Empowering Women entrepreneurs in the MENA Region towards Equal access with men to business and trade markets

Algeria, Egypt, Jordan, Lebanon, Morocco, and Tunisia

Gender-Sensitive Value Chain in the Agri-Food, Textiles and Clothing and Information and Communication Technology Sectors

LEBANON GSVCA COUNTRY PROFILE

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Abbreviations

AARINENA	Association of Agricultural Research Institutions in the Near East & North Africa
ACTED	Agency for Technical Cooperation and Development
AFESD	Arab Fund for Economic and Social Development
AI	Artificial Intelligence
API	Application Programming Interfaces
ArabWIC	Arab Women in Computing
BDC	Business Development Centre
BPfA	Beijing Platform for Action
CAGR	Compound Annual Growth Rate
CAT	Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment
CBC	Cross-Border Cooperation initiative
CEDAW	Convention on the Elimination of Discrimination Against Women
CERD	Convention on the Elimination of Racial Discrimination
CNEIDFFE	National Centre for Studies, Information and Documentation on the Family, Women and Childhood
CNFF	National Council for the Family and Women
CR	Community Role
CRC	Convention on the Rights of the Child
CSR	Corporate and Social Responsibility
DOT	Digital Opportunity trust
EFTA	European Free Trade Association
EIGE	European Institute for Gender Equality
ENI	European Neighbourhood Instrument
ENOW	Online National Observatory of Women
EU	European Union
FAO	Food and Agriculture Organization
FAS	Foreign Agricultural Service
FGDs	Focus Groups Discussions
FIARI	Financial Inclusion for the Arab Region Initiative
FRA	Financial Regulatory Authority
FTAs	Free Trade Agreements
GA	Gender Analysis
GAFI	General Authority for Investment and Free Zones
GAFTA	Greater Arab Free Trade Agreement
GCC	Gulf Cooperation Council
GDP	Gross Domestic Product
GFAR	Global Forum on Agricultural Research
GFTA	Grain and Feed Trade Association
GGGR	Global Gender Gap Report
GGI	Gender Gap Index

GIL	Generation of Innovation Leaders Program
GIL	Generation of Innovation Leaders Program
GIZ	German Technical Cooperation Agency
GN	Gender Needs
GNP	Gross National Product
GSC	Garment Design & Training Services Centre
GSP	Generalised Scheme of Preferences
GSVCA	Gender-Sensitive Value Chain Analysis
GVA	Gross Value Added
ICCPR	International Covenant on Civil and Political Rights
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICT	Information and Communications Technology
ICU	Istituto per la Cooperazione Universitaria
IDAL	Investment Development Authority
IDI	Development Index
IDRC	International Development and Research Centre
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IIT	Institute of Information Technology
ILO	International Labour Organization
ILS	International Labour Standards
IMEWE	India-Middle East-Western Europe
INSEAD	European Institute of Business Administration
IT	Information Technology
ITES	IT Enabled Services
ITI	Information Technology Institute
ITIDA	Information Technology Industry Development
KFW	Kreditanstalt für Wiederaufbau
KSA	Kingdom of Saudi Arabia
LAISER	Lebanese Agro-Industrial Support and Economic Recovery Project
LAUA	Association for Urban Agriculture
LTE	Long-Term Evolution
MCIT	Ministry of Communication and Information Technology
MDMEDA	Micro, Small and Medium Enterprise Development Agency
MEHE	Ministry of Education and Higher Education
MENA	Middle East and North Africa
MF	Mutual Funds
MF	mutual funds
MFW	Microfund for Women
MGF	Mashreq Gender Facility
MIIC	Ministry of Investment and International Cooperation
MoA	Ministry of Agriculture
MoDEE	Ministry of Digital Economy and Entrepreneurship

MSME	Micro, Small and Medium Enterprises
MSNFCF	Ministry of National Solidarity, Family and the Status of Women
MWC	International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families
NAFES	National Fund for Enterprise Support
NBFIs	Non-Banking Financial Institutions
NCFA	National Council for Family Affairs
NCHR	National Centre for Human Rights
NGOs	Non-governmental organizations
NGOs	Non-governmental organization
NTI	National Telecommunication Institute
OEC	Observatory of the Economic Complexity
OECD	Organisation for Economic Co-operation and Development
PBDAC	Principal Bank for Development and Agricultural Credit
PNG	Practical Gender Needs
PPP	Purchasing Power Parity
PR	Productive Role
QIZ	Qualified Industrial Zones
RMF	René Moawad Foundation
SCG	Social Construction of Gender
SDF	Social Development Fund
SDGs	Sustainable Development Goals
SEZ	Special Economic Zones
SGNs	Strategic Gender Needs
SitAn	Situation Analysis
SOW	Scope of Work
SPG	Strategic planning group
STED	Skills for Trade and Economic Diversification
STEMS	Science, Technology, Engineering and Math
SWOT	Strengths - Weaknesses - Opportunities - Threats
TBSs	Technology Based Start-ups
TC	Textiles and clothing sector
TCLF	Textile Clothing Leather & Footwear
TIEC	Technology Innovation and Entrepreneurship Centre's
TRIPS	Trade-Related Aspects of Intellectual Property Rights
UAE	United Arab Emirates
UN DESA	United Nations Department of Economic and Social Affairs
UN-ESCWA	United Nations Economic and Social Commission for Western Asia
UNFPA	United Nations Population Fund
UNICEF	The United Nations Children's Fund
UNIDO	United Nations Industrial Development Organization
UNIFEM	United Nations Development Fund for Women
US	United States

USA	United States of America
USAID	United States Agency for International Development
USD	United States dollar,
VAT	Value Added Tax
VAW	Violence Against Women
VC	Value Chain
WBDC	Women Business Development Centre
WDI	World Development Indicators
WEF	World Economic Forum
WFP	World Food Programme
WGQTC	Weight of the criterion in the total
WHO	World Health Organization
WIE	Women in Engineering
WIT	Women in Technology
WS	Weighted Score
WTO	World Trade Organization’s

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Introduction

Section I - Context of the Country

1. Socio-demographic data

Lebanon is one of the Arab States in the Middle East, located in Southwest Asia. Bordered by Syria to the North and East, the State of Palestine from the South, and overlooking the Mediterranean Sea to the West. The geographical area is 10,452 km^2.

The population at the end of 2020 was estimated at around 6,825,442. Currently Lebanon government estimates the Lebanese diaspora at 15.4 million, more than twice the number of Lebanese residents.[1] According to the 2019 estimations, the birth rate is 17.3 birth/1000 population, and the growth rate is -0.4% with a fertility rate of 2.075 children born/woman.[2]

[3]

2. Political, Judicial and Economic systems

The Lebanese political system is formally based on the principles of separation, balance, and co-operation amongst the powers. For important political and administrative functions, a quota has been established along the lines of the age of the population belonging to the different religious communities. Executive power is entrusted to the Council of Ministers, which drafts general policy and oversees its execution in accordance with the effective laws. The president appoints the head of the Council, i.e. the prime minister, in consultation with the parliament. Legislative power is in the hands of the Assembly of Representatives (the parliament). The 128 parliamentary seats are distributed but members are elected by universal suffrage for a four-year term.

The Lebanon Judicial System rests with judicial courts of various degrees and levels of jurisdiction. Magistrates are formally independent to exercise their functions. Their decisions and judgments are rendered and executed in the name of the Lebanese people. Lebanon has no civil code for personal status matters. The religious communities each have their own laws and tribunals for civil matters such as marriage, dowry, and annulment of marriage, divorce, adoption, or inheritance. These laws are binding, whether one is a practicing member of the community or not. Without registering with a religious community, people have no legal existence.

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1 https://www.arabnews.com/node/1296211/middle-east
2 https://www.worldbank.org/en/country/lebanon/publication/economic-update-april-2021
3 https://ontheworldmap.com/lebanon/map-of-lebanon.jpg

3. Economic indicators

Table 1 - General indicators for Lebanon

General Indicators[4]	*Female*	*Male*	*Value*
GDP, US$ billions			18.73
GDP per capita, constant '17 intl. $ 1000			10.94
Total population, million people	3.41	3.45	6.86
Population growth rate, %	-0.12 -	-0.03	-0.04
Population sex ratio (female/male), F/M ratio	49.68	50.32	0.90

Lebanon is enduring a severe and prolonged economic depression in part due to inadequate policy responses to an assailment of cascading crises including the Port of Beirut explosion exacerbated by the COVID-19 pandemic. The World Bank has recognized the crisis as "the country's largest peace-time financial crisis". Real GDP growth contracted by 20.3% in 2020 and is estimated to shrink an additional 10% this year. Inflation reached triple digit, prices for some food items up more than 600% while the Lebanese lira has lost more than 90% of its value. The humanitarian impacts of the crisis have been extremely dire. More than 50% of Lebanese now live below the poverty line, with 25% living in extreme poverty. Food insecurity is on the rise. The United Nations estimates that 75% of Lebanese families are struggling to feed themselves, and that 1.2 million Lebanese require food assistance.[5]

In August 2021, the United Nations and NGO partners have published the 2021-2022 Emergency Response Plan of $378.5 million for Lebanon to provide life-saving humanitarian support to 1.1 million of the most vulnerable Lebanese and migrants affected by the ongoing crisis.[6] Lebanon lacks a fully functioning executive authority as it attempts to form its third Government in a little over a year. In September 2021, Prime Minister Najib Mikati, whose recently formed government is the country's first in 13 months, has promised to implement swift reforms, resume talks with the International Monetary Fund for a bailout programme, and pave the way for economic recovery.[7]

Section II - Framework of the study/report

The priority of the project *"Empowering Women entrepreneurs in the MENA Region towards Equal access with men to business and trade markets"* is to strengthen women entrepreneurs' capacity to increase their access to and control of resources equally with men entrepreneurs with focus on business and trade markets. Its thematic objective is "*Conducive environment created for women entrepreneurship promotion and integration in business and trade markets"* in Algeria, Egypt, Jordan, Lebanon, Morocco, and Tunisia. Creating conducive environment required to produce knowledge on businesswomen and men from a comparative gender analysis perspective that includes SMEs

4 World Economic Forum: Global Gender Gap Report, 2021, http://www3.weforum.org/docs/WEFGGGR2021.pdf
5 https://www.usip.org/publications/2021/07/lebanon-assessing-political-paralysis-economic-crisis-and-challenges-us-policy
6 https://lebanon.un.org/en/139092-un-and-ngos-launch-3785m-emergency-response-plan-support-most-vulnerable-people-lebanon
7 https://www.aljazeera.com/news/2021/10/1/un-lebanon-reforms-extreme-poverty-economic-crisis

profiling and main actors' mapping of at least three selected sectors, namely agriculture, light industries and services.

Section III - The methodology and tools

1. Approach and desk review

The approach of the project is to invest on improvement of the knowledge on businesswomen and men from a comparative gender analysis perspective. The diagnosis of constraints and challenges intends to determine gender inequalities and gaps and assess capacity and resources needs towards priorities' selection at the level of the SMEs and women entrepreneurs themselves, including during and after the lockdown due to the COVID-19 pandemic and its resulting consequences. They will be addressed through:

- → Assessing/refining the situation analysis of women in business with pertinent and adapted methodology and tools that includes SMEs profiling and actors' mapping including businessmen and women for a comparative gender analysis purpose.
- → Conduct stakeholder's assessment and analysis to identify constraints and challenges, determine gender inequalities and gaps and assess capacity and resources needs towards priorities' selection at the level of the SMEs and women entrepreneurs themselves.
- → Conducting a Gender Sensitive Value Chain Analysis/GSVCA in a number of SMEs owned/managed by women and men representing a sample from the sectors to be selected to be comparatively analysed and identify main gaps.
- → Develop and implement a capacity building strategy and related ways and means to undertake the design, development of the business and related products as well as the process to help women to improve their economic and marketing activities and strengthen their export competitiveness of products and services of enterprises.
- → Promote access in trade by building the technical and management capacities of women entrepreneurs and traders including through exchanging experiences, lessons learnt and good practices among them and provision of reasonable facilities and opportunities to realise their full potential.

2. Structure/ Body of the report

Following this introduction, this country profile is organized as follows:

1 Chapter One consists of situation analysis and status of Egyptian women in legislation and policy as well as the state of art related to women entrepreneurs in Egypt from Gender and Human Rights as well as Sustainable Development perspectives

2 Chapter 2 will cover Gender conceptual and analytical frameworks and the methodology and tools such as the Gender Sensitive Value Chain Analysis/GSVCA as well as the step-by-step process. Limitations and risk assumptions will be assessed. Details will include the planning vs. the reality of the field. It also includes the findings, on the Mapping and the Rapid assessment.

3 Chapter 3 will present the full GSVCA conducted in and for Egypt and its results.

4 Finally, the Conclusions will wrap up the country profile content and present recommendations.

Chapter I - The State of art: facts, figures and analysis

Since the project is a continuation of the Gender and Trade project, the situation analysis builds on the previous situation analysis conducted in that framework during the first phase of the project Gender and Trade/G&T.[8] Data & information collection and analysis included reviewing existing surveys,[9] databases, academic publications, white papers, program evaluations, and other influential sources available in various languages, in addition to qualitative research that addresses the issue at hand, so has the herewith situation analysis providing good insight into the level of progress of country in terms of gender, whether reviewing data from the Gender Gap index by the World Economic Forum, the Human Development Index by the UNDP or the Human Capital Index generated by the World Bank, including references from the national, regional and international sources.

Despite facing criticism at its launch in 2006, the Global Gender Gap Report/GGGR has proven over the years to provide a strong basis for robust cross-country and time-series analysis. The GGGR is now considered as the reference for the assessment of the progress related to Gender Equality at global, regional and national level. It is also a harmonized source of data for comparison. The Gender Gap Index/GGI benchmarks the evolution of gender-based gaps among four key dimensions (Economic Participation and Opportunity, Educational Attainment, Health and Survival,[10] and Political Empowerment) and tracks progress towards closing these gaps over time. The Global Gender Gap Index measures scores on a zero to 100 scale and scores can be interpreted as the distance to parity (i.e. the percentage of the gender gap that has been closed). This year, the Global Gender Gap index benchmarks 156 countries, providing a tool for cross-country comparison helping prioritize the most effective policies needed to close gender gaps.[11] Especially since although much progress has been made over the past 50 years, global gender equality had not yet been achieved when crisis struck in 2020.

Initially, in 2006, only 10 MENA countries were covered by the GGGR-WEF, excluding Lebanon; the number increased throughout the years with some countries not being assessed for diverse reasons including unavailability of data, uprising or conflict and making their way back into the report when circumstances improved while others continued joining simultaneously. Lebanon was one of them as the country entered the report in 2010.

The latest edition, the 15th edition, the *Global Gender Gap Report 2021*,[12] came out a little over one year after COVID-19 was officially declared a pandemic. Although the pandemic affected all countries, it did not affect them in the same manner. Preliminary evidence suggests that the health emergency and the related economic downturn have impacted women more severely than men, partially re-opening gaps that had already been closed.

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8 http://www.cawtar.org/en/cawtars-publications/empowering-women-towards-gender-equality-in-the-mena-region-through-gender-mainstreaming-in-economic-policies-and-trade-agreements-2019-english -

9 Several development indicators have been selected for analysis to reflect the state of play of gender equality in MENA.

10 Noting that Health and survival will not be analysed in the framework of this report

11 https://www.weforum.org/reports/ab6795a1-960c-42b2-b3d5-587eccda6023/digest

12 https://www.weforum.org/reports/ab6795a1-960c-42b2-b3d5-587eccda6023/in-full

Section I - Gender Equality in Lebanon: facts & figures

The Gender Gap Index/GGI is constructed to rank countries on their gender gaps not on their development level as stated by the World Economic Forum. The Index is designed to measure gender-based gaps in access to resources and opportunities in countries, rather than the actual levels of the available resources and opportunities in those countries.

Table 2 - Lebanon's Global Gender Gap Index 2021 ranking

Lebanon	2010		2021		Progress (2010-2021)	
	Rank	Score	Rank	Score	Rank	Score
Global Gender Gap Index	116	0.608	132	0.638	-16	+ 0.03
Number of countries assessed	134		156			

Since the country made its debut in the GGGR in 2010 the country lost 16 ranks and improved ever so slightly its score by +0.03. In the latest WEF Gender Gap report, Lebanon's global rank is at 132 out of 156 countries, ranking fifth amongst the MENA countries, the first being the United Arab Emirates (72nd) on the global ranking and Tunisia (126th) within the countries reviewed by the project.

1. Educational attainment

The level of education in Lebanon was scored at 0.977 in 2010 and was lowered to 0.964 in 2021. Similarly, in terms of ranking, it has fallen from 91 in 2010 to 113 in 2021 (out of a total of 156 countries).

It is worth to note that the loss of ranks under this indicator can be attributed to the fact that the enrolment in primary education has fallen from 0.98 in 2010 to 0.938. Unfortunately, the sex-disaggregated data is not available for this indicator. This level of attainment is forecasted to drop by the experts noting that since the pandemic, more than 1.2 million children in Lebanon have been out of school with little expectations for their return.[13] In addition to the COVID-19 pandemic, Lebanon has been facing compounded crises over the past several years: Syrian refugee influx, economic and financial crisis, the Port of Beirut blast that have all put severe strains on the Lebanese education system.

Table 3 – Lebanon's Educational attainment comparative ranking 2010-2021 [14]

2010		2021		Progress (2010-2021)	
Rank	Score	Rank	Score	Rank	Score
91	0.977	113	0.964	-22	-0.013

[13] https://reliefweb.int/report/lebanon/lebanon-education-crisis-raising-alarm-march-2021
[14] World Economic Forum: Global Gender Gap Report, 2021

Yet in terms of literacy rates, the data provided accounts for a higher level of literacy rate for men (96.9%) as opposed to women (93.3%), in line with regional trends.

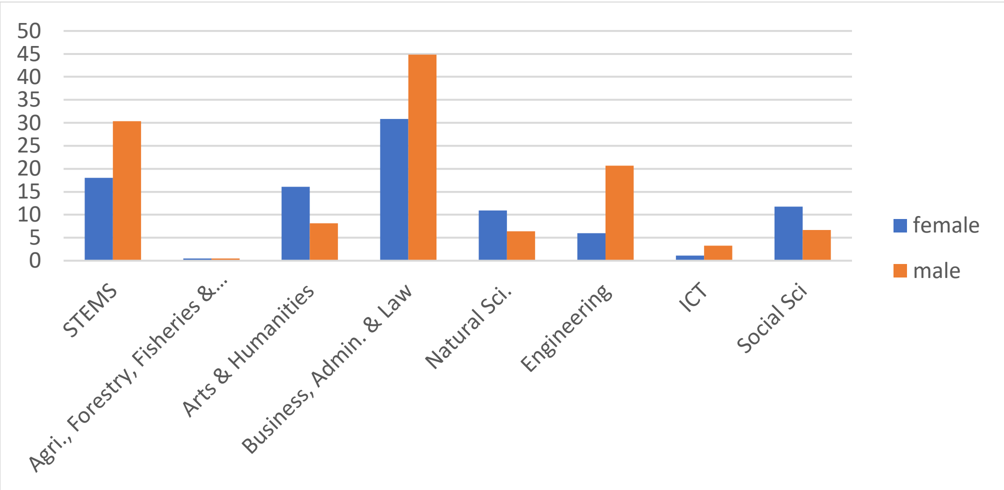
Table 4 - Sex-Disaggregated Data/SDD in Education

Indicator	Rank	Female	Male	Sex-ratio
Literacy rate	96	93.3	96.9	0.96
Primary level	134	-	-	-
Secondary level	1	51.2	48.8	1.05
Tertiary level	1	-	-	-

A 2021 report states[15] that "a secure learning environment is paramount to increasing education attainment. Among students who were not enrolled in primary or secondary school in Lebanon, when asked about the reasons for not being enrolled, a greater share of male students reported economic reasons than female students did. In contrast, more female students reported that they had completed their studies. The primary reasons for stopping education for both girls and boys, however, are non-economic and reflect a wide range of factors.

Similar to regional trends, women are also more educated, they represent 51.2% in secondary education vs. 48.8% of male students, as per the with a higher share than men attending university. This allows the country to score a 1 on the GGGR.

Figure 1 - High Education specialisation in Lebanon



However there remains a clear preference on the part of female students to subjects focused on arts and humanities where they are twice the number of male students; whereas they represent half of the student of STEMS. However, under the GGGR mathematics and statistics are included under natural sciences where female students outnumber the men, respectively at 10.92% and 6.41%.

[15] Assessing Women's Access to Economic Opportunities, Human Capital Accumulation & Agency

2. Economic Participation & Opportunity/EPO

On a global level, the gender gap in Economic Participation and Opportunity remains the second-largest of the four key gaps tracked by the index. According to this year's index results 58% of this gap has been closed so far. The gap has seen marginal improvement since the 2020 edition of the report and as a result it is estimated that it will take another 267.6 years to close.

Paradoxically, in MENA the considerable investments in human capital and in education have not been matched by increases in women's economic participation. For Economic Participation and Opportunity, the MENA region continues to rank amongst the lowest in the world with a score of 40.9%, which is the second-lowest among all regions (second to last, closer to South Asia than ranks last at 33.8%, than to Latin America that is at 64.2%). MENA's average participation rate is 31%, and seven of the 19 countries (Egypt, Algeria, Iran, Jordan, Syria, Iraq and Yemen) in the region have 20% or less of women participating in the labour market, the lowest rates in the world.

This disconnect between rising educational attainment and low and stagnant rates of economic participation has been dubbed by the World Bank as the "MENA paradox", whereby rising education attainment does not translate into increased female labour force participation.[16] Compared to the other developing economies, MENA has the lowest female labour force participation rates among all regions in the world, according to the World Bank's World Development Indicators database.

Table 5 - Progress of Economic Participation and Opportunity in Lebanon

LEBANON	2010		2021		Progress (2010-2021)	
	Rank	Score	Rank	Score	Rank	Score
Economic participation & opportunity	124	0.448	139	0.487	-15	+ 0.039

As opposed to the previous edition of the GGGR, Lebanon remained at the 139th position but given that in the previous report 153 countries were assessed as opposed to 2021 were 156 were included in the report, it does represent a decline. Jordan is the first of the region at 133, the last being Iraq at 155th.

Table 6 - Economic Participation and Opportunity in Lebanon in 2021

LEBANON	Rank	Score	Avg	Female	Male	f/m
Labour force participation rate, %	144	0.336	0.655	25.6	76.3	0.35
Wage equality for similar work, 1-7 (best)	93	0.618	0.628	-	-	4.32
Estimated earned income, int'l $ 1,000	137	0.343	0.494	7.4	21.6	0.34
Legislators, senior officials and managers, %	122	0.269	0.349	21.2	78.8	0.27
Professional and technical workers, %	84	0.933	0.755	48.3	51.7	0.93

[16] https://www.demographic-research.org/volumes/vol43/28/default.htm

Women are few in participating in the work force. While the share of women in Lebanon's labour force exceeds the MENA average of 22%, it is still much lower than the share of men in Lebanon (26 vs. 76%, respectively). Unemployment rates are also twice as high for women (10%) compared to men (5%). Further, only 17% of women are self-employed compared to 43% of men, and only 4% of companies in Lebanon has a woman as top manager. [17] Lebanese women also cite flexible hours, work security and long-term career prospects as important factors they consider when deciding to work.

In the MENA region traditionally marked by low female labour force participation, when women work they often work in sectors such as education and social services as they are considered to provide a good work-life balance but are largely underrepresented in other formal private-sector occupations. In Lebanon, a combination of barriers contributes to the low levels of labour force participation and entrepreneurship. The inaccessibility of childcare in Lebanon, especially for poorer families, creates conditions that limit women's ability to work.[18] Constraints around access to safe transportation, and finance or collateral, as well as concerns around harassment in the workplace and norms surrounding gender roles at home, keep women out of, or hold them back in, the workplace and from starting their own business.

3. Women political empowerment and participation

Not only is this dimension the one where gender gaps remain the widest but it also registered the most important regression compared to the previous year with -2.4%. The best performer in the world is Iceland however it still needs to close 24% of this gap. Iceland's score is 23.2 percentage points above the 95th percentile and 56.5 percentage points higher than the median global performance. This draws a picture of a long road ahead to close this gap for all other countries.

Notably in Middle East and North Africa only one country, the United Arab Emirates, ranks among the top 25 countries globally (24th), in terms of Political Empowerment. All other countries in the region fall below 90th position in the sub-index ranking, with only 15.1% (or less) of their gaps closed.

Table 7 - Progress of Political Empowerment (2010-2021)

LEBANON	2010		2021		Progress (2010-2021)	
	Rank	Score	Rank	Score	Rank	Score
Political Empowerment	127	0.028	112	0.129	+15	+0.101

The score and the rank under the Political Empowerment index improved by +0.101 allowing a rise in the ranking from 127th position to 112th. With the exception of the United Arab Emirates, where there are as many women as men in the parliament, women make up just 18.3% of parliamentarians across the region, and in five countries women represent 6% or less of lower house members: Yemen (0.3%), Kuwait (1.5%), Oman (2.3%), Lebanon (4.7%) and Iran (5.6%). Indeed, in Lebanon with

[17] https://www.worldbank.org/en/programs/mashreq-gender-facility#4
[18] https://nclw.gov.lb/wp-content/uploads/2021/11/2021_The-Status-of-Women-in-Lebanon-Assessing-Womens-Access-to-Economic-Opportunities_Eng.pdf

regards to political participation, despite the record number of women candidates in the 2018 national elections, women make up only 4.68% of members of Parliament.

Table 8 - Political Empowerment in 2021

LEBANON	Rank	Score	Avg	Female	Male	f/m
Women in parliament %	150	0.049	0.312	4.7	95.3	0.05
Women in ministerial positions %	43	0.462	0.235	31.6	68.4	0.46
Years with female/male head of state[19]	76	0.000	0.144	0.0	50.0	0.00

The improved score under this index is notably due to the number of women in ministerial position as it allows the country to be 43rd in the ranking. Historically, women were underrepresented in the Cabinet until 2019, when for the first time in Lebanon's history, 4 women were appointed ministers, increased to 6 women in January 2020, including the first female Minister of Defence in Arab countries, who also served as Deputy Prime Minister. This achievement was short-lived as the latest government formed by President Najib Mikati in 2021 to tackle the crisis Lebanon is facing, includes one woman minister out of 24.

4. Women in the entrepreneurship world

Information on entrepreneurship and particularly from ILO and international institutions level is sparse. While the topic of women in the entrepreneurship is often addressed, there is a lack of statistics on many indicators and lack of standardised national data.

It has to bear in mind that despite the various efforts, women are disproportionately represented in the workforce and the business arena. As a consequence, entrepreneurship is very low amongst MENA women as the region exhibits the widest gender gap globally in terms of early-stage entrepreneurial activity. According to recent data, while women own and manage between 31% and 38% of enterprises on a worldwide level, in the countries of the MENA region, this number is only 13% to 15%. As confirmed by the findings of the Global Entrepreneurship Monitor (GEM)[20] MENA Report 2017,[21] women in the region are only half as likely as men to be engaged in total early-stage entrepreneurial activity.[22] In contrast eight women were engaged in TEA[23] for every ten male entrepreneurs in Africa and Latin America & the Caribbean.

Women's decision to engage in entrepreneurial activity is influenced by various factors, including the average per capita income, the unemployment rate, occupational benefits, and cultural considerations. For the most part, women's business activity is interrupted for reasons related to low profitability, family commitments, limited access to funding, and government measures and policies. The majority of women's entrepreneurial activities are concentrated in the service sector.

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[19] (last 50)

[20] Global Entrepreneurship Monitor Report is the world's largest and longest-running longitudinal study of entrepreneurial activity, originating as a collaborative research project between Babson College, Boston and the London Business School, evolving into a multi-country annual study.

[21] https://www.gemconsortium.org/report/gem-2017-middle-east-and-north-africa-report

[22] Noting the limited data and even contradictory data available of women entrepreneurs in MENA

[23] Total early-stage Entrepreneurial Activity (TEA) Rate: Percentage of 18-64 population who are either a nascent entrepreneur or owner-manager of a new business

Their share of exports is low, and they face a fierce competition in local markets. Most women's businesses are interrupted because of their non-profitability. Seventy-eight percent of female-led firms and 34 percent of the male-led firms identified political instability as the biggest obstacle to their establishment.[24]

Micro, small and medium enterprises (MSMEs) in Lebanon represent 95% of all companies in Lebanon and account for 50 percent of national employment. According to the 2019 World Bank Enterprise Survey, 9.9% of all these are co-owned by women.[25] Micro enterprises that employ less than 10 people constitute 73% of this indicator. They are mostly concentrated in wholesale, retail trade, repairs, real estate, and manufacturing.[26]

The latest GEM Report that assessed Lebanon in 2018 found that while men were almost twice as likely as women to be starting or running a new business in Lebanon in 2018, Lebanon had by far the highest level of women-led start-ups in the MENA region. More than one in six women in Lebanon were starting or running a new business whereas four out of 5 women in the country are wage employees.[27] It also revealed that Lebanon had more or less equal shares of opportunity-driven and necessity driven entrepreneurship between genders, with less than 1 percentage point difference between them, so with very little difference in terms of motivation to start a business.

For Lebanon, the UNIDO study[28] confirmed the trend for starting a new business described above with 75.37% of respondents were setting up a new business and on fifth (15.76%) only were taking over a family business. The distribution of sector shows a preference for trade twice the rate of other sectors, such as services

Table 9 - Women owned businesses by Sector (% of Respondents)[29]

Lebanon	Agriculture	Manufacturing Industries	Services	Trade	Craft
	4.06	10.15	23.86	48.73	13.20

With regards to entrepreneurship specifically, the Mastercard Index of Women Entrepreneurs (MIWE) 2021[30] provides insight on the progress of women in business around the globe drawing on socioeconomic factors that nurture or hinder the ability of women to progress and thrive in the business world. Using 12 indicators and 27 sub-indicators, it provides an overall assessment of how women are faring in business, financial, education, and workplace settings compared to their male counterparts at the national level as well as their peers on a global level. In the latest edition, the number of countries analysed has been expanded from 58 to 65, and included Lebanon for the first

[24] https://nclw.gov.lb/wp-content/uploads/2021/11/2021_The-Status-of-Women-in-Lebanon-Assessing-Womens-Access-to-Economic-Opportunities_Eng.pdf
[25] https://data.worldbank.org/indicator/IC.FRM.FEMO.ZS?locations=LB
[26] https://berytech.org/womens-day-2021-berytech-on-women-empowerment-and-choosing-to-challenge/
[27] https://nclw.gov.lb/wp-content/uploads/2021/11/2021_The-Status-of-Women-in-Lebanon-Assessing-Womens-Access-to-Economic-Opportunities_Eng.pdf
[28] https://www.euneighbours.eu/sites/default/files/publications/2017-11/UNIDO%20Study.pdf
[29] https://www.euneighbours.eu/sites/default/files/publications/2017-11/UNIDO%20Study.pdf
[30] https://www.mastercard.com/news/insights/2022/mastercard-index-of-women-entrepreneurs-2021/

time. In 2021, the highest ranking achieved by a MENA country is at 46 by the United Arab Emirates, Egypt comes in last of the MENA countries at 64, and Lebanon ranked at 61st.

Other indicators that can provide a more comprehensive picture of the state of entrepreneurship is regarding the ability for women to enter the journey towards entrepreneurship in the same manner as a man. While the details of the regulations that constrain women's entrepreneurship cycle will be examined in the next section, as a pre-requisite, regulations should allow for women to go through the entrepreneurial journey in a non-discriminatory manner.

In terms of financial inclusion, the number of women who hold an account with a financial institution is lower than men's, as a consequence, the number of women borrowing from financial institutions and/or use credit cards is equally lower. The proportion of women who borrowed from financial institutions in Lebanon is 14.16% while the proportion of men borrowing from financial institutions is twice as important. Although, the preference for both women and men in the region is to borrow from friends and family, in Lebanon the proportion of women is higher than men with women clearly preferring to rely on private networks for support.

Highlighting that MENA currently hosts the largest number of refugees globally including 35 million migrant workers, 31% of whom are female[31]. Lebanon is home to one of the largest refugee populations per capita in the world. The refugee population in Lebanon is 52% female and 48% male, with 62% of refugees married. 89% of families include one or more children. The education levels among the Syrian refugee population in Lebanon is very low, with 62% having only one to six years, and 31% having no education at all pushing these populations to low-skilled labor, notably women. In Lebanon, the highest level of Syrian refugee women workers is found working in agriculture, which is 88% informal.[32] Since historically, financial institutions have found it difficult to serve these mobile populations who tend to have limited identity and financial records, access to financing is out of the question for them.

5. Gender-based violence and sexual harassment

Violence against women (VAW) is widespread and takes many forms, all of which are detrimental to women's physical and psychological health. Violence against women and girls constitutes an extreme expression of the unequal power relations between men and women, and it hampers their ability to engage in social, economic or political activities.

The issue of qualification and definitions of Violence Against Women and Gender-Based Violence, including rape and indecent acts, need to be highlighted as when these events occur in socio-economic institutions, they are often treated under the heading of "sexual harassment". The Women, Business and the Law research show that 78 of the 100 economies covered have laws addressing sexual harassment in employment and it is criminalized in 52 of these economies. There are no articles, definitions or terms in the Lebanese labour law relating to sexual or moral harassment, although sexual harassment is the most severe abuse affecting the dignity of other victims, particularly women and girls.

[31] https://www.un.org/en/development/desa/population/migration/data/estimates2/estimates19.asp

[32] https://nclw.gov.lb/wp-content/uploads/2021/11/2021_The-Status-of-Women-in-Lebanon-Assessing-Womens-Access-to-Economic-Opportunities_Eng.pdf

An added explanation provided for low level of female labour force participation in MENA is linked to mobility and the level of sexual harassment in public transports as well as in the workplace. Transportation and harassment in transportation is one of the obstacles mentioned by employed women. Traffic, overcrowding, harassment and being robbed, as well as the cost incurred to go to work, are main problems women consider as hindrances to their participation in the labour force.

The percentage of women who have experienced sexual harassment in public places varies widely across the Arab countries. Arab Barometer wave V (2018- 2019) data reveal that sexual harassment is a gendered problem. In all countries participating in the survey, 39% of the surveyed women (against 22 percent of men) reported that they have been exposed to sexual harassment in public places.[33] Frequency of Sexual Harassment in the Past 12 Months for women ages 17-28 is 40% in the country.

The survey highlights that the most frequently cited problem among that share of women was sexual harassment. This issue was most commonly cited for younger women and those working in urban areas with the highest rates of sexual harassment in the governorates of South and Beirut.[34] Another study that employed purposive sampling techniques to interview women in both public areas and places of work found that virtually all respondents reported encountering some form of sexual harassment at some point.

Although there is no nationally representative prevalence data on gender-based violence in Lebanon, several studies confirm that physical, sexual and psychological violence by an intimate partner is prevalent in Lebanon. According to UNFPA data,[35] about 50% of persons reported that they know of someone subjected to domestic violence, with 65% of the cases committed by family members and 71% of incidents taking place inside the perpetrator's home. This was exacerbated during the Covid-19 pandemic with the Lebanese Internal Security Forces reported an increase in domestic violence cases from 51% to nearly 96.5% in February 2021; however, the real figures might actually be even higher since many women don't report incidents of violence and suffer in silence because of the strong stigma around gender-based violence (GBV).[36]

Section II - Legal status and rights

1. The Legal status and rights impacting on public and private life[37]

- *The principles of non-discrimination and equality*

The preamble of the Lebanese Constitution[38] enumerates the fundamental principles recognized by the Constitution, including equal rights, non-discrimination, freedom of association, of residence and press as clearly stated in the para C "*Lebanon is a parliamentary democratic republic based on*

[33] https://www.arabbarometer.org/wp-content/uploads/Sexual-Harassement-Domestic-Violence-Arab-Citizens-Public-Opinion-2019.pdf
[34] https://www.arabbarometer.org/wp-content/uploads/Sexual-Harassement-Domestic-Violence-Arab-Citizens-Public-Opinion-2019.pdf
[35] https://arabstates.unfpa.org/en/publications/lebanon-fact-sheet-gender-based-violence
[36] https://www.undp.org/lebanon/blog/strongertogether-%E2%80%93-towards-equal-balance-power-between-women-and-men
[37] See more at http://www.arabwomenlegal-emap.org/Pages/CountryProfile.aspx?country= الجزائر
[38] The Lebanese Constitution promulgated may 23, 1926 With its Amendments 1995 till 2004 https://www.presidency.gov.lb/English/LebaneseSystem/Documents/Lebanese%20Constitution.pdf ; https://www.ilo.org/dyn/natlex/natlex4.detail?p_isn=40868&p_lang=

respect for public liberties, especially the freedom of opinion and belief, and respect for social justice and equality of frights and duties among all citizens without discrimination.

According to the Decision of the Constitutional Council No. 2 of 9/12/1997, published in the Official Gazette No. 24,[39] these principles form an integral part and have constitutional value in the same way as the provisions of the Constitution itself. According to the Article 7 of the Constitution, "all Lebanese shall be equal before the law. They shall equally enjoy civil and political rights and shall equally be bound by public obligations and duties without any distinction".

- *The political rights*

Article 7 of the Lebanese Constitution reaffirms the principle of equality as it states that: "All Lebanese citizens are equal before the law, enjoy equality in civil and political rights and assume duties and responsibilities without any difference between them..." All Lebanese enjoy equally political rights and civil without discrimination, whether living inside or outside Lebanon. Voting age is 21," every Lebanese citizen, twenty-one years old, has a right to be an elector, pending meeting the requirements prescribed by the Electoral Law (Art. 21) ". Every man and woman, who completed 25 years of age, has the right to vote and run for the parliamentary elections. The state facilitates the right of people with special needs to exercise their right to vote without obstacles. Proxy in voting is not allowed except in cases of voter's physical disability. Voting is prohibited in case the voter is convicted in a crime under the Penal Code, including rape.

According to the Law, Lebanese women can exercise the following in the same way as a man: Apply for a passport and a national ID Card; travel outside the country and outsider their homes; get a job; sign a contract; register a business; open a bank account; and choose where to live. Article 12 of the Lebanese Constitution stipulates that every Lebanese has the right to hold public office, and no one has an advantage over another except in terms of entitlement, nor does the Constitution or civil law differentiate between women and men in political rights, where laws equate women and men in Lebanon with political rights and citizenship. However, it does not explicitly refer to gender equality.

- *Relational and family rights*

To date, Lebanon does not have a civil law governing personal status. There are 15 confessional laws on personal status for each recognised religious community, including twelve Christian communities, five Muslims communities and one Jewish community. And this means that when it comes to legal status and rights within the family, in Lebanon, one must refer to a number of Muslim and Christian laws on personal status[40] (Sunni, Shiite, Druze, Orthodox, Arab Evangelical and Catholic (Maronite, Greek Catholic Melkite, Armenian Catholic, Syriac Catholic, Latin and Chaldean) noting that each community is administered by separate religious courts All communities (Christian and Muslim) consider the age of consent, set at 18, to be the boundary between childhood and adulthood for both men and women. Ottoman family law for Muslims obliges the wife, after receiving her dowry in advance, to reside in her husband's house and to travel with him. The Orthodox and Catholic faiths recognize the separation of property and that each spouse has the right to keep his or her wealth, to dispose of it and to use it freely, unless otherwise agreed, and that everything the wife owns in her

[39] https://www.cc.gov.lb/fr/node/2421
[40] http://www.legallaw.ul.edu.lb/LawView.aspx?opt=view&LawID=183853

married life belongs to her, including the dowry, and that she has no right to buy anything for the marriage.

Among the Muslim faiths, only the Druze prohibits polygamy and retroactive divorce. Druze Muslim women may seek separation or divorce in the event of the husband's absence, imprisonment, or physical or mental illness. For the Druze, Ottoman, Orthodox and Catholic communities, the husband pays alimony to his wife upon the marriage contract which can only be entered into by the binding mutual consent of both parties or by the decision of the judge.

The family legal frameworks in Lebanon represent in their majority one of the most important discriminations and inequalities against women frameworks and leads to inequality among citizens when it comes to central aspects of their lives, including marriage, divorce, child custody and property rights. Most personal status laws do not recognize the wife's economic and non-economic contributions to marriage, including the value of her unpaid domestic work[41].

In fact, while the Lebanese Constitution prohibits discrimination between citizens, it also allows at the same time different confession groups to apply their own family laws that organise gender relations within the family and accordingly their rights and their access to resources including decision making. This means that not only there are inequalities between women and men but also between women form a confession to another. In the same context, Lebanese legislation allows the marriage of children, which is contrary to Lebanon's international obligations and is considered a violation of children's rights on the issue of protection despite the amendment made by some communities with regard to the age of marriage, but most communities still recognize child marriage, and therefore it is legal for minors to marry despite Lebanon's CEDAW and ratification of the Convention on the Rights of the Child.

- *The principle of integrity and security*

As for the protection of women from gender-based-violence, the Lebanese Parliament passed Law 293 to protect women and other family members from domestic violence on April 1, 2014, protecting women from violence in the private space, but also as a legal entry point for preventing GBV including all women living in Lebanon. The Penal Code criminalizes all forms of violence whether intentionally or unintentionally; including physical violence (beatings, wounding, and killing) verbal violence, sexual violence, kidnapping by deception or kidnapping with the objective of marriage. Sanctions imposed on acts of violence vary according to the seriousness and consequences of the harm caused, including abortion, without distinction between men and women.

Article 522 of the Lebanese Penal Code, which exempts the rapist from punishment in the event of a proper marriage to the victim in 2017, has finally been repealed and CSOs continue to demand the repeal of article 518 and the amendment of articles 505 and 519 associated with this chapter. Despite progress in removing the Penal Code from articles that discriminate against women, some texts still contain many discriminatory articles, most notably article 252- on which it is still legally

[41] Women's participation in unpaid domestic work in the Middle East and North Africa (MENA) region is the highest in the world, according to OECD statistics. Statistics show that gender inequality in unpaid care is the highest in the region.

possible for the perpetrator of honour killings to benefit from commutation; articles 503 to 521 of the Penal Code on rape, indecency, kidnapping, seduction, indecent assault and violation of women's places of violence. Articles 539, 209, 540, 541 and 543 relating to abortion are still prohibited by Lebanese law, and only therapeutic abortion is permitted on strictly defined conditions. Articles 487, 488 and 489 relating to adultery offences are from the Penal Code.

It is worth to highlight however that there are no articles, definitions or terms in the Lebanese Labour Law/LLL relating to sexual or moral harassment, although sexual harassment is the most severe abuse affecting the dignity of other victims, particularly women and girls. Yet, the LLL gives the employee, without specifying sex, the right to leave work without notice, if the employer or his/her representative has committed an offensive immoral act or verbal abuse against the worker or his family members. Penalties are imposed on perpetrators of sexual intercourse with minors, those who commit indecent acts or force others to commit such acts, whether they are parents, employees, managers or workers. In 2014, a law was adopted on the protection of women and other family members against domestic violence and its various criminal forms such as murder, physical, psychological, sexual and/or economic abuse.

From another side, in a move that marks progress towards criminalising sexual harassment and providing protection for whistle-blowers, Lebanon adopted the law on "Criminalisation of sexual harassment and rehabilitation of victims" on 21 December 2020. Many human rights organisations and communities consider that the law, as passed by the House of Representatives, does not provide full justice and effective protection for women in Lebanon due to distortions by the legislator. For example, the respect of personal status laws by Law 293 is one of its most important problems, the law does not recognise or criminalise marital rape, in addition to the limited protection of children because they are defined in relation to the age of custody, adding an ambiguity in the text.[42]

2. Liberties and rights impacting women economic participation and empowerment[43]

Over the last ten years, "Women, Business and the Law" has collected unique data on the laws and regulations that constrain women's entrepreneurship and employment. The index is structured around the life cycle of a working woman, with 35 scoring data points on eight indicators.[44] Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. Lebanon's score in the latest edition of the report is 52.5 out of 100, lower than the regional average at Middle East & North Africa (at 51.5).[45] The countries that rank first with 100 are mostly in Europe, the highest-ranking Arab country is the UAE with a score of 82.5, the last is Palestine with 26.3.

According to paragraph (F) of the preamble to the Lebanese Constitution, the economic system is free, guaranteeing individual initiative and private property. Paragraph (G) stipulates that development is the cornerstone of the unity of the State and the stability of the system and, therefore, must be balanced between the regions, culturally, socially and economically.

[42] https://www.abaadmena.org/documents/ebook.1598182372.pdf
[43] See more at http://gender-trade.cawtarclearinghouse.org/
[44] See Annex 1
[45] See Annex 2

- *Right to work*

The Lebanese constitution (drafted in 1926) guarantees the right to work to all citizens. Indeed, its article 7 calls for equality between men and women in rights and duties without any discrimination. Article 12 also asserts the right of every Lebanese person, man or woman, to employment in the public sector. The state takes necessary measures to guarantee the right to work on the basis of competency. The Lebanese Labour Law/LLL promulgated on 23 September 1946[46] and its amendments, in particular 1962, are the main source for labour legislation in Lebanon. It defines the worker as every man, woman or minor that works in return for payment by the employer in accordance within individual or collective contract, without sex–based discrimination in regard to: type of work, wages, employment, promotion, raise, vocational rehabilitation and clothing. In 2011, the Labour Law was amended to remove the restrictions on the non-Lebanese who were married to Lebanese women and their children. Consequently, they were granted unrestricted work permits.

The law guarantees people with special needs, as well as other equally qualified members of society, the right to work and employment, and facilitates access to equal opportunities. Every Lebanese has the right to public employment, without any distinction, except on qualification and merit according to the conditions laid down by the law. A special code shall be established to safeguard the rights of employees in the areas to which they belong (Art.12). However, both the Labour Act and the Social Security Act exclude certain categories of workers. Therefore, it is possible to consider that, due to exclusions, the protection of labour law is reduced for these categories, as is the case for domestic workers, family businesses and agricultural workers, knowing that women represent a high proportion, which further aggravates their professional and social insecurity (Article 7 of the LLL). This is even truer in the agricultural sector where the fundamental rights of rural women are affected, in particular the right to decent work and the rights and benefits that flow from it.

Lebanon amended the labour code several times to prohibit all forms of discrimination between men and women in the workplace towards gender equality such as employment type, remuneration, employment, promotions and raises, vocational training and attire and remove all related provisions as well as around social services in the public and private sectors. To quote just for instance, in 1987, both men and women became eligible for end-of-service indemnities at the age of 64. In 1994, women were granted the right to undertake commercial activities without the prior approval of their husbands.[47] Indeed, the law established the principle of equal pay for equal work and set the minimum wage without gender-based- discrimination, but statistics indicate that the wages earned by women in the private sector are lower than those earned by men for equal work, reinforcing the traditional stereotypes that exist in Lebanese society, and that can be observed in the application of the law, or lack thereof. The law lacks a clear mechanism for securing surveillance in the private sector and determining deterrent penalties for each legal offence, particularly those that discriminate between the sexes.[48]

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[46] http://www.labour.gov.lb/_layouts/MOL_Application/Cur/%D9%82%D8%A7%D9%86%D9%88%D9%86%20%20%D8%A7%D9%84%D8%B9%D9%85%D9%84%20.pdf

[47] Laure Moghaizel, Houqouq al-Mar`a al-Insan fi Loubnan fi Daou` Ittifaqiyyat al-Qada` ‘ala Jami’ Ashkal Attamyeez Ded al-Mar`a (Al-Lajna al-Wataniyya Li Shou`oun al-Mar`a) [Women’s Human Rights in Lebanon in Light of CEDAW] (Beirut: Mou`assasat Joseph wa Laure Moghaizel, 2000).

[48] https://www.rdflwomen.org

In 1992 the collaborative fund for judges (sandooq el-ta'adud) repealed all gender discrimination for benefiting from contributions in the judiciary.[49] However, there is discrimination between male and female public sector employees in benefiting from the state's benefits and services, as stated by Article 14 of the Social Security Law, though they provide similar contributions. The discrimination is also in the provisions of family allowance, pension, end of service (amended in 2001), maternity leave, women's freedom to choose a type of work, protection of women against sexual harassment, medical care, and other social and health services. The discriminatory nature of the law is made obvious as it excludes from its provisions the domestic servants and women in the agriculture sector. Law 343 on equality between men and women in pension and public benefits (services, education subsidies) was enacted in 2001. The services also cover dependents and Lebanese female employees, married to non-Lebanese, and their children. Women are also entitled to the same end-of-service allowance as men.

The National Commission for Lebanese Women/NCLW worked successfully and pushed for a number of reforms and legal amendments to Social Security Law/SSL, for more gender equity and equality that were approved in the last few years. The SSL Amendments include Article 14: "To establish equality for employed female spouses who are covered by the SSL by granting them the right to unconditionally grant this SSL coverage to their unemployed male spouses", and the Article 46 (paragraph 2), "…to establish equality between the husband and the wife regarding benefitting from a family compensation plan, should their spouse be unemployed and not insured (…)."Yet, social security laws discriminate against women who may or may not receive maternity benefits, depending on whether their affiliation is with their husband or themselves. The Social Security Law and the Law on Cooperatives of State Employees in the Public Sector grant equality to both sexes for certain social benefits, but they do not recognise women as head of families, thus depriving them of family compensation, except in the case of absence, incapacity or death of the husband.

- *Freedom of movement*

As stated in the preamble (I) of the Lebanese Constitution "The territory of Lebanon is one for all Lebanese. Every Lebanese has the right to reside on any part thereof, and enjoy it under the sovereignty of the law. No segregation of the people on any belonging whatsoever. No segregation, no partition, and no inhabitation". The Article 8 guarantees the personal freedom which is protected by the law and only the rules of the law can allow arrest, imprisonment or suspension of anyone. No offense can be determined and no penalty can be imposed except according to the law.

- *Right to property*

Article 15 of the Lebanese Constitution stipulates that "the ownership is protected by the law. Ownership of any one cannot be expropriated except for reasons of public utility under the conditions prescribed by the law and upon fair compensation to him. It is also worth to highlight that Property transfer is not only governed by state laws, but by religious laws as well. There are 18 recognized confessions or religions in Lebanon and laws prevent the transfer of property between

[49] Eligibility of Working Married Lebanese Women for Social Benefits - https://inhouse.lau.edu.lb/iwsaw/raida111-112/EN/p048-089.pdf

confessions.[50] As a matter of fact, there is a combination of property law which is already discriminatory and religious family laws which are inherently discriminatory.

There are no legal restrictions that limit women's right to own or inherit land or to start their own businesses or to engage in economic activities. The number of Lebanese women-owned businesses is increasing in the middle and upper middle-income groups, while women in the lower income brackets often run small and micro businesses. However, female ownership does not necessarily mean female management as female management does not necessarily mean female ownership.

- *Right to inheritance*

According to the law in Lebanon, no matter how many years have passed, the share and rights of the heirs are protected and can be claimed even after 50 years. Inheritance taxes in Lebanon are levied at progressive rates depending on the degree of relationship between the deceased and the heir. The lowest rates apply to the deceased's children, higher rates apply to parents and other close relatives, and the highest rates apply to distant relatives and other persons not related to the deceased.[51] From gender perspective, by virtue of the amendment of Article 9 of Legislative Decree No. 146/1959 (transfer duty on all equity capital and movable and immovable property), equality was established between a married male heir and a married female heir with regard to the benefit of the additional deduction when calculating the transfer duty payable by the heirs - by virtue of Law No. 179 (29 August 2011). However, things are far from being so simple and straightforward.

Indeed, it has to be highlighted that inheritance laws differ between religious communities. Members of non-Muslim faiths are free to bequeath their wealth to whomever they wish, regardless of their religion. Thus, Non-Muslims are subject to the Civil Inheritance Act 1959, which imposes full equality between men and women, both in terms of the right to inherit and the share of the inheritance while Muslims follow the rules of inheritance established by the provisions of the Shari'a according to their respective sects. According to these rules, a man generally inherits twice as much as a woman. In addition, Muslims can only inherit from and bequeath property to other Muslims, so that even the non-Muslim widow of a Muslim cannot inherit part of his property.[52]

Although women are legally entitled to access to land property or to inherit land, they often give up their share to their brothers, as social norms dictate that the land should be retained by the male line so that the estate remains within the family and will not fall into the hands of foreigners (e.g. husband and children of the sister). In return, brothers are expected to support their unmarried sisters financially, although this tendency is gradually fading as women join the labour market and in many cases find themselves taking care of the male members of the family (fathers, brothers, husbands...).

As known, Lebanese mothers cannot pass their nationality to their children if they are married to a foreigner, because of the law issued under the French mandate of Lebanon in 1925 stipulated that a person is considered Lebanese if born to a Lebanese father, and due to resistance to the reform of

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[50] Lebanese citizenship law strips women of identity and property, Ruth Pollard, Thomson Reuters Foundation https://www.reuters.com/article/us-lebanon-women-property-rights-iduskcn0yh03o
[51] How to claim your inheritance in Lebanon https://www.estateslebanon.com/
[52]Third Periodic Report of States Parties: Lebanon, 96, 97 quoted in https://freedomhouse.org/sites/default/files/inline_images/Lebanon.pdf.

this law. In the same context, their children cannot access public health care or education, a special problem for low income families. Moreover, they cannot transfer their property to their children during their lifetime, nor can their children inherit from their mother if her religion is different from theirs, whether it's a simple car, money, land or housing.[53]

- *Freedom of investment*

Although no legal provisions regarding investment or business overtly restrict/demonstrate and/or specifically establish differential treatment between men and women, no egalitarian or discriminatory provisions were found in the following areas: business ownership; business management; loan application and access to credit; or, trade, taxation and bankruptcy.

The Investment Law No.360/IDAL[54] was missioned in 2001 with providing a framework for regulating investment activities in Lebanon and providing investors with a range of incentives and business support services. It identified a set of priority sectors that showed the most promising opportunities in terms of their investment potential and impact on socio-economic growth, including Agriculture, Agro Industry, Industry, IT, Media, Technology, Telecommunication and Tourism sectors. The law is "gender neutral" as it applies to 1) Lebanese, 2) enjoying all civil rights, and therefore does not discriminate against women by for instance requiring a male guardian for work permits.

Among the legal measures taken in Lebanon to ensure equality between men and women in terms of tax exemptions and income tax, the amendment of article 31 of Legislative Decree no. 144/1959 (Income Tax Law) instituted equality between men and women such that a working married woman benefits from the tax deduction for their husband and children in the same way as a man (under Law no. 180 (29 August 2011).[55] However, tax burdens are not proportionately distributed to all economic activities and all segments of society, due to the absence of necessary methods during policy development, such as gender responsive budgeting.[56] This vision compounds the imbalance in gender justice.

In fact, gender tax justice, like all other institutional measures, is also based on the gender construction of society: the problem starts with stereotypes related to customs, traditions and mentalities about masculinity and femininity. Men are the heads of the family and are responsible for financial and material support, and women are seen as housewives, economically dependent... Just for instance, article 31 of the 1959 Tax Law states that a married man is entitled to tax deductions for his dependent wife and no more than five children, whereas a married woman can do so only if she can prove that she is the head of the household. Also, articles 625-622 of the Trade Law impose restrictions on the wife's property in the event of her husband's bankruptcy, but the reverse is incorrect. Worse still, it should be noted that Lebanon suffers greatly from the phenomenon of "pink taxes" and arbitrary indirect taxes to mobilise resources and service debt. The pink tax refers to the invisible cost that women pay for products designed and marketed specifically for them.

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[53] Lebanese citizenship law strips women of identity and property By Ruth Pollard, Thomson Reuters Foundation https://www.reuters.com/article/us-lebanon-women-property-rights-iduskcn0yh03o
[54] http://www.investinlebanon.gov.lb/Content/uploads/IDAL - Law 360.pdf
[55] http://www.finance.gov.lb/ar-lb/Taxation
[56] ANND, Repercussions of Tax Policies in the Arab Region; Policy Briefs – Arab NGO Network for Development (July 2017)

- *Freedom of commerce*

Most economic and trade laws are not inclusive. They fall into the category of "gender-neutral" laws, referring specifically to neither men nor women but always using the masculine gender with very few exceptions that are not always in the interest or benefit of the woman. Gender wise, the Lebanon Code of Commerce, Legislative Decree No.3014 of 24 Dec. 1942 refers to the insolvent of the wife in three different articles/sections: Recovery rights of the bankrupt's wife shall be within the limits of the rules laid down hereinafter (Article 615); "Pledgees and preferential creditors over movables (Section 3) and rights of the insolvent's wife" (Article 624, Section 5).

Articles 625 to 629 of the same code stipulate that property acquired by a woman during marriage is presumed to have been purchased with her husband's money—thus forming part of his assets—unless proven otherwise. These restrictions do not apply to the property of husband and reflect the belief that wives are the dependents of their husbands. Article 215 of the Law of Contracts and Obligations stipulates that women have the same rights as men with respect to concluding contracts and owning and administering property. Married women and men hold and manage their property separately and dispose of it as they see fit, regardless of their religious affiliation. However, severe restrictions are placed on a woman's property if her husband declares bankruptcy.

- *Right to enjoy banking facilities*

Considered among the most important, 65 banking and financial regulations (laws and amendments) covering the period 1957-2018 have been listed in a 2019 update[57] covering a multitude of topics to only quote few examples such as the managers and employees obligations in relation with banking secrecy; opening of account and joint account; the main regulation of banking and financial system**;** Code of money and credit with supplemental regulations covering banks**;** lending operations and guarantying banking liquidity**;** instalment debt traders affected because of the war, granting facilities, guaranteed by the government to the reconstruction of the industrial and tourism and hospital sectors**;** Tax exemption and special rules connected to the development of the Lebanese financial market**;** Statutes of holding companies**; r**egulation of specialized banks activities and utilization of their resources for direct investment or participation, for purchase and sales of financial securities, and for issuing guarantees**;** the Lebanese Joint Stock Corporation named "Kafalat" that helps small and medium size enterprises (SME) by providing loans guarantees, authorization to import, export and trade with gold and any other precious metals**;** the partnership between the two public and private sectors**;** the Corporate income tax applied on the profits of different status companies**;** electronic transactions and personal data…

All of them are gender neutral, addressing neither men nor women. In some cases, a number of them could be even considered as gender blind to only quote for instance, the Ministry of Finance Decree No.7667: Beirut Stock Exchange (BSE) Laws[58] and the By Laws Trading Regulations[59] using only the masculine noun and pronoun, e.g. "The *Chairman* shall assume *his* duties on a full-time basis… (Article 16)" and … "the Vice *Chairman* shall replace *him* in all *his* powers.... (Article 17)".

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[57] Facts about the Lebanese Banking Sector: Main Banking & Financial Regulations https://www.abl.org.lb/english/lebanese-banking-sector/main-banking-amp-financial-regulations
[58] http://www.investinlebanon.gov.lb/Content/uploads/IDAL_-_Law_360.pdf
[59] http://www.bse.com.lb/LawsRegulations/Bylaws/tabid/79/Default.aspx

Accordingly, the ministry of Finance is considered to be always a male e.g. Article 22 of the BSE Law states that: "…with the approval of the Director General of the Ministry of Finance, delegate a representative on *his* behalf …" noting the fact that in 2009, the Lebanese Cabinet appointed a "*her"*, Minister of Finance, Ms. Raya Haffar Al Hassan.

3. The International standards and Human Rights

The Lebanese Constitution was promulgated on 23 May 1926 and amended in 1989 and 1995, under the Charter of Lebanese National Reconciliation (Ta'if Accord) that ended the civil war.[60] Its preamble declares that "Lebanon is committed to apply the Universal Declaration of Human Rights in all domains without exception," and that international treaties and their provisions have precedence over national laws and legislation. Unlike in most other Arab states, Shari'a (Islamic law) is not held up as the main source of legislation. In practice, however, gender-based discrimination persists in some laws, which have not been challenged as unconstitutional.

Lebanon is a founder and active member in the United Nations Organization and bound by its covenants and the Universal Declaration of Human Rights. It adopted the International Covenant on Civil and Political Rights (ICCPR) in 1972. The rights guaranteed by the ICCPR protect people and their property by guaranteeing them the exercise of their citizenship. Civil rights include the rights of the individual in the state (physical and moral integrity, right to life, liberty, security or privacy). Political rights include the place of the individual in the collective life (right to participate in political life, right to fundamental freedoms). The same year, Lebanon joined the International Covenant on Economic, Social and Cultural Rights but did not join its Optional Protocol on the Mechanism for Accepting Individual Complaints. Although the Optional Protocol to the Special Covenant on the acceptance of individual complaints procedures was signed by Lebanon in 2007, the country did not join its second optional protocol on the abolition of the death penalty.

Table 10- United Nations Human Rights Treaty Bodies in Lebanon[61]

Treaties	Ratification Date
Optional Protocol of the Convention against Torture (CAT-OP)	22 Dec 2008 (a)
International Covenant on Civil and Political Rights (CCPR)	03 Nov 1972 (a)
Convention on the Elimination of Racial Discrimination against (CERD)	12 Nov 1971 (a)
International Covenant on Economic, Social and Cultural Rights (CESCR)	03 Nov 1972 (a)
Convention on the Rights of the Child (CRC)	14 May 1991
Convention on the Protection of the Rights of All Migrants Workers and Members of their Families (CMW)	×

In 1996, the Lebanese State concluded the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), with reservations on key topics and has not joined the optional protocol attached to it. Reservations by the Lebanese government on Article 9, Paragraph

[60] http://www.wipo.int/edocs/lexdocs/laws/en/lb/lb018en.pdf
[61] https://tbinternet.ohchr.org/SitePages/Home.aspx

2, and Article 16, Paragraphs 1(c, d, f, g) and 3, refuted the purpose and objectives of CEDAW. The rejected articles relate to personal status laws and nationality rights of women citizens. Through the reservations, the Lebanese state effectively denied women the same rights as men in instances of marriage, divorce, and family matters. The ban on Lebanese women from passing their nationality to their husbands and children was continued. According to some women's organizations,[62] these reservations are an obstacle towards concrete advancement in women's rights.[63] The jurisprudence in Lebanon is beginning to evolve toward taking into consideration the CEDAW based on the judgments issued.[64]

Table 11 - Ratifications and Reservations to the CEDAW[65]

Country	Date of ratification, accession (a), succession (d)	Reservations	Optional protocol
Lebanon	21 April 1997	Articles 9(2), 16(1c) (1d) (1f), 29(1)	-------

Despite the amendments made on the LLL over the years and allowed women to sue employers for discriminating against them in consistency with CEDAW, it does not prohibit sexual harassment at the workplace despite the national efforts. Indeed, the Ministry of State for Women's Affair and Member of Parliament proposed legislation against Sexual Harassment in Lebanon[66] and the NCLW called on the Ministry of Labour to introduce an article that penalizes sexual harassment in the workplace in the draft law prepared by the Minister of Labour but none of them has been approved yet. Moreover, if Lebanon intends to ensure consistency of its legislation with international standards, the 2020 law on criminalisation of sexual harassment and rehabilitation of victims needs to be reviewed. It is considered to fall short of what is expected by CEDAW which provides that governments should address workplace violence and harassment through a "comprehensive, integrated and gender-sensitive approach", including through labour law, occupational health and safety, equality and non-discrimination, and criminal law. More work is needed to achieve this. In addition to the criminalisation of sexual harassment, that will mean preventive measures, labour law reform, monitoring and civil remedies.

Lebanon has joined seven of the eight key agreements adopted by the ILO addressing key human rights issues including forced labour, child labour, trade union freedom, equal opportunities and treatment at work as well as promotion of gender equality such as the Conventions 100 and 111, on equal remuneration and discrimination in employment and occupation.[67] These conventions

[62] For example, KAFA (enough) Violence & Exploitation (KAFA), the Collective for Research & Training on Development-Action (CRTD-A), the Lebanese Women Democratic Gathering (RDFL), and several other organizations launched a campaign protesting the Lebanese state's promotion of patriarchal authority over women's rights by preserving the discrimination inherent in religious personal status laws.
[63] Salameh, Riwa (Sep. 2014), Gender politics in Lebanon and the limits of legal reformism – Civil Society Knowledge Center
[64] Judge Antoine Tohmé last decision on 21/09/2015 (attached) referred to CEDAW as a whole and particularly to art 2 (c) and art 5 (a) of the CEDAW to grant abused women their rights for protection and non-discrimination. This decision follows his decisions on the 26/09/2014, 13/02/2015 and 21/05/2015 where the CEDAW is quoted along with the new law 293 to protect women's rights in Lebanon. 62nd CEDAW Session Lebanon Shadow Report By « Avenir Liban » With the Collaboration Of The Beirut Bar Association On «Women's Access to Justice»
[65] https://www.ohchr.org/EN/HRBodies/CEDAW/Pages/CEDAWIndex.aspx
[66] https://fanack.com/lebanon/governance-and-politcs-of-lebanon/
[67] ILO, "Ratifications of the Fundamental Human Rights Conventions by Country, http://www.ilo.org/ilolex/english/docs/declworld.htm .

emphasize the principle of non-discrimination, which includes enslavement or preference based on race, colour, gender, religion, political opinion or social origin, HIV, age, disability, sexual orientation, gender identity, among other things, which lead to the nullification or weakening of equal opportunities or treatment in employment or profession.

Table 12 – Lebanon's ratifications of ILO International conventions related to women empowerment [68]

ILO conventions	*Ratification status*
Equal Remuneration Convention (C100)[69]	✓
Discrimination (Employment and Occupation) Convention (C111)[70]	✓
Minimum Age Convention (C138)[71]	✓
Workers with Family Responsibilities Convention (C156)[72]	×
Maternity Protection Convention (C183)[73]	×
Harassment and Violence in the Workplace Convention (C190)[74]	×

4. Mechanisms, policies and programmes

- *The mechanisms*

Many mechanisms do exit in Lebanon addressing human rights and a number of their principles such as non-discrimination, gender equality, women empowerment, sustainable development… Only two will be quoted as examples.

→ The National Commission for Lebanese Women (NCLW)

The Lebanese government established by virtue of Law 720/1998, the National Commission for Lebanese Women (NCLW), one year after the CEDAW ratification, as an official body affiliated to the Council of ministers and established. Its mission and mandate is to oversee the implementation of the goals of CEDAW and the 1995 Fourth World Conference on Women in Beijing, and to develop national strategies and programs for the empowerment of women. The National Commission for Lebanese Women (NCLW) seeks to achieve gender equality in the Lebanese society in all fields and at all levels. As per its organisation, the General Assembly of NCLW is composed of 24 members appointed by the Council of ministers by decree for a renewable three-year term. Women members of the Parliament and ministers are considered ex-officio members of NCLW during their term and have a consultative status. NCLW has an Executive Bureau comprised of eight members elected by the General Assembly from its members. The President of the Republic appoints the president of NCLW. NCLW members work through permanent and ad hoc committees in submitting program proposals to the Executive Bureau, as well as following up and monitoring projects and activities that are being implemented. The permanent committees are the following: Legislative Committee,

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[68] https://www.ohchr.org/EN/HRBodies/CEDAW/Pages/CEDAWIndex.aspx
[69] https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100ILOCODE:C100
[70] https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100ILOCODE:C111
[71] https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:11300:0::NO:11300:P11300_INSTRUMENT_ID:312283:NO
[72] https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100ILOCODE:C156
[73] https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100ILOCODE:C183
[74] https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100ILOCODE:C190

Economics and Labour Committee, Education and Youth Committee, Studies and Documentation Committee, Media and Public Relations Committee, Health and Environment Committee, and finally the CEDAW's Committee. The budget of NCLW is allocated from the budget of the Presidency of the Council of ministers as well as from financial aid and donations received from international organisations.[75]

→ The National Observatory for Women in Agriculture and Rural Areas (NOWARA)

NOWARA is the Unit in *the Ministry of Agriculture (MoA)* in charge of gender policies.[76] The unit's role is to enhance women entrepreneurship and the creation of innovative dynamics related to the work and employment of Lebanese women in the agricultural, agro food and rural sectors.[77] The program is to establish the National Observatory for Women in Agriculture and Rural Areas (NOWARA) was initiated in 2007 in the framework of TerCom Project "Activation of mechanisms to sustain rural territories and communities in Lebanon", financed by the Italian Ministry of Foreign Affairs/DGCS and implemented by the Mediterranean Agronomic Institute of Bari/CIHEAM Bari[78] in collaboration with the Lebanese Ministry of Agriculture and the Lebanese CNRS, with the technical support of the National Observatory for Female Enterprise and Labour in Agriculture/ ONILFA of the Italian Ministry of Agriculture/MIPAF. The project's approach to gender equality, the expected changes in the lives of women to whom the project contributed, the availability of sex disaggregated data, and the allocation of gender equity resources were evaluated. The Formal legalization of the NOWARA has been supported by FAO in 2019.

- *Policies and programmes*

Programmatically, there are a number of policy and strategy documents addressing women empowerment to only quote the Human Rights National Action Plan/NAP; the 'National Strategy for Women in Lebanon' and the "National Action Plan/NAP for Women" that aim narrowing gender disparities and address gender needs towards gender equality and the "Transforming our world: the 2030 Agenda for Sustainable Development".

→ The National Human Rights Action Plan (2014-2019)[79]

The NAP for Human Rights (2014 – 2019) defines the Legal Situation of Women in Lebanon according to rights and implementation of International Standards and national legislations. It also highlights the current situation in terms of difficulties and challenges and the official practices. It aims to identify the necessary legislative and executive steps for the upgrade of respect for human rights in Lebanon and for securing it according to 21 topics which were considered priorities throughout the time frame in which the plan is concerned. This requires one hand, to identify the reality of these rights and practices in accordance with the standards of the

[75] http://nclw.org.lb/en/mission-and-vision-2/

[76] The program to establish the National Observatory for Women in Agriculture and Rural Areas (NOWARA) was initiated in 2007 in the framework of TerCom Project "Activation of mechanisms to sustain rural territories and communities in Lebanon", financed by the Italian Ministry of Foreign Affairs/DGCS and implemented by CIHEAM-IAMBari in collaboration with the Lebanese Ministry of Agriculture and the Lebanese CNRS, with the technical support of ONILFA (National Observatory for Female Enterprise and Labour in Agriculture) of the Italian Ministry of Agriculture (MIPAF). Hence, the project's approach to gender equality, the expected changes in the lives of women to whom the project contributed, the availability of gender disaggregated data, and the allocation of gender equity resources were evaluated.

[77] http://www.nowara.org

[78] Centre for post-graduate training, applied scientific research, partnership actions, international research and cooperation programmes,

[79] https://www.lb.undp.org/content/lebanon/en/home/library/democratic_governance/national-human-rights-action-plan--2014-2019--.html

Constitution and the Bill of universal human rights covenants and conventions and other relevant international laws, and on the other hand identify the strategies and specific actions which need to be carried out to ensure the safety and application of these rights. Furthermore, and within the executives' measures, the NAP calls on Parliament to "*lift reservations on CEDAW and ratify Optional Protocol; Define and amend local laws and regulations which discriminate against women; Approve the draft law referred to the Parliament on the equality between women and men in social insurance and tax law; Approve the Law on the Protection of Women from Domestic Violence; Issue a standard optional law for personal status in line with CEDAW.*

→ The National Strategy for Women in Lebanon (NSWL) 2011 – 2021[80]

The National Ten-Year Strategy for Women in Lebanon 2011-2021 is the result of the joint efforts and commitments of the NCLW, Government ministries responsible for women's issues, and feminist organisations and institutions engaged in the empowerment of women and the elimination of all forms of discrimination, with the assistance and support of the United Nations Population Fund (UNFPA). The objectives of the National Ten-Year Strategy for Women's Affairs in Lebanon 2011-2021 include social, economic, political, legal, educational, cultural, and environmental reforms that will help to achieve better gender equality and protect women and girls from all forms of discrimination and violence.

→ The National Action Plan (NAP) for Women in Lebanon 2017 – 2019[81]

The NAP (2017 – 2019) strategic goal clearly aims to "*achieving full and unconditional equality between men and women in all fields and sectors*, and in decision-making positions in the *Political Participation.* Furthermore, one of the expected impacts for the first objective is "*Working on clearing all laws that govern women's labour of all discrimination"*. It intends to implement the National Strategy for Women in Lebanon, to identify the goals and directions that the governmental, civil, and academic bodies involved in women's issues aspire for in the coming three years. The NAP aims also at encouraging special programs to create new opportunities for a decent living for women in the rural areas, in locations away from major cities, and women living in the poor inner cities and their suburbs. The number of collaborating entities monitoring and tracking the National Action Plan implementation increased from 40 in 2013, to 75 in 2015, which is a promising indicator in this behalf.[82] The NAPs are the only national documents that can be considered as meeting the strategic needs of women, as a number of objectives are directed towards improving the position of women and empowering them for more decision-making roles on equal footing with men.

→ *Economy and Trade policies*

There are a number of programs, projects and initiatives aimed at empowering women, including economically to only quote few examples such as the organisation by the NCLW and of the Chamber of Commerce, Industry and Agriculture of Beirut and Mount Lebanon (CCIA-BML) of the Gender Equality Prize for the economic institutions that proved to be supportive of women participation in the economy (NCLW-UNFPA Action Plan Report 2016) or the launching in 2018 by the President of CCIA-BML of the Women Leaders Council cix of Lebanon affiliated with the Federation of Chambers

[80] https://nclw-applications.com/pdf/National%20Strategie.pdf
[81] https://nclw.org.lb/wp-content/uploads/2017/06/Women-National-Action-Plan-Lebanon-2017-2019-English-Final.pdf
[82] https://nclw.org.lb/wp-content/uploads/2017/06/Women-National-Action-Plan-Lebanon-2017-2019-English-Final.pdf

that aims at greater integration and participation of women in various sectors and to consolidate their status in the national economy. It also aims to present its proposals for the development of economy to the ministries and institutions involved with economy.[83] However, ensuring that gender is mainstreamed into these programs and projects is still not considered a priority due to the lack of clear understanding of gender concepts and data that undermine a number of such initiatives and not because limited resources as asserted. Hence, women are not systematically included in the economic empowerment initiatives. And although the funding and guidance for businesses start-ups is increasing, partly though Lebanese central bank initiatives, however, they still need to embrace a broader section of women to boost the economy.

Lebanon adopted trade liberalization policies as part of its comprehensive economic strategy to integrate Lebanon further into the global economy.[84] It has a strong commercial tradition of domestic free trade and investment policies. It is open to foreign direct investment and has many advantages that encourage foreign companies to set up offices in the country. These include a free-market economy, the absence of controls on the movement of capital and foreign exchange, a well-developed banking system with strong financial soundness indicators, a highly-educated labour force, good quality of life, and limited restrictions on investors. However, issues that continue to cause frustration among local and foreign businesses include corruption, political risk, bureaucratic over-regulation, arbitrary licensing, outdated legislation, an ineffectual judicial system, high taxes and fees, lack of transparency, and weak enforcement of intellectual property rights.[85]

→ *The 2030 Agenda for Sustainable Development*

In 2015, Lebanon adopted the 2030 Sustainable Development Plan with its 17 goals, which represent a framework for states to develop policies to ensure the eradication of poverty and improve the conditions of the world and its population. Through Goal VIII, the agenda addressed decent work, calling for respect for workers' rights and safe and secure working environments for all workers, including migrants, particularly migrant women and workers in precarious jobs. The fifth objective, through which the agenda emphasizes gender equality and the empowerment of all women and girls, namely, recognition and appreciation of unpaid care and domestic work through the provision of public services and infrastructure, the development of social protection policies and the promotion of shared responsibility within the household and family, as appropriate for/ at the national level, in addition to target/purpose (a), which provides for reforms to give women equal rights to economic resources, as well as access to property and disposal of land and other property, financial services, inheritance and natural resources, in accordance with national laws.

[83] Launch of women leaders council of Lebanon, Al Mustaqbal, Al Diyar, January 25, 2018; http://www.weeportallb.org/news/launch-women-leaders-council-lebanon; and http://www.ccib.org.lb/en/?p=news&id=534
[84] International Trade Center - http://www.intracen.org/country/lebanon/
[85] Bureau Of Economic And Business Affairs; 2017 Investment Climate Statements; https://www.state.gov/e/eb/rls/othr/ics/2017/nea/269988.htm

Chapter II- Selected methodology and tools: the reality of the field

This part will introduce and provides a brief overview of the methodology intended to define the women business environment: constraints, obstacles and opportunities. For that purpose, an overall situation analysis will be conducted through assessing and refining the environment of women in business with pertinent and adapted approaches and tools that includes:

- → Desk review to determine gender inequalities and gaps in business environment based on the available data,
- → SMEs profiling and actors' mapping targeting both businessmen and women for a comparative gender analysis purpose,
- → Stakeholder's assessment (Rapid Assessment) and analysis to identify constraints and challenges,
- → Undertaking a Gender Sensitive Value Chain Analysis/GSVCA in a number of sectors/subsectors and related SMEs owned/managed by women and men.

A sample selected from the sectors to be selected (e.g. Agriculture, Light Industries[86] and services to only quote these two examples) will allow identification of main gaps and comparative analysis.

Challenges and limitations with regards to COVID-19 whether direct or indirect and subsequent necessary adjustments to the methodology are described herewith.

Section I – The Selected methodology and tools

1 The Framework

1.1 The desk review

The Desk review is critical for:

- → Avoiding duplication of previous studies and,
- → Focusing new data collection on issues of concern or areas requiring verification.

The desk review conducted was to a useful way to:[87]

- Help as a preliminary assessment of the existing information and plan the subsequent situation analysis,
- Cross-check other data and/or provide a standard of comparison,
- Provide a baseline for longitudinal and before/after comparisons,

[86] Light industry/industries are usually less capital-intensive than heavy industry and are more consumer-oriented than business-oriented, as they typically produce smaller consumer goods. Most light industry products are produced for end users rather than as intermediates for use by other industries

[87] Adapted from www.ceecis.org/remf/Service3/unicef

- Help on refining the design of the assessment/analysis by confirming key issues and questions,
- Learn about the context of the programme to be developed and/or evaluated,
- Learn about the previous realisations related to the area of interest (other institutions and organisations),
- Answer some questions (for strategic planning and advocacy).

Carrying out a desk research/review is a critical first step, for at least three reasons:[88]

1. Knowing what was gone before will let you focus on new things to be known,
2. Acquiring this preliminary knowledge will avoid you asking dumb or irrelevant questions to your clients, stakeholders and partners and will increase your credibility,
3. Doing a preparatory research is a waste of time for the researcher/reviewer, the organisation and partners. This time might be gained to make the necessary efforts to understanding the domain issues and then find the time to discuss, refine, prioritize, negotiate and build consensus on the issue to be addressed.

Acquiring knowledge and credibility will support consensus building and ownership in planning and implementing the required activities to achieve the expected results.

1.2 Assessment and Analysis

- ***Quantitative vs. Qualitative approaches***

In the world of research, assessment and analysis, there are two general approaches to gathering and reporting information: the quantitative and the qualitative approaches.[89]

a. **The quantitative approach** focuses on describing a phenomenon across a larger number of individuals using survey methods. It tends to approximate phenomena thereby providing the possibility of summarizing characteristics across groups or relationships.

b. **The qualitative approach** focuses on describing and understanding a phenomenon from a closer perspective and in a deep comprehensive manner.

- ***Quantitative vs. Qualitative methods and measures***[90]

Both methods & measures can produce data and information that can be presented in numeric or narrative form. When starting a research, an assessment and/or situation analysis a decision should be made on the depth of the needed information:

→ Quantitative measures- produce data that shares facts or figures,

→ Qualitative Methods- produce data with more depth and description.

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[88] Adapted from www.ceecis.org/remf/Service3/unicef
[89] On Methods: What's the difference between qualitative and quantitative approaches?: *Adar Ben-Eliyahu,* http://chronicle.umbmentoring.org
[90] http://baselinesupport.campuslabs.com/hc/en-us/

Assessment is not always completed with just one method. Use of mixed Methods-is highly recommended.

In conclusion, ***Qualitative and Quantitative methods are, in fact, complementary.***[91] Each has strengths and weaknesses that the other doesn't, and together, they can present a clearer picture of the situation than either would alone. Often, the most accurate information is obtained when several varieties of each method are used. That's not always possible, but when it is, it can yield the best results.

- The team pre-structured the approach and established the conceptual and analytical framework where dimensions and topics, categories and subcategories as well as dimensions are defined beforehand.

2 Gender Framework

2.1 Gender Conceptual Framework

Gender concept/framework is about "*the different views of how men and women behave in different cultures (and how)… gender difference and identity is given not only by our biology but also from the views of our society… Gender views may change, while being male or female doesn't".*[92] Indeed, societies and cultures base their maleness and femaleness' definition and their views on what gender identities are or should be in reference to the male and female sex which becomes and stay the main bedrock of the society and define the present and future of both women and man at each step of their life cycle, in both private and public life.

It means that all societies, cultures, religions, political and economic systems have their own vision on what are the place (status) and roles of women and men. They may have the same or different vision of what masculinity and femininity should be, and a concordance of views on the value granted to women and men: *Masculinity and Femininity are the widely shared expectations and norms about appropriate male/man being and appropriate female/woman being.*

Social Construction of Gender/SCG refers to economic, social and cultural attributes associated with being male/man or female/woman. In fact, society prescribes for women and men, through life cycle, specific places and roles establishing relationships and defining the "masculine and feminine" behaviours and thus valuing them differently.

2.2 Gender Analytical Framework and concepts

Analysing gender status, roles and related relations in a given context and environment will provide information on the effects of different conditions that women and men face in this environment. "At the local level, gender analysis makes visible the varied roles women and men, girls and boys play in the family, in the community, and in economic, legal and political structures. A gender perspective focuses on the reasons for the current division of responsibilities and benefits and their effect on the distribution of rewards and incentives".[93]

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[91] Community Assessment: Qualitative Methods to Assess Community Issues (Section 15) in http://ctb.ku.edu/en
[92] http://talkitover.in/self/gender-stereotypes
[93] https://www.international.gc.ca/world-monde/funding-financement/genderanalysis-analysecomparative.aspx?lang=eng

The best way to know something is simply to ask. For a Gender Analysis there are three main areas or questions that have to be responded to, to ensure an accurate Gender Assessment & Diagnosis. These questions are:

- Who does what? When? Where and with whom? (**Roles & relationships**);
- Who utilizes what? (**Access to resources**). Who decides who uses it? What is used and how? (**Control over resources**);
- Who will need what and why? (**Needs**).

- *Gender roles: Productive, Reproductive and Community roles*

The simplest and easiest definition of the societal recognised gender roles is that society will assign tasks to man and woman, as well as related responsibilities and rights that flow from them; based on their biology or sex belonging:

Gender Productive Role/PR covers the tasks undertaken by men and women that get paid/wages in cash however recognised only for men because they are assigned to be the breadwinner of the family (nuclear or extended depending on the context).

Gender Reproductive Role/RR is associated with family care, spouse, children and other family members covering sometimes two to three generations, and all related domestic tasks that ensure the sustainability of *reproduction of labour regarding the continuity of the family.*[94]

It is a role recognised by the society only for women in relation to their capacity to have and therefore take care of children.

Gender Community Role/CR was first used in reference to any activity that contributes to the benefit and wellbeing of the community essentially in rural areas. These activities are usually carried out by women – as an extension of their reproductive *role* – or even by girls of the *community* such as the provision and maintenance of scarce resources of collective consumption, such as water, wood, health care and education.[95] and therefore this role is not only assumed by women or in rural areas. The CR has to be consistent with the “traditional” gender distribution of roles: the leadership and authority for men and the services, (i.e. education, health, family, children and reproductive health) to women.

The RR and PR are economically interlinked: without the first, the second could under no circumstances be executed or at least will be greatly restricted. In that sense, both roles are profoundly economic. Yet when calculating the Gross National Product (GNP), only the PR is taken into consideration. *Women’s contribution (RR)* to the national economy remains invisible because it is not recognised in the economic meaning of the term**,** but as a part of women’s “natural” role derived from their “natural” function: procreating and caring for the well-being of the human species. *Even socially, the RR, as a "woman's work”, is not always well appraised if at all.*

- *Access to and control of/over resources*

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[94] https://www.sciencedirect.com/science/article/pii/- main.pdf
[95] http://www.glopp.ch/A5/en/multimedia/A51pdf1.pdf

The way men and women are assigned to different roles and responsibilities, has a direct implication on the level of their access to and the control over resources. Indeed, access to & control over resources goes beyond household or social resources. It will depend on the value attributed to men or women roles and related contributions which will necessarily impact the equal enjoyment of these resources and corresponding legal and human rights. There is a direct relationship between women's status and their access to and control over resources with a wider impact on their own human and legal rights as well as development outcomes. Historically, due to the gender division of labour, patriarchal cultural norms and laws as well as economic inequalities, women in all their diversity have been denied access to resources such as education, health services, credit, land and technologies.[96]

The analysis of the differentiated level of access to/control over resources for women from one part and men, from the other part, is essential for the GSVCA and crucial to detect discriminatory practices and identify consequent gender gaps, develop and plan interventions to address them and meet gender practical and strategic needs towards Gender Equity and Equality in Human Rights.

- *Gender Needs assessment & categorization*

Gender Needs/GNs should be well assessed, identified and understood to ensure they are addressed properly with the adequate, effective and equitable response for men and women. It is worth to note that maintaining balance between multiple roles has major implications for women and serious consequences on their access to and control over resources to only quote health, well-being and time management and effects on meeting their needs either practical or strategic.

> Origin of the *Gender Needs is defined in a three-step process.* The Gender assessment and analysis must answer the essential questions of "who will do what, where, why and how" (roles) who benefits from what? (Access to/control over resources) and then determines "who needs what and why?" (needs). In this context, it is important to highlight once again that:
>
> - Women's **roles**, work and contribution to family, community and society as a whole resulting from their multiple roles are not recognized and remain undervalued
> - Because of the inequitable gender distribution and evaluation of gender roles and duties, women's access to and control over **resources** is limited
> - Consequently, **gender needs** both practical and strategic are not only under-assessed but also not met equitably, to the disadvantage of women and sometimes of men.

Practical Gender Needs/ PGNs are the immediate needs identified by women & men as necessary to their survival. PGNs are access to food, water provision, healthcare, primary education… They are defined in the frame of their socially designed and accepted roles within the existing gender dynamics and related power structures without challenging them.

[96] http://www.forum.awid.org/forum12/about-the-forum-theme/access-to-control-of-resources/

Strategic Gender Needs/SGNs mean allowing more choices, more options and more voice. It addresses gender-based-discrimination, unbalanced women and men's relationships, subordination, inequities and inequalities. SGNs are those related to any change in the current gender redistribution of labour and power and defying gender roles, preventing or punishing GBV, access to equal pay for equal pay… SGNs challenge the societal, political and economic establishment.

3 The Tools

3.1 The mapping

Mapping is an essential tool for the research itself. As already mentioned, the current phase of the project is directed towards women entrepreneurs. Representation and outreach to such audience has been secured through partnership with the concerned governmental and non-governmental entities in the 6 target Countries (Algeria, Egypt, Jordan, Lebanon, Morocco, and Tunisia), as well as identified partners and networks gathering primarily women and men entrepreneurs, SMEs, employers' organisations, Chambers of commerce and industry, networks of business and trade organisations.

The main targeted group is of women entrepreneurs through their SMEs and Professional Organisations from the 6 target countries then narrowing down to those most responsive based on past experience and lessons learnt but also based on the effects of COVID-19 that restricts movement and communication despite the virtual means. Women will be also reached in Business and Trade Support Organisations "BTSOs" (Chambers of commerce and industry, Employers' Confederations, Economic Development Agencies, Business Associations…). It was expected that the women machinery will constitute the main coordinator and advocate with other governmental institutions that are in charge of policy making in related areas, particularly ministries of Commerce, agriculture, industry and services. Unfortunately it was not always the case.

The purpose of the exercise is to produce and ensure a good knowledge of main actors and power forces in presence whether governmental institutions or non-governmental organisations, from public or private sectors as well as civil society organisations that are involved in the three selected sectors: Agriculture, light industries and services. Without narrowing to the subsectors, this preliminary identification of both claim holders and duty bearers will set the ground for establishing the sampling for the rapid assessment.

The mapping includes but is not limited to:

a. Ministries Economy, Trade, Agriculture, Industry, Technologies/Telecommunications…
b. Women machineries
c. Financial institutions,
d. Professional organisations (e.g. Business and Trade Support Organisations Employers, Employers' Confederations, Economic Development Agencies, Business Association, Chamber of Commerce)
e. Any other…

The Actor's mapping will be broken down into four phases:

a) Identifying: listing relevant groups, organisations, and individual actors.

b) Analysing: understanding stakeholders' perspectives, interests and roles.
c) Mapping: visualizing relationships to objectives and other stakeholders.
d) Prioritizing: ranking stakeholder relevance and identifying issues.

The following template has been prepared to consolidate all information related to the enterprises and/or related organisations.

Table 13 - Actor's mapping template

Description of the institution/organisation/company	
Status/Type of Institution/Company/Organisation	
Geographical/sectoral coverage	
Sector/ Field of Work	Subsector
Number of Employees	Women
	Men
Areas of intervention	
Examples of products	
Clientele/customers	
Impact	How much did the company affect them? (Low/medium/high)
Influence	How much impact does business have on their sector? (Low/medium/high)
Actors' input to the sector	What is important to them?
	How could they contribute to the sector?

The process on the actor's mapping as a preliminary phase and subsequent results will be very important to finalise the sampling for the Rapid Assessment as well as the GSVCA. The to-be-collected information and the quality of the process and related will depend heavily on the knowledge of the people to be mapped and the field conditions related to the COVID-19 pandemic either in case of lockdown or not.

3.2 The Rapid Assessment/ RA among business persons (men & women)

The Data collection will be conducted (Remotely or Face to face) by selecting the enterprises from three sectors for each country. An email providing an explanation that introduces the purpose of the assessment and of the mapping will be sent. It will also outline the benefits gained for the participants from their participation in it.

The questionnaire consists of three parts that aim to collect data on:

- Demographic/personal characteristics of respondents (such as gender, age, education, previous experience in founding/managing a social enterprise, motivation, etc.). General characteristics of the enterprise (such as its type, size/number of employees, ownership structure, year of establishment, sector of economic activity, etc.).

- Constraints and challenges to determine gender inequalities and gaps, and assess capacity and resources' needs towards priorities' selection at the level of the SMEs and women entrepreneurs themselves.
- Opportunities and main barriers that women experience when trying to engage in, and benefit from, economic market opportunities will be also identified. This includes access to financing, and constraints for enterprises, the role of innovation during the life-cycle of the enterprise, the influence of different categories of stakeholders on the decision-making process of the enterprise, and the capital of entrepreneurs.

Considering the difficulties of the field and some resistances and bureaucratic obstacles, in addition to Business persons (men & women), the RA will target also major actors in the "third sector" namely representatives from different concerned ministries, the local government and other relevant stakeholders (NGOs/Professional sector, media, and financial sector) selected as the most involved and appropriate to represent the social views of the whole sectors.

The findings of the interviews and FGDs help not only understand the respondents' views but also refine the mapping/profiling as well as set a rapid diagnosis constituting a sort of qualitative baseline. The responses and related information expected to be collected thanks to the Rapid Assessment could be summarised in the following questions, for instance:

- What is the geographic/demographic map of the community/department?
- What are the people doing already?
- What are the norms and Gender roles in your country?
- What are the opportunities for employment?
- What are the demands for goods and services?
- What are the real opportunities (imbalances between demand and supply)?
- Which skills are in-demand in relation to these opportunities?
- What should training courses offer, on the basis of the demand for skills identified?
- Which accompanying measures are needed to boost the opportunities identified?
    - What mechanisms of socio-economic exclusion can be observed?
- What are the personal profiles of the individuals targeted for reintegration assistance?

A detailed structure/framework of the questionnaire and FGD with categories and sub-categories has been prepared. It will also include the assessment of the effects of COVID-19 pandemic on both private and public life.

The analysis of the findings will constitute a frame of an evidence database which have been collected, regardless of data collection methodology (whether Focus Groups Discussions/FGDs, interviews– or secondary data sources) for the economic activities related to the three sectors, for each country and that could be categorized according to the coded question to provide subsequently the findings in the following section by:

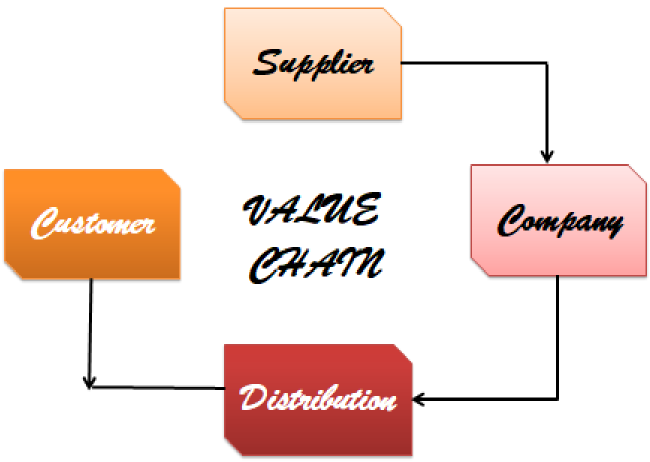
1. In totality;
2. Economic activities or sector;
3. Specific country.

3.3 Gender Sensitive Value Chain Analysis/GSVCA

- *Value Chain Analysis/VCA: the definition*

The basic concept of Value Chains consists of at least 4 main elements: supplier, company, distribution and customer engaged in a sort of process/chain as herewith illustrated:

Figure 2 - Value Chain description



In fact, the value chain is a systemic concept that relates to each of the herewith development hypotheses because it connects commercial products/markets with economic actors (including self-employed) and with the business activities. The connection is expressed in the definition of the term "Value Chain" as:[97]

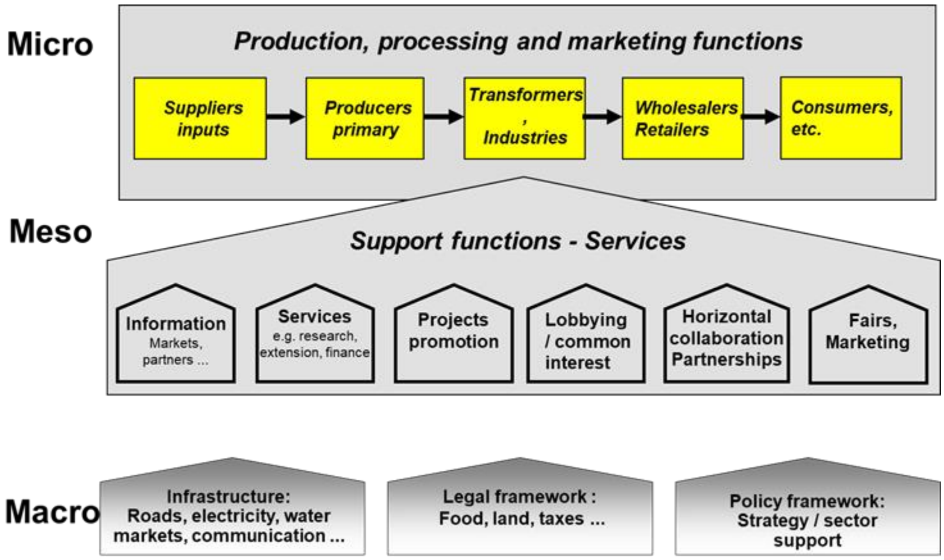
- → The sequence of related business activities goes from the provision of specific inputs for a particular product or product range to primary production, transformation, and marketing, up to the final sale of the product to the consumer.
- → The set of enterprises that perform these business activities, i.e. the producers, processors, traders and distributors of the particular product are linked by a series of business transactions by which the product is passed on from primary producers to consumers in end markets.

The basic concept of Value Chains is made up of 3 superimposed levels as detailed below:

[97] Andreas Springer-Heinze, Manual on Sustainable Value Chain Development (Value Links 2.0 - Volume 1, Value Chain Analysis, Strategy and Implementation) , 2018 , https://www.valuelinks.org/material/manual/ValueLinks-Manual-2.0-Vol-1-January-2018.pdf

- MICRO level: which focuses on suppliers, producers, company, distribution and customers engaged in a sort of process/chain? The enterprises are linked by a series of commercial transactions through which the product is transmitted from primary producers to consumers in final markets.
- MESO level: this level is represented by all the support service providers i.e. public and private support institutions that are integrated into the functioning of the value chain through technical support, financing, monitoring of standards and regulations in force, etc.
- MACRO level: Public agencies performing a regulatory function whether regulations, norms, or international standards for a product or service.

Figure 3 – Levels of Value Chain



- *Value Chain Analysis/VCA: the tool* [98]

The VCA is a strategic analysis tool. It provides a visual method to analyse a company's business activities reviewing how the company can create a competitive advantage for itself. Value chain analysis helps a company understand how it adds value to something and subsequently how it can sell its product or service for more than the cost of adding the value, thereby generating a profit margin.

The Value Chain Analysis involves the collection of information on the entities (e.g. firms, primary input producer groups, households or producer associations) and market connections that make up a given value chain. The information collected clarifies the positions and roles of actors within the chain, and is used to better coordinate chain activities and improve the flow of products/services to end users (consumers).

[98] https://www.visual-paradigm.com/guide/strategic-analysis/what-is-value-chain-analysis/

- *Gender Sensitive Value Chain Analysis: the analytical framework*

Applying a gender lens to a Value Chain Analysis will allow the assessment of women-men equality regarding their participation in the economic activity as a whole.

The interlinked pillars that build the Gender Conceptual Framework namely gender roles, access to and control of resources and gender needs are also the main Gender analysis tools.

Table 14 - Gender Roles: Between being and doing

Man	Roles	Woman
Being a/the head of family/breadwinner	Productive	*No income-generating role (money or other)*
Being a father and a husband… Doing what?	Reproductive	**Being a wife, a mother and a housewife**
Being the Chief /The Leader	Community	**Being provider and a support and caring for others (children, elderly, vulnerable people…)**

Men are **THE leaders** in the community, both in urban and rural settings. Their Community Role/CR is modelled on their Productive Role/PR. They negotiate with local or political authorities and speak on behalf of women, on their rights which are for them essentially duties. This leadership "function" is associated with the PR's capability rights and accordingly it is sometimes remunerated (salary or indemnity) even if the CR is supposed to be a volunteer work.

Women are **THE Providers**. Their CR is modelled on their Reproductive Role/RR. Indeed, very often it is observed that women are responsible for activities usually related to the management of family and community life or are in charge of tasks such as visiting and/or supporting the sick, the elderly, the orphans. They also adhere to and participate in parents-teachers associations or undertake charitable activities both in towns and in the countryside. Their CR tasks and activities will always reinforce their reproductive role, such as taking care and managing natural resources as collection of water and wood and more recently protection of the environment. In fact, things are far from being obvious as previously demonstrated, but it is important to note that the work related to the CR is intimately associated with the women's reproductive role and related gender stereotypes that assign to women certain types of very specific tasks.

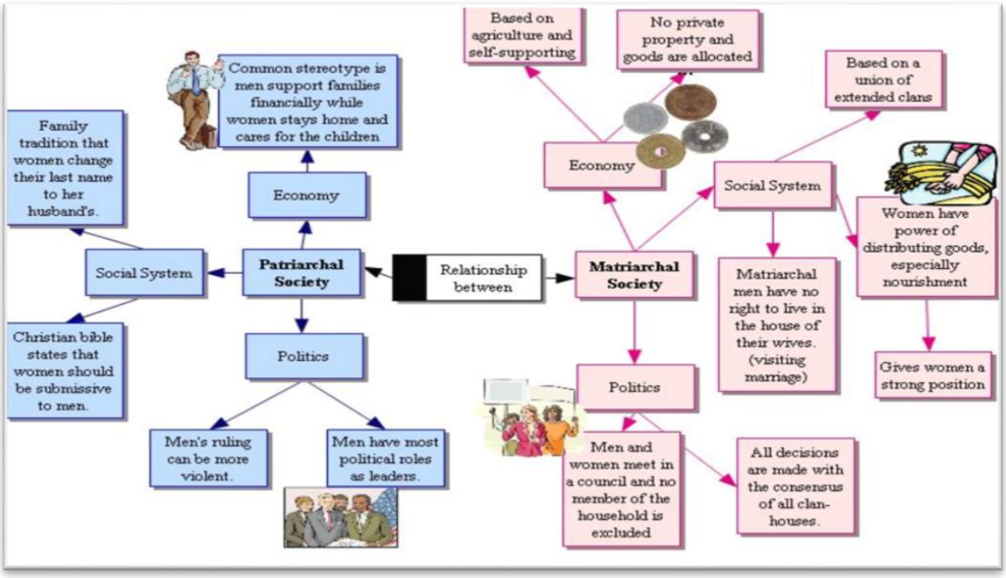
- *Gender sensitiveness*

Gender sensitiveness is the *process by which people are made aware of how gender plays a role in life through their treatment of others*. Gender relations are present in all institutions and gender sensitivity especially is displayed in recognizing privilege and discrimination around gender; women are generally seen as disadvantaged in society.[99]

[99] Gender Equity and Sensitivity in service delivery in Gender Equity and Sensitivity in Service Delivery — MEASURE Evaluation

If principles, methodology, concepts & tools are universal, their application has to be contextualized and adapted to each environment, situation and sector, in time and space, in addition to depending on other factors. Culturally, socially and even economically, gender distribution of labour and roles as well as status of women and men could differ totally from the ones we usually deal with to only quote the two extreme patriarchal and matriarchal societies (as shown in the following example) but not only.

Figure 3 - Example of Gender Analysis, societal organisation, culture and economy[100]



- *Why and how to mainstream Gender in the VCA?*

Gaining a deeper understanding of value chains, will require special attention to gender roles, access to and control over resources as well as assessment of gender needs. This represents an important step towards reducing gender gaps and improving livelihoods for both women and men. Findings and recommendations will also help improving gender equality in value chain extension.

In entrepreneurship, regardless of the sector, many factors that limit women as well as men, from benefiting in related value chains are gender specific however with variations. For example, in the case of access to movable and immovable property, it is known that women's control over and ownership is less than that of men. Laws and customs as well as practices often show preference to men owning land over women.

Not having land or other property to use as collateral also limits women's access to many other resources and services, such as bank credits. Although there has been much work to improve women's access to microcredit over the years, there are still barriers excluding them from formal credit markets and larger loans which are required to support larger scale commercial production

[100] Image credit and reference « The fall of Matriarchal Society: Decline of the Sisterhood" https://mythprojects.wikispaces.com/file/view/mat.andpat.societies.jpg/32182075/mat.andpat.societies.jpg

and processing.[101] Women also lack the possibility of providing guarantees for bank loans (mortgages), membership in entrepreneurs/employers' associations, wider contractual possibilities that are only available to those who own this type of property: *"one only lends to the rich"* … and throughout the word, women are the poorest.

In conclusion, as women have access to fewer resources, (e.g., labour, information, training, land, credit, association membership, power, decision making…), it is more difficult for them to maintain and improve their performance in value chains. It is important, therefore, that project upgrade decisions are informed by an analysis of the value chain that accounts for the role of gender. Improvements will then aim for the inclusion of interventions that target identified gender inequality concerns.

3.4 The GSVCA Operational Framework and Objectives

i. The step-by-step process of desk review & Rapid assessment

In addition to quantitative data collection related to the overall SitAn, a preliminary source of information is the review and analysis of legislation and policies that could indicate how Gender is institutionalised and to which extent women and men's status and roles are structured in each concerned society and country, the imbalance in power relationships between women and men and consequent difference in access to and control over resources with focus on the covered sectors and accordingly what are the institutionalised forms of discrimination, if any and related gaps.

The findings of such review and analysis are very helpful in refining the assumptions, building up the gender analytical framework, defining its objectives and orienting the questioning and research. The Desk Review and RA's objectives could be detailed as follows:

1. Identifying the research site as well as the target populations;
2. Seeking stakeholders 'collaboration and in this context more specifically Women mechanisms and entrepreneurs' organisations;
3. Providing a database including statistics;
4. Analysing the socio-demographic data related to the target groups and population;
5. Identifying gender gaps and defining problems;
6. Mapping / profiling the organisations involved in the program;
7. Involving the target groups/population in this exercise to ensure that their needs are identified according to desires and preferences are taken into consideration rather than those determined by experts;
8. Providing information on attitudes, beliefs and behaviours in the project site and/or in the sectors covered by the assessment;
9. Assessing/defining unmet needs and thus setting priorities: what are the needs that have to be met; what are the essential projects and the optional ones?

[101] Idem

10. Planning for the short, medium and long-term in consultation with involved stakeholders (at the end of the process).

A precautionary tale in the methodology applied is the availability of data which are already rather weak on the topic. When data is available, it is seldomly data on the same year, or based on the same criteria or even on the same sample. This limited and heterogeneous data restricts comparability and adds a layer of difficulty to the desk review and analysis.

ii. GSVCA goal and objectives

The methodology selected for the Gender Sensitive Value-Chain Analysis/GSVCA proposes approach and tools as well as sectors and sample for the GSVCA (Agriculture, Services, and Industry).

- The goal of the Gender Sensitive Value Chain Analysis is to evaluate the competitiveness and performance of a number of value chains in each selected sector/ sub sector in order to identify real or potential barriers and opportunities for women and men that may be shaped by custom, law, and institutional structure.

The Gender Sensitive Value Chain Analysis is expected to help in better understanding and developing strategies to address Gender-based discrimination and inequalities in the to-be selected value chains in terms of:

- Applying gender sensitive value chain extension services to their programming;
- Accustoming to the various ways that men and women participate in value chains;
- Providing gender training to extension workers to improve their abilities to work with men and women in the selected sectors and subsectors;
- Develop extension materials in ways that are accessible to both men and women of different educational backgrounds and inclusive of relevant content;
- Encourage the participation of women in mixed-sex producer and trade associations, including those in leadership positions;
- Offer information about opportunities for women to find credit, gain access to land, and formalize rights to land and other productive inputs.

- *The GSVCA approach*

If adequately utilised, the Gender approach can better assess and meet needs of both men and women and enhance the well-being of the target groups. The Gender conceptual framework is the GSVCA analytical framework to be used to:

- Analyse gender distribution of labour & roles, in private and public life, i.e. family life and business environment,
- Diagnose accordingly existing/remaining loopholes as regard to sex- and gender-based discrimination,
- Identify power dynamics and related gender imbalance,
- Define, as a last step, gender gaps in access to and control over resources,

- Assess and prioritise needs that will have to be met to ultimately realize equal enjoyment of human rights for women and men.

The findings of the Rapid Assessment/RA will be helpful not only to refine the GSVCA techniques but also consolidate its results.

→ Thanks to the RA and the GSVCA, target groups will be able to focus on the review of the capacity of SMEs owned/managed by women in comparison of those of men from one part and the barriers and constraints detected of the selected sectors and jobs from the other part. The diagnosis will certainly help addressing identified gender differences and gaps and why they exist and determining weakness of capacity and resources if any, at the level of the SMEs and the women entrepreneurs themselves.

3.5 Selection of the sectors/subsectors and the Value Chains

- *Criteria for selecting the sectors and related subsectors*

This work is covering 6 countries and the main concern was to harmonise the methodology and tools from one part and the implementation on the field from the other part while ensuring consistency and comparability of results. The main criteria of selection of the sectors were based on the principle of commonality and could be summarized as follows:

1. Sectors that could be assessed in the six countries: Agriculture, Light Industries and services,
2. Experience in the field of VCA in the selected services,
3. Presence of both men and women for the purpose of gender differentiation and analysis,
4. Availability of information and organisations,
5. Presence and/or potential access to markets…

As regard to the subsectors where the GSVCA will be conducted, the criteria that will be adopted for the selection of the subsectors are as follows:

1- Availability of information (added value, work force, sufficient number of companies, etc.),

2- Exports opportunities,

3- Companies owned and managed by men and women.

At this level, 3 subsectors / sectors will be analysed (a total of 6 subsectors) and compared using the comparison matrix tools described below. In terms of selection of the subsectors, a deliberate choice that was made by the research team was to select as subsector of agriculture, the agro-food. This choice was motivated first by the fact that the work is on the value chain but also for convenience as it was too complicated to take other agriculture's subsectors such as the fishing industry for instance, or even oleiculture, although the latter can be included also as the agro-food sub-sector under industry since both involve a transformation process.

Indeed, in most countries, including in the ones covered by this study, the food and beverage industry are under the supervision of the Ministry of industry however, for practical reasons with regards to the VC we have chosen the agro-food as a subsector of

Agriculture since it spans from production to processing-transformation and finally commercialisation.

- *Criteria for selecting the Value chains*

Value Chain selection is the first step in the value chain design project; It requires applying the core principles that are vital for this step:

1. Significant breadth and depth of impact,
2. Sustainability, 3) development of markets system and,
3. End-market-driven.[102]

In the guidelines published by GIZ in cooperation with ILO and other agencies, the 4 criteria of the Value Chains selection and dimensions of values chain/sustainable development are:

1. Economic,
2. Environmental,
3. Social and,
4. Institutional.[103]

Figure 4 - Value Chain dimensions[104]

This methodology was developed by GIZ and the ILO with the objective of standardising a tool that allows projects and programmes to select one or more value chains according to predefined criteria that are closely linked to the objectives/results sought by the projects and programmes. For the purpose of this project, the matrix has been reviewed to propose the herewith matrix

[102] https://www.meda.org/market-systems-publications/the-care-meda-e-course-on-market-analysis-and-value-chain-project-design/492-vc-project-design-guide-step-2-value-chain-selection/file

[103] Guidelines for Value Chain Selection: integrating economic, environmental, social and institutional. GIZ in collaboration with ILO and others https://www.ilo.org/wcmsp5/groups/public/---edemp/---empent/documents/instructionalmaterial/wcms416392.pdf

[104] Image credit to Guidelines for Value Chain Selection: integrating economic, environmental, social and institutional. GIZ in collaboration with ILO and others

inspired/adapted from the GIZ approach to only take into consideration the 3 essential dimensions, namely:

- *Economic dimension*: the economic dimension is the first criteria to consider. In the broadest sense, the goal is economic growth - producing more goods and services and making them available to a large number of people. It focuses on the potential for market growth, job creation for men and women, comparative advantage and added value.
- *Gender dimension* and social innovation: this criteria feeds into the strategic considerations and options for gender-sensitive value chain development. The gender analysis helps to identify the reasons behind the gender gaps and constraints. This covers a wide range of issues such as equity, equality, access to and control of resources by men and women and the benefits of collaboration between value chain actors.
- *Institutional dimension*: Institutional aspects refer to the 'enabling environment', such as favourable policy and regulatory environment, by public, private and other relevant stakeholders conducive to value chain development. It often forms a "pragmatic" but also key condition for successful value chain interventions. This enabling environment can facilitate or hinder (green and inclusive) economic development.

In addition to adapting the number of dimensions, their weighting in the value chain selection matrix was re-evaluated since the total number of criteria was reduced to three. Indeed, this tool is based on the assessment of the information collected (qualitative and quantitative data) for each dimension, which comprises a series of questions that are also assessed according to their importance with a percentage that relates to each dimension (the total of the percentages of the questions equals 100% in relation to the dimension). The scoring of the answers allows an assessment of the different questions asked in each dimension.

The following table details the sub-criteria and research questions that have been developed for each selection criterion. These questions guided the research team through the various stages of the literature review and the field. In the GIZ/ILO framework, the four dimensions are often seen as distinct, with the economic dimension generally being favoured. However, for the purpose of our study, the three selected dimensions are interrelated and all need to be taken into account to achieve sustainable economic development. In this context since the tool is based on a score weighting:

- A weight of 40% will be adopted for the economic dimension,
- 40% for the dimension of gender and social innovation and,
- 20% for the institutional dimension criterion.

The answers to the questions will be supported through the preparation of a bibliographic search providing justifications for the rating for each criterion. Although each criterion can be weighted and scored, the guidelines and tools presented take a qualitative approach, with comparisons based mainly on qualitative data. This is also due to the frequent absence of quantitative data, especially on the topic and region selected.

Scoring the different dimensions according to certain criteria makes it possible to assess, compare and prioritise value chains on the basis of the bibliographic search extracted from available studies, facts and statistics. However, while it is preferable to compare sectors and value chains on the basis of sound statistics and data, value chain selection is not a mathematical exercise.

Figure 5 - Gender Sensitive Value Chain

Key Selected & Additional Criteria		Questions	Weight	Score	Weighted score	Underlying data for score
I	**Economic dimension**		**40%**			
1	Market demand outlook (local and / or export)	What is the economic weight and the added value of the value chain?				
		What are the prospects for market growth?				
2	Comparative advantage of production. Level of competitiveness (compared to competing producers)	Is it possible to substitute local productions for imports?				
		What are the unit production costs against the benchmark? Can the product be offered to the buyer / consumer at attractive prices?				
II	**Gender and social innovation dimension**		**40%**			
3	Prospects for the integration of women	Do women's have a (possible/ important) function in the VC? If so, specify the groups and functions / roles.				
		Is the number of women active / employed in the VC relatively high?				
		Do women exercise control over equipment, goods and sales to the final client?				
		What are the obstacles preventing women from accessing productive resources and economic activities?				
4	Social Innovation potential	Is the VC characterised by the presence of shared roles and integration between actors of the chain, consistently with a social innovation approach?				
III	Institutional Dimension		20%			
5	Promotion policies and regulation of the sector exist and are in force	Are (promotional) policies and regulations for the sector in place and are they implemented / enforced?				
		Are the public authorities providing tangible support or can we hope for such support? If so, describe and provide evidence of this support.				
6	Shape of local culture in terms of civic engagement and collective action	Are there donors/investors available to collaborate in the VC, for instance being involved in fundraising activities?				
		To what extent is the non-profit sector present and actionable in the VC?				

		Are chain actors open to discussion and cooperation? Why?				
		Are private-public-non-profit networks in place, or can they be activated? If so, describe the role they play.				
		Do VC players share a common culture/common values in terms of civic engagement and collective action (with a focus on women's inclusion)?				

The scoring is done on the basis of the interpretation of the answers (while comparing the different value chains through a horizontal reading) for each question at the level of the matrix. Scoring a particular subsector or value chain according to the sub-criteria is done using scores between 1 and 4, with the following scale, from 1 being the worst to 4 being the best:

1 = very low/very bad

2 = low / bad - below average

3 = acceptable/ moderate - above average

4 = good / high

Overall subsector score =

% Economic dimension X (total scores each time multiplied by % question)

+ % Gender and social innovation dimension X (total scores each time multiplied by % question)

+ % Institutional dimension X (total scores each time multiplied by % question).

The overall score for each value chain corresponds to the formula below noting that, in the end we get overall score for each value chain out of a maximum score of 4. The scoring of each subsector corresponds to the performance on the 3 dimensions (Economic, Gender & social inclusion and Institutional dimension). Noting that the highest the score the highest probability for the country to succeed in the subsector. Most importantly, the GSVCA matrix allows an in-country analysis, in the sense that it provides a potential performance indicator of one VC against another considering the various dimensions; it cannot be compared across countries.

3.6 Operational methodology

The objective of the project "Empowering Women Entrepreneurs in the MENA Region to Enter Business and Trade Markets on an Equal Footing with Men" is to create an enabling environment for the promotion and integration of women entrepreneurs into business and trade markets.

With this objective in mind, since the project focuses on women entrepreneurs, we have deliberately chosen to survey different sectors reflecting the presence of women entrepreneurs in 3 different economic sectors and their respective subsectors:

- → The agricultural sector and more precisely the agri-food subsector
- → The light industry sector: we excluded the heavy industries which are in the majority owned by the State, our focus was on the textiles subsector

- → The services sector with a focus on an innovative subsector which is information and communication technologies.

Following the initial hypothesis of comparing different subsectors, the value chain selection matrix tool as detailed earlier, was chosen. Thus, the choice of dimensions and their weighting in the value chain selection matrix within the framework of the project is based on the objectives sought by the project through the selection of a value chain that presents the following criteria:

- *The economic dimension* (40%) with market growth prospects for the value chain. Indeed, the choice had to be made on the economic weight (economic contribution in the country, job creation -to have companies generating employment-, market growth, competitive companies).

- *The social and inclusion* gender dimension (40%) to assess how the presence of women entrepreneurs reflected is reflected in the value chain, in order to define their role and their access to and control of productive resources but also the possibilities of collaboration between the actors in the value chain.
- *The environmental dimension* has not been integrated into this matrix as there is no relation to the objectives of the project which focuses on different subsectors. This dimension could unintentionally orient the selection towards subsectors with less environmental impact, even though this is not an objective of the project. Indeed, the categories of this dimension, i.e. natural resources, population growth and consumption, environmental degradation and climate change, although relevant from a gender perspective, are in themselves areas of specific interest that could have weighed down the process and content and thus truncated the results, taking them away from the initial objective.
- *The institutional dimension*: the weighting of this dimension has been reduced to (20%) because the project focuses on detecting the weakness of the support to the value chain on the one hand and to women entrepreneurs on the other hand.

3.7 Steps and techniques to be used

There are three key phases to conducting a Gender Responsive Value Chain Analysis:

i. Examine and describe the different types and extent of men's and women's participation in value chain activities.

ii. Evaluate how both men's and women's positions in the value chain can be improved without losing competitiveness.

iii. Identify ways to optimise the benefits that men and women gain from their involvement in the chain.

Data collection is a key step in conducting a Gender Sensitive Value Chain Analysis: It is made through desk review and interviews with the stakeholders. It will allow identification of actors in each segment/link in the value chain: this step will consider the available data and will focus on the following elements:

- Description of the value chain (economic and social importance, to also include a gender analysis),
- Importance of actors in the value chain (micro, meso- and macro level),
- Preliminary PESTEL and SWOT analysis of the development of the sector to deepen the understanding of the functioning of the value chain.

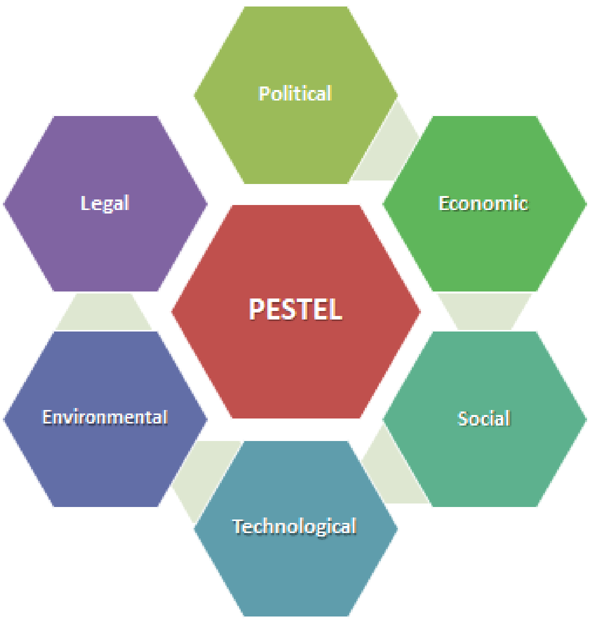
A SitAn is a systematic collection and evaluation of past and present economic, political, social, and technological data. It aims at:

1. Identification of internal and external forces that may influence the organisation's performance and choice of strategies, and,
2. Assessment of the organisation's current and future strengths, weaknesses, opportunities, and threats. For that purpose, preliminary PESTEL/ PEST analysis and SWOT analysis[105] of the development of the sector are necessary to deepen the understanding of the functioning of the value chain.

- *The analysis of the GSVCA*

The Pestel/Pest Analysis is an acronym for a tool used to identify the macro (external) forces facing an organisation. The letters stand for Political, Economic, Social, Technological, Environmental and Legal. Depending on the organisation, it can be reduced to PEST or some areas can be added (e.g. Ethical).[106]

Figure 6 - PESTEL analysis



[105] http://www.businessdictionary.com/definition/situation-analyzis.html
[106] https://blog.oxfordcollegeofmarketing.com/2016/06/30/pestel-analysis/

A **PEST analysis** is a business measurement tool. **PEST** is an acronym for Political, Economic, Social and Technological factors, which are used to assess the market for a business or organisational unit.

Figure 7 - PEST analysis^$$

Table 15 - PESTEL analysis questions

Criteria	Description
Politics	What policy is applied to the value chain? Is there a strategy applied to the value chain?
Economic	What are the achievements of the value chain and their contribution to GDP?
Social	A gender dimension is analysed in the sector from the desk review
Technological	What technology is applied to the sector in terms of availability in each country?
Environmental	What is the impact of the value chain on the environment
Legal	What regulations apply to the value chain?

The SWOT analysis is a simple but useful framework for analysing the organisation's strengths and weaknesses, and the opportunities and threats that it can face. It helps focus on the strengths, minimize threats, and take the greatest possible advantage of available opportunities.

Figure 8 - SWOT analysis

- *The Scope of Work*

→ **Phase 1: Prepare the Scope of Work/SOW**

Regardless of whether the assessment/analysis is commissioned or lead by the organisation/unit, it is important to prepare a scope of work (SOW) with a clear purpose and detailed research questions:

1. Select and describe the gender related issue.
2. Determine the factors to be taken into consideration to undertake the situation analysis,
3. Define the objective/s of the to be conducted assessment/analysis,
4. Propose the assessment & analysis approach and related methods and tools – and they are proposed – in relation with the selected gender issue including the list of needed data (VCA and gender data),
5. Precise the expected results/findings.

→ **Phase 2: Conduct a SWOT analysis**

The SWOT analysis is an audit tool for the organisation, in this case it has to be adapted to the VC and its environment. It is the first stage in the planning process that focuses on key issues.

→ *Purpose of the SWOT Analysis*

→ Clearly determine the comparative advantages by identifying its strengths-weaknesses and the existing opportunities-threats in the context of Development in general and the issues that determine its realization in the context of the GSVCA.

Figure 9 - Detailed SWOT analysis

→ *The Process*

- Considering the selected Value Chains and methodology prepared in phase 1, conduct a SWOT analysis exercise to assess the internal factors (strengths/weaknesses) and the external factors (opportunities and threats),
- To make the exercise easier and ensure an accurate analysis, contextualise the exercise in each sector and country,
- Simple rules for a successful SWOT Analysis:

→ Being aware of the strengths and weaknesses of the organisation or the VCs in this context,

→ Distinguish between what your organisation is today and what it might be in the future,

→ Be always specific and thus avoid the "grey" (between dog and wolf),

→ Think in relation to your competition: better or worse than ...

→ Make it short and simple: avoid complexity and too much analysis.

3.8 The analysis and appraisal process under the GSVCA

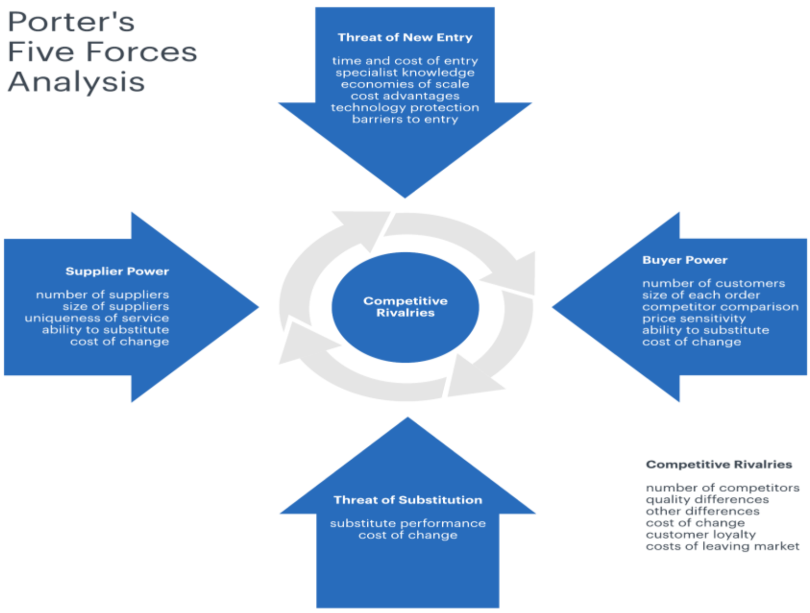
All quantitative & qualitative data – primary and secondary – were collected and analysed to be translated into evidences focusing on initial findings and conclusions to be checked and validated per component and dimension of the whole process. This phase will focus on stakeholder's assessment and analysis and have to identify constraints and challenges, determine gender inequalities and gaps and assess capacity and resources' needs towards priorities' selection at the level of the SMEs and women entrepreneurs themselves.

Opportunities and main barriers that women experience when trying to engage in, and benefit from, economic market opportunities have been also identified. At this stage the second and third step of the gender sensitive value chain analysis were implemented.

Step 1: Evaluate how both men's and women's positions in the value chain can be improved without losing competitiveness: The assessment of the actors in the value chain will be based on the analysis of the competitiveness of companies, it will be done through Porter's Five Forces as a framework for analysing a company's competitive environment.

Porter's Five Forces framework was developed by Harvard's Michael Porter using concepts from industrial organisation economics to analyse five interacting factors critical for an industry to become and remain competitive: industry competition, threat of new entrants, threat of substitutes, bargaining power of buyers and bargaining power of suppliers.[107]

Figure 10 - Porter's Five forces analysis



The number and power of a company's competitive rivals, potential new market entrants, suppliers, customers, and substitute products influence a company's profitability for the identification and description of the following elements:

→ *Entry barriers:* what barriers are imposed (legal, technological, know-how, etc.)

→ *Suppliers*: what are relationship with suppliers in the value chain and how the actor ensures its supply?

→ *Customers*: who are the customers and what relationship the actor has with them?

[107] Value Chain Selection https://www.marketlinks.org/good-practice-center/value-chain-wiki/value-chain-selection Marketlinks, USAID

→ *Substitute products*: the existence of a substitute product which can affect the profitability,

→ *Level of competition*: this involves assessing the level of competition between players in the value chain.

This analysis is based on semi-structured interviews (6 actors with business men and women of the selected subsector / value chain) and focus group (10 actors from private and public sectors) with the actors of the value chain (men and women).

Step 2: Qualitative data and the evidence form the interviews and FG will be synthetized into a note that will make possible to assess and define the opportunities and development challenges required by the actors in each value chain.

Step 3: Presentation of results during the meeting with partner and stakeholders to present the result of findings on the Value chain.

Step 4: Outline of the analysis report: The last step corresponds to the preparation of regional reports on the analysis of gender sensitive value chains in each region.

Step 5: Due to the richness of the collected data and information, it was decided to produce also Country Profiles /National reports.

Section II: The reality of the field

The guidelines were adapted and followed as the new standards, some unexpected additional limitations emerged during this first year of the project and this could best be described as "COVID fatigue" including or perhaps even a plus with the target group. Indeed, the change that no one expected or would have imagined, even in the early stages of the COVID 19 pandemic and after the lockdown and its lifting, was in the duration of the effects and their intensity. The most obvious negative impact was on attitudes and behaviors in general, but also and especially on the way of working. Because of this, and despite the team's best efforts, the project implementation was considerably delayed.

1 The initial plan

The first methodology implemented at the start of the mission as detailed in this chapter was based on the following elements and steps to be observed in the chronological order as set below:

- Mapping of public and NGO structures and public/private enterprises in the agriculture, light industries and services sectors. At this stage the research team identified the subsectors for study as follows:
    - Agriculture sector with the subsector: Agri-food industries,
    - Light industries sector with the subsector: Textiles and garment,
    - Services sector with the ICT subsector.
- *Literature review* of the situation and status of women with special attention to women entrepreneurs in each country.

- *Rapid assessment*: in each country, a questionnaire was supposed to be carried out with 12 companies in the three subsectors (agri-food, textiles and ICT) at a rate of 4 companies per subsector (while respecting the sex-disaggregation of 2 men and 2 women). It consists of several parts. As already described, the first part is designed to capture data on the personal characteristics of the respondents (such as gender, age, education, previous experience in creating or managing a social enterprise, motivation, etc.), as well as on the general characteristics of the enterprise (such as its type, size in terms of number of employees, ownership structure, year of establishment, economic activity sector, etc.). The other part focuses on identifying constraints and challenges, determining gender inequalities and gaps, and assessing capacity and resource needs for priority setting at the level of SMEs and women entrepreneurs themselves. The opportunities and key barriers that women face when trying to engage in and benefit from economic opportunities were also to be identified. In addition, access to finance and constraints for social enterprises, the role of innovation in the business life cycle, the influence of different categories of stakeholders on business decision-making and entrepreneurial capital. Assessing the impact of the COVID-19 was a crosscutting category.
- *Selection of a value chain*: a decision matrix was developed based on three dimensions (economic, gender & social inclusion and institutional). This matrix is fed from the literature search to select a common value chain for each region.
- *Deepen the gender-sensitive value chain analysis*: This phase assesses the competitiveness and performance of value chains in each selected subsector and identifies actual or potential barriers and opportunities for women and men that may be shaped by custom, law and institutional structure. Thus, this step is based on an interview with 15 private companies and public value chain actors in order to set up the PESTEL and SWOT.
- *Validation of the gender-sensitive value chain analysis and proposal for improvement*: the final stage of the field research is planned on the basis of 3 focus groups with the selected value chain actors
- *Reporting*: the reporting phase will involve the elaboration of a report per sub-region and a regional synthesis report.

The mission, who in reality started in January 2021 allowed the validation of the methodology by more than 60 stakeholders and partners during a virtual seminar, was confronted with many obstacles. Indeed, the lack of collaboration from women and men entrepreneurs, non-governmental professional organisations (e.g. Employers) and trade unions representing economic enterprises in each country, the lack of access to relevant information for the development of the database of private enterprises (mapping of private enterprises) as well as the impact of COVID-19 particularly with the lack of reactivity of stakeholders either from public or private enterprises experiencing economic difficulties, were a strong bottleneck to the project requiring adjustments at every step.

2 Challenges encountered

A number of challenges and limitations were recognized, highlighted and thought of upstream allowing for adjustments. Initially, the work was adapted to the reality of the field as it was more realistic to have a small sample. Yet even this small sample ended up being too much in the COVID-19 pandemic context, even although at the launch in January 2021, all stakeholders were committed to supporting the implementation of the project work package and research.

At the start of the pandemic and subsequent lockdowns, adjustments were made to shift to online meetings, whether internal project team meeting or with stakeholders. It was understood from the get-go and classified as a risk hypothesis that the main obstacles would be the fact that it would not be possible to organize a technical training meeting for the team, which would have allowed to harmonize the approach and to test the tools outside of the project team. Would testing have occurred, issues around the tools would have risen. As an example, and despite having taken all the necessary precautions to develop the questionnaire that went back and forth between the experts and the project team, to ensure that the data would be captured and various iterations, the respondents ended up finding the questionnaire to be too long. During the interview process a number of participants requested for the questionnaire to be sent via mail and they seldom, to say never replied to it.

Added to the difficulties in accessing information generating a fairly long research time, there was a lack of interest from companies in conducting interviews and responding to the project questionnaires as well as limited availability to conduct focus groups that would have allowed to confront the research results and bring more recommendations in relation to the support needed for the development of the value chain. Despite continuous communication efforts,[108] the research team did not receive the feedback they were entitled to expect from the organisations and especially from the women participating in both the profiling and rapid assessment (challenges and obstacles to determine needs), including during the lockdown which jeopardized the GSVCA and had a negative impact on the progress of the implementation as a whole.

This situation is something nobody would ever have expected.

3 Mitigating measures: a revised methodology

While respecting the scientific aspects of the research and with the objective of providing relevant results, changes of the methodological approach initially designed by the research team were agreed upon. First a writing workshop was held in Tunis in July 2021, where the project team agreed that coming together and working face to face despite COVID-19 would allow for improved communications, more clarifications and to take and agree upon mitigating measures to ensure the implementation of the work plan and guarantee the production of harmonized deliverables in accordance with project objectives.

3.1 The desk review

In terms of desk review and situation analysis, no changes were to be made. To allow for comparable data, the situation analysis was based in the four domains assessed by the World Economic Forum in the latest Global Gender Gap Report[109] globally and in the MENA region. Other

108 CAWTAR counts a large network (i.e. @NGED) and with the first phase of the "Gender & Trade" project the team developed a substantial contact list

109 https://www.weforum.org/reports/global-gender-gap-report-2021

source indicators and documents (World Bank, UN Women, ILO…) were referenced to ensure the most updated data inclusion in the report.

3.2 The Mapping

With regard to mapping, it was noted that finding certain elements online, to name the easiest ones, such as contacts (address, phone and fax numbers, e-mail addresses) of public institutions, ended up being more difficult than expected given lack of open source data. Consequently, a methodological choice was taken to have a smaller sample to focus on quality research. Given the difficulties and challenges, it was felt more realistic to map 50 companies in each country in the three sectors, namely agriculture, light manufacturing, and services. For the private sector, there is a general lack of information about women entrepreneurs on the internet. Notably, most of them do not have a website often preferring social media with a tendency to choose Instagram over Facebook. One hypothesis and reason mentioned perhaps being the fact that Instagram allows the use of pseudonyms versus real identity.

3.3 The Rapid Assessment

In order to assess the situation and working conditions of businesswomen a questionnaire targeting a number of businessmen and women selected from the map list, was developed with the following sections:

- Section A: Personal information
- Section B: Business Information
- Section C: Market Access
- Section D: Catalysts
- Section E: Barriers to Entrepreneurship (Start-up and Development)
- Section F: The Impact of the Health Crisis, COVID-19 disease and the Pandemic
- Section H: Assessing gaps and needs

The Rapid Assessment was supposed to target the 3 sectors as a whole: agriculture, light industries and services. When the difficulties increased, the research team decided to conduct the rapid assessment by subsector, two additional questionnaires were developed. The sample remained unchanged, for each country, 12 companies in the 3 subsectors (agrifood, textiles and ICT) at a rate of 4 companies per subsector (while respecting the gender desegregation 2 men and 2 women). Ideally, the rapid assessment would have been done in person, however with the lockdowns and restrictions the questionnaires had to be sent out the business owners. In Egypt, Lebanon, Morocco and Tunisia, interviews were conducted directly which allowed for the gathering of the data. However, in Algeria, Jordan, since participants were not responding to direct calls, the questionnaires were distributed so that people would fill them and return them to the research team. Moreover, given the challenges to get inputs/responses from stakeholders for these two countries, decision has been made to set a deadline in order to avoid incurring further delays (end of July, 2021). Unfortunately, Jordan did not return any questionnaire and Algeria returned two.

3.4 The Gender Sensitive Value Chain Analysis

The value chain decision matrix was fed by a literature review enriched by the data collected during the previous step (Gender-Sensitive Value Chain questionnaire). This step led to the selection of the common value chain shared by the six countries. In a first step (writing workshop, July 2021), the sub-regional findings and questions that emerged from the results of the stakeholder mapping and the gender-sensitive value chain/GSVCA analysis were reviewed, completed and consolidated. As a reminder, the three selected dimensions, (economic, gender and social and institutional innovation), were applied and informed by the literature search and data collection, which allowed for a well-documented decision matrix for the selection of gender-sensitive value chains.

The institutional dimension is made of 2 sub-criteria, namely:

- First sub-criterion: Policies to promote and regulate the sector exist and are in force;
- Second sub-criterion: Form of local culture in terms of civic engagement and collective action.

This second sub-criterion had to be readapted given that the data needed to be harmonized in the 6 countries due to the lack of availability of data but also given the lack of feedback from the private sector's actors in some countries. Thus, the sub-criterion was readapted shifting from "Form of local culture in terms of civic engagement and collective action" to "willingness of actors in the chain, public authorities, donors and organisations to evolve, collaborate and harmonise interventions" as follows:

III	Institutional Dimension	
5	Promotion policies and regulation of the sector exist and are in force	Are (promotion policies and regulations for the sector in place and are they implemented /enforced?
		Are the public authorities providing tangible support? If so, describe and provide evidence of this support
6	Shape of local culture in terms of civic engagement and collective action	Are there donors/investors available to collaborate in the VC, for instance being involved in fundraising activities?
		To what extent is the non-profit sector present and actionable in the VC?
		Are chain actors open to discussion and cooperation?

III	Institutional Dimension	
5	Promotion policies and regulation of the sector exist and are in force	Are (promotion policies and regulations for the sector in place and are they implemented /enforced?
		Are the public authorities providing tangible support? If so, describe and provide evidence of this support
6	Willingness of chain actors, public	Which donors/aid organisations are ready to collaborate?

		Why?
		Are private-public non-profit networks in place, or can they be activated? If so, describe the role they play.
		Do VC players share a common culture/common values in terms of civic engagement and collective action (with a focus on women's inclusion)

	authorities, donors and organisations to evolve, collaborate and harmonize interventions	How present and usable is the non-profit sector in VC?
		Are chain actors open to discussion and cooperation? Why?

The questions used for the decision matrix focused on donor collaboration for value chain development, the presence of non-profit actors and finally the inter-actor cooperation of the value chain links.

3.5 The Focus Group Discussions

Once the analysis of the GSVCA–achieved, and the subsector identified, Focus Group Discussions were organised with actors involved in the corresponding field in order to deepen the gender-sensitive value chain analysis and related findings (conclusions and recommendations). It was agreed from the beginning that if there were some questions that were unanswered, they-would have been raised during the subsequent interviews conducted during the Rapid Assessment but also during the FGDs that will follow the GSVCA exercise that if there were some questions that were unanswered, the questions would have been raised during the subsequent interviews conducted during the Rapid Assessment but also during the FGDs that will follow the GSVCA exercise.

FGDs took place with actors (ten- to twelve participants) of a selected VC in the sense that all business owners and entrepreneurs targeted by the FGDs were actors of the same subsector. The analysis and the FGDs have been done on the basis of the Porter framework in an aim to identify the differences between women and men. It helped understand the challenges these men and women were facing in terms of competitiveness-and of markets.

Gathering their point of views and opinions on difficulties they are living as individuals and as a women and men group, allowed for hypotheses to be confirmed, conclusions to be drawn and recommendations to be set. However, to optimise the time under the project, the focus group has been organised bringing together public actors and private companies (at least 10 people). During this focus group, the findings of analysis of the chain (PESTEL, SWOT) were presented as well as the different hypotheses of obstacles, potentialities and improvement of access to markets and women's entrepreneurship. Due to the difficulties of the field, only two FGDs were conducted: one in Tunisia and one in Egypt, both in the ICT sector.

There were virtual discussions with businesspersons in Algeria and face-to-face in Morocco. However, tor methodological reasons, the process and content of these discussions cannot be considered as the same of the FGDs conducted after the GSVCA. Indeed, the groups that met were heterogeneous. In Algeria, discussants were from the three sub-sectors and the ICT was the selected one. In Morocco also, participants did not only represent the agro-food sector, which turned out to be the sector chosen for Morocco, but did include others from the Textiles and ICT sub sectors.

3.6 The Reporting

With regards to the reporting, considering all the data challenges ~~that the research team faced~~ and in an aim to have a harmonized level of information across the target countries the reporting products were adapted. The reporting phase ~~is~~ focused on the elaboration of a regional synthesis report and country profiles for each of the countries covered.

The country profiles are developed according to the same framework as the regional report as herewith detailed:

- Introduction
- Part 1: Situation analysis in the MENA region and in the 6 countries specifically,
- Part 2: Methodology and tools developed at inception and reality of the field as well as a summary of the mapping and rapid assessment findings analysis,
- Part 3: the GSVCA findings and analysis,
- Conclusions and recommendations.

They were however adapted as regard to the content but also in relation with the way the methodology was implemented in the field. Indeed the gathering of information in the COVID-19 whole process was followed through from desk review, to mapping, to rapid assessment and GSVCA, selection of subsector (i.e. the ICT sector in both countries) and FGDs actually conducted subsequently.

Section III – Mapping and Rapid Assessment Findings

As mentioned previously, data collection was an issue throughout the process. Results of the mapping and Rapid Assessment are described below with the caveat detailed above.

1 Results of the Mapping

One of the important tasks was to assess in the 6 covered countries the stakeholders and institutions that interfere with and/or influence women entrepreneurs. The output of this exercise allows collecting updated data information to enrich the data base of CAWTAR to be made available to all interested users.

In addition, a per country mapping detailing, businesses and private companies with a specific focus on the more concerned or interested in the area of interest i.e. in the sectors selected: Agriculture, Light Industries and Services, has also been conducted, resulting in 6 country mappings of the private sector.

The type of **institutions and organisations** mapped at country level are:

- Governmental institutions (Ministries, Centres, National Funds and National Banks, etc),
- Civil Society Organisations: (Professional Associations, Chambers of Commerce, Development and Credit Associations, etc.),

- International organisations: United Nations Agencies, EU Bi-lateral Cooperation agencies, USA, Canada, International banks, etc.

At the regional level, stakeholders[110] and institutions were mapped in the 6 concerned countries with Lebanon representing 29 out of the 187 Institutions and Organisations mapped as per the distribution below.

Table 16 - Type and number of Institutions and Organisations in Jordan

International organisations	Regional organisations
1 AFD 2 FAO 3 GIZ 4 UNDP 5 Plan International Lebanon 6 UNIDO 7 USAID 8 UN Women 9 WTC 10 WTO 11 World Bank 12 ILO	1 ANND - Arab Network for development 2 League of Arab States
Government Organisations	**NGOs**
1. Ministry of Agriculture 2. Ministry of Economy and Trade 3. Ministry of Labour 4. Ministry of Social Affairs 5. Ministry of Telecommunications 6. Office of minister of State for Women's affairs (OMSWA) 7. National observatory for women in agriculture (NOWARA) 8. Lebanese council for Women (LCW) 9. IDAL investment development authority Lebanon 10. National Commission for Lebanese Women	1. Lebanese League for women in business (LLWB) 2. The Lebanese Association for Development /Al Majmoua 3. Safadi Foundation 4. Fair Trade Lebanon 5. Chamber of Commerce, industry and agriculture

The mapping was two-fold, a mapping focused on organisations and institutions as described above and a mapping of the private sector. Pursuant to the delays incurred, although the mapping of the private sector within the subsectors would have facilitated the next steps on the field for the

[110] Noting that this number does not include the private sector companies that are in the Rapid Assessment.

research team, the difficulties to gather accurate data that would have covered businesses directly involved in the subsectors chosen, ended up being in the sectors selected.

The gender division of the companies mapped are detailed below. Were considered as falling under the category “women” a company where the manager or director of a company was designated as being a woman. The company has been classified under “women” regardless of the fact that there might be men working in the company, even at managerial level.

Table 17 - Companies mapped (Men and Women owned/managed companies)

Country	Women	Men	Total
Lebanon	17	14	31
TOTAL under the project	122	156	278

2 Results of the Rapid Assessment

As stated earlier, the aim of the Rapid Assessment was to select 4 actors per subsector (2 men, 2 women) and meet (face-to-face or virtually) and send them the questionnaire next.

Table 18 - Rapid Assessment, gender distribution

Country	Women	Men	Total
Lebanon	9	6	15
TOTAL	36	28	64

Some difficulties to collect the filled questionnaires were faced within the allowed time and in sufficient numbers. First, the contact with entrepreneurs in some countries proved to be very difficult, despite sending emails to male and female entrepreneurs, on the basis of contacts found on the internet. Other contacts were transmitted to organisations and associations in order to facilitate the initial contact (full details of the project, introduction letters including the objective of the rapid assessment were sent out) and when possible, virtual meetings were organized allowing for a wide distribution of the interview guide developed for the collection of data, but this did not have a great effect.

Second, a number of targeted actors ended up not responding despite the fact that many had initially accepted to be part of the exercise; others requested for the questionnaire to be sent by e-mail but never returned it despite extension of submission deadlines, multiple follow-ups (via e-mail, and even WhatsApp) . Finally, some did mention that the questionnaire was too long and they would not have the time to complete it. Finally, when/if questionnaires not all questions were fully filled by the respondents.

Nevertheless, the difficulties encountered in Lebanon were overcome, thanks to the support of the "LEE experience"[111] whose help was invaluable in delivering the questionnaires, without which the response rate to the questionnaires would be zero.

As a result, it was possible to continue and focus on the sub-sector for the GSVCA given the limited access to information due mainly to the difficulty of mobilising stakeholders in the selected sub-sectors. This was especially feasible since Lebanon is one of the two countries, along with Tunisia, that was able to provide data from respondents in the selected sub-sectors (agribusiness, textiles, and ICT).

Table 19 - Business distribution per sector

Country	Sectors selected			Country Total
	Agriculture	Light Industry	Services	
Lebanon[112]	7	4	4	15
TOTAL	**24**	**17**	**23**	**64**

Thus, the results presented herewith does not pretend to report on the state of play of inequalities between men and women entrepreneurs in the countries covered by the report but rather the difficulties and obstacles encountered by the selected sample of entrepreneurs in these countries. Nonetheless, triangulating these experiences with the literature review allowed for the initial hypotheses to be verified.

2.1 Presentation of the sample

The sample interviewed for the rapid assessment in Lebanon is composed of 15 entrepreneurs, (9 women and 6 men), these entrepreneurs are active in different sub-sectors, agri-food (7 enterprises), textiles (4 enterprises) and ICT (4 enterprises). Most of the people contacted are between 20-29 years of age, of which there are 7 people (3 women and 4 men), followed by the 30-39 age group with 4 people (2 women and 2 men), and the other age groups, 50-59 and 60 years and over, are each represented by 2 people.

[111] https://www.theleeexperience.com/

[112] Lebanon: companies that operate in the subsectors i.e. agro-food, textile and ICT.

Figure 4 - Distribution of companies interviewed by sub-sector in Lebanon

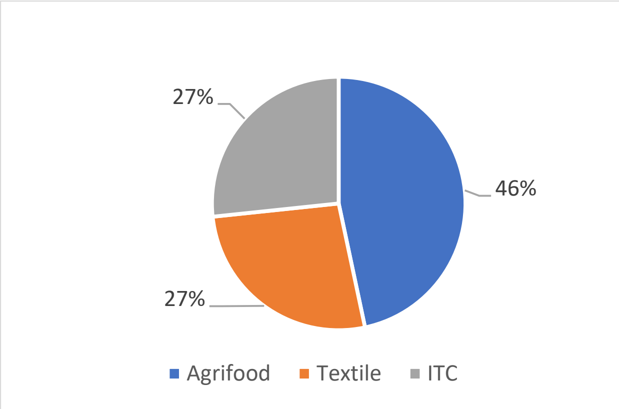
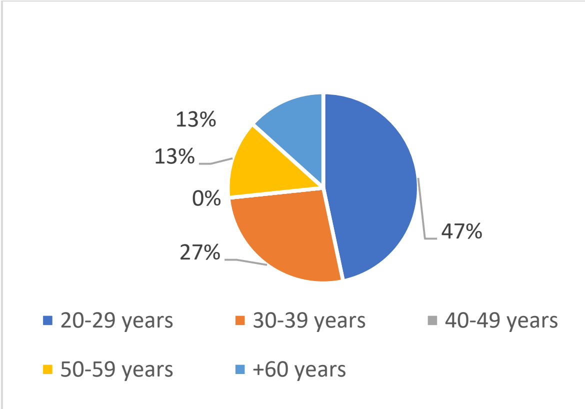


Figure 5 - Distribution of the sample according to the age groups of the Lebanese entrepreneurs interviewed



In terms of *civil status*, we have 7 married entrepreneurs (4 women and 3 men), 6 single entrepreneurs (3 women and 3 men) and 2 widowed women entrepreneurs.

In terms of *academic background*, the following profiles were included:

- The 7 women interviewed are all university graduates and 2 women have a professional degree.
- The 6 men interviewed are all university graduates.

With regards to the number of employees in their companies, the respondents had the options to choose between various brackets (30 to 40 employees; 40 to 60; 61 to 80; 81 to 100;150; 200; 250 and more). The number of employees in the current sampled companies is all below 30 employees.

With regards to **professional experience and background**, 4 entrepreneurs (3 women and 1 man) stated that they had no previous work experience; the other 11 entrepreneurs had previous work experience as employees.

2.2 Analysis of the entrepreneurial process and business management (obstacles and challenges)

The analysis of the entrepreneurial process is based on the existence of professional experience, the motivation of the entrepreneurs and their feedback on the setting up of their enterprises. In terms of previous experience, 4 entrepreneurs (3 women and 1 man) stated that they had no previous work experience, while the other 11 entrepreneurs had previous work experience as employees.

The companies created, which is the subject of our analysis, are composed of 8 single shareholder companies, 3 unregistered companies, 2 companies with several shareholders and 1 family company. The years of activity of these companies vary from 1 year to 5 years (10 companies), between 6 and 10 years (2 companies), more than 20 years (3 companies)

With regard to financing, 11 entrepreneurs were self-financed i.e. financed their projects on the basis of their own contribution, 1 enterprise was financed by an association and 3 entrepreneurs had recourse to loans from their families. The interviews started their project at the ideation stage. The location of these entrepreneurs differs according to the area of their projects, the agricultural projects (4 enterprises) are managed from the farm field while the rest of the entrepreneurs work from home with only one enterprise working from a dedicated office.

2.3 Barriers and obstacles to entrepreneurship (Business start-up and development)

In this section, we asked the entrepreneurs to identify the barriers and obstacles to their motivations and incentives to become self-employed and to start their private businesses. Thus, the responses were as follows:

- 5 women were motivated by the need for financial independence, 3 women were motivated by the development of their skills through application in their own company, and only 1 woman was motivated by the improvement of the financial situation of the family.
- 4 men motivated by the need for independence, 1 man by the search for challenges and 1 man by the lack of job opportunities

Table 20 - Motivation to become an entrepreneur (cited by the respondents) in Lebanon

Motivation to become an entrepreneur (reasons cited by the respondents)	
Women	- Need for financial independence - Development of their skills through application in their own company - Improving the family's financial situation
Men	- Need for independence - Looking for challenges - Lack of job opportunities

With regards to motivation, respondents regardless of their gender cited need for financial independence as a foundation to their business venture. Differences were noted in regarding the challenges to entrepreneurship, where the responses from women entrepreneurs focused on family pressure mostly with regards to childcare, given the limited solution in terms of childcare offered to working women as well as the social pressure for women to take care themselves of their children. Difficulty in creating a balance between family and professional life and lack of support for women entrepreneurs was also evoked. Men, on the other hand, noted the lack of access to professional networks and regulatory barriers and did not mention family pressures at any point in their entrepreneurial journey.

Table 21 - Challenges to entrepreneurship in Lebanon

Women	Men
→ Family pressure (childcare) → Difficulty in creating a balance between family and professional life → Lack of support for women entrepreneurs	→ Lack of access to professional networks → Regulatory obstacles

2.4 Market access

Countries have different laws and regulations around markets and their access whether domestic or export market, these can be national laws, bilateral, regional and international agreements directly and indirectly linked to trade and market access at national, regional or international levels. The Rapid assessment focused on capturing the entrepreneurs' perception and experience on the ground of their access to their markets depending on their field and regardless of the fact that these were domestic or export markets.

For this component, the companies interviewed focused on the local market (11 companies) and only 4 industrial companies are export oriented. The obstacles to accessing markets, which the entrepreneurs mentioned, are mainly focused on price in the face of the devaluation of the Lebanese currency, but also access to technology and finally regulatory barriers.

In their testimonies, most of the entrepreneurs (10 people) confirmed that price control remains the essential means of differentiating the product or service, but another avenue of development is innovation in the conception and design of their products, which is one of the elements that make them stand out in a competitive environment, depending on the nature of the product or service provided.

2.5 The impact of COVID-19

In the face of the global COVID-19 pandemic, entrepreneurs have to face a new reality: that it is not only a huge sanitary and health crisis affecting the whole world. The impact the various lockdowns have had on the global economy have been widely documented. In the MENA region and the countries covered in the report are no different since in these countries the pandemic has provoked unprecedented downturn in the economies. The question included in the rapid assessment aimed to understand whether the entrepreneurs suffered from the pandemic at multiple levels. First, directly as their health is threatened by the pandemic. Second, their income decreases as their companies are closed, which will further affect their well-being. Third, understanding what effect the pandemic has had on women entrepreneurs since as described earlier women entrepreneurs face many complex challenges in setting-up, growing and sustaining their businesses. Finally, when mitigating measures have been shared, these have been included herewith.

As an example, an audit of 2020 Audit of Women Entrepreneurs in Low- and Middle-Income Countries showed that the vast majority of the women surveyed (83.8%) reported that the pandemic had a negative impact on their business, while nearly four in ten (38.5%) reported that their business will or may have to close as a result.[113]

On the economic impact of COVID-19, all entrepreneurs were unanimous in recognizing the decline of their sales figures. Some entrepreneurs in the industrial sector even had to close their factories because of the market closure and lack of distribution channels.

[113] https://www.oecd-forum.org/posts/what-impact-has-COVID-19-had-on-women-entrepreneurs-and-what-can-governments-and-policy-makers-do-to-put-gender-equality-at-the-heart-of-global-recovery

As in the other countries, in Lebanon, the COVID-19 pandemic has had a negative impact on economic activities in Lebanon, particularly through confinement and mobility restrictions. The majority of the entrepreneurs pointed out that this impact affected both men and women, although five entrepreneurs stated that COVID-19 had a much greater impact on women than on men, particularly through the closure of schools, which led women to be obliged to give priority to family life (childcare) at the expense of their professional life. On one hand, the entrepreneurs stated that teleworking had a positive aspect, which is to be closer to the family, but on the other it makes their tasks more burdensome as they are continuously interrupted and unable to concentrate on their professional activities.

2.6 Knowledge of professional organisations

Table 22 - Respondent's Knowledge of professional organisations in the countries covered

Country	Knowledge of professional organisation (Yes or No)	Organisations cited	Support received
Lebanon	Yes, but limited (one third of sample)	- Lee experience - Injaz Lbannon	Training in business management

The majority of the interviewees stated that they were not aware of or did not collaborate with professional organisations. Only 5 entrepreneurs (2 men and 3 women) mentioned non-governmental organisations such as "the Lee experience" and "Injaz Lbannon" which focus on supporting entrepreneurs in Lebanon, these entrepreneurs have received training in business management. The lack of knowledge of entrepreneurs of the associative fabric and professional organisations demonstrates their poor access to professional networks and thus constitutes a lack of access to information and facilitation for Lebanese entrepreneurs.

2.7 Support needs of entrepreneurs

The rapid diagnosis of entrepreneurs in Lebanon allowed us to analyse the entrepreneurial process and business development among men and women while focusing on the obstacles encountered. It should be noted that Lebanon is currently experiencing a financial crisis affecting practically all economic sectors exacerbated by the COVID-19 pandemic crisis. Indeed, the issue of the devaluation of the Lebanese currency was constantly mentioned in the entrepreneurs' responses. Although the financing aspects of business remain a major challenge to the different subsectors of activity of the interviewees, the women highlighted the family pressure they face and the difficulty of creating a balance between family and professional life; their poor knowledge of administrative and human resources management aspects. They recognized their general lack of knowledge of specific support programmes for women entrepreneurs as well as the absence of professional networking for women to exchange information.

Chapter III – Gender Sensitive Value Chain Analysis

The first step to conducting a Gender Sensitive Value Chain Analysis is the data collection through the desk review and interviews with the stakeholders. It allows identification of actors in each link in the value chain: this step will consider the available data and will focus on the following elements:

- Description of the value chain (economic and social importance, to also include a gender analysis)
- Importance of actors in the value chain (macro, meso and micro level)
- Preliminary PESTEL and SWOT analysis of the development of the sector to deepen the understanding of the functioning of the value chain.

In addition to the difficulties detailed above, difficulties specific to the data collection phase were encountered in terms of both availability and consistency. Availability of data on the topic at hand in the various countries is extremely limited, not to say scarce. An added layer of complication was due the fact that when available and depending on the sources consulted, the data found was contradictory, further impeding the process.

Section I - State of the Art of the GSVCA

As a reminder, the goal of the Gender Sensitive Value Chain Analysis/GSVCA is to evaluate the competitiveness and performance of a number of Value chains in each selected sector/ sub sector in order to identify real or potential barriers and opportunities for women and men that may be shaped by custom, law, and institutional structure. The matrix, inspired from the GIZ approach and based on a score weighting, takes into consideration the 3 essential dimensions, namely:

- Economic dimension (at 40%),
- Gender dimension and social innovation (at 40%), and,
- Institutional dimension (at 20%).

The benchmarking data for the different value chains selected in the project is the result of the approach adopted and the use of the matrix articulated around the different criteria and dimensions mentioned above. Thus, the scoring table below reflects the scores attributed to each dimension and to each criterion within that dimension.

Table 23- Summarized GSVCA matrix for Lebanon

CRITERIA		Sub-sector 1 Agri-food	Sub-sector 2 Textile	Sub-sector 3 ICT
ECONOMIC DIMENSION	**Weight of the criterion in the total 40% (WGQTC)**			

Guiding questions		WGQTC [114]	Score	WS[115]	Score	WS	Score	WS
Market demand outlook (local and / or export)	Economic weight and added value of the sector	25%	4	0.4	4	0.4	3	0.3
	Prospects for market growth	25%	4	0.4	3	0.3	4	0.4
Comparative advantage of production Level of competitiveness (compared to competing producers)	Possibility to substitute local productions for imports	25%	3	0.3	1	0.1	4	0.4
	Unit production costs vs. the baseline Attractive price offering to the buyer/consumer	25%	1	0.1	1	0.1	4	0.4
	TOTAL ECONOMIC DIMENSION	100%		1.02		0.9		1.5
GENDER & SOCIAL DIMENSION	**Weight of the criterion in the total 40%**		**Score**	**WS**	**Score**	**WS**	**Score**	**WS**
Prospects for the integration of women	Women possible function in the VC (groups and functions / roles specified)	30%	4	0.48	4	0.48	3	0.36
	Relative number of women active / employed in the VC (Groups specified)	20%	2	0.16	3	0.24	3	0.24
	Women exercise control over equipment, goods and sales revenue	20%	1	0.08	1	0.08	2	0.16
	Obstacles preventing women from accessing productive resources and economic activities	20%	1	0.08	1	0.08	3	0.24
Potential for social innovation	VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach	10%	2	0.08	1	0.04	3	0.12
	TOTAL GENDER AND SOCIAL DIMENSION	100%		0.88		0.92		1.12
INSTITUTIONAL DIMENSION	**Weight of the criterion in the total 20%**		**Score**	**WS**	**Score**	**WS**	**Score**	**WS**
Promotion policies and regulation of the sector exist and are in force	Policies and regulations for the sector in place and implemented / enforced	30%	4	0.24	2	0.12	3	0.18
	Public authorities provide tangible support	30%	3	0.18	2	0.12	2	0.12
Willingness of chain actors, public	Donors / aid organizations are ready to collaborate	10%	4	0.08	1	0.02	3	0.06

[114] Weight of the guided question in the total criterion
[115] WS stands for Weighted Score. The WS is the weighted score in relation to the total of the matrix (score X % of the question in the dimension X the percentage of the dimension)

authorities, donors and organizations to evolve, collaborate and harmonize interventions	A present and usable non-profit sector in VC	10%	3	0.06	1	0.02	3	0.06
	Chain actors open to discussion and cooperation	20%	3	0.12	1	0.04	3	0.12
TOTAL INSTITUTIONAL DIMENSION		100%		0.68		0.32		0.54
TOTAL (maximum score = 4 points)				**2.76**		**2.14**		**3.16**

1) Criterion 1: Economic dimension: Weight of the criterion in the total 40%

a) Market demand outlook (local and / or export)

i) *Guiding questions: What are the economic weight and the added value of the sector? Considering that this criterion is evaluated through 4 guided questions the weighted % of each question is set at 25%.*

(1) For the **Sub-sector Agri-food:** Score= 4 ; Weighted Score=0.4

Agriculture plays a relatively minor role in Lebanon's, contributing about 5 percent of GDP and 8 percent of the effective labour force. In addition to primary agriculture production, the sector is a key contributor to Lebanon's important agri-food industry which contributes an additional 5 percent of GDP and constitutes a major and growing employer in the economy. The rural population in Lebanon accounts for only 12 percent of the total but it is relatively poorer than the rest of the population[116]. From a development perspective, agro-industrial activity is crucial and an essential pillar for the Lebanese economy. In 2015, it generated approximately 32.03% of the production of the industrial sector and about 2.66% of the country's GDP. Agro-food enterprises account for the largest share of industrial establishments in Lebanon, with 21.8% of enterprises or around 963 companies involved in agro-industrial activities. Agro-food activities are mostly concentrated in Mount Lebanon where 45% of agro-industrial enterprises are located

Not only does it establish links with the agricultural sector but also has the potential to create employment opportunities, particularly for women and rural women and rural women, thus directly contributing to improving their livelihoods. The sector also ensures the creation of higher added value through the production and export of and export of processed products. This sector generates the greatest number of work opportunities in the industrial sector. Currently, the agro-food workforce is estimated at 20,607, representing 25% of the industrial sector workforce, generating the highest number of jobs in the industrial sector[117].

(2) For the **Textiles and clothing subsector**: Score= 4 ; Weighted Score = 0.4

[116] Lebanon at a glance http://www.fao.org/lebanon/fao-in-lebanon/lebanon-at-a-glance/en/
[117] Agro-Food in Lebanon, IDAL-Invest in Lebanon https://investinlebanon.gov.lb/Content/uploads/CorporatePageRubric/180123031644109~Agro-food%20factsheet%202017.pdf

The textile industry of Lebanon accounts for roughly 14% of the total industry sector. There are over 800 manufacturing units in total, with more than 100 in the Maten area. They make things valued roughly at USD 101 million in total. With more than two workers, manufacturing entities account for around USD 35.6 million or about 38 percent of total national production. In Lebanon, the process of fabrication begins with already manufactured yarns. Fabric manufacture, finishing, and fabrication are the three primary stages of processing for raw fibers.[118] Retail activity in Lebanon has traditionally been driven by the large annual influx of Arab tourists and Lebanese expatriates to the country. This has resulted in the constant expansion of the country's clothing industry. Indeed, over the period 2009-2012, the size of the clothing market in Lebanon increased by an average annual rate of 3.9%, indicating a promising retail sale[119]. In addition to that, according to Lebanese customs data, textile related exports from the United States to Lebanon totalled $7.9 million in 2019, up from $7.3 million in 2018.[120]

New market trends have continued to emerge in the Lebanese apparel sector, thanks in part to improving economic conditions. The arrival of new companies, coupled with technological advances, has helped to reinforce the new dynamics. As a result of improved market conditions and technological advances, the clothing sector has experienced strong growth in terms of sales. In terms of investment opportunities and product sales, the sector offered strong growth prospects for domestic and international companies[121]. Unfortunately, the current local political stalemate and security instability coupled with the spill over effects of the neighbouring Syrian crisis and the economic crisis with the fall of the Lebanese lira have weighed heavily on the tourism sector. The drop in tourist arrivals and the resulting drop in tourism spending have negatively affected the growth of the clothing market in Lebanon, which was already facing a decline in local demand due to the decline in purchasing power[122].

(3) For the **ICT subsector**: Score= 3 ; Weighted Score = 0.3

The Information & Communication Technology/ICT sector in Lebanon encompasses ICT Services and Manufacturing, Hardware Retail, and Telecommunications. Around 550 companies are involved in ICT Services and Manufacturing, which represents the most productive component. They are mostly small and medium-sized businesses. About 10,150 high-skilled individuals are employed in ICT Services & Manufacturing companies, the majority falling in the Software sub-sector. Companies that operate in the field of creating IT products and services employ around 5,000 highly skilled individuals, especially as the demand for ICT skills increases significantly each year.

The positive performance of the Lebanese ICT sector has benefited from massive investments in telecommunications infrastructure, capacity and broadband speed. The ICT market grew at a CAGR of 7% between 2014 and 2016. The ICT sector is a fast-growing sector having reached a market

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[118] Lebanon Textile Business Sector Global Market Position https://www.textileinfomedia.com/textile-industry-in-lebanon
[119] BANKMED, Analysis of Lebanon's Apparel Market, 2014. 21P. Market & Economic Research Division. https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162504117.pdf
[120] Lebanon Textile Business Sector Global Market Position https://www.textileinfomedia.com/textile-industry-in-lebanon
[121] Lebanon Textile Business Sector Global Market Position https://www.textileinfomedia.com/textile-industry-in-lebanon
[122] BANKMED , Analysis of Lebanon's Apparel Market, 2014. 21P. Market & Economic Research Division. https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162504117.pdf

volume of US $ 436.2 million in 2016.[123] In 2018, ICT contributed to around 2.1% of the Lebanon's GDP, the equivalent of USD 1.1 billion. The sector's total impact on GDP, whether direct or indirect, is forecasted to reach USD 7 billion by 2025.

ICT services exports have more than doubled over the last decade, growing from USD 329 million to USD 640 million between 2002 and 2017, the equivalent of a 6.9% CAGR. The GCC remains the largest market for Lebanese ICT companies. The ICT sector in Lebanon has witnessed considerable government attention and reform over the last decade, transforming it into one of the most prominent economic sectors today. Its positive growth outlook for the coming years will be fueled by investments in the telecommunications infrastructure, modernization initiatives by both the public and private sector, and improvements to the business environment, resulting in greater demand for ICT services.

ii) *Guiding questions: What are the prospects for market growth? Considering that this criterion is evaluated through 4 guided questions the weighted % of each question is set at 25%.*

(1) For the **Agri-food Sub-sector:** Score= 4 ; Weighted Score = 0.4

The comparative advantage in Lebanon is geographical location on the eastern shores of the Mediterranean Sea, its water resources; geomorphology, climate diversity as well as the country's exposure to sunlight – experiencing a significant number of sunny days throughout the year – have enabled the development of Lebanon's Food and Agriculture sector. Lebanon's arable land constitutes 19% of total area of 10,452 Km2, an aspect that has placed Lebanon in a significant position among other productive countries within the region.

The main agricultural areas of Lebanon are the coastal strip, the Akkar plain with Upper Lebanon, the Bekaa valley, the western slopes of the Anti-Lebanon range and the southern hills. Its various agricultural and livestock products include: citrus fruits, potatoes, olives, wheat, tomatoes, oats, bananas, tobacco, and sheep and goats. The agriculture sector in Lebanon ensures the creation of higher value added through the production and export of processed goods.[124] According to the United Nations Economic and Social Commission for Western Asia/UN-ESCWA, the food and agriculture sector in Lebanon contributes to 6% of the country's GDP and employs 22% of the workforce.[125]

As already stressed, the Agri-food sector is a major contributor to the Lebanese economy, in 2018 it generated an estimated 38% of the industrial sector output and around 2.9% of the country's GDP. The sector added value has increased at a CAGR of 9.5% over the 2010-2018 periods, with an estimated size of USD 1.6 billion in 2018.[126] Lebanon's top five major produced food categories are cereals, fruits, vegetables, olives, and industrial crops (sugar and tobacco). According to the most

[123] IDAL, ICT sector in Lebanon, 2018. 14P. https://investinlebanon.gov.lb/Content/uploads/Publication/181205011004908~IDAL-ICT%20FACTBOOK%202018.pdf
[124] IDAL, Agro-Food IndustryFactsheet,2017 https://investinlebanon.gov.lb/Content/uploads/CorporatePageRubric/180123031644109~Agro-food%20factsheet%202017.pdf
[125] Muriel Conley: Analysis of Lebanon's Food Market–Bankmed, 2016 https://silo.tips/download/analysis-of-lebanon-s-food-market
[126] IDAL-Invest in Lebanon : Agri-Food Industry, 2020 factbook http://www.databank.com.lb/docs/Agri-Food%20%20Industry%20Factbook%202020%20IDAL.pdf

recent available data, Lebanon's total food production reached 5,037,000 tons in 2013 rising at a rate of 6% per annum where crops and livestock production rose by 6% and 8%, respectively. The same year, total crops production's share was more than 78% of total food production in Lebanon, while livestock production constituted the remaining 22%. Over the years, the total value of Lebanon's food imports has increased at an average annual rate of 8%, reaching USD 3,615 million in 2014, which represents about 17.6% of Lebanon's total imports. However, this increase is mainly due to the rise in international food prices, resulting in the volume of food imports only increasing at an annual growth rate of 2.4% over the period 2010-2014, reaching 3,036,000 tons imported in 2014. As international food prices began to fall from mid-2014, the total value of imports fell by 11% between January-August 2014 and January-August 2015. As a result, the volume of imported food increased by 3% year-on-year to 2,040,000 tons in August 2015. For this reason, the cost per ton of imported food fell from USD 1 235 in August 2014 to USD 1 069 in August 2015.[127]

Lebanon Agri-food exports benefit from favorable terms and access to external markets thanks to a number of bilateral and multilateral agreements most notably EU-Lebanese Association Agreement, EFTA, GAFTA, and GSP… These agreements have had a considerable positive impact on the Lebanese exports especially to the European markets.[128] There is a large untapped export potential in the agricultural sector, especially in fruits and vegetables. The untapped agricultural export potential amounts about US$ 600 million in Lebanon, a third of which is from fruit and vegetable production. The main fruits with the largest export potential include fresh apples and bananas (fresh or dried), of which only a third of the total potential is achieved. Fresh potato is the vegetable with the largest export potential in Lebanon, with an unmet export potential of above US$ 30 million. It is important however to highlight that growth opportunities within the Lebanese Food and Agriculture sector remain subdued due to a number of challenges including water mismanagement and the absence of adequate agricultural strategies that are aimed toward increasing investments in the sector and infrastructure development in rural areas.

(2) For the **Textiles and clothing subsector**: Score= 3; Weighted Score = 0.3

In 2017, it was estimated that the clothing market would grow by about 5.46 per cent over the previous year. Further growth was expected in the following years, with a maximum growth rate of about 6.2 per cent expected in 2020,[129] but this was without taking into account the global COVID-19 pandemic and various local crises as it is the case in Lebanon. The Textile and Clothing/TC market in Lebanon ranges from economical clothes sale to luxury apparel production in-house. Some Lebanese businesses provide regular ready-to-wear, couture, and accessories collections with a small number of models created by a number of globally well-known designers who are typically the brand's founder. The textile industry of Lebanon accounts for roughly 14% of the total industry sector.[130]

[127] Muriel Conley: Analysis of Lebanon's Food Market–Bankmed, 2016 https://silo.tips/download/analysis-of-lebanon-s-food-market
[128] IDAL-Invest in Lebanon: Agri-Food Industry, 2020 factbook http://www.databank.com.lb/docs/Agri-Food%20%20Industry%20Factbook%202020%20IDAL.pdf
[129] Global Fast Fashion Market Report (2021 to 2030) - COVID-19 Growth and Change - ResearchAndMarkets.com https://www.businesswire.com/news/home/20210524005342/en/Global-Fast-Fashion-Market-Report-2021-to-2030---COVID-19-Growth-and-Change---ResearchAndMarkets.com
[130] Lebanon Textile Business Sector Global Market Position https://www.textileinfomedia.com/textile-industry-in-lebanon

When it comes to category segmentation, women's wear constitutes the largest segment of the global apparel industry with 49.9% share of the industry's total value in 2013. It is followed by men's wear segment which accounts for 32.0% of the industry during the same year. The remaining 18.1% of the industry is accounted for children's wear. Lebanon's apparel imports are led by imported women's wear, which have increased by an average annual rate of 3.4% over the period 2009-2014, reaching total value of USD 228 million. Specifically, imported women's suits, ensembles, and jackets constituted a share of 67% of imported women's wear during this period. It is followed by imports of blouses and shirts with a share of 21%.[131]

Textile Business sector accounts for about 1.3 percent of Lebanon's Total Garment Imports. As a matter of fact, apparel needs in Lebanon are mainly satisfied through imports, due to the country's limited capacity for domestic production. The principal causes that contribute the restriction of domestic apparel industry could be summarised in high production cost, fierce external competition, as well as low customs duty on imported textiles and clothing. Hence, Lebanon has always been a net apparel importer.[132] According to the same source,[133] the evolution of apparel Imports has been characterised by the dynamism witnessed in Lebanon's apparel market has boosted the country's apparel imports during the period 2009-2014. The value of apparel imports has increased consistently over the aforementioned period particularly after the drop over volume of apparel imports during the period 2009-2011 and then recovered gradually from 2012 to 2014. Lebanon's apparel market size remained stable in 2013 and 2014 recording a yearly estimated value of USD 606 million. Yet the consequent decline of tourist spending affected the growth of Lebanon's apparel market, which was already facing lower local demand due to diminishing purchasing power. Imports in the first half of 2020 have fallen by 50 percent compared to the same period in 2019. With the destruction of the Port of Beirut, analysts expect imports to fall even further.[134]

Until the recent crisis in the country (2020-2021), it can be said that the Lebanese apparel market was characterised by stability, as the country represents an attractive market for many retailers despite the delicate political and regional conditions, which have affected tourism in Lebanon in recent years, decreasing tourist spending in the country. In fact, Lebanon enjoys a trading culture that encourages interaction with various regional and international trading partners, especially as the country benefits from its proximity to European and Arab markets, which allows traders to seize great business opportunities.[135]

Concerning the evolution of Apparel Exports, Lebanon's value and volume of apparel exports followed an increasing trend over the period 2009-2011. However, the slowdown witnessed in this sector affected Lebanon's exports leading to a 7.8% drop in the value of apparel exports and 19.1%

[131] Bankmed Analysis of Lebanon's apparel market, March 2015, https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162619680.pdf
[132] Bankmed, Analysis of Lebanon's Apparel Market, 2015 https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162619680.pdf
[133] Bankmed, Analysis of Lebanon's Apparel Market, 2015 https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162619680.pdf
[134] TC Lebanon Country Commercial Guide **International Trade Administration U.S. Department of Commerce**, 2020 https://www.trade.gov/knowledge-product/lebanon-apparel
[135] Bankmed, Analysis of Lebanon's Apparel Market, 2015 https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162619680.pdf

decline in their volume in 2012. Nevertheless, the years 2013 and 2014 witnessed a recovery in apparel exports, where only the value recovered to pre-slowdown levels. As such, it is important to note that Lebanon's apparel trade deficit has been on the rise in the past few years as the country's apparel import growth exceeded the rise in apparel exports despite the efforts to enhance apparel export strategies.[136] According to the Lebanese customs data, textile related exports from the United States to Lebanon totalled $7.9 million in 2019, up from $7.3 million in 2018.[137]

It is worth to note that Lebanon's haute couture industry has emerged as a major potential for the country's apparel sector, with these high-end exports expanding, especially to the Middle-Eastern market[138] and remains an asset. However, given that the local financial sector has imposed strict controls on capital outflows, experts predict a major decrease in apparel exports to Lebanon and a slight increase in local production.[139] Moreover, according to the analysts, Lebanon needs to minimise its heavy reliance on imports and instead seek opportunities to support and develop local garment manufacturing to enable its garment industry to thrive.[140]

(3) For the **ICT subsector**: Score= 4; Weighted Score = 0.4

Lebanon has a fast-growing Information Technology sector which demonstrated over the years a strong capacity for growth and a unique resilience in the face of regional economic uncertainties. Lebanon is emerging as a leading ICT exporter in the region. 80% of the ICT software development firms are engaged in exports. They mainly export vertical software and mobile applications. Its export-oriented nature, low capital requirements, and robust regional and international demand make it an ideal sector for investment. As a matter of fact, due to its geographical location, Lebanon and the Lebanese ICT companies have the opportunity to expand and serve the rapidly growing ICT market in the MENA region.

The Gulf Region is their number one export destination, while other Middle East countries rank second and African countries as third.[141] As per the Investment Development Authority of Lebanon/IDAL's fact sheet, ICT related exports accounted 23.2% of the total services exports in 2015. Its market size was USD 436.2 million in 2016. In 2018, ICT contributed to around 2.1% of the Lebanon's GDP, the equivalent of USD 1.1 billion. It was expected to further grow at a compounded annual interest rate of 9.7% and reach USD 543.5 million by 2019. The sector's total impact on GDP, whether direct or indirect, is forecasted to reach USD 7 billion by 2025. The main factors contributing to this growth were the rising income, declining device prices, the modernization initiatives, and the improvements in the telecommunications infrastructure.[142]

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[136] Bankmed, Analysis of Lebanon's Apparel Market, 2015 https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162619680.pdf

[137] Lebanon Textile Business Sector Global Market Position https://www.textileinfomedia.com/textile-industry-in-lebanon

[138] Bankmed, Analysis of Lebanon's Apparel Market, 2015 https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162619680.pdf

[139] TC Lebanon Country Commercial Guide **International Trade Administration U.S. Department of Commerce**, 2020 https://www.trade.gov/knowledge-product/lebanon-apparel

[140] Bankmed, Analysis of Lebanon's Apparel Market, 2015 https://www.bankmed.com.lb/BOMedia/subservices/categories/News/20150515162619680.pdf

[141] Shanda Consult Ltd: Lebanon's ICT Sector Growth, 23 October 2017 https://www.mondaq.com/it-and-internet/639422/lebanon39s-ict-sector-growth

[142] Shanda Consult Ltd: Lebanon's ICT Sector Growth, 23 October 2017 https://www.mondaq.com/it-and-internet/639422/lebanon39s-ict-sector-growth

The European Institute of Business Administration/INSEAD's 2019 Global Talent Competitiveness Index ranking places Lebanon in fourth place for "New Product Entrepreneurial Activity", indicating that not only is entrepreneurship dynamic in the country, but that the type of products and services that come out of the country tend to be innovative and original. Additionally, over the past few decades, many impressive startup incubators have sprung up and the country's tech sector has made significant strides since then.[143] This growth will be fueled by investments in telecommunications infrastructure, modernization of the public and private sectors and improvement of the business environment, resulting in increased demand for ICT services.[144]

The ICT sector in Lebanon has demonstrated over the years a strong capacity for growth and a unique resilience in the face of regional economic uncertainties. Its export-oriented nature, low capital requirements, and robust regional and international demand make it an ideal sector for investment.

b) Comparative advantage of production Level of competitiveness (compared to competing producers)

i) Guiding questions: Is it possible to substitute local productions for imports? Considering that this criterion is evaluated through 4 guided questions the weighted % of each question is set at 25%.

(1) For the **Agri-food Sub-sector:** Score= 3 ; Weighted Score = 0.3

In accordance with the demand of the growing refugee population, the agri-food imports increased slightly between 2010 and 2019 and amounted to around USD 1.6 billion in 2019. Lebanon mainly imports dairy products and cereals, which respectively representing 18% and 16% of total imports. These growing needs would have motivated the local manufacturers and ultimately serve as an opportunity for them to work more to develop their business and production and consequently contribute to the import substitution.

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.1

Since the local financial sector has imposed strict controls on capital outflows, experts predict a large drop in clothing exports to Lebanon and a slight increase in local production. Imports in the first half of 2020 have already fallen by 50% compared to the same period in 2019. With the destruction of the Port of Beirut, analysts expect imports to fall even more[145].

(3) For the **ICT subsector**: Score= 4 ; Weighted Score = 0.4

Lebanon has a supportive ecosystem with regards to ICT the sector and its growth is among the government's top priorities supported thanks to the introduction of a series of initiatives and incentive schemes available for both, established businesses and start-ups.[146] Indeed, it is important to recognise that the ICT sector in Lebanon has witnessed considerable government attention and

[143] INSEAD, The Global Talent Competitiveness Index 2019, 339 P. Fontainebleau, France. https://www.insead.edu/sites/default/files/assets/dept/globalindices/docs/GTCI-2019-Report.pdf
[144] IDAL, ICT sector in Lebanon. 2020. 14P. https://investinlebanon.gov.lb/en/informationcenter/publications
[145] https://www.trade.gov/country-commercial-guides/lebanon-apparel
[146] Shanda Consult Ltd: Lebanon's ICT Sector Growth, 23 October 2017 https://www.mondaq.com/it-and-internet/639422/lebanon39s-ict-sector-growth

reform over the last decade, transforming it into one of the most prominent economic sectors at present. Its positive growth outlook for the coming years will be fueled by investments in the telecommunications infrastructure, modernisation initiatives by both the public and private sector, and improvements to the business environment, resulting in greater demand for ICT services.[147] This is the only sector that will have benefited most from the COVID-19 pandemic and its negative consequences. As a matter of fact, due to its geographical location, Lebanon and the Lebanese ICT companies have the opportunity to expand and serve the rapidly growing ICT market in the MENA region.[148] The Gulf Region is their number one export destination, while other Middle East countries rank second and African countries as third. According to IDAL the current market dynamics signal investment opportunities across a broad spectrum of ICT activities to only quote Cloud Computing, Artificial Intelligence and Robotic Process Automation. Other opportunities do exist driven by local specialties i.e. the integration of technology into the offerings of services in different fields, such as finance, education and/or health. Indeed, the FinTech market is a prominent one in the MENA region, and Lebanon has a strong foothold in it compared to its relatively small size. There are 28 companies involved in FinTech-related activities. EdTech is a highly promising industry which has been growing thanks to Lebanon's renowned educational sector. With 16 EdTech startups in the country, a growing appetite is noted today for Arabic educational content, notably in the GCC and mast but not least, the HealthTech particularly Lebanon is a leading healthcare hub in the Arab world, headed by dozens of prominent private and public hospitals. These institutions are fuelling the sector's digitization. There are around 10 HealthTech startups in the country today.[149]

ii) *Guiding Question: What is the unit production costs compared to the baseline? Can the product be offered to the buyer / consumer at attractive prices? Considering that this criterion is evaluated through 4 guided questions the weighted % of each question is set at 25%.*

(1) For the **Agri-food Sub-sector:** Score= 1 ; Weighted Score = 0.1

Following the rise in prices between 2007 and 2008, it is obvious that the purchasing power of the working classes has been considerably affected. Between 2004 and 2011, the amount needed to meet minimum calorie needs, over a year, increased by 75%, to the equivalent of $ 987. From 2008 to 2011, economic growth and food inflation increased following the arrival in Lebanon of one million food insecure Syrian refugees[150].

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.1

The high cost of production, fierce external competition, as well as low tariffs on imported textiles and clothing have limited the expansion of the domestic clothing industry. Therefore, Lebanon has always been an importer of clothing.

(3) For the **ICT subsector**: Score= 4 ; Weighted Score = 0.4

[147] The ICT sector in Lebanon https://investinlebanon.gov.lb/en/sectors_in_focus/ict
[148] Shanda Consult Ltd: Lebanon's ICT Sector Growth, 23 October 2017 https://www.mondaq.com/it-and-internet/639422/lebanon39s-ict-sector-growth
[149] The ICT sector in Lebanon https://investinlebanon.gov.lb/en/sectors_in_focus/ict
[150] World Refugee & Migration Council, The Economic Impact of the Syrian Refugee Crisis in Lebanon. 2021. 50P. https://wrmcouncil.org/wp-content/uploads/2021/09/Lebanon-Syrian-Refugees-WRMC.pdf

The success of local and international companies that are well established and operating in Lebanon in the ICT field is now recognized. Lebanese ICT companies have established themselves as important players in the communication and software markets, particularly in the Middle East, but also in the African, European and American markets, in addition to the growing number of innovative start-ups in the fields of software development and mobile applications. Multinational companies are also an important part of Lebanon's high-tech environment. Leading international ICT companies (e.g. Microsoft, Cisco and Intel) are present in the Lebanese market and operate through their subsidiaries in Beirut. It is obvious that this success also means that the products offered to the buyer/consumer both in Lebanon and in the markets covered are attractively priced. Lebanon's bandwidth has increased 10 folds since 2011. The average speed of mobile broadband has increased 18 times and prices have declined by 40% during the same period. The Mitsubishi Electric's new India-Middle East-Western Europe (IMEWE) cable activated in 2011 resulting in an increase in international capacity and the reduction in prices of the internet and the international leased lines.[151] No data are available as regard to the impact of the COVID 19 on the prices.

2) Criterion 2: Gender and social dimension: Weight of the criterion in the total 40%

a) Prospects for the integration of women

i) Do women have a (possible) function in the VC? If yes, specify the groups and functions / roles. Weight of the guided question in Criterion 2 is 30%

(1) For the **Agri-food Sub-sector:** Score= 4 ; Weighted Score = 0.48

Approximately 20 to 25 percent of Lebanon's active population is involved in the agriculture and food sector. Agriculture and food are important for the economy of Lebanon. While primary agriculture makes a small share of the country' incomes (about 4 percent of the GDP), agriculture contributes to 25-30 percent of the GDP when indirect contributions (the food sector) is considered. Because of high poverty rates in rural Lebanon (with rural poverty rates of 36-40 percent in North Lebanon and in Bekka), increasing agricultural growth could play a critical role in poverty reduction[152]. From a development perspective, agro-industrial activity is crucial for the Lebanese economy. Not only does it establish backward linkages with the agriculture sector, but it also has the potential of creating employment opportunities, particularly for women and rural communities, thus directly contributing to an improvement in their livelihoods. The sector moreover ensures the creation of higher value added through the production and export of processed goods.[153]

Lebanese women have a role in the value chain, they account for up to 43 percent of the agricultural work force.[154] They typically spend long hours working the labour-intensive and time-intensive

[151] IDAL: ICT sector in Lebanon 2018 FACTBOOK, http://www.databank.com.lb/docs/ICT%20Factbook%202018.pdf
[152] The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf
[153] IDAL, Agro-Food IndustryFactsheet,2017 https://investinlebanon.gov.lb/Content/uploads/CorporatePageRubric/180123031644109~Agro-food%20factsheet%202017.pdf
[154] The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf ; FAO, Role of women in agriculture sector in Lebanon Briefing note, March 2021, http://www.fao.org/documents/card/en/c/cb3268en/

manual farming tasks, such as sowing, weeding, harvesting and processing. They are also responsible for a large part of the animal production activities. Some estimates indicate that, in certain labour-intensive agricultural sectors (e.g. tobacco growing) and household-based production activities, women actually constitute the absolute majority.[155] Women farmers constitute only some 9 percent of the total farmers.

(2) For the **Textiles and clothing subsector**: Score= 4 ; Weighted Score = 0.48

According to a paper prepared by ILO to serve as a basis for discussion at the Global Dialogue Forum on Wages and Hours of Work in the Textile, Clothing, Leather and Footwear Industries (2014), women make up an average of 68 per cent of the workforce in the clothing industry, 45 per cent in textiles, and 46 per cent in the leather and footwear industries. The same source indicates that in some countries, they may constitute up to 90 per cent of the employees in these industries. However, care should be taken with average figures, as they vary considerably from country to country. Indeed, UNIDO also notes that only a limited number of TCLF producing economies report data on women's employment at the industry level. This is the case in Lebanon, where the only available and abundant data related to women and girls concern the production of women's garment.[156] Unfortunately, despite multiple efforts, no record for the women in the TC workforce was found. Yet, even in the absence of quantitative data, women have certainly function/s in the VC in Lebanon, as it is the case globally (except very few countries such as India and Pakistan). The share of women workers in the garment, textile industry is more than obvious.

(3) For the **ICT subsector**: Score= 3 ; Weighted Score = 0.36

All available studies agree on that ICT represents a promising industry which an understanding of new technologies (60 percent), quality control (42 percent), cos control (50 percent), and monitoring and evaluation (50 percent). Lebanon produces a large number of university graduates who possess these skills but they are not integrated into the labour market, largely because Micro, Small and Medium Enterprises/MSMEs cannot afford to employ people with the level of training they require. Sex disaggregated data is not available for the graduates, however concerning the gender distribution of labour, the UNDP study[157] confirmed the widely reported problem of low female participation in the workforce. Among the sample of MSMEs women made up only 20 percent of the labour force. According to the same source, in 2018, the number of Lebanese employees in the ICT sector was 1,310. However, unlike the other sectors, there are only 30 non- Lebanese employees in the ICT sector, representing just 2%. Predominantly excluded from the ranks of management and

[155] The role of food and agriculture for job creation and poverty reduction in Jordan and Lebanon Agricultural Sector Note (P166455) Technical Note, March 2018 https://documents1.worldbank.org/curated/en/325551536597194695/pdf/Agricultural-Sector-Note-Jordan-and-Lebanon.pdf

[156] ILO, Wages and Working Hours in the Textiles, Clothing, Leather and Footwear Industries https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---sector/documents/publication/wcms_300463.pdf

[157] UNDP: Mind the Gap. A labour Needs Assessment: Agro-Food-Construction- ICT, 2016 https://www.undp.org/content/dam/lebanon/img/SocialandLocalDevelopment/Mind%20the%20gap%20final%2022%20March%20.pdf?download

support staff (and from the ICT industry as a whole), most of them are employed only as semiskilled.[158]

ii) *Is the number of women active / employed in the VC relatively high? What groups are they from? Weight of the guided question in Criterion 2 is 20%*

(1) For the **Agri-food Sub-sector:** Score=2 ; Weighted Score = 0.16

Since the 2000s, the employment of women in agriculture has steadily increased. In rural areas they are major contributors to this sector. Yet Lebanese women working in agriculture have been identified by the Ministry of Agriculture/MoA in its 2015-2019 strategy as a vulnerable group. Over 20 percent of heads of households engaged in the sector are highly vulnerable.[159] They are involved mainly in the production of dairy products; food preserves and subsistence farming are marked by an increased incidence of poverty.[160] In 2010, only 9 percent of farms were headed and operated by women and only 5 percent of total agricultural areas were cultivated by women. More than a decade later, things did not really change. Indeed, even if there are no direct data to demonstrate that women do not control over equipment, goods and sales revenue, indirect evidences are obvious as regard to the non-enjoyment of women as a whole and most of them in rural areas in particular in addition to their lack of awareness which would have empowered them their basic rights.

The gender gap in Lebanon is very pronounced in the fields of economic participation and opportunity. Lebanon ranked 139th out of 156 countries according to the Global Gender Gap Index 2021 with a score of 0.487 which is below the Gender Equality Index average[161] and the 2021 overall average achievement of 0.583. Lebanon is ranked 144th with a labour force participation rate of 0.336 (25,6% of women vs. 76.3% of men) below the 2021 average of 0,655 and a Female/male ratio of 0,34. If the wage equality for similar work is acceptable to a certain extent comparatively to other indicators since Lebanon is ranked 93th with a score of O.628 and a f/m ratio of 4.32,[162] in the agriculture sector, women often earn two-thirds to half of the wages earned by men[163]. Since they are mainly involved in informal, part-time or invisible work, they are often financially and socially ignored, which leads to an increase in women's unpaid labour work and other challenges, such as the lack of social protection. Available data suggest that women involved in agriculture are less likely than men to own land, and are generally involved in smaller-scale agricultural work. Gender gaps are also prevalent in women's participation in the design of legislations and programmes related to rural areas.

(2) For the **Textiles and clothing subsector**: Score= 3 ; Weighted Score = 0.24

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[158] UNDP: Mind the Gap. A labour Needs Assessment: Agro-Food-Construction- ICT, 2016 https://www.undp.org/content/dam/lebanon/img/SocialandLocalDevelopment/Mind%20the%20gap%20final%2022%20March%20.pdf?download

[159] Lebanon at a glance http://www.fao.org/lebanon/fao-in-lebanon/lebanon-at-a-glance/en/

[160] Lebanon at a glance http://www.fao.org/lebanon/fao-in-lebanon/lebanon-at-a-glance/en/

[161] Gender equality Index value is 1

[162] World Economic Forum Global Gender Gaps Report, Insight Report, March 2021 http://www3.weforum.org/docs/WEF_GGGR_2021.pdf

[163] FAO, Role of women in agriculture sector in Lebanon Briefing note, March 2021, http://www.fao.org/documents/card/en/c/cb3268en/

Today's global economy, and specifically the Textile, Clothing, Leather and Footwear/TCLF sector, is characterized by geographically dispersed production and rapid market-driven changes. Some countries have greatly benefited from the creation of millions of jobs in the TCLF sector in developing countries. The Lebanese labour market is characterised by low activity and employment rates, a low contribution of women to economic life, a large informal sector, high influx of foreign workers and a large number of skilled Lebanese people seeking and obtaining employment abroad. The Lebanese workforce in the TC sector is starkly female as it is the case all regions of the world. Due to the lack not to say the absence of data, it is not possible to quantify the number of women active or employed in the VC in the TC sector. However, it is known that their number is high. As in many developing countries, young women with relatively low skills comprise a high share of employees in the Lebanese clothing industry, which is often one of the few accepted forms of contractual labour for women. Most jobs in apparel production are occupied by women and more particularly migrant and refugees (Palestinian embroidery in Palestinian camps).

(3) For the **ICT subsector**: Score= 3 ; Weighted Score = 0,24

The data published by the World Economic Forum/WEF in 2021 indicate that Lebanon closed the Gender Gap in the enrolment in secondary and tertiary education, being ranked at the first place with a score of 1.000 (Equality). In terms of education and skills related to the ICT sector, the Science, Technology, Engineering and Math/STEMS, attainment is of 18.03 per cent for female and 30.34 for male with a value of 0.59. For the Information & Comm. Technologies/ICT attainment is of 1.12 per cent for female and 3.25 for male with a value of 0.34. The literacy rate for Lebanon is 93.9%. According to the same source Lebanon is ranked globally as the 4th best country for math and science education, and as the 10th best overall for quality of education.[164] Based on these figures, it is important to highlight that even if women are active /employed in the VC their number remains somewhat moderate as it is the case for their presence in the workforce in any other sector and relatively low when their technical capabilities are considered. This is confirmed when taking the distribution of female employees by category which indicates that women are 21% at the professional level, approximately one-in-five– something that held true across the targeted sectors targeted by the study (e.g. agro-food, Construction and ICT). Their participation is highest for managerial and secretarial staff (reaching 37% in the ICT industry) and 21% for professionals category. None of them is counted in the semiskilled workers category.[165] Moreover, it should be also noted, that in view of the rapid transformations taking place in the current and future workforce, when it comes to gender gap analysis, there is also a growing interest in a skill that will be in high demand in the future in technology companies, especially in the field of artificial intelligence/AI. In this context, the World Economic Forum and LinkedIn conducted an analysis that established that female AI professionals compose only of 22% of the total global specialists on their platform, compared to 78% who are male.[166]

[164] http://www3.weforum.org/docs/WEF_GGGR_2021.pdf

[165] UNDP: Mind the Gap. A labour Needs Assessment: Agro-Food-Construction- ICT, 2016 https://www.undp.org/content/dam/lebanon/img/SocialandLocalDevelopment/Mind%20the%20gap%20final%2022%20March%20.pdf?download

[166] Where Do Lebanese Women Stand In Tech? Where do Lebanese Women stand in Tech? | Blog | BDD Blog | What's Trending in BDD Lebanon, What's Trending in Lebanon, Beirut Digital District Blog, Design Blogs Lebanon, Technology Blog in Lebanon, Leadership Blogs in

iii) *Do women exercise control over equipment, goods and sales revenue? Weight of the guided question in Criterion 2 is 20%*

(1) For the **Agri-food Sub-sector:** Score= 1 ; Weighted Score = 0.08

The vulnerability of Lebanese women in the agriculture sector is at the same time a cause and consequence. Due to their social status and economic weakness and powerless, either in their traditional environment and/or as workers in the agriculture/agri-food sector, women do not exercise any access to and control over resources equipment, goods and sales and even as entrepreneurs this control is very limited particularly when women are employed in the family businesses. In fact, many women in rural areas are not aware or exercise of their basic rights. Mainly involved in informal, part-time or invisible work, women are often financially and socially ignored, which leads to an increase in women's unpaid labour work and other challenges, such as the lack of social protection.

In 2021, the Global Gender Gaps Report has shown the limits of access to finance of Lebanese comparatively to men such as the right to hold a bank account & get credit has been valued[167] at 0.25, the inheritance rights for daughters at 0.75, women's access to land use, control & ownership at 0.50 and women's access to non-land assets use, control & ownership at 0.25.[168] According to available data, women involved in agriculture are less likely than men to own land, and are generally involved in smaller-scale agricultural work. By force of circumstances, they tend to manage smaller plots than male farmers. Concurrently, they have less access to productive inputs, finance, technologies, markets and training and extension services responding to their specific needs.[169]

(2) For **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.08

Since the middle of the last century, women from developing countries have dominated the labour-intensive assembly lines of global supply chains such as textiles. They are mainly recruited in the TC and similar sectors because they are a source of cheap labour and accept this situation because they absolutely need to work. At the same time, their work is often seen as a supplementary and a secondary source of income in most families but also by employers who exploit this situation to their own advantage particularly when the majority of the female workforce is made up of migrants[170]. This situation is certainly the most consistent for the employers' interest and the less appropriate for women to exercise any control over equipment, goods and sales revenue. Moreover, although the garment industry workforce is dominated by women, the state of affairs that defines women's occupational and social fragility in the TC sector encourages their deprivation from their basic human rights reinforcing their exploitation and unequal status in most societies and professional environments limiting their access to and control over resources to only quote salary and social protection.

Lebanon, BDD News Letters, Beirut Digital District News, BDD Trending, Digital Marketing Lebanon, BDD Articles, Beirut Digital District Articles, Lebanon 2020 news

167 0-1 (worst)

168 World Economic Forum Global Gender Gaps Report, Insight Report, March 2021 http://www3.weforum.org/docs/WEF_GGGR_2021.pdf

169 FAO, Role of women in agriculture sector in Lebanon Briefing note, March 2021, http://www.fao.org/documents/card/en/c/cb3268en/

170 The Garment Industry Needs More Women Leaders http://www.ipsnews.net/2021/05/garment-industry-needs-women-leaders/

In Lebanon, 26% of working women earn less than $300 monthly and 61% earn less than $500 monthly. Even when comparing only full-time workers, there is a significant wage gap between Lebanese male and female workers. In the private sector, 46% of male employees earn over $700 a month, in comparison to 20% of women. Not surprisingly, younger women are also more likely to earn lower wages than their older counterparts. Among working Lebanese women ages 18 through 25, two in three earn $500 or less monthly. Among those 36 to 55, a slight majority earns over $500 per month.[171] In the TC sector, women's earnings are generally lower than those of men. Indeed, men's wages are consistently higher than women's, although the gap varies between countries.

(3) For the **ICT subsector**: Score=2 ; Weighted Score = 0.16

According to the United Nations Secretary-General, Kofi Annan (2003), "the so-called digital divide is actually several gaps in one. There is a technological divide—great gaps in infrastructure. There is a content divide. A lot of web-based information is simply not relevant to the real needs of people. And nearly 70 per cent of the world's websites are in English, at times crowding out local voices and views. There is a gender divide, with women and girls enjoying less access to information technology than men and boys. This can be true of rich and poor countries alike".[172] Things have not really changed since then. In 2018, Lebanon ranks 64 of 176 countries in ITU's ICT Development Index (IDI).[173] This score places the country in a privileged position in the world, and more specifically in the MENA region, and implies the availability of ICT resources for professionals and consumers of both sexes.

As a matter of fact, if the UNDP available figures provide information that allows us to assume that Lebanese women are in professional (37%) and managerial (21%) positions and therefore have to a certain extent control over equipment, goods and sales revenue at least within their own tasks and responsibilities. As regard to Technology access, a UNIDO study[174] indicates that with 56.8 mobile broadband subscriptions per 100 inhabitants, Lebanon has a lower mobile subscription rate of 96%. 76% of the Lebanese population uses the internet one of the highest percentages of individual internet, indicating widespread access to internet (ITU source). 78% of households have access to a computer, and 77% have access to internet at home. Of internet users and smartphone owners in Lebanon, 92% were found to access the Internet on a daily basis. Internet is however reported to be prohibitively slow and unreliable, and an urban and rural digital divide persists. According to the same source (UNIDO, 2018), mobile internet is completely unavailable in some parts of the country.

In general, in almost all countries, women have less access to technology than men. However, the gender gap in mobile and internet use varies by country and study. In addition, across all countries,

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[171] Status of women in the Middle East and North Africa http://swmena.net/en/report/91

[172] United Nations Secretary-General, Kofi Annan Statement to the World Summit on the Information Society, Geneva, 10 December 2003 quoted in Gender equality and empowerment of women through ICT, United Nations Division for the Advancement of Women Department of Economic and Social Affairs, September 2005 https://www.un.org/womenwatch/daw/public/w2000-09.05-ict-e.pdf

[173] http://www.itu.int/net4/ITU-D/idi/2017/ quoted in UNIDO "Women's empowerment through inclusive and sustainable industrial development in the MENA region " Desk review study on: Women Access to technology in Algeria, Morocco, Tunisia, Egypt, Jordan, Palestine and Lebanon; June 2018, https://open.unido.org/api/documents/13737828/download/DeskReviewStudy_PWEI_MENA_2018.pdf

[174] https://www.itu.int/net4/itu-d/icteye/CountryProfileReport.aspx?countryID=132 quoted in UNIDO, June 2018

there are significant differences identified between different groups of people and women, relating to the rural-urban divide, age, education levels and wealth. There are large gaps in internet use relating to age, education and income levels unfortunately, available data are not disaggregated by sex.[175]

iv) *What are the obstacles preventing women from accessing productive resources and economic activities? Weight of the guided question in Criterion 2 is 20%*

(1) For the **Agri-food Sub-sector:** Score= 1 ; Weighted Score = 0.08

The fact that women assume a disproportionate share of unpaid work, particularly in the agricultural sector, is due to the various forms of discrimination they suffer at all levels and the devaluation of their contribution, whatever its value or magnitude. In addition, in the majority of cases, their role in the agricultural sector is often considered to be "normal" and an extension of their reproductive role. Indeed, within parts of Lebanon women's economic contribution to the family are still considered as secondary and supportive to men's work due to the deep-rooted convictions around gender roles, whereby women are seen as the 'caretakers' and men as the main breadwinners of the household.[176] Therefore, their work is undervalued, which is the fundamental cause of their economic and social exclusion due to their limited access to and control over resources, aggravating their vulnerability and poverty.

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.08

From a macro-economic, point of view, the Lebanese labour market is characterised by low activity and employment rates, a low contribution of women to economic life, a large informal sector, high influx of foreign workers and a large number of skilled Lebanese people seeking and obtaining employment abroad.[177] The main obstacles preventing women from accessing productive resources and economic activities are not specific to the TC sector even though it is recognised that the situation of women is among the most sensitive. Indeed, working conditions in the clothing industry and some industry practices can be particularly challenging for female workers. Informal and home-based work is more common among women than men.

Long and unpredictable working hours and safety concerns make it difficult for women to combine family responsibilities with work. Low wages, weak collective bargaining opportunities and lack of equal pay for work of equal value can make women vulnerable to exploitation inside and outside the workplace. Poor or non-existent maternity protection and various forms of violence, abuse and harassment are still present in the TCLF industries.[178]. Indirect discrimination is still prevalent, and minimum wages set at industry level tend to be lower for industries that mainly employ women.

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[175] UNIDO "Women's empowerment through inclusive and sustainable industrial development in the MENA region" Desk review study on: Women Access to technology in Algeria, Morocco, Tunisia, Egypt, Jordan, Palestine and Lebanon; June 2018, https://open.unido.org/api/documents/13737828/download/DeskReviewStudy_PWEI_MENA_2018.pdf

[176] Empowerment of women cooperatives in the agro-food sector in Lebanon https://www.international-alert.org/fr/projects/empowerment-women-cooperatives-agro-food-sector-lebanon

[177] World Bank, 2015 quoted in The Lebanese labour market is characterised by low activity and employment rates, a low contribution of women to economic life, a large informal sector, high influx of foreign workers and a large number of skilled Lebanese people seeking and obtaining employment abroad (World Bank, 2015).

[178] ILO, Wages and Working Hours in the Textiles, Clothing, Leather and Footwear Industries https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---sector/documents/publication/wcms_300463.pdf

Informalisation often impacts women more than men and this is quite a common practice in several countries, as it is the case for Lebanon.[179]

(3) For the **ICT subsector**: Score= 3 ; Weighted Score = 0.24

The Lebanese labour market is characterised by low activity and low employment rates, a low contribution of women to economic life, a large informal sector, high influx of foreign workers and a large number of skilled Lebanese people seeking and obtaining employment abroad.[180] This state of affairs further complicates the situation of the Lebanese woman. According to the UNDP assessment, the large numbers of university graduates who possess ICT skills produced in Lebanon are not integrated into the labour market, because the MSMEs cannot afford to employ people with the level of training they require.[181] This is certainly true for both men and women but not only.

In this sector even more than in others, the stereotypical view related to women's intellectual and technical abilities is still predominant, as they are only beginning to enter these fields despite their access and progress in the university and specialized disciplines. Indeed and just for instance, the findings of the analysis conducted by the World Economic Forum and LinkedIn in 2020 revealed a low incorporation of women into the candidate profile database, even in countries and sectors with a relatively high proportion of women in their IT talent base.[182] The other obstacles and as it is the case for the other sectors are linked to the gender construction of the society and to the institutional practices (discrimination in recruitment, promotion, salaries, lack of support to the multiplicity of women's roles...) but also to the difficulties that they can encounter within the family which can limit their availability, their performance and their competitiveness as well in the public as in the private sector in this new very demanding field.

b) Potential for social innovation

i) Is VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach? Weight of the guided question in Criterion 2 is 10%

(1) For the **Agri-food Sub-sector:** Score= 2 ; Weighted Score = 0.08

As evidenced by the quantitative and qualitative data, cited at the different levels of the matrix and their analysis, it is clear that the value chain is far from conforming or even approaching any kind of social innovation. On the contrary, it reinforces the social construction of gender dynamics and traditional gender roles in the work performed in the agricultural and agri-food sector. This has a

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[179] ILO, Wages and Working Hours in the Textiles, Clothing, Leather and Footwear Industries https://www.ilo.org/wcmsp5/groups/public/---ed_dialogue/---sector/documents/publication/wcms_300463.pdf

[180] World Bank, 2017, Jobs For North Lebanon. http://documents.worldbank.org/curated/en/800821506102645484/pdf/119940-WP-PUBLIC-sept-27-3am-v2-Leb-Jobs-for-North-Full-report.pdf

[181] UNDP: Mind the Gap. A labour Needs Assessment: Agro-Food-Construction- ICT, 2016 https://www.undp.org/content/dam/lebanon/img/SocialandLocalDevelopment/Mind%20the%20gap%20final%2022%20March%20.pdf?download

[182] Where Do Lebanese Women Stand In Tech? Where do Lebanese Women stand in Tech? | Blog | BDD Blog | What's Trending in BDD Lebanon, What's Trending in Lebanon, Beirut Digital District Blog, Design Blogs Lebanon, Technology Blog in Lebanon, Leadership Blogs in Lebanon, BDD News Letters, Beirut Digital District News, BDD Trending, Digital Marketing Lebanon, BDD Articles, Beirut Digital District Articles, Lebanon 2020 news

direct impact on Lebanese women's access to and control over resources, seriously jeopardising or even nullifying their enjoyment of legal and human rights.

Yet some initiatives are taken by development agencies/organisations such as International Alert which working on raising awareness of the rights and roles of women at the family and community levels, among all levels of society targeting Lebanese women in rural areas and Syrian refugees. The approach consists of helping them to better understand and challenge the social and cultural norms, adopt a transformative gender approach, develop new visions for relationship between men and women as equal human beings, and provide both communities, including women, men, girls and boys, with mental health wellbeing techniques to help deal with the gendered impact of Lebanon’s economic and health crises, as well as the Beirut blast in August 2020. [183]

(2) For the **Textiles and clothing subsector**: Score= 1; Weighted Score = 0.04

Far from detecting any innovation, all the elements of the VC in the TC confirm that it is modelled on the most traditional and closed model of gender role distribution. Chain actors either employers, men workers or supervisors do not have any interest in any change in the gender distribution of work or roles since they feel endangered their own gains and benefits. They prefer to stick to the well-known principle "as long as I win I play". Rather than challenge long-standing gender norms and inequalities, they prefer to maintain the division of labour in workplaces that often reinforces the association between women's work and the definition of women's tasks and roles as caring, gentle, self-sacrificing and working.

On the other hand, they prefer to rely on men's work, which is supposed to embody normative male behaviour: physical power, authority, mechanical skills. Furthermore, despite the dominance of women in the textile sector, it is men who are chosen because due to the social construction of gender and the distribution of work and roles between men and women, it is assumed that they are the most appropriate supervisors although there is little evidence to support this. This situation not only confirms discrimination but also increases the risk of harassment and gender-based violence. In fact, hiring women in supervisory positions can change the culture of exploitation in garment factories and promote gender equality in the workplace, but there is no policy to encourage this.[184]

The confessional system of governance, which has been captured by elites, and the dynamics of national and regional conflicts are overarching constraints that have created deep structural inequalities and deficiencies, inhibited economic growth and inclusive development, and lie at the heart of Lebanon's current fragility and vulnerability to destabilising national and regional shocks,[185] further exacerbated by the devastating explosion at the Port of Beirut in August 2020. This situation has also hampered progress in terms of gender equality and women's empowerment, which always come last in the scale of priorities. Moreover, structural constraints that carry the seeds of discrimination and women’s vulnerability are rooted in laws and regulations, sectarian dynamics, socio-cultural values, decision-making structures, public policies and development strategies,

[183] Empowerment of women cooperatives in the agro-food sector in Lebanon https://www.international-alert.org/fr/projects/empowerment-women-cooperatives-agro-food-sector-lebanon

[184] The Garment Industry Needs More Women Leaders http://www.ipsnews.net/2021/05/garment-industry-needs-women-leaders/

[185] USAID, 2012: 44 quoted in Gender-Equality-and-Womens-Empowerment-in-Lebanon https://reliefweb.int/sites/reliefweb.int/files/resources/175-Gender-Equality-and-Womens-Empowerment-in-Lebanon.pdf

ongoing conflict and security problems, and a rise in social conservatism.[186] This is even more evident in a sector as fragile as the TC and even worse in a group as vulnerable as the women who work there. It is known that in a fragile political, social, and economic context progress in terms of gender equality and women's empowerment has been constrained.

(3) For the **ICT subsector**: Score= 3; Weighted Score = 0.12

The current economic crisis in Lebanon, compounded by the COVID-19 pandemic and subsequent lockdowns, has had a strong impact on youth employment, especially for young women. Many of them are struggling to survive. In May 2020, it is estimated that more than half (55%) of the population was living below the poverty line, an increase of 28% from 2019. A UN Women study found that the unemployment rate for women rose from 14.3% before the crisis to 26% in September 2020, a 63% increase in the number of unemployed women.

The presence of women in the ICT sector is in itself an innovative both economically and socially. The figures mentioned above highlight that there is no real discrimination in the distribution of professional and managerial roles and tasks and show that Lebanese women do not necessarily find themselves in the lowest level of the VC. However, their number in the ICT sector remains relatively low and there are a number of initiatives to address this to only quote some examples.

Girls Got IT/GGIT is a joint initiative[187] bringing together five Lebanese NGOs active in ICT and related areas: the Lebanese League for Women in Business (LLWB), Arab Women in Computing (ArabWIC), Women in Technology (WIT), Women in Engineering (WIE) and Digital Opportunity trust (DOT) together they created the initiative and implemented it for the first time in March 2016, in collaboration with the Lebanese Ministry of Education and Higher Education (MEHE), supported by UNICEF Lebanon, and funded by the German Government (KFW) and implemented cross the country in Beirut, Mount Lebanon, Tripoli, Akkar, Bekaa and Tyre. Girls Got IT is one of the first phases of UNICEF's Generation of Innovation Leaders Program (GIL) where students have access to hands-on workshops, talks by industry leaders, and tutorials to help the youth explore innovative new digital concepts. One of its main objectives of the Girls Got IT' initiative is to bridge the gender gap in the realms of IT and engineering and break the cultural stereotypes of women in STEAM fields. Indeed, GGIT aims to break the cultural stereotypes that surround women in STEAM subjects by exposing young females to essential technology skills. At the end of 2016, the workshops that form the core foundation of the GGIT initiative numbered about 21. In 2019, the number of these workshops reached a total of 169 to benefit 3,579 students[188].

The UN Women program - conducted in partnership with ACTED, a French humanitarian NGO working in Lebanon, and supported by the Croatian government - consists of training Lebanese women in ICT to facilitate their access to the labour market. It aims at empowering women through technology, helping them find dignified work and promoting the acceptance of women working in

[186] USAID, 2012: 44 in Gender-Equality-and-Womens-Empowerment-in-Lebanon https://reliefweb.int/sites/reliefweb.int/files/resources/175-Gender-Equality-and-Womens-Empowerment-in-Lebanon.pdf

[187] https://www.girlsgotit.org/about.php

[188] Simon Balsom: Tomorrows generation of leaders and STEAM-hopefuls showing Lebanon that 'Girls Got IT' The UNICEF-supported 'Girls Got IT' educational series' latest edition - hosted at USJ's Human Sciences Campus - enabled 250 girls to join the movement and delve deeply into the world of innovation. https://www.girlsgotit.org/about.php

non-traditional sectors, which can lead to the transformation of the socio-economic roles of men and women and the opening of new markets for women's employment on a large scale.[189]

3) Criterion 3: Institutional dimension

a) Promotion policies and regulation of the sector exist and are in force

i) Are (promotional) policies and regulations for the sector in place and are they implemented / enforced? Weight of the guided question in Criterion 3 is 30%

(1) For the **Agri-food Sub-sector:** Score= 4; Weighted Score = 0.24

Lebanon's agri-food exports benefit from favourable conditions and access to external markets thanks to a number of bilateral and multilateral agreements, in particular the EU-Lebanon, EFTA, GAFTA, SPG Association Agreements, etc. had a considerable positive impact on Lebanese exports, particularly to European markets.[190]

(2) For the **Textiles and clothing subsector**: Score= 2 ; Weighted Score = 0.12

In addition to manufacturers, wholesalers, and fabric suppliers, the textile market in Lebanon ranges from the economic sale of clothing to the in-house production of luxury clothing. Some Lebanese companies regularly offer ready-to-wear, couture and accessories collections with a small number of models created by a designer who is usually the founder of the brand. Others focus on tailoring rather than creating original collections.[191] However, it is important to note that the textile sector was fuelled in large part by imports. This is why as above-mentioned, the local financial has imposed strict controls on capital outflows.[192] Other measures to protect local production of Lebanon textile business sector taken by the Lebanese government has attempted to prohibit the sale of some Turkish items, notably textile imports worth $123.3 million per year. Due to these measures and the situation in general, especially the explosion in the port of Beirut, the financial and economic crisis and the consequences of the COVID-19 pandemic, it is obvious that imports have continued to fall.

(3) For the **ICT subsector**: Score= 3; Weighted Score = 0.18

Recognizing the impact of the legal environment on the performance of the ICT sector, the government has placed particular emphasis on the reform and modernization of ICT-related laws, for example, the Telecommunication Laws, the Property Laws Intellectual, Investment Law No. 360, E-commerce basket of laws.[193]

However, more should be done in terms of institutional measures and arrangements in relation with gender equity and equality. Indeed, despite the higher level of education that females exhibit in the Lebanese labour market as compared to males, and despite the positive correlation that exists between education and income, females are still paid significantly less than their male

[189] UNW_ICT trainings for women in Lebanon facilitate access to job market, April 25, 2021 https://arabstates.unwomen.org/en/news/stories/2021/04/ict-trainings-for-women-in-lebanon-facilitate-access-to-job-market
[190] IDAL-Invest in Lebanon : Agri-Food Industry, 2020 factbook http://www.databank.com.lb/docs/Agri-Food%20%20Industry%20Factbook%202020%20IDAL.pdf
[191] https://www.textileinfomedia.com/textile-industry-in-lebanon
[192] https://www.textileinfomedia.com/textile-industry-in-lebanon
[193] TC Lebanon Country Commercial Guide International Trade Administration U.S. Department of Commerce, 2020 https://www.trade.gov/knowledge-product/lebanon-apparel

counterparts. On average a female earns 71% of what a male earns.[194] The models presented have shown that the income inequity gap is reduced but not eliminated with higher education. Furthermore, no evidence is established as to a self-correcting mechanism in the Lebanese labour market. On the contrary, the gap that exists upon arrival to the labour market is widened dramatically, probably through discriminatory promotion policies. This calls for government actions to eliminate such discrimination and encourage the “equal pay for equal work” principle.[195]

Improved labour market data is also needed to better understand the high rates of economic inactivity among women in Lebanon including in ICT sector. The collection of better data will enable governments to create the most appropriate labour and social policies.[196]

ii) *Are the public authorities providing tangible support or can we hope for such support? If so, describe and provide evidence of this support. Weight of the guided question in Criterion 3 is 30%*

(1) For the **Agri-food Sub-sector:** Score= 3 ; Weighted Score = 0.18

The Central Bank of Lebanon offers soft loans for the industrial sector to support the development and expansion of productive industries, including agro-food production, while Kafalat, a government-owned guaranteed loan agency provides financial guarantees for loans (up to USD 400,000) granted by commercial banks to SMEs operating in the agro-food sector. In addition, companies operating in the sector can benefit from a series of non-financial incentives granted by the Lebanon Investment Development Authority (IDAL) as long as certain conditions are met.

(2) For the **Textiles and clothing subsector**: Score= 2 ; Weighted Score = 0.12

According to the above quoted data, imports in the first half of 2020 have fallen by 50% compared to the same period in 2019.[197] The analysts expected imports to fall even more. Due to the protection measures and the situation in general, especially the explosion in the port of Beirut, the financial and economic crisis and the consequences of the COVID-19 pandemic, it is obvious that imports have continued to fall. Because Lebanon's textile industry is small, this could have directly or indirectly contributed to the protection of this sector.

Notwithstanding the current crisis, Beirut is the leader in fashion design in the MENA region. In fact, Beirut is a well-known regional hub and enjoys a particularly strong reputation in the fashion industry with a number of successful luxury labels launched by Lebanese designers. Despite the current economic and political obstacles, fashion’s industry in Beirut continues to grow. In fact, the Lebanese fashion industry has been growing at an average annual rate of 3.9%, reaching $606 million (in terms of expenditure). The demand for fashion in Lebanon leads mainly to imports, from Europe in particular, as the local production capacity does not meet the local demand. The fashion

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[194] Abdallah Dah (Lebanese American University), Salah Abosedra (Lebanese American University), Farouk Dahbourah (Earnest & Young Kuwait): Gender Pay Discrimination In Lebanon, Assessment Of Recent Data https://laur.lau.edu.lb:8443/xmlui/bitstream/handle/10725/3840/Gender.pdf

[195] Abdallah Dah (Lebanese American University), Salah Abosedra (Lebanese American University), Farouk Dahbourah (Earnest & Young Kuwait): Gender Pay Discrimination In Lebanon, Assessment Of Recent Data https://laur.lau.edu.lb:8443/xmlui/bitstream/handle/10725/3840/Gender.pdf

[196] Country Brief 1, Advancing Women’s Employment in Lebanon: ILO in Action, 2009 https://www.ilo.org/beirut/information-resources/factsheets/WCMS_438671/lang--en/index.htm

[197] Lebanon Textile Business Sector Global Market Position https://www.textileinfomedia.com/textile-industry-in-lebanon

design ecosystem in Lebanon has strengths and weaknesses, which sometimes depend on the sub-sector: couture, ready-to-wear or accessories. If the strengths are talent and strong cultural support, the weaknesses need more efforts and tangible support particularly when is relates to certain weaknesses, which include mainly supply chain failures, difficulty in accessing local and foreign markets, scarcity of support organisations and lack of funding.[198]

(3) For the **ICT subsector**: Score= 2 ; Weighted Score = 0.12

Important legislative reforms are being implemented to support and improve the business environment in the country. Some of these include the Law on Electronic Transactions and Data Protection, the Law on Judicial Mediation, in addition to a series of amendments to the Commercial Code. Similar laws are still in preparation pending parliamentary approval.[199]

b) Willingness of chain actors, public authorities, donors and organizations to evolve, collaborate and harmonize interventions

i) Which donors/aid organizations are ready to collaborate? Weight of the guided question in Criterion 3 is 10%

(1) For the **Agri-food Sub-sector:** Score= 4 ; Weighted Score = 0.08

Agribusiness companies in Lebanon have access to various business support organisations that offer high quality services, consulting services to help them grow and innovate including Berytech and the Tripoli Chamber of Commerce. Also, many international organisations to only quote the Food and Agriculture Organization/FAO, the United Nations Industrial Development Organization/UNIDO, the European Bank for Reconstruction and Development/EBRD have special agribusiness programs providing targeted consultations and the United States Agency for International Development (USAID) [200].

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.02

Very early on (2011), the United Nations Industrial Development Organization (UNIDO) and its partners provided new equipment worth some USD 450,000 to factories affected by the July 2006 conflict, in the south of Lebanon. The Lebanese Agro-Industrial Support and Economic Recovery Project (LAISER) which supported the country’s productive sectors, namely food, furniture making, leather and textile, have grown and flourished had an impact on most of the Lebanese industrial sectors including Textiles sector and continued providing support and technical assistance to local communities in the region. UNIDO continued to promote and accelerate sustainable industrial development in the south of Lebanon by drawing on its global resources and expertise in collaboration with the Italy’s Istituto per la Cooperazione Universitaria (ICU) to provide technical

[198] Tarek Ben Hassen, Diane-Gabrielle Tremblay: Local rooting and creativity within the fashion industry in Beirut https://www.emerald.com/insight/content/doi/10.1108/EMJB-12-2018-0090/full/html, EuroMed Journal of Business, May 2019

[199] TC Lebanon Country Commercial Guide International Trade Administration U.S. Department of Commerce, 2020 https://www.trade.gov/knowledge-product/lebanon-apparel

[200] IDAL-Invest in Lebanon : Agri-Food Industry, 2020 factbook http://www.databank.com.lb/docs/Agri-Food%20%20Industry%20Factbook%202020%20IDAL.pdf

services to small and medium enterprises as well as to households in the South, the Bekaa Valley and North of the country.[201]

The largest cross-border cooperation initiative (CBC) implemented by the EU under the European Neighbourhood Instrument (ENI), the ENI-CBCMED programme, “Cooperating across borders in the Mediterranean”, funded by the European Union and the Regione Atonoma de Sardigna, implemented in 5 countries: Egypt, Italy, Lebanon, Spain and Tunisia. 22 projects founded by 42 entrepreneurs have been selected to join "the STAND Up!", Growing Innovation Program and a Sustainable Textile Action as part of the networking and development of circular economy enterprises in the Mediterranean[202].

(3) For the **ICT subsector**: Score= 3 ; Weighted Score = 0.06

Lebanon is home to a thriving tech-ecosystem that includes dozens of incubators, accelerators, and mentoring and training institutions, one of the highest concentrations per capita of any country in the MENA region, such as Flat6Labs - Beirut, Berytech. Beirut, SMART ESA, Speed Accelerator Lebanon.

ii) *How present and usable is the non-profit sector in VC. Weight of the guided question in Criterion 3 is 10%*

(1) For the **Agri-food Sub-sector:** Score= 3 ; Weighted Score = 0.06

Civil society, in its various forms and with its different statutes, is very present in Lebanese social, economic, cultural and political life. It is also very diverse. Among others, some examples are herewith quoted; such as Emkan, a local NGO created in 2008, with the aim to support the economic development of Lebanon and strengthen the agricultural sector by supporting rural communities and farmers with microcredits. The René Moawad Foundation/RMF started as a grassroots organization and grew to become a nationally recognized NGO. The objective is to promote the economy, social and rural development in Lebanon in collaboration with national and international institutions. The Association for Urban Agriculture/LAUA links organisations concerned with urban agriculture in Lebanon. Last and not least, the SOILS Permaculture Lebanon association promotes sustainable agriculture practices that preserve the environment.[203]

As per an assessment of Lebanese Civil Society[204] conducted in 2006, the boundaries of civil society in Lebanon are not rigid, and often it is possible to see some overlap between the different spheres. On the other hand, a for-profit company falls into the market sphere because of the nature of its work; however, this does not prevent the company or its members from being active members of civil society. The same applies to civil society actors who need to market their products (cooperatives, women's self-employment, etc.) in order to sustain their activities or to economically

[201] Industries in Southern Lebanon receive equipment from UNIDO and partners https://www.unido.org/news/industries-southern-lebanon-receive-equipment-unido-and-partners

[202] See more details in STAND Up!: 22 projects in the fashion and clothing industry selected in Lebanon https://www.enicbcmed.eu/stand-22-projects-fashion-and-clothing-industry-selected-lebanon

[203] Ministry of agriculture , Lebanon national agriculture strategy 2020-2025. 2020. P71. http://www.agriculture.gov.lb/getattachment/Ministry/Ministry-Strategy/strategy-2020-2025/NAS-web-Eng-7Sep2020.pdf?lang=ar-LB

[204] Khaldoun Abou Assi*:* An Assessment of Lebanese, Civil Society Civicus Civil Society Index report for the republic of Lebanon*, B*eirut 2006 http://www.civicus.org/media/CSI_Lebanon_Country_Report.pdf

empower their beneficiaries, especially women. In the agriculture sector, mutual funds (MF) and cooperatives are supervised by the General Directorate of Cooperatives, which is one of the directorates of the Ministry of Agriculture.

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score = 0.02

The presence or use of the non-profit sector is not easy to detect due to the lack of references (research, quantitative or qualitative data...). It is well-known that the non-profit sector can also be organised in the TC VC in groups of craftswomen or in cooperatives. Indeed, what is almost sure is that in Lebanon as in most of the countries of the region and elsewhere, the field of TC is among the preferences when it comes to finding a job or a productive activity for women, whether it be civil society organisations or even relevant governmental economic entities. The reasons are diverse. The most obvious one is that this activity/function is fully in line with the traditional tasks of women. Moreover, it does not require too much investment in terms of training and funding, which need not be high, especially at the starting point.

(3) For the **ICT subsector**: Score= 3; Weighted Score = 0.06

The non-profit sector in ICT VC is defined with the same characteristics as the other sectors to only quote the example Got IT/GGIT is a joint initiative which put bringing together five Lebanese NGOs active in ICT and related areas: the Lebanese League for Women in Business (LLWB), Arab Women in Computing (ArabWIC), Women in Technology (WIT), Women in Engineering (WIE) and Digital Opportunity trust (DOT).

iii) Are chain actors open to discussion and cooperation? Why? Weight of the guided question in Criterion 3 is 20%

(1) For the **Agri-food Sub-sector:** Score= 3; Weighted Score = 0.12

Yes, the actors in the chain are open to discussion, there are indeed several cooperatives working in the agricultural and agro-food sector in Lebanon that the government encourages and supports in terms of infrastructure, supply of materials, capacity building and training.[205]

(2) For the **Textiles and clothing subsector**: Score= 1 ; Weighted Score =0.04

Established in 2002, Berytech[206] is the only organization in Lebanon to provide a comprehensive ecosystem for innovative entrepreneurs to create and grow their own startups and SMEs. With its business support offerings and multi-faceted programs, Berytech aims to catalyse the growth of start-ups and SMEs by ensuring the long-term sustainability of their businesses while ensuring that they have constant and up-to-date access to all the resources they need to grow. As an example, it was Berytech that proposed the 22 Textiles projects for support in the framework of its partnership with STAND Up! As part of the above quoted the ENI-CBCMED programme.

(3) For the **ICT subsector**: Score= 3 ; Weighted Score = 0.12

[205] Ministry of agriculture, Lebanon national agriculture strategy 2020-2025. 2020. P71. http://www.agriculture.gov.lb/getattachment/Ministry/Ministry-Strategy/strategy-2020-2025/NAS-web-Eng-7Sep2020.pdf?lang=ar-LB
[206] https://berytech.org/

Public and private sector actors, supported by the international community and civil society organisations, including women's organisations, are numerous in this fast-growing, not to say booming field, especially after the COVID-19 pandemic, which has specified and even increased the needs in the ICT area. It is obvious that they are not only open to discussion but have also shown that they are ready to cooperate, to only take into account the number of joint initiatives, some of which have been cited as examples.

Section II - Analysis of main findings in the matrix

The analysis is based on the review of the data collected and organised in the selection matrix. They were evaluated and scored on a scale of 1 to 4 according to the degree of response provided by the information collected in the documentation. Thus, the scores obtained for each criterion of each dimension are summarised below according to the methodology adopted for the comparison of the three sub-sectors

1. In terms of economic dimension

The **agri-food sub-sector** in Lebanon contributes about 5% of GDP and 8% of the effective workforce. It thus plays an important role in the development of Lebanon's agri-food industry, which in turn contributes a further 5% of the country's GDP. Agro-industrial activity is also considered an essential pillar for the Lebanese economy. In fact, in 2015, it generated about 32.03% of the industrial sector's output and about 2.66% of the country's GDP. This sub-sector encompasses the largest share of industrial establishments in Lebanon, accounting for 21.8% of all companies (963 companies). In Lebanon, agribusiness contributes significantly to the creation of employment opportunities, particularly for women in rural areas where the agribusiness workforce has been estimated at 20,607, representing 25% of the industrial sector workforce, generating the largest number of jobs in this sector. Lebanon's food imports grew at an average annual rate of 8%, reaching USD 3 615 million in 2014, which at that time represented about 17.6% of Lebanon's total imports. These imports increased slightly between 2010 and 2019 and amounted to about USD 1.6 billion in 2019 due to the growing demand from the refugee population, while Lebanese agri-food exports benefit from favourable conditions and access to external markets through a number of bilateral and multilateral agreements.

The **textile industry sub-sector** in Lebanon represents around 14% of the country's total industrial sector. It encompasses a set of around 800 manufacturing units, with a total value of $101 million. The garment sector has experienced strong growth in terms of sales thanks to the generation of new businesses, coupled with technological advances that have helped to reinforce the new dynamics of the sector. However, the current political and security instability, aggravated by the knock-on effects of the neighbouring Syrian crisis, the economic crisis and the fall of the Lebanese pound have had serious consequences on the tourism sector. As a result, the consequent decline in tourist arrivals and spending has negatively affected the growth of the clothing market in Lebanon. This sub-sector represents about 1.3% of Lebanon's total clothing imports. In fact, Lebanon's clothing needs are mainly met by imports, due to the country's limited capacity for domestic production. It should be noted, however, that imports in 2020 dropped by 50% compared to 2019 with the destruction of the port of Beirut. While the value and volume of Lebanon's clothing exports followed an upward trend over the period 2009-2011, the subsequent slowdown affected Lebanon's exports resulting in a 7.8%

decline in the value of clothing exports and a 19.1% decline in their volume in 2012. It is important to note that Lebanon's trade deficit in clothing has increased in recent years as the growth in the country's clothing imports has outpaced the increase in exports despite efforts to improve clothing export strategies. According to Lebanese customs data, textile-related exports from the US to Lebanon totalled $7.9m in 2019, compared to $7.3m in 2018.

The **Information and Communication Technology/ICT** sector in Lebanon encompasses about 550 companies that are mostly small and medium-sized enterprises, employing about 10 150 highly skilled people, most of whom belong to the software sub-sector, while companies that operate in the field of creating IT products and services employ about 5 000 highly skilled people. The ICT market grew at a **compound annual growth rate** (**CAGR**)[207] of 7% between 2014 and 2016, while in 2018, with a contribution of around 2.1% to Lebanon's GDP, equivalent to $1.1 billion. Exports of ICT services have almost doubled over the last decade, from USD 329 million to USD 640 million between 2002 and 2017. Lebanon is considered one of the leading ICT exporters in the MENA region with 80% of ICT software development companies engaged in the export of software and mobile applications. Moreover, the ICT sub-sector is the only one that will have benefited the most from the COVID-19 pandemic and its consequences.

The performances by sub-sector in the Economic Dimension are as follows:

Criteria and scoring rate	**Maximum Score**	**Sub-sector 1: Agri-food**	**Sub-sector 2: Textiles**	**Sub-sector 3: ICT**
Economic dimension (40%)	1.6	1.2	0.9	1.5

Regarding the economic dimension, the selection matrix score applied to the three sub-sectors showed a better score for the ICT sub-sector with a score of 1.5. This is due to a significant contribution to GDP and a positioning of 80% of the companies on the export market putting Lebanon as one of the main ICT exporters in the MENA region. The agro-processing sub-sector is in second place with a score of 1.2 thanks to its contribution to GDP of 5% and 8% of the workforce. Finally, the textiles sub-sector scored 0.9 due to import dependency and the country's limited capacity for domestic production, knowing that imports in 2020 have dropped by 50% compared to 2019, due to, among other things, the destruction of the port of Beirut.

2. In terms of Gender and Social Inclusion

From an overall development perspective, **agro-industrial activity** is crucial to the Lebanese economy. Not only does it establish backward linkages with the agricultural sector, but it also has the potential to create employment opportunities, particularly for women and marginalised rural communities, thus directly contributing to an improvement in their livelihoods. It should be noted that on the one hand, women make up 43% of the agricultural labour force, performing manual agricultural tasks such as sowing, weeding, harvesting and processing, but on the other hand, they represent only about 9% of the total farmers. To confirm this, in 2010, only 9% of farms were

[207] The CAGR is the rate of return (RoR) that would be required for an investment to grow from its beginning balance to its ending balance, assuming the profits were reinvested at the end of each period of the investment's life span

managed and operated by women and only 5% of the total agricultural area was cultivated by women. Moreover, women take on a disproportionate share of unpaid work, particularly in the agricultural sector, as a result of the various forms of discrimination they suffer at all levels and the devaluation of their contribution to social and professional life.

The only data available for the **textiles sector** that is even abundant in terms of the place of women and girls is for the production of women's clothing. Unfortunately, despite many efforts, no records for women in the TC workforce could be found. The absence of quantitative data does not prevent the recognition that women have a function or functions in the VC in Lebanon, as is the case globally, with the exception of very few countries (e.g. India and Pakistan). The share of female workers in the garment, textile industry is more than evident. In fact, 26% of working women earn less than $300 per month and 61% earn less than $500 per month. If a comparison were made only between full-time workers, the wage gap between men and women is more than evident.

The **ICT sub-sector** is a promising industry that is growing steadily and rapidly and includes new technologies (60%), quality control (42%), cost control (50%) and monitoring and evaluation (50%). However, the results of the analysis conducted by the World Economic Forum and LinkedIn in 2020 revealed low incorporation of women into the candidate profile database, even in countries and sectors with a relatively high proportion of women in their IT talent base. As with other sectors, other barriers are related to the gendered construction of society and institutional practices (discrimination in hiring, promotion, salaries, lack of support for multiple female roles...). Other difficulties which are in the same vein are found within the family, with the limits placed on their availability for their gender multiple role. This, in turn, limits their performance and competitiveness in both the public and private sectors in this new and very demanding field.

The performances by sub-sector in the Gender and Social Dimension are as follows:

Criteria and scoring rate	Maximum Score	Sub-sector 1: Agri-food	Sub-sector 2: Textiles	Sub-sector 3: ICT
Gender & Social dimension (40%)	1.6	0.88	0.92	1.12

ICT is a promising industry that is growing steadily and rapidly and includes new technologies (60%), quality control (42%), cost control (50%) and monitoring and evaluation (50%). However, the results of the analysis conducted by the World Economic Forum and LinkedIn in 2020 revealed low incorporation of women into the candidate profile database, even in countries and sectors with a relatively high proportion of women in their IT talent base. As with other sectors, other barriers are related to the gendered construction of society and institutional practices (discrimination in hiring, promotion, salaries, lack of support for multiple female roles...). Other difficulties which are in the same vein are found within the family, with the limits placed on their availability for their gender multiple role. This, in turn, limits their performance and competitiveness in both the public and private sectors in this new and very demanding field.

3. In terms of Institutional Dimension

In the **agri-food sub-sector**, companies have access to various support organisations that offer high quality services, consultancy services to help them develop and innovate, including Berytech, the Tripoli Chamber of Commerce, civil society and NGOs. There are several cooperatives operating in the agricultural and agri-food sector in Lebanon that the government encourages and supports in terms of infrastructure, supply of materials, capacity building and training. In fact, the actors in the sector are open to discussion and collaboration.

Due to the general climate, including the explosion of the port of Beirut, the financial and economic crisis and the consequences of the COVID-19 pandemic, the **textile sub-sector** is facing a critical situation, with a market that ranges from the economic sale of garments to the in-house production of luxury garments and imports that keep falling. Despite these crises, the fashion industry in Beirut continues to grow. In fact, the Lebanese fashion industry has grown at an average annual rate of 3.9%, reaching $606 million (in terms of expenditure). The demand for fashion in Lebanon is mainly through imports, particularly from Europe, as local production capacity does not meet local demand. At the level of this chain, the actors involved, public authorities, donors and organisations need to collaborate and harmonise interventions more and involve the associative network which can also be organised into groups of craftswomen and/or cooperatives. The Lebanese government has paid particular attention to the reform and modernization of laws relating to the **ICT sub-sector**, to mention only the laws on telecommunications, intellectual property, investment, and the package of trade laws, not to mention important legislative reforms have been implemented to support and improve the business environment in the country.

The performances by sub-sector in the Institutional Dimension are as follows:

Criteria and scoring rate	Maximum Score	Sub-sector 1: Agri-food	Sub-sector 2: Textiles	Sub-sector 3: ICT
Institutional dimension (20%)	**0.8**	**0.68**	**0.32**	**0.54**

The agro-food sub-sector came in first place with a score of 0.68 thanks to the number of cooperatives which are characterized by good coordination of the efforts of the actors and the strong encouragement of the state in terms of provision of infrastructure, supply of materials, capacity building and training. In second position is the ICT sub-sector which had a score of 0.54 with all the legislative reforms that support the business environment in this area. Finally, the textiles sub-sector is ranked last due to the impact of the financial crisis and the lack of harmonization of efforts among actors.

4. Analysis of the findings

It is worth to highlight at this stage, the difficulties specific to the data collection phase were encountered in terms of (non) availability and consistency. Availability of data on the topic at hand in the various countries is extremely limited, not to say scarce. An added layer of complication was due the fact that when available and depending on the sources consulted, data were not always updated and/or not always harmonized in terms of nature of information or dates of survey/or publication, the data found was often contradictory, further impeding the process. It was still possible to go all the way as illustrated in the results herewith wrapped up findings:

Table 24 - Lebanon GSVCA Scores

Criteria and scoring rate	Maximum Score	Sub-sector 1: Agri-food	Sub-sector 2: Textiles	Sub-sector 3: ICT
Economic dimension (40%)	1.6	1.2	0.9	1.5
Gender and Social dimension (40%)	1.6	0.88	0.92	1.12
Institutional dimension (20%)	0.8	0.68	0.32	0.54
TOTAL (100%)	**4**	**2.76**	**2.14**	**3.16**

The application of the gender-sensitive value chain selection decision matrix to the three sub-sectors of agri-food, textiles and ICT reveals a more favourable trend for the information technology sub-sector, based on growth potential, particularly in exports, the qualification of male and female employees, despite the persistence of certain discrimination against women in the labour market, and finally the implementation of legislative reforms improving the business environment in this subsector. Unfortunately, despite all efforts, consultation with stakeholders could not be conducted, but in order to consolidate and validate these results, a SWOT exercise was conducted based on the literature review.

5. SWOT analysis of the ICT subsector

The SWOT analysis (Strengths, Weaknesses, Opportunities and Threats) makes it possible to organise the information collected in the previous phase in order to have a more oriented reading of the support criteria necessary to strengthen a value chain. On the one hand, opportunities should be used or seized to reduce the weaknesses of a value chain; on the other hand, threats should be circumvented based on the strengths of a value chain. Below we present the SWOT analysis of the Information and Communication Technology sector.

Table 25- SWOT analysis of the ICT sub-sector

STRENGTHS	WEAKNESSES
▪ Lebanon is considered one of the leading ICT exporters in the MENA region ▪ 80% of ICT software development companies engaged in the export of vertical software and mobile applications	▪ High cost of telecommunication ▪ Lack of high-speed Internet connections. ▪ Existing discrimination against women in the labour market ▪ Lack of entrepreneurial spirit among women
OPPORTUNITIES	**THREATS**
▪ The ICT sub-sector is the only one that has benefited the most from the COVID-19 pandemic and its negative consequences. ▪ The government has undertaken reforms and modernization of laws relating to ICT ▪ There are programs and initiatives to benefit women in order to compensate for their low level of representation in the ICT value chain	▪ Political and economic instability continue to hamper market development.

CONCLUSIONS & RECOMMENDATIONS

1. Conclusions

The Lebanese constitution guarantees equality in rights and duties for all citizens without discrimination. All citizens are equal before the law. They enjoy civil and political rights, and perform public obligations and duties without any distinction. The Constitution refers to “citizens” only in the masculine term although the masculine and feminine lexicon exists in both Arabic and French, the two most widely used languages in Lebanon.

The constitutional provisions do not indicate the grounds of discrimination, particularly in reference to sex- and gender-based-discrimination. The Labour Law contradicts Article 7 of the Constitution as it excludes two categories from the right to work. Women face the brunt of exploitation and discrimination at work. Such observations are diluted by official labour statistics, which claim that only 23% of women above 15 are part of the formal labour force. By excluding the informal sector, labour statistics imply that most women are not economically active. However, female exploitation cannot be measured through a simplistic assessment of wages and benefits in the formal workforce. The vast majority of workingwomen are invisible, employed in the informal sector or in the household.

Moreover, the provisions of the Constitution are not enough to guarantee women and men’s equal enjoyment of their legal and human rights since the stipulated equality enshrined in Article 9 is obsolete due to the supremacy of the denominations’ Personal Status Law, which establishes the legal status and rights within the family in a discriminatory manner as regard to sex, age, sect and class. The personal Status Law/s can be considered as the most gender negative document as they reinforce gender inequalities and explicitly discriminate against women. These provisions may also limit *the protection of women from gender-based violence* to only quote these examples.[208] Far from protecting Lebanon’s religious diversity, the multiplicity of laws means that Lebanese citizens are treated differently when it comes to key aspects of their lives. Lebanese women are facing discrimination with men but also with other Lebanese women.

Indeed, regardless of religious affiliation, women face discrimination in relation to distribution of marital property following the termination of the marriage and marginalisation as a result of inadequate spousal maintenance payments during marriage… cultural, religious and traditional values in Lebanon undermine women’s economic independence and contribute to their economic marginalisation and dependence on husbands, and partly because Lebanese personal status laws do not recognize a wife’s economic and non-economic contributions to the marriage, including the value of her unpaid domestic labour, or the concept of marital property . While several laws (e.g. Labour, Social Security and Tax Laws) have made some amendments to allow women to narrow gender gaps and inequalities, the weak laws enforcement still has negative consequences for women’s legal and human rights equal enjoyment. The supremacy of the Personal Status Laws over the rest of other laws including the Constitution stands as an obstacle before any reform initiative

[208] Malin Björk, co-rapporteur of the draft resolution (with Eleonora Forenza) during the plenary.

such as the issuance of a unified civil law, especially that the control over the laws is mandated to the heads of denominations. Sharia courts remain superior to civil courts, which also limit the right to litigation and access to justice for Lebanese males and females.

While Sexual Harassment Law #205, which penalizes sexual harassment in public, private and workplaces, is a major step to protecting women from gender-based violence; enforcement of the law could prove a challenge based on the implementation of other gender-related laws.

Lebanon has been hit by multiple crisis and studies have shown that countries affected by conflict have some of the worst gender gaps in education, labor force participation and political participation, making gender-specific provision of opportunities fundamental to the development in these economies.[209] The World Bank forecasts that Lebanon's recession is likely to be arduous and prolonged given the lack of policymaking leadership and reforms. Macroeconomic stabilization is a key prior action for Lebanon's recovery process. The real GDP growth has been contracted by 20.3% in 2020. Inflation reached triple digit while the exchange rate keeps losing value; poverty is rising sharply.[210] A contraction of real GDP per capita and high inflation in 2020 will undoubtedly result in substantial increase in poverty rates affecting all groups of the population in Lebanon through different channels. Noting that the World Bank assessed that if the gap in gender participation rate closed by 25%, Lebanon's GDP would grow by 9%

With regard to women entrepreneurship, one of the challenges in assessing women's economic empowerment is the high level of informality around the topic, lack of data, lack of comparable data and the analysis of data that can sometimes even be contradictory. Comparability issues also have an impact as reporting on certain indicators in MENA countries is not always consistent with internationally recognised definitions. Notwithstanding these difficulties, despite government's plans and programmes, obstacles remain that need to be addressed to ensure not only improvement in terms of human rights and development indicators but critical to MENA's economic growth. In addition, lower levels of education; lack of female role models in the business sector; fewer business-orientated networks in their communities; lack of capital and assets; lower status in society and a culturally-induced lack of assertiveness and confidence in their ability to succeed in business are all factors that prevent women from perceiving as well as acting on entrepreneurial opportunities.

Legislation on setting-up and managing a business is gender neutral. Women can legally sign a contract, register a business and open a bank account in the same way as a man. However, in reality, there are significant financial and nonfinancial barriers which block women-owned SMEs' potential as economic drivers. The financial barriers that women-owned SMEs face such as unfavourable lending policies and lack of collateral severely restrict their access to finance. As detailed discriminatory access to financing strongly obstructs entrepreneurial prospects for women and turning to angel investors is not an option as angel investors and seed investment organizations led by men tend to prefer to invest in men-led start-ups.[211] Additional challenges women entrepreneurs face is in terms of access to information, markets, and networks. While these challenges are not

[209] Bakken and Buhaug 2020 & World Bank and German Development Cooperation 2020
[210] https://www.worldbank.org/en/country/lebanon/publication/economic-update-april-2021
[211] https://documents1.worldbank.org/curated/en/861491551113547855/pdf/134846-WP-PUBLIC-march-2-WB-Women-Study-EN.pdf

specific to women entrepreneurs, preliminary data suggest that women entrepreneurs tend to experience greater vulnerability compared to their male counterparts.[212]

Despite the lack of data, initial estimations around the COVID-19 pandemic is that it would affect several economic sectors in the Arab region, notably the manufacturing and service industries. Given that a large proportion of women work in these two sectors, women would be most affected by the repercussions of the pandemic. They may either lose their jobs, or be forced to accept unfair work conditions. Projections indicate that the informal sector will be particularly impacted by the COVID-19 pandemic. Women constitute 61.8% of workers in the informal sector in the Arab region, and will therefore suffer disproportionately.[213] As stated above, low levels of women's labour force participation are an important driver of lack of economic participation. If labour force participation is already limited, equal outcomes on leadership or managerial positions are rarer still. Another important factor that limits economic opportunities of women in the region is lack of access to financial assets, including bank accounts. Combined with low presence in the workplace, this drives stark income differences between men and women.

2. Recommendations

With fiscal strain the COVID pandemic has put on the countries globally, the need to capitalize on women's economic participation is increased. Participating in economic activities allows women to make positive changes in their lives, with positive ripple effects for their families, communities and societies. Providing women with equal rights and opportunities in education and the workplace, including a violence-free working environment and safe public spaces, is not only an end in itself, but is also a precondition for tapping into their full potential.

The results of the GSVCA found that the ICT as a subsector was identified as the subsector with the highest potential in Jordan, confirming the established position of Jordan as an ICT Hub given its market prospects and its current contribution to the national economy considered as one of Jordan's greatest assets.

The cross-sectional analysis of the results of the situation analysis (quantitative and qualitative), the literature review, including in relation to the impact of the COVID-19 pandemic and the GSVCA brought out a number of concerns and showed that in the ICT sub-sector, as it is the case for the other two sub-sectors, women entrepreneurs have many unmet needs that should be satisfied.

Despite the difficulties in organising meetings and field surveys to discuss and validate the results, it was still possible to consult with relevant stakeholders at events such as the regional seminar or the national level consultations, which confirmed the following identified priorities to be taken into consideration supported by a number of recommendations:

- *At policy and programmatic level:*

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[212] https://www.ifc.org/wps/wcm/connect/44b004b2-ed46-48fc-8ade-aa0f485069a1/WomenOwnedSMes+Report-Final.pdf?MOD=AJPERES&CVID=kiiZZDZ

[213] https://www2.unwomen.org/-/media/field%20office%20arab%20states/attachments/publications/2020/04/impact%20of%20covid%20on%20gender%20equality%20-%20policy%20brief.pdf?la=en&vs=4414

→ *Reduce/eliminate discrimination against women* and

This has to be done more particularly in terms of access to the labour market, access to business and markets and consolidation of their position in private and public companies

→ *Engage with a diverse set of actors* to capitalize on momentum for change towards gender equality could be a way forward.

→ *Support policies and programs that boost women's employment and entrepreneurship towards a more equal 'future of work' economy is a necessity for the country.*

The analysis confirmed that women are generally well educated and well represented in STEM fields in tertiary education. However, this is not necessarily translating into jobs in these fields. Going forward, it would be useful to identify how to bridge this disconnect including through the facilitation of access to technical and financial services and strengthening women's role in the digital economy especially given the crises climate in the country.

→ *Promote women in leadership*.

Women's limited representation in decision-making spaces calls for a greater need to support and groom young female leaders in the economy and politics. These efforts should be made in collaboration with academic institutions and professional networks.

→ *Unpack the role of social norms to better understand certain attitudes and behaviors across different groups.*

Understanding social norms will shed light on the drivers behind conservative trends regarding gender equality observed among younger women and men in Lebanon. This can point to opportunities for focused interventions that contribute to more equitable attitudes and behaviors

- *At the level of technical and institutional capacity building:*
  - Improve access to information on existing support programs for women entrepreneurship, whether provided by the state or international organizations,
  - Ensure a better understanding of the regulations governing the company's sector of activity but also a watchful eye to keep the company in compliance with regulatory requirements,
  - Strengthen women's capacities in order to acquire the professional skills necessary for entrepreneurship on business planning, self-confidence building in creating and managing business, financial and human resources management, risks management as well as new technologies in business management such as e-commerce and digital marketing,
  - Establish a network with other women business owners and entrepreneurs and bring them together in a collaborative spirit and a fruitful sharing of information and experience on their field/s as well as potential opportunities and support women entrepreneurs…

ANNEXES

Annex 1: Women, Business and the Law, Lebanon 2021

	QUESTION	ANSWER	LEGAL BASIS
Mobility	Can a woman choose where to live in the same way as a man?	Yes	No restrictions could be located
	Can a woman travel outside her home in the same way as a man?	Yes	No restrictions could be located
	Can a woman apply for a passport in the same way as a man?	Yes	Passport Law, Art. 6; Passport application procedures
	Can a woman travel outside the country in the same way as a man?	Yes	No restrictions could be located
Workplace	Can a woman get a job in the same way as a man?	Yes	No restrictions could be located
	Does the law prohibit discrimination in employment based on gender?	Yes	Labor Code, Art. 26
	Is there legislation on sexual harassment in employment?	No	No applicable provisions could be located
	Are there criminal penalties or civil remedies for sexual harassment in employment?	No	*Criminal*: No applicable provisions could be located *Civil*: No applicable provisions could be located
Pay	Does the law mandate equal remuneration for work of equal value?	No	No applicable provisions could be located
	Can a woman work at night in the same way as a man?	Yes	No restrictions could be located
	Can a woman work in a job deemed dangerous in the same way as a man?	Yes	No restrictions could be located
	Can a woman work in an industrial job in the same way as a man?	No	Labor Code, Art. 27 and Annex 1
Marriage	Is there no legal provision that requires a married woman to obey her husband?	Yes	No applicable provisions could be located
	Can a woman be head of household in the same way as a man?	Yes	No restrictions could be located
	Is there legislation specifically addressing domestic violence?	Yes	Domestic Violence Law
	Can a woman obtain a judgment of divorce in the same way as a man?	No	Constitution of Lebanon, Arts. 9 and 19
	Does a woman have the same rights to remarry as a man?	No	Constitution of Lebanon, Arts. 9 and 19
Parenthood	Is paid leave of at least 14 weeks available to mothers?	No	Labor Code, Art. 28
	Does the government pay 100% of maternity leave benefits?	No	Labor Code, Art. 29
	Is paid leave available to fathers?	No	No applicable provisions could be located
	Is there paid parental leave?	No	No applicable provisions could be located
	Is dismissal of pregnant workers prohibited?	Yes	Labor Code, Art. 52
Entrepren.	Does the law prohibit discrimination in access to credit based on gender?	No	No applicable provisions could be located
	Can a woman sign a contract in the same way as a man?	Yes	No restrictions could be located
	Can a woman register a business in the same way as a man?	Yes	No restrictions could be located
	Can a woman open a bank account in the same way as man?	Yes	No restrictions could be located
Assets	Do men and women have equal ownership rights to immovable property?	Yes	Constitution of Lebanon, Art. 7
	Do sons and daughters have equal rights to inherit assets from their parents?	No	Constitution of Lebanon, Arts. 9 and 19
	Do female and male surviving spouses have equal rights to inherit assets?	No	Constitution of Lebanon, Arts. 9 and 19
	Does the law grant spouses equal administrative authority over assets during marriage?	Yes	Constitution of Lebanon, Arts. 9 and 19
	Does the law provide for the valuation of nonmonetary contributions?	No	Constitution of Lebanon, Arts. 9 and 19
Pension	Is the age at which men and women can retire with full pension benefits the same?	No	Women: No applicable provisions could be located Men: No applicable provisions could be located
	Is the age at which men and women can retire with partial pension benefits the same?	No	Women: No applicable provisions could be located Men: No applicable provisions could be located
	Is the mandatory retirement age for men and women the same?	Yes	Women: Labor Code, Art. 55 Men: Labor Code, Art. 55
	Are periods of absence due to child care accounted for in pension benefits?	No	No applicable provisions could be located

Annex 2: 2021 WBL Index score for Lebanon [214]

WBL Indicator	Components measure	Lebanon
The Mobility indicator measures constraints on a woman's agency and freedom of movement, both of which are likely to influence her decision to enter the labor force and engage in entrepreneurial activity.	••Whether a woman can choose where to live in the same way as a man. ••Whether a woman can travel outside her home in the same way as a man ••Whether a woman can apply for a passport in the same way as a man. ••Whether a woman can travel outside the country in the same way as a man.	**100**
The Workplace indicator analyzes laws affecting women's decisions to enter the labor market, including women's legal capacity and ability to work, as well as protections in the workplace against discrimination and sexual harassment. *Antidiscrimination legislation is positively associated with women's employment and earnings, whereas sexual harassment can negatively influence women's career trajectories*	••Whether a woman can get a job in the same way as a man ••Whether the law prohibits discrimination in employment based on gender. ••Whether there is legislation on sexual harassment in employment. ••Whether there are criminal penalties or civil remedies for sexual harassment in employment.	**50**
The Pay indicator measures laws affecting occupational segregation and the gender wage gap.	••Whether the law mandates equal remuneration for work of equal value. ••Whether a woman can work at night in the same way as a man. ••Whether a woman can work in a job deemed dangerous in the same way as a man. ••Whether a woman can work in an industrial job in the same way as a man.	**50**
The Marriage indicator measures legal constraints related to marriage and divorce. *Legal discrimination against women, including limits on their ability to be head of household, has been found to be negatively correlated with labor force participation. Unequal rights in marriage and divorce can also have negative effects on women's intra-household bargaining power and jeopardize their financial security when*	••Whether there is no legal provision that requires a married woman to obey her husband. ••Whether a woman can be head of household in the same way as a man. ••Whether there is legislation specifically addressing domestic violence. ••Whether a woman can obtain a judgment of divorce in the same way as a man. ••Whether a woman has the same rights to remarry as a man.	**60**

[214] https://wbl.worldbank.org/en/wbl

a divorce is finalized.		
The Parenthood indicator examines laws affecting women's work during and after pregnancy. Women are more likely to return to work if the law mandates maternity leave.	••Whether paid leave of at least 14 weeks is available to mothers. ••Whether the government administers 100% of maternity leave benefits. ••Whether paid leave is available to fathers. ••Whether there is paid parental leave. ••Whether dismissal of pregnant workers is prohibited.	**20**
The Entrepreneurship indicator measures constraints on women starting and running a business. Having access to a bank account is strongly correlated with women's labor supply	••Whether the law prohibits discrimination in access to credit based on gender. ••Whether a woman can sign a contract in the same way as a man ••Whether a woman can register a business in the same way as a man. ••Whether a woman can open a bank account in the same way as a man.	**75**
The Assets indicator examines gender differences in property and inheritance law. *Improving property and inheritance rights is positively associated with female earnings and employment as well as women's access to housing and land.*	••Whether men and women have equal ownership rights to immovable property. ••Whether sons and daughters have equal rights to inherit assets from their parents. ••Whether male and female surviving spouses have equal rights to inherit assets. ••Whether the law grants spouses equal administrative authority over assets during marriage. ••Whether the law provides for the valuation of nonmonetary contributions.	**40**
The Pension indicator assesses laws affecting the size of a woman's pension. *Early retirement can widen the potential gender gap in pension levels and increase women's risk of poverty in old age*	••Whether the age at which men and women can retire with full pension benefits is the same. ••Whether the age at which men and women can retire with partial pension benefits is the same. ••Whether the mandatory retirement age for men and women is the same. ••Whether periods of absence from work due to childcare are taken into account in pension benefits	**25**

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