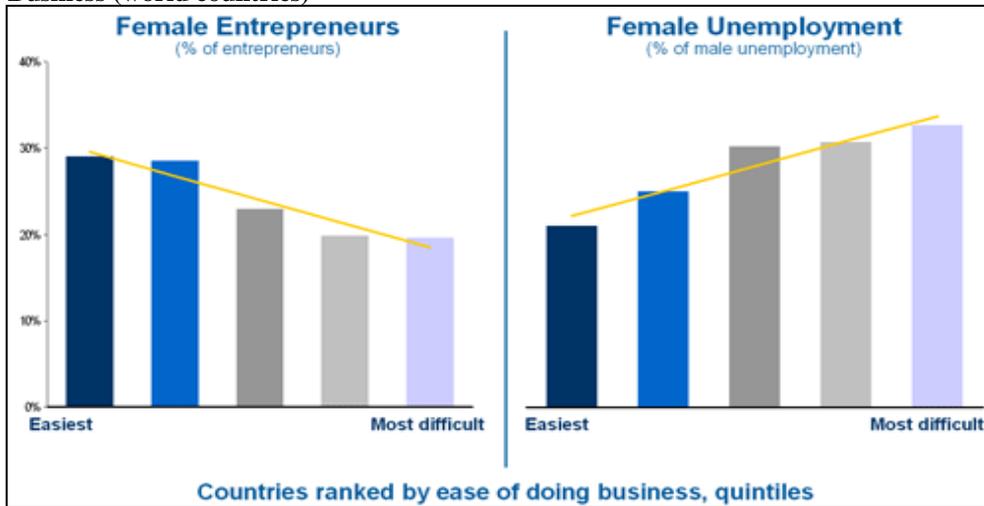
4.1.2 According to the survey male and female entrepreneurs are characterized by very little differences in their perception of constraints, in the investment climate in Lebanon⁵³. During the time that the survey for this analyses was done Lebanon had just experienced a violent conflict with Israel that brought a halt to the economy and business operations for several months. Hence asking entrepreneurs for their perceptions of the investment climate at the time would have been biased by the post conflict situation. Instead entrepreneurs were simply asked to indicate which indicators they found not to have become significantly constraining in their efforts to recover or continue operating after the war. Female entrepreneurs were less likely to report electricity, telecommunication, and labor regulation as a no obstacle constraint than firms run by male entrepreneurs. In other words they found these indicators to have become particularly difficult for them to continue their operations after the war. However, male entrepreneurs were less likely to report constraints like import-export, or dumping, as a no obstacle i.e. those constraints loomed higher for male entrepreneurs as a result of the war.

4.1.3 In this analyses a stronger indicator of investment climate barriers are the factors that were indicated as constraints in the decision of an entrepreneur, who is already in business, to expand his or her activity. Given the binding entry barriers, firms currently operating are likely to be among the better performers and may have a better perception of the investment climate or more experience in how to navigate it. This is true for both male- and female-owned firms. However, when asked about the constraints for their decision not to expand their business more female form owners than male stated financial constraints and regulatory issues indicating that women may have lower access to finance and are more affected by a cumbersome business environment (see figure 2.3).

⁵³ It is important to note two things. First the sample may be affected by selection effects. Given the binding entry barriers, firms currently operating are likely to be among the better performers and may have a better perception of the investment climate or more experience in how to navigate it. This is true for both male- and female-owned firms, although other studies suggest that female-owned firms might be more affected by the selection effect because the business environment is generally more discouraging for women (World Bank, 2008). A second caution is needed in interpreting the magnitude of the results. Indeed, data captures the effects of the 2006 war in the perception of the investment climate more than the perception of constraints *per se*.

4.1.4 Findings from other studies reinforce the negative effect a difficult business environment has on female entrepreneurship. According to the World Bank's *Doing Business 2008*, countries with more cumbersome business environments have smaller shares of women entrepreneurs and vice-versa (figure 4.2).

Figure 4.2: Female Entrepreneurship and Female Unemployment / Ease of Doing Business (world countries)



Source: Doing Business Website (Accessed December 11, 2008) <http://www.doingbusiness.org/features/women.aspx>

4.1.5 Focusing on the common areas of constraints indicated by women (those that are related to finance and regulations), findings from the Doing Business indicators indicate that Lebanon performs worse in these areas when compared to other countries⁵⁴. While Lebanon has done a good job in facilitating the number of procedures and the number of days it takes to start a business it performs worse than the OECD average in terms of the cost to start a business. In terms of registering a property both the number of procedures and the cost is higher in Lebanon than in the OECD and with regards to construction permits (number of procedures, days, and cost) Lebanon also performs worse than OECD countries. Lebanon's performance on the getting credit indicators is also lower than the average for the OECD.

4.1.6 Findings of the ICA and the FIAS also highlight the high cost of finance and the cumbersome regulatory proceedings. The ICA specifies three reasons for the high cost of finance in Lebanon: 1) commissions and fees add 2-4 percent to the effective interest rate and drive it up to 10-12 percent; 2) collateral requirement is high due to weak legal conditions for enforcement of credit agreements; and 3) highly indebted firms that might exit (if the channels and incentives were stronger) linger on with heavy reliance on debt with limited opportunities for profit. High interest rates and high collateral requirements can be particularly problematic for women many of whom do not have assets (homes or land) registered in their names.

4.1.7 Measures that would improve access to finance and reduce regulatory proceedings would have a higher return to potential women entrepreneurs. Additional data and analyses would be needed in order to better understand if the low access to finance by women in Lebanon is related to problems in supply, such as discrimination, or is due to factors on the demand side (by women entrepreneurs themselves). A study using the Business Environment and Enterprise Performance

⁵⁴ Comparisons are not made with the MENA region as the level of female entrepreneurship in other MENA countries is as low and in most case lower than in Lebanon. In general, Lebanon performs better than the regional averages in most indicators.

Survey (BEEPS) from Europe by Muravyev et al. (2007) found that female managed firms have a 5.4 percent lower probability of securing a bank loan than male managed firms. The study also found that female managed firms on average pay 0.6 percent higher interest rates than their male counterparts.

4.1.8 One good example for facilitating access to finance is a government supported program called Kafalat. The government of Lebanon in an effort to support the growth of small and medium enterprises (SMEs) has partnered with a loan guarantee agency Kafalat (box 4.1). Kafalat has been very successful and receives all applications regardless of gender. However, due to its gender neutral approach Kafalat does not have data available with regards to the percentage of female clients who have Kafalat guarantees.

Box 4.1: Kafalat Loan Guarantees for SMEs

Kafalat helps SMEs by providing loan guarantees with no collateral. It processes guarantee applications for loans that are to be provided by Lebanese banks to SMEs operating throughout Lebanon. Kafalat receives loan guarantee requests from banks (in the case of conventional start ups and existing SMEs) or directly from applicants (in the case of innovative start ups). Kafalat studies the feasibility of the project and if it is accepted it communicates approval to the bank that it will provide a guarantee. Many large banks in Lebanon now have a Kafalat section. The loans are subsidized (interest rate of 6.1% in LL and 10.8% in US\$) the interest rate subsidies are financed by the Lebanese treasury and administered by the Central Bank of Lebanon. Kafalat target clients are SME (98%) where the minimum size of a loan is 4 million LL and the maximum is 300 million LL.

www.kafalat.com.lb

Recommendations to support female entrepreneurship:

4.1.9 Accelerate the overall reform efforts to reduce regulatory proceedings and cost of finance.

In addition to helping boost private sector investment as suggested by the ICA, pushing ahead with reforms in those two areas would also provide higher benefits for women investors and would therefore support the increase of this group.

4.1.10 Increase funding to support Loan guarantee schemes for small businesses such as the one offered by Kafalat in Lebanon and for individuals. Such initiatives can be an effective mechanism to ease access to financing for SMEs. Loan guarantee programs for individual loans such as those offered to students could be structured to support women wanting to pursue private sector related initiatives.

4.1.11 With regards to reducing regulatory proceedings some countries have set up one-stop shop type service centers (usually at the Chamber of Commerce) that provide assistance in navigating all regulatory processes and agencies. Locating these centers within officially recognized and high profile associations such as the Chamber of Commerce would allow investors options other than resorting to unmonitored or unlicensed agencies and individuals where there is a high risk of not getting the full process done.

4.1.12 A gender-based study of micro enterprises and the informal economy can provide additional clarity on the regulatory constraints faced by women entrepreneurs and would contribute to more effective private sector policy reforms. One of the main reasons for why enterprises refrain from registering their business is to avoid the complexity and administrative procedures embedded in the business regulatory regime. The survey used for this report looked at

small enterprises with a minimum of 5 – 9 employees⁵⁵, whereas, the majority of female businesses in Lebanon have an average of 2 employees. According to the FIAS, 9 out of 10 firms in the Lebanese private sector are micro enterprises and enterprises operating in the informal sector (without getting registered) constitute 34.1 percent of GNP. To fully capture women's contribution to the private sector in Lebanon an assessment that takes into account the gender dimensions in the informal and micro enterprise sectors can provide critical information to fill in the gaps.

4.1.13 To formulate incentives for firms to undertake pro active initiatives to increase their hiring of women additional knowledge on the contribution of female workers to firm productivity (a gender based workers productivity as well as a firm productivity analyses) could be undertaken. One observation is that hiring more female workers and providing them with more favorable benefits and wages does not seem to have harmed the profitability of female firms otherwise they would not be in business. An interesting question however, would be to see if male owned firms are more profitable or more productive and to what extent this is related to the productivity of their workers. Additional data would need to be collected on an equal number of female and male owned firms and workers to calculate productivity levels and conduct a gender comparison. Such an analysis should identify the comparative advantage of female (and male) workers in Lebanon and gaps in skills in terms of the needs of the job market to help formulate policy to enhance education and human capital development.

4.2 The supply of Female labor in the private sector

A detailed investigation of the labor law is needed in addition to providing incentives for firms to reduce discriminatory practices and provide more flexible work terms. In addition, services (public and private sector run) to support work-life balance should be developed.

4.2.1 Women are making significant gains in the Lebanese labor market however there exist certain discouraging factors that are inhibiting participation of a wider pool of highly qualified women. Lebanese women are highly educated and are experiencing equal participation in all sectors and occupations. However, women are particularly affected when they get married and while some aspects may be related to socio-cultural factors, practical and structural changes in the working environment can go a long way in allowing women to accommodate the double responsibility of work and child/home care and increase their labor force participation.

4.2.2 Most female workers indicate good nurseries, good transportation, good salary, and flexible work arrangements, as important factors for their decision to work. On the other hand, female workers pay a price in terms of having a higher tendency to have (non-maternal related) leave rejected. These findings reinforce the perceptions by employers that women are less committed to their work and that their income is not of primary importance to them or their family since they are not the main breadwinners.

4.2.3 Women workers view the labor law as unfavorable towards women. There are several areas within the labor law that discriminate against women summarized in table 4.2 below (Annex four has a more detailed list of the labor law in the areas related to women). Most are manifested from the view that society operates only with the traditional family framework which recognizes one sole breadwinner for the family who is male and does not acknowledge the realities of today.

⁵⁵ This was done in order to match the sample design of the ICA (2004) which did not have micro enterprises. The ICA sample was designed to be representative of the population and in order to construct weights for similar representation for the current surveys it was necessary to apply the same categories as the ICA sample.

Table 4.2: Areas in the labor law that discriminate against women

Area	Disadvantages
Social security	A male employee can take family compensation but a female employee cannot even though she contributes the same amount.
Pension	A female employee's family cannot benefit from her pension except under specific conditions whereas for a male employee his family automatically receives it upon his death.
Doctor visits and hospitalization	The family members of a female employee who works in the public sector does not receive the same level of doctor visits and hospitalization as those for a male employee.
Agricultural workers and household help	The labor law and social security does not apply to agricultural workers or to those who work in homes the majority of whom are women.

4.2.4 According to the FIAS report, many businesses consider that the labor code needs adaptation to accommodate part-time and temporary work. Employers have to pay employee tax and social security on a full time basis regardless to the number of hours a worker contributes hence it is not within their interest to give flexible hours or part-time employment.

Recommendations to boost supply of female labor:

4.2.5 Review the labor law. Especially in the areas of employee tax (those related to flexible work, and social security regulations).

4.2.6 Assess market supply and infrastructure for work/life balance services. To support work for women with children government could support initiatives for childcare such as extending the school day, early childhood education, after school programs and publicize preschools in poor and needy areas. Specific important services are nurseries⁵⁶, training of nannies, and transportation including child transportation. Family and children are a priority for women in Lebanon and high government oversight and quality control of these sectors would go a long way in raising their trust to take advantage of these services.

⁵⁶ Regarding opening of childcare centers in the work place care must be taken to ensure that this does not become a burden on private companies in a way that would drive them to discriminate further in their hiring of women. Examples from certain countries where companies were required to open a childcare facility based on a specific (minimum) number of female workers with children showed that employers would limit their hiring of women to below the minimum stated to avoid having to set a childcare center at their expense. Best practices related to supporting childcare centers at work include making it a requirement based on a certain number of total employees (male and female) hence not tying it to women only and at the same time providing equal benefit to male employees with children to have a childcare center. Other best practice examples include facilitating the growth of the private sector childcare industry and public-private partnerships to develop joint childcare centers in work communities rather than making it a sole burden on private sector firms.

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ANNEXES

ANNEX: 1

Lebanon Gender Dimensions in the Private Sector Data Design and Sample

The primary objective of the sample design of both the enterprise and workers' surveys was to provide estimates for enterprises and workers in Lebanon as a whole and for major sectors. The design of the samples used findings from the 2004 Investment Climate Assessment (ICA) survey. The ICA firm sample was designed proportional to the size in the population and the samples derived for the entrepreneurs and workers surveyed for this report were designed proportional to the ICA sample in order to achieve the same level of representation⁵⁷. However, due to difficulties that were faced in getting the correct number of respondents and sector coverage needed by gender it was not possible to apply the design of the ICA sample resulting in variations in the frame of the current samples. Weights were therefore developed to arrive at a population representation for both the enterprise survey and for the workers survey.

Specifically, the limitations that were found were in the sampling of female owned firms described as follows:

a. The first limitation was in respect to using a sample of firms from the ICA 2004 survey which would have allowed for some comparability in addition to having representation. A preliminary screening across the ICA firms revealed that few female owned firms met the definition of ownership established for this report⁵⁸. In addition many firms did not want to participate in the new survey. In order to complete the sample size of female firm owners while continuing to choose from the ICA survey firms, ICA enterprises that were owned by males but had indicated that the management of the firm was by a woman were included and they were used as a proxy for active female entrepreneurs⁵⁹. Despite this inclusion still, the number of observations fell short of the sample size by a significant amount. To fill the gap, additional female owned firms were selected from the master database from which the ICA sample was originally developed.

b. Based on the definition used for an entrepreneur the number of female owned firms found both within the ICA sample and the master database (where all sampling of firms was derived) was small as explained in a. above. Add to that the rejection rate (firms who refused to participate in the survey) and the database for this group became just enough to meet the level of responses necessary to generate findings with a 95% significance level. Therefore while the samples of

⁵⁷ The initial design had the objective of randomly selecting 210 firms from the 2004 Lebanon ICA sample through a two-stage stratified sample design with sector of activity and firms' size as the two levels of stratification.

⁵⁸ A person who owns a majority shareholding (51%), minority shareholding (49%), or, a partner who is liable and who may or may not own some shares in the company but is not the registered owner - all of these individuals have to be actively contributing to the running of the business and not only titled (e.g. manage, are decision making members of their company's Board, and/or are primary decision makers within the company overall.

⁵⁹ The argument behind this is that in order to determine obstacles faced by male and female entrepreneurs the sample needed to include those owners that were active in the running of the business, in Board meetings, and primary decision-making. Thus, women that were not listed as owners but were in fact running the business and making the main decisions would also provide this perspective. In most cases these General Managers had some share holdings in the companies but another partner or majority share owner is the one listed as the owner, therefore, the women would not appear as owners in the databases. In Lebanon as in other places in the MENA region due to various cultural, economic and/or regulatory processes many women open and operate a business but the actual registration is made under the name of a man (and in most cases a relative).

workers (males and females) and the sample of male owned firms were randomly selected from a pool, for the female owned firms the survey simply questioned all the remaining firms in the database that qualified and there was not enough room to apply a random selection. The weights developed make the distribution in the sample the same as the distribution in the population (Design Weights), but, the weights can not make a nonrandom selection a random one. However, since the number of female/owned or managed firms is very small the probability of selecting any of them in the sample is high (close to 1). In turn this will not affect the weights (the reciprocal of the probability is close to 1). Hence it is assumed in the analyses that the findings do reflect what the population of female entrepreneurs in Lebanon is facing.

c. In addition to the difficulty in finding the level of female owned firms in a way that matched the ICA design sample frame, it was also not possible to find female owned firms that were in the same sectoral and firm size distribution as those in the ICA. In order to conduct the gender analyses for this policy it was necessary to change the sectoral and firm size distributions of male owned firms as well, to match the sample distribution of the female owned firms and allow for proper comparability on a gender basis.

d. Given the variations just explained, the final sample frame of enterprises surveyed for this report is different than that of the firms in the ICA frame both in size and sectoral divisions and most of the firms interviewed were not firms that were interviewed in the ICA. Therefore, caution is needed when comparing the two surveys as they may not be comparable.

Problems were also faced in getting the same sample for workers as specified in the original sample design. The reasons were that many of the firms would not allow their workers to be interviewed. Weights that were developed were derived so as to correct for these variations to allow the sample to be representative of the original sample design.

Despite these limitations, the database provides a valuable source of information for a proper gender-disaggregated analysis. Particularly, in the case of female and male entrepreneurs where the relationship between ownership and management is clearly identified; by setting the active participation of the owner in running the business as a rule for inclusion in the sample, the database has the crucial peculiarity of overcoming the concern about the real involvement of female entrepreneurs in business. In addition, the database includes an equal number of male and female entrepreneurs and male and female workers overcoming the common problem of having a disproportionate number of males in the samples.

The final total sample size and distributions of firms and workers are specified in tables A1 and A2 below. For the firm distribution, due to the low number of firm observations in some sectors (especially female firms) the analyses for the firms used an aggregation of the sample as shown in table A1 below.

Table A1: Distribution of firms sampled by sector, size and gender of owner – aggregated for the analysis

		Male			Female		
		small	medium & large	Total	small	medium & large	Total
		(5 to 19)	(20 and over)		(5 to 19)	(20 and over)	
manufacturing	% row	34.52	65.48	100	34.5	65.5	100
	% col	19.85	29.97	25.48	16.16	25.56	21.29
services	% row	47.68	52.32	100	48.41	51.59	100
	% col	80.15	70.03	74.52	83.84	74.44	78.71
Total	% row	44.33	55.67	100	45.45	54.55	100
	% col	100	100	100	100	100	100

Table A2: Distribution of sampled employees by sector, size and gender of the employee

sector	Small		Medium		Large		Total		Total
	FW	MW	FW	MW	FW	MW	FW	MW	
Manufacturing	43	29	14	11	10	6	6	4	110
Trade	61	38	15	14	13	10	8	6	150
Services	59	31	34	16	22	10	11	6	170
Construction	10	15	7	15	7	4	2	3	50
IT	15	11	10	7	3	3	2	2	40
Hotel & rest.	8	29	4	4	7	1	1	4	60
Total	190	150	84	67	62	50	34	27	610

FW = female worker MW = male worker

In order to achieve a level of representation for this data weights were developed as explained below.

Data Weights

Weights were developed and used in the analysis to compensate for the differential representation, in order to produce estimates that relate to the target population of firms in Lebanon⁶⁰. For each of the surveys (entrepreneurs and workers) weights were adjusted to arrive at a total sample size equal to the total original designed sample size that was designed proportional to the size of the ICA enterprise survey (which is representative).

Depending on the objective of the survey and the prior information available, the weight in the survey consisted of two components:

- 1- Weight for sectors for female owned and male owned firms.
- 2- Weight for workers (females and males) inside the sector (for female owned and male owned firms).

The weights compensate for the variations related to design, non-response or any other unseen factors. Tables A3 and A4 represent these weights.

⁶⁰ The weight for a responding unit in a survey data set is an estimate of the number of units in the target population that the responding unit represents.

Table A3	Weights of sectors					
Sector	#of firms in the sample					
	Female Owned/ Managed			Male Owned/managed		
	D	S	weight	D	S	weight
Food and Beverage	12	9	1.333333	12	16	0.75
Textile and Clothing	12	17	0.671	12	9	1.333333
Furniture	9	9	1	9	7	1.3
Construction	9	7	1.3	9	3	0.6
Hotels	11	3	3.7	11	8	1.4
Information Technology	12	7	1.7	11	1	1
Trade	18	21	0.82	18	6	0.7
Services	20	35	0.58	20	5	0.58
Banks	2	1	2	3	2	1.5
total					12	
	105	109		105	7	

Table A4	Weights of Workers											
Sector	Female Owned/ managed						Male Owned/managed					
	FW			MW			FW			MW		
	D	S	weight	D	S	weight	D	S	weight	D	S	weight
Food & Beverage	40	14	2.857142857	40	13	3.07692308	40	14	2.85714286	40	30	1.333333333
Textile & Clothing	40	12	3.333333333	40	28	1.42857143	40	10	4	40	4	10
Furniture	30	4	7.5	30	8	3.75	30	10	3	30	11	2.72727273
Construction	30	11	2.727272727	30	14	2.14285714	30	25	1.2	30	14	2.14285714
Hotels	35	8	4.375	35	1	35	40	13	3.07692308	35	9	3.88888889
IT	40	7	5.714285714	40	14	2.85714286	35	16	2.1875	35	18	1.94444444
Trade	60	15	4	60	33	1.81818182	60	26	2.30769231	60	34	1.76470588
Services	70	37	1.891891892	70	46	1.52173913	65	48	1.35416667	70	61	1.14754098
Banks	7	0		8	0		10	3	3.333333333	10	4	2.5
Total												

D: Design S: Survey

ANNEX: 2

Additional survey data**TableA2.1: Distribution of employees by job type**

	M (%)	F (%)		M (%)	F (%)
accountant	9.0	17.4	human resource office	0.4	0.5
assistant manager	5	5	other administrative	6	2
chef (cook)	2.2	8.66	stock keeper	4.6	5.3
waiter	3.4	0.56	tailor or hair dresser	8	6
graphic designer	4	0.36	architecture	1.0	1.1
sales person	3.8	7	IT employee (non managerial)	2	1
marketing manager	7	0.36	general manager	0.6	2
purchasing manager	1.6	1.68	gardener	4.8	1.5
chief or executive or	3	0	driver or taxi driver	7	1
product manager	5.6	3.77	unskilled worker	0.8	0
sales manager	9	0.75	business developer or	4	0
operator or secretary	1.2	0.98	macrobiotic engineer	0.2	0.2
financial analyst	7	16.5	maid	4	0
technician or mechanic	4	5	web or software develop.	0.6	0
factory supervisor	0.9	0.69	other administrative	0.4	0
	3	0.36	other managers (head	8	0
	3.2	0.36	skilled worker	0	6
	1	0.59		1.7	1.1
	1.3			3	8
	8			1.4	0.7
				1	2
				8.9	6.4
				9	8
				8.8	2.1
				5	2

Table A2.2: Occupational distribution of employees by gender and age

	Age group 18-30		Age group 31-40		Age group 41-50		Age group 51+	
	M (%)	F (%)	M (%)	F (%)	M (%)	F (%)	M (%)	F (%)
Administration	39.7	68.1	36.	66.2	47.		54.1	49.3
Professional	2	1	6	4	6	57	2	2
Production worker	20.9	21.0	18	15.2	29.		20.7	20.0
Other	4	6	27.	8	1	15	7	7
	23.7	4.53	4	9.92	13.	18.	17.9	20.0
	6		17.		9	8	9	7
	15.5		9	8.56	9.3	9.2		10.5
	8	6.3			7	9	7.19	3

Table A2.3: Sector of employment of women employees by age and marital status

Marital status	Age category	Sector of employment					
		Manufacturing	Commerce	Service	Construction	Hotel & restaurant	IT
Never married	18-30	23.1	16.6	40.6	4.1	8.1	6.1
	31-40	24.7	20.1	43.5	5.4	2.5	3.4
	41-50	34.6	10.1	38.7	(12.8	2.1
	51-70	57.8	15.1	26.9	(((
Married	18-30	23.1	19.1	44.5	4.0	6.3	1.4
	31-40	29.7	21.8	33.2	4.7	5.4	4.9
	41-50	9.8	25.8	64.3	(((
	51-70	10.1	(((((
Married before	31-40	((10.1	(((
	41-50	60.2	21.0	18.7	(((
	51-70	(10.1	((((

Table A2.4: Averages of Board Members in Female and Male owned firms

Means	Female Owned	Female Managed	Male Owned/Managed
Female board members	2.53	2.75	2.12
Male board member	3.40	5.04	3.33
Relatives	5.22	5.71	5.76
Non relatives	4.63	7.94	3.22
Base: Total sample – 236 Interviewees			

In 51% of the cases, both the husband and wife spend their incomes in order to keep the household going, while in 39 % of the cases it is only one of the spouses that spend his whole income.

female employees that are not registered have a higher incidence of being non-Lebanese than their male counterparts who blame the lack of registration upon the shortness of employment and the fact that they will be registered in a few weeks. Eighteen percent of employees that are not registered are not Lebanese, 80% of those are female employees.

If a caretaker was available, 87% of the female employees and 93% of the male employees claimed that they would not go to work. The reasons given are as follows, 29% claimed that their work is too hard, while 22% claimed to be better off perusing hobbies or activities, when looking at this matter from a gender's point of view we notice that males are far more into pursuing their hobbies and other activities than their female counterparts.

Table A2.5 : Benefit/detriment recipient across gender of the employee (in %)

	Female Employees		Male Employees	
	Yes	No	Yes	No
Pay Increases	40	60	44	56
Pay Cuts	6	94	3	97
Appreciation	33	67	31	69
Warning or censures	2	98	3	97
Promotion	11	89	10	90
Training on new production skills	17	83	19	81

Table A 2.6: Training fields, certification, improvement and benefits received across gender of employee

	Female Employees			Male Employees		
	Yes	No	Not Available	Yes	No	Not Available
New machines or production techniques	14%	74%	12%	26%	66%	8%
Received certificate or diploma	52%	48%		35%	65%	
Received careers advance	46%	54%		49%	51%	
Reported needing more training	63%	37%		62%	38%	
Educational opportunities	9%	91%		5%	95%	
Received certificate or diploma	89%	11%		67%	33%	
Received careers advance	43%	57%		60%	40%	
Reported needing more training	68%	32%		60%	40%	
Managerial skills or administrative skills	28%	72%		18%	82%	
Received certificate or diploma	39%	61%		40%	60%	
Received careers advance	45%	55%		43%	57%	
Reported needing more training	59%	41%		67%	33%	
Base: Total sample – 615 Interviewees						

Table A 2.7: Health benefits across gender of employee

	Female Employees		Male Employees	
	Yes	No	Yes	No
a- Company insurance scheme	37%	63%	49%	51%
b- Social security scheme	85%	15%	85%	15%
c- Coverage through				
Company	97%		98%	
Spouse	2%		1%	
Personal / self	1%		1%	
d- Later arrangements / sources of income	33%	67%	33%	67%
Owning their private business	50%		50%	
Having working spouse	50%		%	
Depending on children	%		50%	
Bases: a & b – total sample – 615 interviewees c – 522 interviewees d – 9 interviewees				

Table A 2.8: Basis upon which health payments and benefits are settled

	Female		Male	
	Yes	No	Yes	No
Basis of insurance payments or subsidies				
On the spot payments	23%	77%	38%	62%
Part of an insurance scheme	39%	61%	51%	49%
Hospital stays are paid	53%	47%	40%	60%
Medication	44%	56%	37%	63%
Coverage of immediate family members	7%	93%	13%	87%
Payment of visitation fees	1%	99%	4%	96%
Base: Total Sample - 339 Interviewees – 1695 Responses – Multiple Answers				

ANNEX: 3

July War, Losses and Assistance

Twelve percent of the businesses interviewed incurred physical damage as a result of the July war. Thirty-two percent of the owners whose businesses incurred physical damage claimed that their businesses were highly damaged. When looking at figures from the firm survey, the average direct corporal damage to business was USD180,000 whereas the indirect damages averaged USD2,835,000. The construction sector was the only sector where the direct damages outweighed the indirect damages due to the fact that one company incurred total damage to its equipment and premises.

Value of direct and indirect damages of the July 2006 war, across sectors

Values in USD	Manufacture	Commerce	Services	Construction	Hotel	IT	Restaurant
Direct losses	490.000	52.000	23.000	625.000	10.000	0	12.500
Indirect losses	10.917.000	374.000	398.000	309.000	780.000	9.608.000	141.000

Base: Total sample – 236 Interviewees

At the start of the war 53 percent of all firms had a loan of which 40 percent requested to reschedule and 29 percent requested additional credit. Results indicate that of businesses that requested to reschedule and those who required an additional credit 69 percent and 78 percent respectively received the terms that they had asked for. Across gender of the business owner results show that of the entire sample of businesses that had a loan the majority were male owned at 62 percent.

Seventy three percent of firms revealed that suppliers tried to impose new payment terms, while 50 percent of businesses requested a grace period for payment of taxes and VAT, 27 percent requested a government subsidy or support and 24 percent requested a grace period for payments of utilities or electricity bills. Sixty two percent of those who requested a grace period for taxes received it while 38 percent received a grace period for payment of utilities and electricity, and approximately 15 percent received government support.

When asked what sort of support, subsidy and graces would be most beneficial to the different sectors in order to recover and maintain operations. The majority of firm owners indicated political and economic stability, as well as financial relief from taxes and fees, rescheduling of payments and refinancing of loans and credits.

ANNEX: 4

Labor Code **section related to women workers**

Provisions of the Labor Code relevant to gender and employment may be summarized as follows:

Exclusions

Article 7 states that the Code does not apply to the following categories of workers:

- domestic servants employed in private houses;
- agricultural corporations that have no connection with trade or industry;
- family businesses employing solely members of the family under the management either of the father, the mother, or the guardian;
- casual or journeymen in municipal or government services, and;
- electrical staff and wage-earners who are not governed by the Civil Servant regulations.

Employment of Women

Equal Pay and Opportunities

Under Article 26 it is forbidden to differentiate between male and female workers in relation to the nature of work, salary paid, employment opportunities, promotion and technical training.

Safety Measures for Women

Article 27 states that it is forbidden to employ women in all the following industries or jobs:

1. Mines, quarries and extraction of stones;
2. Ovens for melting, refining, and preparing metal works;
3. Silveration of mercury;
4. Production and handling of explosives;
5. Casting and cooling of glass;
6. Welding of metal through partial melting;
7. Making alcoholic drinks
8. Painting by Deco method;
9. Treating ashes that contain lead;
 10. Extracting silver from lead;
 11. Welding metal that contains more than 10% lead;
 12. Manufacturing aluminum or sulphates of lead silicone;
 13. Preparing or fixing electrical cabinets;
 14. Driving machines with extremely large engines;
 15. Fixing or cleaning machines while the engines are on;
 16. Making asphalt;
 17. Tanning and flaying animals;
 18. Working in stores of fertilizers extracted from excrement, manure, bones or blood

Maternity Leave

Length

Article 28 states that women are entitled to a maternity leave of seven weeks, including the period before and the period after delivery, and they are required to present a medical certificate stating the expected date of delivery. The article also states that employers or their agents are prohibited from allowing women to return to work before 30 days after the probable day of delivery.

Full Payment

Article 29 states that employees are entitled to their usual remuneration when they on their maternity leave. The article also stipulates that a woman who has availed herself of the 7 weeks maternity leave with pay, is entitled to annual leave that same year, and she is entitle to the same payment she receives on ordinary annual holidays. Furthermore,

this article states that, it is forbidden to dismiss or to serve notices of dismissal on a woman who is on her maternity leave, unless she is shown to have been employed elsewhere during this leave.

Failure to Abide by the Labour Code

Article 30 states that employers and their proxies who violate provisions of the Labour code concerning the employment of women and children, are held legally responsible for the violations they commit.

Leave

Same treatment for Women and Men

Female and male employees are entitled to the same administrative, sickness, and family related leaves.

Break during Working Hours

Different Measures for Women and Men

Article 34 sets out the rights of employees to a midday break of at least one hour when working hours exceed six hours for men, and when working hours exceed five hours for women.

Dismissal

Same treatment for Women and Men

Article 52 states that a dismissal notice may not be served on:

- A pregnant woman who is five months pregnant or more;
- A worker who is on her maternity leave, and;
- Any wage-earner who is on ordinary recreational or sick leave.

The article also states that the employer is exempted from abiding by these restrictions if the wage-earner has found alternative employment during the leave.

Source: ILO website <http://www.ilo.org/public/english/employment/gems/eo/law/lebanon/act1.htm> visited on December 12, 2008

A. Enterprise Questionnaire

Enterprise's Code

Questionnaire Number

**“Women Entrepreneurship in Lebanon’s Formal Private Sector: a gender focused
Investment Climate Assessment (ICA)”**

“Enterprise’s Questionnaire”

The information obtained here is strictly confidential, and will be only used
for purpose of scientific research.

Fieldworker ID:

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Interview date:

		2007
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Interview Started	
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Hour:	Minutes:
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Interview Ended	
------------------------	--

Hour:	Minutes:
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The purpose of this survey is to identify the perspective of female entrepreneurs and the constraints that they face. In addition, the study will investigate the gender gaps in the work environment and conditions, security derived from work, stability, productivity and professionalism. Furthermore, the study will also explore, within the surveys, the impact of the last Lebanon-Israel conflict on female entrepreneurs. Your answers should reflect only your experience of doing business in your country. Please note that the information obtained here will be treated strictly confidentially. Neither your name nor the name of your firm will be used in any document based on this survey.

1.1.1 Company / Establishment name	
City	
Street	
Building name	
Floor number	
P.O. Box	
Telephone number	
Fax number	
E-mail	
2 Name of Interviewee	
Position	

Number of visits	1	2	3	4
-------------------------	---	---	---	---

Result of final visit	
01	Completed
02	Not completed
03	Rejected
04	Manager not available

Method of sampling	
01	Random from records
02	Random from company
03	Compulsory selection
04	Selection from another worker
	Other, specify:

Screening Questions

S1- The company is . . . ?		
01	Female owned (active)	Continue
02	Female managed	Go to S3
03	Male owned / managed	Continue

S2- What is the role of the owner?	
01	Manager
02	Active board member
03	Silent investor

S3- What is the title of the female manager / owner?	
01	Managing Director
02	Executive Officer
03	General Manager
04	Vice President
	Other, specify:

S4- Explain your ownership status and title in the company?		
01	Sole proprietor	
02	Majority shareholder	
03	Minority shareholder	
04	Partner	
05	Not applicable	Go to S7

S5- Is the business registered under your name?		
01	Yes	Go to S7
02	No	Continue
03	Not applicable	Go to S7

S6- Why not?

S7- Do you have a board that holds regular meetings?		
01	Yes	Continue
02	No	Go to S11

S8- How many members does the board include?
of members:

S9a- Please specify how many are females?		S9b- Please specify how many are males?	
S9a		S9b	

S10a- Please specify how many are family members?		S10b- Please specify how many are not family members?	
S10a		S10b	

S11- How did you first get involved in this business?

S12- Do you currently or did you at some point finance your capital or operations?		
01	Yes	Continue
02	No	Go to S15

S13- Did you finance your business through a?		
01	Bank	Go to S15
02	Other sources	Continue

S14- Please explain through what sources?

S15- Did you plan on expanding prior to the war?		
01	Yes	Continue
02	No	Go to S17a

S16- What were your constraints?

Skip to S17b

S17a- What were your constraints for not planning to expand?

S17b- Will your company resume such activities?		
01	Yes	Continue
02	No	Go to Q15a

S18- Does your business support or engage in civil society activities or charities?		
01	Yes	Continue
02	No	Go to S21

S19- Please specify what type of charities?

S20- Please specify what type of assistance do you provide?

S21- Which sector does the company belong to? (Unaided - Single response)	
01	Food and Beverage
02	Textile and Clothing
03	Furniture
04	Construction
05	Hotels
06	Information Technology
	Other, specify:

S22- What is the main activity of the company? (Unaided - Single response)	
01	Manufacturing
02	Commerce
03	Services
	Other, specify:

A. Impact of the War on the Investment Climate

2.1.1.1.1.1.1.1.1 A1- How problematic are the following issues to your current operations “as a result of the war”, please judge their severity as an obstacle on a scale from 0 to 4, 0 being “No obstacle” and 4 being “Very severe obstacle”.

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very severe obstacle	Do not know	Not applicable
Telecommunications	0	1	2	3	4	97	92
IT and internet connectivity	0	1	2	3	4	97	92
Electricity	0	1	2	3	4	97	92
Natural gas	0	1	2	3	4	97	92
Water	0	1	2	3	4	97	92
Garbage disposal	0	1	2	3	4	97	92
Tax rates	0	1	2	3	4	97	92
Tax administration	0	1	2	3	4	97	92
Terms of financing and debt restructuring	0	1	2	3	4	97	92
Customs and trade regulations	0	1	2	3	4	97	92
Export / Import	0	1	2	3	4	97	92
Labor regulations	0	1	2	3	4	97	92
Availability of unskilled labor	0	1	2	3	4	97	92
Availability of skilled / educated workers	0	1	2	3	4	97	92
Business licensing and operating permits	0	1	2	3	4	97	92
Macroeconomic uncertainty (e.g. inflation, exch. Rate)	0	1	2	3	4	97	92
Corruption	0	1	2	3	4	97	92
Smuggling or dumping	0	1	2	3	4	97	92
Other (specify)	0	1	2	3	4	97	92

A2- Did your company get physically damaged during the war?

01	Yes	Continue
02	No	Go to A5

A3- What was the extent of the damage?

01	Slightly damaged
02	Moderately damaged
03	Highly damaged

A4- What were your direct losses as a result of physical damage?

(USD):

A5- Please specify your in-direct losses up to the current date?
(USD):

A5a- Did your company have a loan prior and during the war?		
01	Yes	Continue
02	No	Go to A6a

A5b- Did you attempt to achieve the following . . . ?					
A5c- Did you personally request any of the following?					
A5d- Did you receive any of the terms you asked for?					
	A5b	A5c		A5d	
01	Re-scheduling bank terms and agreements	Yes	No	Yes	No
02	Receive additional credit / loan	Yes	No	Yes	No

A6a- Did you attempt to achieve the following . . . ?					
A6b- Did you personally request any of the following?					
A6c- Did you receive any of the terms you asked for?					
	A6a	A6b		A6c	
01	Suppliers impose new terms			Yes	No
02	Receive government subsidy / support	Yes	No	Yes	No
03	Receive grace period for utility / electricity bills	Yes	No	Yes	No
04	Receive grace period for payment of VAT and other taxes	Yes	No	Yes	No

A7a- What type of assistance does your business currently need to recover or maintain operations? Unaided – Multiple response	
1	Relief from VAT or income tax obligations
2	Rescheduling payments
3	Refinancing (finance again with a new loan at lower interest rates)
4	Relief from social security/labor tax obligations
5	Short-term working capital finance (working capital is used for a businesses day to day operations)
	Other 1 , specify:
	Other 2, specify:

A7b- What type of assistance does your business currently need to recover or maintain operations? Aided		
A7c- Please specify by order of importance		
		Ranking
1	Relief from VAT or income tax obligations	
2	Rescheduling payments	
3	Refinancing (finance again with a new loan at lower interest rates)	
4	Relief from social security/labor tax obligations	
5	Short-term working capital finance (working capital is used for a businesses day to day operations)	

A8a- How many employees do you have now?			
A8b- How many employees do not work with you due to the war?			
A8c- How many left of their own free will?			
A8d- How many did you lay off?			
A8a	A8b	A8c	A8d

A8e- What percentage of your workforce are ? (Aided)		
01	Full-time employees	%:
02	Part-time employees	%:
03	Female employees	%:

A9a- Does your company provide any of the following services to its employees?					
A9b- Specify if these services are provided for full-time or part-time employees?					
	A9a		A9b		
	Yes	No	Full-Time	Part-Time	Both
Part-time work	01	02	01	02	03
Health insurance for the worker	01	02	01	02	03
Meals / Compensation	01	02	01	02	03
Transportations / Compensation	01	02	01	02	03
Training workers (not including training during work hours)	01	02	01	02	03
Nursery for worker's children	01	02	01	02	03
Health insurance for worker's family	01	02	01	02	03
Annual leaves	01	02	01	02	03
Maternity leaves for women	01	02	01	02	03
Child care leaves for women	01	02	01	02	03
One-hour permission (for suckling mothers)	01	02	01	02	03
Casual leaves	01	02	01	02	03
Sick leaves	01	02	01	02	03

Please describe skill level required using the following definitions: (*Enumerator: read the definitions before asking question A10*)

Unskilled Worker	Persons who might be involved in the production process or normal company process and whom management considers to be unskilled.
Skilled Worker	Skilled workers are technicians involved directly in the production process or at a supervisory level and whom management considers to be skilled.
Administrative	Administrative support occupations, including all clerical-type work regardless of level of difficulty, where the activities are predominately non-manual through some manual work not directly involved with altering or transporting the products is included.
Managerial	Person who makes management decisions and sets policies and is a holder of a university degree. This category does not include supervisors.

A10a – Could you please tell me: What professions do you need in your business?

A10b – What is the skill level required for this profession? (aided – single response)

A10ci – Do you have a preference for males or females?

A10cii – How many males / females do you need for this profession?

A10d- Do you face any difficulty in finding workers for this profession?

A10a – Profession / Skill Required	A10b- Skill Level Required				A10ci			A10cii		A10d	
	Unskilled	Skilled	Administrative	Managerial	M	F	NP	M	F	Yes	No
1-	01	02	04	05	01	02	03			01	02
2-	01	02	04	05	01	02	03			01	02
3-	01	02	04	05	01	02	03			01	02
4-	01	02	04	05	01	02	03			01	02
5-	01	02	04	05	01	02	03			01	02
6-	01	02	04	05	01	02	03			01	02

A11a- What are the advantages of hiring females over males? (Unaided – multiple response)	
01	They are more productive
02	They are more dedicated
03	They are more trustworthy
04	The cost of hiring females is less
05	Absence is less
06	At the same level of skills and education, females have a higher level of training
07	No advantage
	Other, specify:

A11b- What are the advantages of hiring females over males? (Aided – Multiple response)	
01	They are more productive
02	They are more dedicated
03	They are more trustworthy
04	The cost of hiring females is less
05	Absence is less
06	At the same level of skills and education, females have a higher level of training
07	No advantage
	Other, specify:

A12a- What are the disadvantages of hiring females over males? (Unaided – multiple response)	
01	Home duties could make her less committed / less present at work
02	Exit from work is higher, thus they cannot be relied upon for long periods of retention
03	They are less productive
04	They are less trustworthy
05	Absence is higher
06	At the same level of skills and education, males have a higher level of training
07	They cannot be relied on to work overtime
08	Marriage and maternity affect their work
09	Their work is not accurate
10	Females cannot handle some hard professions
11	No disadvantages
	Other, specify:

A12b- What are the disadvantages of hiring females over males? (Aided – Multiple response)	
01	Home duties could make her less committed / less present at work
02	Exit from work is higher, thus they cannot be relied upon for long periods of retention
03	They are less productive
04	They are less trustworthy
05	Absence is higher
06	At the same level of skills and education, males have a higher level of training
07	They cannot be relied on to work overtime
08	Marriage and maternity affect their work
09	Their work is not accurate
10	Females cannot handle some hard professions
11	No disadvantages
	Other, specify:

A13- Which of the following do you regard as helpful in encouraging the hiring of more female workers? (aided – multiple response)	
01	Enabling females to work on a part-time basis
02	Providing nearby nurseries
03	Providing child care subsidy
04	Husband to participate in home duties
05	Using a piecework payment system (fixed monthly or weekly payment)
06	Payment according to productivity / or on a commission basis
07	Training
	Other, specify:

Interviewer's Remarks

A31- In the company / factory the lighting is :	
01	Bright
02	sufficient
03	Dim
04	Natural
05	Artificial

A32- In the company / factory the ventilation is :	
01	Renewed
02	Sufficient
03	Insufficient
04	Natural
05	Air-Conditioned

A33- In the company / factory the toilets are :	
01	Clean
02	Not clean
03	Separate (males - females)
04	Have fresh water
05	Have no fresh water
06	Have no toilets

A34- Are factories / workshops divided by gender?	
01	Yes
02	No
03	Not applicable

A35- Is there a rest place for workers?	
01	Only for women
02	Only for men
03	Mixed
04	None

A36- Are there provisions for professional safety in the enterprise?	
01	Protective shoes
02	Protective glasses
03	Gloves
04	Mask for mouth
05	Fire extinguishers
06	Emergency exits
07	Filters
08	Guiding signs
	Other, specify:

B. Workers Questionnaire

Enterprise Code

Worker's Code

Fieldworker ID:

“Surveying the Status of Labor in Industrial Enterprises” Control Information

2.1.2 Region	
2.1.3 Enterprise's name	
City	
Street	
Building name	
Floor number	
P.O. Box	
Telephone number	

Name of employee		
Age		
Gender	Female	1
	Male	2
Employees phone number	___/_____	
Household city		
Household street		
Household building		
Household floor number		
Number of household members		
Place of interview	Respondents home	1
	Other (Specify)	

Date of interview	Day	Month	Year
			2007
Number of visits			
Result of final visit	Completed		1
	Employee is absent		2
	Interview rejected		3
	Not completed		4
	Other (Specify)		
Time	Start time:		
	End time:		

List of Household Members

2. Could you please tell me the names of all the residents of this house (those who live with you in the house, eat, drink, and sleep with you) even if they were young children or servants or workmen starting with the name of the employee?
3. What is your relationship with this person? **Employee 01- Spouse 02- Son/daughter 03- Stepson/Stepdaughter 04- Grandchild 05- Parent 06- Father in law/mother in law 07- Brother/sister 08- Son in law/daughter in law 09- Other relative 10- Not a relative 11- Do not know 98**
4. What is the gender of this person?
5. What is the age of this person?
6. **If older than 15 years ask:** What is the social status of this person? **Single 1- Engaged 2- Married 3- Separated 4- Divorced 5- Widower 6**
7. **If 6 years or more, ask:** Did this person go to school /university? **If yes, ask:** Did this person go to a private or public school? **If answered by 1 or 2 on Q7 skip to Q11**
8. **If between 6 and 25 years old ask:** Is this person enrolled in school now?
9. **If 6 years or more, ask:** What was the last educational phase that he/she enrolled in? **Primary 1- Preparatory 2- Secondary general 3- Secondary technical 4- Post secondary 5- University or higher 6**
10. **If 6 years or more, ask:** What was the last academic year that he/she passed in that phase?
11. **If answered by No to Q7 and Q8 ask:** Does he/she is literate?
12. **If 6 years or more, ask:** Does he/she work now? **If answered by yes, skip to Q14**
13. **If 6 years or more, ask:** Does he/she search for a job? **Skip to Q201**
14. **If 6 years or more, ask:** What is his/her current occupation? **(Record in details)**

	Q2	Q3	Q4		Q5	Q6	Q7		Q8		Q9	Q10	Q11		Q12		Q13		Q14
	Name	Relation-ship	M	F	Age	Social Status	Yes	No			Education	Year	Literate		Work		Job hunting		Occupation
									Yes	No			Yes	No	Yes	No	Yes	No	
01		01	1	2			Public 1	3	1	2			1	2	1	2	1	2	
							Private 2												
02			1	2			Public 1	3	1	2			1	2	1	2	1	2	
							Private 2												
03			1	2			Public 1	3	1	2			1	2	1	2	1	2	
							Private 2												
04			1	2			Public 1	3	1	2			1	2	1	2	1	2	
							Private 2												
05			1	2			Public 1	3	1	2			1	2	1	2	1	2	
							Private 2												
06			1	2			Public 1	3	1	2			1	2	1	2	1	2	
							Private 2												
07			1	2			Public 1	3	1	2			1	2	1	2	1	2	
							Private 2												
08			1	2			Public 1	3	1	2			1	2	1	2	1	2	
							Private 2												

Residence Properties & Household's Possessions

15- What is the type of residence in which you are living?	
1	Separate room (entire family in one room)
2	Part of a house
3	Apartment in a building
4	Separate house
5	Villa
6	Common residence for workers
	Other (Specify)

16- Is the residence rented or owned? Aided		
1	Rented	Skip to Q18
2	Common ownership	Ask Q17
3	Owned by the household only	
	Other (Specify)	Skip to Q18

17- Are you the owner?	
1	Yes
2	No (Specify)

18- How many rooms are there in this residence? Do not count bathrooms, kitchens or pantry	

19- Is there gas from the public network?	
1	Yes
2	No
2	Not applicable

20- Is there electricity from the public network or from a generator? Aided	
1	Yes- From the public network only
2	Yes- From a generator only
3	Both

21- How do you get water? Multiple response	
1	Pipes connected to the house
2	Common faucet in a building
3	Faucet from neighbors
4	Public faucet
5	Pump
6	Well
	Other, specify:

Section 1: Respondent's Background

101- Now I want to talk with you about your work status from the beginning till now.
What is your current job?

Current occupation:

102- Interviewer: Put a circle on the current job code

1	Administration	
2	Professional	
3	Production worker	(Specify)
4	Non-production worker	(Specify)
5	Trainee	
	Other, specify:	

103- When did you start working in this company / factory?

Specify year:

104- What was your starting salary?

LBP:

105- Do you get paid . . . ? **Aided**

1	Daily	
2	Weekly	
3	Monthly	
	Other (Specify)	

106- Before having this job did you stay a period without working?

1	Yes	Continue
2	No	Skip to Q110

107- How long did you stay without work?

Months:

108- Did you look for a job during that time?

1	Yes	
2	No	

109- Did you have any training or education during that time?

1	Yes	
2	No	

110- Have you had any training or education at your current job?	
1	Yes
2	No

111- What is your current salary?	
LBP:	

112a- Are you registered as an employee at the firm?		
1	Yes	Continue
2	No	Go to Q114b

112b- Are you a . . . ? Aided	
1	Full time employee
2	Temporary employee
3	Part-time employee
	Other, specify:

113- Have you been registered since the beginning of your employment?	
1	Yes
2	No

114a- How soon after starting work were you registered?	
Months:	

114b- Why aren't you registered?	

116- Check Q6 and Q12, if respondent married and spouse works, ask: What is your spouse's salary?	
LBP:	

117- Check Q6 and Q12, if respondent married and spouse does not work, widow/divorced, ask: Did he / she work before you were married?	
01	Yes
02	No

118- Check Q6 and Q12, if respondent is married ask: Who is responsible for the daily family spending (food, clothing, medicine, rent etc.)? Aided	
1	Husband
2	Wife
3	Both
	Other- Write the household person number from the household questionnaire

119- Check Q6, if respondents not married, ask: How much of your salary do you contribute to household expenses? Aided		
1	Small amount of my salary	
2	Less than half	
3	Almost half	
4	More than half	
5	All my salary	
6	None	Skip to Q122a

120- How much does your income contribute as a part of the total of your family expenses? Aided	
1	Small amount of my family spending
2	Less than half of my family spending
3	Almost half of my family spending
4	More than half of my family spending
5	All my family spending

121- Do you keep a part of your income for your own spending?
Percentage:

122a- Do you have a bank account?		
01	Yes	Continue
02	No	Go to Q123

122b- What type of account do you have? Multiple response 122c- Is it a joint account or a single account in your name?			
	122b	122c	
		Single	Joint
1	Checking account	01	02
2	Savings account/ Profit and loss account	01	02
	Other, specify:	01	02

123- Why are you working? Unaided – Multiple Response	
1	For my self-satisfaction
2	Family spending
3	Children spending
4	For security and savings
	Other, specify:

124- If there is someone who is responsible for your needs, would you prefer to go to work or not?		
1	Yes	Skip to Q126
2	No	Continue

125- Why would you prefer not to go to work? Unaided – Single Response	
1	Work is too hard
2	I am old
3	I am ill
4	Our religion prefers me staying at home
5	My family / spouse prefers me staying at home
	Other, specify:

126a- What are the incentives for you to work (issues that make it easy for you to work and would affect your decision to work if they were not present?) (Aided - Multiple Response)		
126b- Please list by order of priority		
	126a	126b
01	Respected at work	
02	Fixed salary	
03	High position	
04	High salary	
05	Husband/family encouragement	
06	There are no small child/children to raise	
07	Nursery	
08	Well treated at work	
09	Good transportation	
10	Working hours are flexible/short	
11	Near the home	
12	Availability of NSSF	
13	Benefits offered by the company/industry	
14	Work is simple/easy	
15	The environment is only women	
	Other, specify:	

Section 2: Work condition

201- Does your company provide group transportation or give you cash money?		
1	Provide group transportation	Continue
2	Does not provide group transportation	Skip to Q204
3	Cash money	

202- Do you use it?		
1	Yes	Continue
2	No	Skip to Q204

203- Is it free or do you share in the cost?		
1	Free	Skip to Q208
2	Share in cost	

204- How do you get to work usually? Unaided – single response		
1	By public transport	
2	My own car	
3	On foot	Skip to Q208
	Other (Specify)	

205- How much does it cost monthly?		
LBP:		

206- How long does it take you to arrive at work? Aided – single response		
1	Less than 30 minutes	
2	30 minutes – One hour	
3	One hour – One hour and the half	
4	One hour and the half – two hours	
5	More than 2 hours	

207- Do you consider that getting to work is something that is generally difficult?		
1	Yes	
2	No	

208- Is there a nursery in your company? Childcare subsidy?		
1	Yes	Continue
2	No	Skip to Q216

208A- Is it available for all or only female employees?		
1	For all	
2	Only female employees	

209- Is it free or do you share in the cost?	
1	Free
2	Share in the cost

Check Q6 and Q12, if respondent has children less than 6 years continue or else skip to Q216

211- Do you use the company nursery or childcare subsidy?		
1	Yes	Go to Q214
2	No	Continue

212- Why not?		
1	I have other arrangements	
2	Service is bad	Go to Q214
	Other, specify:	

213- What are your other arrangements?		
1	Husband/wife	Go to Q216
2	Family	
3	Brothers/sisters	
4	Neighbors	
5	Relatives	
6	Private nursery	Continue
	Other, specify:	Go to Q216

214- Are nursery prices reasonable?	
1	Yes
2	No

215- Are you satisfied with the childcare available in the provided nursery?	
1	Yes
2	No

216- How many hours do you work in the company daily?	
Number of hours:	

216A- From what time till what time do you work at the company?	
From	_____AM
To	_____PM

216B- How many days a week?	

217- Does your company provide flexible working hours (e.g. part-time, from home)?		
1	Yes	Continue
2	No	Skip to Q.219

218a- In what form?	
1	Part-time
2	From Home
	Other, specify:

218b- For whom do they provide flexible working hours?	
1	Women only
2	Men only
3	Production workers
4	Managers / Administrators
5	For all

219- Can you request to work overtime?		
1	Yes	
2	No	Skip to Q222

220- Have you made such a request in the past year?		
1	Yes	Continue
2	No	Skip to Q222

221- What was the response from your firm?	
1	Accept
2	Refuse
3	Ignored the request

222- Can you refuse to work overtime?	
1	Yes
2	No

224A- What would happen if you refuse?	

225- Do you get overtime pay if you work more hours?		
1	Yes	Continue
2	No	Skip to Q229

226- How much per hour?	
USD:	

229- In the company / factory do you have _____? **aided**
 229A- Have you made such a request? **(If no go to next item)**
 229B- Did the company accept?
 229C- **If not, ask:** What was the reason of refusal?

Items	Q229		Q229A		Q229B		Q229C
	Yes	No	Yes	No	Yes	No	
Annual leaves	1	2	1	2	1	2	
Unspecified / other leave	1	2	1	2	1	2	
Maternity leave for women	1	2	1	2	1	2	
Child care leave for women	1	2	1	2	1	2	
One-hour permission (for breastfeeding mothers)	1	2	1	2	1	2	
Sick leaves	1	2	1	2	1	2	

Section 3: Stability, productivity and professionalism

301- How many times have you been absent from your work over the past _____?		
1	Year	If none, skip to Q305
2	Month	

302- What were the main reasons for your absence over the past year? Unaided – Multiple Response		
302A- Please specify reasons from your absence from your assigned shift last time? Unaided – Single Response		
Child care	01	01
Parental care	02	02
Marital quarrels	03	03
Marriage / engagement	04	04
Illness	05	05
Family problems	06	06
Exams / studying	07	07
Unexpected travel / attending funeral	08	08
Other, specify:		

303- Have you faced any problems due to your absence?		
1	Yes	Continue
2	No	Skip to Q305

304- Please specify?

305- Do you belong to a labor union?		
1	Yes	Continue
2	No	Skip to Q307

306- To which labor union do you belong?

307- Do you have any representative organizations/bodies that represent workers at the level of the firm?		
1	Yes	Continue
2	No	Skip to Q311

308- Are you a member of any or those associations/organizations?		
01	Yes	
02	No	

309- What are its functions?	

310- Is the head of the organization male or female?	
1	Male
2	Female

311- Is there a colleague's fund (employees contribute money which they can withdraw at retirement or death)?		
1	Yes	Continue
2	No	Skip to Q316

312- Is participation in this fund compulsory or on a voluntary basis?	
1	Volunteer
2	Compulsory

313- Do you benefit from it?	
1	Yes
2	No

314- Who is responsible for it?	
1	Director
2	Worker
3	Don't know

315- What are its functions?	

Have you benefited from any of the following? **Aided - If no to Q316, 317, 318 skip to Q323**
 A- When was the last time you finished a training course? **Year**
 B- Did you get a qualification/degree/certificate?
 C- How did the training affect your qualifications? 1 means that it has no effect, 2 that it has little effect, 3 that it improved and 4 that it highly improved
 D- Has this training improved your position in the firm?
 E- Do you feel that you need more training?

						A	B		C				D		E	
		Y	N	N/A	Other	Year	Y	N					Y	N	Y	N
316	Training on new machines/ Production techniques	1	2	3			1	2	1	2	3	4	1	2	1	2
317	Further educational opportunities	1	2				1	2	1	2	3	4	1	2	1	2
318	Training in management or administrative skills	1	2				1	2	1	2	3	4	1	2	1	2
319	Did you have a loan in the past year	1	2			Fill Q321										
320	Pension	1	2	3	4											

321- What was the reason behind your requesting a loan?

322- What was the loan value?
 LBP:

If yes to any of Q316, 317, 318, skip to Q324
 323- Why didn't you benefit from courses and educational opportunities at work?

Skip to Q326

324- Who pays the costs of these courses and training?

1	Company
2	Me
3	Both of us
	Other, specify:

325- Who conducts this training? **Unaided - Multiple Response**

1	Company (their own company)
2	Private company (company specialized in giving training)
3	Social fund
4	Local national organization
5	International organization (from abroad)
6	Universities / research centers

326- Are you satisfied with your work?	
1	Yes
2	No

327- Why do you say that? Unaided – Multiple Response	
01	The pay is suitable
02	I have the right skills for this work
03	I have received the necessary training for this work
04	Because I am enthusiastic about this work
05	Because I am respected by my peers
06	Because I am appreciated by the administration
07	Because my work is easy
08	The work conditions are not encouraging
09	Pressures at home affect my performance
10	Difficulties of coming to work affect my work
11	I do not get along with my peers
12	I do not get along with the administration
	Other, specify:

328- Over the last year did you receive . . . ? Aided			
		Yes	No
1	Pay increase	1	2
2	Bonus	1	2
3	Pay cuts	1	2
4	Appreciation	1	2
5	Warning or censure	1	2
6	Promotion	1	2
7	New production skills	1	2
8	Annual leaves	1	2
9	Casual leave	1	2

329- What is your opinion of the labor law?		
1	Very good	Continue
2	Good	
3	Bad	Skip to Q329B
4	Very bad	
5	I can't specify	Skip to Q331
6	Don't know	

329A- Can you please specify the reason behind your good opinion of the labor law?

Skip to Q330

329B- Can you please specify the reason behind your bad opinion of the labor law?

330- Why do you say that?

331- Do you feel that you have security or stability at work?	
1	Yes
2	No

331A- Why do you say that?

Section 4: Insurance

401- Does your company provide you with an insurance scheme?	
1	Yes
2	No

402- Are you covered by any social security scheme?		
1	Yes	Continue
2	No	Skip to Q405

403- You are covered through . . . ? Aided	
1	Your company
2	Spouse
3	Other, specify:

Check Q5, Q401 and Q402: If respondent is over 45 years old and is not registered continue, if not, skip to Q407

405- Do you have any (other) arrangements for later years (pension)?	
1	Yes
2	No

406- What are your arrangements?	
1	Private business
2	Working spouse
3	Assets/inheritance
4	Children
	Other, specify:

407- Does your company provide you with health care coverage or give you cash money?		
1	Provide with health care coverage	Continue
2	No	Skip to Q410
3	Cash money	Skip to Q409

408- On what basis? Aided			
		Yes	No
1	On site	1	2
2	Part of an insurance scheme	1	2
3	Through direct payment of visitation fees	1	2
4	Hospital stays	1	2
5	Medications	1	2
6	Coverage for immediate family	1	2

If answered no to all questions in Q408, skip to Q411

409- How?			
		Yes	No
A	Through direct payment of visitation fees	1	2
B	Hospital stays	1	2
C	Medications	1	2
D	Coverage for immediate family	1	2

If answered by no to all questions then continue, otherwise skip to Q411

410- Why not?	

411- Do you have another job that you undertake for additional income?		
1	Yes	Continue
2	No	Skip to Q413

412- What is your status in this job? Aided – Single response	
1	Employer and employ other
2	Self employed
3	Employee working with pay
4	Employee working with in-kind
5	Employee working without pay
6	Working with family without pay
	Other, specify:

413- Do you have another source of income?		
1	Yes	Continue
2	No	Skip to Q415

414- What is it?	
1	Holding or property (not though inheritance)
2	Inheritance
3	Bank account
	Other

415- Who else in your family has cash income?	
06	Father / mother
02	Spouse
08	Brother / sister
03	Children
	Other, specify:

416- Do you have household related responsibilities that you have to undertake yourself?		
1	Yes	Continue
2	No	Skip to Q419

417- What are they? Unaided – Multiple Response	
1	Cooking
2	Cleaning
3	Children care
4	Buying household and children needs
5	Taking care of an elderly person
6	Taking care of a sick person
	Other, specify:

418- How many hours per day do you spend undertaking these other domestic responsibilities?
Hour:

419- Did any one of your colleagues try to harass you?		
1	Yes	Continue
2	No	Skip to Q422

420- What did he / she do?

421- What was your reaction and what did you do about it?	
1	Complained to administration
2	Complained to Foreman
3	Talked with a friend
4	Talked with family
5	Said nothing
	Other (Specify):

422- Do you agree that the husband must help his wife with the house load if she is working?	
1	Yes
2	No

423- What things would improve women's work? Aided – Multiple response	
01	Nursery
02	Near home
03	Good transport
04	Good pay
05	Suitable working hours
06	Suitable career
07	Temporary working
08	Health care and social insurance
09	Leave baby with family
	Other (Specify)

424- In work (in your company not in general) there is a distinction between women and men with				
		Yes	No	Don't know
1	Keeping appointments	1	2	3
2	Ability to travel	1	2	3
3	Getting promotions	1	2	3
4	Receiving training	1	2	3
5	Work in private sector	1	2	3
6	Salaries	1	2	3
7	Kind of job	1	2	3

Section 5: Impact of the War

501- Now, I would like to speak to you about the last Lebanon-war and its impact on your life and work. Did the war have any impact on your:						
		Yes	No	If yes ask: What happened?		
1	Residence	1	2	Destroyed	1	
				Major effect	2	
				Minor effect	3	
2	Household members	1	2	Death	1	
				Major injuries	2	
				Minor injuries	3	
3	Household possessions	1	2	Estimated value of losses: _____ LBP		
4	Workplace	1	2	Destroyed	1	
				Major effect	2	
				Minor effect	3	
5	Work stopping	1	2	Temporarily	1	Length in days: _____
				Permanently	2	
6	Work conditions	1	2	_____		
7	Salary	1	2	Increased	1	%:
				Decreased	2	%:
	Other, specify:	1	2			