



62<sup>nd</sup> Session of the Commission on the Status of Women  
Side Event on  
“Economic empowerment for rural women in the MENA region”  
Tuesday 13 March 2018, 15.00 - 16.15  
United Nations Headquarters - Conference Room 12  
Concept Note

In 2016, the female population in the MENA region was estimated at 210 million, whereby the population of working-age women (15 - 64) was 135 million. Only 20% of the female working-age population was reported to participate in the labor force, a rate that has remained rather stable over the years in the MENA Region and is the lowest observed at the global level. While the gender gap in education has been mostly eliminated, this has only had a small positive impact on women's participation in the economic life. Young women's participation to the labor force does not in fact differ from the overall female working-age population participation rate.

While sex-disaggregated data to assess the gender gap in labor force participation and education exists for most of the MENA countries, data on unpaid work, informal employment, earnings, entrepreneurship, asset ownership, and access to services are still lacking and granularity is weak. Nevertheless, the limited disaggregated data available allows for an assessment of the gender divide between urban and rural areas with regard to women's economic participation.

Considering that the rural population in the MENA region is estimated to represent on average 35% of the total population (57% in Egypt), it can be estimated that rural women number at least 75 million (WB, 2016). These women will typically be even more exposed than men to the inequalities between leading and lagging areas that often correspond to urban-rural divides.

In rural areas, a spatial gender divide can still be observed with regard to school enrollment. Conservative social norms still prevent young girls from aspiring to higher education, which results in many girls dropping out of school after completing their primary education. Traditional restrictive norms also prevent women from having paid work outside of their home. Working rural women are thus mainly involved in agriculture and classified as contributing family workers (non-paid work). Additionally, with very limited knowledge of their rights, rural women are often exposed to exploitation and not granted basic workers' rights or benefits. Furthermore, access and control over assets remains extremely limited with, for example, only 1% of rural women owning land in Morocco (compared to 7% of urban women – EBRD, 2016). Mobility issues as well as limited digital literacy and access to the internet further constrain rural women's economic opportunities.

Despite the attention received, rural women remain amongst the most vulnerable groups in several Mediterranean Countries, which highlights the necessity of further efforts to promote their economic empowerment. The major challenges in rural areas are empowerment and



transition of working women from contributing family workers to decently paid workers or independent workers/farm owners.

In its declaration adopted on 27 November 2017, the Union for the Mediterranean Ministerial Conference on Strengthening the Role of Women in Society recognized the need to develop specific strategies and infrastructure to protect the most exposed or marginalized women, including rural women. Enforcement of relevant legislation and policies targeting rural women remains a challenge, however, and calls for an integrated approach and multi-stakeholder involvement.

Rural women are recognized as key agents for achieving the transformational economic, environmental, and social changes required for sustainable development, but limited access to credit, health care, education, and land, as well as mobility issues, are among the many challenges they face. Empowering them is not only key to improving the well-being of individuals, families, and rural communities, but also for strengthening overall economic productivity, given women's significant economic contribution and presence. This is particularly true for the agricultural workforce worldwide, as reported in some recent research conducted by UN Women in the MENA region.

Creating economic opportunities for rural women in the MENA region requires that the obstacles that hinder their access to decent work opportunities, including own-account work, and improvements to their productivity be addressed. Access to economic resources, assets, and skills are a priority in this regard.

Rural women need renewed attention and a differentiated approach to their needs. In some countries, strategies and policies have been developed to promote the participation of rural women in the country's economic life, such as in Tunisia, where a National Strategy for Socio-Economic Empowerment of Women and Girls in Rural Areas (2017/2020) was approved in August 2017. However, increased efforts need to be invested.

For UNIDO, the importance of gender equality and women's empowerment, particularly women's economic empowerment, is at the core of its mandate. Enhancing the role of women as drivers of poverty reduction, promoting female investors and entrepreneurs, and recognizing the link between gender equality and safeguarding the environment all promote inclusive and sustainable industrialization, and directly contribute to SDG 9 on industry, innovation and infrastructure, and to SDG 5 on gender equality.

UNIDO collaborates with partners across the UN system, the private sector and at the country level to advance gender equality and women's economic empowerment. Through these partnerships, UNIDO provides technical cooperation activities within its three thematic areas. By encouraging investment in women-owned businesses, strengthening female networks, improving access to markets, advancing the role of rural women through value chain development, particularly in the agro food sector, and providing training, technology and clean energy solutions for inclusive and sustainable industrial development, UNIDO is helping to create a world where women can thrive.



UNIDO has been working in the MENA region to address the challenges identified above to improve the economic participation of women, and thereby create the conditions for inclusive and sustainable growth by making use of the strong potential of female entrepreneurs in the region. In pursuit of this, extensive research was carried out by UNIDO on women's entrepreneurship in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia, within the framework of the Project "Promoting Women Economic Empowerment for Inclusive and Sustainable Growth in the MENA Region". This research was funded by the Italian Government and found that the major challenge to female business creation and growth in the region is lack of financing and access to capital.

UNIDO's report on women's entrepreneurship in the target MENA countries (published in 2017 and based on a survey of 1210 women entrepreneurs in the Region) shows a combination of demand and supply-side constraints. This is particularly true in rural areas where women generally lack financial and digital literacy and access to providers of financial and non-financial services, due to, amongst other things, physical (infrastructure) or societal limitations, which in turn negatively impacts their mobility and financial autonomy. On the supply-side, financial institutions have limited products tailored to the needs of women entrepreneurs and a weak presence in rural areas.

The model of integrating financial and non-financial services has proven effective when reaching out to women and facilitating their access to finance, as presented by the results of the abovementioned UNIDO project. In Lebanon, for example, UNIDO supported a local NGO in providing training on financial literacy, which integrated UNIDO's software for analysis and appraisal of investment projects (COMFAR Lite). As a result and in combination with non-financial support, 50% of the women assisted successfully secured a loan either from micro-credit institutions or from traditional banks.

UNIDO, like in the case of WG7 in Italy 2017, is currently following up on the preparatory works of WG20 that will take place in Buenos Aires in November 2018 to contribute with analysis and good practices in the field of digital and financial inclusion for women empowerment.

UN Women is a vocal advocate for investment in women's economic empowerment as it sets a direct path towards gender equality, poverty eradication and inclusive economic growth. Women make enormous contributions to economies, whether in businesses, on farms, as entrepreneurs or employees, or by doing unpaid care work at home. UN Women supports women's economic empowerment in line with international conventions and calls for action, using the growing body of evidence that shows that gender equality significantly contributes to advancing economies and sustainable development. UN Women reaches out to women most in need, in particular rural, low-skilled and domestic workers, often by engaging with grass-roots and civil society organizations. Higher incomes, better access to and control over resources, and greater security, including protection from violence are the core objectives of UN Women's work in the field of economic empowerment. Stakeholders in the region are provided continuous support in achieving gender equality and empowerment of women and girls (SDG5) and promoting inclusive and sustainable economic growth, employment and decent work for all (SDG8).

Ensuring an inclusive work environment that addresses sexual harassment and promotes equal job opportunities is essential for increasing women's labor force participation and access to decent jobs. UN Women's work with rural women in the MENA region has proven that creating



a gender-inclusive and harassment-free environment contributes to increased female participation in economic activities. UN Women continues its work of supporting evidenced-based revision of legislation in place to ensure that it is gender-responsive. In addition to normative work, several approaches in the region have produced results and positive change. For example, with UN Women support, agribusinesses in rural Egypt have increased productivity as a result of adopting gender-sensitive policies in the workplace (including investments in child care facilities). This translated into more and decent jobs for women and an overall socio-economic benefit for both women and men in the community. In Morocco, rural women are supported in the use of non-traditional crops that require less water and yield higher profits. This approach helps them simultaneously adapt to climate change and increases their productivity.

Across the region, UN Women implements several initiatives to support establishment and development of female-owned rural micro-enterprises. By facilitating access to factors of production, women in rural areas are provided the opportunity to engage in paid economic activities and move up in value chains. Promoting gender-responsive procurement is one of the approaches utilized by UN Women to leverage the vast untapped economic potential represented by women-owned businesses. Platforms that facilitate the access of rural women to information, skills, affordable finance, and markets (such as #BuyFromWomen) have been developed and have shown success in different countries around the world. Such platforms have the potential to be linked to blockchain technology and investment platforms for social impact to increase funding opportunities for rural women in the MENA region. The Women's Empowerment Principles, developed by UN Women and UN Global Compact, provide the business case for corporate action to promote gender equality and women's empowerment. Engaging the private sector to enhance the situation of rural women in the economy for inclusive and sustainable growth is essential and identified as priority in several countries in the region where UN Women is working closely with the business community and national institutions.

To participate please RSVP [HERE](#)



## **CSW Side Event on “Economic empowerment for rural women in the MENA Region”** United Nations Headquarters - Conference Room 12

Italy and Tunisia, in cooperation with UNIDO and UN Women, are proposing the organization of a CSW side event on this subject.

The proposed side event would give the floor to high level speakers from Italy, the MENA region, international financial institutions, and UN agencies to showcase some of the success stories of the region in the area of economic empowerment for rural women.

The main objectives of the meeting are:

- To report on the most updated policies and strategies in support of rural women and girls' empowerment in the MENA region;
- To demonstrate the relevance of combined provision of targeted financial and non-financial services in supporting rural women's entrepreneurship development;
- To showcase the good practices in the area of finance for women in the agriculture sector;
- To present successful experiences in promoting rural women financial inclusion through increased financial and digital literacy.

### **Draft Program:**

Welcoming remarks and short video on economic empowerment of women:

- Mrs. Teresa Bellanova, Deputy Minister of Economic Development of the Government of Italy
- Mrs. Neziha Laabidi, Minister of Woman, Family and Childhood of the Government of Tunisia

One session:

- Ms. Fatou Haidara, Managing Director at UNIDO
- Mr. Mohammed Naciri, Regional Director of UN Women Arab States
- Mr. Emanuele Santi, Founder and President of Afrilanthropy
- Ms. Elisabetta Illy, Fondazione Illy
- Dr. Hania Hammoud, Managing Partner, Hammoud Law Firm

Moderator: TBC

Contact person: Monica Carcò ([m.carco@unido.org](mailto:m.carco@unido.org))



### Leading questions for the event:

- What are the differentiated needs that must be considered in promoting economic empowerment for rural women?
- Sex-disaggregated data is vital as evidence-based support for the implementation and monitoring of measures enabling rural women's entrepreneurship. What is being done to increase the collection and analysis of such data?
- Rural women and girls worldwide face both economic and cultural constraints that discourage educational attainment and work outside of the home. Which approaches have been effective in overcoming these constraints in the MENA region?
- How can we better promote entrepreneurial ecosystems and increase rural women's access to networks, business development services, innovative technologies and finance?
- How can we improve the competitiveness of rural women entrepreneurs, and how can their activities be scaled up?
- What can we do to further ensure rural women have access to equal job opportunities and inclusive work environments that address sexual harassment?
- What are UNIDO's and UN Women's experiences with micro-credit institutions in the MENA region? What are other measures and alternatives to micro financing and banks for supporting women's access to funding?
- Have there been any recent local policies on the parts of local governments to foster women's financial inclusion?
- Illiteracy of women agricultural workers reaches up to 80% in Egypt, 92% in Morocco and 96% in Tunisia (Bouzidi et al., 2010). Is digital literacy possible without achieving higher rates of literacy first?

To participate please RSVP [HERE](#)