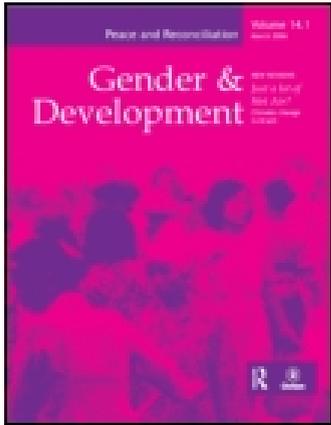


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### Women's entrepreneurship development initiatives in Lebanon: micro-achievements and macro-gaps

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## Women's entrepreneurship development initiatives in Lebanon: micro-achievements and macro-gaps

Nabil Abdo and Carole Kerbage

*In the aftermath of the Lebanese civil war, as part of their efforts to rebuild the national economy, many donor agencies and non-government organisations increased their efforts to support the goal of women's economic empowerment. However, the share of women-owned businesses in Lebanon has remained low, and women are mostly still limited to work in marginalised sectors of the economy where production levels are low. Thus, women's entrepreneurship development (WED) initiatives often fall short of fulfilling their promises of providing decent work, and supporting the goal of gender equality. This article aims to identify the constraints facing women entrepreneurs in Lebanon, in starting up and expanding their businesses. It explores different approaches adopted by WED support organisations, analyses the structural gaps that characterise WED initiatives, and makes recommendations which aim to make it more possible for women to achieve sustainable enterprise development in Lebanon.*

*Après la guerre civile du Liban, dans le cadre de leurs efforts de reconstruction de l'économie nationale, de nombreuses agences donatrices et ONG ont renforcé leur soutien en faveur de l'autonomisation économique des femmes. Cependant, la part d'entreprises appartenant à des femmes au Liban est restée faible, et les femmes sont encore largement limitées à des activités dans des secteurs marginalisés de l'économie qui affichent de faibles niveaux de production. Ainsi, les initiatives de développement des entreprises féminines (DEF) ne parviennent souvent pas à tenir leurs promesses de fourniture d'un travail décent, et de soutien au but d'égalité entre les sexes.*

*Cet article cherche à identifier les contraintes auxquelles se heurtent les « entrepreneurs » au Liban, au moment de lancer et de développer leurs activités. Il examine différentes approches adoptées par les organisations de soutien au DEF, analyse les lacunes structurelles qui caractérisent l'initiative DEF et émet des recommandations afin de donner plus de chances aux femmes de mener un développement d'entreprises de façon plus durable au Liban.*

*En Libano, tras la guerra civil varias agencias donantes y ONG interesadas en la reconstrucción económica del país incrementaron su apoyo a iniciativas para el empoderamiento económico de las mujeres. Sin embargo, la presencia de empresas*

*lideradas por mujeres en Líbano sigue siendo escasa y la mayoría de las mujeres continúa trabajando en sectores marginales de la economía donde los niveles de producción son bajos. Por ello, las iniciativas para el desarrollo de empresas lideradas por mujeres (DEM) no cumplen sus promesas de generar trabajo digno y conseguir equidad de género. Este ensayo contribuye a identificar las limitaciones que enfrentan las empresarias de Líbano para montar empresas y lograr que prosperen. Analiza los métodos utilizados por las organizaciones que apoyan el programa DEM y sus vacíos estructurales. Asimismo, formula recomendaciones para que las mujeres de Líbano puedan desarrollar empresas sostenibles.*

*Key words:* gender; development; women's entrepreneurship; empowerment; microfinance; informality

## Introduction

After the 2006 conflict, many tried to help by giving seed money, but this was not sustainable. I received 12 goats [from a Lebanese non-government organisation (NGO) supporting women's entrepreneurship development (WED)], and this gift is priceless. From the proceeds of selling milk, I am now able to secure a regular income for my family. (*Samiha Ayoub, a beneficiary of Al Majmoua; Al Majmoua 2007*)

Samiha's words are typical of the 'success stories' featured on the reports of many organisations offering WED support to would-be women entrepreneurs.

In recent years, the terminology of 'WED initiatives' has become familiar within international development circles, and the local organisations in countries including Lebanon, with which many of them work. How can we analyse and understand WED initiatives in their various contexts? What are the approaches and practices taken by organisations working on WED projects? And what is the relationship between the various actors involved in WED?

This article is based on a study undertaken by the authors in November 2010, for the International Labour Organization (ILO) – Geneva<sup>1</sup>. Attempting to highlight WED initiatives undertaken by international organisations, government organisations, and local NGOs in Lebanon, the study examined the structural gaps that characterise WED support in Lebanon. It concentrated on the ways in which organisations deliver this support. The research involved a literature review of key conceptual documents and publications tackling WED in the Lebanese context, and a desk-search mapping the main WED initiatives in Lebanon, as well as primary research: a survey covering 45 organisations, and in-depth interviews with five experts and ten organisations.

## **Women entrepreneurs in Lebanon: no formal discrimination, however . . .**

The situation of women entrepreneurs in Lebanon is relatively more favourable than in other countries in the Middle East and North Africa region. Lebanese women do not suffer from any formal or legal discrimination in setting up businesses, acquiring formal loans from banks, or owning property and resources. However, women's entrepreneurship is still low compared to men's: only 10.1 per cent of women are self-employed, compared to 33.9 per cent for men (UN Development Programme (UNDP) 2008, 31).

However, the absence of legal discrimination against women entrepreneurs in Lebanon does not translate into a favourable environment for setting up businesses. This is because the laws are gender-neutral, meaning that they do not support women to overcome the informal discrimination that women face in society and the economy. Due to structural constraints on women's time and other resources including capital, women-owned enterprises are more likely to be found in the informal sector (Hamdan 2005), and this, in turn, translates into them finding they have restricted access to formal loans from banks, hindering the development of their businesses. Hence, women tend to use their savings to start businesses and their retained earnings to expand their enterprises. Moreover, women's access to land and resources is limited due to sectarian<sup>2</sup> inheritance laws, and informal social practices and norms which often lead to women who have savings and resources transferring these to male relatives (Economic and Social Commission for Western Asia (ESCWA) 2009).

In addition, women who have successfully started enterprises typically lack access to training and business development services which would help them to expand these. They have particular difficulties reaching international markets, due to the concentration of their enterprises in the informal sector, and it is also difficult to expand access to domestic markets, due to poor infrastructure and restrictions on women's mobility, especially in the rural areas. These restrictions are in part a result of lack of time, owing to the burdens of domestic and care work that women continue to perform without the help of men in their families and households. This is also a major cause of women's under-representation in mainstream employers' organisations and policymaking circles, which renders them unable to voice their concerns.

WED initiatives aim to help women overcome these constraints. In the next section, we look in more detail about how they have emerged in Lebanon.

## **The emergence of WED initiatives in Lebanon**

Despite its current expansion within the development field, and more specifically within NGOs, the question of women's entrepreneurship is not actually new for international development. In fact, the interest in women producers as targets of economic development policies took centre stage in the 1970s and 1980s, coinciding with

the emergence of what is now known as the 'informal sector' (Mayoux 1995). This materialised with the declaration of the decade 1976–1985 as the United Nations Decade for Women, which put women's income generation at the heart of poverty-alleviation agendas.

Lebanon underwent a 15-year-long civil war from 1975 to 1990, and during this time local NGOs, including women's organisations, focused in the main on emergency relief. Since 1990, international organisations have seen the empowerment of women as a priority in Lebanon, and local NGOs – including women's organisations, but many others also – have focused their work on women. Thus, efforts towards income-generation and empowerment for women proliferated.

It is worth noting that the international trend to focus on women's entrepreneurship has occurred in parallel with the surge of microfinance up development agendas, and the shift to neo-liberal market economies. Hence, a great deal of what is now known as 'women's entrepreneurship development' has focused on the logic of integrating low-income women in the market economy. This approach has been widely promoted by intergovernment organisations such as UN agencies and the World Bank.

Many actors are involved in providing support services to women entrepreneurs. These include promoting WED, engaging in entrepreneurship education, business development services, access to markets, and advocacy. Actors range from NGOs and governmental bodies, to international multilateral and bilateral organisations. Linda Mayoux (2001) identifies three major paradigms (that is to say, models, or patterns) existing in WED initiatives: the market paradigm, the empowerment paradigm, and the poverty-alleviation paradigm (see Table 1). When asked about the reason behind targeting women in their work, organisations often oscillate between the assumptions of market mechanisms and poverty-alleviation strategies or combine both. However, it is interesting that the term 'empowerment' is always present in their discourse. In the next section, we discuss the issues of 'mixed paradigms' in more depth in relation to the situation in Lebanon, and discuss the link – or lack of link – between the paradigms espoused by organisations, and the policies and practices they follow in their WED activities.

### Mixed paradigms and a lack of vision

We found that in Lebanon, despite the profusion of players involved in WED, and an apparent abundance of support services, women entrepreneurs are not provided with the high-quality services that they need to expand their businesses and boost their productivity. The vision and discourse of support organisations is often not coherently linked to policies and practices.

In Lebanon, most support organisations adopt a mix of market and poverty-alleviation approaches and instruments, despite the rhetoric that the majority of them

Table 1: WED paradigms

	<b>Approach to Micro and Small Enterprises (MSE) development</b>	<b>Approach to gender</b>	<b>Approach to support women entrepreneurs</b>
Market paradigm	<ul style="list-style-type: none"> <li>● Economic growth through the stimulation of market economy.</li> <li>● Promotion of economic individualism, trickle-down effect.</li> </ul>	<ul style="list-style-type: none"> <li>● Attention to gender in terms of economic efficiency and under-utilised development esource.</li> </ul>	<ul style="list-style-type: none"> <li>● Assistance focusing on providing business training and credit for women entrepreneurs.</li> <li>● Discrimination in the household will be overcome by women once they have access to increased incomes.</li> </ul>
Empowerment paradigm	<ul style="list-style-type: none"> <li>● Eradication of resource and power inequalities.</li> <li>● Emphasis on human rights, gender equity, empowerment, and collective action.</li> </ul>	<ul style="list-style-type: none"> <li>● Attention to gender stimulated by women's economic, social, and political empowerment.</li> </ul>	<ul style="list-style-type: none"> <li>● Holistic approach focusing on empowerment and women's human rights.</li> <li>● Gender awareness and collective action.</li> <li>● Welfare support to women.</li> </ul>
Poverty-alleviation paradigm	<ul style="list-style-type: none"> <li>● Poverty alleviation through employment creation as a part of market economy.</li> <li>● Emphasis on socially responsible growth, human development, and social enterprise.</li> </ul>	<ul style="list-style-type: none"> <li>● Women are seen as both more disadvantaged than men and key promoters of well-being of their families.</li> </ul>	<ul style="list-style-type: none"> <li>● Special focus on poor entrepreneurs, the self-employed, and co-operative development.</li> <li>● Poverty reduction targeted at households.</li> <li>● Social welfare policies.</li> </ul>
Source: Mayoux (2001).			

use about the empowerment of women. For example, the mission statement of an active local NGO delivering entrepreneurship services for women suggested sign-up to all the paradigms listed above: women's social, economic, and political empowerment was present in addition to economic growth and poverty alleviation (personal communication).

However, in reality, the services offered by the NGO were only adequate to support women to start small-scale businesses which were hardly able to household incomes, and were negligible in terms of economic growth. Moreover, the organisation's strategy consisted of creating businesses where women can be active only when they have completed their care and domestic work, thus reinforcing the imbalance of power within the household. Finally, there was no effort at advocacy level to lobby for social provisions for low-income women, such as social security and protection. This example is typical of many organisations, and betrays a

fundamental lack of ability to translate vision into strategy in the work of many of these organisations.

The term 'women's empowerment' is frequently used to brand these organisations' actions. Perhaps because of this, the impediments obstructing women's progress are often constructed as constraints on individuals, and only rarely are structural or systemic concerns analysed or addressed. Thus, for example, organisational efforts are concentrated around delivering life-skills training to women (e.g. communication skills, raising women's confidence, and so on), together with training in business management and accounting, as well as the provision of micro-loans. This reveals the underlying logic that links low-income women's situations to developing their individual and business skills, while ignoring the structural macro-economic, social, and political constraints that impede women's full participation in the economy. Following this logic, poverty alleviation becomes a personal endeavour that does not require collective organising or challenges to the dominant gender order.

Government organisations are increasing their involvement with WED initiatives targeting poor women, through micro-loans to women who are mostly located in the informal sector. Governments create highly flexible bodies within ministries, or across them, that function similarly to NGOs, but which also enjoy governmental funding and support. An example of such bodies is the Economic and Social Fund for Development (ESFD), created to support the poor through microfinance against the economic changes resulting from Lebanon's integration in the World Trade Organisation. One can conclude, hence, that governmental involvement in WED is effectively replacing commitments and aspirations for universal social protection benefiting low-income men and women. Entrepreneurship schemes direct these women and men instead towards the market as a means of survival, via credit in the informal sector. Once again, welfare policies and collective efforts are set aside in favour of micro-scale businesses and self-employment, exposing poor women – and men – to further vulnerability.

### **Between commercial organisations and civil society, a middle is missing**

Despite the need of women entrepreneurs for support mechanisms, there has been little effort by public authorities in this regard. The support available for small and medium enterprises is concentrated in the Small and Medium Enterprises (SME) unit within the Ministry of Economy and Trade. However, gender mainstreaming is absent within the unit, thus there are no serious efforts to address women-specific constraints regarding enterprise development.

Beyond the public sector, the interviews that we carried out as part of our research suggested that mainstream employers' organisations (such as Chambers of Commerce) also hardly assimilate gender in their programmes and policies, and that these are

directed at women who are relatively economically well-off. Business women's associations, with members belonging mostly to upper social classes, are mainly aimed at well-off entrepreneurs who have access to business development services, and are not deprived of start-up capital. Their efforts are often reduced to dealing with the psychological problems (such as lack of confidence) that could face women entrepreneurs without linking those to a comprehensive economic framework. Employers' organisations and women-specific associations both target women at the top of the social hierarchy, who enjoy economic prosperity and are probably able to influence decision-makers.

This analysis of a social pyramid of women and entrepreneurship can be seen in graphic form in Figure 1.

As stated earlier, it is clear that support to women entrepreneurs has been left to civil society organisations that target low-income women through vocational training and basic business development services. The majority of these projects rely on microfinance services, as there is a belief that linking informal entrepreneurs to formal banks necessarily leads to the formalisation of their businesses. Yet the assumption that the transition is automatic reveals a lack of understanding of the wider causes of informality such as the absence of infrastructure, the low productivity of businesses, the lack of incentives to formalise one's business, and the generally survivalist types of enterprise activities that microfinance supports. Furthermore,

Figure 1: Social pyramid of women and entrepreneurship.



most of these projects emanate from another assumption – namely that most serious constraints faced by women entrepreneurs are generated by individual problems, such as the lack of confidence, courage, and skills. As suggested in the previous section, these organisations seem to forget that low-income women lack access to the basic requirements of social security and health and that the issue of eradicating poverty is not exclusively a matter of personal will.

In conclusion, middle-income women and women owning businesses with high growth potentials, which constitute the bulk of women entrepreneurs, are missing from all women entrepreneurship development services in the country. This is what we call ‘the missing middle phenomenon’.

### Micro-efforts, structural deficiencies

Having identified a lack of focus on the middle-income women who might be able to develop businesses successfully, in this section we go on to examine the kinds of programmes which take place against the backdrop of international and national efforts to support WED in Lebanon? What are the different support services adopted in this context? How are these initiatives affecting the women that they target?

#### *Low-quality WED support services*

Our observations from the field suggested that the majority of organisations are involved in more than one type of business development service, with few specialising in one. This lack of specialisation translates into low-quality services that offer women little support in developing their businesses and achieving more growth and productivity. We did not come across organisations co-operating by delivering different complementary services.

In addition to the organisations’ tendency toward lack of specialisation, their efforts are also typically concentrated on delivering vocational training for women. The abundance of this type of training accentuates the presence of women in low-productivity service sectors, and entraps them in traditionally and stereotypically ‘feminine’ economic activities such as sewing, hair-dressing, make-up, and handcrafts.

#### *Microfinance encouraging informality*

WED organisations have been increasingly delivering micro-loans for beneficiaries, but very few of them are actively integrating gender issues into their services – referred to widely as ‘gender mainstreaming’. Working with women is not the same thing as working to achieve gender equality and the empowerment of women. When women entrepreneurs are targeted, their loans are directed at the establishment of micro-enterprises concentrated in the service sector. Thus, these initiatives render women benefiting from micro-loans as own account workers who are considered

by the ILO as vulnerable workers (ILO and Center of Arab Women for Training and Research 2009), yet this reality is at odds with the trend among microfinance providers to romanticise the informal sector, constructing it as 'the backbone of the economy'; and second, the prevailing assumption that providing micro-loans to micro-entrepreneurs will lead to their expansion and formalisation.

Experience shows that microfinance actually encourages informality, as it is directed to unproductive economic activities, and discourages enterprises with growth potential, since microfinance institutions give priority to short-term loans and emphasise quick repayment rather than financing long-term productive enterprises (Bateman and Chang 2009). Moreover, the microfinance instruments which tend to be used are quite traditional, often not going beyond the provision of credit to include different saving schemes such as micro-insurance, that could serve beneficiaries in times of crisis.

In fact, the business women's associations which serve women entrepreneurs located at the 'top of the pyramid' (employers' organisations) do not consider rights-based approaches in their WED activities because these associations are able to push demands through exercising individual lobbying on decision-makers, and they also adopt an approach that only addresses the psychological concerns of high-income women entrepreneurs. The 'bottom of the pyramid' – that is, the NGOs delivering services to low-income women, target the informal economy in order to preserve the existing income level, by reducing its negative effects. Thus, the majority of support organisations are approaching WED from a needs perspective through targeting low-income women and limiting their support for women entrepreneurs to the micro-level focusing on training and business development services. This way, WED actors neglect factors external to women entrepreneurs that might impede the development of their businesses. In fact, the majority of organisations do not tackle macro-constraints related to governmental policies and cultural norms facing women, thus reducing the issue to a matter of individual choice and will.

### **Assistance receivers, not rights bearers**

Women are generally seen as needing assistance and/or instrumental for adding a new source of income for the well-being of their families. Women entrepreneurs are rarely seen as rights bearers, thus they are neither encouraged to form pressure groups in order to advocate their rights nor encouraged to be involved in trade unions or employers' organisations to voice their demands. Women entrepreneurs are hence reduced to assistance receivers and are rarely considered as agents. These practices encourage women to seek their way out of poverty by themselves and dissipate any demand for state social provisions such as social security and protection as these are reduced to social safety nets and assistance generated by WED support projects.

It does not matter where women are located – at the top, the bottom or the middle of the social pyramid – current WED initiatives hardly target the gendered segregation of occupations; rather they tend to accentuate them. As noted above, WED organisations are rarely engaged in attempts to reorient women towards non-traditional and productive sectors that are generally male-dominated. In fact, vocational training courses and microfinance services are further directing women towards traditional low productive sectors deemed ‘feminine’, as there is hardly any effort towards mainstreaming gender in these kinds of services.

Moreover, some organisations supporting rural women co-operatives claim that they encourage women to get involved in rural co-operatives in their free time so as not to affect their domestic and care work. Thus, there are hardly any initiatives that advocate the sharing of domestic and care responsibilities between women and men. This stems from the fact that WED organisations do not integrate a gender lens in their analysis as they either see women’s entrepreneurship as a tool to enhance economic growth or to alleviate poverty and rarely consider gender equality issues.

The logic that governs WED organisations and initiatives resides in the assumption that when rural women generate income they gain independence within the household, and that women-only co-operatives tend to give more voice for women. However, evidence shows that these micro-enterprises and food-processing co-operatives do not generate substantial income for women, are less productive than other co-operatives, and can hardly challenge power relations within the household.

### Donors’ priorities distort efforts away from women’s needs

In our view, women’s entrepreneurship support services in Lebanon are highly dependent on donors’ priorities, as almost all activities are undertaken by NGOs that require funds to operate. Thus, efforts have been characterised by two main trends: reactive strategies and supply-driven services.

#### *Reactive short-term WED strategies*

We found that international organisations that either provide funds to local organisations or partner with them are still placing their work in the context of recovery effort in the war-affected zones: South of Lebanon, Bekaa Valley affected by the Israeli war on Lebanon in July 2006, and the Palestinian Refugee Camp in Nahr El Bared destroyed during the conflict between Fateh El Islam and the Lebanese army in 2007. This logic is trapping WED projects in specific geographical areas, mostly rural ones neglecting the needs of women in other regions. Urban women in particular are not sufficiently targeted by WED organisations despite Lebanon being highly urbanised with the bulk of economic activities and enterprises concentrated in cities.

Moreover, contextualising WED projects in the framework of post-war recovery translates to emergency and relief efforts in war-affected areas aiming at meeting the immediate needs of women, and disregarding their strategic necessities. In other words, most of the projects are framed within a reactive short-term strategy that envisions assisting women entrepreneurs for a limited time to alleviate war damages as opposed to a proactive long-term strategy that delivers higher-quality services with the potential to turn women-led economic initiatives into highly productive businesses, trespassing the currently supported survivalist income-generation activities. This intervention strategy keeps women in the position of passive recipients of assistance, dependent on the organisations and beneficiaries of aid. They are not seen as rights bearers, entitled to services, who should be empowered with the necessary tools to overcome the constraints on collective or individual levels.

#### *Supply-led services which disregard market needs*

The second trend characterising the relation between the donors and the implementing support organisations is the indirect imposition of supply-led types of services. Donor agencies often impose their agendas on local organisations through the widespread practice of 'calls for proposals' where they set certain themes for their funds in order to be granted which may differ from the objectives of the applying local organisations. Local organisations, then, often find themselves changing their priorities according to the agenda of their donors. For instance, when a director of an NGO was asked about the reason behind engaging in a WED project, the answer was that 'it is now a trend and donors are giving out funds targeting WED' (interview, 12 October 2010). Therefore, WED projects are often driven by the priorities of the donors and not by the needs of women that translate into supply-led services, or services that are decided based on the supply of the fund and not on the market needs. This results in an over-supply of services and over-trained women beneficiaries competing among themselves and not finding a market for their products or skills.

This relation between local organisations, on the one hand, and donors and international organisations, on the other, and the high dependency on funds, has generated competition between implementing organisations, as they deliver similar services and implement their projects in limited areas due to the post-war recovery context adopted by donors. Therefore, a vertical co-operation is noted between the different actors, meaning that it is only existent between local organisations and international organisations as opposed to a horizontal co-operation (between local organisations themselves and international organisations themselves). This has resulted in a reality in which international organisations do not seem to share their experiences, tools, and knowledge in a systematic manner.

Similarly, local organisations rarely engage in common WED projects, or co-operate by specialising in particular complementary services, as noted earlier. Most of them implement their projects in the same regions with similar beneficiaries, leading to the duplication of efforts and preventing beneficial forms of learning.

## Conclusion

Samiha, a success story for a WED support organisation, received a grant of 12 goats after the 2006 Israeli war on Lebanon. Samiha is now a self-employed woman, a vulnerable worker according to the ILO, who sells goat's milk like many other women in her region. However, the WED organisation showcasing Samiha as a success story did not mention if and how much her business grew years after the grant, or how much her bargaining power grew within her household, or how she is managing to perform this productive work while continuing with her responsibilities in domestic and care work.

The WED organisation also did not mention whether Samiha could potentially stand a shock threatening her business, in a context in which she does not have access to social protection. It did not mention Samiha's income, who controls it or whether it grants her economic independence. Samiha is depicted, clearly, as a woman entrepreneur who has emerged in a society where everyone should be an entrepreneur in order to escape poverty. And of course she is not a member of a union or a business group or a lobby because the widespread belief is that poverty is an individual problem that ought to be solved on an individual scale.

Samiha, and many women like her, are trapped in traditional feminine survivalist businesses that have very low added value and are carrying the burdens of economic, domestic, and care work as well. Samiha is not and will not be encouraged to join a union or form a group to claim and advocate for her rights because, in the current 'women entrepreneurial' logic, the problem is neither structural nor systemic but in the women themselves as they lack confidence, business skills and enough credit. No need to worry, because all of these can be provided by WED support organisations!

In conclusion, this article has argued that middle-income women are largely missing from WED initiatives. Public policies to support entrepreneurship development in Lebanon barely target women-owned businesses at all, leaving the field of WED support for commercial organisations and NGOs. The former target well-off women entrepreneurs, and the latter are concerned with low-income women. Thus, despite their ability in establishing productive SMEs that can absorb workers from the informal economy, middle-income women are missing from all WED initiatives.

Moving to a critique of the services offered to low-income women, the article goes on to point out that most support organisations hardly challenge gendered occupational segregation, continuing to direct their interventions on 'feminised' sectors where

production levels are low. The logic governing their work lies in providing immediate response to basic needs, limiting their services to providing micro-credit loans, and basic WED support services that further reinforce informality and vulnerability. In the frame of the current WED programmes, women entrepreneurs are still perceived as assistance receivers, not as rights bearers. This prevailing approach cannot be isolated from the fact that most interventions are supply-led, as they are more concerned with enhancing the skills of the entrepreneur without sufficient attention to the nature of the labour and product markets. Finally, there is a lack of co-operation between support organisations leading to a duplication of efforts and over-supply of projects in the same areas.

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## Notes

- 1 The initial study that this article is based on was undertaken for the International Labour Organization in the context of a consultancy. This article reflects only the opinions of the authors, and does not imply the expression of any opinion whatsoever on the part of the ILO.
- 2 Lebanon regroups people of different religions, mainly Christians and Muslims, who are divided into different sects; each of them has a different personal affairs law relating to marriage, divorce, inheritance, etc.

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