

Barriers to women's economic empowerment in Iraq

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Abstract

There is small percentage of women in labor force in Iraq, despite their high proportion of the population. The matter explains this phenomena is the nature of the rentier economy and neglecting of state institutions as a whole to create a work environment ready to motivate and encourage women in different their lives stages on paid work and continue to do by their whole activity. This ratio of productivity work force declines and enhances the role of Iraqi oil sector in economy movement resulted in creation weak economy depends on increases or decreases of growth rate occurs in oil revenues, in other words on the fluctuations in global oil prices. To get rid of the consumption pattern of population over the age of 15 at the expense of style production distinguishes developing countries in general and Iraq in particular, there is a set of procedures operating on optimum utilization of human capital contribute to change the course of the economy towards sustainable development requirements of justice in the distribution of income and achievement high savings rates also investment product for new job opportunities while maintaining the ability of future generations to achieve development. One of these procedures enacting laws, amending and cancelling other laws, commensurate with achieving increasing the productivity of the bulk of the workforce goal besides the use of the budget gender-sensitive and public procurement policies to eliminate unequal access to economic resources between males and females.

1. Introduction:

The term economic empowerment is a new term brings together several meanings centered around the ability to self-reliance to improve choices and reduce economic or social risks, and the goal of economic empowerment is to reduce the economic risks an individual may be exposed to during his life. Most of them are without pay or for a meager wage, makes them economically weak; therefore, the concept of empowerment is associated with women in an attempt to make them an active element in the development process, despite many obstacles hindering this task.

2. Literature review

First: The concept of women's economic empowerment:

Empowerment is defined idiomatically as the ability of people, women and men, to own the forefront of things for their lives, that is, to make plans for their own activities, acquire skills or obtain recognition for their skills and knowledge, raising their self-confidence level, and developing their ability to self-reliance. (Arab Women Organization, 124,2011).

Researchers agree that empowering women is the process of women gaining the ability to use available resources and make strategic decisions effect their lives, enabling them to determine their destiny and achieve their interests. (Ibtisam Al Ketbi and others, 22, 2010)

As a result, empowering women process can be understood on several levels as follows:-

1. Capacity building: Means expanding women's capabilities and capacities for engagement, influence, control and deal with institutions controlling their lives, as well as the possibility of holding accountability of these institutions. (World Bank, 2005,1).

2. Economic empowerment: This concept does not stop at the limits of obtaining income. It includes the method or extent of controlling this income, but rather goes beyond that.

The International Labor Organization describes women's economic empowerment as freeing them from low-paid civilian and part-time work. (International Labor Organization, 2012.49).

(3) Self-ability: Is self-confidence, awareness at the individual level, and self-esteem. Self-ability enables a woman to recognize how power relations affects her life by analyzing her experiences ,life experience and gaining her confident abilities to influence and change.

(4) Wise leadership: It means making the right decisions, such as using money optimally through the decision-making process related to investing these funds and exploiting available opportunities so that she can get the largest possible return. (Zahira Kamal, 9, 2007).

Second: Women in Development (WID)

Assuming the orientation of women in development (WID) that economic strategies often have a negative impact on women following must be integrated into the development process through employment and the market, as the difference in the reality of women and their experience compared with men is highlighted, reflected in the design of new strategies to improve the status women and benefit from their experiences focusing on their productive role through ability of various necessary mechanisms, appropriate expertise, and the necessary financial funding, either in the form of aid or loans to facilitate her experience in the development process and their effective contribution .(United Nations Program, 2005,59).

The book is prepared by the Danish anthropologist (Ester Boserup) regarding the role of women in economic development in (1970), an important turning point in looking at the impact of development and modernization strategies on the traditional division of labor between men and women in production, and the process of development and development of the status of women in developing societies (Ester Boserup, 2012) illustrated a number of criticisms of the women's orientation in development (WID), which focused mainly on neglecting the differences, i.e. the percentage of inequality exists between women and dealing with them as a homogeneous group, regardless of the hierarchical, cultural and customary dimensions governing this class . This approach focused on the productive role, ignoring the other reproductive and familial roles women play, whether in their family life or at the level of society.

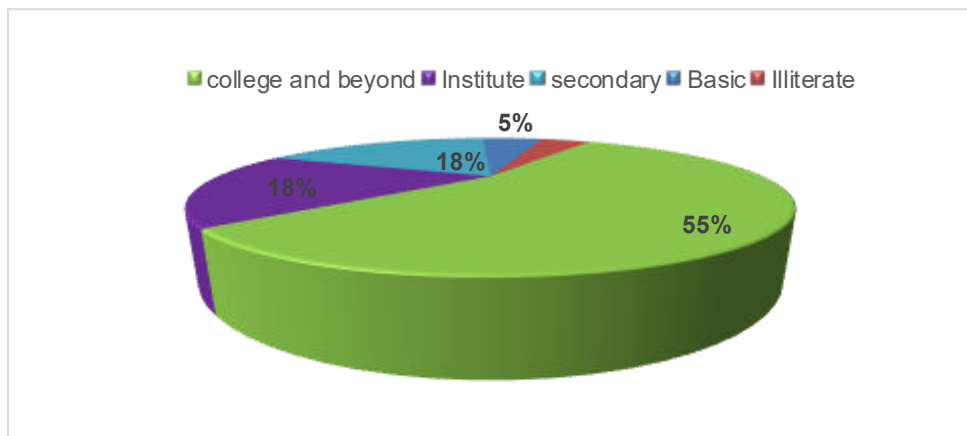
Third: The Economic Status of Women in Iraq:

The economic contribution of Iraqi women is of great importance, as they have become a little more than half of the Iraqi population of working age, and despite this there is no effective productive exploitation of this human resource, but rather that this increase is seen as a problem exacerbates the population explosion crisis if there are many among the factors that impede women's work and make them prefer to stay at home without contributing with economic activity:

- 1- Education: is a positive factor affecting the life of women and the level of their economic, social and political participation in Iraqi society. It is worth noting that the important characteristic featured

working women who provide for their families is the characteristic of the low level of education or even illiteracy. (55%) of working women who provide for their families are in the basic education stage or (illiterate), and the results of (UNIFEM) showed that (86%) of these women are illiterate or having completed primary school at the end of the nineties.(United Nations Development Fund Women, 2003, pp (27-29) ,

It can be seen from Figure (1) the size of the actual contribution to labor market according to educational attainment if (55%) of working women hold a university degree or higher, while 18% of Working women have an institute certificate and a high school diploma, 5% are basic education, while the percentage of female workers is only 4%. These percentages indicate that education and higher education in particular increases the options available to women in the labor market, at the same time. The low level of education is the reason for her to perform her unsecured jobs at low wages, that is, she will be far from the so-called job security . (Marwa Abdel-Rahim, 71,2014)



2- Reasons for women leaving to work in Iraq: There is a strong correlation between a woman's education and her exit For work, as her higher educational level would change her outlook towards work.

* It has found that about 58% of female employees with university education and above are the reason behind leaving to work in order to secure their future, and trying to gain new experiences, meaning that the motive is to contribute to building society and the ability to rely on self and not just financial motivation.

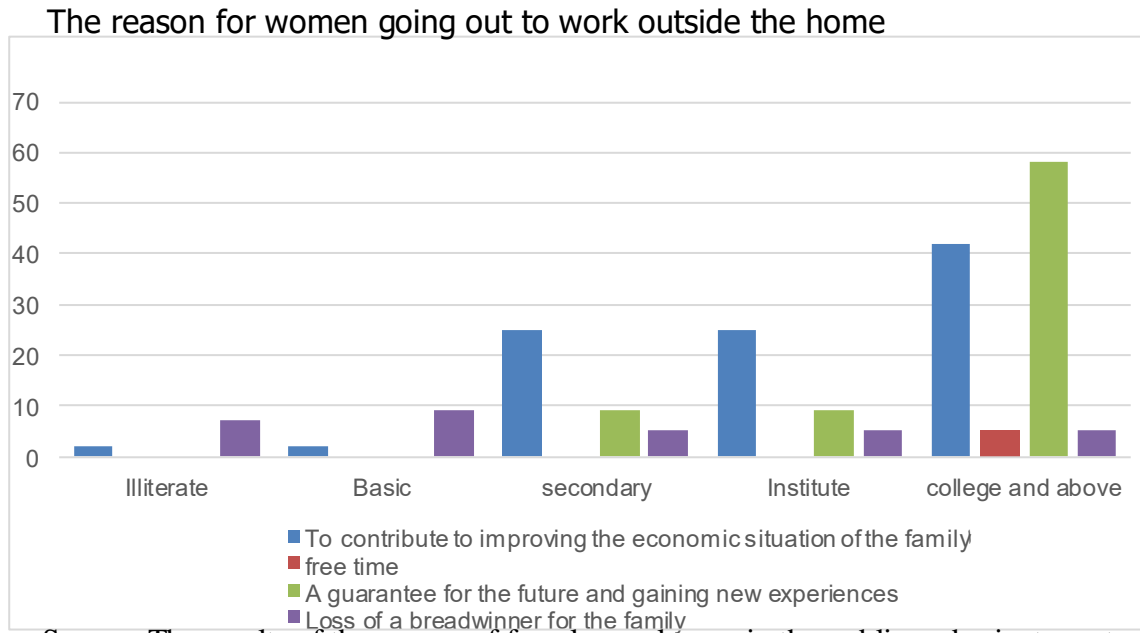
* Also, about 66% of female employees who hold an institute or secondary certificate work to improve their financial situation, especially those who have lost the breadwinner of their families.

* A special questionnaire is prepared to identify the obstacles of the economic empowerment for women in Iraq, targeting about 126 women working in the government sector and 80 women working in the private sector.

* The same situation is applied to female employees who have a basic education level or who have not been educated, as it is only a material need.

Figure (2) illustrates this, and this means that education reduces discrimination against women in the labor market, as it gives importance to herself and makes her able to contribute to decisions concerned her family and society. (Marwa Abdel-Rahim, previous source, 74)

Figure (2)



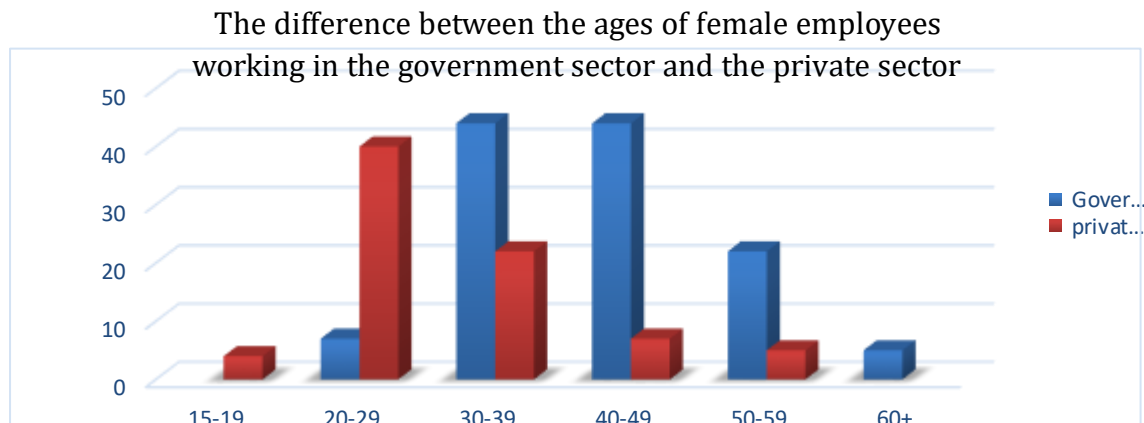
Source: The results of the survey of female employees in the public and private sectors

3- The functional structure in the Iraqi society:

The percentage of Iraqi women working in the government sector is higher than in the private sector, as their percentage is in the first (59.6%) and the second (39.3%), which is completely opposite to the status of men, where the share of the first is 36.3% and the second is 62.2% (Central Statistical Organization, 97,2011).

Perhaps the reason behind these percentages is due to:-

- Working conditions in government sector for women are more appropriate, especially in terms of working hours and vacations.
- Job security and social security (including pension salary) .
- The employer in the private sector prefers to employ males because of the perceived cost . may endure it due to maternity leave, childcare and possible withdrawal from the labor market.
- About 96% of females of age group (35-44) are outside the working age, so the private sector believes that training and qualifying women is a waste of effort and money, as they do not continue to work for a long time. It is noticeable in Figure (3) female workers in the private sector within age group (20-29) i.e. a percentage (51.3%), while in the public sector (6.3%), the percentage of female workers in the public sector is (35.7%) within age group (40). -49) compared with the private sector (8.7%).
- It is worth noting that unemployment rates among young women (15-24) are higher than among young men by 27% for young women and 17% for men, and thus job opportunities for women are less than for men in Iraq.
- The percentage of women working in the service sector increases compared to other agricultural and industrial activities, reaching (66.4%) in health, education, housing, food , communication and information activities, while in agriculture (30.5%) and 3.1% in industries.

Figure (3)

Source: The results of the survey of female employees in the public and private sectors

Fourth: Factors impedes women's economic empowerment in Iraq:

Women entry to labor market in Iraq faces many obstacles when she works to start her own business makes her less able to compete with men at work.

The most important of these obstacles as follows:-

1- Organizational Barriers:

It is worth noting that there are many obstacles in this regard, among them the lack of statistical data identify the economic and social gaps between various population groups. In the field of study, determining the level of women working in strategic positions gives new professional horizons (International Labor Office 194 , 2009).

For example, to find out the reality of a woman's work, if it was paid in Iraqi society, which increases her welfare and economic independence, or is it linked to an increase in the overall burden on her shoulders, as her increased participation in wage work is supposed to result in a corresponding decrease in the burden of unpaid work. (Mervat .Hatem et al. 227,2010).

As for labor legislation, it is noted of Iraqi legislation that it is inconsistent with the reality of Iraqi women. In general, it is as if women are treated as minors, while the general trend is towards narrowing the gap between women and men in decision-making positions through setting a minimum level for the representation of women in the council. Representatives, and thus how is it allowed to take decisive and effective decisions at the level of society and at the same time it is treated by the law as an immature person who cannot take a decision without the approval of his male guardian, confirms the contradiction in legislation, but there is a clear lack of it especially the legislation on protection related from domestic violence.

2- Economic barriers

These obstacles are the main focus of the research, as the economic participation of Iraqi women in the labor market decreases due to the unequal opportunities available for both genders to find work, and among the most important reasons that contribute to reduce job opportunities for women in Iraq are:-

* The bias of the Iraqi labor market explicitly in favor of economic activities that do not necessarily require higher education than secondary school.

- Discrimination against women in employment reduces their employment opportunities.

- The economic dependence of women a roses as a result of the laws in Iraq made them reject job opportunities that is not commensurate with the skills they worked on acquiring.
- Vocational and technical education and training programs are intended for males more than for females (Economic and Social Commission for Western Asia-ESCWA, 2012.18).
- The Iraqi economy complains from weakness of infrastructure, especially women’s support participation in work, including transportation, childcare homes, etc.; therefore the lack of suitable homes to care children in the workplace drives the working woman to search for these services outside their workplace bears the burden of increasing expenses, as well as the inconsistency between the time of finishing work and the official working time of the nursery or school.

3- Social barriers:

There are many characteristics featured Iraqi society, as are all countries developing countries, and among these characteristics is the increase in fertility rates (the United Nations Program (UNDP) 145,2012) leads to decrease in women's participation in labor market, just as these societies are characterized by a male culture, where work outside the home is characterized by specialization and division, while housekeeping is limited to women, and this means that the entry of women into the labor market will carry an additional burden for her job in addition to her specialized domestic work. This made the work of women concentrated in low-productivity and paid jobs, shown by the survey, as 30% of the female employees surveyed having their opinion that the main obstacle of women's empowerment is the difficulty in reconciling work and household burdens, whether public or private sector.

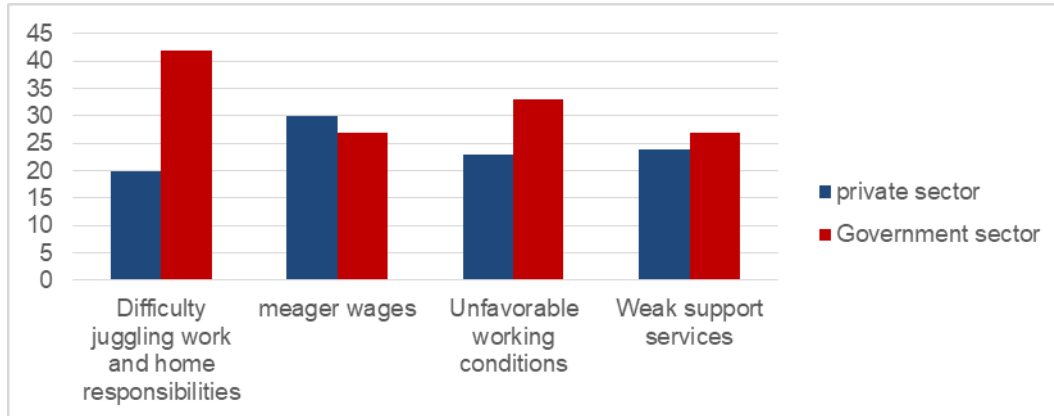


Figure (4): Obstacles to the economic empowerment of women in Iraq

4- Financial Obstacles:

If a woman cannot obtain work in the public sector for any of the previous reasons, her entry into the private sector required to have certain skills helping her to work in the private sector, or to establish her own business. All of these required commercial skills and social freedom, and it is revealed through the following exploratory study:-

1. Most of the females entrepreneurs who remain are partners with their husbands or one of their male family members, as about 76% of them are married, and 74% of the projects included in the study are family-owned, confirms skepticism about the degree of intellectual and material independence of the entrepreneur accordingly some women chairing certain projects is due to their being living in exceptional circumstances, such as the presence of a certain inheritance from a male family, or

financial support from the husband, or one of the family members being a merchant, and thought of establishing a new business in the name of another person, which would lead to continued limited and few businesswomen in Iraq.

2. - The fact that women bear the brunt of family responsibility, it is noticed that about 40% of female entrepreneurs are in the age group (50-59) and 60% of small enterprises from (1-4) worker, meaning that the project's chances of competition are weak, as The survey revealed that about (54%) own very small enterprises and (36%) own small enterprises between (5-10) workers, while the owners of medium enterprises (11-30) workers and large (31 workers or more) (10%). Only it is owned by their families, as shown in Figure (5)

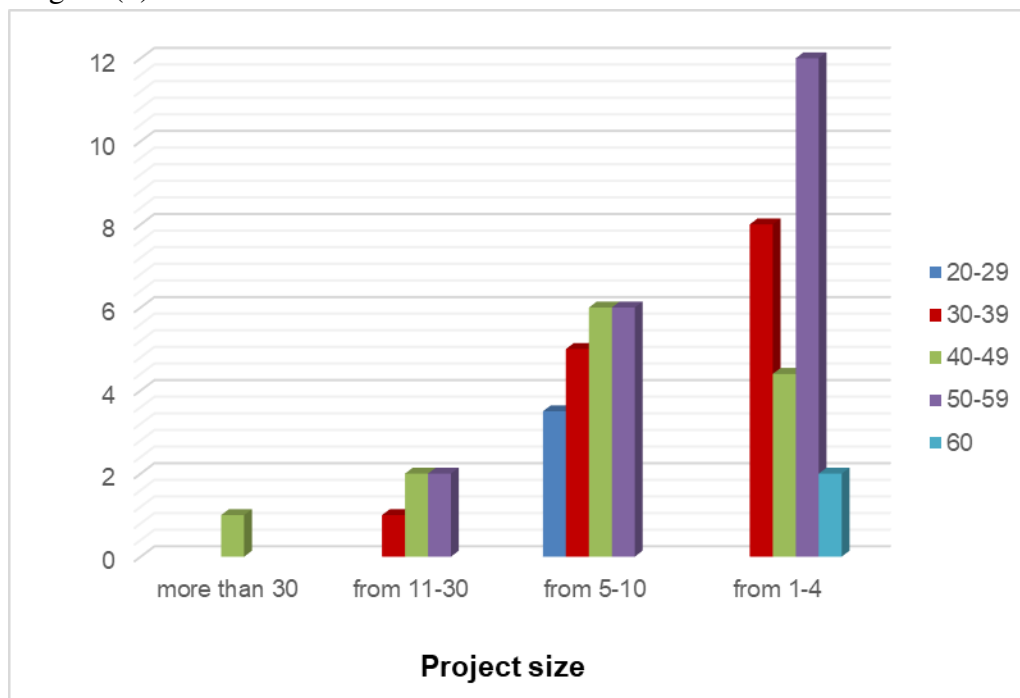


Figure (5): Source: The results of the survey of female employees in the governmental and private sectors.

The impact of family responsibilities on the ability of women entrepreneurs to develop their projects

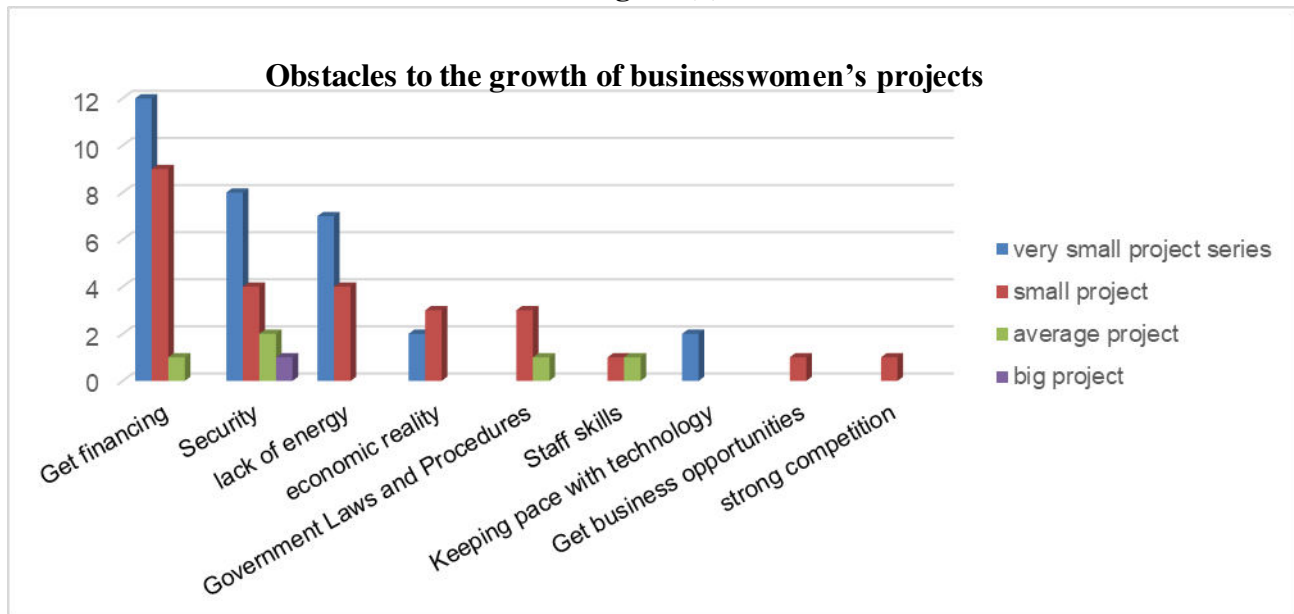
* Through the response of (44%) of female entrepreneurs surveyed, it was found that obtaining financing is the biggest obstacle their projects may face. Then the security situation is about 30%, and 22% considering the energy lack is an influencing factor.

It is noticeable only (2-10%) of the project owners, with the care homes being an important factor hindering their projects progress. The study included ,if the individual is the consumer and the main beneficiary of goods and services provided that confirms the competition has an important playing role in slowing the growth of businesswomen's projects.

* Although the highest percentage of female entrepreneurs is for women with a higher university level reached (36%), then secondary level (28%), the institute (18%), basic (10%), illiterate women (8%). As it is noted that only 4% of businesswomen use the Internet to promote goods and services provided by their project, and 34% of the respondents described keeping up with technology as a fourth-class obstacle to their projects, also only (4%) attributed to the reason that their projects not develop primarily due to their weak ability to keep pace with advanced technology. .

* With reference to the role of education in the level of project organization, the survey of businesswomen indicated that 54% of the projects surveyed are registered with a government agency, and the largest percentage of registered projects (48.2%) are businesswomen with a university degree or higher followed by women with an institute certificate (29.6%), and a high school diploma (22.2%). As for the female entrepreneurs who completed the basic educational level or less, their projects are not registered with a government agency, as shown in Figure (6)

Figure (6)



Source: The results of the survey of businesswomen

1. There is an important obstacle of women in Iraq represented by the financial capabilities, as the results of businesswomen survey indicated that 46% of women entrepreneurs depend on personal savings to finance their projects, and about 24% depend on project savings (profits).
2. Perhaps the most important reasons that make businesswomen do not depend on microfinance institutions or banks to access financial services, except at a low rate.
3. Strict guarantee conditions where the subject of the loan requires a government employee's guarantee of a salary no less than a certain limit, or with a material guarantee or real estate.
4. The short period of starting to pay the loan installments as about 96% of the respondents found that the period is insufficient to assess the level of demand for the products of the loan owner's project, meaning the project's ability to achieve revenues covering the value of the loan during the specified period for payment(USAID,2012,23)
5. High interest rates: About 94% of the female entrepreneurs surveyed indicated that the high interest rate is a major obstacle to their inability to obtain loans provided either from banks or from microfinance institutions.
6. The low level of experience in dealing with banks and microfinance institutions, as women in Iraq are occupied for most of their lives stages with many tasks far from this field made them have little experience in the financial sector. The field is a reason for the lack of progress of their projects, and despite the presence of many initiatives by the Iraqi government to support small projects, all the respondents did not have information about that, and here comes the role of the short media.

The survey results showed that most influential obstacle limits woman's ability to be economically empowered is the difficulty of reconciling between domestic work and paid work; Therefore, it can be said that women's economic empowerment does not mean providing them with material resources only, but rather giving them sufficient strength and assistance through an integrated group and a variety of programs, laws, plans and policies to ensure their access to these resources and improve their economic level observed in Iraq, these difficulties, integrated plans and programs were not available to achieve economic empowerment of women, but on the contrary there is interest in the policy of encouraging childbearing by adding financial allocations added to the employee's income with each new child without concern of women's health and economic status also without providing and securing access to the most advanced and least expensive reproductive services as is the case in various countries of the world, and without any interest in creating nurseries parallels the numerical increase of children, besides some institutions encourage early marriage is an important reason of female dropping out of school leads to lose opportunities for their future scientific and economic success, that is, losing the opportunity for females to turn into productive human capital.

(1) Supplement

Distribution of female public and private sector employees according to age

Total	private sector	Government sector	Age
3	3	-	19—15
49	41	8	29 – 20
68	24	44	39—30
52	7	45	49-40
29	5	24	59-50
5	-	5	+60
206	80	126	Total

Distribution of female public and private sector employees according to marital status

Total	private sector	Government sector	Social status
19	6	13	widow
71	37	34	Bachelorette
110	34	76	Married
6	3	3	Divorced
206	80	126	Total

Distribution of female public and private sector employees according to educational attainment

Total	private sector	Government sector	Educational attainment
9	4	5	Illiterate
11	2	9	Basic

37	12	25	Secondary
36	12	24	Institute
113	50	63	Collectors and beyond
206	80	126	Total

(2) Supplement

Distribution of female public and private sector employees according to the reason for leaving work

Total	private sector	Government sector	Reason for going out to work
92	30	62	Contribute to improving the financial condition of the family
4	3	1	Take up leisure time
81	38	43	A guarantee for the future and gaining new experiences
29	9	20	Loss of the family breadwinner
206	80	126	Total

Distribution of female public and private sector employees according to the main work obstacle

Total	private sector	Government sector	Main work hindrance
62	20	42	Difficulty reconciling work and household chores
58	30	28	Penny wage
56	23	33	Discouraging working conditions
51	24	27	Weak support services

(3) Appendix

Obstacles to the growth of businesswomen's enterprises

Total	Big	Average	Small	Too small	The size of the project Obstacles
22	-	1	9	12	Obtaining financing
15 th	1	2	4	8	Security
11	-	-	4	7	Lack of energy
5	-	-	3	2	Economic reality
4	-	1	3	-	Governmental laws and procedures
2	-	-	1	1	Staff skills

2	-	-	-	2	Keeping up with technology
1	-	-	1	-	Get commercial opportunities
1	-	-	1	-	Strong competition

The financial constraints that businesswomen face are affected by the potential development of their enterprises

Short term of the loan	Interest rates rise	I do not have experience with financing institutions	Strict warranty terms	Lack of access to credit	Obstacles
					the influence
48	47	41	48	43	Severe impact
1	3	3	2	4	Weak effect
-	-	5	-	1	do not apply
1	-	1	-	2	Does not affect
50	50	50	50	50	Total

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