

## 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 ANALYSIS IN AGRIFOOD, TEXTILES & GARMENTS AND ICT SECTORS



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**GENDER-SENSITIVE VALUE CHAIN IN THE AGRI-FOOD,  
TEXTILES AND CLOTHING AND INFORMATION  
AND COMMUNICATION TECHNOLOGY SECTORS**

Edited by  
**Center of Arab Women  
for Training and Research  
CAWTAR**

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**CAWTAR - 2022**

**ISBN**  
978 - 9973 - 837 - 85 - 1

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## LIST OF ABBREVIATIONS

Definition	Abbreviation
<b>AARINENA</b>	<i>Association of Agricultural Research Institutions in the Near East &amp; North Africa</i>
<b>ACTED</b>	<i>Agency for Technical Cooperation and Development</i>
<b>AFESD</b>	<i>Arab Fund for Economic and Social Development</i>
<b>AI</b>	<i>Artificial Intelligence</i>
<b>AFI</b>	<i>Agri-Food Industries AFI</i>
<b>ANETI</b>	<i>National Agency for Employment and Self-Employment</i>
<b>ANRT</b>	<i>National Telecommunications Regulatory Agency</i>
<b>ALCOTEXA</b>	<i>Egyptian Ministry of Commerce and Industry and the Alexandria Cotton Exporters Association</i>
<b>ANCEM</b>	<i>National Microcredit Management Agency</i>
<b>ANGEM</b>	<i>Agence Nationale de Gestion du Micro-crédit</i>
<b>ANSEJ</b>	<i>Agence Nationale de Soutien à l'Emploi des Jeunes</i>
<b>APC</b>	<i>Algeria's Communal People's Assemblies</i>
<b>API</b>	<i>Application Programming Interfaces</i>
<b>APN</b>	<i>Algeria's National People's Assembly</i>
<b>APW</b>	<i>Algeria's Wilaya People's Assemblies</i>
<b>ArabWIC</b>	<i>Arab Women in Computing</i>
<b>BAM</b>	<i>Bank Al-Maghrib</i>
<b>BDC</b>	<i>Business Development Centre</i>
<b>BPfA</b>	<i>Beijing Platform for Action</i>
<b>BSE</b>	<i>Beirut Stock Exchange</i>
<b>BWJ</b>	<i>Better Work Jordan</i>
<b>CAGR</b>	<i>Compound Annual Growth Rate</i>
<b>CAT</b>	<i>Convention against Torture and Other Cruel, Inhuman or Degrading Treatment or Punishment</i>
<b>CBC</b>	<i>Cross-Border Cooperation initiative</i>
<b>CBJ</b>	<i>Central Bank of Jordan</i>
<b>CEDAW</b>	<i>Convention on the Elimination of Discrimination Against Women</i>
<b>CERD</b>	<i>Convention on the Elimination of Racial Discrimination</i>
<b>CEFE</b>	<i>Creation and Entrepreneurship Training</i>
<b>CNEIDFFE</b>	<i>National Centre for Studies, Information and Documentation on the Family, Women and Childhood</i>
<b>CNFF</b>	<i>National Council for the Family and Women</i>
<b>COLIBE</b>	<i>Committee for Individual Freedoms and Equality</i>
<b>CR</b>	<i>Community Role</i>
<b>CRC</b>	<i>Convention on the Rights of the Child</i>

<b>CSR</b>	<i>Corporate and Social Responsibility</i>
<b>DOT</b>	<i>Digital Opportunity trust</i>
<b>EFTA</b>	<i>European Free Trade Association</i>
<b>EGP</b>	<i>Egyptian Pound</i>
<b>EIGE</b>	<i>European Institute for Gender Equality</i>
<b>ENI</b>	<i>European Neighbourhood Instrument</i>
<b>ENOW</b>	<i>Online National Observatory of Women</i>
<b>EOSQC</b>	<i>Egyptian Organization for Standardization and Quality Control</i>
<b>EPO</b>	<i>Economic Participation and Opportunity</i>
<b>EU</b>	<i>European Union</i>
<b>FAO</b>	<i>Food and Agriculture Organization</i>
<b>FAS</b>	<i>Foreign Agricultural Service</i>
<b>FGDs</b>	<i>Focus Groups Discussions</i>
<b>FIARI</b>	<i>Financial Inclusion for the Arab Region Initiative</i>
<b>FRA</b>	<i>Financial Regulatory Authority</i>
<b>FTAs</b>	<i>Free Trade Agreements</i>
<b>FWCW</b>	<i>Fourth World Conference on Women</i>
<b>GA</b>	<i>Gender Analysis</i>
<b>GAFI</b>	<i>General Authority for Investment and Free Zones</i>
<b>GAFTA</b>	<i>Greater Arab Free Trade Agreement</i>
<b>GCC</b>	<i>Gulf Cooperation Council</i>
<b>GDP</b>	<i>Gross Domestic Product</i>
<b>GEM</b>	<i>Global Entrepreneurship Monitor</i>
<b>GFAR</b>	<i>Global Forum on Agricultural Research</i>
<b>GFTA</b>	<i>Grain and Feed Trade Association</i>
<b>GGGR</b>	<i>Global Gender Gap Report</i>
<b>GGI</b>	<i>Gender Gap Index</i>
<b>GGIT</b>	<i>Girls Got IT</i>
<b>GIL</b>	<i>Generation of Innovation Leaders Program</i>
<b>GIZ</b>	<i>German Technical Cooperation Agency</i>
<b>GN</b>	<i>Gender Needs</i>
<b>GNP</b>	<i>Gross National Product</i>
<b>GSC</b>	<i>Garment Design &amp; Training Services Centre</i>
<b>GSP</b>	<i>Generalised Scheme of Preferences</i>
<b>GSVCA</b>	<i>Gender-Sensitive Value Chain Analysis</i>
<b>GVA</b>	<i>Gross Value Added</i>
<b>ICCPR</b>	<i>International Covenant on Civil and Political Rights</i>
<b>ICESCR</b>	<i>International Covenant on Economic, Social and Cultural Rights</i>

<b>ICT</b>	<i>Information and Communications Technology</i>
<b>ICU</b>	<i>Istituto per la Cooperazione Universitaria</i>
<b>IDAL</b>	<i>Investment Development Authority</i>
<b>IDI</b>	<i>Development Index</i>
<b>IDRC</b>	<i>International Development and Research Centre</i>
<b>IFAD</b>	<i>International Fund for Agricultural Development</i>
<b>IFC</b>	<i>International Finance Corporation</i>
<b>IIT</b>	<i>Institute of Information Technology</i>
<b>ILO</b>	<i>International Labour Organization</i>
<b>ILS</b>	<i>International Labour Standards</i>
<b>IMEWE</b>	<i>India-Middle East-Western Europe</i>
<b>INSEAD</b>	<i>European Institute of Business Administration</i>
<b>IPU</b>	<i>Inter-Parliamentary Union</i>
<b>IT</b>	<i>Information Technology</i>
<b>ITES</b>	<i>IT Enabled Services</i>
<b>ITI</b>	<i>Information Technology Institute</i>
<b>ITIDA</b>	<i>Information Technology Industry Development</i>
<b>JGATE</b>	<i>Jordanian Garment, Accessories and Textile Exporters Association</i>
<b>JNCW</b>	<i>Jordanian National Commission for Women</i>
<b>JOD</b>	<i>Jordanian Dinars</i>
<b>JOPEA</b>	<i>Jordanian Olive Oil Producers and Exporters Association</i>
<b>JSF</b>	<i>Jordan Strategy Forum</i>
<b>KFW</b>	<i>Kreditanstalt für Wiederaufbau</i>
<b>KSA</b>	<i>Kingdom of Saudi Arabia</i>
<b>LAISER</b>	<i>Lebanese Agro-Industrial Support and Economic Recovery Project</i>
<b>LAUA</b>	<i>Association for Urban Agriculture</i>
<b>LLL</b>	<i>Lebanese Labour Law</i>
<b>LLWB</b>	<i>Lebanese League for Women in Business</i>
<b>LMI</b>	<i>Lower Middle Income</i>
<b>LTE</b>	<i>Long-Term Evolution</i>
<b>MCIT</b>	<i>Ministry of Communication and Information Technologies</i>
<b>MDMEDA</b>	<i>Micro, Small and Medium Enterprise Development Agency</i>
<b>MEHE</b>	<i>Ministry of Education and Higher Education</i>
<b>MENA</b>	<i>Middle East and North Africa</i>
<b>MF</b>	<i>Mutual Funds</i>
<b>MFW</b>	<i>Microfund for Women</i>
<b>MGF</b>	<i>Mashreq Gender Facility</i>
<b>MIIC</b>	<i>Ministry of Investment and International Cooperation</i>

<b>MIWE</b>	<i>Mastercard Index of Women Entrepreneurs</i>
<b>MoA</b>	<i>Ministry of Agriculture</i>
<b>MoDEE</b>	<i>Ministry of Digital Economy and Entrepreneurship</i>
<b>MSMEs</b>	<i>Micro, Small and Medium Enterprises</i>
<b>MSNFCF</b>	<i>Ministry of National Solidarity, Family and the Status of Women</i>
<b>MWC</b>	<i>International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families</i>
<b>NAFES</b>	<i>National Fund for Enterprise Support</i>
<b>NAC</b>	<i>New Administrative Capital</i>
<b>NBFIs</b>	<i>Non-Banking Financial Institutions</i>
<b>NCFA</b>	<i>National Council for Family Affairs</i>
<b>NCHR</b>	<i>National Centre for Human Rights</i>
<b>NCLW</b>	<i>National Commission for Lebanese Women</i>
<b>NCW</b>	<i>National Council for Women</i>
<b>NEC</b>	<i>National Election Committee</i>
<b>NGOs</b>	<i>Non-governmental organizations</i>
<b>NOWARA</b>	<i>National Observatory for Women in Agriculture and Rural Areas</i>
<b>NTI</b>	<i>National Telecommunication Institute</i>
<b>OEC</b>	<i>Observatory of the Economic Complexity</i>
<b>OECD</b>	<i>Organisation for Economic Co-operation and Development</i>
<b>PBDAC</b>	<i>Principal Bank for Development and Agricultural Credit</i>
<b>PfA</b>	<i>Platform for Action</i>
<b>PNG</b>	<i>Practical Gender Needs</i>
<b>PPP</b>	<i>Purchasing Power Parity</i>
<b>PR</b>	<i>Productive Role</i>
<b>QIZ</b>	<i>Qualified Industrial Zone</i>
<b>RMF</b>	<i>René Moawad Foundation</i>
<b>SCG</b>	<i>Social Construction of Gender</i>
<b>SDF</b>	<i>Social Development Fund</i>
<b>SDGs</b>	<i>Sustainable Development Goals</i>
<b>SEZ</b>	<i>Special Economic Zones</i>
<b>SGNs</b>	<i>Strategic Gender Needs</i>
<b>SitAn</b>	<i>Situation Analysis</i>
<b>SOW</b>	<i>Scope of Work</i>
<b>SMEs</b>	<i>Small and Medium Enterprises</i>
<b>SPG</b>	<i>Strategic Planning Group</i>
<b>STED</b>	<i>Skills for Trade and Economic Diversification</i>
<b>STEMS</b>	<i>Science, Technology, Engineering and Math</i>

<b>SWOT</b>	<i>Strengths - Weaknesses - Opportunities - Threats</i>
<b>TBSs</b>	<i>Technology Based Start-ups</i>
<b>TC</b>	<i>Textiles and clothing sector</i>
<b>TCLF</b>	<i>Textile Clothing Leather &amp; Footwear</i>
<b>TEA</b>	<i>Total early-stage Entrepreneurial Activity</i>
<b>TIEC</b>	<i>Technology Innovation and Entrepreneurship Centre's</i>
<b>TRIPS</b>	<i>Trade-Related Aspects of Intellectual Property Rights</i>
<b>TRF</b>	<i>Thomson Reuters Foundation</i>
<b>UAE</b>	<i>United Arab Emirates</i>
<b>UN DESA</b>	<i>United Nations Department of Economic and Social Affairs</i>
<b>UN-ESCWA</b>	<i>United Nations Economic and Social Commission for Western Asia</i>
<b>UNFPA</b>	<i>United Nations Population Fund</i>
<b>UNICEF</b>	<i>The United Nations Children's Fund</i>
<b>UNIDO</b>	<i>United Nations Industrial Development Organization</i>
<b>UNIFEM</b>	<i>United Nations Development Fund for Women</i>
<b>US</b>	<i>United States</i>
<b>USA</b>	<i>United States of America</i>
<b>USAID</b>	<i>United States Agency for International Development</i>
<b>USD</b>	<i>United States dollar</i>
<b>VAT</b>	<i>Value Added Tax</i>
<b>VAW</b>	<i>Violence Against Women</i>
<b>VC</b>	<i>Value Chain</i>
<b>WBDC</b>	<i>Women Business Development Centre</i>
<b>WDI</b>	<i>World Development Indicators</i>
<b>WED</b>	<i>Women Entrepreneurship Development</i>
<b>WEF</b>	<i>World Economic Forum</i>
<b>WFP</b>	<i>World Food Programme</i>
<b>WGQTC</b>	<i>Weight of the criterion in the total</i>
<b>WHO</b>	<i>World Health Organization</i>
<b>WIE</b>	<i>Women in Engineering</i>
<b>WIT</b>	<i>Women in Technology</i>
<b>WOEs</b>	<i>Women-Owned Enterprises</i>
<b>WS</b>	<i>Weighted Score</i>
<b>WTO</b>	<i>World Trade Organization</i>
<b>YA-YA</b>	<i>Youth Activist - Youth Allies</i>



## Foreword and Acknowledgment

In line with its achievements in shedding light on all that could improve knowledge about the situation of women in the Middle East and North Africa (MENA) and elsewhere, the Center of Arab Woman for Training and Research (CAWTAR) has been able, once again through research and consultations with relevant stakeholders that allowed the writing of this regional report, to identify the constraints and obstacles faced by women entrepreneurs in the region with a focus on Algerian, Egyptian, Jordanian, Lebanese, Moroccan and Tunisian women. Indeed, as in other regions, in MENA, entrepreneurship and private sector development are fundamental to economic growth and are significant sources of women's employment. As entrepreneurs, women create jobs and grow national economies. In many parts of the world where women have limited access to jobs, micro and small enterprise are their main source of income. With income earned from their businesses, evidences demonstrate that women can support their families and communities to prosper from one part and contribute to development of their country from another part. Yet women continue to encounter gender-specific obstacles that cannot be easily overcome without external help. Discriminatory laws, policies and attitudes often make it difficult for them to access land, financial services, technology, training and markets. Creating an enabling environment by addressing these obstacles is important, including through providing start-up funding or loans, access to banking as well as business and financial training. Removing legislative barriers can also assist women establish and grow their businesses.<sup>(\*)</sup> To increase their economic participation and empowerment including the access to trade markets, women need mentoring, self-empowerment, capacity building and training as well as support to leadership roles, which require specific skills and competencies. They also need to be part of private sector policy development. This will also require special efforts, such as creating conducive environment for women entrepreneurship, promotion and integration in business and trade markets in addressing the above identified constraints and challenges.

The first phase of the project "Empowering Women towards Gender Equality in the MENA Region through Gender Mainstreaming in Economic policies and Trade agreements" was supported by the Swedish International Development Cooperation Agency/Sida, to whom we reiterate our thanks and recognition. Not only CAWTAR was able to expand its partnership field with new stakeholders, both Rights Holders and Duty Bearers with a new topic and innovative methodology: assessing, auditing and analysing Gender & Trade towards Gender Equality realisation but also demonstrate through the produced evidences, a correlation between the achievements of Gender Equality and the Empowerment of women in private and public spheres, including in the economic and Trade areas and participation. The findings succeeded in drawing attention and raising awareness of directly or indirectly concerned actors and stakeholders, on the importance of investing more efforts on women entrepreneurs. The main result was the consensus on the necessity to operationalise the platform of validated recommendations and priorities, selected by the targeted stakeholders aiming at *strengthening women entrepreneurs' capacity and resources* as a contribution to go one more step further towards Gender Equality.

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\* Improving economic outcomes for women, published by the Australian Department of Foreign Affairs and Trade, January 2014

The central finding of the conducted legal status and situation analysis of women and gender audit of economic policies and trade agreements, has well evidenced that gender is not really mainstreamed in economic policies and trade and the environment, either overall or specific, is not conducive to gender equality and empowerment of women. On this basis, the agreement with Kvinna till Kvinna<sup>(\*\*)</sup>, whom we also thank, was to combine our efforts towards “*Empowering Women entrepreneurs in the MENA Region towards Equal access with men to business and trade markets*”.

The purpose was to create a *conducive environment for women entrepreneurship’s promotion and integration in business and trade markets* in Algeria, Egypt, Jordan, Lebanon, Morocco, and Tunisia. Achieving this objective required to produce knowledge from a comparative gender perspective that includes assessing/refining and analysing the situation of women and men in business. The utilised pertinent and adapted methodology and tools included SMEs profiling and actors’ mapping and a stakeholder’s assessment and analysis to identify constraints and challenges, determine gender inequalities and gaps and assess capacity and resources needs towards priorities’ selection, including in light of the COVID-19 pandemic impact.

Conducting a Gender Sensitive Value Chain Analysis/GSVCA targeting three different sectors and more specifically subsectors: 1) Agriculture: Agri-food industries; 2) Light industries: Textile and clothing and 3) Services: Information & Communication Technology/ ICT, to assess Women-Men Equality, stressing their participation in the economic activity and their access to business and trade markets that covers the six countries, provided valuable inputs. The cross-cutting analysis of the findings of the state of art of gender equality and women empowerment e.g. national legislations from one part and with the international commitments of the region as a whole and for each of the six countries under review, the existing policies and programmes as well as mechanisms from the other part, confirmed that despite progress made, a number of concerns as identified throughout the process (SitAn, Rapid Assessment, GSVCA) need to be stressed. Especially since women globally and more acutely in MENA, already in a disadvantageous position, were heavily hit by the COVID-19 pandemic with regards to their daily lives: in addition to being at the forefront of the pandemic as care-taker, women found themselves as being the scapegoats for the pandemic on many fronts.

*Once again, we realise that while we have done much, much more remains to be done.*

CAWTAR is confident that these evidences will improve awareness of the multiple barriers women entrepreneurs are facing, to enjoy their rights to economic participation and access to regional and international markets. I hope that this modest contribution from our Centre will help you to move forward with your programmes or any affirmative action you can take to contribute to women’s empowerment, recognition of their efforts, achievements and potential. Strengthening their economic participation in their country, in the Region as a whole and beyond, opening to them the Trade Markets will not only benefit them as an individual right holder or their family, but will also improve the inputs of the private and public sector of the entrepreneurship, as well as the economy in our countries.

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\*\* <https://kvinnatillkvinna.org/>

In this context, CAWTAR would like to express its gratitude to public officials and stakeholders more particularly in Algeria, Egypt, Jordan, Lebanon, Morocco and Tunisia as well as at a regional level for their support despite the difficulties and the “COVID fatigue”. Our thanks go also to our partners who have committed themselves in their majority to continue working together, both bilaterally and in a network, at the national and regional level to name a few:

- Women Entrepreneurs but also men entrepreneurs who were there to witness not only their situation and gender comparison but also that of their female peers,
- Employers' organisations, men and women,
- Women Entrepreneurs organisations and associations,
- Institutions concerned with women's and gender issues: the national commissions ministries and council,
- Ministries in charge of economic, investment and trade matters,
- Governmental agencies dealing with investment issues, credit and export as well as business development agencies for youth and women,
- Banks and credit agencies from public and private sector,
- National or joint chambers of commerce.

Allow me also to thank the team for their efforts and achievements in what appeared in 2020, in the midst of the pandemic, to be an almost impossible task. You have done it and done it well...

**Dr Soukeïna Bouraoui**  
Centre of Arab Woman  
for Training & Research

## Introduction

### Section I - Context of the Region

#### 1. Socio-demographic data

**Figure 1 - Overview of the MENA region**

*Source: League of Arab States*



Middle East North Africa (MENA) refers to a region that stretches horizontally from **Morocco** to Iran and down to Sudan, with variances in the number of countries that are considered as being part of the MENA region (between 22 and 24) and in the country composition<sup>(1)</sup> In the context of this report, MENA will refer to the countries of the League of Arab States which are: **Algeria**, Bahrain, Comoros, Djibouti, **Egypt**, Iraq, **Jordan**, Kuwait, **Lebanon**, Libya, Mauritania, **Morocco**, Oman, Palestine, Qatar, Saudi Arabia, Somalia, Sudan, Syria, **Tunisia**, the United Arab Emirates and Yemen. Noting that it is a region defined strictly geographically, rather than religiously or socially.

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1. While the term MENA is almost always inclusive of Iran, it is typically not inclusive of Turkey, Afghanistan, or Pakistan depending on the organization's definition. In the World Bank's definition Malta is included but Mauritania and Sudan are excluded.  
2. Diverse religious identities of the middle east, Payind, Alam and Melinda McClimans, 2016

The MENA region is made up of a vast number of ethnic groups with different religious practices around Christianity, Judaism and Islam, among other religious beliefs. Islam is the most practiced religion across the region, although this can vary by country. There are a number of religious minorities, which may be sub-sets of a major religion, a case of religious syncretism, or something completely outside of those traditions.<sup>(2)</sup> In **Lebanon** for example, Christianity is practiced by 40% of the population. There is no official language for the region and many are spoken throughout: Arabic,<sup>(3)</sup> being the most spoken but also Tamazight,<sup>(4)</sup> Kurdish,<sup>(5)</sup> Persian, Turkish. English is taught and used as a second language in the Middle East as it is the case for French in North Africa.

As of 2022, the Middle East Population is estimated at over 463 million (463,298,595), representing 6.08 % of world population,<sup>(6)</sup> with children and young people (0-24 year-old) in the Middle East and North Africa currently accounting for nearly half of the region's population.<sup>(7)</sup>

Despite slowing growth rates since 2010, the region's population is expected to more than double in size growing from 338 million in 2000 to 724 million in 2050. In 2021, MENA's population growing rate was 1.61 per cent per year, above the world's annual average of 1.3 per cent. This growth is projected to slow down to 1.3 per cent per year around 2030, reaching 0.8 per cent per year by mid-century.<sup>(8)</sup>

It is worth noting however that these projections were pre-COVID-19 pandemic and while the COVID-19 will unmistakably have an impact on each of the core demographic processes—mortality, fertility, and migration— in all parts of the world, the extent to which it will affect MENA's growth rate has not been evaluated yet. Especially in opposition to the mortality consequence of COVID-19, which are apparent and have been diligently tracked by a number of agencies, it may take several years to fully understand and account for the fertility consequences.<sup>(9)</sup>

In this context, the Population Division of the United Nations Department of Economic and Social Affairs (UN DESA) organized an expert group meeting on the impact of the COVID-19 pandemic on fertility in May 2021. **Egypt**, the Islamic Republic of Iran and **Lebanon** had recently experienced rapid declines in total fertility. The Islamic Republic of Iran, **Lebanon** and **Tunisia** had already reached below-replacement fertility levels. Experts reported that in the case of high- and upper-middle-income countries with generally low levels of fertility, a further fertility decline would accelerate the pace of population ageing and could lead also to population decline.<sup>(10)</sup>

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3. With Persian taking 2<sup>nd</sup> place.

4. In North Africa and even in some parts of Egypt and Yemen

5. In Iraq, Syria and Turkey

6. <https://worldpopulationreview.com/continents/the-middle-east-population>

7. <https://www.unicef.org/mena/media/4141/file/MENA-Gen2030.pdf>

8. Idem

9. <https://knowledgecommons.popcouncil.org/cgi/viewcontent.cgi?article=1017&context=seriespdressays-covid>

10. United Nations expert group meeting on the impact of the COVID-19 pandemic on fertility May 2021

A study of the effects of COVID-19 on women's access to family planning services, conducted by the Population Council **Egypt** Office between March 15, and July 15, 2020, found that limited access to family planning services resulted in method switching or method discontinuation due to increased cost and delay in service delivery, with the consequence of an increased risk of unintended pregnancies. Poorer women and women in remote rural areas were more likely to be affected by limited access to family planning services and were therefore possibly exposed to a higher risk of unintended pregnancies.<sup>(11)</sup>

## 2. Political, Judicial and Economic systems

MENA's political, judicial and economic systems are heterogeneous, with various political systems (Republics, Sultanate, Emirates, Monarchies, Federation, Multi-Confessional, Tribal, Islamic...) and also various judiciary organisations and contexts: peace, occupation, conflict, post conflict situation, "revolutions" and transitions... As such, the economy of the Arab States is very difficult to determine, as some countries are very wealthy, while others are very poor as herewith described:

- Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, United Arab Emirates (The Gulf Cooperation Council/GCC): highest income countries of the region,<sup>(13)</sup>
- **Egypt**, Iraq, **Jordan**, **Lebanon**, Palestine, Syria (The Middle East/Mashrek), and **Algeria**, Libya, Mauritania, **Morocco** and **Tunisia** (the North Africa/ Maghreb): both representing the more diversified Economies,
- Comoros, Djibouti, Somalia, Sudan (Sub Saharan Africa) and Yemen (surrounded by Gulf countries): the lowest income countries.

Due to the region's substantial oil and natural gas reserves—60% of the world's oil reserves and 45% of the world's natural gas reserves—, MENA is an important source of global economic stability and "a major reason for the world's interest" thus its politics, religion, and economics are far-reaching across the globe.<sup>(13)</sup> The MENA region experienced and continues to suffer from occupation, social and political crises and instability, uprising ("Arab spring"), civil war, terrorism and, insecurity. The Region faces the highest number of conflicts and refugees affecting its stability and economy. Indeed, the MENA region hosts more than 7.7 million refugees, the largest refugee population in the world amongst which Palestinian refugees being the largest and oldest refugee population in the world.<sup>(14)</sup>

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11. United Nations expert group meeting on the impact of the COVID-19 pandemic on fertility May 2021

12. The World Bank classifies economies based on their Gross National Income (GNI) per capita (current US\$) calculated (computed using the "Atlas" method). Use of this classification system does not imply a judgment concerning the development status of any country or territory.

13. <https://www.prb.org/resources/population-trends-and-challenges-in-the-middle-east-and-north-africa/>

14. Towards the end of 2018, the region was home to almost 21 million people of concern to UNHCR, including over 7.7 million refugees, 13 million IDPs and around 200,000 stateless persons.  
<https://reporting.unhcr.org/sites/default/files/ga2019/pdf/ChapterMENA.pdf>

### 3. Economic indicators for the region

Table 1 - MENA economic indicators <sup>(15)</sup>

			Data Year
<b>GDP per capita</b> (U.S. dollars per capita) <sup>(16)</sup>	North Africa MENA	12.07 thousand 3.64 thousand No data	2021
<b>GDP</b> (current USD) (2019 WB Data)		3.431 Trillion	2019
<b>GNI per capita Atlas method</b> (current USD) <sup>(17)</sup>	MENA	7,516.185	2019
<b>School enrolment, primary</b> (% gross)		104.212	2019
<b>Life expectancy at birth, total</b> (years)		74.271	2019

According to the World Bank, most economies in the Middle East and North Africa experienced their sharpest contraction in decades in 2020.<sup>(18)</sup> MENA's GDP contracted 3.8% in 2020 and is expected it to rebound by only 2.2% in 2021.<sup>(19)</sup> Disruptions in global consumption reduced demand for MENA's goods and services, especially tourism and oil –Brent crude prices plummeted to a multi-year low of \$20 per barrel in April 2020, when a world-wide lockdown coincided with an oil output surge. Regional demand also declined due to fluctuating lockdowns/re-openings co-existing with rigid public sector pay, dealing a blow to countries' public finances.

The regional economy is expected to grow in 2021, driven by stronger consumption and investment. Higher oil prices should support a tapering of oil production cuts and boost government revenue in oil exporters. Per capita income will not regain its 2019 level over the forecast horizon.<sup>(20)</sup>

15. <https://www.imf.org/external/datamapper/NGDPDPC@WEO/MENA/EGY/SDN/YEM/LBY/TUN/WEOWORLD/MEQ/NMQ/NAQ>

16. GDP per capita (PPP based) is gross domestic product converted to international dollars using purchasing power parity rates and divided by total population. An international dollar has the same purchasing power over GDP as a U.S. dollar has in the United States.

17. World Bank Definition: GNI per capita - Gross national income (GNI) is the sum of value added by all resident producers plus any product taxes (less subsidies) not included in the valuation of output plus net receipts of primary income (compensation of employees and property income) from abroad.

18. World Bank, Global Economic Prospects, June 2021

19. World Bank, Global Economic Prospects, June 2021

20. <https://openknowledge.worldbank.org/bitstream/handle/10986/35647/9781464816659.pdf>

Thanks to vaccine rollouts, economic recovery is underway, but hard-hit sectors, such as transport and hospitality, are still lagging. Although activity has been expanding in the region, employment has continued to fall, and unemployment remains elevated. Prospects for economies that have recently faced fragility, conflict, and violence are mixed, especially in this pandemic climate since crises and conflicts compound already challenging economic and humanitarian situations.

**Table 2 - World Bank classification of MENA countries per income level**

LOW-INCOME ECONOMIES (\$1,045 or less)	LOWER-MIDDLE INCOME ECONOMIES (\$1,046 to \$4,09)	UPPER-MIDDLE-INCOME ECONOMIES (\$4,096 to \$12,695)	HIGH-INCOME ECONOMIES (\$12,696 or more)
Somalia	<b>Algeria</b>	Iraq	Bahrain
Sudan	Comoros	<b>Jordan</b>	Kuwait
Syrian Arab Republic	Djibouti	<b>Lebanon</b>	Qatar
Yemen	<b>Egypt</b>	Libya	Oman
	Mauritania		Saudi Arabia
	<b>Morocco</b>		United Arab Emirates
	Palestine		
	<b>Tunisia</b>		

MENA is a heterogeneous region with complex development challenges. In the region, individuals face a range of intersecting and compounding inequalities, including those tied to income, wealth, education, gender, employment, and healthcare. Surging conflict and political upheaval across the Middle East and North Africa have prevented more than 13 million children from going to school, according to a UNICEF survey in 2015 pushing the equality agenda further away.<sup>(21)</sup> Conflicts have worsened other economic and social indicators, such as debt, unemployment, corruption and poverty, a 2015-2016 Survey of Economic and Social Developments in the Arab Region had estimated the economic losses of the MENA region due to conflicts to have led to a net loss of \$613.8 billion in economic activity, and an aggregate fiscal deficit of \$243.1 billion.<sup>(22)</sup> Although updated data is not available, it provides a good estimate of losses incurred in the region given the on-going conflicts and further compounded by the effects of COVID-19.

21. <https://reliefweb.int/report/syrian-arab-republic/education-under-fire-how-conflict-middle-east-depriving-children-their-schooling>  
 22. <https://archive.unescwa.org/sites/www.unescwa.org/files/publications/files/survey-economic-social-development-arab-region-2015-2016-english.pdf>

## 4. Socio-demographic and Economic context in the Countries reviewed

Table 3 - General indicators in the six countries reviewed

Countries	GDP		Total population	Total population (million people)		Population growth rate (%)	Population Sex ratio (female/male)
	US\$ billions	Per capita	Total	Female	Male		
<b>Algeria</b>	147.3	10.45	43.05	21.30	21.75	1.95	0.98
<b>Egypt</b>	361.9	12.3	100.39	49.67	50.72	2.00	0.98
<b>Jordan</b>	42.61	0.47	10.10	4.99	5.11	1.37	0.98
<b>Lebanon</b>	18.73	10.94	6.86	3.41	3.45	-0.04	0.90
<b>Morocco</b>	112.2	7.20	36.47	18.38	18.09	1.23	1.02
<b>Tunisia</b>	39.23	9.82	11.70	5.90	5.80	1.12	1.02

**Algeria** is the fourth largest economy in Africa, with a GDP of USD 169 billion in 2019. Generating 93-95% of exports, hydrocarbons are traditionally the cornerstone of the Algerian economy. Real GDP growth is estimated to have fallen by 5.5% as a result of the strict containment measures imposed to limit the spread of COVID-19 in addition to the fall in hydrocarbon production and the temporary drop in oil prices, which has led to a sharp contraction in hydrocarbon export revenues.<sup>(23)</sup>

**Egypt's** GDP, the second largest in Africa, was about \$362bn in 2019/20. In 2020 at 3.6% growth, Egypt was the only economy in the MENA to record positive growth. Despite disruptions of the economic activity due to COVID-19, with an easing of lockdown restrictions Egypt's GDP is still projected to grow by 2.5% in 2021.

The Jordanian economy contracted by 1.6% in 2020, with unemployment rising to 24.7% in the fourth quarter of 2020 and youth unemployment rates reaching an unprecedented 50%. The COVID-19 pandemic has had significant economic repercussions in **Jordan**, given the country's small and open economy with its high rate of connections to the rest of the world.

**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. 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. 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.<sup>(24)</sup>

23. <https://www.banquemonde.org/fr/country/algeria/overview>

24. <https://www.usip.org/publications/2021/07/lebanon-assessing-political-paralysis-economic-crisis-and-challenges-us-policy>

**Morocco** is ranked 7<sup>th</sup> among African economies. The primary sector plays an important economic, social and environmental role in Morocco. In 2019, it accounted for nearly 12.3% of GDP with 32.5% of employment, the manufacturing sector with 25.9% of GDP and 22.5% of employment and finally the services sector with 50% of GDP and 44.9% of employment.<sup>(25)</sup> Morocco's growth dynamics slowed down in 2019, mainly due to the volatility of the non-irrigated agricultural sector. Unemployment has declined, but remains high, especially among youth and women. The budget deficit has declined, although it remains above the medium-term target of 3% of GDP, due to high and inflexible current expenditure.

The **Tunisian** economy is mainly based on agriculture, which is a key sector accounting for 10.4% of GDP and employing 12.7% of the working population. Industry represents 22.7% of GDP and employs 32.5% of the working population. Services account for 61.7% of GDP and include the booming Information and Communication Technology (ICT) and tourism sectors. The COVID-19 pandemic has strongly affected the tertiary sector and the **Tunisian** economy as a whole, with the country experiencing a severe economic slowdown, with GDP contracting by 8.8% in 2020.<sup>(26)</sup>

## Section II - Framework of the study/report

### 1. The overall background

In the last two decades, the world has narrowed the divide between men and women, especially in primary education and health. However, globally, women's labour force participation fell from 51% in 2000 to 48% in 2019;<sup>(27)</sup> women in all countries face earnings gaps. If women could have the same lifetime earnings as men, global wealth could increase by \$172 trillion,<sup>(28)</sup> and human capital wealth<sup>(29)</sup> could increase by about one fifth globally. As other regions, in MENA, entrepreneurship and private sector development are fundamental to economic growth and are significant sources of women's employment. As entrepreneurs, women create jobs and grow national economies. In many parts of the world where women have limited access to jobs, micro and small enterprise are their main source of income. With income earned from their businesses, evidences demonstrate that women can support their families and communities to prosper from one part and contribute to development of their country from another part. Yet, women continue to encounter gender-specific obstacles that cannot be easily overcome without external help.

Indeed, throughout the world and more particularly in the MENA region gender gaps are tremendous and women are lacking all types of resources including up-to date information and knowledge either as technical capacity and skill or rules and regulations particularly in relation with export, market needs and trends, networking.

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25. <https://www.s-ge.com/sites/default/files/publication/free/rapport-economique-maroc-2020-07.pdf>

26. <https://www.banquemonnaie.org/fr/country/tunisia/overview>

27. <https://data.worldbank.org/indicator/sl.tlf.cact.fe.zs>

28. Wodon et al., "How Large Is the Gender Dividend? Measuring Selected Impacts and Costs of Gender Inequality."

29. Human capital refers to the knowledge, skill sets, and experience that workers have in an economy. The skills provide economic value since a knowledgeable workforce can lead to increased productivity. The concept of human capital is the realization that not everyone has the same skill sets or knowledge. Also, the quality of work can be improved by investing in people's education.

If they have the chance thanks to their daily fight and efforts, in most cases, women own small and medium-enterprises facing recognised gender-specific barriers that constrain their growth potential confirming their limited access to financing; gender bias in legal structures and financial institutions which limit women's choices to enter into and develop successful businesses; barriers in access to markets, including tourism, information and technology in addition to other sectors considered as monopoly of men; training unmet needs and capacity gaps (management, information technology, etc.) in addition to barriers to participation in domestic and international trade fairs. This situation makes it difficult for them to access new opportunities in labour and trade markets. Those who already have access to markets, access to business services, to property and therefore access to credit are more likely to benefit from trade and investment opportunities than those without. This means that big established businesses are more likely to benefit from increased trade opportunities provided by multilateral trading arrangements than small or micro enterprises in the informal sector, where women are likely to be found.

To remain competitive in the international market, MENA entrepreneurs in general and women entrepreneurs in particular must try, as in any business, to understand their markets through research on market needs and trends. They need to be innovative and improve on old products or create new products that are attractive and meet customer's expectations. Many women in the export business in the MENA region are to be found in the Small and Micro Enterprise (SME) sector. Typically, they will operate in small-scale businesses such as for instance exports of handicrafts, horticulture<sup>(30)</sup> and oleiculture<sup>(31)</sup> products. Traditionally dominated by women, handicrafts is an example of a sector that is facing the growing challenges of competition in the global market. For many countries in the region, the feedback is that some products performed poorly because of poor product design but also high cost. A declining demand for traditional handicrafts is observed even in national markets, as these products face stiff competition in the market from synthetic products and other substitutes that are manufactured cheaply and quickly by competitors.

## 2. The problem/issue and related assumptions

Empowerment is about people -both women and men- taking control over their lives: setting their own agendas, gaining skills, building self-confidence, solving problems and developing self-reliance. To be able to benefit from resources and opportunities and enjoy their rights equally with men, women need to be empowered primarily through removal of obstacles related to the initial gender-based-discrimination and disparities.

Empowerment does not only involve taking "positive discrimination" measures or designing programs especially for women, mostly to help their families enhancing their socially recognized positive role. Women and Girls' Empowerment means eliminating inequality (ies) as well as multiple and intersecting forms of discrimination they face and, ending the

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30. Horticulture is the branch of agriculture that deals with the art, science, technology, and business of growing plants. It includes the cultivation of medicinal plants, fruits, vegetables, nuts, seeds, herbs, sprouts, mushrooms, algae, flowers, seaweeds and non-food crops such as grass and ornamental trees and plants.

31. Oleiculture is the branch of agriculture that deals with production, processing, and marketing of olives

social, cultural, and institutional practices that strengthen such inequality and discrimination. This is the only way that will allow women to empower themselves, make their own choices and speak out to claim their rights.

Harnessing women's talent in the public life as political leaders and key policy makers in the workforce and private sector as business leaders, makes sound business sense. It makes societies stronger and more stable. Yet women around the world are under-represented in leadership positions in business, government and other sectors. Discriminatory laws, practices, attitudes, stereotypes, low levels of education, and limited networks are some of the barriers women face in taking on leadership roles in business. Creating an enabling environment by addressing obstacles women face is important, including through providing start-up funding or loans, access to banking as well as business and financial training. Removing legislative barriers can also assist women establish and grow their businesses.<sup>(32)</sup> To increase their economic participation and empowerment, including the access to trade markets, women need mentoring, self-empowerment, capacity building and training as well as support to leadership roles, which require specific skills and competencies. They also need to be part of private sector policy development.

*The initial hypothesis of the study is that gender is partially mainstreamed in economic policies and trade, yet the environment is not conducive to gender equality.*

The project "*Empowering Women entrepreneurs in the MENA region towards Equal access with men to business and trade markets*", partnership between the Kvinna till Kvinna and the Center of Arab Women for Training and Research (CAWTAR) aims to contribute to the special efforts required to creating conducive environment for women entrepreneurship promotion and integration in business and trade markets.

The rationale of implementing this project is to utilise various means and tools in order to first understand how economic participation of women is hindered by diverse obstacles and what are the barriers that undermine their advancement whether legal, political, economic, cultural or societal and then to design and implement initiatives that will level the playing field between women and men. Identified constraints and challenges are to 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.
- Conducting stakeholder's assessment and analysis to identify constraints and challenges that determine gender inequalities and gaps including in the context of the COVID-19 pandemic and lockdown. The main objective is to define the 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 three sectors which were selected e.g. agriculture, light industries and services to be comparatively analysed and identify main gaps.

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32. Improving economic outcomes for women, published by the Department of Foreign Affairs and Trade, January 2014 Australia

- Developing 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.
- Promoting 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.
- Supporting initiatives that could encourage participation of delegations and networks of businesswomen in trade promotion missions and programmes at national, regional and global levels...

It is worth noting that before this project, a gender audit exercise was conducted scrutinizing the economic policies and trade agreements in the same six countries (2017-2019).<sup>(33)</sup> One of the areas of interest was to assess the effects of Globalization and Trade Liberalisation on Economic Empowerment of Women and their access to Trade markets with an agreed long-term impact outcome intending to ensure that “*More women enjoy equal rights, life prospect and opportunities with men towards Gender Equality thanks to better integration in labour and trade markets*”.

The findings succeeded in drawing attention and raising awareness of directly or indirectly concerned actors and stakeholders on the importance of *empowering women towards gender equality in the MENA region through gender mainstreaming in economic policies and trade agreements*. It was possible to do so thanks to the evidence-based sensitisation, advocacy and networking interventions as well as institutional capacity building and strengthening. Indeed, a consensus was built among all of them, with a variation from a country to another and among regional organisations, on the necessity to endorse the comprehensive and Gender and Human Rights sensitive approach in their strategic planning and working on economic empowerment of women and their access to trade markets. This work has been built on the priorities identified by the targeted stakeholders.

## Section III - The methodology and tools

### 1. Our approach

Due to the devoted short time and allocated limited budget, CAWTAR found it more realistic to target, in the framework of this project, more specifically women in business and trade in comparison with men. Indeed investing on available resources including all efforts to contribute to the achievement of only one project outcome i.e. *Conducive environment created for women entrepreneurship promotion and integration in business and trade markets* with an expected change at either institutional or behavioural level. Even modest, the to-be conducted diagnosis, profiling and produced specialised information (output 1), the to-be designed strategy thanks to the new knowledge and data made available in a sustainable way (output 2) and the acquired knowledge and skills and virtual tools to

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33. CAWTAR-Sida partnership

access to this knowledge and information as well as advocacy interventions (output 3) will contribute to create a favorable environment characterised by support and engagement including of men in their different positions and to initiate a conducive change towards the scaffolding of gender equality in economic development and rights.

The main group targeted by the project is women entrepreneurs through their SMEs and Professional Organisations from the 6 target countries namely **Algeria, Egypt, Jordan, Lebanon, Morocco** and **Tunisia** then narrowing down to those most responsive. Women will be also reached in Business and Trade Support Organisations “BTSOs” (Chambers of commerce and industry, Employers’ Confederations, Economic Development Agencies, Business Associations...) as well as men to build support to the outcome of the project and its related outputs through sensitisation, evidence-based advocacy, lobbying and networking.

Based on the experience and lessons learnt from the previous project, in case of potential or real difficulties of implementation for the first output, it was planned that only 3 countries will realistically be involved to set up the diagnosis. All six will benefit from other interventions of the project. The 6 women machineries 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. The adaptation to the reality of the field imposed by the COVID-19 pandemic was the spare wheel that allowed us to reach the final destination, starting with this report.

## 2. The tools

Thanks to the involvement of the concerned target groups, institutions and organisations, the project will reinforce women capacity, skills and efficiency in business and trade support organisations, particularly in support to SMEs’ access to regional and global markets, by providing data through the (i) a situation analysis of the six targeted countries based on a desk review (ii) companies profiling and main actors’ mapping in at least three selected sectors (agriculture, light industries and services, (iii) a stakeholder assessment and analysis to allow identification of obstacles, challenges and opportunities and (iv) a Gender Sensitive Value Chain Analysis/ GSVCA.

A number of women and men owned SMEs in a number of countries will be identified to assess their capacity and resources. Moreover, the Gender Sensitive Value Chain Analysis/ GSVCA of a number of sectors being conducted is an additional tool to assess Women-Men Equality, it evidences their participation in the economic activity and their access to business and trade markets covering the six targeted countries. The analysis done in this framework will allow the development of a tailored capacity building and training programs to improve the sophistication of regional Private Sector Organisations and help them in addressing the identified gaps. The findings of both exercises will be analysed and synthesized to identify needs and gaps including gender gaps to be addressed in the to-be developed and implemented strategy targeting the SMEs both women and men, that will also include development of virtual tools.

Pursuant to the stakeholder virtual consultation of January 20, 2021, the Value chain fields were selected. It was decided to focus on three different sectors and subsectors: 1) Agriculture: Agro-food industries; 2) Light industries and more specifically: Textile and clothing and 3) Services: Information technology / or the provision of consultancy services, etc.

The project required an extensive adaptation to circumstances due to the COVID-19 pandemic, its different waves and consequences on stakeholders, work flow and delays incurred. Although a number of risks and assumptions were taken consideration upfront during the project, the extent of impact could not have been imagined. The various changes that were made to ensure completion of the project are detailed in the methodology section.

### **3. Structure/ Body of the report**

Following this introduction, this report is organized as follows:

- Chapter One focuses on providing the State of art on Women status and situation in the countries targeted by the project, thanks to the literature review taking into consideration development indicators that should be considered as Human Rights indicators, the legislation managing private and public life will define the state of art of women and men legal rights including economic from gender and human rights perspectives and thus will concern the 6 targeted countries' international commitments. The initiatives taken by the country to operationalize its international commitments will be also assessed, such as national mechanisms whether specific institutions or special measures, policies and strategies related to women empowerment, including economically are taken towards gender equality and how mitigating measures has been taken to face the COVID-19 pandemic.
- Chapter 2 will cover the methodology and tools. Gender conceptual and analytical frameworks will be established. The Gender Sensitive Value Chain Analysis/GSVCA methodology and tools will be exposed as well as the step-by-step process of desk review and analysis. 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.
- Chapter 3 presents the GSVCA conducted in and for the 6 countries covered and its results.
- Finally, the Conclusions will wrap up the report and present recommendations.





## **Chapter I :**

# **The State of art: facts, figures and analysis**

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

The situation analysis not only prepares the ground and sets the scene, but also identifies the available information to guide where and how to fill potential gaps and consolidate the contextual analysis, while deepening the current understanding of key issues. It will consist of collecting comprehensive existing quantitative and qualitative data and indicators related to gender equality and women empowerment in all development and human rights areas with focus on women economic participation at the intersectionality with selected economic sectors and markets at national, regional and international levels.

It should be noted that within the framework of the project “Empowering Women Towards Gender Equality in the MENA region Through Gender Mainstreaming in Economic Policies and Trade Agreements” and the related report “Gender and Trade”, a detailed situation analysis was conducted and published in 2019. It will therefore just be a matter of refining it from the perspective of this work and adapting it to the issues and hypotheses of this work. The quantitative data and indicators will also be updated accordingly.<sup>(34)</sup> Data & information collection and analysis included reviewing existing surveys,<sup>(35)</sup> 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. A cross-analysis of various development indicators will provide enough breadth of measurements to gain amongst others, a good insight into the level of progress of the MENA region in terms of Gender, whether reviewing the Gender Gap index published yearly by the World Economic Forum since 2006, the Human Development Index by the UNDP or the Human Capital Index generated by the World Bank, in addition to other references from the national, regional and international sources.

Despite facing skepticism or even 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 is the difference between women and men as reflected in social, political, intellectual, cultural, or economic attainments or attitudes. Therefore, 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,<sup>(36)</sup> and Political Empowerment) and tracks progress towards closing these gaps over time. So the gap in economics, for example, is the difference between men and women when it comes to salaries, the number of leaders and participation in the workplace.

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34. <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> -

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

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

The Global Gender Gap Index measures scores on a zero to 100 scale and the 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 targets 156 countries, providing a tool for cross-country comparison helping prioritize the most effective policies needed to close gender gaps.<sup>(37)</sup> 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; 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.

The latest edition, the 15<sup>th</sup> edition, the Global Gender Gap Report 2021,<sup>(38)</sup> 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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37. <https://www.weforum.org/reports/ab6795a1-960c-42b2-b3d5-587eccda6023/digest>

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

## Section I : Gender Equality in MENA: facts & figures

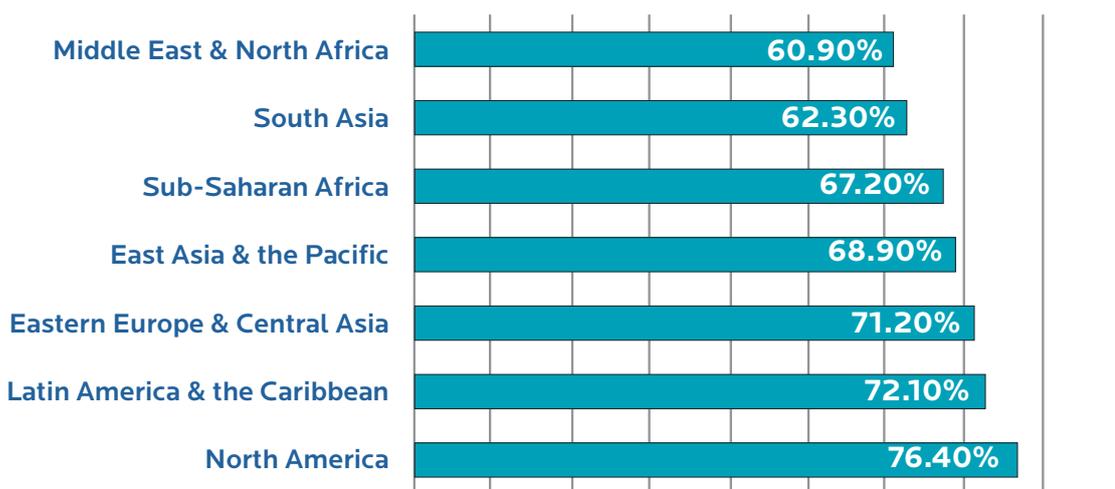
### 1. Global Gender Gap Index

On a global level, at the current relative pace, gender gaps can potentially be closed in: 52.1 years in Western Europe; 61.5 years in North America; 68.9 years in Latin America and the Caribbean. The rest of the regions in the world fall in the “next century club” whereby it would take over 100 years to close the gender gap: 121.7 years in Sub-Saharan Africa; 134.7 years in Eastern Europe and Central Asia. In the bottom three it would take 142.4 years in MENA; 165.1 years in East Asia and the Pacific with the longest being in South Asia where gender equality is estimated to be reached in about 2 centuries (195.4 years). With regards to country ranking, the first in the 2021 GGGR is Iceland recognized as the most gender-equal country in the world for the 12<sup>th</sup> time, the last is Afghanistan coming in at 156<sup>th</sup> place.

#### 1.1. Global Gender Gap Index in MENA

In the Global Gender Gap Report 2021,<sup>(39)</sup> the Middle East and North Africa region remains the area with the largest gender gap (60.9%) but significant progress has been made since the region closed its gaps by 0.4 percentage point. When combining the various indexes, in this edition MENA ranks at the bottom of all regions despite improvements. It is unfortunately a position it held since the issuance of the first report in 2006. In opposition, Western Europe further comforted its leadership position by remaining the region that has progressed the most towards gender parity closing its gaps by 0.9 percentage points since the last edition.

Figure 2 - Global Gender Gap 2021, by Region



39. 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.

While MENA is the region where the largest gender gap remains overall, it does not come last in all of the subindexes and has made important strides on Health & Survival and Educational Attainment. In terms of Health & Survival the region has a performance of 96.5%, closely following North America at 96.9%. With regards to Educational Attainment (94.2%) where it precedes South Asia at 93.3% and Sub-Saharan Africa that comes in last with 84.5%. The worst score for the region, putting it in last position is that of Political empowerment sinking to 12.1%, after East Asian & the Pacific and Eastern Europe & Central Asia.

**Table 4 - Regional performance by subindex 2021**

REGIONS	Overall Index	Economic Participation & Opportunity	Educational Attainment	Health & Survival	Political Empowerment
Western Europe	77.6%	70.0%	99.8%	96.7%	43.8%
North America	76.4%	75.3%	100.0%	96.9%	33.4%
Latin America & the Caribbean	72.1%	64.2%	99.7%	97.6%	27.1%
Eastern Europe & Central Asia	71.2%	73.5%	99.7%	97.7%	14.2%
East Asia & the Pacific	68.9%	69.6%	97.6%	94.9%	13.5%
Sub-Saharan Africa	67.2%	66.1%	84.5%	97.3%	20.8%
South Asia	62.3%	33.8%	93.3%	94.2%	28.1%
Middle East & North Africa	60.9%	40.9%	94.2%	96.5%	12.1%
Global Average	67.7%	58.3%	95%	97.5%	21.8%

When reviewing past years' performance of the countries in the MENA region, the best performer in terms of Global Gender Gap ranking is Kuwait who has been the country that ranked at the highest for 7 years. At the other end, Yemen has unfortunately consistently been at the bottom since the first publication of the GGGR in 2006. The United Arab Emirates/UAE has held the highest-ranking title for 6 years although one year was a tie, **Tunisia** once in 2019 and Qatar once. Notably Iraq has been evaluated this year for the first time.

**Table 5 - Gender gap global ranking 2021, MENA countries**

Country	Rank		Score
	Regional	Global	
United Arab Emirates	1	72	0.716
Tunisia	2	126	0.649
Egypt	3	129	0.639
Jordan	4	131	0.638
Lebanon	5	132	0.638
Algeria	6	136	0.633
Bahrain	7	137	0.632
Qatar	8	142	0.624
Kuwait	9	143	0.621
Morocco	10	144	0.612
Oman	11	145	0.608
Mauritania	12	146	0.606
Saudi Arabia	13	147	0.603
Syria	14	152	0.568
Iraq	15	154	0.535
Yemen	16	155	0.492

In 2021, the first in the MENA region is the United Arab Emirates/UAE at 72<sup>nd</sup> place, first Arab country making it into the top 100 and leaping from the 120<sup>th</sup> rank it held in the 2020 edition of the Global Gender Gap Report. The country narrowed its gender gaps by at least 4.4 percentage points or more, making it one of the five most-improved countries in the overall index this year, with Lithuania, Serbia, Timor-Leste and Togo. At the other end of the spectrum, Yemen comes second to last in the current edition since Afghanistan newly assessed, ranks last at 156<sup>th</sup>. Predictably, these countries affected by ongoing conflict have some of the worst gender gaps in education, labour force participation and political participation, noting that Sudan, Djibouti, Comoros, Palestine & Somalia are not covered in the Gender Gap Report.

The Global Gender Gap Index compares countries' gender gaps across four dimensions: economic opportunities, education, health and political leadership. Out of these 4 dimensions, Health and Survival has seen the most substantial regional progress achieved so far (96.5% gap closed). While no country has yet achieved full parity, most countries have closed at least 96% of their gap. Only Qatar (94.8%) remains below the 95.5% mark. It is worth to highlight that half the countries (the North African countries of MENA) under review have moved back in the ranking despite some achievements in some areas (e.g. Education and Health) and initiatives (e.g. legal and policy reforms).

## 1.2. Global Gender Gap Index in the countries reviewed

The Global Gender Gap Index scores for the countries reviewed have dropped significantly since their first assessment in 2006 where 115 countries were assessed. However, in reality, while the ranking has deteriorated the score has improved reflecting the progress on various subindexes, especially when taking into consideration the fact that in 2021, 156 countries were scored.

**Table 6 - The Global Gender Gap Index 2021 rankings in the 6 countries covered** <sup>(40)</sup>

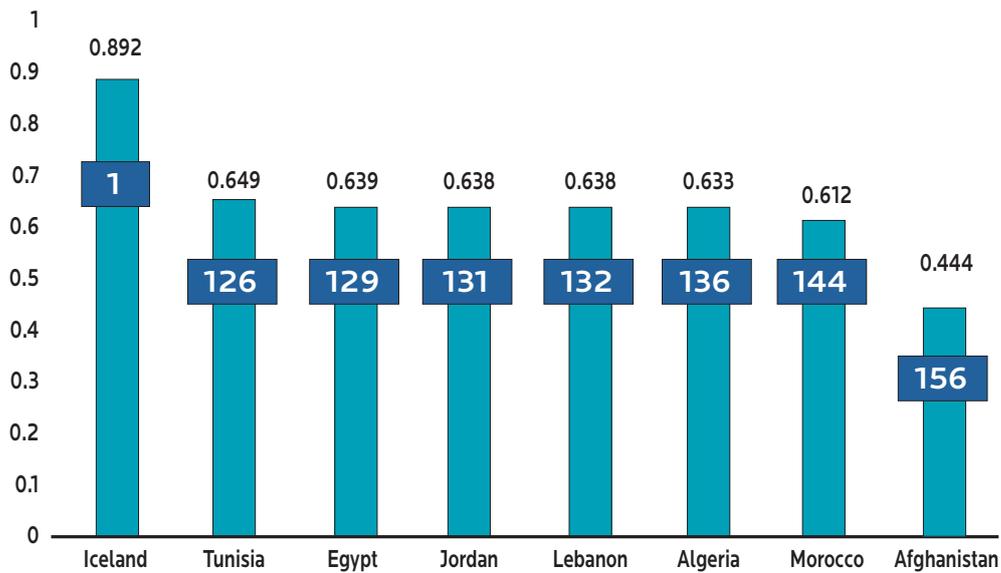
Year	2006 <sup>(41)</sup>		2021		Progress (2006-2021)	
	Rank	Score	Rank	Score	Rank	Score
<b>Tunisia</b>	90	0.629	<b>126</b>	0.649	-36	+0.020
<b>Egypt</b>	109	0.579	<b>129</b>	0.639	-20	+0.094
<b>Jordan</b>	93	0.611	<b>131</b>	0.638	-38	+0.027
<b>Lebanon</b>	116	0.608	<b>132</b>	0.638	-16	+0.030
<b>Algeria</b>	97	0.602	<b>136</b>	0.633	-39	+0.031
<b>Morocco</b>	107	0.583	<b>144</b>	0.612	-34	+0.29

**Tunisia's** rank dropped from 124<sup>th</sup> on the Global Gender Gap Index to 126<sup>th</sup>. Also confirming a downward trend, since the rank of 124 was already a loss of 5 ranks. Despite the drop, the country remains the first amongst the countries covered in the report, with regards to global rank. **Egypt's** global rank is at 129, ranking third amongst the MENA countries, after the United Arab Emirates (72<sup>nd</sup> on the global ranking) and **Tunisia** (126<sup>th</sup>). The country improved its ranking since it has closed 63.9% of its overall gender gap by 5 positions, confirming the upward trend observed in the previous edition. **Jordan's** rank on the Global Gender Gap index was recorded at 131<sup>th</sup> improving by 7 ranks since the previous edition; the previous rank of 138 having been held in two previous reports. **Lebanon** was ranked 132<sup>th</sup> improving by 13 ranks. In the previous report the country ranked at 145<sup>th</sup> (out of 153 countries assessed in 2020) already losing 5 ranks from the 13<sup>th</sup> edition. In this GGGR, **Algeria** is ranked 136<sup>th</sup> losing 4 ranks, noting that in the previous edition, the country's rank at 132<sup>th</sup> (out of 153 countries) showed a loss of 4 ranks. **Morocco** was ranked 144<sup>th</sup> on the Global Gender Gap Index, it was ranked at 143 in the previous edition, confirming a downward trend. In the previous edition, the country had lost 6 ranks.

40. In the order of ranks, organized alphabetically further in the report

41. Historical ranking is defined as the first assessment of the country by the WEF and its inclusion in the report, for all countries being reviewed it is 2006 except Lebanon. Lebanon's first inclusion in the WEF GGR dates from 2010.

**Figure 3 - Global Gender Gap Index in the 6 countries covered, Top and Bottom**



All countries covered in the report (six) remain in the bottom quintile of the Global Gender Gap Index, despite improvements mostly in the educational attainment as detailed below.

## 2. Educational attainment

This subindex captures the gap between women’s and men’s current access to education through ratios of women to men in primary-, secondary- and tertiary-level education.<sup>(42)</sup>

### 2.1. Educational attainment globally

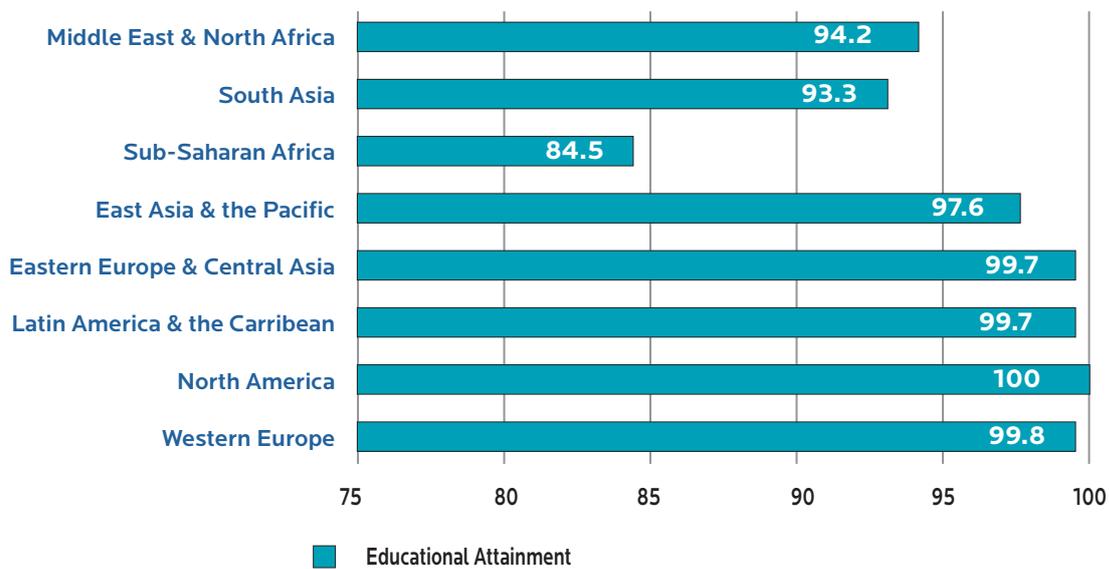
Educational attainment is the subindex with the smallest gender gap globally. Worldwide, 37 countries closed totally their gender gap in Educational Attainment and achieved parity (1.00) therefore equally ranking at the 1<sup>st</sup> place. The 2<sup>nd</sup> score (0.999) starts to be ranked at the 38<sup>th</sup> place, a place shared by 5 countries. 64 countries (more than one-third of the sample) have already achieved at least 99.5% gender parity and 121 countries have closed at least 95% of their educational gender gaps. The last country is Afghanistan with a score of 0.514.

42. <https://www.weforum.org/reports/global-gender-gap-report-2021/in-full/gggr2-appendix-b-the-global-gender-gap-index-methodology-and-technical-notes>

## 2.2 Educational attainment at a regional level

On Educational Attainment, the MENA region ranks ahead of South Asia and Sub-Saharan Africa.

**Figure 4 - Regional performance on Educational Attainment**



The Educational Attainment gender gap for MENA, on average, is relatively advanced (94.2%), yet still low compared to other regions. Noting that in primary, secondary and tertiary enrolment rates, there are still significant gaps within some countries. However, in Sub-Saharan Africa and the Middle East there are countries with educational gender gaps as large as 10% or more; 16 of 19 countries have closed at least 94% of their educational gap. Nonetheless, in three countries namely, Iraq (80.7%), Mauritania (87.9%) and Yemen (71.7%), women still have significantly lower access to education compared to men. Additionally, the region faces high learning poverty<sup>(43)</sup> whereby nearly two-thirds of children in MENA cannot read with proficiency and only 31% of MENA children receive pre-primary education.

43. Learning poverty means being unable to read and understand a simple text by age 10 as described in <https://www.worldbank.org/en/topic/education/brief/what-is-learning-poverty>

**Table 7 - Educational attainment ranking in MENA for 2021**

Country	Rank		Score
	Regional	Global	
<b>Kuwait</b>	1	59	0.997
<b>Jordan</b>	2	84	0.991
<b>Qatar</b>	3	86	0.990
<b>United Arab Emirates</b>	4	89	0.987
<b>Bahrain</b>	5	90	0.985
<b>Saudi Arabia</b>	6	97	0.980
<b>Oman</b>	7	98	0.977
<b>Egypt</b>	8	103	0.973
<b>Tunisia</b>	9	108	0.970
<b>Algeria</b>	10	111	0.966
<b>Lebanon</b>	11	113	0.964
<b>Morocco</b>	12	116	0.956
<b>Syria</b>	13	118	0.953
<b>Mauritania</b>	14	138	0.879
<b>Iraq</b>	15	145	0.807
<b>Yemen</b>	16	152	0.717

Over the past four decades, countries in MENA have made impressive strides in achieving gender parity in education. According to the 2012 World Development Report on Gender Equality and Development, focusing on challenges and reform priorities for gender equality in the MENA region,<sup>(44)</sup> five MENA countries (Oman, Saudi Arabia, **Tunisia**, **Algeria** and **Morocco**) were among the top 10 fastest movers over this period. During the same period, growth rates of key indicators— such as female literacy rate—on average exceeded those of most other developing regions. The region as a whole is close to achieving gender parity in primary and secondary enrolment rates, comparing favourably to Low and Middle Income (LMI) countries worldwide.<sup>(45)</sup> Nevertheless, with regards to these achievements a concern is that a number of government measures from the various MENA countries were taken to mitigate the effect of the COVID-19 pandemic including subsequent lockdowns and school closures; in countries where social norms imply a preference for boys over girls, the pandemic might magnify these preferences across a wide array of domains, including education.

44. <https://openknowledge.worldbank.org/handle/10986/10844?show=full>

45. <https://www.econstor.eu/bitstream/10419/177189/1/dp11385.pdf>

### 2.3. Educational Attainment in the countries under review

Out of the six countries under review, five have improved their score in terms of educational attainment; however, this improvement is not reflected in the ranking as the number of countries assessed grew considerably since the first edition of the GGGR. A caveat to be highlighted is that **Lebanon** cannot be compared in the exact same manner as it was not included in the 2006 Global Gender Gap Report, its first assessment was made in 2010.

**Table 8 - Educational Attainment comparative ranking progress over time in the six countries covered**

Year	2006 <sup>(46)</sup>		2021		Progress (2006-2021)	
	Rank	Score	Rank	Score	Rank	Score
<b>Algeria</b>	84	0.944	111	0.966	-27	+0.022
<b>Egypt</b>	90	0.903	105	0.973	-15	+0.070
<b>Jordan</b>	70	0.979	84	0.991	-14	+0.012
<b>Lebanon</b> <sup>(47)</sup>	91	0.977	113	0.964	- 22	-0.013
<b>Morocco</b>	99	0.848	116	0.956	-17	+0.108
<b>Tunisia</b>	76	0.959	108	0.970	-32	+0.011

With regards to educational attainment ranking, the largest fall in the GGR ranking is **Tunisia** who lost 32 ranks going from 76 in 2006 (out of a total of 115 countries) to 108 in 2021 (out of a total of 156 countries). **Algeria** is next regressing from 84 in 2006 to 111 in 2021 losing 27 ranks.<sup>(48)</sup> **Lebanon** lost 22 ranks (from 91 in 2010 to 113 in 2021) followed by **Morocco** who lost 17 ranks (from 99 to 116), **Egypt** losing 15 ranks and **Jordan** losing 14 ranks yet performing the best on this indicator within the countries being reviewed.

Since 2006 until the latest edition of the Global Gender Gap Report 2021,<sup>(49)</sup> the constant has been that **Jordan** is the first amongst the countries under review in terms of educational attainment with a score of 0.991. In the same way, **Morocco** remains the last of the group, but is the one who has covered the most ground in terms of score starting at 0.848 in 2006 to 0.956 in 2021. **Egypt** ranks second of the group with the second-best progress on the period. **Algeria** improved its score by +0.022 and **Tunisia** by +0.011. At the time of **Lebanon**'s first scoring in 2010, the country scored 0.977 and was ranked 91 out of 134 countries assessed that year. In the latest report however, it is the only country of the ones included in the study to lose both ground in ranking (113) and in actual score losing -0.013 to reach 0.964 (as opposed to the 0.977 it had started off with).

46. In 2006 115 countries were assessed.

47. Scores are for 2010, for that year 134 countries were assessed.

48. <http://www3.weforum.org/docs/WEFGGGR2021.pdf>

49. <http://www3.weforum.org/docs/WEFGGGR2021.pdf>

These improved scores can be attributed to improved levels of literacy rates in all the countries being reviewed. Indeed, providing equal access to primary education is a key milestone that has been achieved by almost all MENA countries. Since the historical request from **Tunisia** in 1963 to the World Bank to finance, develop and promote its education system, the efforts of international development organisations, such as the World Bank as well UNICEF and UNESCO, to provide incentives to governments may have resulted that today -on average- more children are in school in MENA than ever before.<sup>(50)</sup>

Out of the 156 countries assessed, **Jordan** holds the highest rank in terms of literacy rate<sup>(51)</sup> ranking at 67, followed by **Lebanon** (at 96), **Algeria, Egypt** and **Tunisia** in the same vicinity before **Morocco** that comes at 131.

**Table 9 - 2021 Literacy rate comparative ranking in the six countries covered**

	Algeria	Egypt	Jordan	Lebanon	Morocco	Tunisia
<b>Rank</b>	123	125	67	96	131	126
<b>Score</b>	0.862	0.856	0.992	0.897	0.775	0.839

A longer-term view of the country's ability to educate women and men in equal numbers is captured through the ratio of the female literacy rate to the male literacy rate.<sup>(52)</sup> In all countries covered in the report the percentage of men that are literate is higher than that of women, expectedly with a smaller gap in **Jordan** (0.99) and **Lebanon** (0.96), slightly wider in **Algeria** and **Egypt** (sex ratio of 0.86), **Tunisia** is at 0.84, **Morocco** presenting the widest gap with 0.78.

**Table 10 - Sex-Disaggregated Data/SDD in Education for the six covered countries**

Indicator	Female	Male	Sex-ratio
<b>Algeria</b>			
Literacy rate, %	75.3	87.4	0.86
Primary level, %	95.5	97.2	0.98
Secondary level, %	50.0	50.0	1.00
Tertiary level, %	64.4	38.8	1.66

50. <https://www.worldbank.org/en/news/opinion/2018/11/13/fixing-the-education-crisis-in-the-middle-east-and-north-africa>

51. Defined as the percentage of the adult population (over 15 years of age) of each gender with the ability to both read and write and make simple arithmetic calculations.

52. <https://www.weforum.org/reports/global-gender-gap-report-2021/in-full/gggr2-appendix-b-the-global-gender-gap-index-methodology-and-technical-notes>

Egypt			
Literacy rate, %	65.5	76.5	0.86
Primary level, %	98.8	98.3	1.00
Secondary level, %	83.1	82.5	1.01
Tertiary level, %	35.8	34.6	1.03
Jordan			
Literacy rate, %	97.8	98.6	0.99
Primary level, %	80.2	81.5	0.98
Secondary level, %	63.5	61.7	1.03
Tertiary level, %	37.4	31.5	1.19
Lebanon			
Literacy rate, %	93.3	96.9	0.96
Primary level, %	-	-	-
Secondary level, %	51.2	48.8	1.05
Tertiary level, %	-	-	-
Morocco			
Literacy rate, %	64.6	83.3	0.78
Primary level, %	97.0	96.8	1.0
Secondary level, %	64.5	64.5	1.00
Tertiary level, %	35.7	36.2	0.99
Tunisia			
Literacy rate, %	72.2	86.1	0.84
Primary level, %	98.6	96.5	1.02
Secondary level, %	51.4	48.6	1.06
Tertiary level, %	41.2	22.8	1.81

In **Algeria** and **Jordan** there is a distribution of enrolment rates by gender in favour of women. In Algeria, the enrolment rates represent a reversal of the trend where the sex-ratio of 0.98 in favour of boys in primary education to a sex-ratio in favour of girls in higher education (respectively 1.66 and 1.19). In **Egypt** and **Tunisia**, the number of girls in education is higher all along, from primary to secondary and tertiary level. In **Morocco** the trend is reversed with a higher number of girls in primary education, being at the same level for secondary education and favouring boys in tertiary education, noting the difference while existent is not striking. Unfortunately, the data is not fully available for **Lebanon** but at secondary level girls (51.2%) outweigh boys (48.8%). As stated in **Algeria, Egypt Jordan** and **Tunisia**, the level of girls enrolled at the tertiary level is higher than boys, however the difference is most acute in **Algeria** and **Tunisia** where they are almost double the number of boys.

**Table 11 - Distribution of Education and skills between female and male, attainment in %**

Education and skills	Algeria		Egypt		Jordan		Lebanon		Morocco		Tunisia	
	female	male	female	male	female	male	female	male	female	male	female	male
<b>STEMS</b>	30.89	40.3	7.73	15.3	n/a	n/a	18.03	30.34	17.75	20.28	5.62	13.47
<b>Agri., Forestry, Fisheries &amp; Veterinary</b>	1.59	0.87	2.53	2.99	n/a	n/a	0.52	0.46	0.3	0.36	1.24	2.24
<b>Arts &amp; Humanities</b>	25.97	11.36	20.15	10.7	n/a	n/a	16.1	8.16	14.53	13.99	1.26	1.2
<b>Business, Admin. &amp; Law</b>	17.65	23.52	7.51	15.55	n/a	n/a	30.81	44.82	20.89	20.83	36.83	29.72
<b>Natural Sciences</b>	12.33	4.56	4.33	2.8	n/a	n/a	10.92	6.41	9.68	9.67	0.88	1.05
<b>Engineering</b>	16.57	31.96	2.41	10.51	n/a	n/a	5.99	20.68	5.08	6.58	4.27	10.31
<b>ICT</b>	1.99	3.77	1.99	3.77	n/a	n/a	1.12	3.25	2.99	4.02	0.56	2.11
<b>Social Sciences</b>	15.76	13.23	15.31	25.13	n/a	n/a	11.77	6.69	10.85	8.15	9.78	7.33
<b>Vocational training</b>	n/a	n/a	9.72	13.01	0.98	1.47	n/a	n/a	4.43	7.06	n/a	n/a

As shown in the above figure, there is a correlation between gender and choice of disciplines on graduate levels with gendered preferences for different disciplines. In Arts and Humanities, the representation of female graduates is far greater than the number of men in all countries covered reviewed (exception noted for **Jordan** where only vocational

numbers are available). In **Algeria, Egypt** and **Lebanon**, women are double in terms of proportion in these fields, or close to double. In **Morocco** and **Tunisia**, the difference is less wide but still in favour of women. In terms of preferred field of studies, the fields that are most popular amongst both men and women in **Lebanon, Morocco** and **Tunisia** are Business Administration & Law. STEMS are the most popular in **Algeria** amongst both sexes. **Egypt** is the only country of the group<sup>(53)</sup> where there is a gendered preference for Arts & Humanities amongst women and for Social sciences amongst men. The fields of study that are less popular with women is Agriculture, forestry, fisheries and veterinary (in **Algeria, Lebanon, Morocco**) or ICT in the case of **Egypt** and **Tunisia**, noting however that these fields are not the most favoured amongst men either. The second to last favoured in all countries covered are ICT, where the level of men students although much lower than other fields is almost double that of women.

A caveat to this information is the fact that Engineering and STEMS<sup>(54)</sup> are assessed separately whereas Statistics are included under Natural Sciences. Although in STEM subjects male graduates show a higher percentage compared to female, the score is much better than the overall world average where the percentage of women attaining STEM degrees (out of all women graduates) is four times smaller than men's. In STEMS for 3 out of the 5 countries surveyed (**Algeria, Lebanon, and Morocco**) the number of women in these fields - while lower than men's - is extremely high, even if more than double in **Egypt** and **Tunisia**. These numbers are in line with the region, according to UNESCO<sup>(55)</sup> 34-57% of STEMS graduates in Arab countries are women – a figure much higher than that seen in universities across the US or Europe. Women in the Middle East and North Africa graduate with engineering degrees at much higher rates than the United States, where women earn just over 20 percent of engineering bachelor's degrees. To the point that the highest representation of women among engineering graduates is actually in the Arab States, notably **Algeria** (48.5%), **Tunisia** (44.2%), Syria (43.9%), the Sultanate of Oman (43.2%) and **Morocco** (42.2%).<sup>(56)</sup> A possible explanation put forward is the fact that in this region, there is no deep-seated belief that boys are innately better at math and science than girls.

However, these achievements might be heavily impacted by the various crisis occurring the region exacerbated by the COVID-19 pandemic. The closure of schools has been one of the first measures that all MENA countries put in place to contain the spread of the virus at the onset of the pandemic in March, taking 110 million children between the ages of five and 17 out of the classroom. Most countries reacted by putting in place mitigating measures with distance education strategies ranged from establishing and running online platforms, learning through radio and TV lessons, to paper-based learning.<sup>(57)</sup> Yet children without access to these resources or in low-income households, risk being excluded or left behind as they lack digital technological resources to access education. Therefore, the educational attainment gains may very well be reshuffled given the fact that pandemic's

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53. Not counting Jordan given lack of data

54. STEMS include skills critical to launching and running a start-up in the Fourth Industrial Revolution

55. <http://unesdoc.unesco.org/images/0023/002315/231519e.pdf>

56. <https://www.webmanagercenter.com/2021/02/15/463501/voici-les-quatre-pays-ou-les-taux-de-femmes-ingenieures-sont-les-plus-eleves-au-monde/>

57. <https://www.unicef.org/mena/education/covid-19-response-education>

impact on school closures is two-folds. First from a student perspective, experience with global pandemics and previous crises worldwide such as Ebola for example, provided strong evidence that a large proportion of girls who dropped out temporarily out of school, ended up never returning to school.<sup>(58)</sup> Worse the burden of care fell on them when as they ended up having to take care of the family members that fell ill. The other dimension to these closures is for the mothers themselves, having to take care of the children who are out of school. UNESCO estimates that the global progress made on children's access to education in the past 20 years will be reversed by the effects of the COVID-19 pandemic, resulting in increased poverty and inequality.<sup>(59)</sup>

In conclusion, with regards to educational attainment, all countries assessed in this report rank at best after the midpoint mark in the GGGR-2021 (**Jordan** 84<sup>th</sup> out of 156 countries) all the other countries being ranked in the bottom third of the GGGR-2021 despite good progress in terms of score and the investment made by the countries in recognition that education is both a basic human right and a driver of a country's economic and social development. The gender gap, although being narrowed, remains with literacy rates for men being higher than for women.

### 3. Economic Participation & Opportunity/EPO

The subindex is captured using the difference between women and men in labour force participation rates, the ratio of estimated female-to-male earned income and the ratio of women to men among legislators, senior officials and managers, and among technical & professional workers.

#### 3.1. Economic Participation & Opportunity globally

On a global level, the gender gap in Economic Participation and Opportunity (EPO) 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. With regards to EPO, the country that ranks first is Lao PDR with a score of 0.915, the last is Afghanistan with 0.180.

#### 3.2. Economic Participation and Opportunity in MENA

For Economic Participation and Opportunity, the progresses of the MENA region are less prominent since the region continues to rank amongst the lowest in the world with a score of 40.9%, coming second to last, actually closer to South Asia than ranks last at 33.8%, than to Latin America that is at 64.2%.

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58. <https://www.care-international.org/files/files/EbolaGenderAnalysisEnglishv2.pdf>

59. <https://unesdoc.unesco.org/search/N-EXPLORE-06c5221e-d015-4645-9820-cb62a45ae11f>

**Table 12 – Economic Participation and Opportunity ranking in MENA for 2021**

Country	Rank		Score
	Regional	Global	
<b>Jordan</b>	1	133	0.538
<b>Bahrain</b>	2	134	0.518
<b>United Arab Emirates</b>	3	135	0.510
<b>Qatar</b>	4	136	0.504
<b>Kuwait</b>	5	137	0.498
<b>Lebanon</b>	6	139	0.487
<b>Algeria</b>	7	142	0.456
<b>Oman</b>	8	143	0.456
<b>Tunisia</b>	9	144	0.445
<b>Mauritania</b>	10	145	0.440
<b>Egypt</b>	11	146	0.421
<b>Morocco</b>	12	148	0.407
<b>Saudi Arabia</b>	13	149	0.390
<b>Syria</b>	14	153	0.285
<b>Yemen</b>	15	154	0.282
<b>Iraq</b>	16	155	0.228

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. Notably the three lowest global performers on this dimension are in this region, namely Iraq (22.8%), Syria (28.5%) and Yemen (28.2%). 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. While more than 50 % of the female population aged 15 and above participates in the labour market worldwide, in Sub-Saharan Africa (61.2%), East Asia and the Pacific (58.8%), Europe and Central Asia (50.5%), and Latin America and the Caribbean (52.5%), the corresponding figure in MENA is only 19.77%. Rates of female labour force participation are low throughout the region when compared geographically but also when compared by income level as almost all MENA countries have participation rates below the LMI countries' average of 37.7%.<sup>(60)</sup>

60. <https://data.worldbank.org/indicator/SL.TLF.TOTL.FE.ZS?locations=ZQ-XO>

If labour force participation is already limited with around 1 in 5 women only are economically active, equal outcomes on leadership or managerial positions are rarer still, with less than 5% of firms are led by a woman.<sup>(61)</sup> And on average, less than 18% of managers in the region are women; and in some countries women represent less than 10%, including in Syria (8.9%), **Algeria** (8.4%), **Egypt** (7.4%), Saudi Arabia (6.8%) and Yemen (4.1%). Only in **Jordan** are there at least as many women managers as men. In addition, when they work, women do not necessarily benefit from equal treatment when it comes to income as compared to men. Actually, six of the index's ten lowest-ranked countries in terms of income gender gaps are in MENA: in Saudi Arabia, for instance, a woman's income is on average only 24% that of a man, and in **Egypt**, 22%; in **Algeria**, 19%; in Iraq, 12%; and in Yemen, 7%.

Another important factor that limits economic opportunities of women in the region is lack of access to financial assets, including bank accounts, noting that men having a bank account in the Arab World<sup>(62)</sup> are almost twice the number of women. In 2017, according to data from the World Bank, the Arab World aggregate for male account holders<sup>(63)</sup> in financial institution was 47.60% whereas female account holders represented 25.46%. Combined with low presence in the workplace, this drives stark income differences between men and women.

Crises in the region have put a strain on the labour market and in 2020, international organizations were predicting declining human development and poverty for MENA, especially within working-class and rural communities, and for those in the informal sector and small businesses.<sup>(64)</sup> Youth unemployment rates would increase. A 2020 ESCWA policy brief estimated that out of some 1.7 million jobs that would be lost in the Arab region, fully 700,000 of them would be women's jobs.<sup>(65)</sup>

The COVID-19 pandemic reduced labour as workers became sick and experienced limited mobility due to social confinement measures –poorer households are more likely to be self-employed or engaged in the informal sector. COVID-19 could have lasting effects on productivity due to the detrimental impacts of education disruptions and potentially lengthy periods of unemployment. In addition, COVID-19 also exacerbated private sector challenges with the reductions in demand, suspension of non-essential activities, financial constraints, closure of facilities, and supply chain interruptions have created negative disruptions in key economic sectors. However, the pandemic has also resulted in a surge in demand for emerging sectors, particularly around digital service delivery, requiring investments in digital infrastructure, skills and capacity.

Despite the lack of data, initial estimations around the COVID-19 pandemic are 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

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61. <https://www.worldbank.org/en/programs/mashreq-gender-facility>

62. Arab World is composed of members of the League of Arab States for the purpose of World Bank data

63. In percentage, over age 15

64. <https://unsdg.un.org/resources/policy-brief-impact-covid-19-arab-region-opportunity-build-back-better>

65. <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>

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.<sup>(66)</sup>

### 3.3. Economic Participation and Opportunity in the six covered countries

Out of the six countries under review four have slightly improved their score in terms of economic participation and opportunity; improvement that is not reflected in the ranking as the number of countries assessed grew considerably since the first edition of the GGGR.

**Table 13 – Economic Participation and Opportunity progress over time in the six countries covered**

Year	2006 <sup>(67)</sup>		2021		Progress (2006-2021)	
Country	Rank	Score	Rank	Score	Rank	Score
Algeria	103	0.443	142	0.456	-39	+0.013
Egypt	108	0.416	146	0.421	-38	+0.005
Jordan	105	0.442	133	0.538	-28	+0.096
Lebanon <sup>(68)</sup>	124	0.448	139	0.487	-15	+0.039
Morocco	102	0.461	148	0.407	-46	-0.054
Tunisia	97	0.480	144	0.445	-47	-0.035

The ranking carried out by the WEF in its report on Gender inequality in 2021, reports that all countries under review have lost between 15 ranks for **Lebanon** to 47 ranks in **Tunisia** who has experienced the biggest drop. **Morocco** has also dropped 46 ranks, followed by **Algeria**, **Egypt** and **Jordan**. Noting that **Morocco** and **Tunisia** are the two countries that have also experienced a loss in terms of scores, while scores for **Egypt**, **Algeria**, **Lebanon** and **Jordan** (in ascending order) have improved even if for some it's a barely perceptible increase.

**Table 14 - Labour force participation for 2021 in the countries under review**

Country	Rank	Score	Women	Men	f/m
Algeria	151	0.254	18.7	73.6	0.25
Egypt	150	0.266	20.0	75.2	0.27
Jordan	153	0.231	15.6	67.3	0.23
Lebanon	144	0.336	25.6	76.3	0.34
Morocco	145	0.312	23.4	74.9	0.31
Tunisia	143	0.372	28.1	75.5	0.37

66. <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>

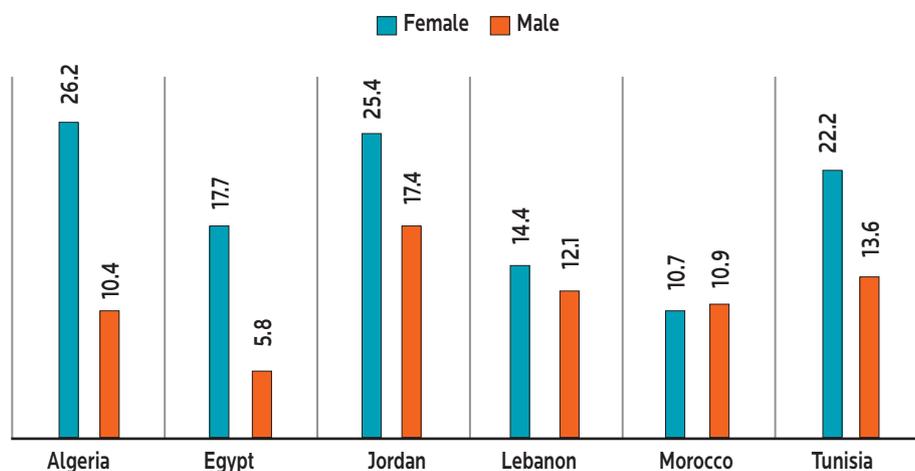
67. In 2006 115 countries were assessed

68. Scores are for 2010, year during which 134 countries were assessed.

Low levels of women’s labour force participation are an important driver of lack of economic participation. The countries under review are at the bottom of the report (being amongst the last 15) with the best score for **Tunisia** at 143<sup>rd</sup> out of 156 countries and the worst rank being held by **Jordan** that ranks at 153<sup>rd</sup>. However, the differences are very small between all the countries with a percentage of women in the labour force that is close in **Algeria**, **Egypt**, **Morocco** and **Lebanon**. For comparison, the world average Female labour force participation rate in 2019 based on 181 countries, was 51.96%.

Indeed, very few women in **Jordan** work.<sup>(69)</sup> Only 15% of women are in the labour force compared to 67% of men. In **Algeria** the participation rate of women is 18.7% compared to 73.6% of men. The female labour force<sup>(70)</sup> participation rate in **Egypt** is 20% vs. that of men with 75.2%, over 3.7 times higher. In **Morocco**, working women represent 23.4% and men 74.9%. The share of women in **Lebanon**’s labour force is still much lower than the share of men, 76.3% of whom are in the labour force, compared to only 25.6% of women. The female labour force participation in **Tunisia** is 28.1% vs. 75.5% for men. Whilst the highest in the countries covered, the labour force participation of men is almost 2.7 times higher than that of women.

**Figure 5 - Female & Male unemployment rate, World Bank 2020<sup>(71)</sup>**



In all the countries covered the analysis of the evolution of the unemployment rate by sex reveals a difference between the two sexes, in favour of men with the exception of **Morocco**, where the unemployment rate for man (10.9%) is slightly higher than for women (10.7%). **Lebanon** does not see a large difference between male and female unemployment rates since the latest available data shows 14.4% of female unemployment rate<sup>(72)</sup> vs. 12.10% for male. In **Tunisia**, the unemployment rate was at 13.6% for men and 23.8% for women. The two countries where the difference is multiple folds is **Algeria**

69. <https://www.worldbank.org/en/programs/mashreq-gender-facility#3>

70. % of female population ages 15+

71. <https://data.worldbank.org/indicator/SL.UEM.TOTL.MA.ZS?locations=LB-DZ-EG-JO-MA-TN>

72. <https://data.worldbank.org/indicator/SL.UEM.TOTL.FE.NE.ZS?locations=LB>

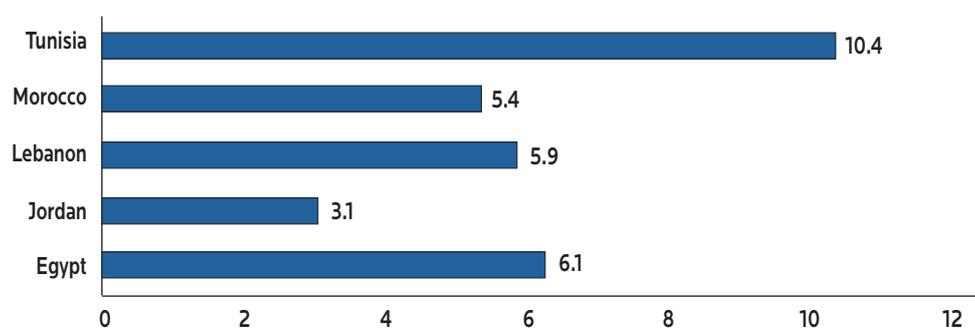
where the unemployment rate of women (26.23%) is over 2.5 times higher than of men (10.42%). And, as detailed above, **Egypt** despite being the MENA country with the lowest male unemployment rate it is the one with the largest gender gap of the countries being reviewed, since unemployment rate for females was 17.7%, over three times higher than that of male unemployment rate at 5.8%.<sup>(73)</sup>

If labour force participation is already limited, equal outcomes on leadership or managerial positions are rarer still. **Jordan** stands out at being the only country where there are at least as many women managers as men, a striking achievement especially when in terms of professional and technical workers the country ranks at 113 out of 156 countries. The next country is **Lebanon** with a wide gap since it ranks at 122. **Tunisia** (138), **Morocco** (143) **Algeria** (147) and **Egypt** (148) are in the same vicinity in alignment with the labour force participation rates. The countries have an improved rank when it comes to the gender parity in the proportion of employed women who are professional and technical workers. The best score being **Lebanon** and the worst **Egypt, Algeria, Tunisia, Jordan** and **Morocco** following.

**Table 15 - Female leadership and managerial positions in the countries under review**

Countries	Algeria	Egypt	Jordan	Lebanon	Morocco	Tunisia
Rank						
Legislators, senior officials and managers <sup>(74)</sup>	147	148	1	122	143	138
Professional and technical workers	98	127	113	84	120	108
Out of 156 countries						

**Figure 6 - Firms with female top managers (% of firms) in the six covered countries**



73. <https://www.theglobaleconomy.com/Egypt/Femaleunemployment/>

74. Ratio of women to men employed in senior roles, defined by the ILO as those who plan, direct, coordinate and evaluate the overall activities of enterprises, governments and other organizations, or of organizational units within them, and formulate and review their policies, laws, rules and regulations.

Data on women in management positions exclusively in the private sector is scarce globally and in the MENA region in particular. With regards to leadership, the gender statistics provided by the World Bank <sup>(75)</sup> show that the percentage of firms with female top managers <sup>(76)</sup> was 7.1% in **Egypt** in 2013 and decreased to 6% in 2020. For all other countries assessed, there has been an increase from 2013 to 2019, noting that the average in the MENA region is estimated at 5.4%: **Jordan** improved from 2.4% to 3.1%, **Lebanon** from 4.4% to 5.9%, **Morocco** from 4.3% to 5.4% and **Tunisia** from 8.5% to 10.4%. Unfortunately, there is no data available for **Algeria**.

On July 31, 2021, the Moroccan Parliament adopted a reform to amend the law on public limited companies to promote balanced representation of women and men in corporate governance bodies by setting mandatory quotas for women on the boards of publicly traded companies, with a target of (at least) 30% female representation by 2024, and 40% by 2027.<sup>(77)</sup> In doing so, **Morocco** became the first country in the Middle East and North Africa (MENA) region to mandate women's participation in top managerial positions, following the footsteps of very few European countries that have done so: France, Norway, Italy and Belgium.<sup>(78)</sup>

**Table 16 - Employment in the 3 sectors in the countries covered,  
International Labour Organization/ILO 2019**

Employment in	Algeria		Egypt		Jordan		Lebanon		Morocco		Tunisia	
	F <sup>(79)</sup>	M <sup>(80)</sup>	F	M	F	M	F	M	F	M	F	M
<b>Agriculture</b> <sup>(81)</sup>	3.38	10.76	21.21	20.46	0.75	2.81	9.49	11.88	52.12	27.36	8.96	15.32
<b>Industry</b> <sup>(82)</sup>	23.48	31.71	8.01	31.93	12.97	26.73	12.93	26.87	13.30	26.15	32.57	33.74
<b>Services</b> <sup>(83)</sup>	73.13	57.52	70.78	47.61	86.27	70.46	77.59	61.25	34.58	46.49	58.47	50.94

In addition, the analysis of the distribution of the labour force by sex and sector of activity reflects the positioning of women in the services sectors in all countries but **Morocco**. Among the selected countries, **Jordan** has the highest indicator value at 86.27 % of female employment in services whereas **Morocco** has the lowest indicator value at 34.58 %. In **Morocco**, agriculture is the sector that has the highest proportion of women with 52.12% (almost double that of men). **Egypt** shows a predominant level of women in services (70.78%) but also a relative higher proportion of women in agriculture (21.21%). In **Algeria**,

75. <https://databank.worldbank.org/source/gender-statistics/Type/TABLE/preview/on#>

76. Firms with female top manager refers to the percentage of firms in the private sector who have females as top managers. Top manager refers to the highest-ranking manager or CEO of the establishment. This person may be the owner if he/she works as the manager of the firm. The results are based on surveys of more than 100,000 private firms.

77. Morocco law 19.20 modifying and completing law 17-95 related to public limited companies

78. <https://blogs.worldbank.org/arabvoices/big-step-forward-womens-leadership-morocco>

79. % of female employment

80. % of male employment

81. modeled ILO estimate

82. modeled ILO estimate

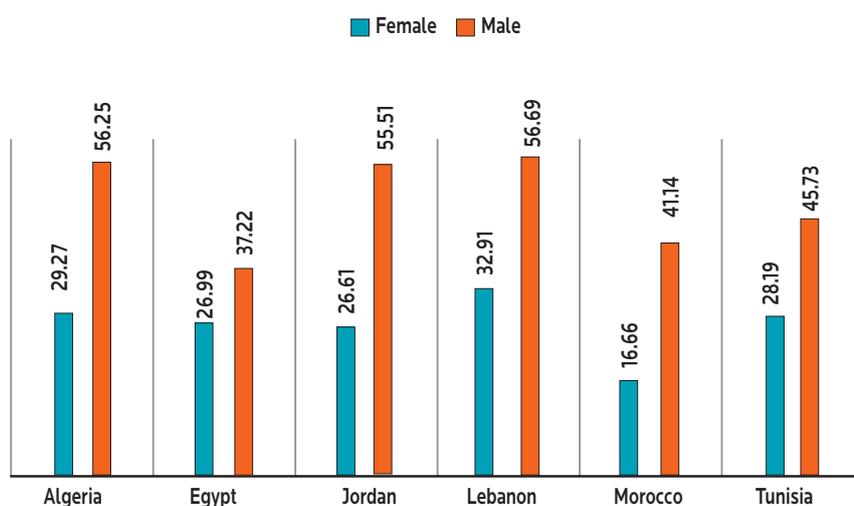
83. modeled ILO estimate

**Jordan, Lebanon and Tunisia**, the next activity after services is industry and agriculture in all these countries comes in last position.

Taking into account that these figures have already been altered by the impact of COVID-19, it should be noted also that full datasets are not available yet for all the countries covered in the report. In **Algeria**, with already low levels of women in the workforce, future employment prospects are likely to be tarnished by pandemic, political instability and volatile oil prices. In **Egypt, Morocco and Tunisia**, in 2020 female unemployment rates surged respectively to 16%, 52% and 41% due to the pandemic.<sup>(84)</sup>

In terms of financial inclusion, in the countries covered, the percentages of women holding bank account is considerably lower that of men. Account ownership denotes the percentage of respondents who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or report personally using a mobile money service in the past 12 months.<sup>(85)</sup>

**Figure 7 – Proportion of female & male account holder with Financial institutions (%), 2017<sup>(86)</sup>**



Paradoxical as it may seem, the considerable investments in human capital and education have not been matched by an increase in women's economic participation. Indeed, the mismatch between rising educational attainment and low and stagnant economic participation rates has been referred to by the World Bank as the "MENA paradox", in which rising educational attainment does not translate into increased female labour force participation.<sup>(87)</sup>

84. <https://www.mastercard.com/news/media/phwevxc/the-mastercard-index-of-women-entrepreneurs-2021.pdf>

85. World Bank Gender statistics

86. World Bank Gender statistics

87. <https://www.demographic-research.org/volumes/vol43/28/default.htm>

In conclusion, in the MENA region, traditionally marked by low female labour force participation, when women do work, they often do so in traditional sectors such as education, health and/or social services. This is because these jobs are not only fully in line with their traditional roles (education, care...) within the family and society but also because they are considered to offer a good work-life balance. Women in the MENA region are still largely underrepresented in other professions in both the public and formal private sectors, although university female graduates are beginning to account for increasing percentages not to say higher percentages, including in scientific and technical fields that have long been a male monopoly.

A combination of barriers contributes to low levels of labour market participation and entrepreneurship. Other constraints relate to access to and control over resources, including the availability and/or lack of safety of transport, affordable and quality childcare that remains limited, and lack of financing and/or guarantees, including in relation to access to property or inheritance, as well as concerns about harassment in the workplace and gender role norms and relations in the home.

## 4. Woman political empowerment

This subindex measures the gap between men and women at the highest level of political decision making through the ratio of women to men in ministerial positions and the ratio of women to men in parliamentary positions as well as the ratio women to men in number of years in executive office (prime minister or president) for the last 50 years.

### 4.1. Woman political empowerment globally

Not only this dimension is the one where gender gaps remain the widest throughout the world but it also registered the most important regression compared to the previous year with -2.4%. Globally, the best performer in the world remains Iceland, despite a remaining 24% gap that it needs to close. Iceland's score is 23.2 percentage points above the 95<sup>th</sup> 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.

With regards to this subindex, Iceland ranks first with a score of 0.760, both Papua New Guinea and Vanuatu share the last position with a score of zero.

### 4.2. Women political empowerment in MENA

Despite the fact that the Middle East and North Africa is the geography that has progressed the most on this aspect after both North America and Western Europe (+1.9 percentage points), the region has closed only 12.1% of this gap to date, the lowest of all regions.

**Table 17 - Women political empowerment and participation in MENA**

Country	Rank		Score
	Regional	Global	
<b>United Arab Emirates</b>	1	24	0.403
<b>Tunisia</b>	2	69	0.212
<b>Egypt</b>	3	78	0.196
<b>Algeria</b>	4	100	0.151
<b>Mauritania</b>	5	101	0.147
<b>Iraq</b>	6	109	0.136
<b>Lebanon</b>	7	112	0.129
<b>Morocco</b>	8	113	0.126
<b>Saudi Arabia</b>	9	138	0.077
<b>Syria</b>	10	142	0.067
<b>Bahrain</b>	11	143	0.066
<b>Jordan</b>	12	144	0.066
<b>Qatar</b>	13	148	0.053
<b>Oman</b>	14	150	0.041
<b>Kuwait</b>	15	153	0.022
<b>Yemen</b>	16	154	0.001

Only one country, the United Arab Emirates, ranks among the top 25 countries globally, and two countries (**Tunisia** and **Egypt**) have closed between 20% and 22.7% of their Political Empowerment gaps so far. All other countries in the region fall below 90<sup>th</sup> position in the subindex ranking, with only 15.1% (or less) of their gaps closed. In MENA, 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%). Similarly, in terms of ministerial positions, no country in the region boasts more than 31% of women in these roles. In 8 out of 19 countries women number less than 10%, and in Yemen and Saudi Arabia there are no women ministers at all. Until very recently, only Turkey has had a woman head of state in the past 50 years, Tansu Çiller (1993- 1996), now joined by Najla Bouden Romdhan appointed by **Tunisian** President Kais Saied, as the first female prime minister in **Tunisia** and the Arab States Region.<sup>(88)</sup>

88. <https://edition.cnn.com/2021/09/29/africa/tunisia-prime-minister-najla-bouden-romdhane-intl/index.html>

### 4.3. Women political empowerment in the 6 covered countries

With regards to empowerment and political participation, out of the 6 countries covered, **Tunisia** and **Egypt** are the only two countries that rank amongst in the first 100 countries (second tier of the countries in the Gender Inequality Report 2021).<sup>(89)</sup>

**Table 18 - Women political empowerment in the 6 covered countries**

Year	2006 <sup>(90)</sup>		2021		Progress (2006-2021)	
Country	Rank	Score	Rank	Score	Rank	Score
<b>Algeria</b>	98	0.049	100	0.151	-2	+0.102
<b>Egypt</b>	111	0.022	78	0.196	+33	+0.174
<b>Jordan</b>	100	0.048	144	0.066	-44	+0.018
<b>Lebanon</b> <sup>(91)</sup>	127	0.028	112	0.129	+15	+0.101
<b>Morocco</b>	92	0.053	113	0.126	-21	+0.073
<b>Tunisia</b>	53	0.110	69	0.212	-16	+0.102

**Egypt** has shown a substantial improvement that allowed this ranking, improving its score by +0.1745, whereas **Tunisia** lost 16 ranks, despite significant progress since 2006, with a score that has risen from 0.110 to 0.212.<sup>(92)</sup> This decline has been experienced by all the other countries of the group despite having all improved their score. **Algeria's** ranking on the political empowerment indicator has fallen slightly from 98<sup>th</sup> in 2006 to 100<sup>th</sup> in 2021. **Lebanon** lost fifteen ranks to land at 112<sup>th</sup>, followed by **Morocco** at 113<sup>rd</sup>, **Jordan** has experienced the largest decline of the group losing 44 ranks to end up at 144<sup>th</sup> out of 156 countries.

**Table 19 - Women in parliament rank over time in GGGR**

Year	2006	2010	2021
Country	Rank	Rank	Rank
<b>Algeria</b>	102	114	74
<b>Egypt</b>	109	127	59
<b>Jordan</b>	104	120	135
<b>Lebanon</b>	n/a	124	150
<b>Morocco</b>	78	97	100
<b>Tunisia</b>	25	26	70
<b>Total number of countries</b>	115	134	156

89. OCDE, Global Gender Gap Report, 2021. P.405, <http://www3.weforum.org/docs/WEFGGGR2021.pdf>

90. In 2006 115 countries were assessed.

91. Scores are for 2010, for that year 134 countries were assessed.

92. OCDE, Global Gender Gap Report, 2021. P.405, <http://www3.weforum.org/docs/WEFGGGR2021.pdf>

With regards to their rank on the subindex assessing the number of women in parliament over time, most countries have regressed in their ranking (**Jordan, Lebanon, Morocco, and Tunisia**). **Algeria** and **Egypt** having progressed.

**Table 20 – Female and Male distribution in parliament and ministerial position, GGGR 20201**

Political empowerment	Algeria		Egypt		Jordan		Lebanon		Morocco		Tunisia	
	female	male	female	male	female	male	female	male	female	male	female	male
Women in Parliament, %	26.0	74.0	27.6	72.6	11.5	88.5	4.7	95.3	20.5	79.5	26.3	73.7
Women in ministerial positions, %	14.7	85.3	24.2	75.8	9.4	90.6	31.6	68.4	15.8	84.2	29.2	70.8

In terms of percentage of women in parliament the country with the highest number is **Tunisia** with 26.3% of women in parliament and the lowest is **Lebanon** with 4.7%. In **Algeria**, the adoption of the organic law relating to the widening of women's access to local and national elected assemblies<sup>(93)</sup> has allowed the introduction of quotas and a significant increase in the number of women in elected assemblies (National People's Assembly (APN) with 26% of women, Wilaya People's Assemblies (APW) which increased from 29.7% in 2012 to 30% in 2017 and Communal People's Assemblies (APC) from 16.5% in 2012 to 27.5% in 2017, as well as within political parties. Despite this evolution, only 4 (0.2%) of the Popular Communal Assemblies were chaired by women and there was only one woman among the 10 vice-presidents of the APN bureau.<sup>(94)</sup>

Yet, it is important to note that the results of the early legislative elections held on 12 June 2021 in **Algeria** have not been taken into account in these data and analysis. Indeed, it is unfortunate to note that out of a total of 5,744 candidates on various party-affiliated and independent lists, only 34 women were elected to the seventh multiparty parliament in the country's history, representing only 8% of the total 407 seats. Women previously held 145 seats in the 2012 parliament, and 120 seats in the 2017 parliament. In many ways, this result was predictable because of the abandonment of the quota system<sup>(95)</sup> (Law 12-03 du 12). The amended electoral law only required gender parity in party lists, meaning that half of the candidates on a given list had to be women.<sup>(96)</sup>

In **Egypt**, the percentage of Women in the Egyptian Parliament increased from 2% in 2013 to 15% in 2018 which was at the time the highest women representation in the Parliament since they were ever granted their political rights including the one to be elected in 1957. Pushing the agenda of equality further, in 2019 constitutional amendments

93. Loi organique n° 12-03 du 12 janvier 2012 relative à l'élargissement des chances d'accès des femmes aux assemblées élues locales et nationales

94. PNUD, Les femmes dans la sphère publique en Algérie Participation égale à la prise de décision, Note préparée à l'occasion de la 65ème Commission de la condition de la femme (CSW65), Mars 2021, P.9. [https://www.dz.undp.org/policy\\_brief\\_2021](https://www.dz.undp.org/policy_brief_2021)

95. Loi organique n° 12-03 du 12 janvier 2012 relative à l'élargissement des chances d'accès des femmes aux assemblées élues locales et nationales

96. <https://www.washingtoninstitute.org/policy-analysis/women-and-politics-algeria-one-step-forward-two-steps-back>

mandated a quota for women requiring that 25% of all seats of the parliament be reserved for women. For the House of Representatives, as of 11 July 2021, there were 592 members of whom 164 were women.<sup>(97)</sup> In the Senate they represent 13.33% since there are 40 women and 260 men.

The political role of Jordanian women in parliament is still limited, although they made up about 52 percent of the electorate and although support for improvement does exist. Indeed, there are many obstacles that effect their participation in political life. In terms of female representation in parliament, **Jordan** lags behind other countries generally. In the Jordanian House of representatives, out of the 130 seats in parliament 15 are reserved for women. Currently, the members of the upper house/Senate, 57 are men and 8 are women (i.e. 12.31%), which is the highest percentage in the history of women's political participation.<sup>(98)</sup>

In terms of political participation, in **Lebanon**, while in the 2009 parliamentary elections, only 12 women were candidates, in 2018, Lebanon saw a record number of women on the ballot. 597 candidates on 77 lists, of which 86 were women (or 14.4%) submitted to the rules of the ballot. There were 113 women registered before the lists were finalised. In terms of the electorate, women voters outnumbered men voters with 51.4% and 48.6% respectively. Yet, women make up only 4.68% of members of Parliament. In the outgoing parliament there were only four women out of 128 members. Women were also 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 only one woman minister out of 24.

In **Morocco**, at the end of the parliamentary elections in 2021, women obtained only 96 of the 395 seats in the Chamber of Representatives equating to 24.3%. This figure is below the 25% expected following the amendment of the organic law on the Chamber of Representatives, and despite an increase in numbers, it hides the fact that out of 96 deputies, only 6 were elected in local circumscriptions. As a reminder, in 2016, the representation of women in parliament was 20.5%, i.e. 81 women, 21 of whom were elected from the local districts lists. Without the quota system, the result for the 2021 legislature would have been 6 women elected to the parliament compared to 21 in 2016.<sup>(99)</sup>

At the parliamentary level, **Tunisian** women represented 26.3% in 2019 against 31% in 2014, i.e. a regression in the number of women deputies.<sup>(100)</sup> However at the level of local government elections that took place in May 2018, 47% of seats were occupied by women. The level of the number of women is to be attributed to the electoral code, which is based on the principle of parity and alternation between men and women on electoral lists for all elections.<sup>(101)</sup>

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97. <https://data.ipu.org/node/53/data-on-women?chamberid=13379>

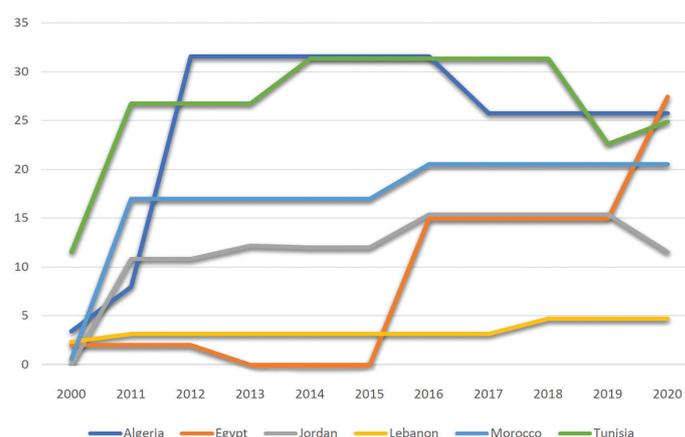
98. <https://data.ipu.org/node/86/data-on-women?chamberid=13435>

99. <https://medias24.com/2021/09/23/legislatives-2021-le-nombre-de-femmes-elues-une-sonnette-dalarme-jawad-ech-chafadi/>

100. Union interparlementaire, Les femmes au parlement: 1995-2020, 2020, P.28. <https://www.ipu.org/file/8994/download>

101. <https://www.unwomen.org/fr/news/stories/2018/8/feature-tunisian-women-in-local-elections>

**Figure 8 - Proportion of seats held by women in National parliaments,  
World Bank 2020<sup>(102)</sup>**



For 2020, **Egypt** had the largest of proportion of seats held by women in National parliaments with 27.41%, followed by **Algeria** with 25.75%, trailed by **Tunisia** with 24.84%, **Morocco** with 20.50%, **Jordan** coming in further with 11.53% and **Lebanon** closing at 4.68%.

With regards to ministerial positions, the country that has the most women ministries is **Lebanon** with 31.6% (performing the best on this indicator with the rank of 43<sup>rd</sup>)<sup>(103)</sup> whereas the last country of the group is **Jordan** with 9.4% ranking at 130<sup>th</sup> out of 156 countries. In **Algeria**, at the ministerial level, the proportion of women ministers is 14.7%, putting the country at the 105<sup>th</sup> rank. In **Egypt** the percentage of women ministers is 24.2% putting the country in 68<sup>th</sup> position. **Moroccan** women remain underrepresented in politics, the composition of the government is strongly male dominated where men monopolize 84.2% of the ministerial positions against 15.8% for women, ranking the country at 97<sup>th</sup>. At the level of the government **Tunisian** women remain in the minority at 29.2% of ministerial positions against 70.8% for men, putting the country at a rank of 57<sup>th</sup> out of 156 countries.<sup>(104)</sup>

In all the countries covered no woman has become head of state as of yet,<sup>(105)</sup> they all share the 76<sup>th</sup> position with regards to the number of years with women as head of state or rather their lack thereof. This is expected to change next year for **Tunisia** since Najla Bouden Romdhan has been appointed in 2021 by the Tunisian President Kais Saied, as the first female prime minister in Tunisia and the Arab States Region.<sup>(106)</sup>

102. <https://databank.worldbank.org/reports.aspx?source=2&series=SG.GEN.PARL.ZS&country=DZA,EGY,JOR,LBN,MAR,TUN#advancedDownloadOptions>

103. As stated the changes in government will be reflected in the next GGGR

104. OCDE, Global Gender Gap Report, 2021. P405, <http://www3.weforum.org/docs/WEFGGR2021.pdf>

105. Global Gender Gap Report, 2021. P405, <http://www3.weforum.org/docs/WEFGGR2021.pdf>

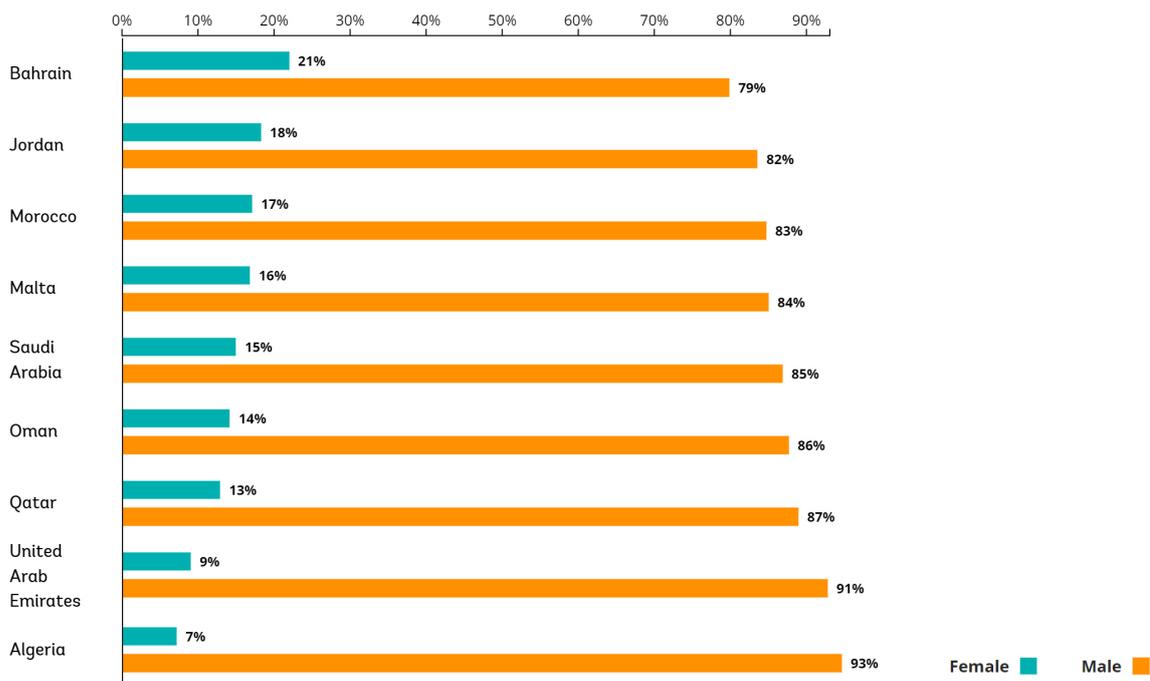
106. <https://edition.cnn.com/2021/09/29/africa/tunisia-prime-minister-najla-bouden-romdhane-intl/index.html>

## 5. Women in the entrepreneurship world

Information, statistics and other indicators on entrepreneurship are very scarce both at the individual country level and across countries, especially women entrepreneurship. Even specialised international agencies such as the International Labour Organization/ILO or the United Nations Industrial Development Organization/UNIDO, to name but a few, which work extensively on women’s entrepreneurship issues, face such shortcomings. Furthermore, national data is not standardised, which poses a problem when it comes to analysing and comparing different data (presence of women in the sector as a whole and various subsectors, sectors, etc.) at the level of the country concerned itself or between countries as is the case for this work.

### 5.1. The data in MENA

Figure 9 - Share of business owners (% of total business owners)<sup>(107)</sup>



Despite the various efforts, women remain disproportionately represented in the workforce and the business arena. As a consequence, women entrepreneurship is very low amongst MENA as the region exhibits the widest gender gap with the highest level of women business owners in Bahrain at 21% and the lowest in **Algeria** with 7%.<sup>(108)</sup> The average percentage in MENA of firms with female participation in ownership (% of firms) is 19%.<sup>(109)</sup>

The same gap is evidenced at the various stages of the entrepreneurship journey, including 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

107. <https://genderdata.worldbank.org/indicators/ic-wef-llco-zs/?geos=&groups=MEA&view=bar&year=2018>

108. <https://genderdata.worldbank.org/indicators/ic-wef-llco-zs/?geos=&groups=MEA&view=bar&year=2018>

109. <https://genderdata.worldbank.org/indicators/ic-frm-femo-zs/?geos=MEA&view=bar>

MENA region, this number is only 13% to 15%. This is confirmed by the MENA 2017 report<sup>(110)</sup> published by the Global Entrepreneurship Monitor (GEM),<sup>(111)</sup> which concludes that women in the region are only half as likely as men to be engaged in total early-stage entrepreneurial activity.<sup>(112)</sup> In contrast eight women were engaged in Total early-stage Entrepreneurial Activity/TEA<sup>(113)</sup> for every ten male entrepreneurs in Africa and Latin America & the Caribbean.

As a matter of fact, 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. The majority of women's entrepreneurial activities are concentrated in the service sector. Their share of exports is low, and they face a fierce competition in local markets. For the most part, women's business activity is interrupted for reasons related to low profitability, family commitments, limited access to funding, and absence of or inefficient government measures and policies.

## 5.2 Women entrepreneurship in the countries covered

It has been widely recognized that Micro, Small and Medium Enterprises (MSMEs) in the Arab World can play an important role in addressing the challenges of creating employment and diversifying economies. The World Bank notes that up to 60 % of total jobs and up to 40% of gross domestic product (GDP) is provided by formal Small and Medium Enterprises (SMEs) in emerging economies, and these figures would be substantially higher if informal SMEs were taken into consideration.<sup>(114)</sup> Throughout MENA, small and medium sized enterprises account for the majority of private sector employment. It is comprised of more than 90 percent of all companies outside the agricultural sector in the region and is mainly involved in the manufacturing and service sectors, generating jobs for both skilled and unqualified workers. In **Morocco**, they account for 80% of GDP and are the main source of employment. In **Egypt**, the private sector accounts for two thirds of all employment and small businesses are the biggest source of employment. But SMEs and MSMEs' shares in output and employment generation lag those in most other regions, and the share of women-owned SMEs and/or MSMEs is one of the lowest in the world.

As a preamble and as mentioned earlier, given the lack of data on women entrepreneurs and the 6 countries covered (i.e. **Algeria, Egypt, Jordan, Lebanon, Morocco** and **Tunisia**), number of tables had to be created with data extracted from various sources.

According to the World Bank, more man than women owned a business in 2018<sup>(115)</sup> in **Algeria** (93.1% male vs. 6.9% female), **Jordan** (82.2% male vs. 17.8% female) and **Morocco** (83.3% male vs. 16.7% female). Data is not available for **Egypt, Lebanon** and **Tunisia**.

110. <https://www.gemconsortium.org/report/gem-2017-middle-east-and-north-africa-report>

111. 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. Data was collected from 2009 to 2019 with little continuity in this data collection as countries drop in and out of participation in GEM.

112. Noting the limited data and even contradictory data available of women entrepreneurs in MENA

113. 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

114. <https://econpapers.repec.org/article/borbistre/v3a183ay3a20183ai3a43ap3a269-281.htm>

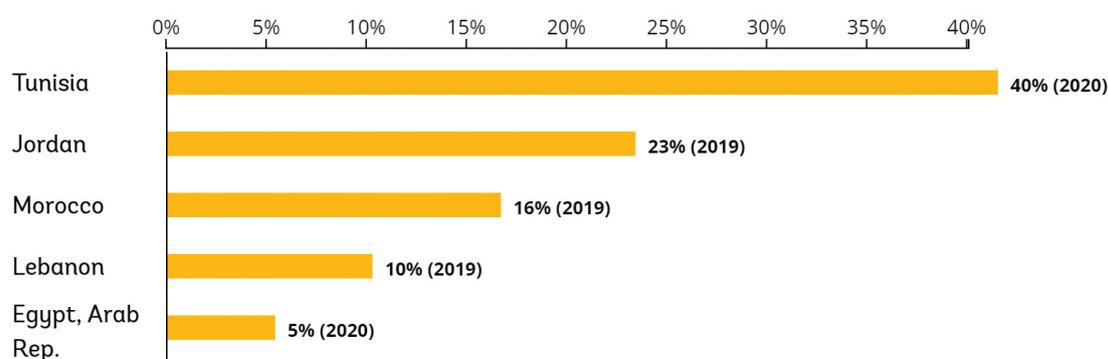
115. Share of business is calculated as the proportion of female or male newly registered limited liability company owners out of the total number of newly registered limited liability company owners in the economy in the calendar year.

**Table 21 - Women's entrepreneurship in the 6 countries covered**

	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
<b>Companies with a female executive</b>			Less than 3%		2,6%	
<b>Companies with a female director</b>			2.4%	6%	8% <sup>(116)</sup>	10,8 % <sup>(117)</sup>
<b>Percentage of women owners or co-owners of private enterprises</b>	8% <sup>(118)</sup>	16%	19 %	9.9% <sup>(119)</sup>	16,1%	19%

The latest data available shows a female participation in ownership of firms<sup>(120)</sup> ranging from a high 40% in **Tunisia** (twice as high as the region's average at 19%) **Jordan** with 23%. Falling below the region's level are **Morocco, Lebanon** and **Egypt** closing at 5%. Data is not available for **Algeria**.

**Figure 10 - Firms with female participation in ownership (% of firms)<sup>(121)</sup>**



A further disaggregation of the data as reported in the World Bank Enterprise Survey, shows a picture that is more in line with the findings of the report i.e. the dismal level of female entrepreneurship with the rates of firms with majority female ownership ranging from 2.3% in **Egypt** to the highest at 8.1% for **Jordan** and although it's almost twice the level of MENA countries, it remains at 45% below the world average.<sup>(122)</sup>

116. <https://www.widoobiz.com/2020/12/07/miwe-2020-leurope-la-region-du-monde-ou-les-femmes-entrepreneures-sont-les-plus-susceptibles-de-prosperer/>

117. MIWE, rapport sur l'Indice Mastercard de Femmes entrepreneurs (MIWE), 2019, P114 <https://mastercard-index-of-women-entrepreneurs-2019.pdf>

118. MIWE, rapport sur l'Indice Mastercard de Femmes entrepreneurs (MIWE), 2019, P114 <https://mastercard-index-of-women-entrepreneurs-2019.pdf>

119. <https://data.worldbank.org/indicator/IC.FRM.FEMO.ZS?locations=LB>

120. Firms with female participation in ownership are the percentage of firms with a woman among the principal owners.

121. <https://genderdata.worldbank.org/indicators/ic-frm-femo-zs?geos=EGYJORLBNMARTUN&view=bar>

122. <https://www.enterprisesurveys.org/en/custom-query>

**Table 22 - Gender in the 2019/2020 World Bank Enterprise Survey**

Indicator	Percent of firms with female participation in ownership (%)	Percent of firms with majority female ownership (%)
All countries surveyed	33.1	14.8
MENA	19	4.3
Egypt	5.2	2.3
Jordan	22.6	8.1
Lebanon	9.9	4.7
Morocco	16.1	2.6
Tunisia	40.1	7.7

A study on women entrepreneurship development in **Egypt, Jordan, Lebanon, Morocco**, Palestine and **Tunisia** conducted by UNIDO in 2018<sup>(123)</sup> found that the businesses run by women entrepreneurs operate mainly in the services, merchant and craft sectors with a small percentage involved in the manufacturing industries and agriculture. Most businesses are family owned with a family-based shareholder structure. Consequently, the share of individual businesses is relatively low.

With regards to entrepreneurship specifically, the Mastercard Index of Women Entrepreneurs (MIWE) 2021 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, with **Jordan, Lebanon** and **Morocco** making their entrance in the index. 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. **Tunisia** ranks at 56<sup>th</sup>, **Jordan** is 58<sup>th</sup>, **Morocco** 59<sup>th</sup>, **Algeria** is 60<sup>th</sup> and **Lebanon** 61<sup>st</sup>.

**Table 23 - Female and male entrepreneurial activity in 2021 MIWE**

	Women's entrepreneurial activity rate (%)	Male's entrepreneurial activity rate (%)
<b>Algeria</b>	3.6	7.3
<b>Egypt</b>	5.4	16.7
<b>Jordan</b>	5.4	10.1
<b>Lebanon</b>	13.0	26.3
<b>Morocco</b>	4.5	9.8
<b>Tunisia</b>	5.3	12.4

123. <https://www.unido.org/sites/default/files/2017-04/MENAREPORTEnginteractive-10.pdf>

The MIWE's 2021 results show entrepreneurial activity among both women and men further demonstrating that the proportion of women entrepreneurs is half the proportion of men entrepreneurs for 5 of the countries covered, increased to 3 times in **Egypt**. It reports a percentage of women entrepreneurs around 3.6% in **Algeria**, the lowest of the group, and the highest being in **Lebanon** with 13%. The same can be noted for men entrepreneurs where Algeria is the country of the group with the lowest percentage of men entrepreneurs and Lebanon the highest. Indeed, 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. It also revealed that Lebanon had more or less equal shares of opportunity-driven and necessity driven entrepreneurship between men and women, with less than 1 percentage point difference between them, so with very little difference in terms of motivation to start a business.

In **Egypt**, in 2014, women business owners (including the self-employed) accounted for approximately 9% of the total number of self-employed/business owners in Egypt. In comparison, male business owners numbered 6 million. In **Jordan**, few women are businesses owners, in 2018, only four percent of working women were employers or own account workers compared to 13 percent of working men.<sup>(124)</sup> For the Mastercard Index of Women Entrepreneurs published in 2019, women entrepreneurs represent around 10.8% of total entrepreneurs in **Tunisia**.<sup>(125)</sup> In **Morocco** the proportion of self-employed women was 16.1%.

In 2016, **Egypt** was the 29<sup>th</sup> country to conduct assessment's Women Entrepreneurs Development (WED),<sup>(126)</sup> to identify the major deficiencies in the six framework conditions affecting the emergence of women entrepreneurs and the ability of existing Women Owned Enterprises (WOEs) to access the necessary resources and support for sustainability and growth on an equal opportunity basis. According to the findings of the WED survey, the majority of women entrepreneurs in Egypt are motivated by the necessity to have income rather than the opportunity to start their own business. The lack of information on women's participation in export activities, trade fairs and government procurement programmes was also highlighted. In **Jordan**, the survey realized in the framework of the pre-cited UNIDO study revealed that 83.16 % of respondents were setting up a new business and 10.71% only were taking over a family business.<sup>(127)</sup> In **Morocco** 66.50% were creating a new business and 20% taking over a family business, whereas in **Tunisia**, 64.29% of women entrepreneurs were creating a new business while only 13.78% were taking over a family business.<sup>(128)</sup> The distribution of sector shows a preference for services that can be up to twice the rate of other sectors, such as wholesale, retail trade and manufacturing. The sector distribution in Tunisia is the least contrasted of all countries assessed, with percentages rates with 32.8% in services, one quarter in craft and the rest divided more or less equally between agriculture, trade and manufacturing industries.

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124. Jordan Department of Statistics 2018, Labor Force Survey

125. MIWE , rapport sur l'Indice Mastercard de Femmes entrepreneurs (MIWE), 2019, P114 <https://mastercard-index-of-women-entrepreneurs-2019.pdf>

126. In an aim to unleash economic potential of women's enterprises that the International Labour Organization (ILO) has developed its Women Entrepreneurship Development (WED) strategy launched in 2008, under which a research tool was developed: The Women's Entrepreneurship Development Assessment (WED Assessment) that have been implemented over the past decade in many countries

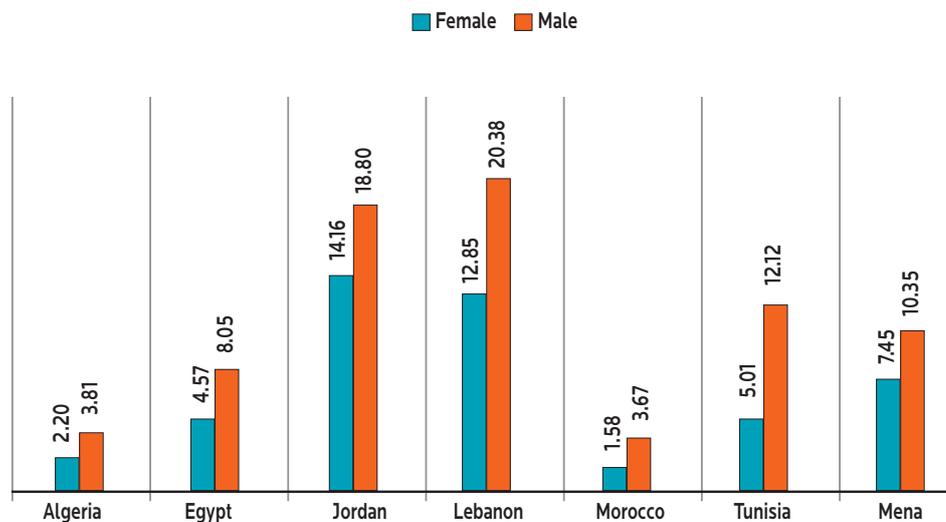
127. <https://www.unido.org/sites/default/files/2017-04/MENAREPORTEnginteractive-10.pdf>

128. <https://www.euneighbours.eu/sites/default/files/publications/2017-11/UNIDO%20Study.pdf>

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 the six countries surveyed, women can register a business in the same way as a man, they can also sign a contract in the same way as a man and the cost of start-up business procedures are the same for men and women.

In terms of financial inclusion, as a consequence of the fact that the number of women who hold an account with a financial institution is lower than men's, the number of women borrowing from financial institutions and/or use credit cards is equally lower. Four countries, **Tunisia, Egypt, Algeria** and **Morocco** <sup>(129)</sup> fall below the MENA average of 7.45% of women borrowing from a financial institution. The highest proportion of women who borrowed from financial institutions is **Lebanon** with 14.16%, **Jordan** being at 12.85% noting that the proportion of men borrowing from financial institutions being twice as important in **Lebanon, Morocco** and **Tunisia**.

**Figure 11 – Borrowed from financial institution (% Female and Male over 15+)**<sup>(130)</sup>



If women do not hold a bank account, access to credit is even pushed further away. A recent study by International Finance Corporation /IFC notes that the MENA region has the second highest female micro-enterprise financing gap (29%),<sup>(131)</sup> a US\$16 billion gap between the credit female entrepreneurs in MENA need and the financing they receive. Global research shows that the presence of credit bureaus is associated with lower financing constraints and a higher share of bank financing for MSMEs. Credit information can be used to generate credit scores predicting repayment on the basis of borrower characteristics. Since women often do not have formal financial transaction histories, they disproportionately have no records. As a

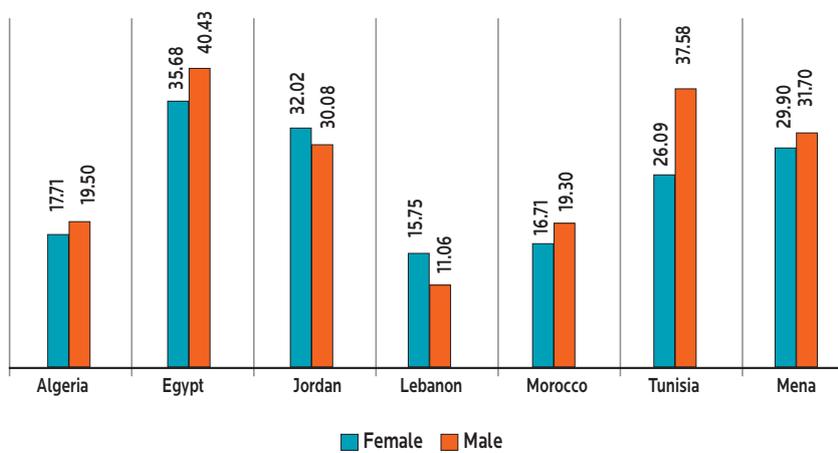
129. In decreasing order

130. <https://genderdata.worldbank.org/indicators/fin22a-t-a/>

131. <https://www.smefinanceforum.org/sites/default/files/Data Sites downloads/MSME Report.pdf>

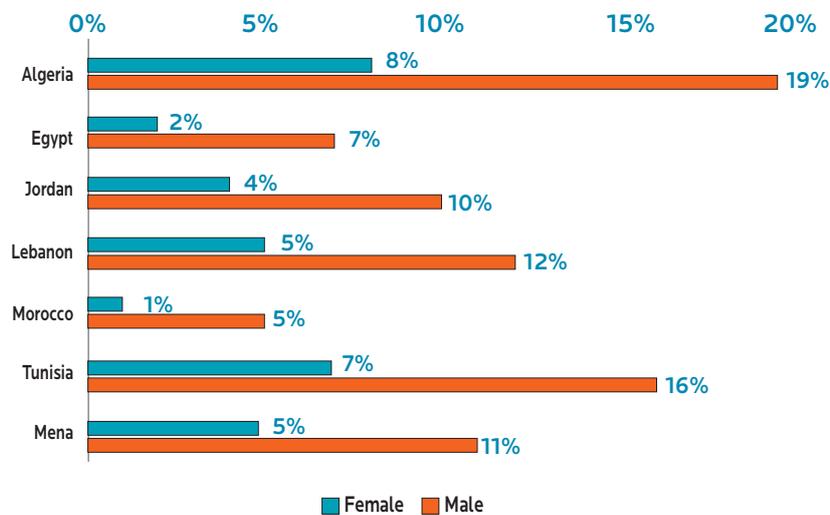
result, there is frequently no information by which to rate them—which further exacerbates their inability to obtain formal financing.<sup>(132)</sup> Although, the preference for both women and men in the region is to borrow from friends and family, in **Jordan** and **Lebanon** the proportion of women is higher than men with women clearly preferring to rely on private networks for support. In **Algeria, Egypt, Morocco** and **Tunisia**, the gap between men and women narrows substantially. Under this indicator, the highest gap is seen in **Tunisia** with a 40% difference between men and women resorting to this financing option.

**Figure 12 - Borrowed from family and friends (% Female and Male over 15+)**<sup>(133)</sup>



When examined against the saving capacity of men and women, men are at least twice as likely than women to be able to save to start operate, or expand a farm or a business. This is the case in MENA as well as in **Algeria, Jordan, Lebanon** and **Tunisia**. In **Egypt**, men’s saving capacity exceed women by threefold and in **Morocco** by fivefold.

**Figure 13 - Saved to start, operate, or expand a farm or business (% female and male, age 15+)**<sup>(134)</sup>



132. <https://www.smefinanceforum.org/sites/default/files/Data%20Sites%20downloads/MSME%20Report.pdf>

133. <https://genderdata.worldbank.org/indicators/fin22b-t-a/>

134. <https://genderdata.worldbank.org/indicators/fin15-t-a?gender=female&gender=male&geos=EGYJORLBNMARMNA&view=bar>

Highlighting that MENA currently hosts the largest number of refugees globally including 35 million migrant workers, 31% of whom are female.<sup>(135)</sup> Historically, financial institutions have found it difficult to serve these mobile populations who tend to have limited identity and financial records. Added to the financial challenges, women face the added burden of unequal share of unpaid domestic and care. Although full data sets are not available for all countries covered, it is worth mentioning that social and cultural norms throughout the region, and beyond, place the burden of these tasks on women. However, the data available shows a proportion of time spent ranging on average from 10 times to 7 times more for women spent on unpaid domestic tasks and care work, leaving little room for the time commitment required for paid jobs or starting a business requires. The average time per day that women in MENA spend on unpaid care and domestic work is similar to other regions (4.7 hours in MENA vs. 4.7 hours worldwide).

**Table 24 - Proportion of time spent on unpaid domestic and care work**  
(in %, minutes and hours/day)<sup>(136)</sup>

Countries	Male (%of 24-hour day)	Female (%of 24-hour day)	Male (in minutes per day)	Female (in hours per day)
<b>Algeria (2012)</b>	3.75	21.67	54 min	5h20
<b>Egypt (2015)</b>	2.43	22.36	35 min	5h37
<b>Morocco (2012)</b>	2.99	20.83	43 min	5h00
<b>Tunisia (2006)</b>	2.71	21.94	39 min	5h27

It has been found that self-employment among women is often driven by poverty and the need for income rather than from entrepreneurial aspirations or concentrated efforts to secure business opportunities.<sup>(137)</sup> In MENA studies have found that women mainly become self-employed due to the need to supplement family income, especially when their husbands become unemployed or do not earn enough money to sustain the family.<sup>(138)</sup> In **Egypt**, for example, nearly 64 per cent of self-employed youth report that the main reason for them becoming self-employed is a lack of other opportunities. In **Jordan** and **Lebanon**, this number is significantly lower, at around 23 per cent.<sup>(139)</sup>

Despite limitation on data availability, globally women's representation in business associations has been low. This general lack of representation hinders women's voice in the policy dialogue process with government. In MENA, there are a number of women business associations existing in both urban and rural regions; however, they play a very moderate role in supporting women entrepreneurs in the region. These associations quite often need both financial and non-financial support essential to strengthen their management and advocacy capacity, increase member benefits, and broaden their outreach.

135. <https://www.un.org/en/development/desa/population/migration/data/estimates2/estimates19.asp>

136. <https://data.worldbank.org/indicator/SG.TIM.UWRK.FE>

137. <https://www.ilo.org/wcmsp5/groups/public/---edemp/documents/publication/wcms622769.pdf>

138. <https://www.ilo.org/wcmsp5/groups/public/---edemp/documents/publication/wcms622769.pdf>

139. <https://www.ilo.org/wcmsp5/groups/public/---edemp/documents/publication/wcms536067.pdf>

Finally, women in MENA are more likely to set-up business from their homes. These micro-projects are often deemed more acceptable in terms of products offered (services and/or handicrafts) that are more compatible with gendered roles and responsibilities of having to take care of their family and household first and foremost as set by social norms. These informal projects are not included in the data assessed placing these women outside the legal frameworks and maintaining them in a high level of vulnerability given the lack of protection, even if imperfect, of the laws on wages, social benefits, maternity leave, pension....

While full data on the impact of COVID-19 in the countries covered is not available yet, initial impacts in MENA have been direct and indirect on multiple fronts. Women are more likely to be exposed and infected by the virus, given their predominant roles as caregivers within families and as front-line health-care workers. Lockdowns have also increased domestic violence cases across the region. All countries have reported spikes in cases as of March 2020, compared to the previous months and even years, with increased calls made to the GBV hotlines.<sup>(140)</sup> The pandemic has increased female unemployment especially since women tend to be concentrated in the services sector where they comprise the majority of workers: food services, retail, accommodation industries, education and health sector, personal care, informal sector, and other social services. Increased exposure to gender bias as they are expected to undertake unpaid work during the pandemic such as looking after children, providing care for elderly and other unpaid work that limit female labour force participation. Finally, female entrepreneurs may face additional obstacles to resume their operations or start a business in the post-pandemic due to their limited access to finance. All these elements contribute to creating an environment that is not very enabling to women entrepreneurs, whereas to empower women to start businesses facilitating their access to finance, banking, credit, and digital payments is paramount. Women-led businesses are generally constrained in obtaining finance to grow and lack networks and links to high value markets and investors. While studies globally have evidenced that women make more revenue per dollar investment compared to men and are more likely than men to repay their loans.<sup>(141)</sup>

Despite the lack of data that not only hinders a thorough analysis of the situation but also the possibility of comparability within and between countries, the WED conducted in **Egypt** can help us build conclusions on this topic, even if this has not been done in other countries. Indeed, notwithstanding the obvious differences between the countries covered by the report, the gender gap in entrepreneurship can be explained by a number of factors that are found across the MENA region. Lack of funding, lack of experience and of encouragement are the main obstacles women entrepreneurs face according to a 2018 United Nations Industrial Development Organization report.<sup>(142)</sup> The women entrepreneurs surveyed in the UNIDO study cited, by order of importance, lack of financing, lack of experience, and lack of contacts. Obstacles to growth are connected, generally, with access to capital, recruitment, access to new markets and international markets and, in certain countries, to the political conditions, the cost of public services, or the lack of economic growth. In some countries these obstacles are felt even more acutely.

140. <https://blogs.worldbank.org/arabvoices/mena-must-take-bold-action-against-gender-based-violence-gbv>

141. <https://www.wamda.com/2020/03/problem-women-entrepreneurs>

142. UNIDO, Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the Middle East and North Africa region. A study on women entrepreneurship development in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia, 2017, P.29. <https://www.euneighbours.eu/sites/default/files/publications/2017-11/UNIDO%20Study.pdf>

## 6. 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. Globally, 1 out of 3 women is subjected to gender-based violence. While the number in itself is staggering, added incentive for countries to tackle the issue is brought by the fact that estimates of the economic cost of this violence in developing countries range from 1.4% to 3.7% of GDP.<sup>(143)</sup>

The issue of qualification and definitions of Violence Against Women/VAW and Gender-Based Violence/GBV, 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 shows that 78 of the 100 economies, covered by the research, have laws addressing sexual harassment in employment and it is criminalized in 52 of these economies. One 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 Arab Barometer wave V (2018- 2019) data confirms that sexual harassment is a gendered issue. The percentage of women who have experienced sexual harassment in public places varies widely across the Arab countries; however, 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.<sup>(144)</sup> Frequency of Sexual Harassment in the past 12 Months for women ages 17-28 ranges from 90% in **Egypt**, to 88% in **Morocco**, 61% for **Algeria**, 52% in **Jordan**, 40% in **Lebanon** and 36% in **Tunisia**. 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. 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. The prevalence of physical abuse in the past 12 months was common with roughly half of the respondents to more than half of them, in **Algeria, Egypt, Jordan, Lebanon, Morocco, Tunisia**, reported that one of their household members has experienced this type of behaviour in the past year.

143. WHO (2018): "Violence Against Women Prevalence Estimates, 2018." Ashe et al. (2016). "Costs of Violence Against Women: An Examination of the Evidence"

144. <https://www.arabbarometer.org/wp-content/uploads/Sexual-Harassment-Domestic-Violence-Arab-Citizens-Public-Opinion-2019.pdf>

## Section II : Women Legal Status and Rights in MENA

### 1. The Legal status and rights impacting on public and private life

As stated earlier, the MENA region is composed of a multitude of entities with numerous commonalities and “specificities” whether amongst countries or within the same country. This historic diversity in cultures shaped the political, judiciary, social and economic contexts. Customary laws, Islamic laws, imported European laws, and reformed versions of Islamic laws affect to date, both men and women in varying degrees. Added to this layer of complexity, countries have endorsed international standards (e.g. Beijing’s Platform of action), and signed the Human Rights Covenants such as CEDAW that have articles that contradict the country’s own state law. As such, ratifications are done with reservations. In MENA, reservations essentially reference to Sharia.

Sharia is the Islamic Law consisting of a set of principles derived from the words of the Prophet Muhammad (Hadith), his actions (Sunnah), and the Quran. It is not a list of rules and regulations, but principles that guide the different aspects of life. Sharia law cannot be changed, but the interpretation by Islamic jurists who then translate it into the “Fiqh”,<sup>(145)</sup> which is the body of Sharia law. Depending on the question raised, the situation to be assessed and the answer/s to be found, Islamic jurists have room for manoeuvre with regard to “Ijtihad”<sup>(146)</sup> with only one pre-requisite: the non-contradiction to the Quran. This is the reason why interpretation/s which result in declarations/fatwas and related applications vary from an Islamic doctrine/“Madh’eb”,<sup>(147)</sup> to another, beliefs and practices but also on political and societal interest. Indeed, whereas in general, differences are not large among the Islamic doctrines, the doctrinal differences are significant in terms of religion, political and social, influencing the Ijtihad and hence in applications.

In the MENA region, countries use Sharia law in full or in part.<sup>(148)</sup> For a number of them (i.e. Bahrain, Iraq, Kuwait, Mauritania, Qatar, Saudi Arabia, Sudan, the United Arab Emirates and Yemen), the legal system is based solely on Islamic Sharia law to govern both public and private lives of Muslims and sometimes Christians, while in most of the others the legal system is a hybrid combination of a version of French, British or Italian law, heritage of colonial history, but apply Sharia as a reference particularly when it relates to private, family and societal lives still with variations among religious doctrines and confessional groups.<sup>(149)</sup> More efforts have been made to reinforce constitutional equality between citizens –men and women- while legislative reforms have been conducted to ensure equal participation of women and men both in public and private life (constitution, nationality, family and election specific codes and laws. Other laws (education, labour, health ...) are also based on the principle

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145. <https://worldpopulationreview.com/country-rankings/sharia-law-countries>

146. <http://www.oxfordislamicstudies.com/article/opr/t125/e990>

147. Islamic doctrines/“Madh’eb” consist of Sunni (Maliki’s, Hanafi, Shafi’I and Hanbali doctrines), Ibadi and of Shiite (Jaafari, Ismaili and Zaidi)

148. Sharia Law Countries 2019 <http://worldpopulationreview.com/countries/sharia-law-countries/>

149. <https://www.cawtarclearinghouse.org/en/Publications/empowering-women-towards-gender-equality-in-the-mena-region-through-gender-mainstreaming-in-economic-policies-and-trade-agreements-2019-english->

of equality between all citizens who are equal before the law with equal opportunities and right to personal freedom, education, health, welfare and work in public offices and many other rights and duties including political and economic participation with right to capital, property and to get credit... However, men- women equality is not apparent and could be subject to misinterpretation when referring for instance to the citizens as a whole. If the language is gender-blind, some are tempted to consider that only men are citizens. As a matter of fact, most constitutional and legal texts use gender-insensitive language as they are formulated in the masculine plural, despite the fact feminine and masculine do exist in the Arabic grammar, including those that are supposed to address women (workers and their relationship to sexual harassment). Furthermore, specifying only those provisions that concern women in a traditional view (weakness, protection, maternal role...) may lead to the interpretation that the remaining provisions concern only men.

### 1.1 The principles of non-discrimination and equality

Almost all Arab constitutions, with very few nuances, contain the principle of equality in rights and duties among citizens in general, and between men and women in particular. They guarantee such rights in all civil, political, economic, social and cultural domains. Men and women are considered equal before the law without any discrimination even though the latter reference is not mentioned in all constitutions. There are legal and/or constitutional provisions that not only consolidate discrimination in civil and political rights of men and women, but also jeopardize other basic civil rights, such as the right to security and safety, which entails a threat to the right to life. Personal civil rights and public rights are intermingled with the laws that govern rights and duties of women and men through life cycle in relation with individual behaviours, single and/or married people's life within the household.

In some countries, constitutions refer to citizens or nationals without referring specifically to women. The term used is only the masculine term although the masculine and feminine lexicon exists in both Arabic and French, the two most widely used languages in the region. This is the case in **Algeria** in **Jordan** and in **Lebanon**, whereas in others, like **Egypt**, **Morocco** and **Tunisia**, citizens are specified as women and men. In **Algeria**, “*all citizens shall be equal before the law and shall be guaranteed the right to equal protection*” (Art.37). According to the Article 7 of the **Lebanese** 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*”. In **Jordan**, the Constitution guarantees equal opportunities for all citizens without discrimination or exclusion stating the principles of equality before the law of all “*Jordanians*” without distinction in rights and obligations “*Jordanians shall be equal before the law with no discrimination between them in rights and duties even if they differ in race, language or religion*”, supposedly men and women since sex is not specified, although the National Charter passed in 1991 stated “equality” of all citizens was whereby “*Jordanians*” are specifically defined as men and women.

The **Egyptian** constitution of 2014, amended in 2019, sets out very clearly its fundamental principles: “We are drafting a Constitution that holds all of us equal in rights and duties without discrimination of any kind. We the citizens, women and men, the Egyptian people, sovereigns in a sovereign homeland, this is the manifestation of our volition; this is the Constitution of our revolution (...)”. The principles of equality, justice and equal opportunities among all citizens are reiterated in Article 4 and in others that follow. The **Moroccan** constitution (dating from 2011) guarantees equality before the law regardless of gender (Article 6): “the public authorities shall work to create the conditions for making the freedom and equality of citizens and their participation in political, economic, cultural and social life more effective.” The 2014 **Tunisian** constitution states the principle of equality for all citizens in its Article 21: “All citizens, male and female, have equal rights and duties, and are equal before the law without any discrimination. The State guarantees freedoms and individual and collective rights to all citizens, and provides all citizens the conditions for a dignified life”.<sup>(150)</sup>

## 1.2. The political rights

In the Inter-Parliamentary Union/IPU monthly ranking i.e. October 2021,<sup>(151)</sup> 60 countries out of 190 are at or above 30%, with only the United Arab Emirates from the MENA region where women represent 50% of the 40 Parliament members, the highest rate being that of Rwanda with 61.3%.

**Table 25 - Inter-Parliamentary Union/IPU monthly ranking for the six countries covered**

Year	December 2012 <sup>(152)</sup>					October 2021 <sup>(153)</sup>					
	Country	Rank	Lower or single house		Upper house or senate		Rank	Lower or single house		Upper house or senate	
			Seats	Women	Seats	Women		Seats	Women	Seats	Women
<b>Algeria</b>	28	462	146	142	10	171	407	33	141	8	
<b>Egypt</b>	136	508	10	180	5	70	592	164	300	40	
<b>Jordan</b>	108	120	13	60	7	156	130	15	65	8	
<b>Lebanon</b>	133	128	4	-	-	181	128	6	-	-	
<b>Morocco</b>	81	395	67	164	20	99	395	90	120	14	
<b>Tunisia</b>	38	217	58	-	-	79	217	57	-	-	

150. <https://www.constituteproject.org/constitution/Tunisia2014.pdf>

151. <https://data.ipu.org/women-ranking?month=10&year=2021>

152. <http://archive.ipu.org/wmn-e/arc/classif311212.htm>

153. <https://data.ipu.org/women-ranking?month=10&year=2021>

All countries covered but **Egypt** (with a female percentage rate of 27.7%) fell in the ranking, **Tunisia** has a proportion of 26.8% of women in parliament, **Morocco** 22.8%, **Jordan** 11.5%, **Algeria** 8.1% and **Lebanon** 4.7%.<sup>(154)</sup> In MENA, Iraq, Libya, Mauritania, Saudi Arabia, United Arab Emirates, have a quota system<sup>(155)</sup> as well as **Algeria, Egypt, Jordan, Morocco** and **Tunisia** within the countries covered.<sup>(156)</sup>

In **Algeria**,<sup>(157)</sup> the political rights of women are reiterated in the 2020 Constitution since “*The State works to promote the political rights of women by encouraging their access to representation in elected assemblies (Art. 59).*”<sup>(158)</sup> In Articles 176 and 198 of the Ordinance No. 21-01 adopted on March 10, 2021 on the organic law relating to the electoral system,<sup>(159)</sup> it is clearly specified that the lists of candidates presented by the parties either for the local/regional assemblies or the parliament at national level will be rejected if they do not take into account a certain number of criteria, including “*(...) parity between men and women and reserve at least half (1/2) of the candidacies for candidates under forty (40) years of age, and that at least one third (1/3) of the candidates on the list have a university level (...)*”. However, the same article exempts municipalities with a population of less than twenty thousand (20,000) inhabitants from the gender parity obligation. The word “quota” which had allowed Algerian woman taking a leap forward recognised throughout the world as an extraordinary political progress has just disappeared from the new electoral code unfortunately.

The article 11 of the 2014 Constitution, reviewed in 2019 in **Egypt**, “*The State shall endeavour to take necessary measures to ensure that women are duly represented in Parliament in accordance with the law*”. It also guarantees women the right to hold public and managerial positions in the State and to be appointed to authorities and judicial bodies, without discrimination against them.<sup>(160)</sup> Constitutional Amendments of 2019 improved women political participation by amending Article 102 of the Constitution regarding allocating 25% of seats in Parliament to women: “*The House of Representatives shall consist of not less than four hundred and fifty members, elected by direct universal suffrage and by secret ballot, provided that at least one quarter of the total number of seats shall be allocated to women (...)*”. In June 2020, MPs approved amendments to three laws: Law 46/2014, regulating the composition of the House of Representative; Law 45/2014 on the exercise of political rights, and Law 198/2017 regulating the performance of the National Election Committee (NEC) that have increased to 25 per cent of the total number of House seats (125) for women,<sup>(161)</sup> bringing to a new level the visibility of women in public and political institutions, whether in the legislature or the executive.

154. Review details in the above political participation and empowerment.

155. In lower chambers and unicameral parliament

156. <https://data.ipu.org/compare?field=chamber%3A%3Afield=electoralquotawomen&region=middleeastandnorthafrica&structure=anylowerchamber#map>

157. See more at <http://www.arabwomentegal-emap.org/Pages/CountryProfile.aspx?country=الجزائر>

158. Journal Officiel de la République Algérienne N° 82 15 Jourda El Oula 1442 30 décembre 2020 <https://www.joradp.dz/FTP/jo-francais/2021/F2021071.pdf>

159. Ordonnance n° 21-01 du 26 Rajab 1442 correspondant au 10 mars 2021 portant loi organique relative au régime électoral. <http://www.droit-afrique.com/uploads/Algerie-Code-2021-electoral.pdf>

160. <https://manshurat.org/node/14675>

161. <https://english.ahram.org.eg/NewsContent/50/1201/372320/AlAham-Weekly/Egypt/Egypt-parliamentary-election-laws-passed.aspx>

The constitution and a number of Jordanian laws in **Jordan**, even if gender blind, guarantee the rights of citizens, both men and women, to vote and stand for election at both national and local levels and to all entities (1st and 2<sup>nd</sup> chambers, local assemblies...). There are no legal obstacles to prevent women from enjoying their political rights. The right of any Jordanian to vote is set at of 20 whether men or women.<sup>(162)</sup> Article 4 of the Political Parties Act (No. 32 of 1992) grants Jordanians the right to form and join political parties; the conditions for membership, listed in article 5, do not discriminate against women. Women have participated in the founding bodies of 28 of Jordan's 31 political parties, accounting for 7% of the total membership of those founding bodies. In 2003, Jordan issued the parliamentary quota for women MPs with 7 seats assigned for women. This ratio was raised by law in 2010 and 2012 to reach 15 seats. Political Parties Law of 1955 and completed in 2012, provides that all citizens have the right of forming political parties based on the principles of citizenship, equality, equal opportunities and non-discrimination related to sex. Law requires that women should constitute 10% of the founders of any party. The Law ensures freedom of opinion, freedom of association and forming associations and the right to address public authorities. The legal age of consent in Jordan is 20, as stipulated by the Civil Law.<sup>(163)</sup>

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". 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. 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.

The **Moroccan** State grants citizens, men and women, rights to vote and run for elections when reaching the legal age of consent. Article 30 specifies that *"All the citizens [feminine] and the citizens [masculine] of majority, enjoying their civil and political rights, are electors and eligible*. The law provides the provisions encouraging the equal access of women and men to the elective functions. Public authorities are committed to strict neutrality in dealing with both men and women candidates, take all legal measures to promote equal opportunities between women and men and facilitate their access to electoral posts. Formation of political parties on discriminatory basis either for religion, language, sect, sex, or any other form that violates the basic principles of human rights is prohibited. The 2011 constitution stipulates the responsibility of public authorities to protect the civil rights and participation and the legitimate interests of all citizens inside and abroad. The country also reformed its electoral code to introduce a quota aimed at increasing female political representation; 67 women currently have a seat in the country's legislative chamber and since 2011, provisions promoting gender equality have been enshrined in the Constitution.

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162. Elections Act of 1986 and amended up to 2012

163. Freedom House, Women's Rights in the Middle East and North Africa - Jordan, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

The 2014 constitution provides that **Tunisia** is a civil state based on citizenship, the will of the people, rule of law, and that citizens are equal in rights and duties before the law. Political rights and participation are guaranteed by Constitution including freedom of association and forming political parties in consistency with the constitution, law, financial transparency, and the principles of the democratic republic, rule of law, human rights, and ratified international agreements. They must reject hatred, violence, fanaticism, and discrimination on the basis of religion, sect, and sex. The state ensures people's equal rights to run for elections including the right to run for President of the Republic without discrimination and vote in accordance with the law guaranteeing women's representation in elected assemblies, with legal adoption of gender parity in elected councils (Article 34)<sup>(164)</sup> and rejection of any electoral roll that does not respect gender parity and gender alternation –taking into consideration uneven number of seats in some constituencies.<sup>(165)</sup>

### 1.3. Relational and family rights

A series of achievements have been assessed with regard to the household or family laws, called also in some countries Personal Status Law, in conformity with the commitments of some countries to the principles of justice and equality stipulated in their constitutions and the respect for their international commitments through their ratification of international conventions and agreements. These achievements include several rights and related duties that vary among countries, such as the principle of consent in concluding a marriage contract; setting the minimum age for marriage at 18 years; not stipulating the presence of a guardian as prerequisite for concluding the marriage contract since both husband and wife have the right to conduct their marriage by themselves. All countries have agreed on the necessity to officially document the marriage contract as a practice that protects the rights of both parties, especially the wife, as compared to other types of marriage which may be recognised by the community but not by the law (not legally registered marriage - known in Arabic as *zawaj Urfi* - by reciting the *Fatiha*, the first sura (chapter) of the *Qur'an*, and making marriage public). In addition, some household laws provide equal rights to both spouses, such as the right to freely lay down their own special preconditions in the marriage contract. Moreover, the rule obliging the wife to obey her husband has been eliminated from some Arab laws in an attempt to strengthen the legal status of women within the marital relationship.

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164. Decree 87- 2011 related to the organization of political parties

165. Decrees 27 and 35 of 2011, related to the establishment of high and independent authority for the election of the National Constituent Assembly

**Table 26 - Overview of the personal status laws in the six countries covered** <sup>(166)</sup>

<b>PERSONAL STATUS LAWS</b>	
<b>MINIMUM AGE OF MARRIAGE</b>	
<b>Algeria</b>	The legal age of marriage is 19 years putting an end to the distinction that existed between civil majority and matrimonial majority.
<b>Egypt</b>	The Egyptian Child Law of 2008 sets the minimum age of marriage at 18 for both males and females. However, despite the legislation, many girls are still married before the age of 18.
<b>Jordan</b>	The legal age of marriage is 18. However, a judge has discretion to consent to the marriage of a minor who is 15 years or older, if it is deemed to be in his or her best interests, although the term “best interests” is not defined in the law.
<b>Lebanon</b>	The minimum age of marriage varies among religious denominations and disadvantages girls. Although most religious groups set the minimum age as 18 for boys, all religious groups allow girls under the age of 18 to marry. There is no law prohibiting early marriage since most communities still recognize child marriage.
<b>Morocco</b>	The 2004 Family law set the age of marriage at 18 for males and females and removed the legal obligation for having a male guardian. However, the law still allows minors to marry with the permission of a judge. Article 16 of the law has been used by some courts to recognize child marriage.
<b>Tunisia</b>	The legal age of marriage for each spouse is 18. It is possible in exceptional cases to conclude a marriage contract below the prescribed age after obtaining special permission from the court, which is given only for serious reasons and for the obvious interest of the spouses.
<b>MALE GUARDIANSHIP OVER WOMEN</b>	
<b>Algeria</b>	Obligation for the woman to have recourse to the Wali (guardian) to conclude her marriage contract, as a sine-qua-non condition for the validity of the marriage in the same way as the dowry, <sup>(167)</sup> the two witnesses, the absence of legal impediments and the capacity for marriage. The law allows the woman to add conditions to her marriage contract, including inserting a monogamy clause in the marriage contract.
<b>Egypt</b>	For Muslim marriages, judges are required to have regard to the Hanafi fiqh, under which the consent of the guardian is not a strict requirement if the woman is a rational adult, although the guardian may object to the marriage on limited grounds.
<b>Jordan</b>	A male guardian is required for an unmarried woman under the age of 40 (whether divorced, widowed, or single). The guardian’s consent to marriage is required to a first marriage. There are weak codified protections for women under guardianship. A judge can overrule a guardian’s objection to a marriage. The marriage contract deed is concluded upon the approval of one of the couple or guardian, and explicit acceptance of the other or guardian, in the marriage council.
<b>Lebanon</b>	A male marriage guardian is required for Muslim and Druze marriages. The role of the male marriage guardian for Muslim and Druze marriages varies according to sect.
<b>Morocco</b>	There is no guardianship of men over women. There is no legal requirement for a male marriage guardian to consent to an adult woman’s marriage or to sign the marriage contract.
<b>Tunisia</b>	There is no guardianship of men over women. There is no legal requirement for a male marriage guardian to consent to an adult woman’s marriage or to sign the marriage contract.

166. <https://www.arabstates.undp.org/content/rbas/en/home/library/DemGov/gender-justice---equality-before-the-law.html>

167. The dowry is a payment made the future husband to the bride on which she has full and sole ownership, i.e. no one (parents or husband) has a claim over the dowry.

MARRIAGE AND DIVORCE	
<b>Algeria</b>	The Family Code insists on the fact that the marriage contract results from consent <sup>(168)</sup> and the fact that both spouses can stipulate conditions in the marriage contract. Women do not enjoy equal rights in divorce. A man can seek divorce without grounds. If a woman seeks divorce with no grounds and no consent, compensation must be paid to the husband.
<b>Egypt</b>	Women do not enjoy equal rights in marriage and divorce. The Personal Status Law for Muslims provides that men have a right to divorce by repudiation without resorting to the court. Women have access to limited types of divorce that can only be obtained from a court. Currently, Egyptian law stipulates that if a woman remarries, custody of her children from a previous marriage is transferred to the children's father or grandmother.
<b>Jordan</b>	Women do not enjoy equal rights in marriage and divorce. The wife owes a legal duty of obedience to her husband. Men have legal obligations to provide materially for their wives and children. The law allows the woman to add conditions to her marriage contract. Men can divorce unilaterally by Talaq.
<b>Lebanon</b>	Women do not enjoy equal rights in marriage and divorce under the Personal Status Laws. Grounds for divorce or annulment under the various sectarian Personal Status Laws discriminate against women.
<b>Morocco</b>	Women enjoy equal rights in most aspects of marriage and divorce. A court may grant divorce based on mutual consent or on specified grounds. A man wishing to divorce unilaterally must apply for court permission. If the wife wants divorce but her husband does not consent, divorce may be granted if the wife pays compensation.
<b>Tunisia</b>	Women and men have equal rights in most aspects of marriage and divorce. The Personal Status Code provides for judicial divorce and guarantees equal divorce rights for women and men. Under the Personal Status Code, the man is the head of the family.

Legislation on marriage continues to be discriminatory along gender lines since major differences remain among countries where women continue to need a guardian to contract her own marriage. A guardian (or Wali) has the legal authority to care for another person and take decision for that person, in theory for that person's interest.<sup>(169)</sup>

In **Algeria** and **Egypt** in theory women have the right to marry without the approval of a guardian,<sup>(170)</sup> however, in reality women need a guardian. In **Algeria**, for a marriage contract to be valid, it requires a wali, a dowry and two witnesses. In **Egypt**, the reality on the ground is that most Islamic marriage officiants refuse to marry women without the presence of a male guardian from the family.<sup>(171)</sup> In **Jordan** the requirement remains for women who are unmarried and in **Lebanon** the requirement remains for some religions. **Morocco** and **Tunisia** have abolished matrimonial guardianship.<sup>(172)</sup>

Legal age of marriage is now 18 in **Egypt, Jordan, Lebanon, Tunisia** and **Morocco** and 19 in **Algeria**. Noting that except in **Egypt**, a decision made by a judge can lower the age threshold. However, as seen in **Egypt**, the practice of marrying earlier still occurs with the families simply not declaring the marriage nor the children born out of that marriage prior to legal age of consent.

168. D Zennaki, l'évolution des rapports patrimoniaux entre époux, Mélanges François-Paul Blanc, tome 2, p 992, presses universitaires de Perpignan-Presses de l'université de Toulouse Capitole, 2011

169. <https://read.oecd-ilibrary.org/development/women-s-economic-empowerment-in-selected-mena-countries9789264279322-en#page81>

170. Pl. awliya Male guardian, e.g. her father or brother

171. <https://www.madamasr.com/en/2021/03/18/feature/politics/guardianshipismyright-women-call-for-greater-legal-rights-over-their-children-and-themselves/>

172. Articles 24 and 25 of the 2004 Moroccan Family Law

A specific indicator examined in the framework of this project is the Women, Business and the Law Index that presents an index covering 190 economies and structured around the life cycle of a working woman. 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 presented is structured around the following stages in the life cycle of a working woman and how these impact her daily life: Going Places; Starting a Job; Getting Paid; Getting Married; Having Children; Running a Business; Managing Assets; Getting a Pension.

In total, there are 35 scoring data points scored eight indicators: (1) Constraints on freedom of movement; (2) Laws affecting women’s decisions to work; (3) Laws and regulations affecting women’s pay; (4) Legal constraints related to marriage; (5) Laws affecting women’s work after having children; (6) Constraints to starting and running businesses; (7) Gender differences in property and inheritance; (8) Laws affecting the size of a woman’s pension. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score.

A surprising number of reforms were recorded even as the pandemic raged throughout much of the period measured. The Middle East and North Africa enacted legal changes aimed at equality of opportunity across seven of the eight indicators leading to 17 positive data changes in 2021. Although it has the lowest scores, the region has advanced the most as a result of its reform efforts, with 25% of the region’s economies implementing at least one reform.

The Marriage indicator measures legal constraints related to marriage and divorce. The rationale for measuring this indicator is that “Legal discrimination against women, including limits on their ability to be head of household, has been found to be negatively correlated with labour force participation. Unequal rights in marriage and divorce can also have negative effects on women’s intrahousehold bargaining power and jeopardize their financial security when a divorce is finalized”. No country in MENA scores higher than 60 on that indicator evidencing the discrimination suffered by women with regards to their relational and family rights. Noting that the WBL report is very conservative in their assessment, having a blanket statement that covers both sexes providing “general” rights is not considered sufficient to be assessed as a Yes.

**Table 27 - Marriage indicator in the countries covered, WBL 2021**

MARRIAGE	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
Is there is no legal provision that requires a married woman to obey her husband.	Yes	No	No	Yes	Yes	Yes
Can a woman can be head of household in the same way as a man?	Yes	No	No	Yes	Yes	No
Is there is legislation specifically addressing domestic violence?	Yes	No <sup>(174)</sup>	Yes	Yes	Yes	Yes
Can a woman can obtain a judgment of divorce in the same way as a man?	No	No	No	No	No	Yes
Does a woman have the same rights to remarry as a man?	No	No	No	No	No	No
Total score out of 100 (maximum)	60	0	20	60	60	60

In dealing with divorce, the treatment of the husband and the wife differs from one law to another, as some laws give equal rights of the spouses to terminate the marital ties (**Tunisia** and some confessions in **Lebanon**) while others include equality between the spouses in the case of a request for divorce by mutual consent (**Morocco, Algeria**). In a number of countries (**Jordan, Algeria** and **Morocco**) laws grant the right to compensation for arbitrary divorce (“Talaq”) in addition to other financial rights (e.g. dowry, alimony). The “Talaq” is the most common and arbitrary divorce procedure, which is exclusively a husband’s right to divorce his wife by just declaring “*you are divorced*” and without providing any legal reason and without any legal restriction.

**Egypt** was in the news last year for its latest personal status law that comprises 194 articles governing marriage and its dissolution. On 20 January 2021, the Egyptian Council of Ministers gave final approval to its draft law that, despite Constitutional requirement, had not been subjected to any social debate. The bill faced strong opposition on the grounds that it “did not improve the situation and did not meet the demands of fathers and mothers; on the contrary, the amendments made the situation worse”.<sup>(175)</sup>

174. Since the publication of WBL in 2021 a decree was passed, Ministerial Decree No. 827/2021, Art. 1, the score is expected to be upgraded in the WBL 2022.

175. Mostafa Mahmoud Egypt’s Personal Status Bill: Appeasing al-Azhar? 2021-09-20 <https://english.legal-agenda.com/egypts-personal-status-bill-appeasing-al-azhar/>

Without trying to comment or analyse their explanatory memorandum, the bill's main aspects and related issues<sup>(176)</sup> are the following: the right to marriage without a wali and the right of the wali to annul it, the polygyny,<sup>(177)</sup> the verbal divorce, the paternal abduction and the family court jurisdiction over movable marital assets. Article 46 upholds verbal divorce, which is one of the most important problems affecting Egyptian women and a real headache on an individual, legal and social level. Although in contradiction with the Constitution and recognized as unconstitutional by the Constitutional Supreme court in 2006,<sup>(178)</sup> it effectively grants a man the right to unilaterally divorce a woman verbally, often in private. Given that in matters of divorce, the law only recognises the proof of the divorce only in the form of a testimony, a written document or an acknowledgement by the husband, it puts women in a position where they are legally married and religiously divorced.

The personal status bill, which was approved by the cabinet in January 2020, would also give fathers priority in child custody - reversing the current law which favours mothers - and allow fathers to prevent mothers from travelling with their children. In addition, in an aim to solve the squandering of marital property/assets, the bill proposes that “the movable property of the marital home shall be the private property of the wife, unless otherwise agreed, and that the family court shall have exclusive jurisdiction over all disputes concerning it”. Thus, claims for dissipation of marital movable property fall within the jurisdiction of the civil courts and not the criminal courts, as is currently the case; making it even more difficult to protect the rights of women and children in the family by releasing the pressure and weakening the basis for effective collection of which was already difficult even under Article 341 of the Criminal Code.<sup>(179)</sup> The bill has been reviewed by a committee for constitutional and legislative affairs and currently discussed in the before it is taken to parliament.

This is latest example of how women rights are being challenged and a reminder that often in the countries covered the equality between men and women is only a textual equality and the reality on the ground discriminates against women. The issue is not only about the discriminatory language against women or the gender blindness that is found in the legal frameworks governing the family. In fact, with multiple source of legislations in the countries covered, the Sharia's various interpretations and reference to various schools of jurisprudence, women do not enjoy the same rights as male citizens and suffer unequal treatment in their right to divorce, custody and guardianship of children and inheritance, to only quote these examples. In countries where multiple different confessions live, some texts prohibit discrimination between citizens while allowing 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 from a confession to another. Major gaps affecting the rights within the family are undeniably persisting in the household relations such as guardianship in marriage, marital relations, managing household which is subjected to the will of the man. This might prevent women legally from the enjoyment of constitutional rights such as rights to education, training, movement or work.

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176. Mostafa Mahmoud Egypt's Personal Status Bill: Appeasing al-Azhar? 2021-09-20 <https://english.legal-agenda.com/egypts-personal-status-bill-appeasing-al-azhar/>

177. Polygyny is the most common and accepted form of polygamy, entailing the marriage of a man with several women.

178. Claim no. 113 of Constitutional Judicial Year 26

179. Mostafa Mahmoud Egypt's Personal Status Bill: Appeasing al-Azhar? 2021-09-20 <https://english.legal-agenda.com/egypts-personal-status-bill-appeasing-al-azhar/>

#### 1.4. The principle of integrity and security

Most of the constitutions in the Arab countries prohibit discrimination among citizens, men and women, and gender-based discrimination, whatever the reason may be. Therefore, and in reference to the General Recommendation No. 19 of CEDAW, which defines any form of discrimination as violence against women, it would be possible to consider that most Arab countries prohibit Violence Against Women. States constitutionally and legally recognize their responsibility in securing the dignity, protection, the right to life, freedom and safety of all citizens. Furthermore, some constitutions clearly point to violence against both children and women. They stipulate the necessity to provide protection and care to women, preventing their economic exploitation and all forms of violence within the family, school or the society, as well as all forms of torture, whether physical, psychological, moral or material, including any inhuman treatment that may undermine women's dignity or the inviolability of the human body. They also assert the state's responsibility in taking all necessary measures needed to eradicate Violence Against Women. Women's security is strongly linked to their integrity of their rights, however when these are not directly violated, country laws fail to provide women and men with the same rights, allowing for an equal status in roles, relationships and responsibilities. The countries covered in the report, have issued new laws or amended existing legal frameworks on Violence Against Women/VAW.

At a constitutional level, added to the principle of equality between men and women, Violence Against Women provisions are included whereby the state reiterates the principles of protection to women. This holds true for **Egypt** and **Algeria**. The Egyptian Constitution is among the very few constitutions in the region that clearly address the issue of violence against women as clearly stated in its article 11 "(...) *The State has an obligation to protect women from all forms of violence and to ensure that they are able to reconcile their family obligations with their professional requirements. It also undertakes to provide maternity and child care and protection, family support, the elderly and women in greatest need*".<sup>(180)</sup> The Algerian Constitution reviewed in 2020, reiterated the main principles of the previous ones including those related to GBV. It clearly stipulates in its Article 40, the State obligations related to security and protection of women "*The State protects women against all forms of violence in all places and in all circumstances in the public space, in the professional sphere and in the private sphere. The law guarantees access for victims to reception structures, care facilities and legal assistance*".<sup>(181)</sup>

**Jordan, Lebanon, Morocco and Tunisia**<sup>(182)</sup> have included VAW in their legal framework by enacting stand-alone domestic violence laws, with diverse provisions covering prosecution and punishment as well as legal, social and medical interventions to address domestic violence and finally protection and reparations. Domestic violence laws are necessary because existing penal code provisions are generally inadequate to address violence in the private sphere. However, despite the progress made on the topic, these laws are either partial, since often the penal code provisions do not criminalize all forms of violence affecting women, and do not

180. <https://manshurat.org/node/14675>

181. Journal Officiel De La République Algérienne N° 82 15 Joumda El Oula 1442 30 décembre 2020 <https://www.joradp.dz/FTP/jo-francais/2021/F2021071.pdf>

182. Jordan, Law no. 15 of 2017 on Protection from Family Violence (amending Law no. 6 of 2008), Lebanon, Law no. 293 of 2014 on the Protection of Women and Family Members from Domestic Violence, Morocco, Law no. 103-13 of 2018 on Violence against Women, Tunisia, Law no. 58 of 2017 on the Elimination of Violence against Women.

address prevention, access to effective protection or reparations. Many types of violence are either unclearly or not defined (e.g. marital rape) or still not covered by the legislation (e.g. economic violence). Most laws could be strengthened by clarifying the criminalisation of marital rape as a form of violence against women and by clarifying the definition of domestic violence.

Amongst the countries covered by the report, differences are observed. To cite a few examples: **Tunisia** is the only country to criminalise marital rape. **Tunisia** and **Morocco** have included economic violence in their legal frameworks on VAW. **Lebanon's** penal code criminalizes all forms of violence whether intentionally or unintentionally. With regard to Gender-Based Violence, **Algeria** was almost the first country in the region to adopt a comprehensive legal framework criminalising violence against women and addressed marital violence, extending the definition of domestic violence to include moral and psychological violence as well as extending the definition of perpetrator regardless of the fact that they are still living with the victim or not.<sup>(183)</sup> The domestic violence laws of **Lebanon** and **Tunisia** include sanctions for interfering with a survivor's right to make a complaint to mitigate the pressure that GBV survivors face because of shame, family and/or social norms.

With regards to sexual harassment, **Algeria** amended its penal code in 2015, to introduce the notion of sexual harassment and extended the definition of sexual harassment to "anyone else who harasses others" which covers street harassment that women are overtly exposed to in the region.<sup>(184)</sup> The scope of sanctions is no more limited to the employer alone, but extends to co-workers or anyone. The law punishes any form of aggression, verbal or psychological violence or abuse, particularly in the event of a repeated offence.<sup>(185)</sup> In the Penal Code, the legislator began by criminally sanctioning sexual harassment in the workplace as violence against women.<sup>(186)</sup>

**Egypt, Morocco** and **Tunisia** have reformed to address sexual harassment in the workplace (e.g. by introducing more severe sentences for perpetrators with authority over the victim). In **Egypt**, the Criminal Code (2014), in its articles 306 (a) and 306 (b) had been amended to criminalize sexual harassment, including sexual harassment in the workplace, as a form of aggravated punishment and violation of the Labour Code, for which the perpetrator is punished by penalties, up to the termination of the work contract. However, it only considers sexual harassment a crime if the intent of the perpetrator is to obtain sexual benefits. Further amendments to the anti-harassment law were adopted by the Parliament's legislative committee in 2017 and then in July 2021 where they introduced harsher punishments for perpetrators, including prison sentences and increased fine.<sup>(187) (188)</sup>

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183. Algeria, Law no. 19 of 2015 (15-19) on Domestic Violence.

184. République Algérienne démocratique et populaire, Code pénal. 2015. P.372. Présidence de la république, Secrétariat Général du Gouvernement. <https://www.joradp.dz/trv/fpenal.pdf>

185. Loi n° 15-19 du 18 Rabie El Aouel 1437 correspondant au 30 décembre 2015 modifiant et complétant l'ordonnance n° 66-156 du 8 juin 1966 portant code pénal <https://www.joradp.dz/ftp/jo-francais/2015/f2015071.pdf>

186. République Algérienne démocratique et populaire, Code pénal. 2015. P.372. Présidence de la république, Secrétariat Général du Gouvernement. <https://www.joradp.dz/trv/fpenal.pdf>

187. <https://www.reuters.com/world/middle-east/egypt-tightens-punishment-sexual-harassment-2021-07-12/>

188. \$1 = 15.64 Egyptian pounds

In **Jordan** and **Lebanon** sexual harassment in the workplace or any other public area is not explicitly defined or forbidden in Jordanian legislation; nor are there are 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. In **Jordan**, in the case of sexual harassment, as the Ministry of Labour does not have the proper framework to record such claims, complainants are instead referred to the Family Protection Department, which in turn does not have specific records on this issue. The National Center for Human Rights deals with gender discrimination cases through its complaints unit but does not have the legal capacity to file such cases before the courts.<sup>(189)</sup>

In **Lebanon**, it is worth to highlight that the Lebanese Labour Law gives the employee, without specifying their sex, the right to leave work without notice, if the employer or his/her representative 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. Notably, despite the adoption by Lebanon of a new law on “Criminalisation of sexual harassment and rehabilitation of victims” on December 21, 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 due to distortions by the legislator and too many loopholes that for it to actually convict harassers.<sup>(190)</sup>

**Table 28 - Overview of the Criminal laws in the six countries covered**

CRIMINAL LAWS	
DOMESTIC VIOLENCE	
<b>Algeria</b>	Domestic violence was criminalized by Law No. 15-19 of 30 December 2015 amending the Penal Code. Penalties for some Penal Code offences involving spouses were increased. However, there is no law on domestic violence prevention measures, such as protection orders.
<b>Egypt</b>	There is no law on domestic violence. Some domestic violence offences may be punishable under the Penal Code and Law No. 6 of 1998, but only if the battery exceeds the accepted limits of discipline decided by the judge and if the injuries are apparent when filing the complaint at the police station.
<b>Jordan</b>	Women and girls are protected by the Law on Protection from Domestic Violence, No. 15 of 2017. The law holds a narrow definition of domestic violence, based on penal code: a crime committed by a family member against any of its members.
<b>Lebanon</b>	Women and girls are protected by the Law on Protection of Women and other Family Members from Domestic Violence, Law No. 293 of 2014. A bill that proposes amendments to improve the Law has been drafted but is yet to be considered by parliament.
<b>Morocco</b>	Women and girls are protected by the Law on Combating all Forms of Violence against Women, Law No. 103-13 of 2018.
<b>Tunisia</b>	Women and girls are protected by the Law on Eliminating Violence against Women, No. 58 of 2017.

189. Freedom House, Women's Rights in the Middle East and North Africa - Jordan, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

190. <https://www.abaadmena.org/documents/ebook.1598182372.pdf>

SEXUAL HARRASMENT	
<b>Algeria</b>	Sexual harassment is criminalized by Articles 333 bis and 341 bis of the Penal Code.
<b>Egypt</b>	Sexual harassment Law No. 50 of 2014 amended the Penal Code (Articles 306 bis(a) and 306 bis(b)) to introduce penalties for sexual harassment, including imprisonment and fines.
<b>Jordan</b>	Sexual harassment can be punished as the offence of unwanted sexual contact under Articles 305 and 306 of the Penal Code. However, the scope of the law is unclear and on-line harassment is not addressed. Penalties are increased if the perpetrator is an employer or supervisor.
<b>Lebanon</b>	The Labour Code does not prohibit workplace sexual harassment. The Penal Code includes the punishment of some indecent acts to which the description of sexual harassment may apply, including Articles 385, 507, 519, and 532.
<b>Morocco</b>	Sexual harassment Article 503 of the Penal Code criminalizes sexual harassment.
<b>Tunisia</b>	Article 226 of the Penal Code prohibits sexual harassment.

## 2. Liberties and rights impacting women economic participation and empowerment<sup>(191)</sup>

Development in countries is measured by the extent to which they guarantee economic rights, in addition to the approved regulations in the laws and constitutions. As far economic and social rights of women, the legal analysis needs to be more comprehensive because their economic participation even on equal footing with men, does not necessarily mean they are economically empowered. Today, gender bias continues to create huge barriers for a number of women and ongoing struggles include ensuring equal economic opportunities for many.

Certain rights and freedoms are central to women's access to the economy and markets especially since the lives of women in general and particularly in the region, are constrained by gender-related bias, restrictive social norms, and a discriminatory legal framework. These regulatory frameworks are essential to reduce discrimination towards gender equality and to ensure women's empowerment and dignity. Some of rights and freedoms are constitutional and are sometimes incorporated into national legislation, while others are not, such as the right to property, the right to heritage, the right to investment and to trade. For the most part, they target citizens as such, without specifying men or women. Thus, even if and when the legal texts are gender-neutral or gender-blind, it is possible to say that there is no basis for considering them discriminatory yet with some exceptions, notwithstanding the fact that some provisions discriminate against women.

In **Algeria**, it should be noted from the outset that Article 40 of the Civil Code sets the age of majority at 19 years without distinction of sex, which opens up the same prospects for both men and women, including in terms of economic empowerment, whether in terms of access to employment or the adventure of entrepreneurship. The article 27 of the 2014 Constitution amended in 2019, defines the ins and outs of the economic system in **Egypt** which "*shall aim to ensure the prosperity of the country through sustainable development and social*

191. See more at <http://gender-trade.cawtarclearinghouse.org/>

*justice, in a manner that guarantees the increase of the real growth rate of the national economy, the raising of the standard of living, the increase of employment opportunities, the reduction of unemployment rates and the elimination of poverty (...). The economic system is socially committed to ensuring equal opportunities, fair distribution of the benefits of development, reduction of income disparities and respect for a minimum wage and pension that guarantees a decent life and a maximum in state agencies for all those who work for a wage, according to the law”.*<sup>(192)</sup> Moreover, *“inalienable rights and freedoms of citizens may not be suspended or reduced. No law regulating the exercise of rights and freedoms may restrict such rights and freedoms in a manner prejudicing the substance and the essence thereof. (Art. 92)”*.<sup>(193)</sup>

The constitution of the Hashemite Kingdom of **Jordan** states that all citizens, no matter their gender, are entitled to equal protection under the law. Yet in Jordan today, as in many countries, a large gap exists between constitutional commitments to gender equality and the reality of both governmental and social practices. In **Lebanon**, according to paragraph (F) of the preamble to the 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. In **Morocco**, the 2011 Constitution guarantees equal protection and enjoyment of its laws for both men and women. New equality policies were adopted: The Act on the Authority for Gender Equality, the Fight Against All Forms of Discrimination, and the most recent one in 2018, law 103-13, the, “Elimination of Violence Against Women”. This law as stated earlier defines violence against women comprising economic violence. It incriminates *“any act based on gender discrimination that entails physical, psychological, sexual, or economic harm to a woman.”*<sup>(194)</sup> **Tunisia**, in the area of women’s rights, sets forth a principle of equality for all citizens in its Article 21 of the Constitution: *“All citizens, male and female, have equal rights and duties, and are equal before the law without any discrimination”*. In its Article 46, *“The State commits to protect women’s accrued rights and work to strengthen and develop those rights. The State guarantees the equality of opportunities between women and men to have access to all levels of responsibility in all domains”*.<sup>(195)</sup>

## 2.1. Right to work

The 2021 Women, Business and the Law report<sup>(196)</sup> examined the laws affecting women’s decisions to work. Indeed, the Workplace indicator analyses laws affecting women’s decisions to enter the labour market, including women’s legal capacity and ability to work, as well as protections in the workplace against discrimination and sexual harassment. The rationale for the questions surveyed is that “antidiscrimination legislation is positively associated with women’s employment and earnings, whereas sexual harassment can negatively influence women’s career trajectories”.

192. <https://manshurat.org/node/14675>

193. <https://manshurat.org/node/14675>

194. Human Rights Watch. 2018. “Morocco: New Violence Against Women Law Progress, but Some Gaps; Further Reform Needed.” Human Rights Watch.

195. <https://www.constituteproject.org/constitution/Tunisia2014.pdf>

196. <https://wbl.worldbank.org/en/wbl>

**Table 29 - Workplace indicator in the six countries covered, WBL 2021**

WORKPLACE	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
Can a woman can get a job in the same way as a man?	Yes	No	No	Yes	Yes	Yes
Does the law prohibit discrimination in employment based on gender?	No	Yes	No	Yes	Yes	Yes
Is there is legislation on sexual harassment in employment?	Yes	Yes	No	Yes	Yes	Yes
Are there are criminal penalties or civil remedies for sexual harassment in employment?	Yes	Yes	No	Yes	Yes	Yes
Total score out of 100 (maximum)	<b>75</b>	<b>75</b>	<b>0</b>	<b>50</b>	<b>100</b>	<b>100</b>

The highest scores are shared between **Morocco** and **Tunisia** with regards to this indicator. In the MENA region Djibouti, Iraq, Saudi-Arabia and the United Arab Emirates equally score at 100. In **Algeria, Lebanon, Morocco** and **Tunisia** women can get a job in the same way as a man.

In terms of right to work, according to the Article 68 of the 2020 **Algerian** Constitution, “*the State works to promote parity between men and women in the labour market. The State encourages the promotion of women to positions of responsibility in public institutions and administrations as well as in companies*”.<sup>(197)</sup> Indeed, the Algerian labour legislation guarantees equal opportunities for women and men, based on the principle that all citizens have the right to work, thus making no distinction between men and women. Similarly, the Labour Code<sup>(198)</sup> contains provisions prohibiting all forms of discrimination based on sex. In this regard, Law No. 90-11<sup>(199)</sup> on labour relations guarantees the right to work for all prescribes equality between the sexes and prohibits any form of discrimination between workers with regard to employment, salary, promotion, training or any other fundamental right.

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<sup>(200)</sup> 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

197. Journal Officiel De La République Algérienne N° 82 15 Joumda El Oula 1442 30 décembre 2020 <https://www.joradp.dz/FTP/jo-francais/2021/F2021071.pdf>

198. République Algérienne démocratique et populaire, Code du travail. 2002. P.294. Présidence de la république, Secrétariat Général du Gouvernement. <https://www.ilo.org/wcmsp5/groups/public/---edprotect/---protrav/---iloaids/documents/legaldocument/wcms191113.pdf>

199. Loi n° 90-11 du 21 avril 1990 relative aux relations de travail. (Publié dans JO n°17 du 25/04/1990). <https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/9557/77445/F820046424/DZA-9557.pdf>

200. <http://www.labour.gov.lb/layouts/MOLApplication/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>

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.

In **Morocco**, according to the constitution and by law, the state and its institutions take the necessary measures to guarantee citizen's right to work, to support them searching for vacancies and in managing their own private businesses. Among the basic principles governing the enjoyment of the right to work; the non-discrimination between employees, equal opportunities and attitude upon employment, work, vocational training, wages, promotion, social privileges, discipline and dismissal from work, with emphasis on women's rights, whether married or not.

With regard to the right to work, Article 40 of the **Tunisian** Constitution states that “*every citizen has the right to work in decent conditions and with fair wages*”. To ensure this right, the State is obliged to guarantee access to quality education and training (Article 39) and to take the necessary measures to create an environment favourable to job creation. The State must also ensure non-discrimination in employment and equal pay (Article 40). In addition, the Labour Code<sup>(201)</sup> confirms in Article 5bis that “*there shall be no discrimination between men and women in the application of legal provisions in force, resulting in a difference in salary or a change in employment based on sex*”.

**Egypt** and **Jordan** continue to have discriminatory laws when it comes to women's right to work. Indeed, the Egyptian constitution states that “*work is a right, duty and honour guaranteed by the State. No citizen may be forced to work except as required by Law and for the purpose of performing a public service for a fixed period in return for a fair consideration, and without prejudice to the basic rights of those obliged to carry out such work (Art. 12)*”. However, restrictive laws remain<sup>(202)</sup> applicable with regards to Muslim women, since a wife risks losing her financial maintenance if she goes out to work without her husband's consent. The same applies to **Jordan** where the constitution guarantees the right to work to all citizens and the state is obliged to provide this right on the basis of equality and equity; decent work load with fair wages, identification of working hours, annually and weekly holidays with payment (Articles 6,13, 23). Yet, if a Muslim wife pursues employment without her husband's consent, she loses the right to financial maintenance (nafaqa).<sup>(203)</sup>

Sexual harassment has been tackled by all countries being reviewed (**Algeria, Egypt, Lebanon, Morocco** and **Tunisia**) but **Jordan** whether through specific laws or through amendments to their labour laws. The latest being **Lebanon** in December 2020, that enacted legislation Law 205 protecting women from sexual harassment in employment. It adopted criminal penalties for sexual harassment in employment and also enacted civil remedies for sexual harassment in employment. Noting that implementation of these laws is often reported by civil society organisations as to say the least being cumbersome, not to say deterrent to the victims.

201. République Tunisienne, Code du travail, Édition 2011. P.220. Publications de l'Imprimerie Officielle de la République Tunisienne. [https://www.ilo.org/dyn/nattlex/docs/ELECTRONIC/44414/61784/F839958379/TUN-44414%20\(2\).pdf](https://www.ilo.org/dyn/nattlex/docs/ELECTRONIC/44414/61784/F839958379/TUN-44414%20(2).pdf)

202. Egypt: Personal Status Law No. 25/1929, as amended by Law No. 100/1985, Art. 1

203. Personal Status Law No. 36 of 2010, art. 61, <http://www.farrajlawyer.com/viewTopic.php?topicId=153>

The Pay indicator of the WBL report 2021 scores laws affecting occupational segregation and the gender wage gap. It measures legislation on remuneration and job restrictions—factors likely to influence a woman’s decision to enter the workforce and her choice of career.

**Table 30 - Pay indicator in the six countries covered, WBL 2021**

PAY	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
Does the law mandates equal remuneration for work of equal value? <sup>(204)</sup>	Yes	No	Yes	No	Yes	No
Can a woman can work at night in the same way as a man?	No	No	Yes	Yes	Yes	No
Can a woman can work in a job deemed dangerous in the same way as a man?	No	No	Yes	Yes	No	Yes
Can a woman can work in an industrial job in the same way as a man?	Yes	No	No	No	No	No
Total score out of 100 (maximum)	<b>50</b>	<b>0</b>	<b>75</b>	<b>50</b>	<b>50</b>	<b>25</b>

With regards to this indicator, no country of the group has a perfect mark. Notably, the United Arab Emirates and Saudi Arabia removed all restrictions on women’s employment and score 100 on the Pay indicator.

While **Jordan** scored zero on the workplace indicator, it scores the highest with regards to the Pay indicator with 75 and **Egypt** scoring 0. Indeed, **Jordan** has witnessed a number of constitutional legislative and legal developments to enhance Right to work. Contrary to the Constitution which is gender blind, in the 2008 Labour law the workers and employees are defined as “*each person, male or female, who performs a job in return for wages (Article 2)*”. The provisions of the Labour Act are applied to female workers without discrimination in terms of access to work, and without prejudice to the provisions on the employment of women.

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

204. This question captures whether employers are legally obliged to pay equal remuneration to male and female employees who perform work of equal value. “Remuneration” refers to the ordinary, basic or minimum wage or salary and any additional emoluments payable directly or indirectly, whether in cash or in kind, by the employer to the worker and arising from the worker’s employment. “Work of equal value” refers not only to the same or similar jobs, but also to different jobs of the same value. The answer is “Yes” if employers are legally obliged to pay equal remuneration to male and female employees who perform work of equal value in accordance with these definitions. The answer is “No” either if the law limits the principle of equal remuneration to equal work, the same work, similar work or work of a similar nature; or the law limits the broad concept of “remuneration” to only basic wages or salary.

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.

In **Tunisia**, despite the fact that Article 5 bis of the Labour Code prohibits discrimination between men and women in the application of the Code, the WBL report finds it insufficient in its assessment to score it as a “Yes.” Provisions clearly forbidding the practice can be found in **Algeria** (Loi No. 90-11, Art. 84)<sup>(205)</sup> “every employer is required to ensure, for equal remuneration for work of equal value between workers without any discrimination” and in **Morocco**, (Code du Travail, Art. 346)<sup>(206)</sup> “Discrimination in pay between the sexes for work of equal value is prohibited.” Indeed, most countries address wage discrimination in their laws, such as by mandating equal pay for equal work.

However, women and men are often sorted into different sectors, with women typically concentrated in lower-paying occupations. Statistics in the region 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. Although laws are enacted, often there is a lack of 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.<sup>(207)</sup> The principle of equal remuneration for work of equal value, enshrined in the International Labor Organization’s 1951 Convention on Equal Remuneration, is distinct from the concept of equal pay for equal work.

Removing restrictions on jobs women can do is also critical in tackling the gender pay gap. All countries of the group limit women in one way or another. Most countries in the group, but **Jordan**, **Lebanon** and **Morocco**, place legal restrictions on women’s employment either barring them from working at night,<sup>(208)</sup> or as in **Algeria**,<sup>(209)</sup> **Egypt** and **Morocco**<sup>(210)</sup> prohibiting them from working in jobs deemed too “dangerous.” Whereas **Egypt**,<sup>(211)</sup> **Jordan**,<sup>(212)</sup> **Lebanon**,<sup>(213)</sup> **Morocco**<sup>(214)</sup> and **Tunisia**<sup>(215)</sup> limit the work women can do in certain industries.

Since laws and regulations in these countries place certain conditions on the professions women can choose to pursue, as a result, women’s economic participation in these countries is often concentrated in the socially accepted professions for women, even though things have evolved considerably.<sup>(216)</sup> When the law does not discriminate directly it can be noted that regulations discriminate against women. As an example, in **Jordan**, the Civil Service

205. <http://www.droit-afrique.com/upload/doc/algerie/Algerie-Loi-1990-11-relations-de-travail.pdf>

206. <https://www.fiscamaroc.com/fr/travail/conditions-de-travail-et-la-remuneration-du-salarie-788>.

207. <https://www.rdfwomen.org>

208. Algeria: Loi No. 90-11, Art. 29; Egypt: Labour Law No. 12 of 2003, Art. 89; Tunisia : Code du Travail, Arts. 66 et 68-2

209. Algeria: Loi No. 88-07, Art. 11

210. Morocco: Code du Travail, Art. 181

211. Egypt: Minister of Manpower and Immigration Decree No. 44 of 2021, Arts. 3 and 4 & Labour Law No. 12 of 2003, Art. 90

212. Jordan: Labour Law No. 8, Art. 69

213. Lebanon: Labour Code, Art. 27 and Annex 1

214. Morocco: Code du Travail, Art. 179

215. Tunisia: Code du Travail, Art. 77 & Code du Travail, Art. 375

216. Freedom House, Women’s Rights in the Middle East and North Africa - Jordan, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

Ordinance effectively discriminates against women by unequally distributing certain benefits for men, such as the family allowance and cost-of-living allowance.<sup>(217)</sup>

Concerning women's entitlement to social rights related to work, all countries have Regulations on social security that cover Pension Rights, Dependents' / Survivors' Benefit, Unemployment Benefits, Invalidity Benefits. These provisions protect the women who work, regardless of the contract's duration or formula. Despite lack of data, the coverage of the social security laws is seldom comprehensive. Citing one example, the **Jordanian** social security law excludes certain categories of laborers work in the agricultural and irrigation sectors. In **Lebanon**, the discriminatory nature of the Social Security Law is clearly evidenced since it excludes from its provisions the domestic servants and women in the agriculture sector. In addition, the 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.

The Parenthood indicator examines laws affecting women's work during and after pregnancy considering that women are more likely to return to work if the law mandates maternity leave.

**Table 31 - Parenthood indicator in the six countries covered, WBL 2021**

PARENTHOOD	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
Is paid leave of at least 14 weeks is available to mothers?	Yes	No	No	No	Yes	No
Does the government administer 100% of maternity leave benefits?	Yes	No	Yes	No	Yes	Yes
Is there paid leave available to fathers?	Yes	No	Yes	No	Yes	Yes
Is there is paid parental leave?	No	No	No	No	No	No
Is dismissal of pregnant workers is prohibited?	No	Yes	No	Yes	Yes	No
Total score out of 100 (maximum)	<b>60</b>	<b>20</b>	<b>40</b>	<b>20</b>	<b>80</b>	<b>40</b>

For the Parenthood indicator, **Morocco** is the country with the highest score of 80 in the MENA region, while **Egypt** and **Lebanon** score the lowest within the group at hand. Kuwait, Oman, Qatar and Yemen share the score of 0.

In both Algeria<sup>(218)</sup> and Morocco,<sup>(219)</sup> the laws state that women are entitled to 14 weeks of paid maternity leave as per the ILO recommendations, as **Morocco** had ratified in 2011 the ILO Maternity Protection Convention, 2000 (No. 183) and **Algeria** had ratified in 1962 the first

217. Freedom House, Women's Rights in the Middle East and North Africa - Jordan, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

218. Loi No. 83-11, Arts. 28 et 29

219. Code du Travail, Art. 152

Maternity Protection Convention, 1919 (No. 3).<sup>(220)</sup> All other countries in the region have a maternity leave of less than the 14 weeks. **Egypt** allows Female employees to have at least 90 days of fully paid maternity leave after at least 10 months of service.<sup>(221)</sup> In **Jordan**, women are allowed 70 days of maternity leave.<sup>(222)</sup> In **Lebanon**, a working woman is entitled to maternity leave for ten fully paid weeks; however this does not include transportation allowance.<sup>(223)</sup> In **Tunisia**, the Labour Code states that women are entitled to 30 days of paid maternity leave on the birth of a child.<sup>(224)</sup> That can be extended in case of illness or complications by 15 days of extra leave. Civil servants (female) are entitled to 02 months of maternity leave. Paid paternity leave is 3 days in **Algeria, Jordan** and **Morocco**. This is reduced to 1 day in **Tunisia** and is not applied in **Egypt** or in **Lebanon**. No paid parental leave is applied in any country of the group. In **Egypt**,<sup>(225)</sup> **Lebanon**<sup>(226)</sup> and **Morocco**<sup>(227)</sup> the Labour laws and codes states that a woman worker cannot be dismissed during the period of her maternity leave, clearly leaving room to a more extensive protection of women and their job opportunities in their respective countries. In **Jordan**, Working Mothers enjoy special rights related to pregnancy, maternity and childcare like medical follow-up and maternity and breastfeeding leaves. Women are entitled to unpaid leave to take care of her children, with the right to return back to work when the leave is over, unless she worked in another place. The law also approved paternity leave for paid workers and the obligation to create a place to care for children in the workplace (males and females) extending the provision to children of all workers (previously limited to women employees), so that every employer with a workforce that has with 15 children (no older than 5 years of age) must provide childcare services.

A major caveat of these indicators is that while they scrutinize the legal and regulatory frameworks they reflect a fragmented picture since often the extent of the situation on the ground is much worse. Moreover, because so many women are employed in the informal sector and in rural areas, maternity leave is a privilege reserved for the few women in the formal workplace whose employers choose to respect the law. As noted earlier, institutionally, the reforms adopted are often considered insufficient and marked by delays. Sometimes the implementation of plans and strategies suffers from a lack of concrete impact on women's daily lives.

Positive initiatives to highlight are in **Egypt**, where the Civil Service Law establishes equal rights between men and women, as the right to unpaid leave to accompany a spouse in the case of traveling abroad for work or study and acknowledges women's right to work half the time compared to half of the wage considering this provision as positive discrimination. Men were also entitled to this right which is more consistent with the spirit of gender equality.

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220. Code du Travail, Arts. 269 et 270

221. Art. 11 of the Constitution of the Egyptian Arab Republic 2014 & Art.91 of the Labour Law 2003

222. Labour Law, Art. 70

223. Art. 28 of the Labour Code 1946, amended in 2010

224. Code du Travail, Art. 64

225. Labour Law No. 12 of 2003, Art. 120

226. Labor Code, Art. 52

227. Code du Travail, Art. 159

## 2.2. Freedom of movement

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 labour force and engage in entrepreneurial activity. If freedom of movement or free choice of residence can contribute directly or indirectly to the economic emancipation of women, it is also important to remember that they remain in most cases under male authority (husband, father, brother, uncle) whatever the law says.

**Table 32 - Mobility indicator in the six countries covered, WBL 2021**

MOBILITY	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
Can a woman can choose where to live in the same way as a man?	Yes	Yes	No	Yes	Yes	Yes
Can a woman can travel outside her home in the same way as a man?	Yes	No	No	Yes	Yes	Yes
Can a woman can apply for a passport in the same way as a man?	No	No	Yes	Yes	Yes	Yes
Can a woman can travel outside the country in the same way as a man?	Yes	Yes	No	Yes	Yes	Yes
Total score out of 100 (maximum)	<b>75</b>	<b>50</b>	<b>25</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Lebanon, Morocco** and **Tunisia** have a perfect score of 100. **Algeria** follows with 75. The article 49 of the 2020 constitution formally affirms that “*every citizen enjoying all civil and political rights shall have the right to freely choose the place of residence and to move freely within the national territory. The right of entry and exit from the national territory shall be guaranteed (...)*”.<sup>(228)</sup> Thanks to Ordinance 05-02 of 2005 on the family code, the idea of harmonious cohabitation, which allows spouses to decide in a concerted manner on the choice of their domicile, has replaced the wife’s duty to cohabit. The fact that she is able to exercise this right means that she can take account of the employment opportunities available to her in the vicinity of the marital home, or, if she is already working, choose a home close to her place of work, which offers her ease of movement that is conducive to her career development. Noting that **Algeria** is considered by the WBL 2021 report as the only country of the group where a woman cannot apply for a passport in the same way as a man on the ground of Article 7 of the Law No. 14-03 on Travel Documents<sup>(229)</sup> states that “The passport is issued in the name and surname of the person concerned. For married women, the name of the husband is mentioned after her own name.”

228. Journal Officiel De La République Algérienne N° 82 15 Jourmda El Oula 1442 30 décembre 2020 <https://www.joradp.dz/FTP/jo-francais/2021/F2021071.pdf>

229. Loi No. 14-03 Relative aux Titres et Documents de Voyage, Art. 7; Passport application form

In **Jordan**, all citizens have the right to exercise their civil rights protected by the constitution when they reach the legal age of consent. Laws issued by the Constitution for regulating rights and freedoms shall not affect the core of such rights. According to the Article 7 of the Constitution, the “1) *Personal freedom shall be guaranteed; 2) Every infringement on rights and public freedoms or the inviolability of the private life of Jordanians is a crime punishable by law*”. It is not allowed by law to detain, imprison or deprive people of liberty unless in accordance with the provisions of the law, with the presumption of innocence until evidence is proven. Jordanian citizens enjoy the right to travel freely within the country and abroad, except in designated military zones. Unlike the previous Jordanian law (No. 2 of 1969), since 2003, Jordanian women are no longer required to seek permission from their male guardian or husband to renew or obtain a passport (Interim Passport Law No. 5). However, given the parental guardianship provisions of the Family Code, a Jordanian mother still needs the permission of her children’s father if she wants her children to travel with her. Noting that Article 72 of the Personal Status Law No. 15/2019, states that a Jordanian woman must follow her husband wherever he decides to live (inside or outside the Kingdom), disobedience could result in losing her financial compensation.

Unsurprisingly this interdiction in **Jordan** is extended to travel outside the country but joined with **Egypt**. Article 62 of the Egyptian Constitution of 2014 amended in 2019 stipulates that “*Freedom of movement, residence and immigration is guaranteed to all citizens. No citizen may be expelled from the territory of the State or prevented from returning to it. S/he may be prevented from leaving the territory of the State, or placed under house arrest, or forbidden to reside in a specific body, only by a reasoned judicial order for a specific period of time, and in the cases provided for by law*”.<sup>(230)</sup> Despite the constitutional provisions stating otherwise, the Egyptian personal status laws potentially restrict the personal rights of a Muslim wife as a result of the maintenance-for-obedience legal framework provided for by the law.<sup>(231)</sup>

### 2.3. Right to property

There is a close link between women’s enjoyment of their economic rights and their ability to undertake and implement commercial, industrial and productive projects. For example, women’s access to their rights to own land and properties is an important issue that ensures their social protection and their ability to obtain credit facilities, loans, grants and education. All these resources increase the chances of starting their own income-generating businesses. The right to property is a vector of economic independence and emancipation of women. The WBL report Assets indicator examines gender differences in property and inheritance law. This is paramount since “improving property and inheritance rights is positively associated with female earnings and employment as well as women’s access to housing and land.”<sup>(232)</sup>

230. <https://manshurat.org/node/14675>

231. Personal Status Law No. 25/1929, as amended by Law No. 100/1985, Art. 1

232. <https://wbl.worldbank.org/en/data/exploretopics/wblgpd>

**Table 33 - Assets indicator in the six countries covered, WBL 2021**

ASSETS	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
Do men and women have equal ownership rights to immovable property?	Yes	Yes	Yes	Yes	Yes	Yes
Do sons and daughters have equal rights to inherit assets from their parents?	No	No	No	No	No	No
Do female and male surviving spouses have equal rights to inherit assets?	No	No	No	No	No	No
Does the law grants spouses' equal administrative authority over assets during marriage?	Yes	Yes	Yes	Yes	Yes	Yes
Does the law provide for the valuation of nonmonetary contributions?	No	No	No	No	No	No
Total score out of 100 (maximum)	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>	<b>40</b>

Under this indicator, the results for all the countries covered are identical reaching a score of 40. All other countries in MENA achieve the same score of 40, even the highest scoring country, the United Arab Emirates. Under the various Constitutions in the countries covered, the right of ownership of each individual without distinction between men and women is recognized.

In **Algeria**, the 2020 Constitution in its Article 60 stipulates that “*Private property shall be guaranteed. Property shall not be expropriated except within the scope of the law and with equitable compensation (...)*”.<sup>(233)</sup> Private ownership of land and real property rights is guaranteed by the Constitution (Art.28.) regardless of sex.<sup>(234)</sup> According to the Personal Status Law in **Egypt**, women have the same property rights as men. Women are entitled to be the sole owner of their properties and have the right to control them. Upon turning 21, a woman has the full right to deal with her properties on an equal basis as men without any sort of gender-based discrimination. In **Jordan**, the Constitution has guaranteed the right of every Jordanian for private ownership without discrimination between any types of ownership or between the individuals themselves.<sup>(235)</sup> Jordanian law recognises the right of women to own property without restriction. They do not need the approval of their husbands or guardians to dispose of their property, nor do they need to freely enjoy their income and property independently. The right to property in **Morocco** is guaranteed by article 35 of the Constitution. Moroccan legislation provides women with the right to dispose of their property freely and enjoy full and independent use of their incomes. The right to property is guaranteed in the **Tunisian** Constitution of 2014. Article 41 clearly states that “*the right to property is guaranteed, it can only be infringed in the cases and with the guarantees provided for by the law. Intellectual*

233. <https://gazettes.africa/archive/dz/2020/dz-government-gazette-dated-2020-08-30-no-50.pdf>

234. <https://www.interieur.gov.dz/index.php/fr/le-ministere/le-minist%C3%A8re/textes-legislatifs-et-reglementaires/40-le-dispositif-legal-regissant-la-wilaya-et-la-commune/87-loi-n-90-25-du-18-novembre-1990-relative-a-l-orientation-fonciere.html#:~:text=>

235. Article 11 of the Constitution

*property is guaranteed*". 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 in **Lebanon**.<sup>(236)</sup> It is also worth to highlight that in Lebanon, 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 confessions.<sup>(237)</sup> As a matter of fact, there is a combination of property law which is already discriminatory and religious family laws which are inherently discriminatory.

With regard to the relationship between spouses in the management of their assets, the various laws establish the principle of the separation of property: "each spouse retains his or her own assets". This separation leads to the existence of two independent assets corresponding to the personal property of each spouse: the wife's own assets are completely separate from her husband's assets, which are also his. Thus, unlike the personal relationship between spouses, which is characterised by the wife's statutory subordination and marital dependence, the property relationship reveals an appreciable independence of the wife from her husband.

## 2.4. Right to inheritance

The right to inheritance is considered a main economic resource and a basis of wealth influencing women's financial independence. In this regard, it largely influences women's financial rights and their property rights, abilities and competences in this area.

The majority of Arab countries incorporate provisions related to the right to inheritance according to the Islamic Sharia in their Family Laws. The way it is addressed depends on its interpretation and application of the doctrines of each country. According to the principles of the Sharia law, but especially its application in the majority of Muslim countries and in the MENA region in particular, women do not inherit equally with men (**Algeria, Egypt, Jordan, Lebanon, Morocco, Tunisia**). The rules that are applied are either selected or interpreted to give the primacy to male's financial interest but not necessarily based on the legitimate inheritance right of women considering their different positions in the family or the evolvement of gender distribution of roles. The general rule in the family laws is that Muslim female heirs are entitled to only half the share to which men are entitled. Indeed, women receive half of their brother's share, but more of their husband's estate: a quarter if the widow had no children and an eighth if she had children. Thus, daughters inherit half of the property shares of their brothers. Widows inherit a larger share of property if there are children, and a smaller share if there are no children. On the contrary, widowers receive a much larger share of the estate than widows in equivalent situations. Furthermore, widows with male children inherit much more than widows with only female children in which case relatives from outside the immediate family, such as uncles, could share the inheritance. These are the most commonly applied provisions, although there are several others that stipulate gender equality in inheritance.

236. Article 15 of the Lebanese Constitution

237. 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>

In countries where religious minorities are allowed to implement their own laws in personal status matters, inheritance rights may vary per confession (**Egypt, Lebanon, Jordan**). Usually women face pressure from family and sometimes threats or blackmail especially by male members to withdraw the advantage of their rights howsoever (real estate, money...) but especially land. The male of the family considers that land should not be parcelled out to foreign persons referring clearly to women's husband and children. It has been reported that sometimes girls have to sign a paper in that sense, so their family will agree to marry them off.<sup>(238)</sup>

**Table 34 - Overview of the Right to inheritance laws in the six countries covered**

PERSONAL STATUS LAWS	
RIGHT TO INHERITANCE	
<b>Algeria</b>	The 2020 Constitution states in its Article 60 "(...) the right to inheritance shall be guaranteed. The holdings of the waqf and charitable organizations shall be acknowledged, and their allocations shall be protected by law". <sup>(239)</sup> The Personal Family Code (Arts. 141-142, 144-148 et 153) sets the rule whereby daughters receive half the share that sons receive.
<b>Egypt</b>	Article 35 of the Constitution, the right to inheritance is secured/guaranteed and supposed to be governed by the Personal Status, Civil Law and Inheritance Laws. It should be noted that the legal system governing inheritance for Muslim women according to Law No. 77 of the year 1943 is based on the inheritance provisions of the Sharia and Fiq'h whereby daughters receive half the share that sons receive.
<b>Jordan</b>	The inheritance rights of men and women are guaranteed by civil law and the Personal Affairs Act, which are not entirely consistent with the egalitarian principles of the Constitution. This was decided by Jordanian civil law (Article 1086) and is stated in the latest amendment to the Jordanian interim personal status law, number 36 of 2010. Sharia rules of inheritance apply. Women have a right to inheritance, but in many cases receive less than men, daughters receive half the share that sons receive.
<b>Lebanon</b>	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. 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 Sharia according to their respective sects.
<b>Morocco</b>	The rules of inheritance are based on the Koranic law, the Sharia, and are codified by the Family Code. <sup>(240)</sup>
<b>Tunisia</b>	The Personal Status Code <sup>(241)</sup> defines the rules of inheritance, which follow Sharia principles. Women have a right to inheritance, but in many cases receive less than men. Daughters receive half the share that sons receive.

238. Faiza Benhadid, Background paper, UN WOMEN for Arab States & The Committee on Elimination of Discrimination Against Women (CEDAW Committee), Regional Consultation for the Proposed General Recommendation on Women Human Rights in Situations of Conflict and Post Conflict contexts, January 2013 <https://www.ohchr.org/Documents/HRBodies/CEDAW/Womenconflictsituations/RegionalConsultationAmmanJan2013.pdf>

239. <https://gazettes.africa/archive/dz/2020/dz-government-gazette-dated-2020-08-30-no-50.pdf>

240. Royaume du Maroc, Code de la famille, Version consolidée en date du 4 février 2016. P.116. Ministère de la justice et des libertés. Direction de la législation. <https://adala.justice.gov.ma/production/legislation/fr/Nouveautes/Code%20de%20la%20Famille.pdf>

241. Code du Statut Personnel, Arts. 92, 96, 98, 103 et 104

It is worth highlighting that in **Jordan**, none of the laws of the eleven Christian churches in Jordan address the distribution of inheritance. In fact, during the Mandate period, the British administration suggested to the Jordanian Christians to apply equal inheritance, as practiced by Christians in Lebanon and elsewhere, but they preferred the application of Sharia law to this issue. Thus, the Islamic inheritance system in Jordan is also applied to the Christian community, as per their request, given the advantages for men. It is worth mentioning here that in order to maintain wealth in the male line of the family and prevent women from disseminating it through marriage, Christians and Muslims have adopted similar strategies to maintain control over the land. This is increasingly important in an environment in which land fragmentation is increasingly widespread.<sup>(242)</sup> Like Muslim women, the majority of Christian women are also traditionally forced to concede their inheritance rights.<sup>(243)</sup>

An added layer of complexity is found in inter-religious marriages such as in **Lebanon** for example where Lebanese mothers cannot pass-on their nationality to their children if they are married to a foreigner. Since to be Lebanese one needs to be born to a Lebanese father, Lebanese women 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.<sup>(244)</sup>

Women's inheritance rights are critical to their economic empowerment and increased inheritance will lead to greater financial security, which in turn may increase women's economic empowerment. As such, the right to property and disposal thereof is probably considered one of the fundamental issues between men and women that are still being debated since touching on men's financial dominance is ultimately about touching power dynamics in the family and in societies more broadly. In that vein, some movement on the topic has been happening in the region. As an example, **Tunisia's** Committee for Individual Freedoms and Equality (COLIBE) proposes equality in inheritance between women and men. Although the proposal is still pending, it triggered intense debate in the region, including being opposed to by the new President.<sup>(245)</sup> **Jordan** has introduced a regulation that prohibits heirs from transferring their inheritance rights until three months after the death of the testator. In **Egypt**, the inheritance legislation has been amended to impose strict sanctions on those who disinherit members of the family. Cairo's Court of Appeal delivered an unprecedented final judgement that confirms the equality between Coptic men and women in relation to inheritance.

## 2.5. Freedom of investment

Globally, there are roughly 1.7 billion adults without an account either at a financial institution or through a mobile money provider, according to the World Bank.<sup>(246)</sup> The 2017 Global Findex report highlighted that account ownership is also lower among young adults, the less educated, and those who are out of the labour force. Women make up 56 percent of the world's

242. The exclusion of women from inheritance in Jordan. Social pressure, lack of land registration and subdivision, live donations. Date: 15-2-2021 Author(s): Dr. Myriam Ababsa, Ifpo French Institute for the Near East. m.ababsa@ifpoorient.org; <https://arabstates.gltm.net/wp-content/uploads/2021/02/TechnicalSession6Exclusion-of-WomenAbabsalFPRO-paper.pdf>

243. Idem

244. 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>

245. <https://www.la-croix.com/Monde/En-Tunisie-president-entree-projet-degalite-hommes-femmes-matiere-dheritage-2020-08-18-1201109600>

246. <https://globalfindex.worldbank.org/>

“unbanked” adult population. In MENA, there is also a significant gender gap in ownership of assets and financial accounts. To empower women to start businesses, facilitating their access to finance, banking, credit, and digital payments is more than a requirement. A recent study by IFC notes that the MENA region has the second highest female micro-enterprise financing gap (29%), a US\$16 billion gap between the credit female entrepreneurs in MENA need and the financing they receive.

The Entrepreneurship indicator measures constraints on women starting and running a business. This indicator is the one area where the scores of the region are the highest vs. the other indicators assessed by WBL. With regards to Entrepreneurship, **Jordan** and **Morocco** score the highest with 100, together with Bahrein, Djibouti, Saudi-Arabia and the United Arab Emirates. **Algeria**, **Egypt**, **Lebanon** and **Tunisia** score 75, same as Kuwait, Oman, Qatar and Yemen.

**Table 35 - Entrepreneurship in the six countries covered, WBL 2021**

ENTREPRENEURSHIP	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
Does the law prohibit discrimination in access to credit based on gender?	No	No	Yes	No	Yes	No
Can a woman sign a contract in the same way as a man?	Yes	Yes	Yes	Yes	Yes	Yes
Can a woman register a business in the same way as a man?	Yes	Yes	Yes	Yes	Yes	Yes
Can a woman open a bank account in the same way as a man?	Yes	Yes	Yes	Yes	Yes	Yes
Total score out of 100 (maximum)	<b>75</b>	<b>75</b>	<b>100</b>	<b>75</b>	<b>100</b>	<b>75</b>

In all the countries covered, a woman can sign a contract, register a business and open a bank account in the same way as a man. Differences are found in terms of regulations with regards to access to credit, where only **Jordan**<sup>(247)</sup> and **Morocco**<sup>(248)</sup> provide a regulatory framework favourable to women entrepreneurship empowerment in that regard. The legislation in the countries covered on the establishment and management of businesses, views women investors in the same manner as men.<sup>(249)</sup> With regards to freedom investment the distinction is made between national and foreign investors in the various countries. Laws in principle are gender-neutral on that matter in the sense that they generally remain silent on anything related to direct or indirect gender issues such as male or female investors, women economic participation or empowerment or even equality between men and women. They can even be considered as gender-blind since they not address any women empowerment measures.

247. Central Bank of Jordan Instructions No. 56/2012, as amended by Circular No. 27/1/10091, Art. 30 (h)

248. Code Pénal, Arts. 431-1 et 431-2

249. Details of legislations reviewed and assessed can be found in <https://gender-trade.cawtarclearinghouse.org/laravel-filemanager/files/shares/61b36eddb6114.pdf>

FREEDOM OF INVESTMENT	
<b>Algeria</b>	Freedom of investment was constitutionally enshrined as early as 1989. The article 61 of the 2020 Constitution reiterates the State commitments as regard to investments “Freedom of commerce and industry shall be guaranteed (...) The law shall put in place appropriate mechanisms responsible for providing a sustained business climate and shall create procedures to achieve, manage, and liquidate investments transparently and efficiently in a way that ensures true and fair competition”. <sup>(250)</sup>
<b>Egypt</b>	Egypt has included a gender equality provision in its 2017 Investment Law, which prohibits discrimination including on the basis of gender, and encourages the use of small investors, who are usually women. A Companies Law, marked an important milestone in efforts to provide a safer and more consistent regulatory environment for foreign and domestic investment. It has also opened a special window at the Investor Service Centre, where women investors can obtain all the necessary information and complete all the required documents at a one-stop shop.
<b>Jordan</b>	Jordan latest investment law reforms, in 2014, aimed to bring the regimes for domestic and foreign investors under the same umbrella of a unified legislation, thus providing the legal foundations for a non-discriminatory treatment for all established investments, regardless of their nationality.
<b>Lebanon</b>	Lebanon’s 2001 Investment Promotion Law, focused their respective reform agendas less on the investment legislation stricto sensu, which remains less comprehensive than most commonly encountered in the region. They have however been pro-active reformers of the overall business regulatory environment.
<b>Morocco</b>	Since the adoption of Morocco’s 1995 Investment Charter, the country revised its Commercial Code, introducing a new regime for private limited companies, and modernising the competition regime along with the introduction of revised PPP provisions. Morocco, on the other hand, has set up an operational body whose role is to monitor the implementation of investors’ social responsibility obligations. There is an ongoing plan to revise the bankruptcy legislation.
<b>Tunisia</b>	Tunisia has undertaken a comprehensive revamping of its investment legal framework, starting with the 2016 Investment Law, which was adopted after extensive consultations with public and private stakeholders, unprecedented process across MENA countries in terms of transparency and accountability requirements. Legislative reforms have since been revised by amendments intended to progressively strengthen investor rights, create a more investor-friendly environment and narrow the policy gap between foreign and domestic investors.

Yet, several immediate challenges persist for investors given that investment-related regulations are not always clear or transparent, and many rules are enforced in an overly-discretionary or ad hoc manner. Coordination among government agencies in promoting and facilitating investment is often insufficient, limiting effectiveness in implementing strategies and impact on improving the business climate. In addition, as widely pre-cited, given that entrepreneurship is less frequent amongst women than men, in reality women are most likely to face additional challenges than men in setting-up and running their businesses. 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

250. Journal Officiel de la République Algérienne N° 82 15 Joumda El Oula 1442 30 décembre 2020 <https://www.joradp.dz/FTP/jo-francais/2021/F2021071.pdf>

management; loan application and access to credit; or, trade. Nonetheless discriminatory measures can be found citing the example where tax deductions brackets are not the same for female and male head of household.<sup>(251)</sup> 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.

## 2.6. Freedom of commerce

In the six countries covered, most economic and trade laws are not inclusive. They fall into the category of 'gender-neutral' laws, even "gender blind" since they do not incorporate the words gender, men and women, and females 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. This is the case for **Egypt, Lebanon, and Morocco**. Noting that in these trade and economic legislations and regulations when referring to "Discrimination", the word mostly refers to eliminating the differentiation between national investors, capital and funds and international ones, or between local and international big and small companies and institutions and does not refer to the practice of discrimination between men and women.

In **Algeria**, the Constitution had already laid the foundations for freedom of trade and industry by modifying the status of public property (Art. 17) and limiting the role of the State in the economic sphere. Women can join professional organisations in the same way as their male colleagues, as stipulated in article 72 of the 2020 Constitution.<sup>(252)</sup> Furthermore, Article 8 of the Commercial Code expressly enshrines the economic empowerment of women traders and their commercial independence when it states that "women traders are personally bound by the acts they perform for the needs of their trade".<sup>(253)</sup>

In **Egypt**, the government has adopted several key laws regulating trade, economy and investment and business activities. The latest and most notable changes were made relaxing the use of movable assets as collateral by businesses and established an electronic collateral registry,<sup>(254)</sup> improving the investment environment by expanding the scope of available business structures and providing the possibility to establish single-person companies in Egypt,<sup>(255)</sup> and even introducing, for the first time in Egypt, a non-jurisdictional restructuring mechanism for bankrupt companies.<sup>(256)</sup> This is the case of certain provisions of the Civil Service Act, which may pave the way for a commercial fund for women - or for men - in case just for instance they apply for and obtain an early retirement through insurance compensation, which is far from negligible. At this age and in this position, good funds will be possible in addition to the experience and expertise acquired during the civil service, in the economic or other field. Other laws establish direct control of certain persons which can be considered

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251. Lebanon article 31 of the 1959 Tax Law

252. Journal Officiel De La République Algérienne N° 82 15 Joumda El Oula 1442 30 décembre 2020 <https://www.joradp.dz/FTP/jo-francais/2021/F2021071.pdf>

253. <https://www.commerce.gov.dz/reglementation>

254. Collateral Registry Act (115/2015)

255. revision of the Companies Law (159/1981)

256. The Law on Restructuring, Preventive Reconciliation and Bankruptcy in Egypt (the Bankruptcy Law, 11/2018), Main source: OECD Investment Policy Reviews: Egypt 2020 <https://www.oecd-ilibrary.org/sites/9f9c589a-en/1/3/4/index.html?itemId=/content/publication/9f9c589a-en&csp=1a0017284fd213909b8930994bc6bae6&itemIGO=oecd&itemContentType=book>

as discrimination in relation to the power reserved for certain family members over women, especially with regards to taxes.<sup>(257)</sup>

In **Jordan**, there is no discriminatory provision against women in commerce related legislation, rules and regulations. Gender equality and women's empowerment among the reforms undertaken by the Jordanian country over the past two decades, starting with constitutional amendments and a set of new 15 legislations that endorse women's rights, including in electronic commerce legislation. The Jordanian government paid special attention to e-business also as a possibility to promote women empowerment and reduce gender inequality. Some special programs aiming the promotion of women e-entrepreneurship were also set, since it is seen as a way to overcome some of the cultural barriers to female entrepreneurial activity.<sup>(258)</sup> Nonetheless, there still remains much to do more particularly in economy and trade areas.

Gender wise, the **Lebanese** Code of Commerce, Legislative Decree No.3014 of 24 Dec. 1942 refers to the insolvency 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, 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.

In **Morocco**, the code of Commerce Article 17 states that "a married woman may engage in trade without her husband's authorization."<sup>(259)</sup> This provision removed the prior article prohibiting women from commercial activities without their husband's consent. Any agreement to the contrary shall be deemed null and void. The penal code even setting penal punishments for economic discrimination based on gender.<sup>(260)</sup> This specific provision allowed the country to get a perfect score on the WBL index on this dimension. Aware of the role that financing can play in the empowerment of women and youth, Morocco has institutionalised the activity of microcredit institutions through the establishment of a specific regulatory framework in the form of a dedicated law and implementation texts in the form of decree and ministerial orders.<sup>(261)</sup> In that framework, the Law n° 114.13 regarding to the status of entrepreneurs<sup>(262)</sup> recognises auto-entrepreneurs, including women, as economic agents by Bank-Al Maghreb and allowing them to immediately benefit from classic sources of financing (after banks).

257. See more at Gender & Trade Country Profile (Egypt) <http://gender-trade.cawtarclearinghouse.org/>

258. Dhia' Qasim, Ashraf BanyMohammed and Francisco Liñán: The role of culture and gender in e-commerce entrepreneurship: Three Jordan case studies <https://arro.anglia.ac.uk/702986/3/Linan20182.docx>

259. <https://oriental.eregulations.org/media/code%20de%20commerce%20marocain.pdf>

260. Code Pénal, Arts. 431-1 et 431-2

261. La loi n° 18-97 relative au microcrédit promulguée par le dahir n° 1-99-16 du 18 chaoual 1419 (5 février 1999)

262. [http://www.sgg.gov.ma/Portals/0/Lois/Projet\\_decret\\_2.15.303-NV\\_Fr.pdf](http://www.sgg.gov.ma/Portals/0/Lois/Projet_decret_2.15.303-NV_Fr.pdf)

The legislative texts that organise investment and trade in **Tunisia** are numerous: Investment Incentives Code, Code of Obligations and Contracts, Commercial Code and Customs Codes. The principles included in this regulatory framework are principles of competition, transparency and equal opportunities. Law No. 2009-69 of 12 August 2009 affirms the principle of freedom of trade. This law sets the rules governing the exercise of distribution trade an activity, according to which freedom is the principle and authorisation the exception. It aims at modernising and upgrading the commercial sector by guaranteeing a balance between the various participants in the sector (Art.1). At the same time, the intervention regime by public authorities is a preventive one, in the sense that it allows the control of the exercise of certain freedoms by requiring a prior authorisation provided by the Administration. This discretionary power of the State introduces restrictions in many activities related to public freedoms, starting with the freedom of trade and industry.

## 2.7. Right to enjoy banking services

As assessed in WBL, in all the countries covered there are no restrictions for women in accessing banking services with regards to opening a bank account in the same way as a man. Nonetheless, as detailed in the previous section women are less likely than men to hold a bank account in a financial institution.

In **Algeria**, the liberalisation of the banking sector happened in 1990 when the country opened its banking sector to private national and foreign investors,<sup>(263)</sup> creating an opportunity for women –as men– to become financially autonomous thanks to the various loan possibilities granted by the different banks. Regulations with regards to financial inclusion were furthered<sup>(264)</sup> introducing new measures that include the right to an account, which allows any person who is refused the opening of a deposit account by any bank to have recourse to the Central Bank of Algeria to designate a bank where he/she can open an account. Despite these measures benefitting both women and men without discrimination, in a regional study carried out by the IFC, Algerian women business owners cited high levels of gender-based discrimination when accessing financial institutions, and reported feeling unwelcome in the banking environment and having to face insurmountable challenges accessing credit and bank loans.<sup>(265)</sup>

In **Egypt**, there are no legal restrictions to women opening a bank account or accessing formal credit in Egypt, and women do not require authorisation by a husband or guardian to do so. There is no suggestion that the law discriminates against particular groups of women. Certain regulatory measures such as for example the Article 51 of the Central bank and Monetary Body Law No.88 of 2003, allows for the control by a relative over an amount or property account of an account owner, opening up women to discrimination by negatively affecting the control of women on their own assets. In terms of women's access to finance, a World Bank study notes that women face a higher rejection rate from commercial banks in credit applications and therefore tend to rely on credit from family and friends, identifying barriers due to financial illiteracy and lack of collateral.<sup>(266)</sup> Worth noting, in September 2019, the Financial Regulatory Authority/FRA proposed amendments to the EGX Listing Rules to ensure women's

263. <https://gazettes.africa/archive/dz/2020/dz-government-gazette-dated-2020-08-30-no-50.pdf>

264. Ordinance 03-11 of 26/08/2003, supplemented and amended by Ordinance 10-04 of 26/08/2010

265. <https://www.genderindex.org/wp-content/uploads/files/datasheets/2019/DZ.pdf>

representation on the boards of the Non-Banking Financial Institutions to ensure women's representation on the governing board of companies. The decision comes also in line with the FRA's commitment to achieve sustainable development and women empowerment plans as well as the implementation of the National Strategy for the Empowerment of Egyptian Women by the year 2030, in which women are supposed to hold 30% of leadership positions in the country.<sup>(267)</sup>

Overall access to finance in **Jordan** has improved in recent years, yet inequalities remain, particularly for vulnerable groups such as the women, forcibly displaced persons (FDP) and youth. According to a new study mandated by the Central Bank of Jordan (CBJ), 38% of adults in Jordan are excluded from formal financial system; yet, the gender gap is still persistent as women (27.2%) are much less likely than men (37.6%) to have an account with a financial institution.<sup>(268)</sup> Women represent 70% of all beneficiaries of micro-finance projects, with many of these programs exclusively targeting women.<sup>(269)</sup> Conversely the rate of Jordanian women who have obtained loans from banks compared to men is very low due to institutional practices and restrictive loan conditions set by commercial bank. Moreover, even though studies have shown that women are better debt re-payers, many women borrowers still suffer the legal and social consequences of non-payment of their loans, whether they are borrowers or guarantors of other people's loans. Indeed, in case of inability to repay the debt, financial institutions resort to imprisonment as a means of coercion and pressure, directly violating the text of Article (11) of the International Covenant on Civil and Political Rights, which was ratified by Jordan in 2006 and published in the Jordanian Official Gazette.

In **Lebanon**, 65 banking and financial regulations (laws and amendments) covering the period 1957-2018 have been listed in a 2019 update<sup>(270)</sup> covering a multitude of topics, to only quote few examples such as obligations of banking secrecy; 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 (...).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<sup>(271)</sup> and the By Laws Trading Regulations<sup>(272)</sup> 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)". 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.

266. [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=2361164](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2361164)

267. <https://sseinitiative.org/all-news/exchange-in-focus-egyptian-fra-requires-women-on-boards/>  
<https://sseinitiative.org/all-news/egyptian-fra-further-increases-women-representation-on-boards/>

268. <https://www.afi-global.org/newsroom/news/38-of-adults-in-jordan-excluded-from-formal-financial-system-latest-cbj-giz-study-shows/>

269. Freedom House, Women's Rights in the Middle East and North Africa - Jordan, 14 October 2005, available at: <https://www.refworld.org/docid/47387b6b39.html>

270. Facts about the Lebanese Banking Sector: Main Banking & Financial Regulations <https://www.abl.org.lb/english/lebanese-banking-sector/main-banking-amp-financial-regulations>

271. <http://www.investinlebanon.gov.lb/Content/uploads/IDAL-Law360.pdf>

272. <http://www.bse.com.lb/LawsRegulations/Bylaws/tabid/79/Default.aspx>

Bank Al-Maghrib (BAM), the central bank of **Morocco**, is the main regulatory and policymaker. BAM's independence was granted by statute in 2006 and reconfirmed with the constitution of 2011. The authority leads government efforts to maintain financial stability and implements nationwide strategies. In terms of financial inclusion, the share of adult women with at least one account was at 40% in 2018, while the number of adult men with bank accounts is close to double at 77%. To address these gaps, the Ministry of Economy and Finance and the BAM adopted the National Financial Inclusion Strategy in April 2019 to accelerate the development of alternative finance models such as mobile payment, microfinance and inclusive insurance; encourage traditional banks to prioritise financial inclusion; develop tools to better understand the barriers to accessing finance for underserved people and businesses; promote the use of financial products; and put in place an appropriate governance structure. In that context the IFC and BAM signed a memorandum of understanding to accelerate the National Financial Inclusion Strategy of Morocco and promote better access to financing for managed businesses by women, noting that women-led businesses in Morocco represent a potential market of €862 million in business loans and €195 million in annual revenue from serving the financial needs of their businesses.<sup>(273)</sup>

Financial penetration is low in **Tunisia**; in 2014, only 20% of women were banked. To address this, the Tunisian government identified financial inclusion as a priority area, and a decree-law passed in November 2011 authorized the establishment of credit institutions dedicated to low-income people. It also created a modern regulatory agency, the microfinance supervisory authority. Actually, as is the case in many countries and contrary to conventional wisdom, Enda Inter-Arabe, an international NGO, collected data showing that poor people, and women in particular, do repay their loans. Of the small proportion of non-performing loans (less than 2%), only one-third were contracted by women. Whether in the informal sector or in the formal sector, women are a huge source of untapped economic potential,<sup>(274)</sup> as women's economic participation in Tunisia is not insignificant; women participate in the ownership of 18-23% of the country's formally registered firms, which represents a huge and untapped market opportunity for banks and financial institutions.<sup>(275)</sup>

### 3. The International standards and Human Rights

In addition to adopting the Universal Declaration of Human Rights, 1945 United Nations Charter and the Universal Declaration of Human Rights (1948), the six countries covered in the report are signatories to several international treaties and conventions among them those considered as international bill of human rights. These international conventions have the force of law after publication in accordance with the specified circumstances within each country. Dispositions of most of them have been mainstreamed into national legislations aiming to improve the participation and representation of women in public life and improve their status and rights in private life.

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273. <https://consumercentrix.com/2019/11/07/women-in-business-moroccomarket-research-segmentation/>

274. <https://blog.private-sector-and-development.com/2020/06/03/empowering-women-through-financial-inclusion-the-case-of-tunisia/>

275. [https://www.ifc.org/wps/wcm/connect/2ed82d7a-bf2a-40bf-ad22-4d54a9c22286/LR\\_Banking+on+Women+in+Tunisia.pdf?MOD=AJPERES&CVID=mgomCyt](https://www.ifc.org/wps/wcm/connect/2ed82d7a-bf2a-40bf-ad22-4d54a9c22286/LR_Banking+on+Women+in+Tunisia.pdf?MOD=AJPERES&CVID=mgomCyt)

**Table 36 - United Nations Human Rights Treaty Bodies in the covered countries<sup>(276)</sup>**

Treaties ratified	Algeria	Egypt	Jordan	Lebanon	Morocco	Tunisia
Convention on the Elimination of Racial Discrimination (CERD)	1966	1967	1974	1971	1967	1966
International Covenant on Civil and Political Rights (CCPR) <sup>(277)</sup>	1968	1982	1972	1972	1977	1968
International Covenant on Economic, Social and Cultural Rights (CESCR) <sup>(278)</sup>	1968	1967	1972	1972	1977	1968
Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) <sup>(279)</sup>	1996	1980	1980	1997	1993	1980
Convention on the Rights of the Child (CRC)	1990	1990	1990	1991	1993	1990

None of the countries covered has ratified all of the relevant international normative instruments, however, this may not systematically mean that the countries concerned do not have legislation in place on the topic.

**Table 37 - Ratifications and Reservations to the CEDAW <sup>(280)</sup>**

Country	Date of ratification, accession (a), succession (d)	Reservations
<b>Algeria</b>	22 May 1996 (a)	Articles 2, 15 (4), 16, 29
<b>Egypt</b>	18 September 1981	Articles 29(2), 16
<b>Jordan</b>	1 July 1992	Articles 9(2), 16(1c) (1d) (1g)
<b>Lebanon</b>	16 April 1997 (a)	Articles 9(2), 16(1c) (1d) (1f), 29(1)
<b>Morocco</b>	21 June 1993 (a)	article 2, 15 (4), 29
<b>Tunisia</b>	23 September 2008 (a)	No reservations

All countries are signatories to the CEDAW convention, considered as the international bill of rights for women defining what constitutes discrimination against them. By their signature, states commit to incorporate principles of equality between men and women in their legal system, ensure the enforcement of these principles and the effective protection of women, as well as eliminate all acts that represent discrimination against women. However, all but **Tunisia**

276. <https://indicators.ohchr.org/>

277. <https://www.ohchr.org/fr/professionalinterest/pages/ccpr.aspx>

278. <https://www.ohchr.org/fr/professionalinterest/pages/cescr.aspx>

279. <https://www.ohchr.org/fr/professionalinterest/pages/cedaw.aspx>

280. <https://www.ohchr.org/EN/HRBodies/CEDAW/Pages/CEDAWIndex.aspx>

made reservations on several articles that are still maintained, particularly those relating to the exercise of women’s civil rights, which are privileged in national law. Most of them concern issues related to the rights and obligations of men and women within the family (e.g. “the realization of gender equality” (Article 2), the right of women to acquire, change, and retain a nationality and pass it on to their children (Article 9), the right of women to conclude contracts, administer property, and be equal in all stages of court and tribunal procedures (Article 15), and the right of women in marriage, divorce, and child custody (Article 16)). Thus, the reservations concern five articles (2, 9.2, 15.4, 16 and 29) of the CEDAW, knowing that Article 16, which lays down the very principle of equality, and three which concern the legal status of women within the family, thus emptying this convention of its very essence. However, not all the countries in the region have entered reservations to Articles 2 and/or 16 based on conflict with Sharia: **Algeria, Jordan and Lebanon** have done so solely based on conflict with national legislation.

**Table 38 - Ratifications of ILO Fundamental International conventions  
in the 6 countries covered <sup>(281)</sup>**

Ratified	Algeria	Egypt	Jordan	Lebanon	Morocco	Tunisia
Freedom of Association and Protection of the Right to Organize Convention (C 87)	√	√	x	x	x	√
Right to Organize and Collective Bargaining Convention (C98)	√	√	√	√	√	√
Equal Remuneration Convention (C100)	√	√	√	√	√	√
Discrimination (Employment and Occupation) Convention (C111)	√	√	√	√	√	√
Minimum Age Convention (C138)	√	√	√	√	√	√
Worst Forms of Child Labour Convention (C182)	√	√	√	√	√	√

All countries covered by the report have ratified two key ILO’s Conventions with respect to gender equality and women’s rights: Promotion of Equal Remuneration Convention, 1951 (No.100), and Discrimination (Employment and Occupation) Convention, 1958 (No. 111), which promote equality of opportunity and treatment between women and men in employment and occupation and focuses on the elimination of discrimination based on race, colour, sex, religion, political opinion, national extraction, and social origin. None ratified the Convention on Harassment and Violence in the Workplace (C190). Noting that so far there were only 11 ratifications to that Convention and none of these ratifications are from a MENA country.

281. <https://www.ilo.org/dyn/normlex/en/f?p=1000:11003::NO::>

**Table 39 - Ratifications of ILO Technical International conventions in the 6 countries covered** <sup>(282)</sup>

Ratified	Algeria	Egypt	Jordan	Lebanon	Morocco	Tunisia
Workers with Family Responsibilities Convention (C156)	X	X	X	X	X	X
Maternity Protection Convention (C183)	X	X	X	X	√	X
Harassment and Violence in the Workplace Convention (C190)	X	X	X	X	X	X

In addition to the reservations made to CEDAW by most countries, that are maintained until now, a number of national provisions are in total contradiction with the international agreements the countries have signed and even ratified.

It is worth to note that **Algeria's** legal framework does not define the hierarchy of the international human rights conventions in relation to national legislations, including the constitution. Although the Constitution has slowly and surely moved towards equality and parity in accordance with the Convention's bedrocks, the texts of family law remain marked by strong inequalities between men and women. A number of provisions of the Family Code continue to raise questions: the obligation for a girl to have a guardian for her marriage, whatever her age, knowing that even her son can be her guardian; and Article 7 paragraph 1 of the Family Law, which provides for the possibility of reducing the age of marriage by means of an age waiver "for reasons of interest or necessity", which is granted by the judge under certain circumstances. These elements are inconsistent with Article 5 -a of CEDAW and negate the woman's ability to conclude her marriage contract.

**Egypt** is committed to the agreements, covenants, and international conventions of human rights that it ratified. According to the article 93 of the 2014 Constitution amended in 2019, "The State shall be bound by the international human rights agreements, covenants and conventions ratified by Egypt, and which shall have the force of law after publication in accordance with the prescribed conditions". However, the majority of the provisions of the personal status code is in total contradiction both with this constitutional provision and with those of international standards yet ratified by the country.

The **Jordanian** family law contradicts most of the provisions of international conventions on equality; mainly the legal status and rights within household and discrimination within the marital relationship: starting with minor's marriage –even exceptional-which is inconsistent with Article I of the Convention on the Rights of the Child, life and marital relations including guardianship, and ending with divorce. Discrimination is obvious in dealing with the provisions on inheritance and their applications. Provisions of Penal Code conflict those of International conventions on equality, non-discrimination, torture and the

282. ILO Conventions are all legally binding international treaties that may be ratified by ILO member states. The ILO Governing Body has identified eight "fundamental" Conventions, covering subjects that are considered to be fundamental principles and rights at work, and has also designated another four Conventions as governance (or priority) instruments, thereby encouraging member States to ratify them because of their importance for the functioning of the international labour standards system. Technical Conventions are also legally binding once ratified and encompasses all of the other international labour standards in the ILO scope of work. Cited here are the conventions that are related to the subject matter only.

protection of women from gender-based violence; since a husband has the right to legally use violence and coercion in “moaqa’a” with his wife.

In **Lebanon**, the Constitution declares in its first chapter that Lebanon is an active member of the United Nations Organization and is committed to its charters and principles in all areas without exception. The civil Procedure Law demands through its 1983 decree courts to abide by the provisions of international treaties when they contradict provisions of the national law. However, the 2020 law<sup>(283)</sup> on criminalisation of sexual harassment and rehabilitation of victims, is falling 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.

**Morocco** ratified and endorsed several international conventions that protect human rights, such as: the CRPD, the ICCPR, the ICESCR, the CRC and the CEDAW, cancelling in 2008 the reservations made to articles 2, 9, 15 and 16 of the CEDAW.<sup>(284)</sup> This commitment has been reiterated on several occasions. In 2011, the Constitution provided equality between men and women in civil, political, economic, social, cultural, and environmental rights and freedoms, and provides that the ratified conventions and international treaties constitute the reference framework. In 2015, Morocco joined the Optional Protocol to CEDAW to which the Kingdom had acceded in June 1993 and the Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, supplementing the United Nations Convention against Transnational Organized Crime.<sup>(285)</sup>

In addition to the Human rights international conventions, Tunisia also ratified in 2011 its accession to the Optional Protocol to the International Covenant on Civil and Political Rights (Decree-Law No. 2011-551 of 14 May 2011, ratifying the accession of the Tunisian Republic to the Optional Protocol to the International Covenant on Civil and Political Rights). These commitments made in the context of its participation in international instruments are crowned by its accession to a series of regional charters. Tunisia has ratified the African Charter on Human and Peoples’ Rights and signed the Arab Charter on Human Rights. To date, the protocol has been signed by 20 countries and ratified by 30. Tunisia has not yet ratified this protocol (additional instrument to the African Charter) although it is in harmony with the organic law on combating Violence Against Women (Organic Law No. 2017-58 of 11 August 2017).

Worth highlighting, in relation to the multilateral trading system, the Buenos Aires Declaration on Trade and Women’s Economic Empowerment of 2017 is an almost unique reference document that explicitly gender equality in the field of international trade. 118 WTO Members and observers endorsed the Declaration which aims to increase the participation of women in trade and removing barriers by women entering the global

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283. <https://fanack.com/lebanon/governance-and-politics-of-lebanon/>

284. <https://www.hrw.org/fr/news/2010/04/14/maroc-lettre-au-roi-du-maroc-sur-son-engagement-lever-toutes-les-reserves-emises>

285. <https://morocco.unwomen.org/fr/actualites-evenements/>

marketplace hence facilitating economic empowerment of women. It is noted that **Tunisia** is among the members and observers that supported this declaration.

#### 4. Mechanisms, Policies and programmes

In 1995, the representatives of 189 governments participating in the Fourth World Conference on Women/FWCW expressed out historic commitments for societies and countries, where women and girls can exercise equally with men and boys their freedoms and choices, and realise all their rights, such as to live free from violence, to go to school, to participate in decisions and to earn equal pay for equal work.<sup>(286)</sup> In line with Beijing (FCWC), States Parties attempted to translate their national and international commitments which also included ratification of Human Rights covenant and treaties into concrete arrangements as recommended in the paragraph 294 of the FCWC's Platform for Action/PfA “ *National mechanisms and institutions for the advancement of women should participate in public policy formulation and encourage the implementation of the Platform for Action through various bodies and institutions, including the private sector, and, where necessary, should act as a catalyst in developing new programmes by the year 2000 in areas that are not covered by existing institutions*”.<sup>(287)</sup> Initiated as a commitment to the 1995 Beijing Platform for Action/ PfA these various machineries are responsible to ensure the countries' progress towards the 2030 Agenda.

All countries in the report have 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.

##### *a. Mechanisms in the six countries covered* <sup>(288)</sup>

Women machineries come in the form of Ministries in **Algeria, Morocco** and **Tunisia**, of Commissions such as in **Jordan** and **Lebanon** and as a Council in **Egypt**. Their mission is either exclusive to women or includes vulnerable population such as children and seniors and extend to family and national solidarity.

286. <http://beijing20.unwomen.org/en/about>

287. FCWC. <https://www.un.org/womenwatch/daw/beijing/platform/plat2.htm>

288. Highlights are provided herewith; further details are to be found in the respective country profiles.

In **Algeria**, the Ministry of National Solidarity, Family and the Status of Women (MSNFCF) works on issues of women's advancement in addition to two national structures that are involved in gender issues and under its authority: the National Centre for Studies, Information and Documentation on the Family, Women and Childhood (CNEIDFFE),<sup>(289)</sup> responsible for carrying out studies, information and documentation on the family and childhood; and the National Council for the Family and Women (CNFF) responsible for issuing opinions and ensuring consultation, dialogue, coordination and evaluation of actions and activities concerning the family and women.

The National Council for Women (NCW)<sup>(290)</sup> is the mandated national women's machinery in **Egypt**, to propose responsive policies to women needs, legislations, action plans as well as conduct training programs and awareness raising mechanism for women. It has 27 active local branches that work closely with communities and community women leaders. The NCW has established the Women Ombuds' and launched in 2007 the implementation of the project "Violence Against Women", which included the following outputs: a comprehensive study on the phenomenon of violence against women at the level of the republic in 2009, as well as a framework for a national strategy to combat violence and the Planning of future activities associated with them.<sup>(291)</sup> In 2018, NCW established an Online National Observatory of Women (ENOW) that will follow up on the National Women's Strategy 2030's implementation through the rigorous application of monitoring and evaluation mechanisms, including the establishment of baselines and indicators to measure and track progress in analysing women's relative situation to men.

In **Jordan**, there are 3 national institutions that have a mandate working on protection of women and girls: The Women mechanism in Jordan is i) the Jordanian National Commission for Women (JNCW)<sup>(292)</sup> responsible for leading the process of preparing and updating the National Strategy for Women in a participatory way; ii) the National Council for Family Affairs (NCFA), and iii) the National Centre for Human Rights (NCHR). The Ministerial Committee for the Empowerment of Women adopts executive functions for policies related to women. There are special departments on domestic violence in the Ministry of Health, Ministry of Education, Ministry of Justice, and Ministry of Social Development.

In **Lebanon**, many mechanisms do exist in 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)<sup>(293)</sup> and the National Observatory for Women in Agriculture and Rural Areas (NOWARA). The NCLW oversees the implementation of the goals of CEDAW and the 1995 Fourth World Conference on Women in Beijing, and

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289. Décret présidentiel n° 10-155 du 7 Rajab 1431 correspondant au 20 juin 2010 portant création, organisation et fonctionnement d'un centre national d'études, d'information et de documentation sur la famille, la femme et l'enfance. Journal officiel. 2010.06.23. n°39. <https://www.mfdgi.gov.dz/images/pdf/textesreglementaires/F2010039.pdf>

290. according to law No. 30 2018

291. The National Council of Women. 2016.

292. The Jordanian National Commission for Women's Affairs was established as a national mechanism for the advancement of the status of women in Jordan by Cabinet Resolution 21/11/3382 in 1992, chaired by her Highness Princess Basma Bint Talal al-Muzam. Membership includes relevant ministers and representatives of civil society institutions and the private sector.

293. Established by virtue of Law 720/1998

294. <http://nclw.org.lb/en/mission-and-vision-2/>

to develop national strategies and programs for the empowerment of women.<sup>(294)</sup> 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. NOWARA is the Unit in the Ministry of Agriculture (MoA) in charge of gender policies 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.<sup>(295)</sup>

In **Morocco**, government policy on gender equality and women's empowerment is initiated, on the one hand, by the Ministry of Family, Solidarity, Equality and Social Development as part of its mandate, knowing that these issues are also taken into account at the level of the various sectoral strategies, on the other.

In **Tunisia**, the Ministry of Women, the Family and Senior Citizens, has integrated the General Directorate for Women's and Family Affairs,<sup>(296)</sup> responsible, for participating in the preparation and implementation of programmes and projects that will enable the consolidation of women's contribution to development, as well as for proposing draft legislation aimed at implementing the principle of equal opportunity in all areas.

## *b. Policies and programmes*

Programmatically, there are a number of policy and strategy documents addressing women empowerment, cited here are highlights, detailed in the country profiles. Almost all countries in the region have adopted specific acts and policies to enhance women access to economic opportunities even if their approach differs sometimes within the same country varying from income generating activities to a more comprehensive vision. Countries have in their national strategy an important chapter devoted to the economic participation of women with a strong focus on women's participation in the labour market, yet in reality these principles have not yet fully materialised in the life of women due to their low presence in the labour market.

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295. <http://www.nowara.org>

296. Décret n° 2013-4064 du 19 septembre 2013, portant organisation du ministère des Affaires de la femme et de la Famille. Journal officiel, 2013-10-08, n° 81, <https://www.ilo.org/dyn/natllex/docs/SERIAL/94368/110783/F-1229689092/TUN-94368.pdf>

### Policies & Strategies in the covered countries

Policies & Strategies in the covered countries	
<b>Algeria</b>	<ul style="list-style-type: none"> <li>• National Strategy for the Promotion and Integration of Women (2008-2014)</li> <li>• National Action Plan (2010- 2014)</li> </ul>
<b>Egypt</b>	<ul style="list-style-type: none"> <li>• The Strategy for Gender Equality (2015-2020)</li> <li>• National Strategy for Women Empowerment 2030</li> <li>• Egypt's vision 2030</li> <li>• Social and Economic Plan 2015,</li> <li>• Small and Medium Enterprises (SMEs) strategy place priorities on women's employment and SMEs development</li> <li>• National Strategy for the Empowerment of Egyptian Women 2030, adopted in 2017</li> </ul>
<b>Jordan</b>	<ul style="list-style-type: none"> <li>• National Strategy for Jordanian Women (2020 -2025)</li> <li>• Jordan Economic Growth Plan 2018 - 2022 (JEGP) paid special attention to women empowerment and Gender Equality</li> <li>• Gender and Climate Change Plan (2011)</li> </ul>
<b>Lebanon</b>	<ul style="list-style-type: none"> <li>• National Strategy for Women (2011 – 2021)</li> <li>• National Action Plan for Human Rights (2014 – 2019)</li> <li>• National Action Plan 2017-2019 for women and commitment to Beijing Plan of Action.</li> </ul>
<b>Morocco</b>	<ul style="list-style-type: none"> <li>• Strategy (4 + 4) to combat discrimination and strengthen women's empowerment</li> <li>• Strategy for the Institutionalization of Gender Equality in the Public Service</li> <li>• Strategy and programs for women in the craft sector and the Social and Solidarity Economy</li> </ul>
<b>Tunisia</b>	<ul style="list-style-type: none"> <li>• National Action Plan for the Integration and Institutionalization of Gender (I and II)</li> <li>• National Strategy for the Economic and Social Empowerment of Rural Women and Girls 2017-2020</li> </ul>

There are a number of programs, projects and initiatives aimed at empowering women, including economically to only quote few examples such as the MENA-OECD Competitiveness Programme in **Jordan**<sup>(297)</sup> which supports reforms to mobilise investment, private sector development and entrepreneurship as driving forces for inclusive growth and employment in the MENA region, building also on the need to mainstream the region's increasingly well-trained youth and women. Launched in 2005 at the request of the MENA governments, the Programme addresses regional and national challenges through innovative policy dialogue, peer learning and capacity building. It has grown to become a dynamic initiative that continuously adapts its focus to the changing realities of the region.<sup>(298)</sup>

297. The Programme covers also Algeria, Bahrain, Djibouti, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Authority, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates and Yemen

298. Enhancing the Legal Framework for Sustainable Investment <https://www.oecd.org/mena/competitiveness/Enhancing-the-Legal-Framework-for-Sustainable-Investment-Lessons-from-Jordan.pdf>

**Egypt** is the 2<sup>nd</sup> country globally to launch Gender Equality award certification program for private and public organizations to recognize the good performance of those organizations and deliver transformational gender equality results. Medium, small, and micro enterprises development agency MSMEDA is the first agency in Egypt and the Arab region to receive this seal. Tourism sector is also the first to start applying the gender equality award principles & criteria globally.

**Morocco** is a pioneering country in the implementation of the Gender Responsive Budgeting approach spearheaded by the Center of Excellence for Gender-Responsive Budgeting<sup>(299)</sup> attached to the Ministry of Economy, Finance and Administration Reform. The center is responsible for drafting a “Gender Budget Report” on the evaluation of public policies with regard to the principles of gender equality published every year, summarizing the commitments to equality made by ministries and provides Parliament with information allowing it to play its role as an oversight body.

The six countries have set up national strategies and plans of actions to fight and prevent Gender-Based violence some of them on the basis of the International Law and standards. **Morocco** (2003) and **Algeria** (2005) were among the first in the MENA region that initiated a process of strategic planning and programming to fight GBV (national strategies and related multisectoral plans of actions) followed by **Lebanon** that counts several initiatives started 2006 and by **Tunisia** (2007). **Jordan** adopted its National Framework for Family Protection from Violence (2016) and a National Strategy to Combat Violence against Women (2014-2017) supported by a Media Strategy against Gender-Based Violence (2015). **Jordan, Lebanon** and **Tunisia** adopted National Action Plans for the Implementation of Security Council Resolution 1325 Women, Peace and Security. **Egypt** adopted its National Strategy to combat Violence Against Women (VAW) endorsed by the Cabinet and the participation of 20 Ministries (2015). Countries also created services for the GBV survivors or reinforced partnership with the specialised civil society organisations that pioneered this field as well as the hard work on women’s rights and gender equality. These services included specialised units on psychological counselling and legal assistance besides women’s shelters and an increased frequency of training workshops not to mention the awareness-raising and advocacy campaigns for change.

Starting from the constitutions and in almost all areas of concern, countries refer systematically to the principle of equality in enjoying human rights including economic rights and related opportunities such as in labour laws as a guarantee for equal access to employment opportunities and social protection benefits as well as access to and control of resources including right to property and inheritance. The reality faced by women depicts another picture, one of structural difficulties and obstacles as well as social norms heavily weighting on women’s empowerment in all areas of their lives. While several laws have made some amendments to allow women to narrow gender gaps and inequalities, the weak law enforcement still has negative consequences for women’s legal and human rights equal enjoyment.

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299. <https://www.finances.gov.ma/en/Pages/detail-actualite.aspx?fiche=3430>

These challenges have been worsened by the COVID-19 and the impact it had in the six countries covered in terms of policies: In **Algeria**, besides a drop in 90% in revenues, 93% of the companies surveyed noted difficulties in marketing their products, 63% fully stopping their activity. There is a complete lack of information on the impact of the pandemic on women entrepreneurs.

**Egypt** was the first country globally to issue a women policy tracker with 80 measures & policies taken by the government in response to COVID-19, in the first 3 months of the outbreak.<sup>(300)</sup> The document available online describes in detail the policies that are from the perspective of Government gender/COVID responsive. Examples of policies range from increasing social protection benefits to women, extending benefits to vulnerable women by lowering age requirement or increasing the number of beneficiaries for microcredit loans.

In **Jordan**, measures destined to women to allow them to benefit from programs destined to mitigate COVID-19 consequences were expanded. The Government's Economic Priorities Program (2021-2023) indicates that the Jordanian government has taken measures and policies worth 3 billion dinars to counter the Corona pandemic, which accounted for 11% of the GDP, which in turn contributed to mitigating the negative effects on the Jordanian economy, without however considering the fact that the pandemic affected vulnerable populations differently, especially women and girls, worsened their poor living conditions, and did not factor in asylum, disability, social status and geographical distribution.

In **Lebanon**, unemployment rate for women rose from 14.3% before the crisis to 26% in September 2020. **Morocco** has faced its most important recession in 25 years but strong emergency measures such as meeting the needs of the 4.3 million most precarious households through cash measures were set up. **Tunisia's** income poverty rate would increase disparities and inequalities between men (19.7%) and women (18.7%) and contribute to the 'feminisation' of poverty.

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300. <http://ncw.gov.eg/wp-content/uploads/2020/04/policypapereng.pdf>

## **Chapter II :**

**Selected methodology  
and tools:  
the reality of the field**

## 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<sup>(301)</sup> and services to only quote these 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.

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301. 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

## Section I : The Selected methodology and tools

### The Framework

#### 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 assessment, the collection and review of the information already available in the existing documentation: “A preliminary investigation and report into something, collating currently available relevant information”.<sup>(302)</sup> It is also considered as secondary research, since it is a review on research of something produced by others. The desk review objective is to assess and analyse to what extent the area of interest and related issues are addressed, included, and promoted within the context of selected national and regional or international documentation (existing data, policies, strategies). Well conducted, the desk review also allows the identification of gaps in knowledge related to the area of interest. Accordingly, research objectives and follow-up could be refined as regard to collecting/ producing additional information.

The desk review to be conducted, is expected to be a useful way to:<sup>(303)</sup>

- 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,
- 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).

Before carrying out any primary research, survey or more generally any data collection, it makes sense to assess what is the available information or what was already done that relates to the domain of interest. However, to do so, three elements have to be taken into consideration:

1. It is not obvious that the information to be reviewed will answer all questions our own research is raising, even if it remains “the quickest and cheapest way to understand the domain”.<sup>(304)</sup>

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302. <https://www.collinsdictionary.com>

303. Adapted from [www.ceecis.org/remf/Service3/unicef](http://www.ceecis.org/remf/Service3/unicef)

304. David Travis: Desk Research: the what, why and how. Jan. 4, 2016 <http://www.userfocus.co.uk/>

2. Not only the desk review/research avoids duplication and allows saving resources, but one of its results would also be to identify the gaps and then, prepare a plan for other required research activities (mapping, rapid assessment and GSVCA).
3. It is also worth noting that sometimes the desk review consists of analysing specific documents such as legislation or policy documents and applies therefore qualitative methods such as content analysis, for which it would be necessary to prepare specific tools such as an analytical framework and/or check list.

Carrying out a desk research/review is a critical first step, for at least three reasons:<sup>(305)</sup>

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 organization 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.

## 2. Assessment and Analysis

### 2.1. 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.<sup>(306)</sup>

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

### 2.2. Quantitative vs. Qualitative methods and measures <sup>(307)</sup>

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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305. Idem

306. On Methods: What's the difference between qualitative and quantitative approaches?: Adar Ben-Eliyahu, <http://chronicle.umbmentoring.org>

307. <http://baselinesupport.campuslabs.com/hc/en-us/>

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

The utilization of quantitative methods aims for data collection to produce quantifiable results, focusing on issues which can be counted,<sup>(308)</sup> such as: rate, percentages, ratio... Quantitative assessment offers a myriad of data collection tools including structured interviews, questionnaires and tests. At the higher level, the tools include censuses, national surveys, prevalence survey... this type of design is found in many national assessment tools but can also be locally developed and used to assess more specific community or group's needs and/or related information (e.g. opinions, KAP and/or issues related perceptions).

It is important when engaging in quantitative methodological design, sampling, analysis and interpretation to ensure that involved individuals are knowledgeable about, as well as comfortable with, engaging in quantitative design.<sup>(309)</sup> Specific gender quantitative analysis tools can be also developed for the purpose of a given gender assessment and analysis such as selection of key gender sensitive key words list or specific questions, to build a check list adapted to the purpose of the assessment and analysis.

A qualitative method is a systematic method for determining diversity on some assessment of available data and information as well as institutional and spatial mapping to be consolidated. The Situation Analysis/SitAn is a key foundation for any sound intervention to address any issue of interest. The expected results of the SitAn help avoid duplication of efforts, ensure the appropriateness of the intervention to the local context, the programme's relevance and uncover the best course of action (e.g. strategies, entry points, partnerships). In this work, qualitative method and framework will be used to map a number of SMEs in the three selected sectors (Industry/ Agriculture/ Services) and profile main actors and entrepreneurs, targeting for a comparative analysis purpose, men & women, sectors and countries.

In summary, the qualitative and quantitative approaches to research allow a different perspective of situations or phenomena.<sup>(310)</sup> These two main approaches to research are highly informative, especially if used in combination. Each approach has its benefits and detriments, and being aware of the methods used to gather information can help practitioners and policy-makers understand the extent to which research findings can be applied.

**In conclusion, Qualitative and Quantitative methods are, in fact, complementary.**<sup>(311)</sup> 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.

308. Gender Indicators: What, Why and How? Prepared by Justina Demetriades and based on BRIDGE's Gender and Indicators Cutting Edge Pack, 2007, <http://www.bridge.ids.ac.uk/reportsgendCEP.html#Indicators>.

309. Palomba, C. A. & Banta, T. W. (1999). Assessment essentials: Planning, implementing, and improving assessment in higher education. San Francisco: Jossey-Bass. Quoted in Quantitative and Qualitative and Assessment Methods <https://tomprof.stanford.edu/posting/1199>

310. On Methods: What's the difference between qualitative and quantitative approaches?: Adar Ben-Eliyahu, <http://chronicle.umbmentoring.org>

311. Community Assessment: Qualitative Methods to Assess Community Issues (Section 15) in <http://ctb.ku.edu/en>

The team will pre-structure the approach and establish the conceptual and analytical framework where dimensions and topics, categories and subcategories as and dimensions are defined beforehand.

### 3. Gender Framework

#### 3.1. 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”*.<sup>(312)</sup> 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 men 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.

Masculinity / Femininity are the foundations of the **Gender Distribution of Labour** and roles for the societal and culturally defined the “to be woman” and “to be man” as clearly described whatever are the true or potential variations from a society to another and within the same society. These socially prescribed status and gender roles and corresponding values and norms’ system will define the societal and public institutions’ functioning and often determine women and men’s opportunities and potential, in a particular social setting and at a particular point in time, whether in public or private life.

The **“To Be”** will precisely assign the **“To Do”** for men and women: the recognized **“How to Be”** is the main, not to say the only reference of the **“How and What to Do/Act”**  
The **“To Be”** and **“To Do”** will in turn define the **“To Have”** characterised in this case by gender-based-discrimination that limits access of women to and control of resources to only quote financial income, property including land, without considering distribution of power and decision making.

312. <http://talkitover.in/self/gender-stereotypes>

### 3.2. Gender Analytical Framework and concepts

Gender Analysis/GA is an essential element of a comprehensive socio-economic analysis that would take into account gender dynamics and relations as an essential factor in all social and economic relations. 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”.<sup>(313)</sup>

Gender analysis provides information that recognizes that gender, and its relationship with race, ethnicity, culture, class, age, disability, and/or other status, that is important in understanding the different patterns of involvement, behaviour and activities that women and men have in economic, social and legal structures. GA uses a variety of methods and tools to determine the relationships between men and women, their access to and control of resources, their activities, and the constraints they face relative to each other. GA is essential in ensuring that the different needs of both women and men are met.

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)**.

The GA is not static, it has to be contextualized to the environment and circumstances where it will be conducted but also take into consideration the specific Gender Distribution of Labour and gender roles and how the labour is distributed among women and men in private and public life. That means questioning what are the “hic & nunc/here and now” gender dynamics from one part, and the true contribution of women and men whatever the tasks, whether productive, reproductive and/or community, from another.

- *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 and sex belonging: Man is in charge of the family (productive role on the outside) and woman should take care of it on the inside. He is therefore the leader, inside and outside. She will be the provider inside and outside, only if required (extended family).

313. <https://www.international.gc.ca/world-monde/funding-financement/genderanalysis-analysecomparative.aspx?lang=eng>

*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*.<sup>(314)</sup> It is a role recognised by the society only for women (even if many men assume this role and related responsibilities) in relation to their capacity to have children even if the description of this role has nothing to do with the reproductive organs and function. It covers many tasks that could be considered as productive tasks in the society but not paid in the family. In this case the principle of “every work/job deserves a salary” is not applied.

*Gender Community Role/CR* was first used in reference to any activity that contributes to the benefit and well-being 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.<sup>(315)</sup> The meaning of the “Community Role” concept and its purpose has evolved. It refers now to any voluntary work undertaken by civil society organisations that contributes to the good of society through the provision of services, access to resources (including information on health rights, education, participation...) and therefore this role is not assumed by women or only in rural areas.

As a matter of fact, the voluntary involvement of women in community/social activities is considered to be fundamental for the advancement of women, but in fact all of this assumes that women have free time and that, in any case, they used to do it at no cost. On the other hand, the men’s benevolence is considered as having an important value since their societal recognized role is the productive role and therefore even when they volunteer to serve their community, they often receive compensation because their “time is money”.

*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 what is produced in the PR is taken into consideration. *Women’s contribution (RR)* to the national economy remains invisible because it is not regarded or recognized economically as a work in the economic sense of the term, but seen 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. Consequently, several types of work and professions in the context of the PR such as the fields of consumer and services, health (i.e. family, children and reproductive health) and education sectors (i.e. primary education) are also devalued because they are considered as women’s jobs.

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314. <https://www.sciencedirect.com/science/article/pii/-main.pdf>

315. <http://www.glopp.ch/A5/en/multimedia/A51pdf1.pdf>

- *Access to and control of/over resources*

“Access to and control of resources” is at the same time a fundamental tool of gender assessment & analysis and a main objective in relation with Development and the realisation of Human Rights. 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.<sup>(316)</sup> 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.

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. 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. 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 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:

1. 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,
2. Because of the inequitable gender distribution and evaluation of gender roles and duties, women’s access to and control over resources is limited,

316. <http://www.forum.awid.org/forum12/about-the-forum-theme/access-to-control-of-resources/>

3. 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.

*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.

Gender Needs' assessment and analysis is carried out to identify target populations and improve related programs through answering the questions **“Who will need what and why?”** Answering these questions will allow “appraising” systematically the type and the extent of the problem experienced by the target population and identifying differences and/or gaps between “what exists and what should exist” by prioritizing solutions, depending on the access to/control over resources.

## The Tools

### 1. The mapping

Mapping is an essential tool for the research itself. Building on the mapping done in the framework of Gender and Trade, going through the exercise help check accuracy of information gathered in the first phase and update it if need be. It also ensures relevance since mapping starts with a stakeholder analysis. Indeed, during the first phase of the project as part of the Gender Audit, in addition to scrutinizing economic policies, legal frameworks and trade agreements in the six same countries, a mapping of mapping of main actors and stakeholders involved in gender equality, women's economic empowerment and/or trade programme, was done. It included at regional and international level, governmental bodies, representatives of the private sector, trade unions and councils, professional organisations, entrepreneurs and other non-governmental organisations.

As already mentioned, the current phase of the project is directed towards a diverse audience. Representation and outreach to such audience will be 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 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...). The 6 women machineries 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 (to be identified).

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:

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

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

1. Identifying: listing relevant groups, organisations, and individual actors.
2. Analysing: understanding stakeholders’ perspectives, interests and roles.
3. Mapping: visualizing relationships to objectives and other stakeholders.
4. 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 40 - Actor's mapping template**

<b>Description of the institution/organisation/company</b>	
<b>Status/Type of Institution/Company/Organization</b>	
<b>Geographical/sectoral coverage</b>	
Sector/ Field of Work	Subsector
Number of Employees	Women
	Men
<b>Areas of intervention</b>	
<b>Examples of products</b>	
<b>Clientele/customers</b>	
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 of the work 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.

## **2. The Rapid Assessment/ RA among business persons (men & women)**

The analysis and the mapping methodology are to build on the desk review's findings and the different tools and questions into one overarching research. The primary document will code all questions the analysis and the mapping intend to answer. In this framework, specific questions will be extracted for different types of economic activities for three sectors (Industry/ Agriculture/ Services) different data collection tools as was relevant.

The analysis also will be a frame evidence database so that all evidence will be 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. The evidence is subsequently analysed to produce the findings in the following section by:

- a. in totality;
- b. economic activities or sector;
- c. specific country.

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 analysis, 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:

1. 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.).
2. 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.
3. 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 also target major actors in the "third sector" namely representatives from different concerned ministries, from the local government, and other relevant stakeholders (NGO/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 FGD will help not only understand the respondents' views but also refine the mapping/profiling as well as set a rapid diagnosis that will constitute 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:

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

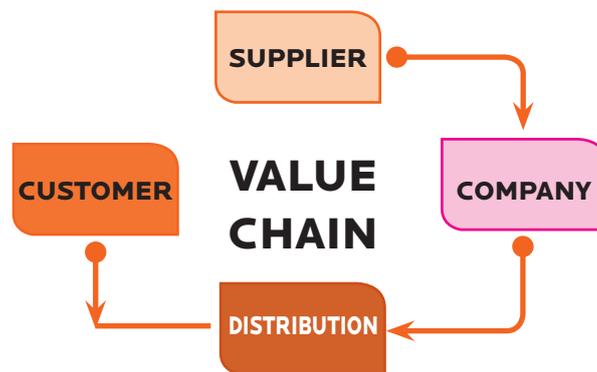
A detailed structure/framework of the questionnaire and FGD with categories and sub-categories is prepared. It will also include the assessment of the effects of COVID-19 pandemic on both private and public life.

### 3. Gender Sensitive Value Chain Analysis/GSVCA

#### 3.1. Value Chain Analysis/VCA: the definition

“Value chains are linked activities and enterprises that bring a product from conception to its consumers and eventually to its disposal. Value chain analysis involves collecting information about entities (e.g., businesses, farmer groups, households or producer associations) and market connections that make up a given value chain. The information gleaned clarifies positions and roles of actors within the chain, and is used to better coordinate chain activities and improve the flow of products to end-users. As a result, costs are reduced and product quality is improved”.<sup>(317)</sup> From then on, the basic concept of Value Chains will consist of at least 4 main elements: supplier, company, distribution and customer engaged in a sort of process/chain as herewith illustrated:

Figure 14 - Value chain description



In fact, the value chain is a systemic concept that relates to each of these 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:<sup>(318)</sup>

- The sequence of related business activities 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. Enterprises are linked by a series of business transactions by which the product is passed on from primary producers to consumers in end markets.

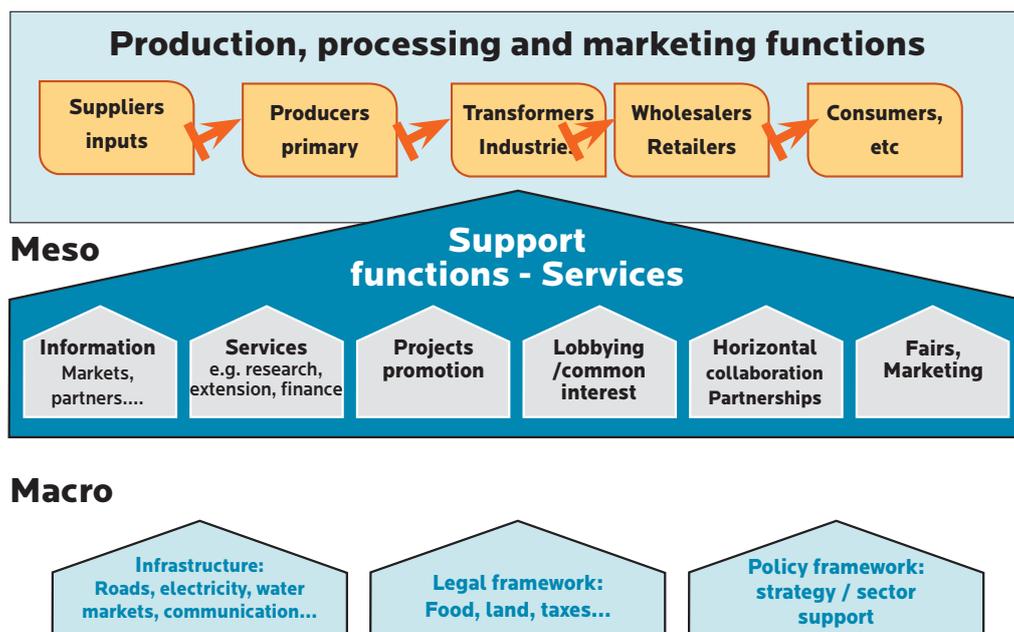
317. Brian Flanagan, Applying Gender-Responsive Value-Chain Analysis in EAS, ECHO Summary of MEAS Technical Note, 2015, <https://www.echocommunity.org/resources/9bafd100-8782-49c9-b99c-523339003ac0#:~:text=Gender%20and%20value%20chain%20analysis,%2C%20law%2C%20and%20institutional%20structure>.

318. 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>

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

- 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 15 - Levels of Value chain

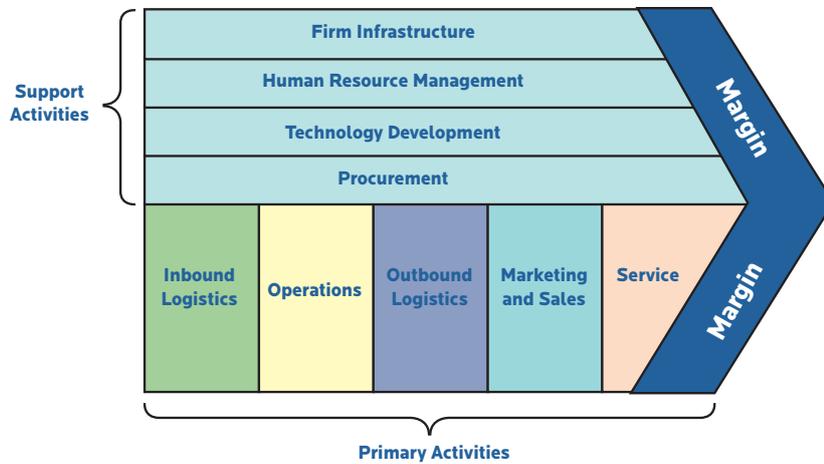


The concept of “value chain” comes through business management and was first described by Michael Porter:<sup>(319)</sup> “A value chain is a set of activities that a firm operating in a specific industry performs in order to deliver a valuable product (i.e. good and/or service) for the market”. As herewith illustrated, in Porter’s value chains, Inbound Logistics, Operations, Outbound Logistics, Marketing and Sales, and Service are categorized as primary activities. Secondary activities include Procurement, Human Resource management, Technological Development and Infrastructure.<sup>(320)</sup>

319. Porter, Michael E. (1985). *Competitive Advantage: Creating and Sustaining Superior Performance*. New York.: Simon and Schuster. ISBN 9781416595847. Retrieved 9 September 2013.

320. <https://www.smartsheet.com/sites/default/files/IC-value-chain-c.jpg>

**Figure 16 - Activities under a Value chain**



The concept of value chains as decision support tools was added onto the developed competitive strategies paradigm. The idea is to consider a manufacturing or service organization as a system, made up of subsystems each with inputs, transformation processes and outputs. Inputs or inbounds, transformation processes, and outputs/outbound involve the acquisition and consumption of resources – money, labour, materials, equipment, buildings, land, administration and management. How value chain activities are carried out determines costs and affects profits.<sup>(321)</sup>

### 3.2. Value Chain Analysis/VCA: the tool<sup>(322)</sup>

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. In other words, if companies are run efficiently the value obtained should exceed the costs of running them i.e. customers should return to the organisation and transact freely and willingly.

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).

### 3.3. 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.

321. Porter, Michael E. (1979), "How competitive forces shape strategy" (PDF). Harvard Business Review. Quoted in <https://upload.wikimedia.org/wikipedia/commons/thumb/7/70/PorterValueChain.png/750px-PorterValueChain.png>  
 322. <https://www.visual-paradigm.com/guide/strategic-analysis/what-is-value-chain-analysis/>

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 41 - Gender Roles: Between being and doing**

Man	Roles	Woman
Being a/the head of family/breadwinner	<b>Productive</b>	No income-generating role (money or other)
Being a father and a husband... Doing what?	<b>Reproductive</b>	Being a wife, a mother and a housewife
Being the Chief /The Leader	<b>Community</b>	Being a 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 leader “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 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 collecting water and wood and more recently protecting 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.

Women and men roles are divided on the basis of the gender construction of the society either in private or public spheres. Professions will be therefore “classified” as feminine and others as masculine. More so, when men perform the same tasks as women, considered to be in the register of the reproductive sphere the qualification differs i.e. if they are “carers” it is because they are doctors, if they are in the education sector, they are professors or directors, if they sew they are great fashion designers, “Haute Couture” dressmakers, if they are in the hairdressing field, they will be hairstylists and if they cook it is because they are chefs with several stars but they will never prepare a simple omelette at home, except in exceptional cases. It should be pointed out that the CR is a true practical category that is a derivative of the other two roles. Indeed, the distribution of “community” tasks between men and women in the society, even as volunteers, is based on the gender distribution of labour and power: leadership on the one hand and service provision on the other.

- **Gender sensitiveness**

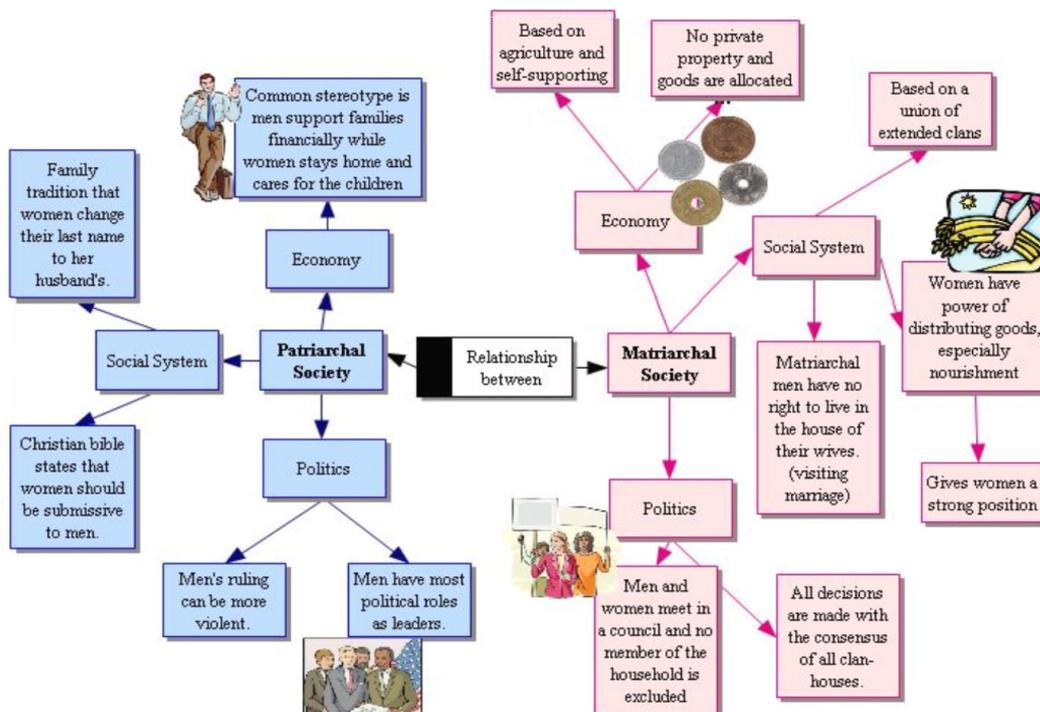
Gender sensitiveness is **the process by which people are made aware of how gender plays a role in life through their treatment of others.** Gender relations are present in all institutions and gender sensitivity especially is displayed in recognizing privilege and discrimination around gender; women are generally seen as disadvantaged in society.<sup>(323)</sup>

For the European Institute for Gender Equality/EIGE, Gender sensitivity is an “aim of understanding and taking account of the societal and cultural factors involved in gender-based exclusion and discrimination in the most diverse spheres of public and private life... it focuses mainly on instances of structural disadvantage in the positions and roles of women.”<sup>(324)</sup>

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 i.e. social, economic, legal, cultural....

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 17 - Example of Gender Analysis, societal organisation, culture and economy**<sup>(325)</sup>



323. Gender Equity and Sensitivity in service delivery in Gender Equity and Sensitivity in Service Delivery – MEASURE Evaluation

324. gender sensitivity | European Institute for Gender Equality (europa.eu)

325. 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>

- *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.

According to Brian Flanagan,<sup>(326)</sup> the concept of a value chain covers the factors that limit women from participating in value chains, discusses the types of upgrades that can be made in value chains and outlines steps to conducting a gender responsive value chain analysis. Whatever their position, their status or the area/sector they work in, women and men play various roles in value chains. Due to social norms that establish men and women status and place, gender distribution of labour, different factors influence the opportunity of both men and women in value chains including physical, financial, and human assets. Other factors such as gender dynamics and unbalanced power relation in the value chain also determine who benefits and how the benefits are accessed and distributed.

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 and processing.<sup>(327)</sup> 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 world, 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.

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326. Brian Flanagan, Applying Gender-Responsive Value-Chain Analysis in EAS, ECHO Summary of MEAS Technical Note, 2015, <https://www.echocommunity.org/resources/9bafd100-8782-49c9-b99c-523339003ac0#:~:text=Gender%20and%20value%20chain%20analysis,%2C%20law%2C%20and%20institutional%20structure>.

327. Idem

### 3.4. The GSVCA Operational Framework and Objectives

- *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 is 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:

- a. Identifying the research site as well as the target populations;
- b. Seeking stakeholders 'collaboration and in this context more specifically Women mechanisms and entrepreneurs' organisations;
- c. Providing a database including statistics;
- d. Analysing the socio-demographic data related to the target groups and population;
- e. Identifying gender gaps and defining problems;
- f. Mapping / profiling the organisations involved in the program;
- g. 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;
- h. Providing information on attitudes, beliefs and behaviours in the project site and/or in the sectors covered by the assessment;
- i. 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?
- j. 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.

- *GSVCA goal and objectives*

The methodology selected for the Gender Sensitive Value-Chain Analysis/GSVCA propose the approach and tools as well as sectors (to be argued) 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:

- Sectors that could be assessed in the six countries: Agriculture, Light Industries and services,
- Experience in the field of VCA in the selected services,
- Presence of both men and women for the purpose of gender differentiation and analysis,
- Availability of information and organisations,
- 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:

- Availability of information (added value, work force, sufficient number of companies, etc.),
- Exports opportunities,
- 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,
4. End-market-driven.<sup>(328)</sup>

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328. <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>

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:

- Economic,
- Environmental,
- Social and,
- Institutional.<sup>(329)</sup>

**Figure 18 - Value chain dimensions** <sup>(330)</sup>



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 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.

329. 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>

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

- 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.

**Table 42 - Gender Sensitive Value Chain Matrix**

Key Selected & Additional Criteria		Questions	Weight	Score	Weighted score	Underlying data for score
<b>I Economic dimension</b>			<b>40%</b>			
<b>1</b>	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?				
<b>2</b>	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?				
<b>II Gender and social innovation dimension</b>			<b>40%</b>			
<b>3</b>	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?				
<b>4</b>	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?				
<b>III Institutional Dimension</b>			<b>20%</b>			
<b>5</b>	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.				
<b>6</b>	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

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.

$$\begin{aligned} \text{Overall subsector score} = & \\ & \% \text{ Economic dimension } X \text{ (total scores each time multiplied by \% question)} \\ & + \% \text{ Gender and social innovation dimension } X \text{ (total scores each time multiplied} \\ & \text{by \% question)} \\ & + \% \text{ Institutional dimension } X \text{ (total scores each time multiplied by \% question)}. \end{aligned}$$

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, we opted for the value chain selection matrix tool as detailed earlier. 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:

1. Examine and describe the different types and extent of men's and women's participation in value chain activities.
2. Evaluate how both men's and women's positions in the value chain can be improved without losing competitiveness.
3. Identify ways to optimise the benefits that men and women gain from their involvement in the chain.

The key steps in conducting a Gender Sensitive Value Chain Analysis are:

- ◆ Data collection phase: Desk review and interviews with the stakeholders 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, aimed at (1) identification of internal and external forces that may influence the organization'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<sup>(331)</sup> 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).<sup>(332)</sup>

Figure 19 - 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 organizational unit.

331. <http://www.businessdictionary.com/definition/situation-analysis.html>

332. <https://blog.oxfordcollegeofmarketing.com/2016/06/30/pestel-analysis/>

Figure 20 - PEST analysis

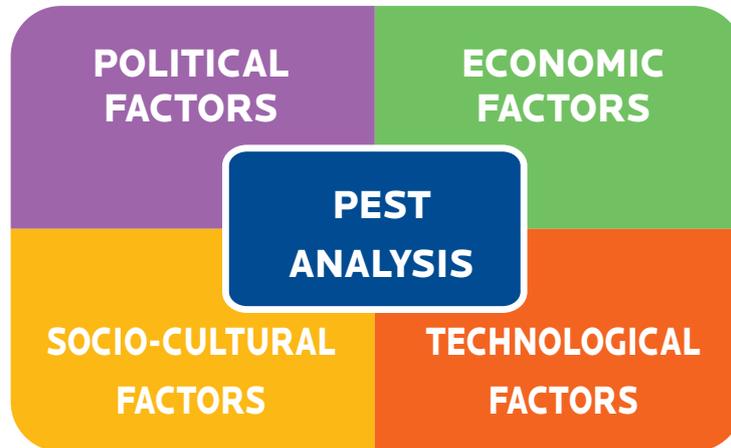


Table 43 - PESTEL analysis questions

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 organization'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 21 - 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 22 - Detailed SWOT analysis



◆ *Process*

1. 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),
2. To make the exercise easier and ensure an accurate analysis, contextualise the exercise in each sector and country,
3. Simple rules for a successful SWOT Analysis:
  - Being aware of the strengths and weaknesses of the organization 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.

## Section II - The Planned process

The whole process has been conducted thanks to a collaborative approach involving a regional coordinator and two researchers/sub-regional consultants, one for North Africa (**Algeria, Morocco, and Tunisia**) and Value Chain Specialist and one for the Middle East (**Egypt, Jordan, and Lebanon**), Gender and Enterprise Specialist, under the supervision, technical backstopping, monitoring of the step-by-step implementation of the team leader contributing to the content and process and providing final validation. To ensure consistency across analysis contributions in six countries and final result, the team as above described, followed strict methodology (quantitative and qualitative hybridization used at all stages) and met regularly over the course of the project, to consult on progress. The initial timeline and process are set forth below:



### 1. Inception Phase

The consultant's team held initial inception meetings with the CAWTAR Team leader and conducted a thorough document review including previous analysis, data collection tools, action points, etc, to develop an Inception Report to include:

- i. Clarified purpose, aim, objectives, audience, and scope of the analyses;
- ii. Develop a full methodology to be included in the inception report including Annexes with the draft framework, database tools;
- iii. Mapping for SMEs profiling and actors including businesspersons (men & women) for a comparative gender analysis purpose;
- iv. Timeline: A revised timeline for the whole process.

### 2. Data Collection Phase

Parallel processes were also conducted to only quote:

◆ *Desk review*

To assess and analyse available data and information for each country related to:

- Sociodemographic data
- Development indicators including economic indicators and activities in relation with the selected sectors
- Gender Status and gender gaps & indicators, legal and human rights
- Policies and legislation as for instance private sector vs. public sector (banking, start up, etc.).

Desk review will also be the main tool for the mapping/profiling of companies.

#### ◆ *Rapid Assessment/Field survey*

- Sampling has been selected among the economic enterprises (in the public and private sector).
- A tool (Questionnaire) was developed to assess the constraints, opportunities, and challenges facing women entrepreneurs focusing on the consequences of the COVID-19 pandemic with the purpose to improve their business and access to trade that consists of several parts to collect data for the mapping as well.
- The structure of the FGDs has been developed to deepen the findings of the interviews FGDs – in-person/online where applicable and safe (see below section under 'limitations').
- 12-15 interviews with the owners of SMEs from the three sectors were planned to be conducted in each country, 4 interviews per sector selected (Agriculture, Light industries, Services), 2 interviewees being women and 2 being men. The total number of interviews under the RA were supposed to be 72.

#### ◆ *Analysis Phase*

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 has 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 will be also identified. At this stage the second and third step of the gender sensitive value chain analysis will be implemented.

### 3. The analysis and appraisal process under the GSVCA

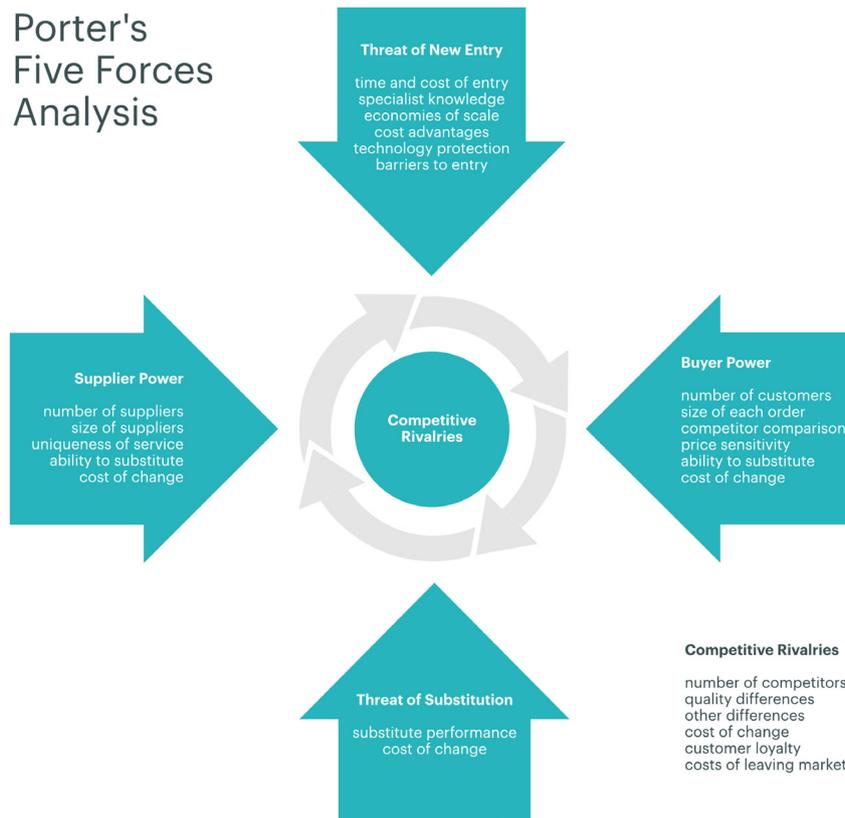
**Step 1:** Evaluate how both men's and women's positions in the value chain can be improved without losing competitiveness: The assessment of the actors in the value chain will be based on the analysis of the competitiveness of companies, it will be done through Porter's Five Forces as a framework for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

Porter's Five Forces framework was developed by Harvard's Michael Porter using concepts from industrial organization 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.<sup>(333)</sup>

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333. Value Chain Selection <https://www.marketlinks.org/good-practice-center/value-chain-wiki/value-chain-selection> Marketlinks, USAID

**Figure 23 - 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 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.
- 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 from the interviews and FG will be synthesized 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.

## 4. Reporting Phase

Outlines of the sub-regional report were developed and discussed then validated by the team and consisted of:

- Introduction
- Part 1: Methodology and tools (the same for all, except difficulties or opportunities related to the fields for each sub-region)
- Part 2: summary of the mapping and rapid assessment findings analysis
- Part 3: the GSVCA findings and analysis
- Conclusions and recommendations.

The analysis and mapping were developed as per the below outline and produced as:

- Final mapping/profiling report;
- First draft report;
- Final Summary (Arabic – English and French version).

## 5. Final deliverables

- **Product 1:** 6 country mappings with a number of representatives from the to-be agreed sectors to be synthesized in terms of stakeholders' analysis in the regional report,
- **Product 2:** regional report consisting of an updated situation analysis, synthesis of the findings of the RA as well as the presentation of the GSVCA's findings to be comparatively analysed and identify main gaps, conclusions, and recommendations (see above tentative outline).

## 6. Rules of work– Expected and unexpected

The CAWTAR-KtK project agreement has been signed in June 2020. Delays due to the various COVID-19 waves and subsequent lockdowns were unpredictable making planning of missions, both those concerning fieldwork and contact, to be set with potential members of the national coordination mechanisms, impossible. The primary anticipated limitation

for this analysis is mainly related to the global COVID-19 pandemic and its effects. The guiding principles vis-à-vis COVID-19 were used for this impact analysis as following:

1. No harm and safety are paramount. This was the first underlying principle. It was obvious that no data collection methodology was going to be undertaken if it would increase the risk of COVID-19 for both the target group and the team. Nor was there any question of compromising national or local measures to contain the spread of the virus.
2. The principle of “good enough” has been applied throughout this analysis.
3. The principle of repurposing analysis to ensure safety while maximizing utility.
4. The use of secondary data will be maximized.
5. The use of face-to-face interviews and meetings will be minimized with preference to virtual meetings.

## Section III - The reality of the field

Although these guidelines were unexpected, they were followed as the new standards, some additional unexpected limitations occurred during this first year of the project and this is what could best be described as “fatigue COVID” including or maybe even a plus with the target group. Indeed, the change nobody was expecting, even in its early stages of the COVID 19 pandemic and after the lockdown and its removal, is that no one would have imagined that the effects would be so long and so profound negatively impacting both the way of working, behaviours and mentalities. In spite of the immeasurable efforts that have been made by the team, the project suffered considerable delays.

### 1. The timeline

First the project work plan with its related timeline has been revisited because of the context and circumstances with an important lag time between events and level of participants. The actual launch of the project, in January 2021 had to be done virtually and the work plan was again readapted to the circumstances with the various variants (Indian/delta variants) jeopardizing the initially planned activities such as the field missions (**Lebanon, Jordan**).

The composition of the team itself suffered delays since there was a lack of regional coordinator from the start of the project, despite 3 calls for applications. A decision was made to have one gender expert to work the Middle East countries covered by the study (**Egypt, Jordan and Lebanon**) and have the Value Chain expert work on the North African countries covered by the study (**Algeria, Morocco and Tunisia**). The regional coordinator came on board in June 2021 and given that the research and the CAWTAR team felt comfortable meeting in-person despite waves of COVID-19, a writing workshop was subsequently held in Tunis in mid-July 2021 with all safety and precautionary measures taken. The objectives of the workshop were to prepare adequate deliverables, present and discuss the process, the methodology and the results of the output 1 (mapping/profiling, rapid assessment and GCVCA findings) and agree on next steps pursuant to the challenges encountered.

As a contribution to the 16 Days of Activism against Gender-Based Violence, that run from 25 November to December 10, 2021, a Regional Seminar was organized in Tunis on December 10-11, 2021, as planned in output 1 of the project to present the preliminary findings. Despite a context heavily marked by COVID-19, this event allowed the sharing of knowledge between stakeholders, through discussions that set the ground for guidance and recommendations being developed both at the national level, for each country, and at the regional level.

### 2. 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:

1. *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:
  - a. Agriculture sector with the subsector: Agri-food industries,
  - b. Light industries sector with the subsector: Textiles and garment,
  - c. Services sector with the ICT subsector.
2. *Literature review* of the status of women with focus on women entrepreneurs in each country.
3. *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 gender disaggregation of 2 men and 2 women). It consists of several parts. 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.
4. *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.
5. *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.
6. *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.
7. *Reporting*: the reporting phase will involve the elaboration of a report per sub-region and a regional synthesis report.

The mission, which 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. The lack of collaboration from 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.

- **Challenges encountered**

A number of challenges and limitations were recognized, highlighted and thought of upstream allowing for adjustments. Initially, the project team adapted their work to the reality of the field and it more realistic to have a small sample. And even this small sample ended up being too much in the COVID-19 context, although at the launch in January 2021, there was an understanding that the stakeholders would support the research under the project.

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, not 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,<sup>(334)</sup> 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.

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334. 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

As stated earlier, the project work plan with its related timeline had been revisited because of the context and circumstances, including the ones arising from the new variant that impacted the planned activities. Delays were incurred in the fieldwork that was heavily impacted by the lockdowns and quarantine measures in the various countries. The work plan was once more readapted since the field missions were held up (**Algeria, Jordan, and Morocco**), cancelled or delayed given the crisis in **Lebanon** putting a halt to the activities planned. Neither people nor organisations were cooperative including among CAWTAR's traditional partners and/or those involved in the first phase of this project. 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, clarifications to be obtained, work plan/mitigating measures to be agreed upon in an aim to ensure 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 will be based in the four domains assessed by the World Economic Forum in the latest Global Gender Gap Report<sup>(335)</sup> globally and in the MENA region. Other 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 regards to the mapping, it was noted that finding some elements online such as the email 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. Faced with the difficulties and challenges, the research and the project team felt it more realistic to map 50 companies in each country in the 3 sectors i.e. Agriculture, Light Industries and Services. For the private sector, there is a general lack of information on women entrepreneurs on the internet. Notably, most women entrepreneurs have no website as they tend to prefer social media. In addition, within social media networks themselves, there seems to be a preference for Instagram rather than Facebook. One hypothesis and reason evoked being the fact that Instagram allows the use of pseudonyms vs. real identity.

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335. <https://www.weforum.org/reports/global-gender-gap-report-2021>

### 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**, and **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.

Given the challenges encountered by the experts to get inputs/responses from stakeholders for two of the countries of the study (namely **Algeria** and **Jordan**), a decision has been made in agreement with the CAWTAR project team and with the experts to set a deadline in order to avoid incurring further delays. For **Algeria** and **Jordan**, stakeholders were offered the option to submit requested information until the end of July, 2021. Pursuant to that date, should no information be made available to the experts, these two countries would no longer be considered as country case studies. Unfortunately, **Jordan** did not return any questionnaire and **Algeria** returned 2.

### 3.4. The Gender Sensitive Value Chain Analysis

As to the value chain decision matrix, it would be fed through a bibliographic analysis with an enrichment of the data collected during the previous step (Gender Sensitive Value Chain questionnaire). This step will lead to the selection of the common value chain between countries. During the writing workshop, the project team reviewed, completed and consolidated the sub-regional findings and issues that emerged from the results of the actors' mapping and the Gender Sensitive Value Chain Analysis/GSVCA. During the bibliographic research phase and more specifically the data collection phase to feed the decision-making matrix for the selection of gender-sensitive value chains, the three

dimensions chosen in the first phase, namely the economic dimension, the gender and social innovation dimension and the institutional dimension were applied.

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 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? 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)



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

The questions that were 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 would have been achieved, a subsector identified, Focus Group Discussions were to be organized with actors involved in that field in order to deepen the gender-sensitive value chain analysis. The initial assumption being that if there were some questions that were unanswered, the questions would have been raised during the subsequent interviews conducted during the Rapid Assessment. FGDs were to take place with actors (between 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 would have been done on the basis of the Porter framework in an aim to identify the differences between women and men. It would have helped understand what are the challenges these men and women face in terms of competitiveness, in terms of markets. Gathering their point of views and opinions on difficulties they face as individuals and as a gendered group, would allow 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 was organised, bringing together public actors and private companies (at least 10 people). During this focus group, the research team presented the analysis of the chain (PESTEL, SWOT) and the different hypotheses of obstacles, potentialities and improvement of access to markets and women's entrepreneurship. Two FGDs were conducted: one in **Tunisia** and one in **Egypt**, both in the ICT sector.

Even if there were discussions within businesspersons gathered in and for **Morocco**, for methodological reasons it cannot be considered as an FGD as such, because the group that met was heterogeneous and did not only represent the agro-food sector, which turned out to be the sector chosen for Morocco, but did include participants from other 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 focusing on the elaboration of a regional synthesis report and country profiles for each of the countries covered.

The regional report herewith will cover:

- 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.

The herewith regional report would be drafted in English and the country profiles would be drafted in French for Algeria, Morocco and Tunisia and in English for Egypt, Jordan and Lebanon.

Unfortunately, this methodology had to be adapted and changed since the gathering of information in the COVID-19 context proved extremely difficult and Egypt and Tunisia were the only two countries where the 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 IV – 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.

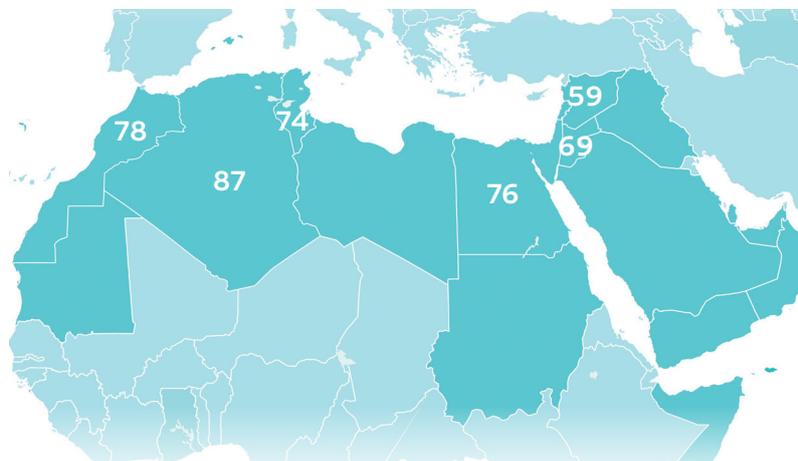
In addition, a per country mapping detailing, businesses and private companies with a specific focus on the more concerned in the area of interest i.e. in the sectors selected: Agriculture, Light Industries and Services, has also been conducted, resulting in 6 country mappings of the private sector.

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/organisations, 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 country level, 443 stakeholders<sup>(336)</sup> and institutions were mapped in the 6 concerned countries as herewith illustrated.

**Figure 24 - Map of stakeholders in the countries covered**



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

**Table 44 - Type and number of Institutions and Organisations per Country mapping**

Country	GOs	NGOs	Int./Reg .	Total
<b>Algeria</b>	21	14	13	48
<b>Egypt</b>	7	8	16	30
<b>Jordan</b>	8	6	13	27
<b>Lebanon</b>	10	5	17	29
<b>Morocco</b>	7	4	17	28
<b>Tunisia</b>	10	2	13	25
<b>TOTAL</b>	63	39	89	187

In some countries there are more stakeholders involved in women and business and are more numerous than **Egypt** and **Morocco** where only 7 were identified as herewith listed:

- **Egypt:** Ministry of Agriculture, Ministry of Trade and Industry, Ministry of Communication and Information Technology, Ministry of Social Solidarity, The National Council of Women, Central Bank of Egypt and Maglees El Shaab (Parliament).
- **Morocco:** Ministry of the Family of Solidarity of Equality and Social Development, Ministry of Industry, Investment, Trade and Digital Economy, State Secretariat for Crafts and Social Economy, Ministry of Agriculture, Maritime Fisheries, Rural Development, Water and Forests, Cooperation Development Office, National Mutual Aid, Gender Observatory of the Public Service.

In **Algeria, Tunisia, Lebanon** and **Jordan**, in addition to the “traditional” ministries, research centres are cited for their active involvement in gender and trade; (Algerian Research Centre for Applied Economics for Development) and agencies promoting industry and agricultural investments (**Tunisia**). In **Algeria, Lebanon** and **Jordan**, national civil society organisations are engaged in the promotion of women in commerce; in **Egypt** and **Morocco** it is the case with the regional and international organisations.

Table 45 - Regional and international Organisations in the countries under review

Countries of Interventions	ALGERIA	EGYPT	JORDAN	LEBANON	MOROCCO	TUNISIA
<b>ORGANISATIONS</b>						
African Development Bank/ADB	✓	✓			✓	✓
Arab Maghreb Union/AMU	✓				✓	✓
ENDA					✓	✓
Islamic Development Bank/IDB	✓	✓	✓	✓	✓	✓
Agence Française de Développement/AFD	✓	✓	✓	✓	✓	✓
GIZ	✓	✓	✓	✓	✓	✓
ILO	✓	✓	✓	✓	✓	✓
League of Arab States/LAS	✓	✓	✓	✓	✓	✓
North South Consultants Exchange		✓				
Plan International		✓	✓	✓		
UNDP	✓	✓	✓	✓	✓	✓
UNIDO	✓	✓	✓	✓	✓	✓
UN Women	✓	✓	✓	✓	✓	✓
USAID		✓	✓	✓	✓	✓
World Bank	✓	✓	✓	✓	✓	✓
World Trade Organisation	✓	✓	✓	✓	✓	✓

For all countries, examples of more active regional and international organisations, bi-lateral and multi-lateral cooperation, in these areas, are UNDP, UN/WOMEN, World Bank, ILO, etc. Some bi-lateral agencies are working with the local Governments and implementing the same programs in the six countries, just for instance, the following can be cited:

- Agence Française de Développement/AFD provides support to its partners in the Region in various development domains that include poverty, education, water, health, climate, justice, etc. ensuring that gender and human rights are crosscutting all interventions and mainstreamed at all levels, in all countries it conducts works in.
- Deutsche Gesellschaft für Internationale Zusammenarbeit/GIZ is also active in women economic empowerment and integration in business and employment in **Egypt, Jordan, Morocco and Tunisia.**

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 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 46 - Companies mapped (Men and Women owned/managed companies)**

Country	Women	Men	Total
<b>Algeria</b>	3	35	38
<b>Egypt</b>	38	15	53
<b>Jordan</b>	17	39	56
<b>Lebanon</b>	17	14	31
<b>Morocco</b>	23	27	50
<b>Tunisia</b>	24	26	50
<b>TOTAL</b>	<b>122</b>	<b>156</b>	<b>278</b>

## 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 47 - Rapid Assessment, gender distribution**

Country	Women	Men	Total
<b>Algeria</b>	2	0	2
<b>Egypt</b>	6	7	13
<b>Jordan</b>	0	0	0
<b>Lebanon</b>	9	6	15
<b>Morocco</b>	13	9	22
<b>Tunisia</b>	6	6	12
<b>TOTAL</b>	<b>36</b>	<b>28</b>	<b>64</b>

The research team faced some difficulties either to conduct face-to-face interviews, even virtual or collect the filled questionnaires within the allowed time and in sufficient numbers. First, the contact with entrepreneurs in some countries proved to be very difficult, despite calling many times, 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, even when concerned persons confirmed their participation to the process; 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, telephone or WhatsApp calls) from the research team as well as from the project team. When some filled easily the questionnaire and sent it on time, others 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 (see detailed questionnaire at the end of Chap. 2).

Nevertheless, to overcome the difficulties encountered, the research team was able to count on the support from various organisations to help deliver the questionnaires: CAPC<sup>(337)</sup> in **Algeria**, Enroot in **Egypt**, the LEE<sup>(338)</sup> experience in **Lebanon**, Entrelles Entrepreneurs and CGEM<sup>(339)</sup> in **Morocco** and Open Tunisia in **Tunisia**. Without the support of these various organisations the response rate for the questionnaires would be even lower.

337. Confédération Algérienne du Patronat Citoyen

338. Leadership, Entrepreneurship and Employment Development

339. Confédération Générale des Entreprises du Maroc

Yet, given the small number and weakness of responses from the actors in the subsectors themselves across the countries, the research team ended up assessing companies that were in the sectors identified (agriculture, light industries and services) rather than actors operating specifically in the subsectors selected, as detailed in the table herewith. In **Algeria**, for example, one of the 2 entrepreneurs that did send back the questionnaire filled the criteria for the sector (Cement production in light industry) but not the subsector selected. In **Morocco**, one of the respondents has an interior design company when another respondent produces aluminium thus meeting the sector requirement of light industries. Thankfully however, two countries were able to provide inputs from respondents from the subsectors selected (agro-food, textile and ICT) namely **Lebanon**<sup>(340)</sup> and **Tunisia**. The research and project team decided to pursue and focus on the subsector for the GSVCA given the limited access to information and the difficulty of mobilising actors at the level of the selected subsectors.

**Table 48 - Business distribution per sector**

Country	Sectors selected			Country Total
	Agriculture	Light Industry	Services	
<b>Algeria</b>	1	1	-	2
<b>Egypt</b>	4	4	5	13
<b>Jordan</b>	NA	NA	NA	-
<b>Lebanon</b> <sup>(341)</sup>	7	4	4	15
<b>Morocco</b>	8	4	10	22
<b>Tunisia</b> <sup>(342)</sup>	4	4	4	12
<b>TOTAL</b>	<b>24</b>	<b>17</b>	<b>23</b>	<b>64</b>

Thus, the results presented herewith do 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 to a certain extent for the initial hypotheses to be verified.

## 2.1. Presentation of the sample

Since the report covers six countries from the MENA region, namely **Algeria, Egypt, Jordan, Lebanon, Morocco, and Tunisia**, the Rapid Assessment relied on a small sample explicitly

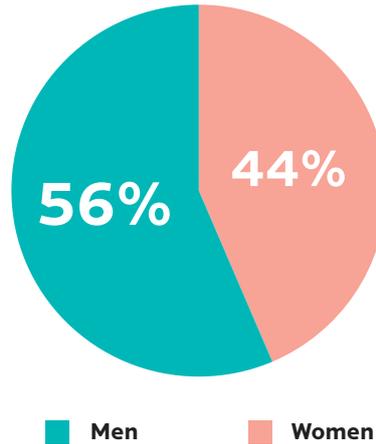
340. Thanks to the contribution of The Lee experience right away after the Regional Seminar in December 2021.

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

342. Tunisia: companies that operate in the subsectors i.e. agro-food, textile and ICT.

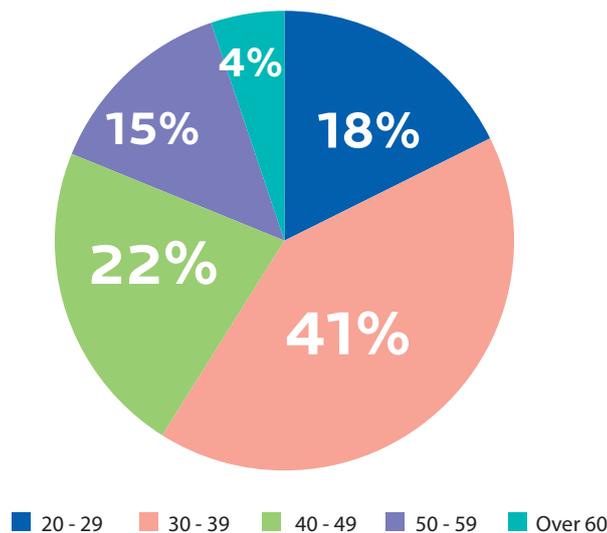
12 male/female respondents in each country totalling to 72. Presented below are the findings that cover the 5 countries assessed, i.e. all precited but where no questionnaires were returned. The total sample size ended up to be 64 respondents, divided between 36 women and 28 men.

**Figure 25 - Sex Distribution of the managers/owners of the companies interviewed**



In terms of **age group**, the majority of respondents are between the ages of 30 to 39 (41%), followed by the group between 40 to 49, next 18% are between the ages of 20 to 29 and 15% between 50 and 59. The age group of over 60 represents 4% of respondents.

**Figure 26 - Age Distribution of the sample**



In terms of **marital status**, the vast majority of respondents (60.93%) are married, of which 67.8% are men and 55.5% are women. The second category being single with 25% of men and 16.6% of women being single. Noting that no respondents checked the divorce box.

**Table 49 - Civil status**

Country	Civil status								TOTAL
	Single		Married		Divorced		Widow		
	Men	Women	Men	Women	Men	Women	Men	Women	
Algeria				2					2
Egypt	1		6	6					13
Jordan	-	-	-	-			-	-	-
Lebanon <sup>(343)</sup>	3	3	3	4				2	15
Morocco			6	6					22
Tunisia <sup>(344)</sup>	3	3	4	2					12
<b>TOTAL</b>	<b>7</b>	<b>6</b>	<b>19</b>	<b>20</b>				<b>2</b>	<b>64</b>

Although there was a question regarding the **number of children and their respective ages**, the respondents had the options to choose between various brackets. For the number of children between One, two, three, four, five or more children. For their ages between ranges set at One (1) to five (5); Six (6) to 10 years old; Eleven (11) – 18 years old; over 18 years old. However, there were not enough responses provided in the sample to allow for an analysis.

In terms of **academic background**, not all respondents provided information as to their educational achievements; however from the sample who did, most of these entrepreneurs are university graduates. The majority of female entrepreneurs have either a university degree or a post-graduate degree (75%). While the men interviewed are mostly university graduates (15 men), 1 entrepreneur with a high school degree and 1 entrepreneur with a post-graduate degree.

**Table 50 - Professional & qualifications Distribution**

Country	Professional experience		High School Diploma (Baccalauréat)		University Diploma (undergraduate degree)		Post-graduate Diploma (graduate degree)	
	Men	Women	Men	Women	Men	Women	Men	Women
Algeria		1				1		
Egypt <sup>(345)</sup>			1		5	2	1	3
Jordan	-	-	-	-	-	-	-	-
Lebanon		2			6	7		
Morocco					4	8		
Tunisia						6		
<b>TOTAL</b>		<b>3</b>	<b>1</b>		<b>15</b>	<b>24</b>	<b>1</b>	<b>3</b>

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

344. Tunisia: companies that operate in the subsectors i.e. agro-food, textile and ICT.

345. One female entrepreneur declined to respond

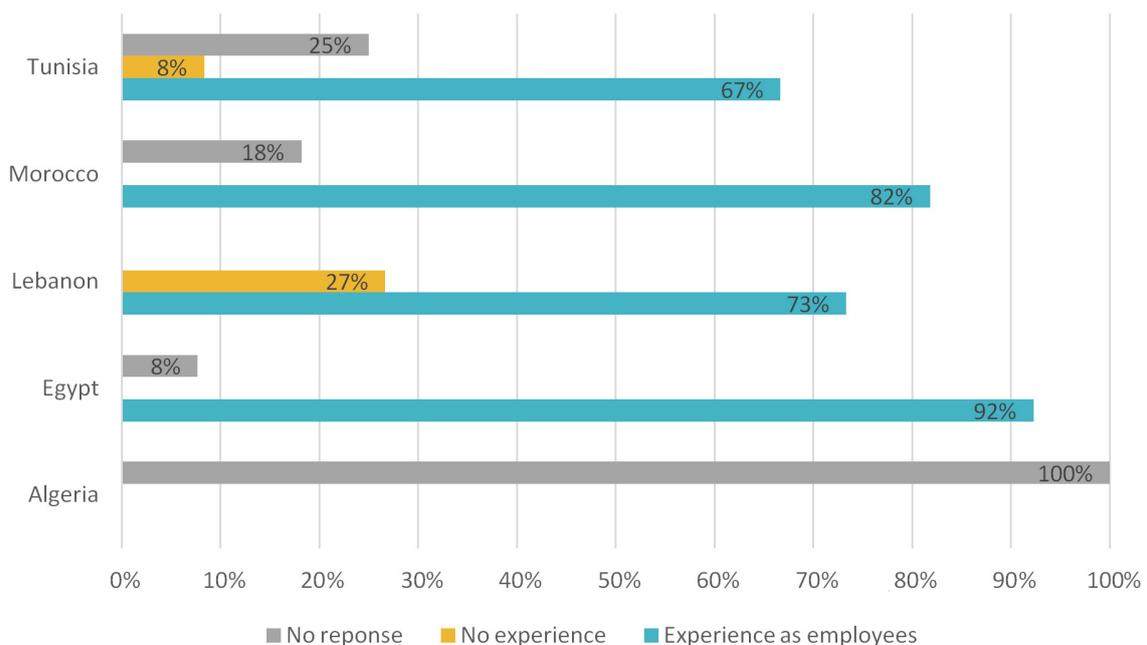
The field of studies for those who have provided replies are also very varied with entrepreneurs who have studied:

- Agri-food industry;
- Botanical sciences;
- Economic and Management Sciences;
- Accounting and finance;
- Human Resources Management;
- Marketing; Consulting and Finance; International trade;
- Computer sciences; ICT;
- Legal sciences;
- Integrated quality safety and environmental management;
- Mathematics, physics and chemistry.

With regards to **professional experience and background**, as with previous questions, not all respondents provided their answer to this question. Nonetheless, largely the women entrepreneurs in our sample were not born into a family or entourage of entrepreneurs, except for 3 women who declared that they run a business on behalf of their family (1 in **Algeria**), they have taken over a family business (1 in **Egypt**) or inherited it (1 in **Morocco**).

Moreover, the majority of respondents whether men or women have had professional experience as employees in a company and sometimes even at managerial positions.

**Figure 27 - Respondents' previous professional experience**



In **Algeria**, as stated earlier, despite the wide distribution of the interview guide developed for data collection, only two companies responded to the questionnaire: an agri-food company specialising in cheese production and an industrial company specialising in the production of concrete. The two respondents did not provide an answer to the question with regards to their previous professional experience.

In **Egypt**, the women entrepreneurs in the sample were not born into a family or entourage of entrepreneurs, except as stated earlier for one woman who owns a service company and who declared that she had taken over a family business. Regarding the men entrepreneurs, the opposite situation was observed whereby the majority of them grew up in an entrepreneurial family or has had in their family circle entrepreneurs. They all had professional experiences of more than 10 years before launching their own company.

In **Lebanon**, with regards to professional experience 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.

**Morocco's** respondents stated that prior to starting their own business, 8 of the total number of respondents (22 entrepreneurs in the sample) worked as employees, and 7 had held senior positions. Ten out of the 22 entrepreneurs sampled, 5 women and 5 men, were self-employed for more than 10 years.

In **Tunisia**, 8 entrepreneurs questioned had previous work experience as employees in companies similar to their current field of activity, the duration of their experience ranged from one to 15 years, both in the public or private sector. Only one woman started her project in the agri-food industry without any professional experience. After obtaining her engineering degree in agri-food industries, she pursued an advanced training in Business Creation and Entrepreneurship Training (CEFE) under the supervision of the National Agency for Employment and Self-Employment (ANETI). She is the youngest of all the entrepreneurs contacted. Her chocolate workshop project was created 10 months earlier.

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). All companies in the sample but 2 companies have between 30 to 40 employees. These two companies are in **Egypt**, one in the service industry employs between 80-100 employees, the second in the agriculture sector employs approximately 200 employees.

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

The analysis of the entrepreneurial process focuses on the motivation of the entrepreneurs to venture into the world of entrepreneurship, the type of companies they created, the ownership (if/when available), the financing and work location.

When it comes to what motivated the entrepreneurs to launch their business activity, the responses are varied. Most often cited are the need to rise to the challenge, the entrepreneurial activity being driven by a need either for a job, or for financial independence at large. Some women interviewed did recognize that among the main incentives that encouraged them to create their company, was the will to assert themselves in a male entrepreneurial environment.

**Table 51 - Motivation to become an entrepreneur (cited by the respondents)**

Country	Motivation to become an entrepreneur (reasons cited by the respondents)	
Algeria	Women	<ul style="list-style-type: none"> <li>• Motivated by the need to take up a challenge</li> <li>• Satisfy a passion for the food industry</li> <li>• Passion for entrepreneurship and self-employment</li> </ul>
	Men	N/A
Egypt	Women	<ul style="list-style-type: none"> <li>• Quest for challenges</li> <li>• Personal fulfilment</li> <li>• Finding themselves as role models</li> <li>• Wanting to influence others</li> </ul>
	Men	<ul style="list-style-type: none"> <li>• Necessity to find a job</li> <li>• Having to bounce back after losing a job</li> <li>• Desire for wealth</li> </ul>
Lebanon	Women	<ul style="list-style-type: none"> <li>• Need for financial independence</li> <li>• Development of their skills through application in their own company</li> <li>• Improving the family's financial situation</li> </ul>
	Men	<ul style="list-style-type: none"> <li>• Need for independence</li> <li>• Looking for challenges</li> <li>• Lack of job opportunities</li> </ul>
Morocco	Women	<ul style="list-style-type: none"> <li>• Financial and professional independence</li> <li>• Seeking a new challenge in their professional careers</li> <li>• Working flexible hours</li> <li>• Self-realisation</li> <li>• Wanting to impose themselves in a male entrepreneurial environment</li> </ul>
	Men	<ul style="list-style-type: none"> <li>• Financial and professional independence</li> <li>• Seeking a new challenge in their professional careers</li> <li>• Working flexible hours</li> <li>• Self-realisation</li> </ul>
Tunisia	Women	<ul style="list-style-type: none"> <li>• Development of know-how which enabled them to acquire the necessary skills</li> <li>• Benefited from support programmes for the creation of businesses for young graduates</li> </ul>
	Men	<ul style="list-style-type: none"> <li>• Inspired by previous professional experiences</li> </ul>

The enterprises created, which are the subject of the rapid assessment, are all commercial enterprises, whose legal forms differ from one enterprise to another according to the nature of the commercial activity carried out. The ownership is either a single shareholder ownership or a multiple shareholder form of ownership shared amongst members of a same family.

**Table 52 - Legal form and years of existence of the companies assessed**

Country	Legal form of companies	Years in existence
<b>Algeria</b>	<ul style="list-style-type: none"> <li>• Family owned (1)</li> <li>• Owned by husband and wife (1)</li> </ul>	<ul style="list-style-type: none"> <li>• 1 year to 5 years (1)</li> <li>• more than 20 years (1)</li> </ul>
<b>Egypt</b>	All commercial enterprises (13)	Newly created (10)
<b>Lebanon</b>	<ul style="list-style-type: none"> <li>• 8 single shareholder enterprises (8)</li> <li>• unregistered enterprises (3)</li> <li>• multi-shareholder enterprises (2)</li> <li>• family company (1)</li> </ul>	<ul style="list-style-type: none"> <li>• 1 year to 5 years (10)</li> <li>• between 6 and 10 years (2)</li> <li>• more than 20 years (3)</li> </ul>
<b>Morocco</b>	<ul style="list-style-type: none"> <li>• Privately owned (9);</li> <li>• Family ownership (5);</li> <li>• Mutual companies (4);</li> <li>• Partnership (4)</li> </ul>	<ul style="list-style-type: none"> <li>• Newly created (18)</li> <li>• More than 20 years (1)</li> </ul>
<b>Tunisia</b>	<p>All commercial companies, whose legal forms differ from one company to another according to the nature of the commercial activity carried out:</p> <ul style="list-style-type: none"> <li>• Société Unipersonnelle à Responsabilité Limitée (SUARL: a company with a single shareholder); or</li> <li>• Société à Responsabilité Limitée (SARL: a company with at least 2 shareholders).</li> </ul>	<ul style="list-style-type: none"> <li>• Newly created (1)</li> <li>• between 6 and 10 years (4)</li> <li>• More than 40 years (1)</li> </ul>

With regard to the **financing of their businesses**, during the start-up phase, all the entrepreneurs were self-funded, using their own funds as equity contribution. The next source of funding was financial support from family members or friends that comes in the form of contributions or as loans (One in **Algeria**, one in **Egypt**, 3 in **Lebanon** and 11 in **Morocco**). Coming third was the recourse to bank loans. As an example, in **Morocco** only 4 entrepreneurs out of the 22 interviewed benefitted from bank loans to launch their company.

Notably, in **Lebanon**, there was an outlier as a company was financed by an association, although details were not provided. Finally, during all interviews and in the questionnaires, no respondent mentioned that he/she was supported financially through programmes designed to increase entrepreneurial skills and enhance capacity building of entrepreneurs, but in **Tunisia**. There only one entrepreneur was financially supported by the “GIZ agripreneur project”, a programme designed to strengthen the entrepreneurial ecosystem among young people.

Although the **working place** of the entrepreneurs differs according to their line of work, the vast majority of entrepreneurs do not have a dedicated site per se, but the ones in the agricultural sector.

Typically, entrepreneurs' work location varies from:

- Working from home;
- Commercial office or workshop;
- Industrial area;
- Agricultural area;
- Established cooperatives;
- Other (as an example in Tunisia, the Handicraft House, a space that is made available to entrepreneurs, under the supervision of the Ministry of Tourism and Handicraft).

In the sample, entrepreneurs that are in the services sector, when not working from home, tend to work from commercial offices, while the entrepreneurs who are active in the food and textile industries have workshops.

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

A number of barriers and obstacles that were cited by most entrepreneurs were common in the countries where the Rapid Assessment was conducted. They most evolve around issues that are common to entrepreneurship at large regardless of sex, whether man or woman, i.e. financing being the first and most cited since "it takes money to make money".

Other challenges that were raised specifically by women, although not in all the countries assessed, were the challenges around expectations for women to balance business and family life and the pressures that they have from their families and/or children to prioritize their families before their business. Worth noting is the fact that none of the men entrepreneurs have cited this challenge.

**Table 53 - Common obstacles to entrepreneurship cited in the assessed countries**

Countries	ALGERIA	EGYPT	LEBANON	MOROCCO	TUNISIA
Obstacles cited					
Difficulties in access to financing	✓	✓			✓
Balancing business and family		✓	✓		✓
Access to regulatory information and regulatory barriers	✓	✓	✓		
Bureaucratic and slowness of processes	✓				✓
Access to markets		✓			
Lack of access to professional networks			✓	✓	
Gender bias against women (gender stereotype, lack of respect, lack of awareness of women's skills and competencies, family pressure on women...)		✓	✓	✓	

Although most difficulties encountered and cited are common in the 5 countries where the information was available, in some countries details of respondents, depth of information and data provided allowed for a more nuanced picture depending on the sector selected as detailed herewith per country.

In **Algeria**, both entrepreneurs have mentioned financing as a major obstacle, especially since a company is currently facing a lack of liquidity and financing concerns due to the COVID-19 crisis. In addition, were also cited as a major obstacle faced by women entrepreneurs, access to regulatory information as well as the bureaucratic slowness of the administration.

In **Egypt**, women entrepreneurs mentioned the difficulty of balancing professional and family life and the lack of technical support, particularly in terms of training or business management in the start-up phase of their businesses. The male entrepreneurs especially emphasized the difficulties linked to access to markets and access to financing. Finally, in terms of business management, women entrepreneurs mainly mentioned obstacles related to their understanding of the regulations governing their respective sectors of activity, their lack of marketing knowledge and access to international trade fairs for market expansion, emphasizing the absence of a network for exchanging information on these opportunities. In addition, a woman entrepreneur in the service sector mainly put forward the difficulty of managing human resources in terms of motivation and employee training to increase their efficiency.

Differences were also noted in **Lebanon** regarding the challenges to entrepreneurship, where the responses from women entrepreneurs focused on family pressure mostly with regards to childcare, due to the limited solution in terms of such services offered to working women as well as the social pressure for women having to take care of their children themselves. Difficulty in balancing family and professional life and lack of support were 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.

The main obstacle in **Morocco** that entrepreneurs (11 out of a total of 22, 6 women and 5 men) encountered in the creation of their businesses is the difficulty of accessing business support networks. However, only 7 of the entrepreneurs stated that this obstacle is faced in most cases during the start-up phase and business development, which is normally considered as the concern for project initiation among all entrepreneurs. Despite laws and regulations around business support of entrepreneurs, administrative procedures still remain the most quoted difficulties that prevent entrepreneurs from quickly launching and growing their business. All Moroccan women entrepreneurs interviewed (6) confirmed that the inappropriate environment is the major impediment for women to make their mark in the entrepreneurial ecosystem from starting a business to lack of respect, lack of awareness of women's skills and competencies in addition to gender stereotypes.

In **Tunisia**, the problem of lack of financial support to businesses, especially those in the early stages of their activity, prevents entrepreneurs from progressing in the development of their enterprises. Seven out of twelve entrepreneurs also cited the difficulty of managing cumbersome administrative procedures that require long waiting times at regional and national level, as being one of the main problems that entrepreneurs face, including in relation to financing. Women entrepreneurs while agreeing to the previous challenges mentioned, note that the obligation of providing real guarantees required by the banks further obstructs their development since often banks require collateral that the women are unable to provide. Also cited as an obstacle to entrepreneurship were family obligations, including for single women who are responsible for their parents and who sometimes struggle to balance their family and professional obligations.

## 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.

**Table 54 - Difficulties cited by entrepreneurs in access to markets**

Countries	ALGERIA	EGYPT	LEBANON	MOROCCO	TUNISIA
<b>Difficulties cited in market access</b>					
Trade regulations	✓	✓	✓		
Unfair competition in the informal sector	✓				
Price competitiveness	✓	✓	✓		✓
Supply and price of raw material	✓			✓	✓
Quality of product (produced)		✓		✓	
Lack of knowledge of the regulations applicable to their sector		✓			
Lack of availability of qualified human resources		✓			
Access to technology and innovation			✓	✓	✓

Both entrepreneurs in **Algeria** produce and sell for the local market either through distributors or through direct sales to customers. The main obstacles encountered relate to regulation, supply and unfair competition from the informal sector especially since the price is the main element of differentiation from the competition.

In **Egypt**, the business owners interviewed stated that they focus on the local and export markets. In the agricultural sector, 3 companies are focused on the local market but also on the export market, mainly to Russia, the European Union and the Gulf countries. The main barriers to market access for their products are essentially quality of product, trade regulations and price. In the industry sector, the 3 companies operating in the textile subsector focus on the local market, facing a lack of marketing support and management for their client's solvency. Finally, in the services sector, the 7 companies surveyed market their products on the local market. The perception of barriers to market access is essentially related to the lack of knowledge of the regulations governing potential export markets for their products and the level of competition. Only the companies involved in the ICT subsector mentioned the difficulty regarding lack of availability of human resources in terms of quantity and quality, especially since the most skilled young computer developers migrate to foreign countries.

In **Lebanon**, most of 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 as well as regulatory barriers. In their testimonies, most of the entrepreneurs (10) confirmed that price 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.

**Moroccan** entrepreneurs market their products or services mainly to local markets and export essentially to other African markets, especially in the industry and technology services sector. The barriers to market access that the entrepreneurs mentioned, focus primarily on the price of the raw material. Ten (10) entrepreneurs stated that this level of prices in the raw material prevents them from being able to align themselves on the prices of Chinese products which hinders their exports, especially for African markets. After the price being the main element of comparison between products, five (5) entrepreneurs added that the quality of the design for a new product or service, compared to that of competitors, is a very important and highly sensitive operation, especially in the initial phase of the launch of the good and the introduction of new products.

In **Tunisia**, most entrepreneurs market their products or services directly (without intermediaries or distributors) to foreign end consumers in the European and African markets (8 out of 12 interviewed) and 2 out of 12 go through local distributors and exports through partners. The obstacles to accessing market mentioned by entrepreneurs, focus mainly on the price of raw materials, as well as marketing and financing of enterprises, especially those that are at the beginning of their activity. In fact, the definition of a market entry strategy, as well as the choice of the form of commercial presence for any product or service, is considered to be the most important step in the process of internationalisation of a company that the entrepreneurs interviewed aim to achieve. This step determines the logistical and financial means as well as the commercial policies of the company in the market, which the entrepreneurs need to promote the services and products of their projects especially in international markets.

## 2.5. The impact of COVID-19

In the face of the global COVID-19 pandemic, entrepreneurs have had to face the new reality of a huge sanitary and health crisis that affected the whole world. The impact of the pandemic per se and the various lockdowns have had on the global economy were widely documented. In the MENA region and the countries covered in the report are no different from other region and countries, since the pandemic has provoked unprecedented downturn in their 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 they had to 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.<sup>(346)</sup>

**Table 55 - Impact of COVID-19 on entrepreneurs in the RA**

Countries	ALGERIA	EGYPT	LEBANON	MOROCCO	TUNISIA
<b>Impact of COVID-19</b>					
Decrease in production and sales	✓	✓	✓	✓	✓
Closure of facilities, plant or business	✓	✓	✓	✓	✓
Decrease in income	✓	✓	✓		✓
Reduction in working hours and employee performance	✓			✓	✓
Poor work/life balance	✓	✓		✓	✓
Living with children during periods of confinement and finding activities for them				✓	✓
Psychological stress, and fear of the unknown		✓		✓	
Inability to communicate with family, feeling lonely				✓	
Improved family lives		✓	✓		✓

346. <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>

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.

In **Algeria**, the COVID-19 pandemic had a negative impact on the economic activities of the two companies interviewed, particularly through the drop in production due to the drop in demand for their product consumption, which led to a drop in revenue. Entrepreneurs recognized also the effect on family life and employee mobility, without providing further details. According to the two companies interviewed, COVID-19 has had an impact on both women and men.

The companies that participated in the questionnaires in **Egypt**, all reported an impact on their professional activities, mainly due to the restrictions of mobility during the COVID-19 pandemic and subsequent lockdowns, but also given limited access to services essential to their activities, without however giving details or example of issues faced. In their opinion, these impacts affected equally male and female employees. On the family level, business owners (3 women and 1 man) reported a positive effect of the lockdowns on their families, especially since they were able to spend more time with their children. On the other hand, they emphasized the challenge of working from home and the lack of clear separation between work and family time and the difficulty to strike a work/life balance. As an adaptation measure to the impact of COVID-19, business leaders have tried to maintain jobs by implementing new communication tools (virtual meetings with their team) but also by reducing the level of production while keeping track of the price of their products and services on the market. Another entrepreneur adopted different mitigating measures by increasing the monitoring of the market, reducing raw material purchases and limiting production level to try to reduce costs as much as possible while maintaining quality to keep a positive sales ratio.

As in the other countries, in **Lebanon**, the COVID-19 pandemic negatively impacted the 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 and 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.

The main problems that most **Moroccan** entrepreneurs have encountered because of the COVID-19 pandemic is the decrease in production and sales, even the suspension of their business leading to a decrease in income. Were also cited the reduction in working hours and subsequent employee performance with even the total closure of offices for some entrepreneurs. The psychological stress inflicted by the pandemic and the fear of the unknown were also cited including the inability to communicate with family, feeling lonely and the difficulty of living with children during periods of confinement and finding activities for them. In order to protect themselves and above all their businesses, and to ensure the smooth running of their companies, Moroccan entrepreneurs have adopted new measures to adapt to the new lifestyle imposed by the COVID 19 epidemic, which are:

- setting up a production unit and innovative products to ensure that constant expenses are exceeded and that workers remain within the company;

- reducing the capacity of the factory resulting in lower fixed costs and fewer employees;
- marketing their products via social networks when applicable;
- reconsidering management decision and work on future strategies shifting to remote working when possible.

In **Tunisia**, the main problem that most of the entrepreneurs encountered because of the COVID-19 pandemic was the decrease in production and sales and hence reduction in income. According to their testimonies, the entrepreneurs stated that the general containment encouraged accelerated experimentation with new organisational practices in their businesses and the rapid adoption of new ways of working (such as teleworking). Although, as noted in other countries the entrepreneurs recognized the positive side of remote work allowing them to be closer to their family, but conversely adding on to their workload and making them less focused on their professional activities. As a mitigating measure shared in the questionnaire, to ensure the smooth running of the projects, the entrepreneurs focused on reinforcing technological tools in recognition that the pandemic has accelerated digitalisation and work in the future will be all the more connected. This holds especially true for companies active in the service sector, more specifically in the ICT field. As such strategies for the future include investments in new online platforms to facilitate remote management. It is worth to note however that this was only feasible for entrepreneurs in the service sector, as opposed to those in the textile or agrifood industry, which require the physical presence of employees and have found it difficult to communicate with employees without them being present at work on production sites, workshops and manufacturing plants.

## 2.6. Knowledge of professional organisations

**Table 56 - Respondent's Knowledge of professional organisations in the countries covered**

Country	Knowledge of professional organisation (Yes or No)	Organisations cited	Support received
<b>Algeria</b>	Yes	None cited	<ul style="list-style-type: none"> <li>• Training in accounting and business management</li> </ul>
<b>Egypt</b>	no	no	no
<b>Lebanon</b>	Yes, but limited (one third of sample)	<ul style="list-style-type: none"> <li>• Lee experience</li> <li>• Injaz Lbannon</li> </ul>	<ul style="list-style-type: none"> <li>• Training in business management</li> </ul>
<b>Morocco</b>	Yes	<ul style="list-style-type: none"> <li>• CGEM</li> <li>• Association Entrelles</li> </ul>	None cited
<b>Tunisia</b>	Yes	<ul style="list-style-type: none"> <li>• Open Tunisia</li> <li>• The Chamber of Young Leaders (CJD)</li> <li>• CONECT</li> <li>• UTICA</li> <li>• Business centres</li> <li>• Mashrou3I of UNIDO,</li> <li>• Tunisia Jobs of USAID</li> </ul>	None cited

In **Algeria**, the two enterprises benefited from the support of a non-governmental organisation for training in accounting and business management. Indeed, both enterprises underlined the importance of this kind of training to improve their business but also a need to improve networking with other entrepreneurs.

The majority of the interviewees in **Lebanon** 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 Lebanon” which focus on supporting entrepreneurs, providing them with 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.

The majority of the interviewees, in **Morocco**, stated that they were aware of professional organisations (such as CGEM or the association Entrelles). However, the 7 women interviewed out of 12 in total, do not have any knowledge of or real membership in professional structures in an active way. Indeed, the interviews raised the importance of the existence of a professional network of women entrepreneurs to exchange information and business opportunities.

In **Tunisia**, the majority of the interviewees stated that they were aware of professional organisations (such as Open Tunisia, the Chamber of Young Leaders (CJD), CONECT, UTICA, business centres, etc.) or business support programmes (Mashrou3I of UNIDO, Tunisia Jobs of USAID, etc.). However, the 6 women interviewed stated their absence of membership in professional organisations specific to their fields of activity, which could enable them to have better access to information and opportunities, including latest developments in their subsector at both regulatory and commercial levels.

## 2.7. Rapid Assessment Stakeholder Discussions

As mentioned at the beginning of this chapter, in **Morocco** two meetings were organised in Casablanca and El Jadida with 22 promoters (12 women and 10 men). Since the group mixes were every heterogeneous, it was impossible to conduct Focus Group Discussions per se based on the Value Chain. Not wanting to refuse an opportunity to discuss with entrepreneurs in a difficult climate and given the effort taken to arrange meetings in the midst of the COVID-19 pandemic, the research team felt that the discussions held could further illustrate and enrich the Rapid Assessment on Value Chains at large. The findings of the discussions are detailed herewith.

These stakeholders' discussions allowed for a general discussion on the different links in the value chains, and we have listed the most important information below:

- At the level of supply (of raw materials, human resource management, relations with suppliers, access to finance): the women entrepreneurs largely emphasised the difficulties of human resource management, particularly when it comes to male employees. They have cited the difficulties they face as women in this leadership role, highlighting the fact that they lack the leadership and management techniques as well

as techniques to motivate their team. On this aspect, many testimonies were noted by the participants. This same difficulty is also perceptible when it comes to their relationships with men suppliers, especially when these are illiterate.

- No gender difference was noted in relation to access to finance.
- At the level of added value (internal to the company): the participants emphasised the lack of networking among women for better access to information related to technology, to administrative and financial management solutions in particular which would be most adapted to their business.
- In terms of access to markets, many of the discussants spoke of the difficulties encountered in finding clients and the lack of market research relevant to the different sectors.
- Regarding the institutional support: the public sector environment is complex, especially when it comes to presenting administrative files. Indeed, the male and female discussants noted the lack of reliable information at the level of the different administrations at regional and central level in Morocco.

## 2.8. Support needs of entrepreneurs

Through the analysis of the rapid assessments and despite limited return rate, the findings are in accordance with the literature review and the various analyses on the topic. The responses to the questionnaire have brought out the following needs for entrepreneurs:

- Networking with other business owners in a collaborative spirit to exchange information on their field and potential opportunities;
- 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;
- Better access to technical and managerial training;
- A better capacity to manage human resources;
- Adoption of new technologies in business management such as e-commerce and digital marketing.

Although the rapid assessment and related diagnosis in **Algeria** could not be conducted under good conditions with a large sample, this assessment is a glimpse of the potential needs of entrepreneurs. These questionnaires provide a first feedback on the need for support in business management training and the need to strengthen the networking of women entrepreneurs.

During the discussions with the entrepreneurs in **Egypt**, the identified needs were related to the improvement of their businesses' development and more specifically the access to markets. First, time was spent to understand the situation with regards to access to training. Women entrepreneurs had access to technical trainings related to their respective sectors of activity, business management training and training on new technologies. Men, on the other hand, were more likely to seek training on digital marketing and technical training specific to their line of work.

The rapid diagnosis of entrepreneurs in **Lebanon** allowed an analysis of 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, women highlighted as in other countries, the family pressure they face and the difficulty of balancing 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.

The rapid assessment of the entrepreneurs in **Tunisia** allowed the analysis of the entrepreneurial process and the development of businesses between men and women while highlighting the obstacles encountered, especially the financing aspects of the enterprises that remain a major challenge to the different subsectors of the interviewees. Women interviewees put more emphasis on the difficulty of combining work and family life; their lack of knowledge of administrative and human resource management aspects with examples of communication difficulties with male employees; their lack of professional networking which would allow them to exchange information and opportunities, unlike men who are more active even in/through informal networks.

## Rapid Assessment of Entrepreneurship Key Informant Interview Questionnaire

Interviewer: Interviewee: Job Title: Date: Location:
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### INTRODUCTION

Hello, I am ....

This interview is organised in the framework of a research conducted by the Arab Women's Centre for Training and Research on .....

If you agree to answer our questions, I would like to assure you that:

- You are free to answer
- We have an obligation of confidentiality and anonymity.

### SECTION A: PERSONAL INFORMATION

The following information is needed to help us with the statistical analysis of the data for comparison purposes among different businesses. All your responses will be treated with confidentiality. We appreciate your help in providing this important information.

**Mark the applicable block by crossing with an X (X). Please complete the Application Information**

<b>A1: Sex</b>	Male	Female
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<b>A2: How old are you?</b>	20-29	30-39	40-49	50-59	60+
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<b>A3: What is your marital status?</b>	Single	Married	Divorced	Widow
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**A4: Indicate your academic qualification.**

Certificate	
Diploma	
University degree	
Postgraduate degree	

**A5: Indicate the number of children you have.**

None	One (1)	2 children	3 children	4 children	5 children	More
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**A6: Indicate the age of your children**

One (1) to five (5)	
Six (6) to 10 years old	
11 – 18 years old	
18+	

**A7: Indicate your past experience before self-employment (occupational background), if any:**

Unemployed	
Self-employed (owned a business)	
Worker	
Supervisor (first-line management)	
Middle management	
Top (executive) management	

**A8: Indicate the number of years as self-employed.**

Less than one (1) year	
1 –3 years	
4 – 5 years	
6 – 10 years	
More than 10 years/ Please specify:	

## SECTION B: BUSINESS INFORMATION

Mark the applicable block by crossing with an X (X). please complete the application information

**B1: In which industry does your business operate?**

Agriculture	
Industry	
Services (Please specify the type of service)	
Others / Please specify	

**B2: Indicate the legal status of your business (ownership or any other):**

Family proprietorship	
Partnership	
Close corporation	
Company (private)	
Company (public)	
Not registered	
Other: (Please specify)	

**B3: How long has this business existed (# years)?**

Please specify:	
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**B4: Indicate your path to business ownership:**

Started (founded) the business	
Purchased the business	
Joined the family business	
Inherited the business (from the family)	
Other: (Please specify)	

**B5: Indicate your source for start-up funding:**

Personal savings	
Borrowed/received donations from relatives or friends	
Household/spouse	
Sold previous business	
Bank loan	
Other: (Please specify)	

**B6: Indicate the business premises (from where does the business operate?)**

From home (home-based)	
Business area	
Industrial area	
Agriculture land	
Other: (Please specify)	

**B7: How many permanent employees are employed by your business?**<sup>(347)</sup>

30-40	40-60	61-80	81-100	150	200	250	+

**B8: Indicate your annual revenue (by # of employees)**

30-40	40-60	61-80	81-100	150	200	250	+

**B9: Indicate the turnover (annual sales) that your business generates**

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<b>B10: Did you have any exposure to business in your childhood? (i.e. parents, close family friend who owned a business).</b>	<b>Yes</b>	<b>No</b>
If yes, who owned the business? (Please specify – i.e. father, mother, family friend, close friend.)		

347. SME definition and related size depends on each organisation and country

## SECTION C: MARKETS ACCESS

<b>C1: What are the target markets</b>	
<b>This involves identifying the markets, in percentage</b>	<b>%</b>
LOCAL distributors	
LOCAL final consumers	
Exports with partners	
Exports by our own efforts	
<b>C 2: What are the barriers to market access</b>	
<b>This involves identifying the markets barriers (please clarify your response)</b>	
Regulations	
Price	
Technology	
Supply	
Quality	
Other	
<b>C 3: What are the elements of differentiation with the competition?</b>	
<b>This involves identifying the elements on which competition between market players will take place in order to estimate your chances of success</b>	
Price	
Design	

## SECTION D: MOTIVATIONAL FACTORS

The purpose of this section is to determine which factors drove entrepreneurs (Men & Women) to enter into their own business ventures.

**Indicate to what extent, you agree or disagree with the following statements. Mark the applicable block by crossing with an X (X).**

<b>MOTIVATION FOR ENTERING SELF-EMPLOYMENT OR TO START OWN BUSINESS</b>	
<b>D1:</b> The need for independence	
<b>D2:</b> Need for flexible work schedule	
<b>D3:</b> Need for a challenge	
<b>D4:</b> Self-fulfilment	
<b>D5:</b> To develop my hobby	
<b>D6:</b> Role models and other people's influences (friends & family members)	
<b>D7:</b> Difficulty finding a job or lost your job	
<b>D8:</b> Dissatisfaction with salaried jobs ( career frustration)	
<b>D9:</b> Compatibility with family duties	
<b>D10:</b> Insufficient family income	
<b>D11:</b> Desire for wealth	
<b>D12:</b> Ensure high job security	

## SECTION E: OBSTACLES IN ENTREPRENEURSHIP (START UP & DEVELOPMENT)

There are different institutional, financial, market and social barriers, common in most of the region, that have long discouraged entrepreneurs to start and run their own business ventures. The purpose of this section is to identify some of them.

**Indicate to what extent, you agree or disagree with the following statements.  
Mark the applicable block by crossing with an X (X).**

<b>E1:</b> Multiple roles and difficulty of reconciling family and professional lives (work/home conflict)	
<b>E2:</b> Family pressures (gender-role expectations)	
<b>E3:</b> Lack of female role models especially for women	
<b>E4:</b> Isolation from the business network	
<b>E5:</b> Access to business support	
<b>E6:</b> Lack of timely business information	
<b>E7:</b> Socio-cultural environment (stereotypes related to gender, lack of respect and belief for women's qualifications)	
<b>E8:</b> Lack of business management skills	
<b>E9:</b> Lack of education and training	
<b>E10:</b> Inequality to access to credit	
<b>E11:</b> Lack of self-confidence	
<b>E12:</b> Risk-averse (great fear of failure)	
<b>E13:</b> Legislative and policies	
Other (Please specify)	

## SECTION F: IMPACT OF THE SANITARY CRISIS & COVID 19 PANDEMIC' LOCKDOWN

<b>F1: Have barrier measures against contamination affected your business?</b>
Restriction of movement
Effects on your family life
Curfews
Limited communication to other cities, governorates, with abroad...
Limited access to services (please precise)
<b>F2: Have barrier measures against contamination affected your employees?</b>
Women and men
Only women?
How? Any example?
<b>F3: Have barrier measures against contamination affected your family life?</b>
How? Any example?
Was the impact overall or specific?
Economic (drop in production, selling, in export, closing of the business ...),
Financial (critical drop in income, bankruptcy)
Other (Please specify)
<b>F4: How do you have adapted to the COVID-19 pandemic? Can you give examples of successful adaptation and/or challenges?</b>

## SECTION G: FACTORS (OBSTACLES) YOU ARE FACING CURRENTLY IN RUNNING YOUR BUSINESS

<b>G1:</b> Family pressures (gender-role expectations)	
<b>G2:</b> Awareness/ Access to business support	
<b>G3:</b> Inter role conflict (work/home conflict)	
<b>G4:</b> Lack of female role models	
<b>G5:</b> Isolation from the business network	
<b>G6:</b> Lack of timely business information	
<b>G7:</b> Socio-cultural environment (lack of respect and belief of the women qualifications and stereotype)	
<b>G8:</b> Lack of business management skills	
<b>G9:</b> Liquidity and other financial problems	
<b>G10:</b> Gaining acceptance/respect of people	
<b>G11:</b> Political and Security Issues in the Country	
<b>G12:</b> No time for training/upgrading of skills	
Other (Please specify)	

## SECTION H: ENTREPRENEURS NEEDS'ASSESEMENT

Indicate to what extent, you agree or disagree with the following statements.  
Mark the applicable block by crossing with an X (X).

<b>H1: Have you ever been trained or developed by either a government or non-Government agency or the private sector? If yes, name the institution:</b>	
Indicate the type of training that you received.	
Technical skills (i.e. -----) <sup>(348)</sup>	
Communication skills	
Accounting skills	
Management skills	
Technological skills	
Digital Marketing	
Other: (Please specify)	

<b>H2: Do you know any organisation which is specifically established for entrepreneurs? (Yes or No) If yes, what is the name of that organisation? What about their membership and the value added or difficulty particularly for women</b>	
<b>H3: How does the organisation help to develop entrepreneurs in their activities? (Choose one or more).</b>	
Provides education and training	
Provides financial assistance	
Supports/enables networking with other entrepreneurs	
Provides access/exposure to motivational speakers/role models	
Provides business information Other: (Please specify)	

348. Examples will be provided after the final selection of the subsectors

## **Chapter III :**

# **Gender Value Chain Analysis/GSVCA, the findings**

## Chapter III : Gender Value Chain Analysis/GSVCA, the findings

### Section I : Theoretical Approach to Gender Value Chain Analysis/GSVCA

As a reminder, the objective of the Gender-Sensitive Value Chain Analysis/GSVCA is to assess the competitiveness and performance of a number of value chains in each selected sector/subsector, in order to identify actual or potential barriers and opportunities for women and men that might be shaped many custom, law and institutional structure and practices.

Value chains are activities and enterprises linked together for an end result that can be a product, good or service from conception to consumption and consisting of 3 overlapping levels:

- **The Macro level** which covers the set of enterprises that carries out these business activities, i.e. the production, processing, trade and distribution of the particular product or other services. Enterprises are linked by a series of commercial transactions through which the product is conveyed from primary producers to consumers in final markets.
- **The Meso level** which refers to the set of public and private support institutions that is integrated into the functioning of the value chain through technical support, financing, and control of standards and/or regulations in force.
- **The Micro Level** that is organisational and regulatory through the development of norms and rules, international standards for a product or service.

Value chain analysis involves collecting information on relevant entities such as firms, primary input producer groups, households or producer associations, and market connections for a given value chain. The information collected clarifies the positions and roles of actors within the chain, and is used to better coordinate activities and improve the flow of products/services to the end use, i.e. consumption.

#### 1. The value chain selection matrix<sup>(349)</sup>

The methodology developed by GIZ and the ILO has been put in place with the objective of standardizing a tool that allows projects and programs to select one or more value chains, according to predefined criteria closely linked to the objectives and expected results of the projects and programs. This tool is presented in the form of a matrix with 4 dimensions :

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349. See details of each dimension and associated categories and subcategories in the appendices.

- **The economic dimension**, which focuses on the potential for market growth, job creation for men and women, comparative advantage and added value.
- **The environmental dimension**, which is based on the scarcity of natural resources, population growth and consumption, environmental degradation and climate change.
- **The social inclusion and gender dimension**, which 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 among value chain actors.
- **The institutional dimension**, which refers to the establishment of an “enabling environment,” a policy and regulatory framework conducive to value chain development.

This tool is based on the assessment of the information collected (qualitative and quantitative data) for each dimension, which includes 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% for the dimension). The scoring of the answers allows for the assessment of the different questions asked in each dimension. 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 and on the basis of the following scale:

- 1 = very poor/very bad
- 2 = poor / bad - below average
- 3 = acceptable/moderate - above average
- 4 = good/high

The overall score for each value chain/subsector, that corresponds to a maximum score of 4 is obtained using the following formula:

- % of **economic dimension** X (the total of the scores in each case multiplied by the % of the question)
- +
- % **environmental dimension** X (the total of the marks each time multiplied by the % of the question)
- +
- + % **social inclusion and gender dimension** X (total scores each time multiplied by % of question)
- +
- + % **institutional dimension** X (the total score each time multiplied by the % of the question).

## 2. Adapting the tool for research purposes

As the project focuses on women entrepreneurs, it was decided to explore the economic areas where the presence of women is most reflected - or not - and, as a result, three sectors were selected from those that would most meet these criteria and a subsector for each, as herewith described:

- The agricultural sector and more specifically the agri-food subsector,
- The light industry sector with focus on the textiles and clothing subsector,
- The services sector targeting the innovative subsector which is Information and Communication Technologies/ICT.

As a result of the initial assumption of comparability of the different subsectors, the value chain selection matrix tool was adapted for research and analysis. In this context, the number of dimensions and their weighting in the value chain selection matrix was limited to three. Thus, the environmental dimension was not retained in the matrix by choice to remain more focused on the objectives and expected results of the project and research. Indeed, the categories of this dimension, namely 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 burdened the process and content and thus truncate the results, taking them away from the initial objective. The value chain matrix used is based on the following criteria:

- The economic dimension (40%) with market growth prospects of the value chain. Indeed, the choice had to be made on the economic weight (economic contribution in the country, job creation - to have enterprises generating employment positions-, market growth, competitive enterprises),
- The gender and social innovation dimension (40%) which assesses the presence and position of women entrepreneurs in the value chain, in order to define their roles and access to and control over productive resources, but also the possibilities for collaboration between actors in the value chain,
- The institutional dimension (20%) The weighting of this dimension was 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.

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

**Table 57 - GSCVA Maximum scoring rates**

Dimension	Scoring Rate	Maximum score
<b>Economic</b>	40%	1.6
<b>Gender and social innovation</b>	40%	1.6
<b>Institutional</b>	20%	0.8
<b>Total</b>	<b>100%</b>	<b>4</b>

## Section II : Findings of the comparative Gender Sensitive Value Chain Analysis in the six countries covered

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 total scores attributed to each subsector for each country.

**Table 58 - GSVCA results for the six countries covered**

Countries	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
Algeria	2.66	1.62	2.78
Egypt	2.14	2	3.18
Jordan	2.08	1.94	3.1
Lebanon	2.76	2.14	3.16
Morocco	3.22	2.24	2.6
Tunisia	2.42	2.24	3.32
<b>GSVCA Total (100%)</b>		<b>Maximum possible Score 4</b>	

The scoring of each subsector corresponds to the performance on the 3 dimensions (Economic, Gender & social innovation and Institutional dimension). Under the GSVCA each country is assessed in its context. Countries cannot be compared against each other. One cannot conclude that the Egypt ICT performs better than ICT in Algeria, but rather ICT as a subsector scores higher than the Agri-food subsector in Algeria. Noting that the highest the score, the highest probability for the country to succeed in the subsector.

*ICT as a subsector has been identified as the subsector with the highest potential in all countries covered but Morocco. Essentially, it is a subsector with considerable economic potential & development prospects of the market. In addition, there is strong support from governmental institutions and non-governmental and professional organisations to the subsector. From a gender perspective, it is a field accessible to female university graduates with technological know-how.*

Yet, not all countries are at the same level of progress with **Algeria** having limited digitalisation of public services whereas **Egypt** has good infrastructure for the development of the ICT subsector. In **Jordan**, women are well represented in the ICT value chain, although the sector employed only 1% of the workforce, 29% of them were women - the highest rate for women among all other sectors of the economy, supported by strong efforts by governmental and non-governmental institutions. In addition to the existence of programmes and initiatives for the benefit of women to address their low level of representation in the ICT value chain, **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 vertical software and mobile applications. **Tunisia** has a strong pipeline of ICT-professionals due to the attractiveness of the ICT-related courses of study, which are increasingly popular with students and the existence of programmes and initiatives to the benefit of women.

*Agri-food scored as the highest potential for **Morocco** given its economic contribution to the local market and growth prospects both on the local market and for exports. The fact that women are positioned at all levels of the subsector, from primary production to product processing shows deep pockets for progress, reinforced by the existence of institutional support from the state and support from international organisations in this field.*

## 1. The Economic Dimension

The **Economic dimension** considers the market demand outlook and the comparative advantage of production and the level of competitiveness (compared to competing producers). There are two guiding questions in evaluating the market demand outlook (for local and/or export):

- What is the economic weight and the added value of the value chain?
- What are the prospects for market growth?

The two guiding ways that allow the assessment of the comparative advantage of production and the level of competitiveness are:

- 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?

The scoring table below reflects the scores attributed to each dimension per subsector for each country.

### 1.1. The Economic Dimension per country

Reported herewith are the matrices classified by dimensions per country. The full detailed literature review per country is available in the country's respective country profile to be referred to for fully developed responses to each question. The scoring was done on the basis of this extensive research. Provided herewith are excerpts to feed the rationale for the scoring.

## ALGERIA

Table 59 - Algeria's scores on the Economic Dimension

ECONOMIC DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (350)	Score	WS (351)	Score	WS	Score	WS
<b>Market demand outlook (local and / or export)</b>	Economic weight and added value of the sector	25%	4	0.4	2	0.2	1	0.1
	Prospects for market growth	25%	3	0.3	4	0.4	4	0.4
<b>Comparative advantage of production level of competitiveness (compared to competing producers)</b>	Possibility to substitute local productions for imports	25%	4	0.4	1	0.1	4	0.4
	Unit production costs vs. the baseline Attractive price offering to the buyer/ consumer	25%	3	0.3	1	0.1	2	0.2
<b>TOTAL ECONOMIC DIMENSION</b>		<b>100%</b>		<b>1.4</b>		<b>0.8</b>		<b>1.1</b>

In Algeria, at the economic level, the **agri-food subsector** was the best rated with 1.4 points, notably due to its contribution to the economy of 12.3% of GDP and the 40% coverage of industrial employment, excluding hydrocarbons. Food and beverage industries are disconnected from the agricultural upstream and outsourced, it is largely based on the import of raw materials with a level of dependence ranging from 100% for sugar to 11% for fish. While, the Agri-Food Industries (AFI) represent at least 17,000 companies and generate more than 140,000 jobs per year, 95% of which are managed by the private sector; the sector exports very little, despite the potential for certain products such as fishery products and juice industries,<sup>(352)</sup> not to mention citrus fruits, dates and olive oil, to name but a few. Only the improvement of agricultural productivity will be able to lift the natural handicap that characterises the agricultural sector in Algeria. The modernisation of the agri-food industries and their integration into the national production system are the only possible and necessary ways to preserve the country's food security, even though Algeria has been evaluated by international organisations as the only stable country in Africa and the Maghreb in terms of food, placing it on the same level as the European and American states.

350. Weight of the guided question in the total criterion

351. 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)

352. Département fédéral des affaires étrangères DFAE : Rapport Économique Algérie, juillet 2020, <https://www.s-ge.com//rapport-economique-algerie-2020>

**The ICT subsector** is positioned in second place in the comparison with a score of 1.1, due to its contribution of 4% to GDP. In the report of the World Economic Forum (WEF) on global competitiveness for 2019, in terms of adoption of ICT, telephony and mobile broadband and the number of internet users, Algeria is ranked 76<sup>th</sup> in the world. The penetration rate of the mobile telephony network at the first quarter of 2021 was 104.65% and the number of effective internet users of 26.35 million as of January 31, 2021.<sup>(353)</sup> The repercussions of the health crisis have made the orientation towards digitalisation a top priority that the Government is working to achieve, in order to improve the investment and development climate of the country, especially with a promising software market Ranked 13<sup>th</sup> in the e-government development index, the market potential is estimated at USD 500 million for 2021-2022.<sup>(354)</sup>

Finally, the **textile subsector** received a score of 0.8, due to its low contribution to GDP of 0.15% in 2019 but also its high dependence on imports, with extremely low domestic production covering only 4% of need, estimated for shoes and ready-to-wear clothing to about 4 billion dollars, the remaining met by imports.<sup>(355)</sup> Indeed, unlike its Tunisian and Moroccan neighbours, Algeria has not benefited from the interest of Foreign Direct Investors (FDI).<sup>(356)</sup> Yet, the Algerian government has launched in partnership with a Turkish company the largest textile site on the African continent (250 hectares): TAYAL. With 8 production units, 40% of the factory's production is destined for the domestic market, while the remaining 60% is aimed at international markets.

## EGYPT

**Table 60 - Egypt's scores on the Economic Dimension**

ECONOMIC DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (357)	Score	WS (358)	Score	WS	Score	WS
<b>Market demand outlook (local and / or export)</b>	Economic weight and added value of the sector	25%	4	0.4	2	0.2	2	0.2
	Prospects for market growth	25%	2	0.2	2	0.2	4	0.4
<b>Comparative advantage of production level of competitiveness (compared to competing producers)</b>	Possibility to substitute local productions for imports	25%	2	0.2	2	0.2	2	0.2
	Unit production costs vs. the baseline Attractive price offering to the buyer/consumer	25%	2	0.2	1	0.1	2	0.2
<b>TOTAL ECONOMIC DIMENSION</b>		<b>100%</b>		<b>1</b>		<b>0.7</b>		<b>1</b>

353. Téléphonie mobile : plus de 46 millions abonnés au 1er trimestre 2021 en Algérie <https://www.algerie-eco.com/2021/10/05/telephonie-et-internet-en-algerie-les-chiffres-du-1er-semestre-2021-arpce/#:~:text=Le%20nombre%20des%20abonn%C3%A9s%20actifs,dernier%20bilan%20de%20l'ARPCE>

354. <https://www.businessfrance-tech.fr/2021/10/06/le-marche-des-logiciels-en-algerie-une-tendance-haussiere-qui-se-confirme/>

355. Textile : un marché de 4 milliards de dollars entièrement dominé par l'importation à bas prix, Achira Mammeri 25 Déc. 2017 à 18:24 <https://www.tsa-algerie.com/textile-un-marche-de-4-milliards-de-dollars-entierement-domine-par-limportation-a-bas-prix/>

356. Le secteur du textile algérien sinistré, A. Belkessam, 22 Septembre 2009 [https://www.econostrum.info/Le-secteur-du-textile-algerien-sinistre\\_a1545.html#:~:text=Aujourd'hui%2C%20la%20part%20du,atteint%20pas%20les%201%25](https://www.econostrum.info/Le-secteur-du-textile-algerien-sinistre_a1545.html#:~:text=Aujourd'hui%2C%20la%20part%20du,atteint%20pas%20les%201%25)

357. Weight of the guided question in the total criterion

358. 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)

The selection matrix score in Egypt, applied to the three subsectors showed a better score for the **information and communication technologies** subsector and the **agri-food subsector** with a score of 1, highlighting a significant economic contribution of 24.5% to GDP for the agri-food and ICT subsector.

**Agriculture** accounted for 21.3% of employment and 11.4% of GDP in 2019. Food exports accounted for 15.0% of merchandise exports.<sup>(359)</sup> Egypt has a dynamic market of some 88 million consumers, one of the largest in Africa and the Middle East. Yet, the country remains a net importer of agricultural and food products, especially of cereals, meat, vegetable oils, vegetables and seafood. It is a promising sector with the future development of distribution systems and population growth, but faces challenges in marketing quality products, upgrading of the production facilities to international standards, and development of services and of exports. In addition, as Egypt is a net importer of food, its chronic shortage of foreign currency has led to a sharp increase in food prices. Food and beverage prices rose by 33.64% year-on-year in July.<sup>(360)</sup> As a result, consumers are shifting their purchases to economically priced food.

The **ICT subsector** is characterised by strong investment growth with an increase of 24.3% in 2019 compared to 2018 and a strong governance model and sustainable institutions for fostering innovation and entrepreneurship, built over the last two decades.<sup>(361)</sup> Hence, Egypt is well positioned to become a regional digital hub for the Middle East and Africa. ICT is the core sector of the digital economy which also encompasses the digitalisation of other sectors. With 40.9 million internet users in 2019, Egypt leads the Arab world and is second in Africa, after Nigeria.<sup>(362)</sup>

Finally, the **textiles subsector** was given a score of 0.7 due to the lack of private investment in this area which has been in decline for the past thirty years. The Textiles and clothing is the second industrial subsector in Egypt after agriculture and the agri-food sector. It accounts for about 3.5% of GDP, 34% of industrial production and 14% of Egypt's total exports, but representing only about 0.3% of global exports. The textile value chain in Egypt, mainly focused on cotton products, is underperforming its peers and competitors. It is highly dependent on imported inputs, reflecting weak vertical integration and a lack of upstream integration.<sup>(363)</sup>

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359. World bank, creating markets in Egypt, realizing the full potential of a productive private sector, December 2020. P 144. <https://www.ifc.org/>

360. Seltem lyigun, Agrofood in north Africa: A strategic sector at nature's mercy, 2016. P.8. Coface MENA Economist. <https://www.coface.com/content/download/141038/2203729/file/North+Africa.pdf>

361. Dr. Maged Osman: Women in ICT sector, Women National Council, World bank and Baseera, May 2019 <https://en.enow.gov.eg/Report/12.pdf>

362. World bank, creating markets in Egypt, realizing the full potential of a productive private sector, December 2020. P 144, <https://www.ifc.org/>

363. World bank, creating markets in Egypt, realizing the full potential of a productive private sector, December 2020. P 144. <https://www.ifc.org/>

## JORDAN

**Table 61 - Jordan's scores on the Economic Dimension**

ECONOMIC DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (364)	Score	WS (365)	Score	WS	Score	WS
<b>Market demand outlook (local and / or export)</b>	Economic weight and added value of the sector	25%	4	0.4	2	0.2	3	0.3
	Prospects for market growth	25%	3	0.3	4	0.4	4	0.4
<b>Comparative advantage of production level of competitiveness (compared to competing producers)</b>	Possibility to substitute local productions for imports	25%	1	0.1	1	0.1	3	0.3
	Unit production costs vs. the baseline Attractive price offering to the buyer/consumer	25%	2	0.2	1	0.1	4	0.4
<b>TOTAL ECONOMIC DIMENSION</b>		<b>100%</b>		<b>1</b>		<b>0.8</b>		<b>1.4</b>

In Jordan, the better score was for the **Information and Communication Technologies subsector** with a score of 1.4, highlighting a significant economic contribution, a better rate of employability and the leading position in the region. ICT is one of the largest contributors to the economy accounting for 12% of GDP in 2016<sup>(366)</sup> but the ICT goods exports (% of total goods exports) in Jordan was reported at 2.14% in 2019.<sup>(367)</sup> The internet penetration increased from 29% in 2009 to 76%, or 5.9 million users, in the first quarter of 2015.<sup>(368)</sup>

**The agri-food subsector** comes second in the selection matrix with a score of 1 reflecting an economic contribution of around 6.3% to GDP with good export prospects. According to the World Bank Group, agri-food exports in Jordan are the third most important manufactured goods after textiles and pharmaceuticals.<sup>(369)</sup> Jordan has an untapped export potential, whereby only 50% of the fruit and 60% of the vegetable export potential is achieved. It should be noted, however, that the main constraints in this subsector are linked to the weakness of natural resources (availability of agricultural land and water) and also to the dependence on imports of foodstuffs such as cereals, legumes and vegetables.

364. Weight of the guided question in the total criterion

365. 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)

366. ICT Sector Profile, Jordan Investment Commission, 2018, <https://www.jic.gov.jo/wp-content/uploads/2018/07/Sector-Profile-ICT-Final-Apr-2018-2.pdf>

367. Jordan - ICT goods exports (% of total goods exports) - actual values, historical data, forecasts and projections were sourced from the World Bank on October of 2021 <https://tradingeconomics.com/jordan/ict-goods-exports-percent-of-total-goods-exports-wb-data.html>

368. Expansion of Jordan's ICT sector remains a government priority <https://oxfordbusinessgroup.com/overview/dynamic-market-private-sector-ambitions-rising-internet-penetration-and-shift-4g-are-tran-0>

369. 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>

Finally, **the textiles subsector**, which received the lowest score of 0.8, came third. This score reflects important export potential with the various free trade agreements with the United States, the Arab free trade agreement. The textile industry has been one of Jordan's top 5 exporting sectors,<sup>(370)</sup> a success largely due to these preferential trade agreements. Although their impact remains limited on the national economy, especially with the strong dependence on the import of raw materials and the employment of migrants, as well as the difficulties of positioning oneself on the European markets with strong competition from the North African countries; the sector has potential for upgrading in value chains and penetrating new markets.<sup>(371)</sup>

## LEBANON

**Table 62 - Lebanon's scores on the Economic Dimension**

ECONOMIC DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (372)	Score	WS (373)	Score	WS	Score	WS
<b>Market demand outlook (local and / or export)</b>	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
<b>Comparative advantage of production level of competitiveness (compared to competing producers)</b>	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
<b>TOTAL ECONOMIC DIMENSION</b>		<b>100%</b>		<b>1.2</b>		<b>0.9</b>		<b>1.5</b>

For Lebanon, the selection matrix score applied to the three subsectors showed a better score for the **ICT subsector** 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. In 2018, ICT contributed to around 2.1% of the Lebanon's GDP, with around 550 companies being involved in ICT Services and Manufacturing, which represents the most productive component, mostly in the Software subsector. The positive performance of the Lebanese ICT sector has benefited from massive investments in telecommunications infrastructure, capacity and broadband speed. Moreover, ICT companies have the opportunity to expand and serve the MENA region in FinTEch, EdTech and HealthTech building on the country's position as healthcare hub in the Arab world.<sup>(374)</sup>

370. The Textiles Sector in Jordan: How Can Jordan Maximize the Benefits from, and Increase Employment in the Sector? March 2021, [http://jsf.org/sites/default/files/Textile%20Sector\\_English.pdf](http://jsf.org/sites/default/files/Textile%20Sector_English.pdf)

371. Global Value Chains Diagnostic – Case Study Apparel - Made in Jordan1 <https://www.ebrd.com/documents/admin/apparel-made-in-jordan.pdf?blobnocache=true>

372. Weight of the guided question in the total criterion

373. 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)

374. The ICT sector in Lebanon [https://investinlebanon.gov.lb/en/sectors\\_in\\_focus/ict](https://investinlebanon.gov.lb/en/sectors_in_focus/ict)

The **agro-processing subsector** is in second place with a score of 1.2 thanks to its contribution to GDP of 5% and 8% of the workforce, accounting for the largest share of industrial establishments in Lebanon. It also represents 25% of the industrial sector workforce, generating the highest number of jobs in the industrial sector.<sup>(375)</sup> The country has a large untapped export potential in the agricultural sector, estimated to US\$ 600 million, a third of which is from fruit and vegetable production. Noting that growth remains 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.

Finally, the **textiles subsector** 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 the various crisis the country faced, the subsequent imposed strict controls on capital outflows and the destruction of the port of Beirut. The textile industry of Lebanon accounts for roughly 14% of the total industry sector.<sup>(376)</sup> Apparel needs are mainly satisfied through imports, due to the country's limited capacity for domestic production. There is a need to minimise the heavy reliance on imports and seek opportunities to support and develop local garment manufacturing to enable the garment industry to thrive.<sup>(377)</sup> Yet, 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.<sup>(378)</sup>

## MOROCCO

**Table 63 - Morocco's scores on the Economic Dimension**

ECONOMIC DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (379)	Score	WS (380)	Score	WS	Score	WS
<b>Market demand outlook (local and / or export)</b>	Economic weight and added value of the sector	25%	4	0.4	2	0.2	2	0.2
	Prospects for market growth	25%	4	0.4	3	0.3	4	0.4
<b>Comparative advantage of production level of competitiveness (compared to competing producers)</b>	Possibility to substitute local productions for imports	25%	4	0.4	4	0.4	4	0.4
	Unit production costs vs. the baseline Attractive price offering to the buyer/consumer	25%	3	0.3	1	0.1	3	0.3
<b>TOTAL ECONOMIC DIMENSION</b>		<b>100%</b>		<b>1.5</b>		<b>1</b>		<b>1.3</b>

375. Agro-Food in Lebanon, IDAL-Invest in Lebanon <https://investinlebanon.gov.lb/Content/uploads/CorporatePageRubric/180123031644109~Agro-food%20factsheet%202017.pdf>

376. Lebanon Textile Business Sector Global Market Position <https://www.textileinfomedia.com/textile-industry-in-lebanon>

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

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

379. Weight of the guided question in the total criterion

380. 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)

In Morocco, on this dimension specifically, the selection matrix score applied to the three subsectors showed the best score for the **agri-food subsector** with a score of 1.5. In economic terms, this rate is achieved by the agri-food subsector, thanks in particular to its 30% contribution to industrial GDP and 8% to national GDP with 2,050 companies, i.e. 26% of industrial establishments. Being one of the flagships of the national economy, this subsector is dominated by large, structured and multidisciplinary players and by a multitude of small players specialised in one type of production.<sup>(381)</sup> The country has the ambitions to substitute imports by local production.<sup>(382)</sup>

The **ICT subsector** came second in the comparison with a score of 1.3, due to its 7% contribution to GDP, with an Internet penetration of 62% in January 2019,<sup>(383)</sup> and 74% of internet users in 2019. The country is the most connected country in Africa.<sup>(384)</sup> Morocco has become the main destination for investments from French-speaking countries in the fields of call centres, IT outsourcing and business process outsourcing.<sup>(385)</sup> The state is also seeking to attract foreign talent to improve the country's ICT capacity; with faster work visa procedure and lower application fee for IT specialists.<sup>(386)</sup>

Finally, the **textile subsector** received a score of 1, due to its low contribution to GDP of 1.7%, but which nevertheless remains a provider of employment with 400,000 jobs, occupying almost 42% of industrial employments. This sector is characterised by a weakness of the upstream industry (availability of inputs, styling, pattern making, innovation, etc.), which has a negative impact on price and non-price competitiveness (creative capacities of the sector)<sup>(387)</sup> Nonetheless, in a context of local textile demand growth of 3-4% per year, this industry can make a significant contribution to the critical need to create some 300,000 urban jobs annually over the next decade.

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381. AGROALIMENTAIRE : un secteur à fort potentiel de développement, 2021, <https://fnh.ma>

382. <https://lematin.ma/jhttps://oxfordbusinessgroup.com/news/le-maroc-r%C3%A9forme-son-secteur-des-tic> according to the International Telecommunication Union's report on the development of telecommunications in the world.

Rachid Jankari, Les technologies de ournal/2020/83-milliards-dh-dimportations-substituer-production-locale/350255.html

383. <https://oxfordbusinessgroup.com/news/le-maroc-r%C3%A9forme-son-secteur-des-tic>

384. according to the International Telecommunication Union's report on the development of telecommunications in the world.

385. Rachid Jankari, Les technologies de l'information au Maroc, en Algérie et en Tunisie Vers une filière euromaghrébine des TIC?. 2014. 74P. Institut de prospective économique du monde méditerranéen. <http://www.ipemed.coop/>

386. <https://oxfordbusinessgroup.com/news/le-maroc-r%C3%A9forme-son-secteur-des-tic>

387. Ministère de l'Industrie, du commerce, de l'Économie verte et Numérique, 2021, <https://www.mcinet.gov.ma/>

## TUNISIA

**Table 64 - Tunisia's scores on the Economic Dimension**

ECONOMIC DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (388)	Score	WS (389)	Score	WS	Score	WS
<b>Market demand outlook (local and / or export)</b>	Economic weight and added value of the sector	25%	3	0.3	3	0.3	4	0.4
	Prospects for market growth	25%	2	0.2	4	0.4	4	0.4
<b>Comparative advantage of production level of competitiveness (compared to competing producers)</b>	Possibility to substi- tute local productions for imports	25%	3	0.3	2	0.2	3	0.3
	Unit production costs vs. the baseline Attractive price offering to the buyer/ consumer	25%	2	0.2	1	0.1	4	0.4
<b>TOTAL ECONOMIC DIMENSION</b>		<b>100%</b>		<b>1</b>		<b>1</b>		<b>1.5</b>

With regard to the economic dimension, Tunisia's **Information and Communication Technologies** subsector has a score of 1.5, underlining a significant economic contribution to the GDP (7.5% of GDP), and high growth (7% annual). The other two subsectors scored only 1 point with a low contribution to GDP, i.e. 4% for the agri-food subsector and 3% for the Textile and Clothing Industries. This can be attributed to the impact of the COVID-19 pandemic, which severely disrupted the two subsectors due to their heavy dependence on international markets, whereas it benefited the IT sector due to the increase in demand in this area. With more than 2 120 private companies, 219 shared service centres, 8 development centres serving multinationals, the sector employs nearly 86,000 people.<sup>(390)</sup> "Global Competitiveness Report" considers Tunisia as the leading country in North Africa in terms of quality of vocational training, skills of graduates and ease of access for talent to the sector,<sup>(391)</sup> creating offshore opportunities for the export of the well-trained Tunisian engineers of more than 1 000 computer engineers per year to Europe.

388. Weight of the guided question in the total criterion

389. 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)

390. Tunisia Investment Authority: Secteur TIC Argumentaire Sectoriel 2019, <https://tia.gov.tn/>

391. World Economic Forum : Global Competitiveness Report 2019, <http://www3.weforum.org/>

**Agriculture and agri-food** in Tunisia maintain a fairly developed level of activity with a participation of 13% of the national GDP and continues, therefore, to occupy a preponderant place in the national economy. The agri-food industry represents the 2<sup>nd</sup> sector of the industrial fabric in terms of productivity and added value,<sup>(392)</sup> characterised by annual variations due to fluctuations in agricultural production linked mainly to climatic conditions. A sector restructuring fund has been set up to help manufacturers modernise, better manage their agri-food businesses in an aim to export.

In 2019, the **textile subsector** in Tunisia accounted for more than 20% of Tunisian exports. It employs 176,000 people, i.e. approximately 32% of employees in the manufacturing sector, the majority of which are women. Heavily hit by the pandemic with figures up to July 2020 that show a drop in Exports of 22.5%. The strengths of the subsector lie in the production and sale of the minute cost. The fast production and high reactivity allow to maintain the competitiveness and profitability of the production at a competitive cost, as well as a high level of quality ensured thanks to high skilled employees, issued from the university and professional training institutes set up by the State. However, the country needs major investments for the coming years in order to switch to new production processes, which would allow more added value.<sup>(393)</sup>

## 1.2. Summarized Economic Dimension in the 6 countries covered

Table 65 - Economic Dimension in the countries covered

Countries	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Algeria</b>	<b>1.4</b>	0.80	1.1
<b>Egypt</b>	<b>1</b>	0.7	1
<b>Jordan</b>	1	0.8	<b>1.4</b>
<b>Lebanon</b>	1.2	0.9	<b>1.5</b>
<b>Morocco</b>	<b>1.5</b>	1	1.3
<b>Tunisia</b>	1	1	<b>1.5</b>
Economic dimension (40%)		Maximum possible Score 1.6	

Under the Economic Dimension, 3 countries had the Information and Communication Technologies subsector come in in first position: **Jordan Lebanon and Tunisia**. In **Egypt**, the ICT subsector ranked equally with the agri-food subsector. In **Algeria and Morocco**, at the economic level, the agri-food subsector was the best rated with respectively 1.4 and 1.5 points.

392. <https://www.businessfrance.fr/tunisie-les-secteurs-agricole-et-agro-industriel-font-preuve-de-resilience-face-a-la-crise-economique-et-sanitaire>

393. <https://lapresse.tn/91155/textile-habillement-les-voies-de-relance-post-crise/>

In **Algeria**, at the economic level, the agri-food subsector was the best rated with 1.4 points, the ICT subsector is positioned in second place in the comparison with a score of 1.1 and, the textile subsector received a score of 0.8. The selection matrix score in **Egypt**, applied to the three subsectors showed a better score for the information and communication technologies subsector and the agri-food subsector with a score of 1, finally, the textiles subsector was given a score of 0.7. In **Jordan**, the Information and Communication Technologies subsector came in first with a score of 1.4, the agri-food subsector comes second in the selection matrix with a score of 1, the textiles subsector, which received the lowest score of 0.8, came third. For **Lebanon**, the selection matrix score applied to the three subsectors showed a better score for the ICT subsector with a score of 1.5. The agro-processing subsector is in second place with a score of 1.2 and the textiles subsector scored 0.9. In **Morocco**, on this dimension the agri-food subsector was the best rated with 1.5 points. The ICT subsector came second in the comparison with a score of 1.3, and finally, the textile subsector received a score of 1. **Tunisia's** Information and Communication Technologies subsector has a score of 1.5, the other two subsectors scored only 1 point.

## 2. The Gender and Social Innovation Dimension

The Gender and social innovation dimension evaluates the prospects for the integration of women and the Social Innovation potential of each subsector. There are four guiding questions in assessing the prospects for the integration of women:

- Do Women 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?

The question that allows an assessment of the social is whether the is Value Chain is characterised by the presence of shared roles and integration between actors of the chain, consistently with a social innovation approach. The scoring table below reflects the scores attributed to each dimension per subsector for each country.

### 2.1. The Gender and Social Innovation Dimension in each country

Reported herewith are the matrices classified by dimensions per country. The full detailed literature review per country is available in the country's respective country profile, to be referred to for fully developed responses to each question. The scoring was done on the basis of this extensive research. Provided herewith are excerpts to feed the rationale for the scoring.

## ALGERIA

Table 66 - Algeria's scores on the Gender & Social Innovation Dimension

GENDER & SOCIAL INNOVATION DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (394)	Score	WS (395)	Score	WS	Score	WS
<b>Prospects for the integration of women</b>	Women possible function in the VC (groups and functions / roles specified)	30%	3	0.36	1	0.12	4	0.48
	Relative number of women active / employed in the VC (Groups specified)	20%	1	0.08	1	0.16	4	0.32
	Women exercise control over equipment, goods and sales revenue	20%	1	0.08	1	0.08	1	0.08
	Obstacles preventing women from accessing productive resources and economic activities	20%	1	0.08	1	0.08	3	0.24
<b>Potential for social innovation</b>	VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach	10%	1	0.04	1	0.04	1	0.04
<b>TOTAL GENDER AND SOCIAL INNOVATION DIMENSION</b>		<b>100%</b>		<b>0.64</b>		<b>0.48</b>		<b>1.16</b>

In Algeria, **the ICT subsector** was the best rated with a score of 1.16, due to the presence of women in positions of responsibility, but also to the greater presence of women entrepreneurs in services in general with a percentage of 40% supported by the efforts of Government institutions to promote graduates in ICTs and women civil servants and managers to leadership positions, in recognition of the higher rate of women in ICT graduations.

The **agri-food subsector**, not very developed in Algeria, compared to its potential, comes in second place with a score of 0.64, essentially due to the strong presence of women, but marked mainly by precarious work, low or unpaid activities that are not being considered as "active" by part of the population. The gender disparities compromise agricultural productivity and hinder women's equitable and profitable participation in agricultural value chains. In addition, structural inequalities in gender-insensitive political and financial systems create barriers for women seeking access to training, education, technology

394. Weight of the guided question in the total criterion

395. 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)

and/or information. Other challenges relate to access to financial and physical services, infrastructure, paid employment, sustainable livelihoods, markets and trade constraints.

Finally, with 0.48, the **textile subsector** has the lowest score, because of the importance of the informal sector in the textile and clothing industry. The subsector consists essentially of self-employment, with women workers being independent but in reality, exploited both within their families and by their employers. In fact, they are very poorly paid, are not affiliated to the social security system for those who work at home for the textile industry, which uses a young and poorly qualified workforce.<sup>(396)</sup> The textile value chain is still very compartmentalised, making it difficult to assess the extent to which roles are shared and the extent to which the integration of actors in the chain is effective.

## EGYPT

**Table 67 - Egypt's scores on the Gender & Social Innovation Dimension**

GENDER & SOCIAL INNOVATION DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (397)	Score	WS (398)	Score	WS	Score	WS
<b>Prospects for the integration of women</b>	Women possible function in the VC (groups and functions / roles specified)	30%	2	0.24	4	0.48	4	0.48
	Relative number of women active / employed in the VC (Groups specified)	20%	1	0.08	3	0.24	4	0.32
	Women exercise control over equipment, goods and sales revenue	20%	1	0.08	1	0.08	4	0.32
	Obstacles preventing women from accessing productive resources and economic activities	20%	1	0.08	1	0.08	4	0.32
<b>Potential for social innovation</b>	VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach	10%	1	0.04	1	0.04	3	0.12
<b>TOTAL GENDER AND SOCIAL INNOVATION DIMENSION</b>		<b>100%</b>		<b>0.52</b>		<b>0.92</b>		<b>1.56</b>

396. HAL: Algérie, l'emploi féminin en transition 2007, <https://halshs.archives-ouvertes.fr/>

397. Weight of the guided question in the total criterion

398. 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)

For Egypt, the **ICT subsector** stood out strongly in terms of gender and social innovation, with a score of 1.56 compared to the other subsectors. Indeed, the ICT is characterised by highly qualified employees and by the presence of women, particularly in the production sector, where 64% of all women are employed, a presence and role remain that are relative when compared to their capacity and high level of education given that 92% of them have a university degree. Undeniably, despite their access to ICT specialisation, women remain a minority, accounting for only 27% of employees in ICT companies. It is relevant to note however, that this rate is higher than the average participation rate of Egyptian women in the workforce, which is 22%.<sup>(399)</sup>

In second place is found the **textiles subsector** with a score of 0.92, mainly because of the lower wages for women. In 2007, women, concentrated in the lowest paid firms and occupations, represented circa 20% of the workforce in the private sector (overall), whereas in the textile and clothing sector (TC), this share doubles to about 40%.<sup>(400)</sup> Structurally, women receive only 72% of men's wages. This pay gap stems in part from the fact that women join the industry at a young age (which accounts for 40% of the pay gap), are concentrated in the lowest paid occupations (14% of the gap) and in small businesses (6%).<sup>(401)</sup>

Finally, the **agri-food subsector** scored the lowest, at 0.52. In fact, despite women's contribution to the economy through agriculture, they are frequently overlooked in the census within the sector and thus in the data and in investments. Moreover, the assessment of women's limited access to resources, including decision-making, also highlights that they have virtually no control over this subsector. The majority of women in agriculture, 85%, constitute the main unpaid labour force in family farms, compared to only 10% of men. In 2005, only 13% of business owners were women, and in 1999, women owned only 5.2% of total agricultural land. It was also found that plot sizes were generally larger for men than for women.<sup>(402)</sup>

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399. ETF, Women and work in Egypt, Tourism and ICT sectors a case study. 2010. P60.

400. Population Council, Gender and work in the MENA region: Poverty, Job Quality and Labor Market Dynamics. Working paper series, No 13, 13 June 2011

401. Female Wages in the Egyptian Textiles and Clothing Industry: Low Pay and Discrimination, 2016 [https://www.researchgate.net/publication/310812678\\_Female\\_Wages\\_in\\_the\\_Egyptian\\_Textiles\\_and\\_Clothing\\_Industry\\_Low\\_Pay\\_and\\_Discrimination](https://www.researchgate.net/publication/310812678_Female_Wages_in_the_Egyptian_Textiles_and_Clothing_Industry_Low_Pay_and_Discrimination)

402. World Programme for the Census of Agriculture

## JORDAN

**Table 68 - Jordan's scores on the Gender & Social Innovation Dimension**

GENDER & SOCIAL INNOVATION DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (403)	Score	WS (404)	Score	WS	Score	WS
<b>Prospects for the integration of women</b>	Women possible function in the VC (groups and functions / roles specified)	30%	1	0.12	3	0.36	4	0.48
	Relative number of women active / employed in the VC (Groups specified)	20%	1	0.08	1	0.08	4	0.32
	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	1	0.08
<b>Potential for social innovation</b>	VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach	10%	1	0.04	1	0.04	1	0.04
<b>TOTAL GENDER AND SOCIAL INNOVATION DIMENSION</b>		<b>100%</b>		<b>0.40</b>		<b>0.64</b>		<b>1.08</b>

In Jordan, the **ICT subsector** was awarded the highest score of 1.08, mainly due to the relatively high number of Jordanian women in employment, especially compared to other subsectors. However, it should be noted that while the majority of women in ICT are employed in professional jobs with attractive working conditions, they are still underrepresented in management positions with only 13% of women senior managers and 19% in middle management. As of 2016, although the sector employed just 1% of the labour force, in 2019 the participation of females in the Jordanian ICT sector stood at around 30%, making it still a male-dominated sector<sup>(405)</sup> although women represented 48% of ICT graduates. Social norms continue hinder women's mobility and job opportunities. Often many women engineers will prefer sectors such as education and teaching because, in addition to being non-controversial and in full conformity with their traditional roles, it offers advantages in relation to their reproductive responsibilities (working hours, number and length of holidays...)<sup>(406)</sup> Furthermore, since the sector allows for telecommuting or

403. Weight of the guided question in the total criterion

404. 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)

405. ETF Europa: Women and work in Jordan – Tourism and ICT sectors: a case study; 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

406. Promoting investment and business climate reforms in Jordan's ICT sector, 2021 [https://www.oecd.org/mena/eu-oecd-mediterranean-investment/EU\\_OECD\\_Issues\\_paper\\_ICT\\_sector\\_Jordan.pdf](https://www.oecd.org/mena/eu-oecd-mediterranean-investment/EU_OECD_Issues_paper_ICT_sector_Jordan.pdf)

working from home,<sup>(407)</sup> attention must be paid to ensure that this approach to work is not offered exclusively to women, which would be one way to keep them in the private space, confining women to domesticity, even in educated settings, limiting their mobility and exposure.

While the textiles subsector comes second on this dimension with a score of 0.64 followed by the agro-processing subsector with a score of 0.4, both subsectors are marked by employment among the most vulnerable population and also a weakness in access and control over productive resources for women.

In the **textile subsector**, the number of Jordanian and non-Jordanian women active/employed in the VC is relatively high in textiles, clothing and leather manufacturing. In 2020, for the WBJ about 73% of the employed are women and about 79% are non-Jordanian,<sup>(408)</sup> however they are virtually absent from high level management, executive and technical functions of the VC, worse female workers in textile & garment factories are exposed to poor and dangerous work conditions and serious labour abuses. Women who have been able to join the textile and clothing sector face many obstacles in accessing productive resources and economic activities. Working conditions are difficult and they are not covered by a medical or social protection system and do not benefit from a rationalised system of incentives and increases.

Although official statistics count only 2% of the population in the Jordanian **agricultural sector**, according to the World Bank, employees are typically hired among the poor and marginalized portion of the population, including women –hence playing an important role in reducing unemployment. About 52% of rural Jordanian women are employed in agriculture, compared to 9% for men, omitting a large population of foreign and refugee agricultural workers.<sup>(409)</sup> However, in recognition of the competencies of women generated by their culturally assigned role and social obligations, many national programmes tackling female empowerment and rural development have had a focus on food processing.<sup>(410)</sup>

407. ETF Europa: Women and work in Jordan – Tourism and ICT sectors: a case study; 2011 <https://www.etf.europa.eu/en/publications-and-resources/publications/women-and-work-jordan-tourism-and-ict-sectors-case-study>

408. Bangladesh (+60%) followed by India, Sri Lanka, Nepal, Myanmar, China, Pakistan and Madagascar.

409. 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/fr/325551536597194695/Agricultural-Sector-Note-Jordan-and-Lebanon.docx>

410. Lina Hundaileh, Fadi Fayad Jordan's food processing sector analysis and strategy for sectoral improvement. GIZ Jordan employment-oriented MSME promotion project (MSME) trade for employment project (t4e)? May 2019 <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

## LEBANON

Table 69 - Lebanon's scores on the Gender & Social Innovation Dimension

GENDER & SOCIAL INNOVATION DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (411)	Score	WS (412)	Score	WS	Score	WS
<b>Prospects for the inte- gration of women</b>	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
<b>Potential for social innovation</b>	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
<b>TOTAL GENDER AND SOCIAL INNOVATION DIMENSION</b>		<b>100%</b>		<b>0.88</b>		<b>0.92</b>		<b>1.12</b>

Lebanon's **ICT sector** with a score of 1.12, 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. Lebanon closed the Gender Gap in the enrolment in secondary and tertiary education and in 2018, the country ranked 64 out of 176 countries in ITU's ICT Development Index (IDI),<sup>(413)</sup> placing it in a privileged position in the region, implying availability of ICT resources for professionals and consumers of both sexes. However, there are large gaps in internet use relating to age, education and income levels regrettably, available data are not disaggregated by sex.<sup>(414)</sup>

411. Weight of the guided question in the total criterion

412. 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)

413. <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\\_PWEL\\_MENA\\_2018.pdf](https://open.unido.org/api/documents/13737828/download/DeskReviewStudy_PWEL_MENA_2018.pdf)

414. 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\\_PWEL\\_MENA\\_2018.pdf](https://open.unido.org/api/documents/13737828/download/DeskReviewStudy_PWEL_MENA_2018.pdf)

As other covered countries and many others in the region and the world, barriers experienced by women in Lebanon 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, when limiting their time resource limits also their performance and competitiveness in both the public and private sectors in this new and very demanding field.

As such, the **textiles/clothing subsector** obtained a score of 0.92. Unfortunately, despite multiple efforts, no record for the women in the TC workforce was found. 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. Young women with relatively low skills comprise a high share of employees in the clothing industry, often one of the few accepted forms of contractual labour for women. Most jobs in the apparel production are occupied by women and more particularly migrant and refugees (Palestinian embroidery in Palestinian camps). 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.<sup>(415)</sup>

As such the **agri-food subsector** scored 0.88. Approximately 20 to 25% of Lebanon's active population is in the agriculture and food sector, women accounting for up to 43% of the agricultural work force and 9% of total farmers,<sup>(416)</sup> yet earning two-thirds to half of the wages earned by men.<sup>(417)</sup> Lebanese women have a role in the value chain doing the labour-intensive and time-intensive manual farming tasks. 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. 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 related challenges, such as the lack of social protection, to the point that the Ministry of Agriculture considers women as a vulnerable group.

415. 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](https://www.ilo.org/wcmsp5/groups/public/-ed_dialogue/-sector/documents/publication/wcms_300463.pdf)

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

417. 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/>

## MOROCCO

Table 70 - Morocco's scores on the Gender & Social Innovation Dimension

GENDER & SOCIAL INNOVATION DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (418)	Score	WS (419)	Score	WS	Score	WS
<b>Prospects for the integration of women</b>	Women possible function in the VC (groups and functions / roles specified)	30%	2	0.24	2	0.24	1	0.12
	Relative number of women active / employed in the VC (Groups specified)	20%	3	0.24	3	0.24	2	0.16
	Women exercise control over equipment, goods and sales revenue	20%	3	0.24	1	0.08	1	0.08
	Obstacles preventing women from accessing productive resources and economic activities	20%	1	0.08	1	0.08	1	0.08
<b>Potential for social innovation</b>	VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach	10%	4	0.16	4	0.16	4	0.16
<b>TOTAL GENDER AND SOCIAL INNOVATION DIMENSION</b>		<b>100%</b>		<b>0.96</b>		<b>0.8</b>		<b>0.6</b>

In Morocco, with 70% of the workforce being female, the highest rate in the region, the **agri-food subsector** stands out strongly, with a score of 0.96 in comparison with the overall share of active women of 21.3%.<sup>(420)</sup> The olive sector employs 2,800 people, of whom more than 70% are women, and between 4,000 and 5,000 in the informal production sector; the biscuit, chocolate and confectionery sectors provide a total of 6,400 jobs and include approximately 65% women.<sup>(421)</sup> However, a regional study has shown that women are paid 25% less than men, even for tasks requiring more skilled work.<sup>(422)</sup>

418. Weight of the guided question in the total criterion

419. 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)

420. OCDE/OIT/CAWTAR (2020), *Changer les lois et éliminer les obstacles à l'autonomisation économique des femmes* : Égypte, Jordanie, Maroc et Tunisie, *Compétitivité et développement du secteur privé*, Éditions OCDE, Paris

421. Centre de Commerce International : *Secteur Agroalimentaire*, EDEC Maroc, Feuille De Route, 2014, <https://www.intracen.org/>

422. Abderrahim, B. (2016), *Le travail agricole des femmes rurales entre précarité et Empowerment* : cas de la région de Sais., INRA Meknès Magazine, <https://mag.inrameknes.info/?p=1285>.

The overwhelming majority of women in rural areas do not earn any income from their agricultural activities and remain excluded from the economy,<sup>(423)</sup> a condition worsened by a rural environment generally characterised by a high rate of female illiteracy (90%), one of the lowest school enrolment rates for girls in the world (27%), only 20% have access to vocational training. Female employees cover almost the entire value chain from primary production to processing. In the agri-food sector, women are responsible for most food processing and storage activities. They are mainly involved in the canning and packaging of food and canned goods.<sup>(424)</sup> There is also a corporatist movement that constitutes a fairly important element of women's economic empowerment in Morocco, but they need high-level technical support and marketing expertise, which are often areas where public structures are notoriously weak (compared to the private sector).

With a 60% female presence, 56% of young people, and more than 62% who are not graduates,<sup>(425)</sup> the **textile industry** is characterised by the precarious status of its female workers (discrimination with lower wages and large gender pay gaps, lack of social protection, etc.). Although it is difficult to assess precisely the activities of women in this sector, according to the National Survey of the Informal Sector, women account for 12.7% of jobs in this sector. Women are most numerous in handicrafts (textiles, embroidery, clothing, carpet weaving at home) and 10.2 per cent of them are heads of microenterprises.

Finally, the **ICT subsector** obtained a score of 0.6. The weakness of the data and those available do not allow for a more precise evaluation of this sector in Morocco. Some general facts could be highlighted such as the fact that Morocco has the second highest proportion of female engineering graduates among the Arab States (42.2%), yet the Moroccan ICT sector has always been considered a male domain, because most of the high-paying and responsible jobs are held by men. The presence of women among technology providers is low, on average 30% of operations technicians, only 15% of managers and barely 11% of strategy and planning professionals are women.<sup>(426)</sup>

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423. Moisseron, J. et al. (2019), Financements et activités des femmes en milieu rural au Maroc, <https://hal.ird.fr/ird-02465323/document>

424. Centre de Commerce International : SECTEUR AGROALIMENTAIRE, EDEC MAROC, FEUILLE DE ROUTE, 2014, <https://www.intracen.org/>

425. Ministère de l'industrie, du commerce, de l'économie verte et Numérique, 2021, <https://www.mcinet.gov.ma/>

426. ITU : Un avenir plein de promesses dans le secteur des TIC pour une nouvelle génération de femmes, février 2012, <https://www.itu.int/>

## TUNISIA

**Table 71 - Tunisia's scores on the Gender & Social Innovation Dimension**

GENDER & SOCIAL INNOVATION DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 40%	WGQTC (427)	Score	WS (428)	Score	WS	Score	WS
<b>Prospects for the integration of women</b>	Women possible function in the VC (groups and functions / roles specified)	30%	2	0.24	3	0.36	3	0.36
	Relative number of women active / employed in the VC (Groups specified)	20%	2	0.16	2	0.16	2	0.16
	Women exercise control over equipment, goods and sales revenue	20%	1	0.08	1	0.08	1	0.08
	Obstacles preventing women from accessing productive resources and economic activities	20%	2	0.16	1	0.08	4	0.32
<b>Potential for social innovation</b>	VC characterized by the presence of shared roles and integration between chain actors, consistent with a social innovation approach	10%	1	0.04	1	0.04	4	0.16
<b>TOTAL GENDER AND SOCIAL INNOVATION DIMENSION</b>		<b>100%</b>		<b>0.68</b>		<b>0.72</b>		<b>1.08</b>

For Tunisia, the **ICT subsector** stood out strongly in the Gender and Social Innovation Dimension, with a score of 1.08 compared to the other subsectors. Indeed, the subsector is characterised by highly qualified employees and by the presence of women entrepreneurs, which is not the case for the other two subsectors. Despite very little data about women in the ICT sector, in 2019, 4% of start-ups were founded exclusively by women, and 28% of start-ups were founded by mixed teams.<sup>(429)</sup> Despite lack of data, the type of employment that women have in ICT companies depends on the attitude of employers. Some opt for declared employment but with low wages. Others recruit women on fixed-term contracts, even without social security coverage, and/or benefit from state subsidies, but do not hesitate to dismiss them before they are given tenure.<sup>(430)</sup> Recognizing the gender digital divide, deepened by the pandemic, to support girls' learning and access to the ICT sector, Tunisia has initiated the development of a "concrete" action plan for the period 2021-2026 that will promote employment opportunities in the field of technology and innovation and, at the same time, facilitate access to digital technology for girls in rural areas.<sup>(431)</sup>

427. Weight of the guided question in the total criterion

428. 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)

429. Startup Act : Rapport Annuel 2019-2020, <https://www.startupact.tn/rapport/Startup-Act-Annual-Report>

430. ETF : Femme et emploi en Tunisie ÉTUDE DE CAS DES SECTEURS DU TOURISME ET DES TIC, 2011, <https://www.etf.europa.eu/>

431. La Tunisie célèbre la journée internationale des filles sous le slogan : "génération numérique, notre génération" [https://www.diplomatie.gov.tn/presse/actualites/detail/?tx\\_news\\_pi1%5Bnews%5D=3007&cHash=39e07114aa8099caa4fd18a43a2158a1](https://www.diplomatie.gov.tn/presse/actualites/detail/?tx_news_pi1%5Bnews%5D=3007&cHash=39e07114aa8099caa4fd18a43a2158a1)

The following subsectors, textiles, with a score of 0.72 and agri-food, with a score of 0.68, are marked by a predominantly illiterate workforce with precarious working conditions, whether on the farms or in textile workshops.

Indeed, in the **Textile subsector**, women represent 80% of the workforce in the textile companies, with a rate of female graduates that does not exceed 9% of the active population in this sector, 7% are illiterate, 44% have not received any education beyond primary school, 45% have the level of the second basic or secondary cycle and only 2% have reached higher education. They face a lack of know-how, low wages and a lack of social protection in most cases. Women in this sector are aged between 16 and 35 years, i.e. about 80% of the total workforce, they are also subject to social and family pressure, and the domination of fathers, brothers and husbands both in terms of control over their resources and their freedom of movement.

The **Agricultural sector** remains a highly feminised activity in rural areas, especially at the production level, where the number of women in the sector is estimated at around 550,000, or 70% of the agricultural workforce, but about 57.9% of this workforce provides a service that is considered to be informal, low-paid permanent family help. It should be noted however, that 86% of stable jobs for permanent workers are held by men, compared with only 14% by women.<sup>(432)</sup> While the agricultural sector is considered a pillar of the Tunisian economy with circa half a million women, only 33.3% of them benefit from the social security system and 61% of them are casual farm workers.<sup>(433)</sup> Finally, 23% of women working in the agri-food subsector are illiterate, 22% have received a higher education graduates, only 19.3% have their own economic resources.<sup>(434)</sup>

## 2.2. Summarized Gender and Social Innovation Dimension in the 6 countries covered

**Table 72 – Gender and Social Innovation Dimension in the countries covered**

Countries	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
Algeria	0.64	0.48	1.16
Egypt	0.52	0.92	1.56
Jordan	0.4	0.64	1.08
Lebanon	0.88	0.92	1.12
Morocco	0.96	0.8	0.6
Tunisia	0.68	0.72	1.08
Gender and Social Innovation dimension (40%)		Maximum possible Score 1.6	

432. Consortium Particip. 2019, p.125, Rapport Profil Genre Tunisie 2021. [https://eeas.europa.eu/sites/default/files/profil\\_genre\\_tunisie\\_2021.pdf?fbclid=IwAR36oeb9ldqiMwcdPd06bOv0yq0\\_2snUuiMiuhqBLyKcd5yi\\_WUVsRpMF-g](https://eeas.europa.eu/sites/default/files/profil_genre_tunisie_2021.pdf?fbclid=IwAR36oeb9ldqiMwcdPd06bOv0yq0_2snUuiMiuhqBLyKcd5yi_WUVsRpMF-g)

433. <http://lexpertjournal.net/fr/?p=17990>

434. OIT : Compétences pour le Commerce et la Diversification Économique (STED) en Tunisie Cas du secteur de l'agroalimentaire, mai 2016, <https://www.ilo.org>

Under the Gender and Social Innovation dimension, 5 countries had the Information and Communication Technologies subsector come in in first position: **Algeria, Egypt, Jordan, Lebanon** and **Tunisia**. For **Morocco**, the agri-food subsector was the best rated with 0.96 points.

In **Algeria**, the ICT subsector came in first with 1.16, the agri-food subsector is in second place with a score of 0.64, last with 0.48 came the textile subsector. For **Egypt**, the ICT subsector stood out strongly in terms of gender and social innovation, with a score of 1.56, second place is the textiles subsector with a score of 0.92, and finally, the agri-food subsector had the lowest score of 0.52. In **Jordan**, the ICT subsector was awarded the highest score of 1.08, the textiles subsector comes second with a score of 0.64 followed by the agro-processing subsector with a score of 0.4. **Lebanon's** ICT stood first with 1.12 followed by the Textiles sector with 0.92 whereas agri-food came in 3rd with 0.88. For **Tunisia**, the ICT subsector stood out strongly in the Gender and Social Innovation dimension, with a score of 1.08, textiles, with a score of 0.72 came in second and agri-food, scored 0.68. In **Morocco**, the agri-food subsector stood out at 0.96, the textile subsector had a score of 0.8 and finally, the ICT subsector obtained a score of 0.6.

### 3. The Institutional Dimension

The Institutional dimension examines the promotion policies and regulation of the sector that exist and are in force. It looks as well at the shape of local culture in terms of civic engagement and collective action. Two guiding questions allow the scoring with regards to promotion policies and regulation of the sector that exist and are in force:

- Whether (Promotional) policies and regulations for the sector are in place and are they implemented / enforced?
- Whether public authorities provide tangible support (or if there is hope for such support?) If so, describe and provide evidence of this support.

Five questions have been developed to grasp the 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?
- Is the non-profit sector present and actionable in the VC (to what extent?)
- 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 table below reflects the scores attributed to each dimension per subsector for each country.

### 3.1. The Institutional Dimension in each country

Reported herewith are the matrices classified by dimensions per country. The full detailed literature review per country is available in the country's respective country profile to be referred to for fully developed responses to each question. The scoring was done on the basis of this extensive research. Provided herewith are excerpts to feed the rationale for the scoring.

## ALGERIA

Table 73 - Algeria's scores on the Institutional Dimension

INSTITUTIONAL DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 20%	WGQTC (435)	Score	WS (436)	Score	WS	Score	WS
<b>Promotion policies and regulation of the sector exist and are in force</b>	Policies and regulations for the sector in place and implemented / enforced	30%	4	0.24	2	0.12	1	0.06
	Public authorities provide tangible support	30%	4	0.24	2	0.12	4	0.24
<b>Willingness of chain actors, public authorities, donors and organizations to evolve, collaborate and harmonize interventions</b>	Donors / aid organizations are ready to collaborate	10%	4	0.08	2	0.04	3	0.06
	A present and usable non-profit sector in VC	10%	1	0.02	1	0.02	4	0.08
	Chain actors open to discussion and cooperation	20%	1	0.04	1	0.04	2	0.08
<b>TOTAL INSTITUTIONAL DIMENSION</b>		<b>100%</b>	<b>0.62</b>		<b>0.34</b>		<b>0.52</b>	

With regards to the institutional dimension in Algeria, the **agri-food subsector** ranks first with a score of 0.62, with the state's determination to guarantee food security and reduce dependence on imports, and to support the implementation of the "Agricultural Renewal Policy", 2008-2025, and the "National Support Plan for Agro-Food Industries", developed by the Ministry of Industry and the Ministry of Agriculture and Rural Development, launched in 2010.<sup>(437)</sup> Algerian's promotion policies aim at ending dependence on foreign countries while ensuring that the domestic market is sufficiently supplied and at acceptable prices.<sup>(438)</sup> Currently, the subsector benefits from a certain number of partnerships with professional, employers or trade union organisations which enable it to strengthen itself, improve its interventions and performance as well as its access to markets at both national and international levels. However, the use of these organisations in the value chain requires a little more effort to be more beneficial to the sector.

435. Weight of the guided question in the total criterion

436. 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)

437. Agroligne : L'Agroalimentaire dans les pays du Maghreb : L'Algérie, un marché à investir 2017, <https://www.agroligne.com/>

438. Les stratégies agricoles et agro-alimentaires de l'Algérie et les défis de l'an 2000 <https://om.ciheam.org/om/pdf/b14/C1960045.pdf>

With a score of 0.52, **the ICT subsector** is in 2<sup>nd</sup> place thanks, among other things, to the implementation of the public policy for digital confidence and legal measures for cybercrime. Despite poor ICT infrastructure,<sup>(439)</sup> the country is in a phase of digital transition. The Ministry attached to the Prime Minister in charge of the Knowledge Economy and start-ups and the Ministry of Post and Telecommunications in particular with the Algerian Telecom Group, which are studying together how to make investments in infrastructure profitable, how to make the digital economy a real lever for economic growth and how to ensure that start-ups can develop digital solutions and participate actively in the diversification of the national economy and in exports.<sup>(440)</sup> The government has launched a number of initiatives to encourage the use of information technology by administrations and public bodies, in the hope of transforming the way they work, giving citizens better access to information.

Finally, with a score of 0.34, the **textiles subsector** was placed last because of the major difficulties it has been experiencing for the past two or three decades, although many measures have been taken and a number of initiatives have been launched by the various players to deal with this issue and revive the sector. The government considers the textiles sector in Algeria as a strategic sector with a promising future, consequently it is supporting the industries, with an aim to increase the share of national production to 25% making it possible to reach a 2 billion euro Textile-Apparel export by 2022. As such, concrete and sincere use of the public-private partnership and its various components, not to mention the employers' and trade unions' organisations and the chambers of commerce, are being made.

## EGYPT

**Table 74 - Egypt's scores on the Institutional Dimension**

INSTITUTIONAL DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 20%	WGQTC (441)	Score	WS (442)	Score	WS	Score	WS
<b>Promotion policies and regulation of the sector exist and are in force</b>	Policies and regulations for the sector in place and implemented / enforced	30%	1	0.06	2	0.12	4	0.24
	Public authorities provide tangible support	30%	4	0.24	2	0.12	3	0.18
<b>Willingness of chain actors, public authorities, donors and organizations to evolve, collaborate and harmonize interventions</b>	Donors / aid organizations are ready to collaborate	10%	4	0.08	1	0.02	4	0.08
	A present and usable non-profit sector in VC	10%	4	0.08	4	0.08	4	0.08
	Chain actors open to discussion and cooperation	20%	4	0.16	1	0.04	1	0.04
<b>TOTAL INSTITUTIONAL DIMENSION</b>		<b>100%</b>		<b>0.62</b>		<b>0.38</b>		<b>0.62</b>

439. Les TIC au centre du développement économique: potentiel facteur d'émergence en Algérie <https://www.asjp.cerist.dz/en/downArticle/154/15/1/160135>

440. <https://www.aps.dz/economie/132226-l-algerie-accorde-une-grande-importance-a-la-digitalisation-pour-booster-l-economie> Décembre 2021

441. Weight of the guided question in the total criterion

442. 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)

In Egypt, the same score of 0.62 was given to both **ICT and agri-food subsector**. Since the latter is strategic, it is mostly controlled by state enterprises in order to ensure food security, supported by the 2030 strategy and numerous development projects. This is also the case for the ICT subsector.

The Egyptian **ICT value chain** is made up of different types of actors, influencers and supporters, however, the literature does not mention a field of cooperation or communication between these different actors. Government's New Administrative Capital (NAC), a "Smart City," with heavy investments in telecommunications and ICT structure is expected to house central government offices. A \$750 million "Knowledge City," within the NAC, is completed, including applied research centers for technology to facilitate technical training, software and applications development, and data design. Creative Innovation Hubs are also planned together with 6 Technoparks throughout the country aimed at supporting entrepreneurship and innovation.<sup>(443)</sup> Worth mentioning is the fact that many public and private initiatives are taken in Egypt to promote women.

As stated above, in the **Agri-food subsector**, the efficiency of the market is hindered by the State that exercises strong and direct control over several agri-food chains. Private sector entities operating in this subsector typically work either in collaboration with the public sector or through state granted licenses or allocation. Public sector policies and actions have also contributed to market concentration in markets open to the private sector.<sup>(444)</sup> However, the government is intending to create of a legislative environment more conducive to investment with various planned reforms.<sup>(445)</sup> The 2030 strategy targets new land for agricultural development, provides for investments in upgrading old land, market access for fruit and vegetable production, including processing.

Finally, the **textile subsector** only scored 0.38 taking into account the lack of data on real cooperation among the actors of the chain. Government policies towards the textile industry have had a major impact on the structure and competitiveness of this subsector. Trade and import policies are formulated to protect this industry, due to its significant impact on the national economy and its important role in solving the unemployment problem in Egypt.<sup>(446)</sup> The country entered an agreement with Israel setting Qualified Industrial Zones/QIZs with 250 companies in the textile sector,<sup>(447)</sup> authorizing the products produced in QIZs to enter the US market, without quotas or tariffs.

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443. <https://www.trade.gov/country-commercial-guides/egypt-information-and-communications-technology-and-digital-economy>

444. World bank, creating markets in Egypt, realizing the full potential of a productive private sector, December 2020. P144. <https://www.ifc.org/>

445. [https://sustainabledevelopment.un.org/content/documents/279512021\\_VNR\\_Report\\_Egypt.pdf](https://sustainabledevelopment.un.org/content/documents/279512021_VNR_Report_Egypt.pdf)

446. <https://bradscholars.brad.ac.uk/bitstream/handle/10454/4934/1-%20Title%20page%2C%20Table%20of%20contents%2CAcknowledgments.pdf?sequence=24&isAllowed=y>

447. [https://vi.unctad.org/resources-mainmenu-64/digital-library?task=dL\\_doc&doc\\_name=329\\_qiz\\_egyp](https://vi.unctad.org/resources-mainmenu-64/digital-library?task=dL_doc&doc_name=329_qiz_egyp)

## JORDAN

**Table 75 - Jordan's scores on the Institutional Dimension**

INSTITUTIONAL DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 20%	WGQTC (448)	Score	WS (449)	Score	WS	Score	WS
<b>Promotion policies and regulation of the sector exist and are in force</b>	Policies and regulations for the sector in place and implemented / enforced	30%	2	0.12	2	0.12	4	0.24
	Public authorities provide tangible support	30%	4	0.24	2	0.12	4	0.24
<b>Willingness of chain actors, public authorities, donors and organizations to evolve, collaborate and harmonize interventions</b>	Donors / aid organizations are ready to collaborate	10%	4	0.08	2	0.04	4	0.08
	A present and usable non-profit sector in VC	10%	4	0.08	3	0.06	3	0.06
	Chain actors open to discussion and cooperation	20%	4	0.16	4	0.16	4	0.16
<b>TOTAL INSTITUTIONAL DIMENSION</b>		<b>100%</b>		<b>0.68</b>		<b>0.50</b>		<b>0.62</b>

The **agri-food subsector** in Jordan stood out in the institutional dimension with a score of 0.68 due to its strategic positioning for the country's food security. Jordanian's policies to expand the local production base are made through a number of measures and initiative whether political, financial and technical, as well as through strengthening the collaboration between the public and private sectors. However, reforms to improve the opportunities and growth of the food processing sector are lacking.<sup>(450)</sup>

The **ICT subsector** ranked second with a score of 0.62 due to the special attention given by the Kingdom's highest authorities over the past 20 years to help businesses and workers grow and develop. Pursuant to being a signatory to WTO in 2000cxw Jordan set a strong legislation framework for the protection of industrial property and provided tax exemptions for ICT services, especially since the sector has also been identified as an engine of growth, and granted priority sector status because of its potential to create jobs, attract investment and boost exports.

Finally, the **textile subsector** was given a score of 0.5 due to the implementation of government policies and promotion efforts as well as the numerous Free Trade Agreements (FTAs) signed in the context of strengthening international cooperation and trade to increase its exports.

448. Weight of the guided question in the total criterion

449. 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)

450. Lina Hundaileh, Fadi Fayad Jordan's food processing sector analysis and strategy for sectoral improvement. GIZ Jordan employment-oriented MSME promotion project (MSME) trade for employment project (t4e)? May 2019 <https://www.giz.de/en/downloads/Jordan%20Food%20Processing%20Sector%20Analysis%20and%20Strategy%20for%20Sectoral%20Improvement.pdf>

The development of the sector supported by the authorities and throughout the various crises (national and global) was also rendered possible, thanks to the technical assistance and export-focused support from various donors and international organisations.<sup>(451)</sup>

## LEBANON

**Table 76 - Lebanon's scores on the Institutional Dimension**

INSTITUTIONAL DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 20%	WGQTC (452)	Score	WS (453)	Score	WS	Score	WS
<b>Promotion policies and regulation of the sector exist and are in force</b>	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
<b>Willingness of chain actors, public authorities, donors and organizations to evolve, collaborate and harmonize interventions</b>	Donors / aid organizations are ready to collaborate	10%	4	0.08	1	0.02	3	0.06
	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
<b>TOTAL INSTITUTIONAL DIMENSION</b>		<b>100%</b>		<b>0.68</b>		<b>0.32</b>		<b>0.54</b>

For this dimension, the **agri-food subsector** of Lebanon 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.<sup>(454)</sup> As an example, the Central Bank of Lebanon offers soft loans for the industrial sector to support the development and expansion of productive industries, including agri-food production. In addition, the Agribusiness companies in Lebanon have access to various business support organisations that offer high quality services, consulting services to help them grow and innovate.

In second position is **the ICT subsector** which had a score of 0.54 with all the legislative reforms that support the business environment in this area. 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

451. See more information & details in page 37 in Value Chain Analysis Jordan Garments Commissioned by The Centre for the Promotion of Imports from developing countries (CBI) [https://www.cbi.eu/sites/default/files/2019\\_vca\\_jordan\\_apparel.pdf](https://www.cbi.eu/sites/default/files/2019_vca_jordan_apparel.pdf)

452. Weight of the guided question in the total criterion

453. 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)

454. 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>

parliamentary approval.<sup>(455)</sup> Noting that 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.

Finally, the **textiles subsector** is ranked last, due to the impact of the financial crisis and subsequent protection measures taken, and the lack of harmonization of efforts among actors. The fashion design ecosystem in Lebanon has strengths and weaknesses, which sometimes depend on the subsector: 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 it 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.<sup>(456)</sup>

## MOROCCO

**Table 77 - Morocco's scores on the Institutional Dimension**

INSTITUTIONAL DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 20%	WGQTC (457)	Score	WS (458)	Score	WS	Score	WS
<b>Promotion policies and regulation of the sector exist and are in force</b>	Policies and regulations for the sector in place and implemented / enforced	30%	4	0.24	2	0.12	4	0.24
	Public authorities provide tangible support	30%	4	0.24	2	0.12	4	0.24
<b>Willingness of chain actors, public authorities, donors and organizations to evolve, collaborate and harmonize interventions</b>	Donors / aid organizations are ready to collaborate	10%	4	0.08	2	0.04	2	0.04
	A present and usable non-profit sector in VC	10%	2	0.04	2	0.04	3	0.06
	Chain actors open to discussion and cooperation	20%	4	0.16	3	0.12	3	0.12
<b>TOTAL INSTITUTIONAL DIMENSION</b>		<b>100%</b>		<b>0.76</b>		<b>0.44</b>		<b>0.70</b>

As stated previously in Morocco, the **agri-food subsector** is at the forefront of the institutional dimension with a score of 0.76, thanks to the support granted by the public authorities via the Green Morocco Plan, based on three main axes: the qualitative and quantitative assessment of the demand for the provision of business and technical support services to the target population (2,100 agro-industrial enterprises), the development of a management and operating model for the IACAs and the introduction of a call for projects mechanism for agro-industrial innovation.<sup>(459)</sup>

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

456. 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

457. Weight of the guided question in the total criterion

458. 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)

459. <https://www.agrimaroc.ma/agroalimentaire-strategie-developpement/>

The **ICT subsector** is rated at 0.7 with an evolution supported by government policy (strategy, development plan). The Moroccan Digital strategy has been developed to accelerate digital development to position the country as a “regional and continental digital hub”.<sup>(460)</sup> This new 2019 legislation includes major reforms that will benefit both consumers and the business environment. Complementing ; measure, improving internet access is one of the main objectives of the country to harness digitalisation and stimulate entrepreneurship in the ICT sector, in support of the Kingdom's wider economic development. To achieve this, the Moroccan State was granted a € 611 million loan from the World Bank to support the digital transformation of the economy.

Finally, the **textiles subsector** only obtains a score of 0.44 as it is still at the heart of a debate on the problems facing the sector, with the aim of reaching concerted but relevant solutions. The textile subsector is supported by the Industrial Acceleration Plan (IAP), a new approach based on the establishment of efficient ecosystems, aiming at the integration of value chains and the consolidation of local relations between large companies and SMEs.<sup>(461)</sup>

## TUNISIA

**Table 78 - Tunisia's scores on the Institutional Dimension**

INSTITUTIONAL DIMENSION			Subsector 1 Agri-food		Subsector 2 Textile		Subsector 3 ICT	
Criteria	Weight of the criterion in the total 20%	WGQTC (462)	Score	WS (463)	Score	WS	Score	WS
<b>Promotion policies and regulation of the sector exist and are in force</b>	Policies and regulations for the sector in place and implemented / enforced	30%	4	0.24	1	0.06	4	0.24
	Public authorities provide tangible support	30%	3	0.18	3	0.18	4	0.24
<b>Willingness of chain actors, public authorities, donors and organizations to evolve, collaborate and harmonize interventions</b>	Donors / aid organizations are ready to collaborate	10%	4	0.08	3	0.06	3	0.06
	A present and usable non-profit sector in VC	10%	4	0.08	3	0.06	4	0.08
	Chain actors open to discussion and cooperation	20%	4	0.16	4	0.16	3	0.12
<b>TOTAL INSTITUTIONAL DIMENSION</b>		<b>100%</b>		<b>0.74</b>		<b>0.52</b>		<b>0.74</b>

In Tunisia, the same score of 0.74 was attributed to the **ICT subsector** and the **agri-food subsector**. The latter is strategic because it is a guarantee of food security, with export perspective given its many world-renowned flagship products such as olive oil, citrus fruits and fishery products.

460. <https://www.agenceecofin.com/gestion-publique/1409-80172-maroc-le-ministere-et-les-acteurs-du-numerique-se-concertent-pour-ameliorer-la-strategie-nationale-digitale>

461. <https://www.casainvest.ma/fr/j%3Finvestis/strategies-sectorielles/plan-daceleration-industrielle>

462. Weight of the guided question in the total criterion

463. 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)

The **ICT subsector** is also the focus of government interest expressed in a set of strategies formulated and implemented to further develop business opportunities and markets. The national strategy “Tunisie Digitale 2020” and its projects were developed and validated in a broad consultative framework, including the public and private sectors and civil society. It aimed to position Tunisia as an international reference in digital development as an important lever for socio-economic development, providing Tunisia with the technological infrastructure in line with a modern economy.

Following the same logic of support, the **agri-food subsector** is guided by the ten-year agri-food action plan 2016-2025, which aims to ensure the sustainability of the agri-food sector in Tunisia, while creating sustainable, food chains that improve economic, social and environmental performance along the product life cycle.<sup>(464)</sup> The subsector benefits from numerous donors’ support through a number of project.<sup>(465)</sup>

Finally, the **textile subsector** received a score of 0.52, which is consistent with the weakness of government support and the lack of operationalisation of the various frameworks that have been developed in consultation with stakeholders including the Textile and Clothing Federation to revive the sector. Policies governing the sector focus only on the garment and subcontracting operations, which form the weakest link in the chain. While the weak supply structures and untapped regional raw material production capacities deserve to be developed.<sup>(466)</sup>

### 3.2. Summarized Institutional Dimension in the 6 countries covered

**Table 79 – Institutional Dimension in the countries covered**

Countries	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
Algeria	0.62	0.34	0.52
Egypt	0.62	0.38	0.62
Jordan	0.68	0.50	0.62
Lebanon	0.68	0.32	0.54
Morocco	0.76	0.44	0.70
Tunisia	0.74	0.52	0.74
Institutional dimension (20%)		Maximum possible Score 0.8	

Under the Institutional dimension, 4 countries had the Agri-food subsector come in first position: **Algeria, Jordan Lebanon** and **Morocco**. In **Egypt** and **Tunisia**, the agri-food subsector was ranked equally with the ICT subsector. In **Algeria**, the agri-food subsector is in first place with a score of 0.62, then the ICT subsector and last with 0.34 came the textile subsector. For **Egypt**, the ICT subsector stood and the agri-food subsector scored 0.62 in

464. Ministère de l’environnement et du développement durable, plan d’action national sur les modes de production et de consommation durables en Tunisie, plan d’action décennal agroalimentaire 2016 – 2025, 2016. P79. <https://wedocs.unep.org/>

465. <https://www.giz.de/en/downloads/giz2015-PAD-FR.pdf>

466. [tunisieindustrie.nat.tn/fr/download/news/2017/NOTE\\_ITH\\_2017.pdf](https://tunisieindustrie.nat.tn/fr/download/news/2017/NOTE_ITH_2017.pdf)

terms of Institutional dimension, and finally, the textile subsector had the lowest score of 0.38. In Jordan, the agro-processing subsector ranked the highest with 0.68, followed by the ICT subsector with 0.62 and the textiles subsector with 0.50. Lebanon's agri-food also was ranked in first with 0.68, followed by the ICT sector at 0.54 and closing with the Textiles sector with 0.32. In **Morocco**, the agri-food subsector stood out at 0.76, followed by the ICT sector at 0.74 and the textile subsector scoring 0.52. For **Tunisia**, both the ICT and the agri-food subsectors scored equally at 0.74 with the textile subsector scoring 0.52.

## Section III : Interpretation of the results of the value chain selection matrix per country

As detailed in the methodology section, the analysis of the GSVCA is based on the review of the data collected and organised in the selection matrix. On that basis, each subsector for each country was 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 in the section below, according to the methodology adopted for the comparison of the three subsectors.

It is important to stress that specific difficulties in the data collection phase were encountered in terms of availability and consistency. The availability of information on the subject in question in the countries covered by this work, is extremely limited, not to say scarce. A further complication was 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.

Finally, once the data collection phase is completed, the research team interprets the results and selects a subsector that provides the highest potential for growth and provides the widest opportunities for women and men. Upon selection of the subsector, consultations with stakeholders within the subsector are conducted to validate the findings and prepare a Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis, 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. Unfortunately, despite all efforts, consultations were impossible to conduct in Algeria, Jordan, Lebanon and Morocco. Therefore the SWOT for these countries presented herewith, is based on literature review whereas consultations were undertaken in Egypt and Tunisia allowing inputs from concerned stakeholders.

As a consequence, in the following section the classification reflects the reality of the field whereby, contrary to the previous sections where countries were classified in alphabetical order, under the following section will be presented:

- Algeria, Jordan, Lebanon and Morocco and then,
- Egypt and Tunisia, the only two countries where the full scope of the study was conducted.

## 1. ALGERIA

### The Economic Dimension

The **agricultural sector** contributed to the national economy, in terms of production, with a proportion of 12.3% of the Gross Domestic Product (GDP) in 2019. The value added of the agri-food sector, which generates the equivalent of 19% of agricultural value added, represents almost half (46%) of the value added of the industrial sector and 40% of industrial employment, excluding hydrocarbons for both data. Moreover, the local market has a strong demand for agri-food products where food represents 45% of household expenditure. In full development, the agri-food industry is the second largest in the country with, as a reminder, its 140,000 employees and its 17,000 industrial companies, 95% of which are managed by the private sector. Algeria is the first African buyer of foodstuffs with 75% of its needs assured by imports. However, given the strong potential of this sector for many of its products, there is a strong desire for agricultural and rural development (20 billion USD) to not only reduce imports while covering national needs but also to increase exports. In this context, with the creation of 4 technopoles of 500 agri-food industries and the launch of the National Plan for the Development of Agri-food Industries, the main expected result is to increase the weight of AFIs in the GDP (excluding hydrocarbons) from 50% to 60%.<sup>(467)</sup> In fact, the agri-food industries sector (AFI) has experienced a vigorous progression over the last 20 years. It occupies a place of choice in the supply of the national market in products which constitute the basis of the Algerian food and nutritional system (flour, semolina, pasta, milk and dairy products, edible oils, industrial tomatoes, sugar). More than 80% of this sector is private, and today it contributes between 50 and 55% of the industrial GDP, excluding hydrocarbons. It is the leading employer in the industrial sector (40% of employment with nearly 150,000 workers). The companies of the “cereals”, “milk”, “water” and “non-alcoholic beverages” sectors are the key figures of this landscape.<sup>(468)</sup>

In 2019, the production of the **textile subsector** represented 0.15% of the national GDP and its market around 400 million USD, 96% of which is filled by imports. The Algerian public textile sector is equipped with 37 production units for textile supports and cotton. The private textile sector has a total of 5,000 units (60% in garments, 20% in hosiery, 19% in weaving and finishing, and a few cotton spinning and texturing units). In addition to the specialised units, notably in the tanneries, Small and Medium-Sized Enterprises (SMEs) of footwear and leather goods with a concentration in the regions of Médéa, Tlemcen and Algiers, there are 3,000 workshops for handicrafts characterised by a great diversity of products. The demand in terms of clothing is of the order of 150 million articles, 30 million square weights of leather and skins, 50 million pairs of shoes which hardly cover 60% of the needs. In fact, the estimated coverage in Algeria is 160 million DA/year, i.e. 4%, which has risen somewhat in 2019 to 10%. This places this subsector in an extremely weak position in terms of satisfying market demand given its own inabilities, but also to all the competition due to an open market. However, from the second decade of the 2000s onwards, things started to change with new government investments and partnerships.

467. <https://www.djazagro.com/Le-salon/Le-marche-algerien>

468. <https://lechiffredaffaires.dz/pres-de-3-000-entreprises-presentes-dans-lagroalimentaire/>

Finally, the **ICT subsector** is considered to be booming. In addition to the data presented for each dimension and the answers to each question in the matrix, the best indicators of the progress made in Algeria in the ICT sector are its dynamics, not to say its effervescence, at the national, regional and international levels through the organisation of strategic events, some of the most recent examples of which have already been cited,<sup>(469)</sup> as well as others that are in preparation, which give an idea of the political will and the commitment of the VC actors to advance the ICT sector, as well as the recognition and credibility accorded to it by its partners.

As an example, in March 2022, the organisation of the Professional Exhibition on Information and Communication Technologies for IT decision-makers, "ICT MAGHREB 2022",<sup>(470)</sup> welcomed more than 5,000 professional visitors and 150 exhibitors, including the main Algerian players in the ICT sector as well as 40% of foreign companies, including major multinationals. Indeed, beyond the tools and solutions presented, the ICT MAGHREB asserts itself as a platform of reflection on the current events and the evolution of ICTs, making available to the attendees, actors and decision-makers, the major market trends, discovering new IT equipment and solutions, opportunities to meet experts, as well as customers from the public and private sector, as well as the establishment of strategic partnerships with foreign companies, given its international dimension. Moreover, the new B2B Matchmaking and Networking platform will facilitate the connection between different groups such as buyers and sellers, entrepreneurs and investors, etc. In this context, 2,000 meetings are planned. The organisation of another trade fair "Algeria 2.0 Summit" is being taken over by the Groupement Algérien des Acteurs du Numérique (GAAN) while the administrative procedures remain under the responsibility of the two main organisers, xMedia and Leadersoft. The fair expected the participation of 30 African countries, for its 10<sup>th</sup> edition, it has been renamed "Digital African Summit" and was held at the end of May-beginning of June always in Algiers, under the sponsorship of the high authorities of the country with more than 500 national and international participants, on an exhibition area of 8,000 square meters, including Tech actors, CIOs, economic delegations, venture capital companies, start-ups, business managers, political figures, employers' and professional organizations and confederations. The objective of the Digital Actors, as stated by the president of their grouping, is to "bring back African contractors and Directors of Information Systems (DSI) in order to achieve the objectives of exporting Algerian services to African countries".<sup>(471)</sup> For 4 years, Algeria Summit 2.0 has been sponsored by Facebook, which could also be there in 2022.

The performances by subsectors in the **Economic Dimension** for Algeria are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
Economic dimension (40%)	1.6	1.4	0.8	1.1

469. Others at <https://www.aps.dz/algerie/tag/TIC>

470. <https://www.ictmaghreb.com/wp-content/uploads/2021/07/ICTMAGHREB-BROCHURE-FRENCH.pdf>

471. <https://ecotimesdz.com/contact/>

## The Gender and Social Innovation Dimension

Women are prominent in **agricultural production** and also play an important role in the agri-food subsector, but in both cases as labourers, for example, they are at the forefront of the olive oil value chain, present at all stages of production and processing. However, due to social representations, they have more difficulty in accessing training and rarely belong to professional associations.

The **textile subsector** is mainly dominated by women who work as labourers with significant differences in wages compared to men, in addition to their lack of social rights. For women entrepreneurs, difficulties in accessing credit, low management skills, lack of business culture and lack of vocational training are observed. It should also be noted that neither the number of active women nor the number of women entrepreneurs in textiles is available.

Finally, although **the ICT discipline** is characterised by the predominance of women in university promotions and despite the various programmes and initiatives dedicated to them and their ability to strengthen coordination between the various players, the situation of women in this subsector remains precarious and unclear. However, it must be stressed that the precariousness of the data, both demographic and concerning their roles, positions and the degree of their integration as employees or as heads of companies in terms of company ownership, management or decision-making (apart from official statements by ministerial officials, no statistical data could be used).

The performances by subsectors in the **Gender and Social Innovation Dimension** for Algeria are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.64	0.48	1.16

## The Institutional Dimension

Institutional support for the **agri-food sector** in Algeria has been highlighted by the National Plan for the Development of Agri-food Industries, which was developed by the Ministries of Industry and Agriculture and Rural Development in 2010, in addition to the Agricultural Renewal Policy, which has a vision up to 2025. These initiatives aim to reduce dependence on foreign countries by ensuring that the domestic market is sufficiently supplied and at acceptable prices.

The **textile subsector** in Algeria is historically marked by the absence of teamwork and collective responsibility for the development of the subsector, but also by the absence of a commercial and marketing policy and finally by internal competition (between sectors).<sup>(472)</sup>

472. Taoufik walid et Yettou Katia, Réflexion sur le secteur du textile et habillement en Algérie " comment freiner les importations et encourager la production nationale ? ", 2016. 118P. UNIVERSITE ABDERRAHMANE MIRA DE BEJAIA. <http://www.univ-bejaia.dz/jspui/bitstream/123456789/1506/1/r%C3%A9flexion%20sur%20le%20secteur%20du%20textile%20et%20habillement%20en%20alg%C3%A9rie.pdf>

It is worth to note however, that the situation has evolved a lot and the VC actors have finally understood the importance of their cooperation in order to get the sector out of the rut it was in. In this context, mention could be made only as an example of the public group of textiles and leather (GETEX), the TAYAL complex, the Algerian Association for the Promotion of Industry, the National Association of Traders and Craftsmen, the ministries directly concerned such as the Ministry of Industry and that of Trade in addition to the other public institutions and private organisations previously quoted. In 2021, in order to relaunch the textile sector, a consultation and social dialogue committee for the “leather and textile” sector was set up composed by the Ministry of Industry and the UGTA. The objective is to identify the problems and difficulties that hinder the development of the sector, in order to find solutions and to put in place an approach to ensure the sustainability of these activities.<sup>(473)</sup>

Finally, for the **ICT subsector**, Algeria has adopted since 2000 a public policy dedicated to the creation of technological zones. It is within this framework that the National Agency for the Promotion and Development of Technology Parks (ANPT) was set up in 2007. In addition, the e-government initiative has been placed at the heart of the e-Algeria 2013 strategy, which aims to facilitate and encourage the use of information technologies by administrations and organisations. Finally, Algeria has a public policy for digital trust, which is based mainly on the establishment of a legal mechanism for protection against cybercrime and offences affecting information systems. Other legal measures have been taken to strengthen initiatives and services in the sector as detailed above, including e-commerce. After a late and difficult launch in the 1990s, Algeria has finally seen a return on investment in the last decade with the evolution of the subsector and the progress made in terms of its infrastructure, equipment and services or even entrepreneurship and start-ups in this field. A state policy that is beyond doubt targets the digitalisation of the administration and public services. The actors of the subsector, including governmental ones, supported by the State and by their own motivations, have made the digital economy their hobbyhorse. Whether it is mobile telephony, fixed or mobile internet, the number of users has quadrupled and currently exceeds the number of inhabitants of the country. The use of ICTs has become a tradition in Algerian society. Many indicators are already green and even if much remains to be done, it is certain that there will be no turning back.

The performances by subsectors in the **Institutional Dimension** for Algeria are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
Institutional dimension (20%)	0.8	0.62	0.34	0.52

473. <https://ecotimesdz.com/relance-du-secteur-du-cuir-et-textile-en-algerie-seule-la-volonte-politique/#::-:text=Economie%20%26%20finances%20Industries-,Relance%20du%20secteur%20du%20cuir%20et,Alg%C3%A9rie%20%3A%20Seule%20la%20volont%C3%A9%20politique%E2%80%A6&text=La%20production%20industrielle%20des%20textiles,7%25%20C-3%A0%20plus%20de70%25>.

## Analysis of the findings

The application of the decision matrix for the selection of gender-sensitive value chains to the three subsectors in Algeria (Agri-food, Textiles and ICT) shows that, compared to the other two subsectors, the Information and Communication Technologies subsector has the greatest potential at several levels (see responses to the economic and institutional dimensions). However, the digital economy, although initiated, requires more attention and sustained efforts for what it can offer in terms of development opportunities for the actors of the sector and the citizens, regardless of their sex.

**Table 80 - GSVCA Scores for Algeria**

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1.4	0.8	1.1
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.64	0.48	1.16
<b>Institutional dimension (20%)</b>	0.8	0.62	0.34	0.52
<b>TOTAL (100%)</b>	<b>4</b>	<b>2.66</b>	<b>1.62</b>	<b>2.78</b>

Moreover, as pointed out above, despite all the energy mobilised, no specific SWOT analysis exercise of the GSVCA could be carried out with the relevant actors and stakeholders, even virtually. The “Confédération Algérienne du Patronat Citoyen (CAPC)”<sup>(474)</sup> spared no effort to support CAWTAR and the team in organising a virtual meeting. Unfortunately, many entrepreneurs who attended, both men and women, did not meet their commitment. As a result, only the findings of the desk review consisting of the situation analysis and the GSVCA covering the three dimensions of economic, gender & social innovation and institutional (matrix) were taken further in the analysis. The data that seemed most credible and among the most recent with precise references were found in the electronic media such as national press agencies i.e. APS for Algeria, but not only, other data were available thanks to the reporting on official events and more particularly publication of speeches and statements of political or economic decision makers and leaders. While taking into account the known limitations of this tool, as above indicated, a SWOT exercise was carried out thanks to the available data from the literature review and their analysis, which made it possible to highlight the advantages and disadvantages reflected by the information and communication technologies subsector in Algeria.

474. Algerian Confederation of Citizen Patronage

**Table 81 - SWOT of the ICT subsector in Algeria**

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>• Considerable economic potential</li> <li>• The strengthening of coordination between the different actors</li> <li>• A subsector of a transversal nature that impacts all sectors of the economy</li> <li>• The predominance of women in university promotions, particularly in ICT fields</li> <li>• Various programmes and initiatives including financial dedicated to women and youth</li> </ul>	<ul style="list-style-type: none"> <li>• The lack of access to payment solutions such as PAYPAL despite the initiatives taken for online payment by Algérie Poste (i.e. Dahabia card) and the Interbank Network (CIB card)</li> <li>• Lack of continuous statistics for monitoring women in the subsector</li> <li>• Poor information/data on the presence of women in the subsector and their access to decision-making positions in ICT companies</li> </ul>
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• The prospects for development and significant investment by the state in ICT education with a public policy dedicated to the creation of technology zones with the aim of encouraging the digital economy</li> <li>• There are more than 500,000 under-digitalised entities, but they are increasingly sensitive to digital trends</li> <li>• The software market in Algeria is very promising and growing thanks to the technological progress made by the financial sector - banks and insurance companies, by public companies and the rise of private companies driven by the government's desire to diversify the economy and promote exports</li> <li>• The considerable development opportunities offered to entrepreneurs (niche production and market), because of or thanks to the weakness of the digitalisation of public services</li> <li>• Public support for public policy against cybercrime</li> </ul>	<ul style="list-style-type: none"> <li>• Increased regional competition</li> <li>• Slower economic growth associated with regional instability, but offset by needs following the lockdown due to the COVID-19 pandemic</li> </ul>

## 2. JORDAN

### The Economic Dimension

The **Agri-food subsector** is one of the most important economic subsectors in Jordan with a contribution of 6.3% to the GDP in 2015. Moreover, it also constitutes a considerable export potential with 524.8 million JOD i.e. 10.2% of Jordan's total industrial exports in 2016. Despite its contribution to the economy, agricultural production is faced with limited water resources and dependence on imported products such as cereals, pulses and animal fats, poultry and processed vegetables. In terms of employment, official statistics show that agriculture employs only 2% to 6% of the Jordanian population. However it is worth to note that these data probably do not take into account a large population which includes also the agricultural workers among refugees and migrants. Indeed, about 20-25 per cent of the Jordanian workforce is employed in the agricultural and food sector, thus playing an important role in reducing unemployment. Yet, it is reported that the agricultural labour force generally employs the poor and marginalised part of the population, including women.

The **Textile subsector** is still characterised by small companies, although they have grown rapidly over the past 15 years. In 2018, the textile industry contributed around 7.74% of the total gross value added of the industrial sector. Given its high volume (23% of the total value of exports in 2018), the country attaches particular importance to the industry. This subsector employs around 75,000 people. Yet, more than two-thirds of jobs in the Jordanian textile and garment sector are held by migrant workers, mainly from Bangladesh, India and Sri Lanka. Furthermore, and despite the privileged situation of the textile industry as reflected in the Free Trade Agreements signed with several countries such as the United States, it must be stressed that the sector has a limited impact on the national economy, although it has potential for upgrading in value chains and penetrating new markets.

Thanks to 15 years of industry-friendly policies and a young, educated and growing population of digital consumers, Jordan's **ICT subsector** is considered as one of the most developed and robust in the Middle East region. The total turnover of ICT companies in 2018 is equivalent to USD 2.3 billion (5% increase compared to 2017) with a mobile penetration rate of 85% and an internet penetration rate of 88.8% for the same year. Furthermore, it is important to note that training in the high-tech, manufacturing and services sectors is a more than strategic investment that adds value to the economy, while labour costs remain the most competitive in the region. In fact, the ICT subsector is represented with more than 600 active companies, directly employing about 16,000 people and contributing about 84,000 jobs overall to the wider economy.

The performances by subsectors in the **Economic Dimension** in Jordan are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
Economic dimension (40%)	1.6	1	0.8	1.4

## The Gender and Social Innovation Dimension

Jordanian women's participation in the **agricultural sector** remains a key source of employment for the country's poorest communities and families. It is a major source of livelihood and food security. Observation and/or field knowledge highlighted all the evidence of women's active role in the agricultural sector, but the literature review and data collection has provided very little information on their involvement in the sector, either in terms of roles, functions or benefits. This is most likely due to the informal nature of their presence and contribution in the sector, which is neither recognised, nor evaluated, nor remunerated in some cases. Indeed, the division of labour between men and women in agri-food processing is totally consistent with the cultural construction of society and the distribution of gender roles as well as stereotypes (physical strength, fatigue, safety...). Thus, for example, men represent more than 70% of employees in the meat industry, which is a labour-intensive industry, although women are slowly but surely acquiring an increased role, especially as indicated in the morning shifts and quality control.

As above specified, women employed in agriculture are predominantly from poor and marginalised groups, with very limited access to and control over resources. The heavy day-to-day workloads and responsibilities they face are additional burdens that further paralyse rather than empower them. Often, women's activities related to agriculture and livestock are seen as household activities. Moreover, decision-making remains, as in most cases, the privilege of men as heads of households in the patriarchal family structure and bosses in the agricultural fields or in food processing plants.

For the **Textiles and Garment subsector**, the employment ratio between Jordanian women and men in a sample of over 23,000 employees is approximately 7.13 to 1. Women represent about 73% of all workers in the sector. Using the same ratio, the number of Jordanian women can be estimated at 16,374 in 2019, which represents about 13.6% of the total number of Jordanian women employed in the private sector, and 6.6% of the total number of Jordanian women employed in the labour market. On closer inspection, about 75% of the workforce among direct exporters was women, and the share was about 50% among subcontractors. It is also interesting to note that only 39% of the 3,951 supervisors employed were women, which suggests that the presence rate decreases as the position of responsibility increases. Furthermore, as in the case of the agricultural sector, Textiles workers come from poor communities. They are often forced to work in unacceptable conditions to earn a living. They accept low-paid jobs and are forced to work overtime without being paid. This precarious situation causes them serious health problems which are compounded by the fact that they are denied the right to health care, sick leave and annual leave.

Most companies in the **ICT sector** are new companies that have recently started targeting recruitment of their staff among the younger generation (men and women) because they are more likely to have the necessary education and skills. Indeed, most of the employees are under 30 years of age, many of them women, with an estimated participation of 30%. In terms of the functions themselves, 27.6% of women work as software developers while 13.2% and 12.3% are employed in technical support and network systems respectively. The number of women in management positions in the ICT sector is 21%.

The performances by subsectors in the **Gender and Social Innovation Dimension** in Jordan are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.4	0.64	1.08

## The Institutional Dimension

Despite the difficult local context of scarce arable land and low water resources, the government has put a lot of effort, energy and resources into strengthening politically, financially and technically the **agricultural sector**, as well as creating and reinforcing collaboration between the public and private sectors. Indeed, in addition to providing tangible support to agribusinesses, the government often acts as a good mediator or relay to mobilise this support, whether financial, technical or through the provision of incentives. Jordan's institutional landscape is made up of various institutions (Partners, Ministries, Chambers, and Private Sector) that intervene directly or indirectly in the support of the food processing sector. For example, Jordanian industrial policies have paid particular attention to expanding the local production base through a number of measures and initiatives such as increasing and diversifying production; developing the quality of domestic products; strengthening the capacity of products to penetrate traditional and non-traditional markets; developing public-private partnership, providing indirect horizontal financial and technical support, defining priorities, such as energy saving and the use of cheaper alternatives and identifying areas of support, which include export industries, high value-added industries and labour-intensive food industries. The "Jordan 2025: A National Vision and Strategy" documents the country's long-term national vision, strategies and policies that correspond to the core principles of sustainability, institutionalisation, excellence, competitiveness and meritocracy. It includes more than 400 policies or procedures to be implemented through a participatory approach between the government, the business sector and civil society.

The Jordanian government has paid particular attention to the **Textiles subsector** through the development of policies and the implementation of regulations. Indeed, the Textiles and Clothing industry in Jordan has developed rapidly over the last 15 years thanks to the implementation of government policies and efforts to promote it. In this context, the sector has benefited from the numerous signed Free Trade Agreements (FTAs) that aim strengthening international cooperation in trade in order to increase its exports.

The strong growth and significant contribution of the **ICT subsector** to the socio-economic development of the country is linked to a large extent to the appropriate creation by the government of a favourable policy and regulatory environment for the future growth of this sector in Jordan. This includes the establishment of a sound legislative framework for the protection of industrial property patents, trademarks, copyrights and industrial designs. Thus, based on Jordan's Vision 2025, the General Policy for the ICT and Postal Sectors 2018, as well as relevant international findings, trends and practices adopted in this regard, and in line

with the 2030 Sustainable Development Goals (SDGs), the Ministry of Digital Economy and Entrepreneurship has designed Jordan's Digital Transformation Strategy 2020. It represents a strategic framework for digital transformation and outlines the changes and requirements to keep up with global digital transformation, improve government service delivery and enhance the efficiency of government performance. With all this, the continued expansion of ICT remains a government priority, supported by the ambitions of the private sector and the support of civil society. Over the years, ICT has become a major growth engine for Jordan's economic development. In addition to adopting appropriate legislation, taking appropriate measures, implementing supportive policies and building technical and institutional capacity, the government has also been more proactive in promoting investment in research and development for the ICT sector to add more value, increase competitiveness and better leverage ICT through adaptation, localisation and experimentation. As a result of these efforts, the ICT sector has benefited from certain incentives and exemptions, including a 15 per cent reduction in income tax and a zero per cent sales tax on exports.

The performances by subsectors in the **Institutional Dimension** for Jordan are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Institutional dimension (20%)</b>	0.8	0.68	0.5	0.62

### Analysis of the findings

The research of both quantitative and qualitative information and data and the application of the gender-sensitive value chain selection decision matrix to the three subsectors (agro-processing, Textiles and ICT) reveals a more favourable trend for the information technology subsector, 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.

**Table 82 - GSVCA Scores for Jordan**

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1	0.8	1.4
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.4	0.64	1.08
<b>Institutional dimension (20%)</b>	0.8	0.68	0.5	0.62
<b>TOTAL (100%)</b>	4	2.08	1.94	3.1

The research of both quantitative and qualitative information and data and their application in the subsector selection matrix in the Jordanian context at the level of the 3 subsectors (agro-processing, textile and ICT) is more favourable to the selection of the ICT subsector based on the following elements:

- Its contribution to the national economy considered as one of Jordan's greatest assets and market prospects at several levels, including regional and international;
- The notable presence of women, including in comparison to other subsectors, even though they remain under-represented in comparison to men. It is a subsector that is accessible to university graduates with technological know-how;
- Favourable environment starting with the will of the highest authority as well as the efforts of government institutions and non-governmental and professional organisations.

It is unfortunate that despite all efforts, consultation with stakeholders could not be conducted. Therefore, in order to go a step further in the analysis, consolidate and validate these results, the SWOT exercise is based on the literature review and collected available data and analysis allowing the highlighting of the advantages and disadvantages reflected by the ICT subsector in Jordan.

**Table 83 - SWOT of the ICT subsector in Jordan**

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>• A leading position in the Middle East region</li> <li>• Competitive labour costs</li> <li>• High employability of the subsector</li> <li>• Young and technically skilled employees</li> <li>• Attractive working conditions with higher salaries in the ICT subsector</li> </ul>	<ul style="list-style-type: none"> <li>• Women are still under-represented in management positions</li> <li>• The ICT sector is a constantly evolving field that requires a continuous process of training and personal development that many women are not able to follow</li> </ul>
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• Access of the population to information technologies reflected in a wide access to the Internet and mobile telephony</li> <li>• ICT support policy with reduction of the tax burden on businesses and support for the export of services</li> <li>• Existence of development and support projects for the ICT subsector financed by multiple donors and technical and financial partners such as Cisco Networking Academy and the UN-Women<sup>(475)</sup></li> <li>• Rehabilitation plan for a number of women ICT graduates for recruitment purposes implemented by the NGO Int@aj</li> </ul>	<ul style="list-style-type: none"> <li>• Increased regional competition</li> <li>• Slower economic growth associated with regional instability, but offset by needs following the lockdown due to the COVID-19 pandemic</li> </ul>

475. Previously United Nations Development Fund for Women (UNIFEM)

### 3. LEBANON

#### The Economic Dimension

The **Agri-food subsector** 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 subsector 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 Lebanese **Textiles and garment subsector** 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. Yet, 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 subsector 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** subsector 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 subsector, 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)<sup>(476)</sup> 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 subsector is the only one that will have benefited the most from the COVID-19 pandemic and its consequences.

The performances by subsectors in the **Economic Dimension** for Lebanon are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1.2	0.9	1.5

### The Gender and Social Innovation Dimension

From an overall development perspective, **Agri-food processing 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 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. Yet, 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 is made only between full-time workers, the wage gap between men and women is more than obvious.

The **ICT subsector** 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

476. 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

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 subsectors in the **Gender and Social Innovation Dimension** for Lebanon are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.88	0.92	1.12

### The Institutional Dimension

In the **agri-food subsector**, companies have access to various supporting organisations that offer high quality services which include consultancy to help them develop and innovate to only quote 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 subsector** 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 subsector**, to mention only the laws on telecommunications, intellectual property, investment, and the package of trade laws, not to mention important legislative reforms that have been implemented to support and improve the business environment in the country.

The performances by subsectors in the **Institutional Dimension** for Lebanon are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Institutional dimension (20%)</b>	0.8	0.68	0.32	0.54

### Analysis of the findings

The application of the gender-sensitive value chain selection decision matrix to the three subsectors of agribusiness, textiles and ICT reveals a more favourable trend for the information technology subsector, 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.

**Table 84 - GSVCA Scores for Lebanon**

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

Given the ongoing multidimensional crisis in the country aggravated by the COVID-19 pandemic, in Lebanon also, a SWOT exercise was conducted based on the literature review.

**Table 85 - SWOT of the ICT subsector in Lebanon**

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>One of the leading ICT exporters in the MENA region</li> <li>80% of ICT software development companies engaged in the export of vertical software and mobile applications</li> <li>ICT companies have the opportunity to expand and serve the fast-growing ICT market in the MENA region</li> </ul>	<ul style="list-style-type: none"> <li>Existing discrimination against women in the labour market</li> <li>High cost of telecommunications</li> <li>Lack of high-speed Internet connections</li> <li>Lack of entrepreneurial spirit among women</li> </ul>

Opportunities	Threats
<ul style="list-style-type: none"> <li>The ICT subsector is the only one that has benefited the most from the COVID-19 pandemic and its negative consequences</li> <li>The government has undertaken reforms and modernization of laws relating to ICT</li> <li>There are programs and initiatives to benefit women in order to compensate for their low level of representation in the ICT value chain</li> </ul>	<ul style="list-style-type: none"> <li>Political and economic instability continue to hamper market development</li> </ul>

## 4. MOROCCO

### The Economic Dimension

The **agri-food subsector** is an engine for job creation and inclusive economic recovery in Morocco. It represents 30% of the industrial GDP<sup>(477)</sup> and 8% of the national GDP with 2050 companies, i.e. 26% of the country's industrial establishments. Moreover, the food processing industry generates an annual turnover exceeding 100 billion dirhams on average and has created nearly 110,000 jobs in 2016.<sup>(478)</sup> These companies are mostly VSE/PM, with 143,356 people employed, or 24.8% of the workforce working in the processing industry.<sup>(479)</sup>

The **textile subsector** is the leading industrial employer in the country with 27% of jobs. The textile-clothing sector is fairly representative of the Moroccan economy with an estimated 400,000 jobs, a contribution of 7% of the industrial added value<sup>(480)</sup> and a contribution to the GDP of 1.7%<sup>(481)</sup> with about 500 companies that ensure almost half of the exports of the Moroccan manufacturing industry. Most of these companies are Small and Medium Enterprises (SMEs) with a workforce of less than 50 employees.

Finally, **the ICT subsector** is a pillar of the Moroccan economic recovery. It contributes to 7% of the Moroccan national GDP and employs about 58,000 employees, noting that men occupy most of the highly qualified positions, while women are found in the least qualified positions with lower added value.<sup>(482)</sup> Maroc Telecom, with a 42.3% market share in 2018, followed by Orange Maroc (29.6%) and Wana Corporate (28.1%) with its mobile operator Inwi are the largest players in this subsector.<sup>(483)</sup>

477. <https://www.fellah-trade.com/>

478. Conjoncture Info, 2016, <https://www.cfcim.org/>

479. Chambre française de commerce et de l'industrie du Maroc : L'agroalimentaire au Maroc, 2015, <http://www.cfcim.org/>,

480. Ministère de l'industrie, du commerce, de l'économie verte et Numérique, 2021, <https://www.mcinet.gov.ma/>

481. [https://www.finances.gov.ma/Publication/depf/2019/Tableau\\_de\\_bord\\_sectorielJanvier%202019.pdf](https://www.finances.gov.ma/Publication/depf/2019/Tableau_de_bord_sectorielJanvier%202019.pdf)

482. ITU : Un avenir plein de promesses dans le secteur des TIC pour une nouvelle génération de femmes, février 2012, <https://www.itu.int/>

483. Chambre française de commerce et de l'industrie du Maroc : L'agroalimentaire au Maroc, 2015, <http://www.cfcim.org/>,

The performances by subsectors in the **Economic Dimension** in Morocco are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1.5	1	1.3

## The Gender and Social Innovation Dimension

Women play a very important role in the **agri-food subsector** in these industries and their numbers are relatively high. The olive sector, for example, employs around 2,800 people, of whom more than 70% are women, while the biscuit, chocolate and confectionery sector provides a total of 6,400 jobs, with women accounting for around 65% of all employees. They are also found in the canning and packaging of food products. On the other hand, while it is known that entrepreneurship is dominated by men, no information is available on the exact number or percentage of women entrepreneurs in this subsector. In fact, it is recognised that women's cooperative system has made several advances in recent years in terms of its contribution to local development and economic activity, even though women represent only 29% of all cooperators and only about 14% of cooperatives are made up exclusively of women.<sup>(484)</sup> Indeed, the evolution of the number of totally female cooperatives in all regions of Morocco and in various sectors, is one of the indicators of this positive dynamic. This movement has enabled women to gain autonomy and decision-making power, which begins with the first decision to join or form a cooperative. They are also able to express their interest in strengthening their skills, innovating and improving the quality of their products and services and conquering new markets - a radical change from their former lives. Moreover, women's cooperatives in Morocco are beginning to attract young, educated people, which has greatly contributed to raising the level of work of women's cooperatives in terms of innovation, openness to the environment, governance, etc. Thus, currently, 13% of the women members of the boards of directors are less than 30 years old and 78% of the women members of the boards of directors are educated, with more than 14% having a university education.<sup>(485)</sup>

In the **textile subsector**, the majority of the companies' workforce is female, representing 60% of all employees, and despite their number and contribution to the sector, they are the weakest link in the chain. They are paid very low wages compared to men in the same category, have no social protection in most cases, and are not entitled to any training, let alone promotion or even professional stability.<sup>(486)</sup>

The **ICT subsector** in Morocco has always been considered a male universe and most of the high-paying and responsible positions are held by men. According to some estimates in 2019, the presence of women in the Information and Communication Technologies (ICT) landscape in Morocco represents between 25 and 30% of technology providers (software

484. [https://base.socioeco.org/docs/article\\_cooperatives\\_feminines.pdf](https://base.socioeco.org/docs/article_cooperatives_feminines.pdf)

485. [https://base.socioeco.org/docs/article\\_cooperatives\\_feminines.pdf](https://base.socioeco.org/docs/article_cooperatives_feminines.pdf)

486. BIT 2012 : Inégalités de genre et pratiques d'entreprise au Maroc. [https://www.ilo.org/africa/information-resources/publications/WCMS\\_242346/lang--fr/index.htm](https://www.ilo.org/africa/information-resources/publications/WCMS_242346/lang--fr/index.htm)

publishers, distributors, etc.). In strategic positions, they are less than 15%, or even 10%. A trend that can be found in other sectors such as Information Systems (IS).<sup>(487)</sup>

Although gender stereotypes are almost universal, many countries with much lower female employment rates than the European Union (e.g. France or Germany) have a higher female presence in ICT occupations. The gap between low female participation in the labour market and their relatively high presence in ICT occupations is even more marked in the Arab World, among others. This is the case in Morocco. Thus, while the share of women among the employed is only 26.1% (2017 data), their proportion among young graduates in the ICT field is 41.3%.<sup>(488)</sup> According to the same source, the hypothesis put forward is that in these countries, emancipation is achieved through professions in which women can earn good salaries and be recognised as specialists. This also means that economic development and technological progress are more likely to be achieved with women than in Europe.<sup>(489)</sup>

The performances by subsectors in the **Gender and Social Innovation Dimension** in Morocco are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.96	0.8	0.6

## The Institutional Dimension

The **agri-food subsector** is supported by the Green Morocco Plan. The government is investing in improving the quality, valorisation and standardisation of production in order to boost exports. The food processing industry generated DH 6.38 billion in 2017, an increase of 2.3% compared to 2016.<sup>(490)</sup> The main challenges facing the Moroccan agri-food sector are increasing investment in order to foster innovation, developing technologies and developing human capital through the fight against the prevalence of precarious work.

Government initiatives provide important support to the **textiles' subsector**, such as the pilot programme on decent work in the Moroccan Textiles and clothing industries, which aims to improve productivity through decent work, in addition to the ILO action programme specific to the textile and clothing industries. The latter allows employers and trade unions to discuss the sector's problems and reach agreed solutions in a bipartite council, in addition to the "Entrepreneurship Finance Support Fund" created by the 2020 Finance Act. Given the opportunities created by national research and development policies, the textile-clothing subsector is in the process of demonstrating its anticipation and adaptability in order to succeed in repositioning the Moroccan textile industry.

487. Amina Iemrini, Genre médias et TIC, 2020. Rapport national <https://gamag.net/wp-content/uploads/2020/02/Maroc.pdf>

488. Bello, Alessandro; Blowers, Tonya; Schneegans, Susan et Tiffany Straza (2021), Pour être intelligente, la révolution numérique devra être inclusive. Dans: Rapport de l'UNESCO sur la science : la course contre la montre pour un développement plus intelligent. UNESCO: Paris. [https://unesdoc.unesco.org/ark:/48223/pf0000375429\\_fre](https://unesdoc.unesco.org/ark:/48223/pf0000375429_fre)

489. A more detailed analysis of the choice of fields and the ICT workforce in Europe and other comparator countries is available in Women in computing and digital professions: India does better than Europe,

490. Haut-Commissariat au Plan, 2018

Promotional policies and regulations have been implemented in the **ICT subsector** with the aim of facilitating and reinforcing Morocco's entry into the information society, the implementation of an intergovernmental network, the support of a knowledge and innovation-based economy, and the development of human resources and infrastructure for the use of information technologies. Thus, launched in 2008, the "Maroc Numeric 2013" strategy had the vision of positioning Morocco among the dynamic emerging countries in the field of information technology.<sup>(491)</sup> In 2012, the National Plan for the Development of High and Very High Speed Broadband was presented to the Board of Directors and aimed to generalize access to high speed telecommunications services to the entire population of the Kingdom within a 10-year horizon.<sup>(492)</sup> In fact, the development of broadband and ultra-broadband is among the top priorities set out in the general guidelines for the development of the telecommunications sector by 2023. The National Telecommunications Regulatory Agency (ANRT) was charged by the government with implementing a national optical connection plan to cover, by the end of 2025, no less than 50% of Moroccan households with very high-speed optical fibre services reaching at least 100 megabits per second.<sup>(493)</sup> The ambition was to generalise the use of ICTs, to encourage SMEs to computerise, to develop ICT sectors and to encourage the emergence of centres of excellence.

The performances by subsectors in the **Institutional Dimension** in Morocco are as follows :

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Institutional dimension (20%)</b>	0.8	0.76	0.44	0.7

### Analysis of the findings

The sectoral and comparative analysis of the results of the different subsectors through the Gender Sensitive Value Chain Selection Matrix placed the agri-food sector in first position through a certain number of indicators, including its economic contribution and growth prospects on the local and export markets, as well as the positioning of women at the level of the different links from primary production to product processing. This evaluation also highlights a very important corporatist movement in which women are beginning to take their place, and finally the political and institutional support, notably through a certain number of instruments including the Green Morocco Plan supported by international organisations.

**Table 86 - GSVCA Scores for Morocco**

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1.5	1	1.3
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.96	0.8	0.6
<b>Institutional dimension (20%)</b>	0.8	0.76	0.44	0.7
<b>TOTAL (100%)</b>	4	3.22	2.24	2.6

491. <https://www.itu.int/en/ITU-D/Regional-Presence/ArabStates/Documents/events/2016/DigitalTransformation/Pres/Strat%C3%A9gies%20nationales%20pour%20le%20d%C3%A9veloppement%20de%20l'E2%80%99%C3%A9conomie%20num%C3%A9rique%20samia%20chakri.pdf>

492. <https://www.anrt.ma/sites/default/files/Fiche%20VF%20Plan%20Haut%20debit-15%20Mai%202012.pdf>

493. <https://www.maroc.ma/fr/actualites/m-el-otmanitelecomsle-developpement-du-haut-et-tres-haut-debit-une-priorite-horizon-2023#:~:text=a%20ajout%C3%A9%20M.-,El%20Otmani.,moins%20100%20m%C3%A9gabits%20par%20seconde.>

Furthermore, it is regrettable to note that, despite all the efforts made, it was just not possible to conduct a consultation with the relevant actors and stakeholders. Therefore, in order to consolidate and validate these results, and taking into account the known limitations of this tool, a SWOT exercise was carried out on the basis of the available data from the literature review, the cross-sectional analysis of the results of the Situation Analysis (quantitative and qualitative), and the GSVCA, which places the agri-food subsector in the first position, and the results of their analysis which highlighted the advantages and disadvantages reflected by the agri-food subsector in Morocco.

**Table 87 - SWOT of the Agri-food subsector in Morocco**

<b>Strengths</b>	<b>Weaknesses</b>
<ul style="list-style-type: none"> <li>• A subsector that contributes strongly to the Moroccan economy</li> <li>• Role and important contribution of cooperatives</li> <li>• Presence of sectors with strong export potential, mainly fruit and vegetable processing industries</li> <li>• Increasing involvement of industrialists in the agricultural component (Aggregation)</li> </ul>	<ul style="list-style-type: none"> <li>• Women entrepreneurs or startupper face many challenges</li> <li>• Gaps in human resources management</li> <li>• Limited access to information, networks, markets, resources, capital...</li> <li>• Weakness and unmet needs for high level technical support and marketing expertise for cooperatives and public enterprises</li> <li>• Dependence of the agribusiness production on agricultural performance which in turn depends on external factors (rainfall, input prices...)</li> </ul>
<b>Opportunities</b>	<b>Threats</b>
<ul style="list-style-type: none"> <li>• Existence of support State and policies to the sector: Industrial Acceleration Plan and Green Morocco Plan covering all actors, especially the high potential sectors; policy of import substitution by local manufacturing; agricultural strategy "Generation Green 2020-2030"</li> <li>• Establishment of agri-food innovation centres (CIAA) through three main axes: qualitative and quantitative evaluation of demand, provision of business and technical support services to the target population</li> <li>• Numerous Free Trade Agreements</li> </ul>	<ul style="list-style-type: none"> <li>• Strong competition for the agri-food subsector at global level</li> <li>• Competition from the informal sector, technological and market challenges (especially for SMEs)</li> <li>• Incentive framework not in line with the investment profiles and size of the agri-food industries</li> <li>• Sales prices of Moroccan agri-food products highly dependent on any increase in world prices</li> </ul>

## 5. EGYPT

### The Economic Dimension

**The Egyptian agri-food system**, which combines both agriculture and food processing as well as the related input and trade systems, contributes to 24.5% of the country's GDP and 23.2% to the value added of the Egyptian labour force. The vast majority of agribusiness activity is located in Lower Egypt (78.3% of gross agribusiness production); while Upper Egypt plays an important role in primary agriculture, contributing to 30.2% of gross agricultural production. Although Egypt is one of the world's leading producers of fruits and vegetables and the world's largest exporter of fresh citrus fruits, the country does not appear on the list of top food processors for any of them. Egypt processes less than 10% and in some cases less than 5% of its fresh crop, well below the world average of 25-35%. For example, while Egypt is the 5<sup>th</sup> largest producer of tomatoes in the world, only 3% are used in the Egyptian processing industry. Moreover, less than 1% is exported and losses during the production and logistics phases reach 25-35%. This shows that there are huge opportunities to improve the growth and added value of the sector, provided that dedicated accompanying measures are taken.<sup>(494)</sup> Agriculture is a major source of income and self-employment for women, particularly in rural areas.

Regarding **the Textiles and Garment subsector**, the Egyptian textiles industry has been in decline for the past 30 years, with many enterprises, especially those owned by the State, using obsolete equipment. Investment in spinning, weaving, knitting, and dyeing has been very limited, so the subsector is characterized by various bottlenecks and a lack of vertical integration.<sup>(495)</sup>

Finally, the **ICT sector** in Egypt is very robust, with a growth rate higher than Egypt's GDP growth level. Its contribution to GDP increased to 4% in 2019 from 3.5% in 2018. Total investments in the sector increased by 24.3% in 2019 and reached \$107 million in the first quarter of 2020 (142 investment deals compared to 113 in 2018, and 40 in the first quarter of 2020). As part of its ICT 2030 strategy, the Egyptian government is undertaking a series of investments, capacity-building and training programs, digital government service reforms, and infrastructure upgrades. The strategy calls for the launch of new initiatives to maximize the ICT sector's contribution to Egypt's economic growth by focusing on capacity building, electronic component design and manufacturing, and technology parks. The strategy also includes a plan for the digital transformation of key government services in the areas of education, healthcare, and government services.<sup>(496)</sup>

The performances by subsectors in the **Economic Dimension** for Egypt are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1	0.7	1

494. World bank, creating markets in Egypt, realizing the full potential of a productive private sector, December 2020. P144. <https://www.ifc.org/>

495. Grumiller et al, Strategies for sustainable upgrading in global value chains: The Egyptian textile and apparel sector, ÖFSE Policy Note, No. 33/2020, 2020, P6. Austrian Foundation for Development Research (ÖFSE), Vienna

496. Fitch solution, Egypt information technology report includes 5-years forecast to 2022. 2018, P44. <https://nations-emergentes.org/>

## The Gender and Social Innovation Dimension

In 2015, 42.5 percent of women were employed in **agriculture** versus only 23.8 percent of men. These are generally women from rural areas. Indeed, the majority of them participate in agricultural activities, particularly those related to food security and animal production.<sup>(497)</sup> However as regards to gender distribution of roles, unbalanced relationships and distribution of power, it is important to highlight that Egyptian women do not participate or very little, in economic and political activities despite the positive change and the progress the last few years. Because of their limited access to and control over resources including decision-making, women have virtually no control over the sector.

The situation of women in the **Textile** and **Garment Subsector** is no different than in the agricultural sector where the vast majority of workers are women. Gender-based discrimination and violence are still prevalent. As is the case in many textile and apparel producing countries, a gender gap exists in the Egyptian textile industry, with highly skilled managerial and professional positions generally held by men, while women are assigned to low-skilled jobs. A general explanation provided for this bias is by referring to cultural factors, which contribute to women leaving work after marriage or high rates of absenteeism given family obligations that women need to tend to. All these factors allegedly discourage companies from promoting women.

Finally, compared to the other subsectors, the **IT subsector** is characterized by less gender inequality, as both men and women are more likely to work as professionals (70% and 88% respectively). This is due to the fact that the sector requires high-level skills. Women are mostly found in production departments (64%), followed by administrative support (13%), sales and marketing (11%). The distribution of men across departments is slightly less concentrated.<sup>(498)</sup> However, in general, women's use of computers is still lower than men's as it is the case also for cell phone ownership (25% for women versus 75% for men). As for attendance at ICT clubs and use of these facilities, the indicators show that in urban areas, 55.48% of cybercafé users are men, while 44.52% are women.<sup>(499)</sup>

The performances by subsectors in the **Gender and Social Innovation Dimension** for Egypt are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
Gender and Social Innovation dimension (40%)	1.6	0.52	0.92	1.56

497. [https://publications.iom.int/system/files/pdf/egypt\\_labour\\_market\\_report.pdf](https://publications.iom.int/system/files/pdf/egypt_labour_market_report.pdf)

498. ETF, Women and work in Egypt, Tourism and ICT sectors a case study. 2010. P60.

499. Badran, Mona is ICT empowering women in Egypt? An empirical study. P34.  
<https://www.mak.ac.ug/documents/IFIP/EMPOWERINGWOMENINEGYPT.pdf>

## The Institutional Dimension

According to the World Bank, in the **agri-food subsector**,<sup>(500)</sup> the state exercises strong and direct control over several agri-food chains, which hinders the efficient functioning of the market. The important role of the state in the agri-food sector limits the space for private sector participation in this subsector. Indeed, private sector entities operating in this subsector typically work either in collaboration with the public sector (e.g., wheat milling for the government) or in a market segment where the state specifically allows private participation through licenses or allocations (e.g., sugar beets processors rather than sugarcane processors). Public sector policies and actions have also contributed to market concentration in markets open to the private sector. However, the subsector is supported by a 2030 strategy and numerous development project initiatives. The country continues its support to the agri-food subsector by engaging in the promotion of local products through the organization of its first local products competition to be held in 2022.<sup>(501)</sup> In addition, the FAO, IFAD and ILO have partnered to conduct an assessment of the latest developments on the gender dimension of agricultural employment. The three organizations are committed to improving gender equality and women's empowerment in agriculture and rural areas, and to strengthening women's leadership and participation in decision making.

**The Textiles and Garment subsector** has benefited from QIZs (Qualified Industrial Zones) under the December 2004 agreement between Egypt and Israel, and products manufactured in QIZs can enter the U.S. market without quotas or tariffs. Nearly 400 companies had been approved to operate in QIZs, and 250 were operational, including in the textile sector. Trade and import policies are formulated to protect this industry because of its significant impact on the national economy and its important role in solving the unemployment problem in Egypt. Thus, government policies toward the textile industry have had a major impact on the structure and competitiveness of this industry. While international cooperation does exist at the international level, documents and reports regarding the sector do not show actual real cooperation within the actors in the chain.

Finally, the **ICT subsector** is supported by the Egyptian ICT 2030 strategy, under which the government is undertaking a series of investments, capacity building and training programs, digital government services reforms and infrastructure upgrades. The country has also benefited from development partners support, grants, training programs, scholarships, etc. to increase knowledge and capacity in the sector, such as the United Nations Economic Commission for Africa, the Youth Activist - Youth Allies (YA-YA) Network, the Thomson Reuters Foundation (TRF), Grant for the Web, ILO, GIZ, UNDP and much more.

The performances by subsector in the **Institutional Dimension** for Egypt are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Institutional dimension (20%)</b>	0.8	0.62	0.38	0.62

500. World Bank, creating markets in Egypt, realizing the full potential of a productive private sector, December 2020. P144.  
<https://www.ifc.org/>

501. [https://www.youtube.com/watch?v=\\_u4BLnKW50s](https://www.youtube.com/watch?v=_u4BLnKW50s)

## Analysis of the findings

### The desk review and analysis

Taking into account the literature and available data review, and following the comparison of the 3 subsectors using the methodology articulated around the three dimensions (economic, gender and social and institutional innovation), the Information and Communication Technology/ICT subsector stood out as opposed to the other subsectors at hand.

**Table 88 - GSVCA Scores for Egypt**

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1	0.7	1
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.52	0.92	1.56
<b>Institutional dimension (20%)</b>	0.8	0.62	0.38	0.62
<b>TOTAL (100%)</b>	<b>4</b>	<b>2.14</b>	<b>2</b>	<b>3.18</b>

This subsector demonstrated a better dynamic and perspectives, as the one with the highest potential in terms of:

- Economic potential and expansion, market estimated to reach \$5 billion in 2022,
- Growth is supported by the government's 2030 strategy together with the support of international organizations,
- The obvious progress in the positioning of women as highly qualified employees.

Indeed, this is a subsector where gender inequalities are less prominent than in other subsectors considering that this subsector hires women, generally young women with a high level of education (92% have university degrees). However, while less affected by gender inequalities, the female workforce in this subsector is still a minority, with women accounting for about one third of employees (27%) in the companies as surveyed by the European Training Foundation (ETF). Although uneven, this rate is higher than the average participation rate of Egyptian women in the labour force, which is currently 22%. At the institutional level, the government has put in place strategies and development projects and programmes for ICT development in Egypt.

### Stakeholders' consultations

Thus, in order to deepen the analysis of the ICT subsector context, a consultation with relevant stakeholders was planned and consisted of interviews of ten (10) entrepreneurs, five (5) women and five (5) men, operating in the ICT subsector. It is worth specifying that

due to the context of the COVID-19 pandemic, restrictions and prevention measures, it has not been possible to organise a focus group to consolidate the findings of the GSVCA and the interviews. The analysis of the responses is organised in four categories i.e. access to resources, effect of competition, access to markets, and regulation and governance of the subsector, leading to the development of a SWOT table that will enable the proposal of measures to improve the positioning of women entrepreneurs.

#### *a. Access to resources*

At the primary production level (human resources and suppliers), the current situation of human resources, men and women, is determined by the delegation of technical tasks and the division of labour, the hierarchical organisation of which is characterised in an IT company by cooperation between individuals with different tasks and partially divergent interests. Based on the respondents' statements, many male and female entrepreneurs emphasised a certain distribution of tasks and gendered specialisation. Indeed, some ICT activities are more marked by the presence of men, such as software development and programming, while other activities such as graphic design or social network management are more the domain of women. In terms of access to resources, notably primary solution providers and especially innovative solutions to improve work, this requires a certain availability in terms of presence at conferences and seminars. It is on this element that some business leaders emphasised the difference between men who enjoy greater availability and responsiveness than women, especially those who are married or who are burdened by family responsibilities that reduce their ability to seek new solutions for the business through their participation in this type of event. Thus, the majority of interviewees agree that men are better informed about the evolution of the subsector from a technical point of view and have better access to resources than women.

At the level of business management and more specifically the relationship with employees and customers, it is important to equip women with strong human resource management skills, given the resistance that some have experienced from their staff but also from customers as illustrated in the market access paragraph. On the same note, it is important to mention that university students are not prepared for entrepreneurship, yet some development projects do exist to support women's entrepreneurial initiatives in the ICT sector, such as the Microsoft project.

#### *b. Effects of competition*

The ICT subsector is undergoing rapid change, which requires close monitoring of technological innovations and developments. According to the women entrepreneurs interviewed, this requires more efforts from them and other women, who are usually overwhelmed by family duties. In fact, according to some male entrepreneurs, men are more active than women in the service sector in general. At the marketing level, men are more efficient as they have time for meetings or business dinners. However, some of them did not mention possible differences between women and men, as for them some work is done through tenders, especially with multinationals, where the relationship is not direct but through a digital system that allows the submission of tenders and their objective processing.

### c. Access to markets

The COVID19 pandemic has had a positive impact on the ICT subsector in Egypt as elsewhere in the world. Indeed, the use of information technologies has multiplied, especially for teleworking, the digitalisation of services and many other activities with a growing demand. However, the access to this market is conditioned by an active search for information and as a result, according to many respondents, men are more efficient in such research, while women generally have less time for customer research due to their multiple roles. In order to better differentiate between the negotiating power of women and men, one respondent stated that “during business meetings, the customers themselves are more likely to address the male employees of the company even in the presence of their female boss, whether she is the head of the company or a manager, and even more so if the woman is presented as a partner or as a ‘co-founder’, male dominance takes over...”.

### d. Regulation and governance

Despite the improvement of the internet infrastructure in Egypt and the implementation of strategies and incentives by the government, some obstacles were pointed out by the interviewees, such as the tax rate noting that the taxes change very frequently and vary from 30% to 54% according to some of them. In addition, the increase in Value Added Tax (VAT) to 14% has had an effect on the prices of services. For the respondents, this situation creates in some cases a misunderstanding, not to say loss of trust amongst clients when assessing the price quotations for services (the most/less expensive). This requires more reliable access to regulatory information by the contractor. On another level, a debate is initiated on the taxation of freelancers working on social networks, such as influencers (YouTube and Instagram), which raises the question of the state’s willingness to tax their income.

## SWOT analysis of the ICT subsector

The SWOT analysis 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.

**Table 89 - SWOT of the ICT subsector in Egypt**

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Robust and fast-growing sector</li> <li>• Incentive policy and investment by the Egyptian government through initiatives to train women and young people and develop their ICT skills in areas of high market demand</li> <li>• Availability of high-quality fiber optic broadband connection in key locations such as the Egyptian Technopark</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of sufficient preparation of Egyptian university graduates to enter the labour market in addition to the lack of management skills in the private sector</li> <li>• Difficulty for the IT sector to attract a wide range of talent</li> <li>• Weakness in the inclusion of women in general and at certain levels in particular</li> <li>• Lack of access to information on existing opportunities for women entrepreneurs</li> </ul>

Opportunities	Threats
<ul style="list-style-type: none"> <li>• A significant increase in the number of mobile and Internet subscriptions</li> <li>• Potential for development as a regional hub, thanks to Egypt's position at the crossroads of several international fiber cables (SEA-ME-WE 3 and 4, and FLAG) linking Europe, Africa, the Middle East and Asia</li> <li>• A highly skilled workforce with a large number of young people and women</li> <li>• Increasing use of e-commerce allowing many companies to expand their market and become competitive producers for the local market and/ or as part of global supply chains</li> </ul>	<ul style="list-style-type: none"> <li>• A fairly high corporate tax rate</li> <li>• Weak marketing of the country's capabilities in this area and therefore limited "national branding" and ignorance of Egypt as an IT outsourcing destination</li> <li>• Absence of the country in the European market</li> </ul>

## 6. TUNISIA

### The Economic Dimension

The **agri-food subsector** contributes to 4% of the Gross Domestic Product generating in 2019 an added value of about 3,286.4 million dinars. It is worth to highlight that it constitutes a strong development issue and represents one of the main engines of the Tunisian economy. It is in fact considered as the second subsector creator of jobs, among all the manufacturing industries with 6500 companies, mainly SMEs, which are concentrated in the coastal regions and employing 91.9 thousand people,<sup>(502)</sup> of which more than 30% are in the informal sector<sup>(503)</sup> and where women represent 23% of jobs mainly concentrated in the canning and packaging of food products.<sup>(504)</sup>

The **Textiles and Garment subsector** plays an important economic and social role in Tunisia. On the one hand, it contributes to 3% of the Gross Domestic Product in 2019, with an added value of 2,990.6 million dinars<sup>(505)</sup> with 1,672 companies (90% of which are totally exporting), totalling 161,425 jobs in 2017. It should be noted that 45% of these companies work in partnership with foreign industries. The majority of them, i.e. 56.8% employing between 21 and 200 people, are more concentrated in the centre-east, which accounts for about 52.5% of the total number of companies, followed by the north-east region of the country with 38.1% of the total number of companies.<sup>(506)</sup>

Finally, the **Information and Communication Technologies** subsector is becoming increasingly important in the Tunisian economy as it is elsewhere in the world. It contributes to more than 7.5% of the national GDP and records an annual growth rate of more than 7% over the period from 2014 to 2017.<sup>(507)</sup> It has more than 2,120 private companies, 219

502. INS : Data analysis by the author 2019, <http://www.ins.tn/>

503. INS : Data analysis by the author 2019, <http://www.ins.tn/>

504. ILO, Compétences pour le commerce et la diversification économique cas du secteur agroalimentaire en Tunisie., 2017. [ilo.org/wcmsp5/groups/public/---ed\\_emp/---ifp\\_skills/documents/publication/wcms\\_550994.pdf](http://ilo.org/wcmsp5/groups/public/---ed_emp/---ifp_skills/documents/publication/wcms_550994.pdf)

505. INS : Data analysis by the author 2019, <http://www.ins.tn/>

506. [tunisieindustrie.nat.tn/fr/download/news/2017/NOTE\\_ITH\\_2017.pdf](http://tunisieindustrie.nat.tn/fr/download/news/2017/NOTE_ITH_2017.pdf)

507. APII : Les industries du textile et de l'habillement demeurent un secteur clé de l'économie tunisienne, 2017, <http://www.tunisieindustrie.nat.tn/>

shared service centres, 8 development centres serving multinationals, a telephone density of 98.8 lines/100 inhabitants and more than 4.1 million internet users<sup>(508)</sup> located mainly in Greater Tunis and the coastal cities. It totalled nearly 86,000 jobs in 2018, with 52.9% of all employees working in telecommunications, 8.6% in call centre activities, 2.8% in computer programming and development, 0.4% in data processing, hosting and related activities, 0.5% in IT consulting and 34.8% in other IT activities.<sup>(509)</sup>

The performances by subsectors in the **Economic Dimension** in Tunisia are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1	1	1.5

## The Gender and Social Innovation Dimension

The **agri-food subsector** is characterised by a predominantly illiterate female workforce. Higher education graduates represent only 22% of the total number of active women, and 13% of female managers, above the average of 10% observed for all manufacturing industries.<sup>(510)</sup>

In the companies of the subsector of the **Textile and Clothing** industry in Tunisia, the majority of the workforce is permanent and female, more so in the subcontracting and fully exporting companies operating mainly in the clothing industry.<sup>(511)</sup> In this subsector too, the majority of the workforce is illiterate and works in indecent conditions both in terms of the working environment and remuneration.

Finally, in the **ICT subsector**, in 2008, the proportion of women represented nearly 25% of employees in the sector, while higher education graduates at the same time were mostly women. In 2019, the situation has clearly improved with a better presence of women both in the workforce and as entrepreneurs. However, only 4% of start-ups are created exclusively by women, while 28% of them are founded by mixed teams.<sup>(512)</sup>

The performances by subsectors in the **Gender and Social Innovation Dimension** for Tunisia are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.68	0.72	1.08

508. Invest in Tunisia : Technologies de l'information et des communications 2020, <http://www.investintunisia.tn>

509. Tunisia Investment Authority : SECTEUR TIC ARGUMENTAIRE SECTORIEL 2019, <https://tia.gov.tn/>

510. OIT : Compétences pour le Commerce et la Diversification Économique (STED) en Tunisie Cas du secteur de l'agroalimentaire, mai 2016, <https://www.ilo.org>

511. ETF : Femme et emploi en Tunisie Étude de cas des secteurs du Tourisme et des TIC, 2011, <https://www.etf.europa.eu/>

512. Startup Act : Rapport Annuel 2019-2020, <https://www.startupact.tn/rapport/Startup-Act-Annual-Report>

## The Institutional Dimension

The **agri-food subsector** is experiencing a certain dynamism between its various public and private actors who share common values in terms of civic commitment and collective action for the development of the Tunisian industrial fabric. To meet the growth of this promising subsector, investments in the agri-food industries (AFI) are estimated to reach 1,275 MTND or the equivalent of 443 million US dollars by 2025.<sup>(513)</sup>

The **Textiles and Clothing subsector** has benefited from a collaboration agreement between the Tunisian Federation of Textiles and Clothing (FTTH) and USAID through the Tunisia Jobs, Opportunities and Business Success (JOBS) programme, which aims to provide certain elements of the strategy for reviving the textile and clothing sector with the support of Tunisia JOBS. The agreement aims in particular to strengthen the capacities of the Federation and to support the companies of the sector in their quest for assistance to improve their positioning on the markets.<sup>(514)</sup>

Finally, the national ambition for the **ICT subsector** is supported by the sectoral “Digital Strategy 2018” which aims to position the country as a digital reference on an international scale and to create 80,000 jobs in this subsector. This attractiveness is also manifested through ICT courses which are increasingly popular with students, with an average of 12,300 graduates per year from national training over the last 5 years.<sup>(515)</sup> Other promotion initiatives, measures and regulations have been developed such as the five-year National Strategic Plan “Tunisie Digitale 2020”, first launched in 2014 under the name Tunisie Digitale 2018, which works to make Tunisia an international reference in the digital sector by developing a fabric of competitive and innovative companies, targeting ICT, and to increase the number of jobs and export earnings of the sector.<sup>(516)</sup> In addition, programmes for women in the ICT sector are developed, such as GOMYCODE’s ELLEVATE scholarship programme.

The performances by subsectors in the **Institutional Dimension** in Tunisia are as follows:

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
Institutional dimension (20%)	0.8	0.74	0.52	0.74

## Analysis of the findings

### The desk review and analysis

Through the comparison of the three subsectors according to the methodology articulated around the three dimensions (economic, gender and social innovation and institutional), the ICT subsector in Tunisia has shown a better dynamic and perspectives, notably through the economic potential, the evolution observed for the positioning of women

513. ILO, Compétences pour le commerce et la diversification économique cas du secteur agroalimentaire en Tunisie. 2017

514. UTICA, Textile et habillement : Accord de collaboration entre la FTTH et l'USAID, 2012, <https://www.utica.org.tn/Fr/actualites>

515. [http://www.digitaltalent.tn/u\\_p\\_l\\_d/etudes/evaluation-des-ecarts-de-competences-dans-le-secteur-des-tic-en-tunisie\\_sommair\\_e\\_1\\_025668900150488704659b2c1063eb78.pdf](http://www.digitaltalent.tn/u_p_l_d/etudes/evaluation-des-ecarts-de-competences-dans-le-secteur-des-tic-en-tunisie_sommair_e_1_025668900150488704659b2c1063eb78.pdf)

516. Startup Act : Rapport Annuel 2019-2020, <https://www.startupact.tn/rapport/Startup-Act-Annual-Report>

as employees including as qualified personnel and as company managers, but also the institutional dynamics and the strategies put in place for the subsector and the support of the development projects and programmes.

**Table 90 - GSVCA Scores for Tunisia**

Criteria and scoring rate	Maximum Score	Subsector 1 Agri-food	Subsector 2 Textiles	Subsector 3 ICT
<b>Economic dimension (40%)</b>	1.6	1	1	1.5
<b>Gender and Social Innovation dimension (40%)</b>	1.6	0.68	0.72	1.08
<b>Institutional dimension (20%)</b>	0.8	0.74	0.52	0.74
<b>TOTAL (100%)</b>	4	2.42	2.24	3.32

### Stakeholders' consultations

Thus, in order to deepen the analysis of the ICT subsector, it was planned to organise a consultation with relevant stakeholders, but given the context of the COVID-19 pandemic, restrictions and prevention measures, it was only possible to organise one focus group. It consisted of eight (8) representatives of companies, four (4) women and four (4) men, operating in the ICT subsector and more specifically those specialising in software development but also in technical assistance to SMEs. These are small companies with less than 10 employees. The discussions focused on access to resources, the effect of competition, access to markets, and the regulation and governance of the subsector, leading to the development of a SWOT table that made it possible to propose measures to improve the positioning of women entrepreneurs. The results of the very enriching discussions on the situation of the sector, its ambitions, its concerns and its future at national and international level can be organised and summarised as follows:

#### *a. At the level of primary production (human resources and suppliers)*

The ICT sector in Tunisia is a bearer of innovation, capable of facing international competition and taking advantage of a greater openness on the world market. The export potential of this sector is well confirmed by the know-how of computer scientists, which represents a definite advantage in terms of cost on the international market. Services such as telecommunications and computer services are the main inputs in ICT VC. The integration of ICTs in companies, working in different sectors, is assessed not only through their information systems and the use of technological tools such as computers, but also through the networks that link information and technological tools, allowing the different actors to coordinate their inputs in the ICT sector.

Primary production in the ICT subsector is based, among other things, on human resources and their technical skills, which are the main link in the value chain under study, but also in access to the various working tools and hosting of online IT solutions. The current situation

of human resources, both men and women, is determined by the delegation of technical tasks and the division of labour, the hierarchical organisation of which, in an IT company is characterised by cooperation between individuals with different tasks and partially divergent interests. It is important to equip women with strong human resource management skills given the resistance some have experienced from their staff.

#### ***b. Effects of competition***

The technologies (programming language and software such as Odoo, Windows, Ubuntu, Outlook, Pycharm, Python) currently used in companies are more or less adapted to the evolution of technological demand, whether in the local or international markets. Having a clear vision of IT costs, their evolution over time, and their distribution among the different departments of a company, remains complicated. The performance of these IT technologies is considered good in relation to their costs, but the impact of adapting to new technologies requires an evolution of rates, or a rebalancing of rates to improve competitiveness.

The improvement of the quality of IT products is always based on the updating and enrichment of the technical knowledge of IT professionals. This improvement is achieved through continuous training of the company's human resources on new computer technologies and their adaptation to the Tunisian market in order to improve positioning in a highly competitive market. Women are less present in professional networks (formal and informal) and therefore have less access to opportunities in development programmes and support instruments than men.

#### ***c. Access to markets***

The IT products most in demand by customers in Tunisia are websites and mobile applications, which have more or less reasonable costs compared to the European market, in general, and the French market, in particular. During the last decade, IT in Tunisia has grown in terms of production, investments and scientific potential for training and research. However, there is still a need for continuous market research on ICTs, so that the sector can adapt to the rapid technical evolution of the international market.

#### ***d. Regulation and governance***

Digital integration in Tunisia, in the different sectors, still poses regulatory problems. The laws that apply to the ICT value chain, such as the sales mode, product quality or the creation of companies providing computer services, aim to ensure the protection of personal data. The provision of ICT services is subject to prior authorisation by the Ministry of Telecommunications. The conditions and procedures for granting this authorisation are set out in a ministerial decree. This service is subject to a set of specifications, approved by order of the Minister responsible for telecommunications. Beyond these technical aspects, the subsector is still confronted with the lack of international payment solutions, which is regulated by the central bank, but also by the lack of access to innovative payment solutions such as Paypal.

## SWOT analysis of the ICT subsector

The results of the literature review and analysis (matrix) and the elements of discussion within the group are summarised below in the form of a Strengths, Weaknesses, Opportunities and Threats (SWOT) of the ICT subsector:

**Table 91 - SWOT of the ICT subsector in Tunisia**

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>• Strong market growth locally and internationally</li> <li>• Existence of competent human resources</li> <li>• Presence of technoparks that provide support to new businesses</li> <li>• The ICT subsector is integrated into the various economic sectors...</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of knowledge in human resources management, especially by women entrepreneurs</li> <li>• Lack of access to payment solutions such as PAYPAL</li> <li>• Limitation of access to foreign currency (technological cards do not exceed 10,000 dinars per year for companies and 1,000 dinars for individuals)</li> <li>• The introduction of payment solutions is less advanced than in other countries...</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>• Numerous programmes such as the Start-up-Act that allocates benefits to start-up companies</li> <li>• Competitions in technological innovations in different economic sectors</li> <li>• Other programmes such as GOMYCODE's ELLEVATE grants aim to introduce more Tunisian women into the world of technology</li> <li>• Specific financing programmes for women (Raida) and the new programme under development (Raidet) set up by the Ministry of Women</li> <li>• Existence of programmes such as "ELLES s'engagent" set up by UTICA and the National Chamber of Women Entrepreneurs (CNFCE) for the promotion of the leadership spirit among Tunisian women and the construction of an entrepreneurial ecosystem</li> </ul>	<ul style="list-style-type: none"> <li>• A strong demand for Tunisian human resources abroad, which has an impact on costs as salaries are relatively higher than in other subsectors</li> </ul>

In conclusion, the GSVSA exercise and the analysis of its results combined with those of the situation analysis and rapid assessment supported by the literature review, field research and stakeholders' consultations have succeeded in improving the knowledge and information that could be had on the situation of women entrepreneurs and more specifically in the three targeted sectors, namely, agrifood, textiles and clothing and ICT.

The first observation is that women entrepreneurs within their country or across borders face the same difficulties, have limited opportunities and lead a daily fight on several fronts. The needs they have identified and the priorities they have selected or the solutions they have proposed, even if some of them can be considered as specific or contextual, are mostly universal, as it will be highlighted in the last part of this report, the "conclusions and recommendations", whether they are at the micro or macro levels or whether they are specific or common to the sectors or to women themselves.

**CONCLUSIONS  
&  
RECOMMENDATIONS**

## Conclusions

### The context

During the first phase of the project “Empowering Women towards Gender Equality in the MENA region through Gender Mainstreaming in Economic policies and Trade agreements”, data and information gathered showed a correlation between the achievements of Gender Equality and the empowerment of women in private and public spheres, including in the economic and Trade areas and participation. The findings succeeded in drawing attention and raising awareness of directly or indirectly concerned actors and stakeholders on the importance of *empowering women towards gender equality in the MENA region through gender mainstreaming in economic policies and trade agreements*. The central finding of the conducted legal status and situation analysis of women and gender audit of economic policies and trade agreements, has well evidenced that gender is neutral/negative, not really mainstreamed in economic policies and trade and the environment, either overall or specific, is not conducive to gender equality and empowerment of women. Based on that, efforts were made to invest on *“empowering women entrepreneurs in the MENA region towards equal access with men to business and trade markets”*. The current project has been built on the platform of validated recommendations and priorities selected by the targeted stakeholders, aiming at *strengthening women entrepreneurs’ capacity in order 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**. Achieving this objective required to produce knowledge from a comparative gender perspective, that includes assessing/refining and analysing the situation of women and men in business. The utilised pertinent and adapted methodology and tools included SMEs profiling and actors’ mapping. The stakeholder’s assessment and analysis would identify constraints and challenges, determine gender inequalities and gaps and assess capacity and resources needs towards priorities’ selection.

*The problem/issue and related assumptions developed in the introduction i.e. that gender is partially mainstreamed in economic policies and trade, in an environment that is not conducive to gender equality, stand verified, highlighting that women entrepreneurs, much more than their male peers, face more barriers and opportunities in terms of capacity, resources and/or support, be it social, economic, legal or political.*

## The methodology

Given the weakness of statistical data, especially when it comes to women's participation either in public and/or private spheres, and the intrinsic nature of the informal sector, the necessary statistics and information have not always been available, which may/could have given an inaccurate picture of the economic sector in these countries and of the situation in which women find themselves. If the informal sector is excluded, the available statistics on women's economic participation in general or in the labour market could imply that most women are not or only marginally economically active. Yet, the exploitation of women cannot be measured by a simplistic assessment of wages and benefits in the formal labour force, because the vast majority of working women are invisible, employed in the informal sector, within the household, or in family businesses.

Indeed, based on the available data that is sometimes outdated, partial or contradictory, the situation is assessed as being more critical for some spheres comparatively to others, such is the case of economic participation of women who encounter multiple obstacles and barriers in both public and private sectors, due to issues related to both professional/social and family/personal life.

Finally, conducting a Gender Sensitive Value Chain Analysis/GSVCA (approach and tools) to assess Women-Men Equality, stressing their participation in the economic activity and their access to business and trade markets covers the six countries mentioned would provide valuable inputs. The Value Chain fields were selected to focus on three different sectors and more specifically subsectors: 1) Agriculture: Agri-food industries; 2) Light industries: Textile and Clothing and 3) Services: Information & Communication Technology/ICT. In addition to the exercise itself (review, assessment and analysis), a number of SMEs owned/managed by women and men were targeted representing a sample from the selected subsectors i.e. agri-food, textile and garment and ICT.

The Gender-Sensitive Value Chain Analysis/GSVCA' objective was to assess the competitiveness and performance of a number of value chains in each selected sector/subsector (i.e. Agri-food, Textile and Clothing and ICT), in order to identify actual or potential barriers and opportunities for women and men that might be shaped by custom, law and institutional structure. The GSVCA involved collecting information on relevant entities such as firms, primary input producer groups, households or producer associations, and market connections for a given value chain, clarifying the positions and roles of actors within the chain, and used to better coordinate activities and improve the flow of products/services to the end use, i.e. consumption.

Upon finalisation of the data collection phase, the research team interpreted the results and selected a subsector that provides the highest potential for growth and the widest opportunities for women and men, noting that the highest the score, the highest the probability for the country to succeed in the subsector. A final stage to allow the drawing of recommendations, is to conduct consultations with stakeholders within the subsector selected, as the highest potential to validate the findings and prepare a Strengths, Weaknesses, Opportunities and Threats (SWOT) analysis 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.

It is worth reminding that the findings of the situation analysis, the rapid assessment and the GSVCA at the level of each country were reviewed for comparison and consolidation. The analysis of many responses, issues raised, conclusions and recommendations were identified as common among almost the six covered countries and accordingly could be considered for the purpose of synthesis and harmonisation, as regional. They were presented for review and validation to participants of the Regional Seminar conducted in Tunisia December 2021 on “*Empowering Women Entrepreneurs in the MENA region towards Equal Access with men to business and Trade Markets*” where more than 40 participants joined, including women and men entrepreneurs, professional organisations, NGOs, government institutions and the media, in addition to the project team composed of Kvinna till Kvinna, the CAWTAR team and the regional experts.

The seminar allowed for the research team members to present the framework of the project, the methodology in its different aspects (approaches, techniques and instruments) and a synthesis of the results at regional level. Presentations were enriched by the interventions of the participants who confirmed some aspects and underlined the absence of others, further developing in the country working groups and discussed and validated in plenary sessions. It was agreed that the synthesis of the plenary discussions and the results of the working groups were to be integrated into the regional report and the country profiles. The development of framework sent to the participants was also decided upon. This will allow the creation a collection of success stories from each country to be posted on the platform and to select a number of them, to be included in the regional report or the country profiles.

## The findings

The cross-cutting analysis of the results of the Situation Analysis (quantitative and qualitative), the literature review, the Rapid Assessment including in relation to the impact of the COVID-19 pandemic and the GSVCA (the six countries) as well as the stakeholders’ consultation and analysis (Egypt and Tunisia) has brought out a number of specific concerns, unmet needs to ICT when others overlap with some of the other two subsectors.

Although representing only six countries out of the 22 Arab League member countries or the 18 in one of the MENA classifications, the synthesis of the results at the individual country level and across countries leads to conclusions that are mostly valid for the entire region.

- *The Situation analysis*

On the regional level, and highlighted in Chap. 1 of this report, in MENA, the gender gap can potentially be closed in 142.4 years. As a matter of fact, progress have been made in areas of educational attainment since the region as a whole is close to achieving gender parity in primary and secondary enrolment rates, reaping the investment made by the countries in recognition that education is both a basic human right and a driver of a country’s economic and social development.

Yet, progress has been slower with regards to gender inclusion in economic rights and related opportunities such as in labour laws, being guaranteed equal access to employment opportunities and social protection benefits. Women have a right to work, yet are limited in the

full scope of the jobs they can apply and when they chose to work, on the grounds that they need protection. Their mobility is therefore hindered and sometimes even restricted within their own country, requiring them to follow their husband.

Low levels of women's labour force participation are an important driver of lack of economic participation. 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. While more than 50 % of the female population aged 15 and above participates in the labour market worldwide, in Sub-Saharan Africa (61.2%), East Asia and the Pacific (58.8%), Europe and Central Asia (50.5%), and Latin America and the Caribbean (52.5%), the corresponding figure in MENA is far behind with 19.77%.<sup>(517)</sup>

A combination of factors contributes to this low labour force participation of women, such as legal barriers, lack of safe and adequate transport, lack of affordable quality child care, low levels of financial inclusion and other structural issues. Moreover, mind-set, social and cultural norms combined with the structural obstacles detailed above, play a significant limiting role. Undeniably, the unfair distribution of unpaid care work and domestic work in MENA has been increasingly identified as a key barrier to women's economic participation. Although a sizable number of women, especially young women, want to work, domestic commitments are their biggest constraint. Women carry out 80% to 90% of all unpaid care tasks in the MENA region, and spend, on average, 4.7 times more time on unpaid care tasks than men.

Despite the various efforts, women remain disproportionately represented in the workforce and the business arena. As a consequence, women entrepreneurship is very low amongst MENA as the region exhibits the widest gender gap. It is confirmed that women in MENA countries are involved in trade but the number of women-owned businesses compared to men-owned businesses is small, often limited to a small-scale trade activity and petty trading. Women's earned income is often used to support their reproductive role and improve economic resources of their family rather than used to grow their trade activities. Most female-owned enterprises across MENA countries are categorized as micro- or small enterprises, operating mainly in the informal economy and are almost invisible in competing with large and medium enterprises. Consequently, businesswomen tend to continue being small actors in the economy, and have difficulties moving onto the level of growing and sustainable business. They face multiple obstacles that diminish their opportunities and potential as businesswomen and entrepreneurs. Certainly, women are not impeded from owning or managing land or other real estate property. By religious law and social custom, women have the right to own property (land and otherwise) and are entitled to financial support from their husbands or male relatives, even if they have their own resources and income. Concerning the right to inheritance, women have the right to inherit according to Sharia's distribution rules. However, the rules that are applied are either selected or interpreted to give the primacy to male's financial interest, but not necessarily based on the legitimate inheritance right of women considering their different positions in the family or the changes in gender roles distribution.

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517. <https://data.worldbank.org/indicator/SL.TLF.TOTL.FE.ZS?locations=ZQ-XO>

There are other obstacles in the rural world that affect women in particular, such as limited access to credit, the complexity of procedures in terms of guarantees and the presence of significant arrears among farmers, the weakness and instability of income (of a random nature), and the unsuitability of agricultural policies for the specific needs of women in rural areas.<sup>(518)</sup> In addition to difficult working conditions, rural women are also confronted with the patriarchal construction of society and the family and male domination, the trivialisation of violence and the violation of their rights with unpaid overtime work.

Obstacles to growth are connected, generally, with access to capital, recruitment, access to new markets and international markets and, in certain countries, to the political conditions, the cost of public services, or the lack of economic growth. Investment-related regulations are not always clear or transparent, and many rules are enforced in an overly-discretionary or ad hoc manner. Coordination among government agencies in promoting and facilitating investment is often insufficient, limiting effectiveness in implementing strategies and impact on improving the business climate. In some countries these obstacles are felt even more acutely.

Understanding these obstacles to frame sustainable solutions requires an analysis of the legal and regulatory environment in which women business-owners operate. The historical cultural diversity of the MENA region shaped the political, judiciary, social and economic contexts. Indeed, customary laws, Islamic laws, imported “European” laws, and reformed versions of Islamic laws affect to date, both men and women in varying degrees. Added to this layer of complexity, countries have endorsed international standards (e.g. Beijing’s Platform of action), and signed the Human Rights Covenants such as CEDAW that have articles that contradict the country’s own state law. As such, ratifications are done with reservations. In MENA, reservations essentially reference to Sharia.

Starting from the constitutions and in almost all areas of concern, countries refer systematically to the principle of equality in enjoying human rights, yet national policies are not always implemented and national and international legal commitments not always respected. When policies, strategies, programmes and services are developed, thanks to cooperation and partnership commitments and adopted they are not necessarily financed. Laws and practices in the Arab states as over the world, still demonstrate the de jure and de facto discrimination that prevents women from enjoying their legal and human rights, reducing their chances of fully participating in society, in economy and development, particularly when and where accountability and rule of law are either weakly applied or not respected at all.

Equality under the law, equality of opportunity and equality of (political) voice have not yet been fully achieved. Equality within the law does not exist since the status and rights of women are contextually different and sometimes constitutionally obsolete. Indeed, women in leadership position whether in management of business, company boards and/or even political participation is limited. On the latter, the region has closed only 12.1% of this gap to date, the lowest of all regions.

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518. Consortium Particip. 2019, p.125, Rapport Profil Genre Tunisie 2021. [https://eeas.europa.eu/sites/default/files/profil\\_genre\\_tunisie\\_2021.pdf?fbclid=IwAR36oeb9ldqiMwcDPd06bOv0yq0\\_2snUulMiuhqBLYKcd5yi\\_WUVsRpMF-g](https://eeas.europa.eu/sites/default/files/profil_genre_tunisie_2021.pdf?fbclid=IwAR36oeb9ldqiMwcDPd06bOv0yq0_2snUulMiuhqBLYKcd5yi_WUVsRpMF-g)

As a matter of fact, if in the public life, woman is a full-fledged citizen in private she is a minor in several areas to only quote the need for a guardian to marry or an authorisation from him to move. In multi-confessional societies such as Egypt, Jordan or Lebanon, inequalities are not only among women and men but also among women themselves from a confession to another. Despite their national and international pledges and commitments, the MENA region and more particularly the Arab States are far from having achieved or even got closer to gender parity, equality of opportunity and equality of voice and agency as illustrated quantitatively and qualitatively previously. While significant progress was made towards equality on legislative matters, resistance to true equality is expressed by many conservative movements in the region and attempts to limit and reduce women's rights are constantly witnessed. Overall, it is observed that various governments in the region threading with care when it comes to the issues of women's status, often fearing fuelling political polarization.

- *The Rapid Assessment*

Globally and more acutely so in MENA where they are already in a disadvantageous position, women were heavily hit by the COVID-19 with regards to their daily lives: in addition to being at the forefront of the pandemic as care-taker, women found themselves as being the scapegoats for the pandemic on many fronts. Indeed, large shares of women in MENA economies are employed in sectors that have been particularly heavily hit by the pandemic, such as manufacturing, tourism, and business travel services, and have subsequently lost their jobs. The pandemic exacerbated the vulnerabilities of some already fragile sectors and groups, such as the informal sector where workers are paid on a daily basis. The female unemployment rate rose sharply as women tend to work in informal sectors lacking job security (agriculture, education, small businesses and others).

The COVID-19 pandemic reduced labour as workers became sick and experienced limited mobility due to social confinement measures – considering poorer households are more likely to be self-employed or engaged in the informal sector. COVID-19 could have lasting effects on productivity due to the detrimental impacts of education disruptions and potentially lengthy periods of unemployment. In addition, COVID-19 also exacerbated private sector challenges with the reductions in demand, suspension of non-essential activities, financial constraints, closure of facilities, and supply chain interruptions have created negative disruptions in key economic sectors. A caveat to be noted is that the pandemic has also resulted in a surge in demand for emerging sectors, particularly around digital service delivery, requiring investments in digital infrastructure, skills and capacity.

Although full datasets are not available yet for all the countries covered in the report, in **Algeria**, with already low levels of women in the workforce, future employment prospects are likely to be tarnished by pandemic, political instability and volatile oil prices. In **Egypt**, **Morocco** and **Tunisia**, in 2020 female unemployment rates surged respectively to 16%, 52% and 41% due to the pandemic and the share of female permanent worker has declined with 6 percentage points in **Jordan**.<sup>(519)</sup>

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519. <https://www.mastercard.com/news/media/phwevxc/the-mastercard-index-of-women-entrepreneurs-2021.pdf>

A number of steps were taken in all the countries covered by the report, however, women continue to have a rather low level of legal protection against gender-based discrimination as well as gender-based-violence including in the countries such as the ones under review that have adopted laws, strategies and plans of action for that purpose, especially since domestic laws are not always consistent with the gender equality principles set by international law, including the CEDAW which is also undermined by the States reservations. Women in the region face economic violence on a daily basis, when they are being denied their rights to equal access to economic resources or the pressure they face from family members to abdicate their truncated right to land inheritance on the grounds that land should not parcelled out to outsiders (in reference to the women's husband or children). However, it should be noted that economic violence is far from having attracted the interest of governments to be addressed at the same level as Gender-Based Violence, such as physical violence. This may be due to a lack of awareness about this form of violence.

Moreover, with regards to the achievements and the impact of the COVID-19 pandemic and lockdowns, a concern is that a number of government measures from the various MENA countries were taken to mitigate the effect of the COVID-19 pandemic including subsequent lockdowns and school closures; in countries where social norms imply a preference for boys over girls, the pandemic might magnify these preferences across a wide array of domains, including education.

All the obstacles and challenges in the entrepreneurial process cited above and more are engendered. In that sense, the Rapid Assessment undertaken within the context of the project has also confirmed differences in experiences between women and men entrepreneurs. That is how with regards to challenges, men cited difficulties in market access and difficulties in access to financing. The perception of barriers to market access regardless of the sector, and of the sex, is essentially related to the lack of knowledge of the regulations governing potential export markets for their products and the level of competition. Women, on the other hand, quoted more difficulties that they were able to identify in their daily lives and in running their businesses. While they recognized the difficulties in access to finance, they cited lack of support during start-up phase, lack of technical and business training, needs for legal assistance (support in registration process and establishment of contracts) and inevitably work life balance.

Impacts of the COVID-19 bottlenecks were the need to move business operations online, evidencing women entrepreneurs' digital shortcomings. They clearly expressed their need for skills to access new markets and to digitalise their businesses and processes using digital platforms and tools, requiring support in both the use and implementation of digital technologies.

Women entrepreneurs also faced challenges with regards to the sustainability of their business. All production and marketing units were affected by the lockdown preventive measures taken by the authorities. Just for instance, the closure of shops and transport lines causing a significant drop in demand for essential products and services and slowdown in economic activity. Women entrepreneurs struggled with the ability to pay rent and meet bill payments or maintain social security contributions. Their indebtedness increased and was met either through bank loans, supplier credit or most widely through informal means by seeking credit from family or friends.

- *The Gender Sensitive Value Chain Analysis*

The GSVC analysis in relation with the findings of analysis of national legislations and policies from one part and with the international commitments of the region as a whole, and in each of the six countries under review from the other part, confirmed that despite progress made, a number of concerns as identified throughout the process (SitAn, Rapid Assessment, GSVCA) need to be stressed.

The results of the GSVCA found that the ICT as a subsector was identified as the subsector with the highest potential in all countries covered (**Algeria, Egypt, Lebanon, Jordan and Tunisia**) but **Morocco** where the Agri-food scored as the one with the highest potential.

For many reasons, including the lockdowns but also the “aftermath” of the COVID-19 pandemic that impacted negatively both institutions and individuals reflected in the reality of the field, it was no easy to complete the stakeholders’ consultation process (e.g. interview and focus group discussions) in **Algeria, Jordan, Lebanon and Morocco** which would have allowed to confirm and validate the results of the research and analysis. In spite of this, it was possible to carry out the analysis to the end, and to organize the results through the use of the SWOT tool. Some were specific, others common to all six countries. As said before, **Egypt** and **Tunisia** are the only two countries where the full scope of the study was conducted with following conclusions for the consultation.

**Egypt’s** comparative advantage lays in the fact that the country has, on one hand, an upgraded infrastructure for the development of the sector and, on the other, a large number of young graduates including women in Information and Communication Technologies. This state of affairs offers good prospects for the development of start-ups in the ICT sector. However, young graduates in Information and Communication Technologies have limited knowledge in business creation and management. To this end, through the Information Technology Industry Development Agency,<sup>(520)</sup> the Ministry of Information and Communication Technology offers a multitude of programmes to support young entrepreneurs such as the Business and Entrepreneurship Education programme. For example, these two programmes provide ICT business training to help Small and Medium-Sized Enterprises (SMEs) develop new strategies to transform their organisations and businesses through the strategic use of computer and Internet applications, and teach students how to develop business plans for effective IT deployment. It covers business start-up, growth and technology.<sup>(521)</sup>

Other opportunities are elegantly offered to young people such as the signing of a cooperation agreement in October 2020 by the Egyptian Institute of Information Technology (IIT) and the technology company Google to launch a programme to train more than 30,000 graduates in Artificial Intelligence (AI) and Machine Learning.<sup>(522)</sup> Finally, the Technology Innovation and Entrepreneurship Centre’s (TIEC) Women Entrepreneurship programme has launched a one-year project entitled “hiya raeda”, “she’s a leader” programme. Its objective is to train women entrepreneurs in start-up methodologies

520. [https://micit.gov.eg/en/Human\\_Capacity](https://micit.gov.eg/en/Human_Capacity)

521. [https://www.micit.gov.eg/en/ICT\\_Industry\\_Development/Boost\\_a\\_Business#tabM](https://www.micit.gov.eg/en/ICT_Industry_Development/Boost_a_Business#tabM)

522. <https://www.agenceecofin.com/formation/3010-81934-egypte-30-000-jeunes-seront-formes-dans-le-domaine-de-l-intelligence-artificielle-grace-a-un-partenariat-avec-google>

and concepts, wherever they are in the 27 Egyptian governorates.<sup>(523)</sup> In terms of threats, Egypt is not sufficiently known as a supplier of Information and Communication Technologies and/or as a potential export market, particularly within the European Union. This could be due to the absence of a network, the weaknesses of lobbying and marketing.

In **Tunisia**, the ICT sector is an essential element of the economy. With its contribution to GDP of 7.5% and its annual growth of 7%, the ICT subsector has increasingly stood out during the COVID-19 pandemic, particularly with the increase in demand for online services and the use of various Information and Communication Technologies as an essential element in preventing the pandemic. The assets presented by this subsector also relate to the prospects for market development, particularly for exports, and the support provided by the public authorities in terms of investment in infrastructure, research and higher education and training. They are the guarantors of the quality of services lacking in the subsector. It is also important to recall that many initiatives from international organisations and the private sector have supported the ICT subsector to reduce the digital skills gap on the one hand and the unemployment rate of ICT graduates on the other. Public/private partnership projects have been mainly initiated by the private sector.

On the gender dimension, the ICT subsector is characterised by the presence of women at all levels, even if much remains to be done to improve their access in general, but more particularly in leadership positions and in entrepreneurship, especially since they represent the majority of graduates in this sector (60%) and those who are already there are the most professionally qualified. Finally, the discussion group with entrepreneurs, both men and women, in the ICT subsector highlighted the difficulties encountered, particularly in terms of lack of managerial skills, strong competition and poor access to information.

## Recommendations

The cross-cutting analysis showed that even though the ICT subsector is ranked as the most advanced, it will need work to improve the situation and status of women entrepreneurs and address a number of priorities, as is the case for the other two subsectors. Thus, the proposals, whether specific to the improvement of the position of women entrepreneurs in the ICT subsector, or common to the three sectors, are important to take into consideration, in order to put in place innovative initiatives and the corresponding support programs.

The synthesis of what the analysis of the results of the whole process has highlighted, such as the situation analysis, the desk review, the Gender-Sensitive Value Chain Analysis, in addition to validating the initial hypotheses, has made it possible to highlight a number of concerns. These were reinforced by the views expressed by the women entrepreneurs themselves and/or the institutions involved who were able to attend the series of activities organized as part of the project, including field research (2020-2021), the 1<sup>st</sup> regional seminar (Dec. 2022), the virtual consultations (2020-2021), and finally, the national validation meetings (Jan.-Apr. 2022). The recommendations reported below are organised at two levels: a macro level related to policies and reforms including financial and a micro-level that address women needs and priorities.

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523. <https://tiec.gov.eg/English/Programs/She-Program/Pages/default.aspx>

## At macro level

At a macro level, emerging evidence suggests that financial inclusion contributes to economic stability, hence promoting financial inclusion and targeting the women's market is a prerequisite for a solid and stable financial system. Therefore, increasing financial penetration levels in MENA, and specifically in the countries covered by the report, can help contribute to financial stability and an improved operating context for banks, which will be good for business, especially when it is estimated that the size of the informal market constitute about two-thirds of all women-led businesses—generating much upside for future growth.

At the intersectionality of financial inclusion and ICT, lie the questions of credit risk modelling innovations such as machine learning and alternative data affect the distribution of credit? Who can access credit, and at what cost? Gender bias and discrimination in face-to-face loan officer decision-making are well documented.<sup>(524)</sup> In this perspective, it will require to:

- Carry out an assessment of the SME financing gap in order to better establish an effective strategy for financing SMEs, with special efforts and affirmative action towards those owned or managed by women entrepreneurs who are in most cases disadvantaged, not to say discriminated against;
- Developing justice and governance practices and complement steps to lift productive capacity, build a strong financial infrastructure (credit registries, collateral and insolvency schemes, audit and accounting standards,) as a priority for financial growth;
- Governments could also consider providing a strong and vibrant SME and MSME sector and increase accessibility and dissemination of information;
- Promoting MSMEs, access to information and markets, and adoption of new technologies, reform the legal requirements and administrative procedures for improving the performance of MSMEs, such as those relating to business registration, taxation and employment, reducing bureaucracy and reform market regulations;
- Improving transparency and accountability to reduce perceptions of corruption, and strengthening legal and regulatory systems;
- As the COVID-19 crisis accelerates the adoption of machine learning and big data, there is potential to reduce the historical biases on gender and race stemming from human discretion in lending decisions. These inequalities need to be addressed so that they are not carried forward simply transferring into the future the biases that women face currently projecting them in a world of future algorithmic biases;<sup>(525)</sup>
- Developing the education system to ensure the equal capacity of professional human resources, which is vital to growth and prosperity and help boost the technical capacities for SMEs, with actual skills that are required by the employers and the market to ensure equitable opportunities and an equal access of women with men to business and Trade markets.

524. [https://openknowledge.worldbank.org/bitstream/handle/10986/36883/9781464817304\\_Ch04.pdf](https://openknowledge.worldbank.org/bitstream/handle/10986/36883/9781464817304_Ch04.pdf)

525. <https://openknowledge.worldbank.org/bitstream/handle/10986/36883/9781464817304.pdf?sequence=51&isAllowed=y>

## At micro level

With the exception of a few, at the micro level, the majority of concerns expressed, priorities selected and/or proposals for change or improvement made by women entrepreneurs and concerned organisations and institutions were almost identical across the six countries. They are organized below by area of intervention:

### Non-Discrimination & Gender Equality

- Reinforcing the presence and representation of women, (Jordan);
- Reducing/eliminating discrimination against women and more particularly in terms of access to the labour market, access to business and markets and consolidating their position in private and public companies, (Lebanon).

### Laws, rules and regulations

- A better understanding of the regulations governing the company's sector of activity, but also a watchful eye and a monitoring system to keep the company in compliance with regulatory requirements including business registration to create viable and sustainable businesses, (Algeria, Egypt, Jordan, Lebanon, Morocco and Tunisia).

### Access to information

- Improving access to information on existing support programs for women entrepreneurship, whether provided by the state or international organizations, (Jordan, Lebanon, Morocco);
- Set up of an information platform to provide women entrepreneurs with up-to-date news and opportunities on supporting programmes for the ICT sector, (Egypt);
- Improving access to legal information concerning the subsector and more specifically payment solutions where reform will bring more benefits to the subsector, (Tunisia);
- Support women entrepreneurs through studies of potential markets for their activities and accompany them in their export activities, (Egypt);

### Technical and Institutional Capacity Building

- Better access to technical and managerial training to build/reinforce the capacities of women entrepreneurs in business management e.g. administration, accounting..., (Algeria, Egypt, Morocco and Tunisia);
- Improved capacity to manage human and financial resources as well as team building & management, (Algeria, Egypt, Jordan, Lebanon Morocco and Tunisia);
- Improved capacity to manage human and financial resources, (Algeria, Morocco and Tunisia);
- Strengthened business planning skills and competencies, including the adoption of new technologies in business management, such as e-commerce and digital marketing, (Algeria, Egypt, Jordan, Lebanon, Morocco and Tunisia);
- Develop necessary skills in self-confidence building in creating and managing business as well as risks management, (Egypt, Jordan, Lebanon and Tunisia);
- Financial support for women entrepreneurs and cooperatives, (Morocco);
- Capacity building in financial and administrative management for women's cooperatives, (Morocco).

## Networking

- Establishing 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 and potential/new economic opportunities and specific women support programmes, funding lines, etc. (Algeria, Egypt, Jordan, Lebanon, Morocco and Tunisia).

After being presented recommendations were prioritized and validated, even though it will not be obvious to take them all into account during the life project, such as inserting videos and voice over on the e-window/One Stop Shop, in order to make information and data easier and more accessible to the different users.

In fact and to conclude, it remains exceptional as it is the case in this project, that the recommendations have already started to be implemented, by providing women entrepreneurs with better access to information and knowledge (regional and national reports, country profiles, a gender and trade platform, a one-stop shop with guidelines on how to start a business or access markets (import/export) for each of the six countries covered...) as well as capacity building through the development of a training package and the conduct of two workshops. A network has also been created and collaboration agreements have been set up between several partners. The Strategic Framework for Technical and Institutional Capacity Building and Related Interventions at the National and Regional Levels was developed by CAWTAR, based on the selected priorities, and validated by stakeholders and adopted within the framework of these partnerships for sustainable implementation.



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 <https://www.facebook.com/CenterofArabWomenforTrainingandResearch>

 <https://www.youtube.com/channel/UCiivSHG0eUfeb7yamv5pD3yw>

 [https://twitter.com/CAWTAR\\_NGO](https://twitter.com/CAWTAR_NGO)