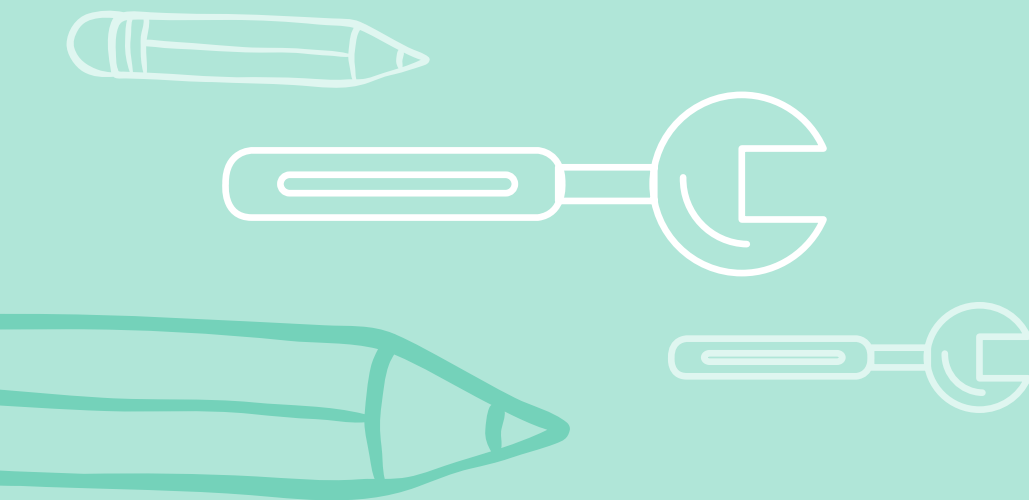


PILLAR 2:

# LEARNING AND LIVELIHOODS



## LEARNING: OVERVIEW AND KEY CONSIDERATIONS

Formal and non-formal education plays a large role in children's and young persons' lives. Women and girls within the region are diverse in terms of their abilities, availabilities, and access to educational opportunities. For this reason, it is important to explore multiple pathways for education including those that help female children and youth transition into dignified adulthoods as well as lifelong learning opportunities for women of all ages. Access to education and learning opportunities – in both formal and non-formal settings – is crucial for advancing the rights of all women and girls in the region.

In formal education specifically, on average, according to international comparative studies on education achievements, girls outperform boys in learning outcomes throughout the region. Despite recent gains as a region, educational inequalities between males and females persist. These inequalities are based on a number of factors (e.g. migration, conflict, language of instruction, ethnicity or social group, disability status, privatization of educational access, uneven educational opportunities) and are manifest in myriad forms, most often affecting the most marginalized girls and women (e.g. rural, impoverished, displaced or nomadic communities, and those with disabilities).<sup>454</sup> For example, rural females at both the primary and lower secondary levels exhibit higher out-of-school rates than other populations in the region, with some exceptions (see Figure 2.8). Another group that is often marginalised when it comes to accessing education are females with disabilities – between 63 per cent and 92 per cent of females with disabilities report having no schooling at all.<sup>455</sup> As a whole, female youth are more than twice as likely to be Not in Education, Employment, or Training (NEET) than male youth.<sup>456</sup>

Unfortunately, the increase in girls' and women's literacy and educational attainment has not translated into participation in the labour force.<sup>457</sup> Even with higher education, men and women with advanced education experience starkly different unemployment rates in all countries for which data exist. Women with advanced education are at least twice as likely to be unemployed than their male counterparts in 90 per cent of the countries in the region.<sup>458</sup> Educational attainment is often not the only factor contributing to unemployment and this is especially true in this region. Socio-cultural norms including what is considered appropriate work for women, laws and policies that restrict a woman's ability to perform certain tasks (e.g. hours or sector), and traditional gender norms all contribute to higher levels of unemployment.<sup>459</sup>

Within the region, Technical and Vocational Education and Training (TVET) accounts for only 20 per cent of post-secondary enrolment and suffers from a negative perception even though evidence shows that TVET graduates have higher prospects

454 UNICEF MENA Regional Office in collaboration with the International Center for Research on Women (ICRW), Child Marriage in the Middle East and North Africa, 2017.

455 ESCWA, Disability in the Arab Region, Disability-Dashboard-2020.

456 ILOSTAT, Share of youth not in employment, education or training (NEET) by sex – ILO modelled estimates, Nov. 2020 (per cent) | Annual, 2020]

457 Dalacoura, Katerina, Middle East and North Africa Regional Architecture: Mapping Geopolitical Shifts, Regional order and Domestic Transformations, Women and Gender in the Middle East and North Africa: Mapping the Field and Addressing Policy Dilemmas at the post-2011 Juncture, 2019.

458 Unemployment with Advanced Education, International Labour Organization, ILOSTAT Database.

459 World Bank Group, Women, Business and the Law, 2018, p. 14.

for employment compared to university graduates.<sup>460</sup> Concerningly, research in the region determined that vocational training programmes themselves reinforce gender-based discrimination, often dividing programmes into topics that are socially acceptable to men and those that are socially acceptable to women.<sup>461</sup> Additionally, research has found that TVET programmes in the region offer limited support to vulnerable groups, including persons with disabilities, former detainees, and illiterate populations.<sup>462</sup>

Research in the region concluded that life skills and citizenship education programmes in non-formal settings play an important role in targeting marginalized and vulnerable groups, however, these programmes are sporadic and are sustained by support from implementing non-governmental organizations. As such, these activities often lack national or local co-ordination mechanisms and are delivered on a project-by-project basis which calls into question the long-term sustainability of such activities.<sup>463</sup>

Regional data suggests that education reduces the prevalence of child marriage<sup>464</sup> and educational attainment is also a key determinant of sexual and reproductive health – women with education tend to access sexual and reproductive health services more than women with lower or no education. (See Pillar 1.)

Within both formal and non-formal education settings, Information and Communications Technologies (ICTs) have the potential to promote inclusive and equitable quality education as well as promote lifelong learning opportunities for all women and girls. However, access to ICTs and low levels digital literacy are factors that contribute to an unequal landscape within the region, both between countries and between the sexes. This digital divide<sup>465</sup> is exacerbating inequalities – particularly gender inequalities – and hinders women's and girls' participation in education. Women's and girls' access to ICTs vary greatly within the region. As an example, the percentage of the female population using the internet in the region ranges from 11 per cent in Sudan to 99.8 per cent in Kuwait. (See Table 2.7.)

Socio-cultural norms and practices are critical impediments to women's and girls' access to ICTs including computers and mobile phones. Throughout the region, these traditional gender roles and harmful social norms undermine girls' and women's access to and use of ICT tools. This precludes the ability of women and girls to adapt to the heightened demand for digital skills and access to digital technologies to foster learning during the COVID-19 pandemic and to participate in recovery efforts. This is especially true in lower socio-economic environments or rural localities, where ICTs are often accessed outside of the home where safety concerns and norms regarding socializing act as barriers for women's and girls' access to these technologies. Additionally, a lack of control over when and how to use these technologies can present another barrier for women and girls. Lastly, it is important to note that while there has been a focus on improving school ICT infrastructure throughout the region in recent years, the same priority has not been given to reforming education

<sup>460</sup> Internal UNICEF Document titled Gender dynamics and barriers for girl child employability in MENA (shared with the research study team by UNICEF), no date.

<sup>461</sup> Oxfam, Counting on Women's Work Without Counting Women's Work, 2019.

<sup>462</sup> UNICEF MENA Regional Office, Analytical Mapping of Life Skills and Citizenship Education in the Middle East and North Africa, 2017.

<sup>463</sup> Ibid.

<sup>464</sup> UNICEF MENA Regional Office in collaboration with the International Center for Research on Women (ICRW), Child Marriage in the Middle East and North Africa, 2017.

<sup>465</sup> The digital divide refers to the uneven possession of skills and experience that are required to use ICT tools and it entails access to hardware and software as well as the aspects of access and use which all impact the digital divide.

methods to improve the quality of teaching. In fact, limited statistical evidence from the region reveals that use of ICTs in education does not have a significant impact on education methods.<sup>466</sup>

Moving forward, key considerations include:

- Ensure that education opportunities, including digital learning, are available, accessible, and acceptable to all girls and women, independent of wealth, location, ethnicity, ableness or displacement status.
- Review and revise education curricula, including e-learning content, to ensure that they are gender-responsive, do not perpetuate gender stereotypes and equally prepare girls and boys for a dignified transition into adulthood, including decent and productive employment/livelihood and lifelong learning.
- Integrate and operationalize gender responsive foundational and transferable life skills curricula through formal and non-formal education platforms and improved teaching practices.
- Promote and monitor equal access to and acceptance of digital learning to address and mitigate gender-inequalities reinforced by the digital divide and expand affordable access to the most disadvantaged population with focus on girls in rural areas.
- Review and amend education policies to promote girls' and young women's access to both learning and livelihood, specifically addressing harmful practices and social norms barriers.
- Ensure education services and policies are gender-responsive in emergency and humanitarian settings, with specific attention to girls and young women needs and risk of dropping out of school.
- Ensure available, accessible and gender-responsive WASH facilities including menstrual health and hygiene support, in education settings for girls and adolescent females, including in humanitarian settings.
- Implement policies and accountability frameworks to ensure a safe and protective school environment to address wellbeing, including mental health and psychosocial support, and to mitigate against the increased risk of GBV.
- Ensure a safe learning environment, including that all schools and tertiary education must provide accessible and reliable means of reporting cases of sexual harassment and assault (be it physical, psychological, emotional and/or verbal) as enshrined within school governing documents/policies, which must be inclusive.

## LIVELIHOODS: OVERVIEW AND KEY CONSIDERATIONS

The period covered in this report, 2010–2019, has been a time of massive change in the region. In particular, there has been an increase in recognition of the need to further integrate women into the economy, with many countries introducing new incentives, programmes and changing labour

<sup>466</sup> ESCWA, Arab Horizon 2030 Digital Technologies for Development, 2019.

## Box 2.1 Female employment and COVID-19

Due to the COVID-19 pandemic, an estimated 700,000 women will lose their jobs in the region, exacerbating gaps in workforce participation. This is hitting the informal sector particularly hard, where 61.8 per cent of the workforce is women.

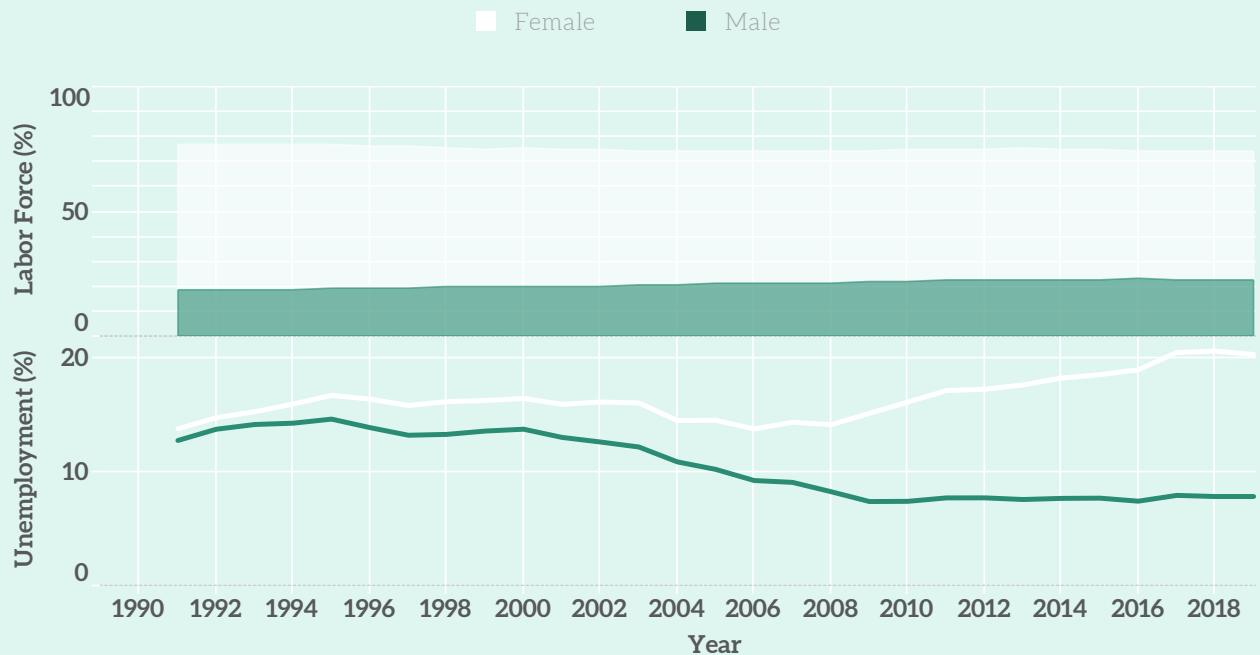
laws to allow this to be achieved. While much progress has been made, there is still much that can be improved. Women and girls still face disproportionate barriers to inheritance, property ownership, and access to capital, as well as one of the world's highest ratios of unpaid care and domestic work responsibilities compared to men.

The MENA and Arab States region has seen an increasing recognition of the importance of women in the economy. Private organizations and global donors have begun to develop monitoring and evaluation mechanisms,<sup>467</sup> reports and research, and data<sup>468</sup> regarding women's impact in the business and financial sectors. However, much of the information gathered during this time period has shown mixed results. While the enabling environment for women entering the workplace has arguably improved, women's unemployment rates have increased, while men's unemployment rates have decreased overall (see Figure 2.10, below). As of 2018, women's labour force participation<sup>469</sup> rates in the region remain the lowest in the world, with an average rate of around 19 per cent across the region, compared to 49 per cent globally.<sup>470</sup> With the emergence of COVID-19, women's unemployment rate in the region (see chart 2.1) was expected to increase (see Box 2.1).<sup>471</sup>

Chart 2.1:

### Economic Participation and Unemployment: MENA/Arab Region States, 1991 to 2018

Labor force participation rate is the proportion of the population ages 15 and older that is economically active: all people who supply labor for the production of goods and services during a specified period. Unemployment refers to the share of the labor force that is without work but available for and seeking employment.



Source: International Labour Organization, ILOSTAT database

467 See: Buvinic et al., 'Measuring Women's Economic Empowerment: A Compendium of Selected Tools.'

468 For instance, see resources available at Data2x: <https://data2x.org/resource-center/>

469 Labor force participation is defined by the International Labour Organization as being the proportion of the working age population currently employed. It is usually calculated using ages 15 and above. For more information, see <https://ilostat ilo.org/resources/concepts-and-definitions/description-labour-force-participation-rate/>

470 International Labour Office, 'World Employment and Social Outlook Trends for Women 2018: Global Snapshot.'

471 UNWomen, 'The Impact of COVID-19 on Gender Equality in the Arab Region.'

While overall economies in the region have grown, disparities between urban, rural, and poorer communities have grown. With an overall regional multidimensional poverty rate of 13.4 per cent (as of 2017),<sup>472</sup> this number hides great disparities. LDCs in particular face greater and more widespread poverty, with poverty rates approaching 50 per cent in Sudan and 30 per cent in Yemen.<sup>473</sup> Conflicts in Iraq, Yemen, Libya, and Syria exacerbate poverty, and continue to slow economic growth. Projections for 2019 for the region also predict slow economic growth, estimated by the World Bank at 0.6 per cent due in part to decreasing oil prices.<sup>474</sup> This follows a downward trend during the entirety of the reporting period, with overall regional growth rates slowing year over year.<sup>475</sup> Decreasing oil prices and conflict in the region seem to be the main drivers of this slow-down. On the other side there has not been widespread retraction, meaning that the regional average growth rate has not gone negative. The World Bank predicted stronger growth in the coming years, however the recession caused by the emergence of COVID-19 have made the growth rates for 2020 and beyond uncertain. Growth rates in the region are expected to be impacted by a loss in real GDP, loss in jobs as well as a high increase in people living in poverty.<sup>476</sup> The projection of job losses are expected to be highest in 'most at risk' sectors as well as in the informal economy, where women in the region make up 62 per cent of the labour force.<sup>477</sup>

Moving forward, key considerations are:

- Formally codify or enhance anti-discriminatory and gender-responsive laws governing livelihoods, such as the labour code, and include implementable repercussions or sanctions against those who violate them, in addition to enforcement mechanisms and robust monitoring.
- Enact or strengthen legislation that addresses discriminatory social norms that dissuade women from inheriting wealth and accessing collateral.
- Support women entrepreneurs through increased access to credit and capital, business and technical training, strengthening networks and associations, and gender-responsive procurement and inclusion of women-led businesses in value chains.
- Work with community groups, businesses, and the government to challenge norms in vertical and horizontal occupational segregation that prevent women from taking on leadership and senior roles in the world of work, as well as from entering occupations in non-traditional sectors of the economy.
- Enact gender-responsive laws and policies, including those on finance and enforcement, and support the private sector to improve working conditions, safety and security at work, to encourage more women to enter the private sector as an employer of choice.
- Ensure adherence to global standards in the world of work (including equal pay for work of equal value), implementation of gender-responsive policies in the workplace, and promoting gender-responsive tripartite dialogue.
- Address the high burden of women's unpaid care work and disproportionate domestic responsibilities such as childcare, education, and caring for the elderly and the infirmed, especially during the COVID-19 pandemic, including responding to any need of support for women to re-enter the workforce or shift demands as businesses reopen

<sup>472</sup> League of Arab States et al., 'Arab Multidimensional Poverty Report.'

<sup>473</sup> Ibid.

<sup>474</sup> Arezki et al., 'Reaching New Heights.'

<sup>475</sup> Ibid.

<sup>476</sup> United Nations Sustainable Development Group, Policy Brief: The Impact of COVID-19 on the Arab Region An Opportunity to Build Back Better, 2020.

<sup>477</sup> Ibid p.915.

- Invest in the care economy, inspired by the 5R framework for decent care work: recognize, reduce, and redistribute unpaid care work, including in collaboration with the private sector; reward paid care work, by promoting more and decent work for care enforcement workers; and guarantee care workers' representation, social dialogue, and collective bargaining;
- Strengthen the ability of refugee communities to obtain work permits by providing opportunities and develop local economies that will allow women to join the formal economy.
- Ensure that governmental macroeconomic policies, response programmes and fiscal stimulus packages to mitigate the socio-economic impact of COVID-19 are gender-responsive and include the varying needs of women and men, including through supporting employers and women-led businesses to protect women's employment, where possible.

# Situational Analysis of Women and Girls in the MENA and Arab States Region: Pillar 2 Learning and Livelihoods

## Key Messages and Recommendations

### OVERVIEW

Despite recent gains, educational inequalities between males and females persist throughout the region. In terms of livelihood, there has been an increase in recognition of the need to further integrate women more fully into the economy, with many countries introducing new incentives programmes and changing labour laws to allow this to be achieved. Yet, women's labour force participation rates are still among the lowest in the world, and women and girls face disproportionate barriers to inheritance, property ownership, and access to capital.

Formally codify or enhance anti-discriminatory and gender-responsive laws governing livelihoods, such as the labour code, and include implementable repercussions or sanctions against those who violate them, in addition to enforcement mechanisms and robust monitoring.

### POLICY GAPS

Right to education is constitutionalized in most countries including provisions around compulsory and free education (15 countries), around half of the countries prohibit corporal punishment in schools, and gaps remain in policies to remove barriers for girls and young women living with disabilities (with exceptions in Jordan, Kuwait, Qatar, Saudi Arabia, and the United Arab Emirates). Only two countries in the region, Egypt and Morocco, include training and vocational training as a right in their constitutions, while other countries address training generally within separate laws, or explicitly reference men (e.g. Iraq, Libya, Sudan, and the State of Palestine).



Review and amend education policies to promote girls' and young women's access to both learning and livelihood, specifically addressing harmful practices and social norms barriers.

### SYSTEM BARRIERS

GBV, corporal punishment as well as experience of bullying (46% of girls aged 13-15) remains prevalent in school. Within the region, around one in five schools lack access to WASH services, which often lead to girls missing school or dropping out altogether. Only two countries, Qatar and Tunisia, have Comprehensive Sexuality Education in schools, with other countries (Djibouti, Egypt, Jordan, and Syria) providing some form of sexuality education outside a school context. Female educators are one way to combat gender discrimination and provide positive role models of women in leadership roles to younger girls and women. In the region, female teachers are most prominent at the primary level, apart from LDCs. Countries with a greater proportion of secondary schools with internet access report more digital literacy. Within countries with available data, GCC, Tunisia, and Palestine report more than 95% secondary schools with access to the internet, Jordan 74% and Egypt 49% of schools.



Implement policies and accountability frameworks to ensure a safe and protective school and workspace environment to address wellbeing, including mental health and psychosocial support, and to mitigate against the increased risk of GBV.



## NORMS

Girl's school attendance is constrained due to long distances/restricted mobility as it is unacceptable for a girl to walk to school alone. Following marriage, it is difficult for girls to continue their education or return to school due to a combination of stigma and gender norms related to household responsibilities. High unemployment rates lead caregivers to prescribe less value to their girls' education. Traditional gender roles and harmful social norms undermine girls' and women's access to and use of ICT tools especially in lower socio-economic environments or rural localities, where ICTs are often accessed outside of the home where safety concerns and norms regarding socializing act as barriers. Parents' preferences around the gender of teachers influence the decision to send girls to school where there are only male teachers available. Young people expressed that manual occupations are inferior, and TEVT is not alternative to university. Negative perceptions to TEVT more so for girls. Women shoulder the majority of the burden of unpaid work in the region, on average 4.7 times more unpaid care work than men. This gender gap highlights the undervaluation of women's economic contributions in the region. Often, leadership is seen as a strictly male and patriarchal, and women are largely seen in supporting roles.



Invest in the care economy, inspired by the 5R framework for decent care work: recognize, reduce, and redistribute unpaid care work, including in collaboration with the private sector; reward paid care work, by promoting more and decent work for care enforcement workers; and guarantee care workers' representation, social dialogue, and collective bargaining;

## EMERGENCY SETTINGS

Conflict is amplifying the quality of learning crisis and reinforcing already-existing inequalities within the formal education system. In crisis-affected areas, marginalized groups of children, including girls and young women, are disproportionally disadvantaged. Access to education in emergency remains a challenge; including damaged or destroyed schools. In many refugee communities, where women-headed households make up significant portions of the population, women often engage in informal work, many of these women create microbusinesses, selling hand-crafted goods, food, or other small items. There is a heightened risk for refugee women to rely on black markets to support their families. The challenge of addressing unpaid labour has only grown during the COVID-19 pandemic. Women have largely taken on the burden of caring for ill family members, as well as increased childcare and education responsibilities due to closures.



Ensure education services and policies are gender-responsive in emergency and humanitarian settings, with specific attention to girls and young women needs and risk of dropping out of school and strengthen the ability of refugee communities to obtain work permits by providing opportunities and develop local economies that will allow women to join the formal economy.

## EDUCATIONAL GAINS



Girls outnumber boys in terms of enrolment in the region, for primary education, nine countries have achieved gender parity in primary school and three exhibit an advantage for girls. For secondary education, six countries exhibit an advantage for girls and two more countries have achieved gender parity. In formal education specifically, girls outperform boys in learning outcomes throughout the region. Nonetheless, pre-primary enrollment, enrolment rates remain low in many countries with intra-country disparities in favor of wealth and mother educational levels.

## EDUCATIONAL INEQUALITIES

Throughout the region, the most common out of school children at both primary and secondary levels are rural females, with out of school secondary education levels for young girls in rural areas ranging from around 30% in Sudan to 40% in Yemen to as high as around 60% in Iraq. Between 63% and 92% of females with disabilities report having no schooling at all.



Ensure that education opportunities, including digital learning, are available, accessible, and acceptable to all girls and women, independent of wealth, location, ethnicity, ableness or displacement status.

## EDUCATION CURRICULA

Reform that develops quality education systems, from early childhood to university education, is essential, and engender critical and independent thinking and capacity for lifelong learning. Within the region, traditional teaching, learning, and examination practices are a major constraint. These practices mean that young people largely do not receive an education that is aligned with current labour market requirements nor one that cultivates the requisite skills to become positive and active members of society. Even with several years of schooling, millions of students in the region lack basic numeracy and literacy skills. Textbooks in the region sometimes display stereotypical images of women as mothers and domestic workers while men are shown as professionals and providers. Vocational training programmes themselves reinforce gender-based discrimination, often dividing programmes into topics that are socially acceptable to men and socially acceptable to women. To battle these notions, some countries have developed plans for gender-sensitive education systems (Jordan and Morocco) while Egypt has piloted projects to establish 'girl-friendly' schools.



Review and revise education curricula, including e-learning content, to ensure that they are gender-responsive, do not perpetuate gender stereotypes and equally prepare girls and boys for a dignified transition into adulthood, including decent and productive employment/livelihood and lifelong learning.

## SKILL BASED EDUCATION

Life skills programming empower women and girls with tools and skills needed to increase their economic and social power. Within the region, textbooks and teaching methods do not foster independent and critical thinking at all levels of education. Only few countries in the region have integrated life skills and citizenship education into their national education system and curriculum. Within the region, TVET accounts for only 20% of post-secondary enrolment and suffers from a negative perception, even though evidence shows that TVET graduates have higher prospects for employment compared to university graduates. Research in the region concluded that life skills and citizenship education programmes in non-formal settings play an important role in targeting marginalized and vulnerable groups, however, life skills and citizenship education programmes in non-formal settings are sporadic and sustained by support from implementing non-governmental organizations.



Integrate and operationalize gender responsive foundational and transferable life skills curricula through formal and non-formal education platforms and improved teaching practices.

## DIGITAL DIVIDE

Within the region, access to ICTs and low levels digital literacy are factors that contribute to an unequal landscape within the region, both between countries and between the sexes. The percentage of the female population using the internet in the region ranges from 11% in Sudan to 99.8% in Kuwait, average 53.9% for females and 65.5% males. The greatest disparity between males and females is in Iraq where 98.3% of males use the internet versus 51.2% of females. Computer literacy data reveal gaps between females and males in the region. Apart from Qatar (where females are 3.8% more email literate than males in the country), females are reported to have technological skills at lesser rates than their male counterparts. The gender gap in mobile ownership and mobile internet use in the region is pronounced and has remained stagnant or increased within the last few years (women in the region were 9% less likely to own a mobile phone in 2019).



Promote and monitor equal access to and acceptance of digital learning to address and mitigate gender-inequalities reinforced by the digital divide and expand affordable access to the most disadvantaged population with focus on girls in rural areas.

## LEARNING TO EARNING

The increase in girls' and women's literacy and educational attainment has not translated into participation in the labour force. Socio-cultural norms including what is considered appropriate work and roles for women, laws and policies that restrict a woman's ability to perform certain tasks (e.g., hours or sector), and traditional gender norms all contribute to higher levels of unemployment. Unemployment is highest among female youth in the Mashreq region, where 42.7% of women seeking work are not successful at finding a job. The unemployment rates among women is much higher rates than among men, in both youth and adult categories. The least educated and the most educated women see the highest levels of unemployment.



Enact gender-responsive laws and policies, including those on finance and enforcement, and support the private sector to improve working conditions, safety and security at work, to encourage more women to enter the private sector as an employer of choice.

## ECONOMIC PARTICIPATION

On average, the rates of women and girls who are NEET were 26 percentage points higher than their male counterparts. The female labour force participation rate in the region is lowest in the world slightly over 20% compared to a world rate of 48%. The reason behind gender gaps in employment are largely socio-cultural; including patriarchal state structures, dominant public sector employment, weak private sector employment, and an inhospitable business environment for women because of the conservative nature of gender roles and the lack of support for reproductive and family costs. For those women who do participate in the formal economy, they most often participate in agriculture (27%), education (21%), and manufacturing (11%) .



Support women entrepreneurs through increased access to credit and capital, business and technical training, strengthening networks and associations, and gender-responsive procurement and inclusion of women-led businesses in value chains.

## UNPAID LABOUR

Women shoulder the majority of the burden of unpaid work in the region, on average 4.7 times more unpaid care work than men – the highest ratio anywhere in the world. This gender gap between women and men's contribution to unpaid care work highlights the undervaluation of women's economic contributions in the region, and suggest the need to recognise the social and economic function of women's unpaid care work as well as the opportunity cost of the time that women spend towards unpaid labour.



Address the high burden of women's unpaid care work and disproportionate domestic responsibilities such as childcare, education, and caring for the elderly and the infirmed, especially during the COVID-19 pandemic, including responding to any need of support for women to re-enter the workforce or shift demands as businesses reopen.

## WORK POLICIES

Most countries in the region have equal remuneration laws, as well as paid maternity leave policies (20 countries). However, a limited number of women are benefitting from these policies, because of the low female labour-force participation and, in particular, because women working in the informal sector are not covered. Women largely hold the ability to own assets and sign contracts, however, lack of wealth and collateral, often driven by the inability to inherit from parents or a spouse, leaves women unable to access credit in the same way as men. 14 countries prohibit women night work, and nearly all ban women from specific labour-heavy positions.



Enact or strengthen legislation that addresses discriminatory social norms that dissuade women from inheriting wealth and accessing collateral.

# Situation of Learning – Key Highlights

## POLICIES/ LEGISLATIVE

Majority of countries constitutionalized the right to education

65% of countries guarantee 12 years of free and compulsory primary and secondary education

5 countries developed policies to remove barriers towards students with disabilities. Major challenges realizing these policies exists.

Gaps in policies related to corporal punishment (at home, schools, and institutions)

## SYSTEMS/ INSTITUTIONS

Quality of education within the region is a major concern and does not align with labour market requirements

Few countries have integrated life skills education into the curriculum, however implementation is sporadic

High connectivity costs and poor connections makes ICT access especially challenging for women and girls

High prevalence of GBV in schools and inadequate MHPSS

3 countries developed plans for gender-sensitive education systems

1 in 5 schools does not provide access to hygiene services, limiting female participation

Only 6 countries provide some sort of sexual education

## NORMS

High unemployment rates lead caregivers to prescribe less value to girls' education

Belief that education may not necessarily lead to or ensure employment

Traditional gender roles undermine girls' and women's access to and use of ICT tools.

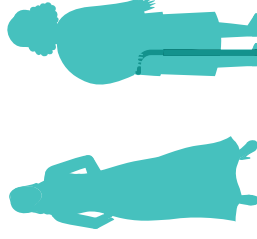
Constrained attitudes towards TVET

Girls school attendance is constrained due to restricted mobility and the gender of teachers

Societal norms problematize returning to school after marriage

## EMERGENCY SETTINGS

Conflict is amplifying the quality of learning crisis and reinforcing already-existing inequalities within the formal education system. Marginalized groups of children, including girls and young women, are disproportionately disadvantaged. Access to education in emergency remains a challenge; including damaged or destroyed schools.



## ISSUES

Pre-primary school has improved across the region, yet rates remain low in many countries and intra-country disparities are stark

9 countries achieved gender parity in primary school

Most common out-of school children at both primary and secondary levels are rural females

In formal education specifically, girls outperform boys in learning outcomes

Prevalence of girls drop-out due to child marriage

Female youth are more than twice as likely to be not in education, employment, or training than male youth.

The digital divide is exacerbating gender inequalities hindering women's and girls' participation in education

Use of internet in the region ranges from 11% in Sudan to 99.8% in Kuwait

Between 63% and 92% of females with disabilities report having no schooling.

Women with disabilities in urban areas are at least 35% more likely to be literate than females in rural communities

No country exceeded 14% of its older population having achieved a secondary education

Women in rural areas suffer from low education attainment.

# Situation of Livelihoods – Key Highlights

## POLICIES/ LEGISLATIVE

20 countries have remuneration laws and paid maternity leave

Existence of laws and policies that restrict a woman's ability to perform certain work

14 countries prohibit women from doing night work

Barriers to inheritance, property ownership, and access to capital

Largely women hold the ability to own assets and sign contracts within the region.

Only 2 countries include training and vocational training as a right in their constitutions.

## SYSTEMS/ INSTITUTIONS

INGO/NGO's have launched programmes to support women entrepreneurs and business owners

Availability of programmes on workforce preparedness for women are sparse

LSCE programmes in nonformal settings is important to target marginalized groups, however, these programmes are sporadic

Dominant public sector employment and weak private sector

Vocational training programmes themselves reinforce gender-based discrimination

Utilizing ICTs as lifelong learning tools is a challenge due to expensive and unstable connectivity

## NORMS

Gendered gaps in employment rate are largely socio-cultural and due to traditional gender norms

Women experience a need to prove themselves and need to perform better than their male counterparts

Women face obstacles within their families to pursuing an outside career due to pressures to adopt a traditional family structure

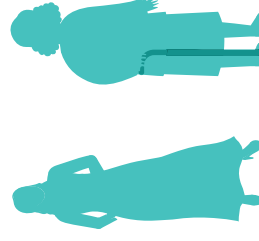
Gender expectations are further exacerbated in rural communities that rely on women's unpaid labour such as childcare and food preparation

Socio-cultural norms have been slower to change despite legal and policy adjustments

Pervasive belief that men should be the primary holders of family wealth

## EMERGENCY SETTINGS

In many refugee communities, where women-headed households make up significant portions of the population, women often engage in informal work and there is a heightened risk for refugee women to rely on black markets to support their families. Women have largely taken on the burden of caring for ill family members, as well as increased childcare.



## ISSUES

Young females do not transition from learning to earning

Women in the region 9% less likely to own a mobile phone and 21% less likely to have used the internet on a mobile phone

One of the highest proportions of women who perform unpaid labour

Women's entrepreneurship has grown substantially over the past decade

However, due to policy and system constraints, not equally able to finance and run business

Informal employment tends to be higher amongst women and girls (especially agriculture)

20% participate in the labour force

The least educated and the most educated women see the highest levels of unemployment.

Women with advanced education are at least twice as likely to be unemployed than their male counterparts in 90% of the countries in the region

# LEARNING

## → Introduction

Formal and non-formal education plays a large role in children's and young persons' lives throughout the region. Women and girls within the region are diverse in terms of their abilities, availabilities, and access to educational opportunities. For this reason, it is important to explore multiple pathways for education including those that help female children and youth transition into dignified adulthoods as well as lifelong learning opportunities for women of all ages. Access to education and learning opportunities – in both formal and non-formal settings – is crucial for advancing the interests of all women and girls in the region.

In formal education specifically, on average girls outperform boys in learning outcomes in the MENA and Arab States region (see Figure 2.4). Despite these achievements, the increase in girls' and women's literacy and educational attainment has not translated into participation in the labour force.<sup>478</sup> Women in the region who possess post-secondary educations are less likely to be employed than women who do not have a post-secondary education (See Figure 2.7). Weak links between the education and research centres in the region and its production system leads to a mismatch of education and skills vis-à-vis labour market requirements.<sup>479</sup>

In non-formal education, a regional study of select countries<sup>480</sup> found that vocational training programmes reinforce gender-based discrimination, often dividing programmes into topics that are socially acceptable to men and socially acceptable to women.<sup>481</sup> Further, technical

and vocational education and training (TVET) suffers from a negative perception in the region with many students stating that they would not consider TVET as an alternative to university. These attitudes are deeply rooted in cultural norms as revealed by prior research carried out by ESCWA in the region – young people expressed that manual occupations are inferior and will not 'qualify them for marriage and social integration'.<sup>482</sup> Female participation in short-cycle tertiary education (ISCED Level 5) – which focus on specific occupations or practices and prepare students for entry into the labour market – exceeds 50 per cent in only half of the 16 countries for which data are available (with the lowest participation rates in Saudi Arabia at 30 per cent and Iran at 31 per cent).<sup>483</sup>

In terms of access to education, the Gender Parity Index (GPI) for education at primary and secondary education is available for 16 countries in the region. Of these, nine countries achieved gender parity in primary school with three exhibiting GPIs that were disadvantageous to boys (i.e., girls outnumbered boys). In secondary schools, two countries achieved gender parity while six exhibited GPIs that were disadvantageous to boys (i.e., girls outnumbered boys) (See Figure 2.3).

478 Dalacoura, Katerina, Middle East and North Africa Regional Architecture: Mapping Geopolitical Shifts, Regional order and Domestic Transformations, Women and Gender in the Middle East and North Africa: Mapping the Field and Addressing Policy Dilemmas at the post-2011 Juncture, 2019.

479 ESCWA, Innovation and Entrepreneurship: Opportunities and Challenges for Arab Youth and Women, 2019.

480 Egypt, Jordan, Lebanon, and Tunisia.

481 Oxfam, Counting on Women's Work Without Counting Women's Work, 2019.

482 ESCWA, Impact of ICT on Arab Youth, Employment, Education and Social Change, 2013.

483 Source: UNESCO Institute for Statistics.



Lower secondary completion rates for boys and girls vary widely in the region and the rural urban dimension plays a large role in these figures. Girls in urban areas graduate at higher rates than their male counterparts in the eight countries for which data are available. Conversely, amongst girls in rural areas who attend school they graduate at higher rates than their male counterparts in four of seven countries for which data are available, despite presumable lower attendance rate (See Figure 2.4).

Out-of-school rates for primary and secondary school vary greatly within the region. However, throughout the region, rural females at both the primary and lower secondary levels exhibit higher out-of-school rates than other populations in the region, with some exceptions (See Figure 2.8). Another group that is often marginalised when it comes to accessing education are females with disabilities – between 63 per cent and 92 per cent of females with disabilities report having no schooling at all.<sup>484</sup> As a whole, female youth are more than twice as likely to be not in education, employment, or training (NEET) than male youth.<sup>485</sup>

Despite recent gains, educational inequalities between males and females persist throughout the region. These inequalities are based on a number of factors (e.g., migration, conflict, language of instruction, ethnicity or social group, disability status, privatization of educational access, uneven educational opportunities) and manifest in myriad forms, most often affecting the most marginalized girls and women (e.g., rural, impoverished, displaced or nomadic communities, and those with disabilities).<sup>486</sup> Furthermore, high unemployment rates in many countries within the region lead caregivers to prescribe less value to their girls' education and more value on their contributions at home or supporting a family.<sup>487</sup> Once married, it is

difficult for girls to continue their education or return to school due to a combination of stigma (e.g., due to pregnancy or having engaged in sexual activity with her husband) and gender norms related to household responsibilities.<sup>488</sup> Furthermore, limited alternative or non-formal educational opportunities negatively affect married girls' abilities to make household decisions.<sup>489</sup>

Regarding ageing populations, a significant majority of older persons in the region suffer from low education attainment, particularly women and women in rural areas. In all countries for which there are data,<sup>490</sup> no country exceeded 14 per cent of its older population having achieved a secondary education.<sup>491</sup> Although projections reveal that future generations of older people will possess higher educational attainments, a significant number of individuals will enter old age with no or limited formal education, thus increasing their financial vulnerability and limiting access to health services and social support. Generally, higher educational attainment is associated with reduced vulnerability and better health status among older individuals. Older persons with higher levels of education are likely to hold higher paying jobs opportunities during their working-age years (allowing them to save more and plan for retirement) and are better equipped to find employment options with better pay and safer conditions should they choose to continue to work in their old age.<sup>492</sup>

Equal rights regarding both formal and non-formal education are enshrined in Article 10 and Article 11 of CEDAW. Article 10 states that 'States Parties shall take all appropriate measures to eliminate discrimination against women in order to ensure them equal rights with men in the field of education and in particular to ensure, on a basis of equality of men and women: (a) The same conditions for career

484 ESCWA, Disability in the Arab Region, Disability-Dashboard-2020. See: <https://datastudio.google.com/reporting/0479429c-b7f6-4f67-a3ee-27b89a131ef9/page/cF5q>.

485 ILOSTAT, Share of youth not in employment, education or training (NEET) by sex – ILO modelled estimates, Nov. 2020 ( per cent) | Annual, 2020. Available at: <https://ilostat.ilo.org/data/>.

486 UNICEF MENA Regional Office in collaboration with the International Center for Research on Women (ICRW), Child Marriage in the Middle East and North Africa, 2017.

487 Ibid.

488 Ibid.

489 Ibid.

490 Data available for Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Libya, Morocco, Qatar, Saudi Arabia, Sudan, Syria, Tunisia, and the United Arab Emirates.

491 ESCWA, Population and Development Report Issue No. 8, Prospects of Ageing with Dignity in the Arab Region, 2018.

492 Ibid.



and vocational guidance, for access to studies and for the achievement of diplomas in educational establishments of all categories in rural as well as in urban areas; this equality shall be ensured in pre-school, general, technical, professional and higher technical education, as well as in all types of vocational training.<sup>493</sup>

Article 11 declares that 'States Parties shall take all appropriate measures to eliminate discrimination against women in the field of employment in order to ensure, on a basis of equality of men and women, the same rights, in particular: ... (c) The right of free choice of profession and employment, the right to promotion, job security and all benefits and conditions of service and the right to receive vocational training and retraining, including apprenticeships, advanced vocational training and recurrent training.'<sup>494</sup>

A majority of countries in the region have constitutionalized the right to education including provisions around compulsory and free education. (See Figure 2.8). Many countries in the region (65%) have 12 years of free and compulsory primary and secondary education guaranteed in legal frameworks.<sup>495</sup>

Very few countries in the region, however, guarantee the right to education regardless of sex or age (Algeria, Egypt, Tunisia, and Yemen). In some cases, laws hold parents responsible for their children's education (Syria) or husbands responsible for their wives' education (Qatar).<sup>496</sup> Further, contradictions are observed in constitutions and laws which allow for discrimination against women. For example, in Kuwait and Yemen, references to Islamic Sharia, social patterns, and traditions are made to justify restricting the rights of women. In Sudan, law

stipulates that a guardian may terminate a training contract (i.e., non-formal education) for 'legitimate reasons' and allows for different financial treatment of male and female scholars in training regulations.<sup>497</sup>

Tunisia and the State of Palestine are two examples of countries whose laws and strategies regarding education specifically respond to the principle of gender equality. The law in Tunisia requests that ministries involved in culture, health, higher education, religious affairs, sports, teaching vocational training, and youth carry out educational programmes that aim to renounce and combat violence against women and strengthen the principle of gender equality.<sup>498</sup> The Palestinian Ministry of Education and Higher Education's Education Sector Strategic Plan for 2017-2022 calls attention to the importance of ensuring that teacher training and supervision activities are void of gender-based stereotypes and highlights the need to ensure that curricula and textbooks are gender-sensitive.<sup>499</sup>

A recent study carried out by the Center of Arab Women for Training and Research (CAWTAR) revealed that only two countries in the region, Egypt and Morocco, include training and vocational training as a right in their constitutions. Some countries address training generally within separate laws like in the case of Tunisia, or explicitly reference men (e.g. Iraq, Libya, Sudan, and the State of Palestine).<sup>500</sup> While the law explicitly references men in the State of Palestine, it is important to note that the Ministry of Education's Strategic Plan for 2017-2022 recognizes the importance of education in the lives of women and girls and seeks inclusion and equality; and explicitly cites empowering women in vocational training and education as well as adult education and training.<sup>501</sup>

493 UN General Assembly, Convention on the Elimination of All Forms of Discrimination Against Women, 18 December 1979,

494 Ibid.

495 UNESCO Institute for Statistics, 2018. Data unavailable for Somalia.

496 Center of Arab Women for Training and Research (CAWTAR), Empowering Women towards Gender Equality in the MENA Region through Gender Mainstreaming in Economic Policies and Trade Agreements, Gender & Trade, 2019. Note that this report encompasses the 22 countries in the League of Arab States and therefore lacks data on Iran which is included in this situational analysis.

497 Ibid.

498 UNFPA, UNDP, UN Women, ESCWA, Tunisia, Gender Justice & The Law, 2018, p. 12.

499 ESCWA, Social and Economic Situation of Palestinian Women and Girls (July 2016 – June 2018), 2019, p. 18.

500 Center of Arab Women for Training and Research (CAWTAR), Empowering Women towards Gender Equality in the MENA Region through Gender Mainstreaming in Economic Policies and Trade Agreements, Gender & Trade, 2019, p. 114. Note that this report encompasses the 22 countries in the League of Arab States and therefore lacks data on Iran which is included in this situational analysis.

501 UNFPA, UNDP, UN Women, ESCWA, Palestine Gender Justice & the Law, 2018, p. 13.

Several countries in the region refer to training and vocational training in their laws labour, labour force, human development, education, and combating illiteracy (e.g. United Arab Emirates, Yemen, Algeria, Djibouti, Iraq, Syria, Oman, Libya and Qatar), but without specifically referring to women or girls. Furthermore, discrimination, including sex-based discrimination in vocational training, is prohibited by law in Algeria and Djibouti.<sup>502</sup>

The Law on the Status of Refugees in Republic of Djibouti of 2017 grants refugees fundamental rights comparable to the rights of nationals including access to education. Furthermore, the Ministry of Education and Vocational Training signed a memorandum of understanding with the United Nations High Commissioner for Refugees (UNHCR) in 2017 to allow refugee children the same quality education as Djiboutian children.<sup>503</sup>

Policies addressing the inclusion of students with disabilities has led to higher enrolment rates, however, there is a limited supply of accessible and

appropriate services for students with disabilities throughout the region. Jordan, Kuwait, Qatar, Saudi Arabia, and the United Arab Emirates have all developed policies and regulations to remove barriers and to ensure accessible environments for students with disabilities. That said, in practice, inadequate facilities and a shortage of support personnel (e.g., school psychologists, speech pathologists, interpreters, and physical and occupational therapists) present major challenges to realizing these policies.<sup>504</sup> Illustratively, and noting that other factors outside of the policies' and regulations' control impact attendance and attainment, Jordan, Kuwait, Qatar, Saudi Arabia, and the United Arab Emirates still exhibit large disparities in enrolment and attainment.<sup>505</sup>

Laws, policies, and strategies regarding nondiscrimination in both formal and non-formal education are important steps in achieving gender equality in the region, however, the extent to which these laws, policies, and strategies are funded, implemented, and enforced vary within the region.

502 Center of Arab Women for Training and Research (CAWTAR), Empowering Women towards Gender Equality in the MENA Region through Gender Mainstreaming in Economic Policies and Trade Agreements, Gender & Trade, 2019, p. 114. Note that this report encompasses the 22 countries in the League of Arab States and therefore lacks data on Iran which is included in this situational analysis.

503 UNFPA, UNDP, UNWomen, ESCWA, Djibouti Gender Justice & The Law, 2018.

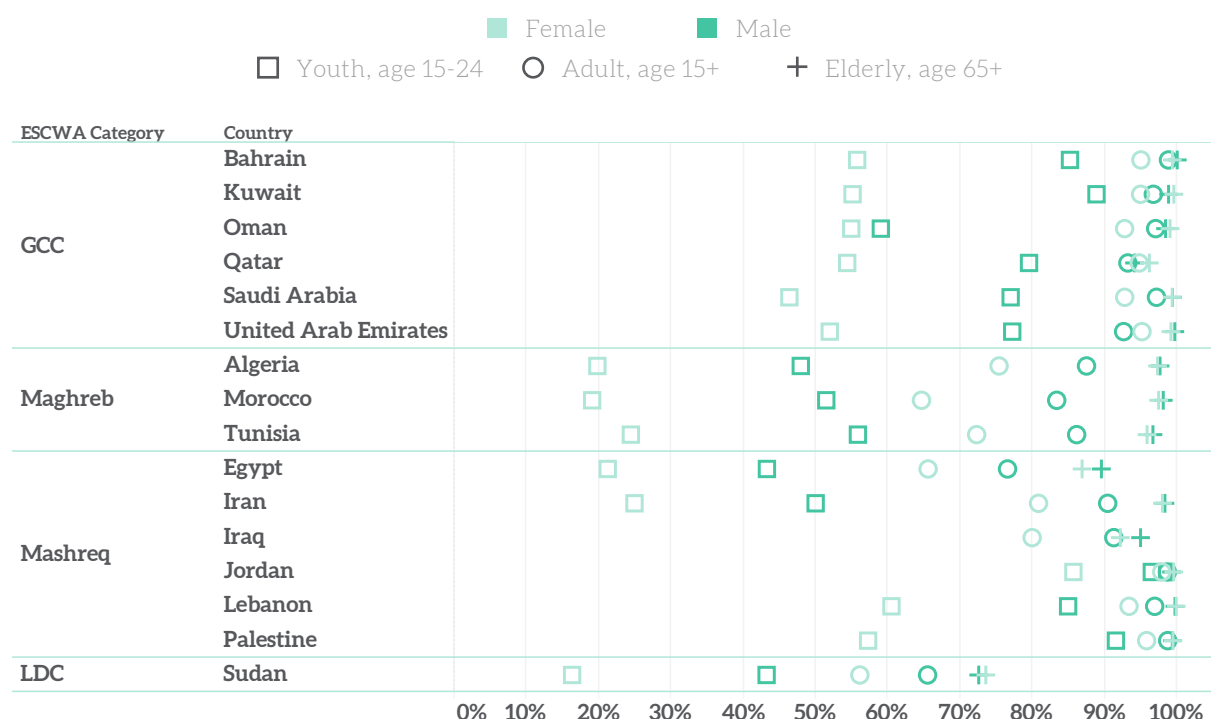
504 World Bank, Expectations and Aspirations: A New Framework for Education in the Middle East and North Africa, Overview Booklet, 2019.

505 UNESCO Institute for Statistics.

Figure 2.1:

**Literacy**

This graph shows literacy rates among subpopulations based on age and sex. Literacy is the percentage of the relevant population who can read and write with understanding a short simple statement about their everyday life.



Source: UNESCO Institute for Statistics

## → Formal Education

### LITERACY RATES

Weighted for population, available data published by UNESCO suggest that the adult literacy rate in the region stand at around 76.5 per cent.<sup>506</sup> Youth in the region are much more literate than their parents and grandparents, suggesting an overall improvement in education. This is especially evident in the Maghreb region, where 97.1 per cent of female youth are literate compared to 70.6 per cent of the overall female adult population. Programming in the region must acknowledge the potential barriers for older

women in the region due to illiteracy, especially in the Maghreb, Iran, Iraq, and Sudan.

Literacy rates for persons with disabilities (disaggregated by sex and rural versus urban) are available for seven countries in the region and reveal major gaps both within and between the sexes.

<sup>506</sup> Calculated using the most recent data published by UNESCO, weighted for population. Note that updated literacy rates on Somalia and Djibouti are not currently available and could not be factored into the regional totals. It is important to note that Somalia and Djibouti are likely to have a high percentage of the population who cannot read or write. Education access, language differences (Somali and Afari instead of Arabic, which is widely used across the rest of the region), and pastoralist populations are likely contributing factors.

Males with disabilities are between 1.5 times (Egypt) and 2.1 times (Morocco) more likely to be literate than women with disabilities in urban settings. In rural settings, males with disabilities are between

1.7 times (Jordan) and 5.6 times (Yemen) more likely to be literate than women with disabilities.

Table 2.1:

**Literacy rates males and females, with and without disabilities, rural and urban**<sup>507</sup>

ESCWA Category	Country	With disabilities				Without disabilities			
		Female (urban)	Male (urban)	Female (rural)	Male (rural)	Female (urban)	Male (urban)	Female (rural)	Male (rural)
GCC	Bahrain	..	..	..	..	..	..	..	..
	Kuwait	..	..	..	..	..	..	..	..
	Oman	21.6	44.3	15.9	34.7	84.3	93.8	75.6	88
	Qatar	..	..	..	..	..	..	..	..
	Saudi Arabia	..	..	..	..	..	..	..	..
	UAE	..	..	..	..	..	..	..	..
Maghreb	Algeria	..	..	..	..	..	..	..	..
	Libya	..	..	..	..	..	..	..	..
	Morocco	27.3	56.9	7.1	31.6	68.4	86.3	34.3	63
	Tunisia	..	..	..	..	..	..	..	..
Mashreq	Egypt	40.9	62.9	18.8	42.2	81.8	89.7	63.5	81
	Iran	..	..	..	..	..	..	..	..
	Iraq	35.8	61.7	18.5	45.5	79.1	90.3	59.5	82.3
	Jordan	48	72.6	28.5	47.3	74.6	79.4	66.8	76.6
	Lebanon	..	..	..	..	..	..	..	..
	State of Palestine	39.3	72	28.3	68.8	92	97.5	87.5	96.7
	Syria	..	..	..	..	..	..	..	..
LDC	Djibouti	..	..	..	..	..	..	..	..
	Somalia	..	..	..	..	..	..	..	..
	Sudan	..	..	..	..	..	..	..	..
	Yemen	29.3	58.4	6.7	37.7	69.2	89.9	36.5	79.4

In addition, large disparities between males and females with disabilities in both rural and urban settings, the same pattern exists between females with disabilities in rural areas and females with disabilities in urban areas. Location has a major effect on whether a female with a disability is literate: women with disabilities in urban areas are at least 35 per cent more likely to be literate than females in rural communities in all countries for which data are available. Yemen displays the largest

gap between females with disabilities in urban areas (29.3 per cent literacy rate) and females with disabilities in rural areas (6.7 per cent literacy rate). Oman exhibits the smallest difference in literacy rates between females with disabilities in rural areas (15.9 per cent) and urban areas (21.6 per cent). Data for older persons reveals an even more unequal situation, with illiteracy rates for older women in Egypt, Jordan, and Tunisia reaching nearly 100 per cent for women in rural areas.<sup>508</sup>

<sup>507</sup> ESCWA, Disability in the Arab Region, Disability-Dashboard-2020.

<sup>508</sup> Ibid.

Table 2.2:

**Percent of Teachers Who are Female ( per cent)**

This table shows the level of gender representation in the teaching force. The figures represent female teachers as a percentage of total teachers in each level, including full and part-time teachers.

ESCWA Category	Location	Primary Education (%)	Secondary Education (%)	Tertiary Education (%)
GCC	Bahrain	74.1	58.5	40.7
	Kuwait	89.5	56.6	..
	Oman	70.9	69.1	34.7
	Qatar	79.8	53.8	33.8
	Saudi Arabia	52.5	50.8	40.8
	UAE	90.2	67.9	36.0
Maghreb	Algeria	80.5		43.9
	Morocco	57.2	37.0	26.6
	Tunisia	64.0	53.7	..
Mashreq	Egypt	61.4	47.7	44.4
	Iran	67.4	53.5	31.1
	Jordan	79.1	57.0	27.3
	Lebanon	88.2	67.8	48.2
	State of Palestine	74.7	56.7	27.6
LDC	Djibouti	28.7	26.5	..
	Sudan	..	..	33.5
	Somalia	..	..	..
	Yemen	33.3		..

Source: UNESCO Institute for Statistics

## ➔ Socio-cultural Norms/Practices

In several countries in the region, girls expressed that long distances to schools are a major obstacle to attendance as it is unacceptable for a girl to walk to school alone.<sup>509</sup> Further, missing economic drivers and parents' preferences around the gender of teachers influence the decision to send girls to school where there are only male teachers available.<sup>510</sup> Restricting girls' access to school leads to less time in school, fewer opportunities to learn to express their voices and agency, and impedes their ability to build social capital. These factors,

in turn, make girls more vulnerable to both early marriage and dropping out of school.<sup>511</sup>

Gender stereotypes are also present in educational curricula in the region. In Sudan, there is a risk that the curricula reinforces gender stereotypes as it is not gender sensitive and sometimes feed into the concepts of early marriage and display marriage as the ultimate goal for girls.<sup>512</sup> Textbooks in the region sometimes display stereotypical images of women as mothers and domestic workers while men are shown as professionals and providers. In

509 UNICEF MENA Regional Office in collaboration with the International Center for Research on Women (ICRW), Child Marriage in the Middle East and North Africa, 2017.

510 World Bank, Progress Towards Gender Equality in the Middle East and North Africa Region A descriptive note on progress and gaps towards gender equality and women's empowerment in the MNA region, produced to provide the situational context to the World Bank Group's Regional Gender Action Plan (RGAP) FY18 – 23, 2017.

511 UNICEF MENA Regional Office in collaboration with the International Center for Research on Women (ICRW), Child Marriage in the Middle East and North Africa, 2017.

512 Ibid.

order to battle these notions, some countries have developed plans for gender-sensitive education systems (e.g., Jordan and Morocco) while Egypt has piloted projects to establish 'girl-friendly schools'.<sup>513</sup>

Female educators are one way to combat gender discrimination and provide positive role models of women in leadership roles to younger girls and women. In the region, female teachers are most prominent at the primary level, with the exception of LDCs. The percentage of female educators at the tertiary level are similar across the four subregions, however, female teachers are under-represented at this level.

In terms of socio-cultural norms and practices that impact the prevalence of school-related gender-based violence, a desk review of available studies in 18 countries revealed that documentation and data in the region are not gender-sensitive and therefore do not allow for sufficient analysis on the effects of violence against women and girls specifically in school settings.<sup>514</sup>

Data show that education benefits girls by reducing the prevalence of child marriage.<sup>515</sup> A study in Sudan noted that never-married adolescents are 10 times more likely to reach higher levels of education and more than 2.5 times more likely to have a secondary level of education than ever-married adolescents.<sup>516</sup> A study regarding Syrian refugees suggests that limited education among at-risk girls both increases their own risk of child marriage as well as increases the risk that their children will also be subjected to child marriage.<sup>517</sup> Following marriage, it is difficult for girls to continue their education or return to school due to a combination of stigma (e.g., due

to pregnancy or having engaged in sexual activity with her husband) and gender norms related to household responsibilities.<sup>518</sup> Once married, the responsibilities and priorities of women and girls shift dramatically. In many countries, the woman or girl is expected to take on household care responsibilities which are often incompatible with traditional education.<sup>519</sup>

Educational attainment is also interlinked with of sexual and reproductive health – women with educations tend to access sexual and reproductive health services more than women with lower or no education. (See Pillar 1.)

## **EDUCATIONAL ATTENDANCE AND ATTAINMENT**

### **PRE-PRIMARY**

Pre-primary education programmes contributes to building the foundation for a child's education and aid in shaping balanced gender perceptions.<sup>520</sup> Evidence suggests that pre-primary education contributes to readiness for primary school and can help improve learning outcomes in future grades.<sup>521</sup> While in the last decade, enrolment in pre-primary school has improved across the region, rates remain low in many countries and intra-country disparities are stark. Data from Algeria, Iraq, Sudan, and Tunisia, while not disaggregated by sex, do reveal that children in wealthier, urban households are more likely to attend pre-primary education than the poorest rural households. In Algeria and Tunisia, data show that pre-primary attendance increases substantially if the mother has a secondary or university education.<sup>522</sup>

513 ESCWA, *Against Wind and Tides: A Review of the Status of Women and Gender Equality in the Arab Region* (Beijing +20), 2016.

514 This review included studies from 18 countries included in this situational analysis: Algeria, Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, State of Palestine, Qatar, Saudi Arabia, Sudan, Syria, Tunisia, United Arab Emirates, and Yemen.

515 UNICEF MENA Regional Office in collaboration with the International Center for Research on Women (ICRW), *Child Marriage in the Middle East and North Africa*, 2017.

516 Thiam, Macoumba. *Female Genital Mutilation/Cutting (FGM/C) and Child Marriage in Sudan – Are There Any Changes Taking Place? An In-depth Analysis Using Multiple Indicators Cluster Surveys (MICS) Sudan Household Health Surveys [sic] (SHHS)*, UNICEF, June 2016.

517 UNICEF MENA Regional Office in collaboration with the International Center for Research on Women (ICRW), *Child Marriage in the Middle East and North Africa*, 2017.

518 Ibid.

519 Ibid.

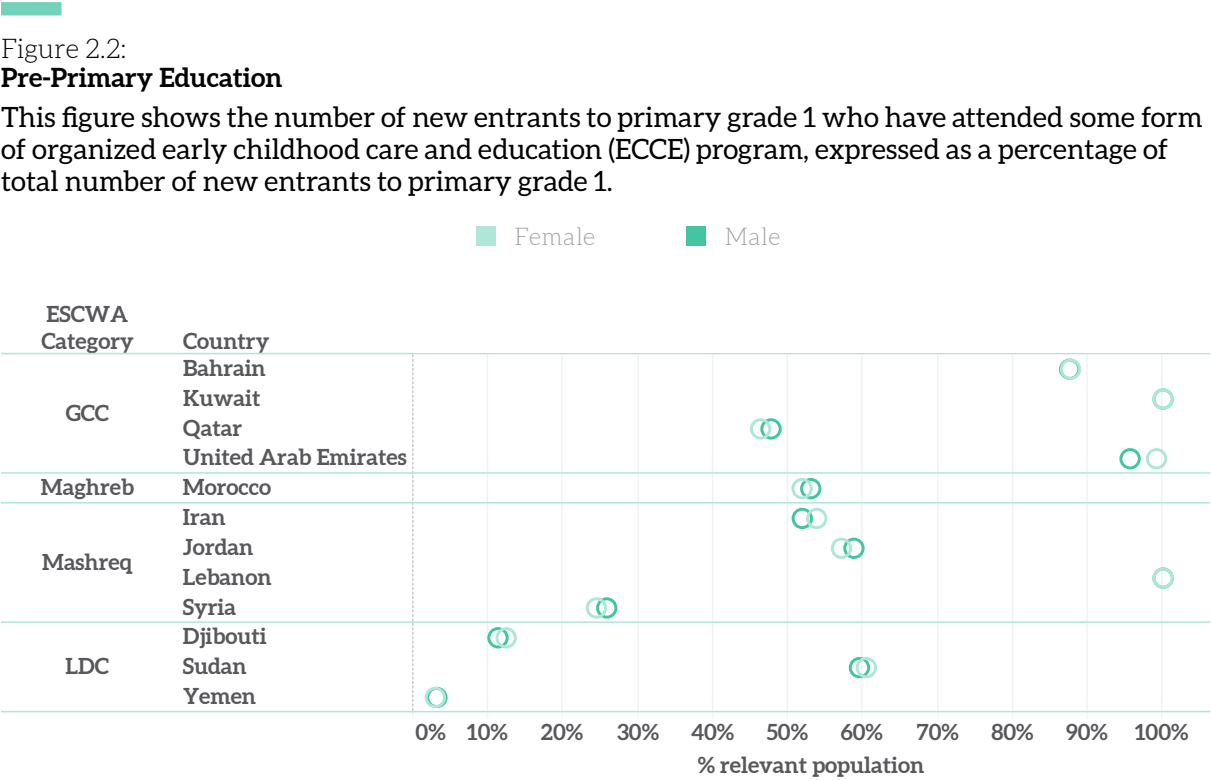
520 ESCWA, *Against Wind and Tides: A Review of the Status of Women and Gender Equality in the Arab Region* (Beijing +20), 2016.

521 UNICEF, *Equity, Educational Access and Learning Outcomes in the Middle East and North Africa*, 2015.

522 UNICEF, *Progress for Children with Equity in the Middle East and North Africa*, 2017.

At the national level, there appears to be no major disparities between boys and girls who enter primary grade 1 having attended some form of organized early childhood care and education

programme, however, the overall quality of early childhood education programmes in the region is difficult to determine due to lack of available data.<sup>523</sup>



Source: UNESCO Institute for Statistics

523 World Bank, Expectations and Aspirations: A New Framework for Education in the Middle East and North Africa, Overview Booklet, 2019.

## PRIMARY THROUGH SECONDARY EDUCATION

Girls outnumber boys in terms of enrolment in the region, especially in Tunisian and Palestinian secondary schools, as well as primary schools in Kuwait, Oman, and Iran.<sup>524</sup> However, Yemen and Morocco remain behind with the gender parity index (GPI) ratio showing many more boys enrolled at secondary school than girls.<sup>525</sup>

Of the 16 countries for which data are available in the region: (See Figure 2.3).<sup>526</sup>

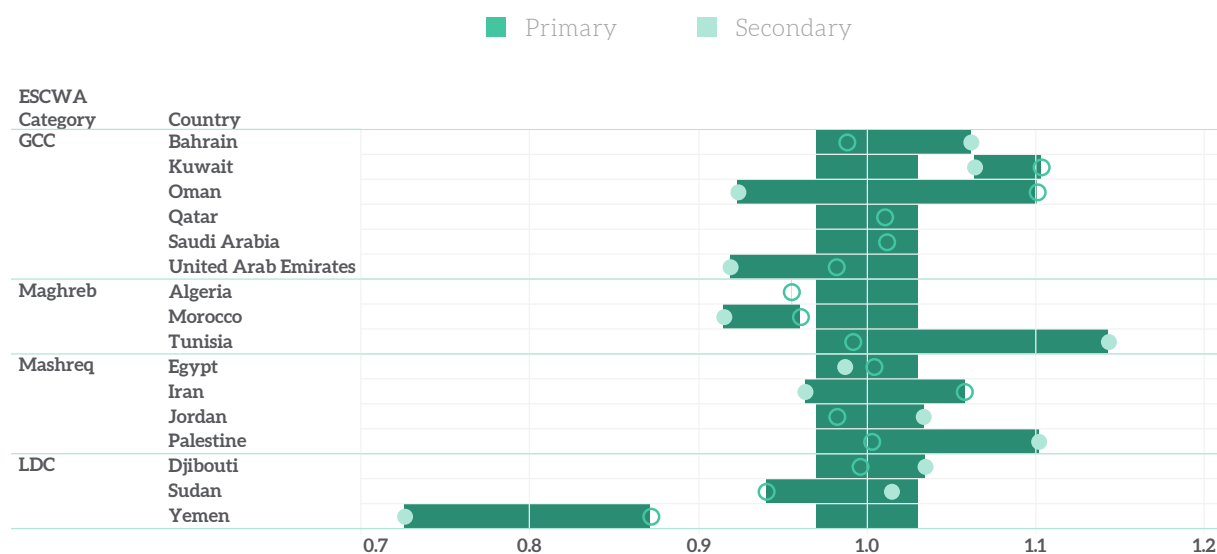
- Nine have achieved gender parity in primary school for the most recent year available.

- Three exhibit an advantage for girls in enrollment primary school for the most recent year available.
- Two have shown gender parity in secondary school for the most recent year available
- Six exhibit an advantage for girls in secondary school for the most recent year available.

In countries where the GPI ratio in primary school shows clear disadvantage for girls, secondary school GPI ratio present an even wider gap. The implication here is that the inability to access education increases as girls age, and factors such as teenage pregnancy, traditional societal roles, and child marriage impact their educational attendance and attainment.

Figure 2.3:  
**Gender Parity Index**

The Gender Parity Index is defined as the ratio of the female gross enrolment ratio to male gross enrolment for each level of education. The accepted measure of gender parity is between .97 and 1.03.



Source: UNESCO Institute for Statistics

<sup>524</sup> ESCWA, Arab Gender Lens 2019 Pocketbook- A Statistical Portrait of the Western Asia Region, 2019.

<sup>525</sup> UNESCO Institute for Statistics.

<sup>526</sup> Figure 2.3 represents the latest data available for the 16 countries. All data from 2019 except for Iran (2017), Sudan (2017) Tunisia (2018), and UAE (2017) and Yemen (2016).



Females complete lower secondary education at higher or similar rates to their male classmates in every subregion except LDCs. This is unsurprising, as females often out-compete boys in education and graduation rates around the world.

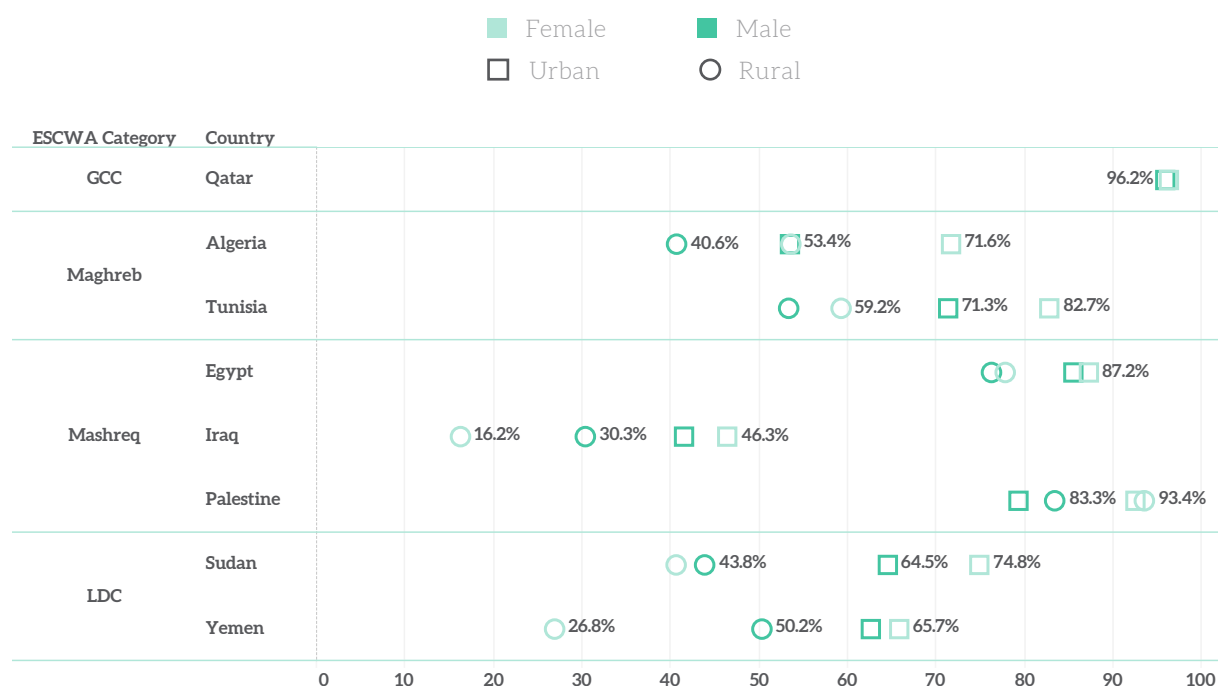
Focus on access to education for female students in LDCs should be emphasized, as girls in these countries are at least 7 per cent less likely<sup>527</sup> to be able to complete their lower secondary education than their male classmates (See Figure 2.4).

When disaggregated further into rural and urban populations, differences are emphasized between

the sexes. Household survey data collected in Yemen indicates that 50.2 per cent of rural boys graduate from lower secondary education while only 26.8 per cent of rural girls complete their lower secondary education. This stark difference highlights the urgent need for an increased focus on girls' education in rural areas of countries in the LDC subregion. Countries with better infrastructure, such as the State of Palestine, have managed to provide education for nearly all rural and urban girls, with completion rates of rural girls (93.4 per cent) slightly higher than their urban counterparts (92.4 per cent) (See Figure 2.4.).

Figure 2.4:  
**Lower Secondary Completion Rates by Location**

This indicator is defined as the number of new entrants (enrolments minus repeaters) to the last grade of primary education, regardless of age, divided by the population at the entrance age for the last grade of primary education.



Source: UNESCO Institute for Statistics, Global SDG Database (Goal 4.1.2).

<sup>527</sup> Note that no data is available for Somalia, which would likely lower the LDC percentages even further.

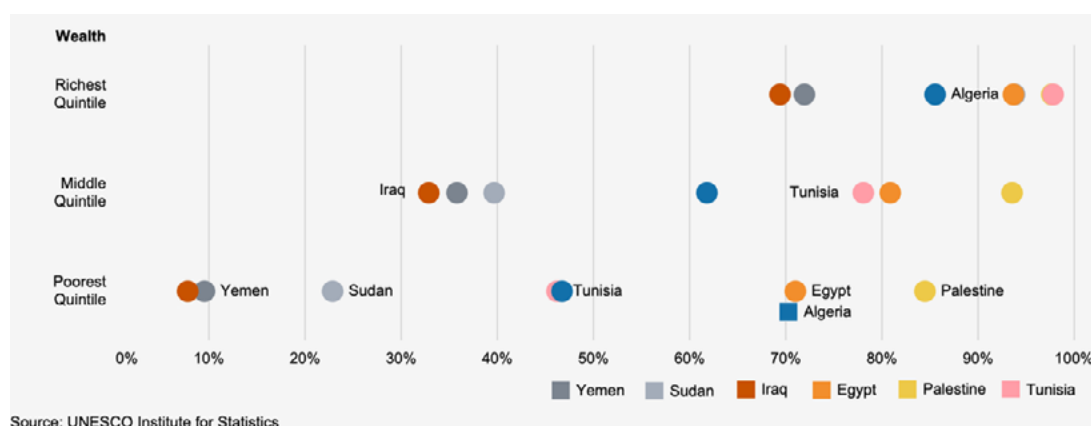
Household wealth levels and access to education appear to be heavily correlated. Children from the poorest households complete lower secondary school at lower rates than any of their peers in all countries in the region for which data are available. Girls in the poorest quintile of Yemen complete secondary schools at rates lower than their male counterparts, however, the opposite is true in Algeria, Egypt, State of Palestine, and Sudan, where girls from the poorest quintile families complete lower secondary school at much higher rates than their male counterparts (see Figure 2.5.). Further research on this phenomenon is necessary to confirm the contributing factors, however, entry into the labour market is most likely contributing to this trend.

Economic factors play a critical role in the region's educational programmes as a large proportion are financed individually through private schools or tutors. These private educational programmes appeal to wealthy urban populations that desire superior educational standards than what are available through public programmes. In some countries like Egypt, the use of private tutors is common and leaves those without the financial resources at a disadvantage. UNESCO estimates that 60 per cent of secondary school students in Egypt depended on private tutoring in order to pass their exams, an activity that comprised more than 40 per cent of household spending on education countrywide.<sup>528</sup>

Figure 2.5:

**Lower Secondary Completion Rates, Female (By household Wealth Quintile)**

This graph shows the percentage of a cohort of female children aged 3-5 years above the intended age for the last grade of lower secondary school who have completed that grade.



528 ESCWA, *Against Wind and Tides: A Review of the Status of Women and Gender Equality in the Arab Region (Beijing +20)*, 2016.

## TERTIARY EDUCATION

Perceptions of women's social rights including equal access to tertiary education are measured in the Arab Barometer. Regionally, data from 2018-2019 show that men are 8 per cent to 11 per cent more likely than women to agree that men's university education is more important than women's university education. Yemen exhibits the largest percentage of men agreeing that men's university education is more important (at 39 per cent), compared to 6 per cent of men from Lebanon. Libya reports the largest difference in opinion with 23 per cent of men agreeing that men's university education is more important, compared to only 6 per cent of women stating the same.<sup>529</sup>

According to the latest figures published for each country by UNESCO, females in the region<sup>530</sup> make up 37.1 per cent of graduates at the ISCED<sup>531</sup> 5 level, 54.1 per cent at the ISCED 6 level, 46.8 per cent at the ISCED 7 level, and 42.8 per cent at the ISCED 8 level.<sup>532</sup> It is important to note that the effects of foreign study are not reflected here as the figure is showing graduation rates in the region. Foreign study rates have the potential to substantially change what the tertiary landscape looks like in terms of percentage of men and women with tertiary education.

While male graduates outnumber female graduates in all ISCED education Levels, enrolment in tertiary education does not follow these trends. Females are enrolled in public and private tertiary education at the same rate or at higher rates than their male counterparts in 12 of the 16 countries for which there are data. In Kuwait, for every seven females, there is one male enrolled in tertiary education (See Figure 2.6.).

Even with higher education, men and women with advanced education experience starkly different unemployment rates in all countries for which data exist. Women with advanced education are at least twice as likely to be unemployed than their male counterparts in 90 per cent of the countries in the region (See Figure 2.7).<sup>533</sup> Educational attainment is often not the only factor contributing to unemployment and this is especially true in this region. Socio-cultural norms including what is considered appropriate work for women, laws and policies that restrict a woman's ability to perform certain tasks (e.g., hours or sector), and traditional gender norms all contribute to higher levels of unemployment.<sup>534</sup> The following section, *Livelihoods*, explores employment issues.

<sup>529</sup> Thomas, K., Women's Rights in the Middle East and North Africa, Arab Barometer, 2019.

<sup>530</sup> Note that data was available for Algeria, Bahrain, Egypt, Iran, Jordan, Kuwait, Lebanon, Morocco, Oman, State of Palestine, Qatar, Saudi Arabia, Sudan, Syria, Tunisia, and UAE.

<sup>531</sup> ISCED Education Levels are as follows: 5 = Short-cycle tertiary education; 6 = Bachelor's or equivalent; 7 = Master's or equivalent; 8 = Doctorate or equivalent.

<sup>532</sup> UNESCO Institute for Statistics.

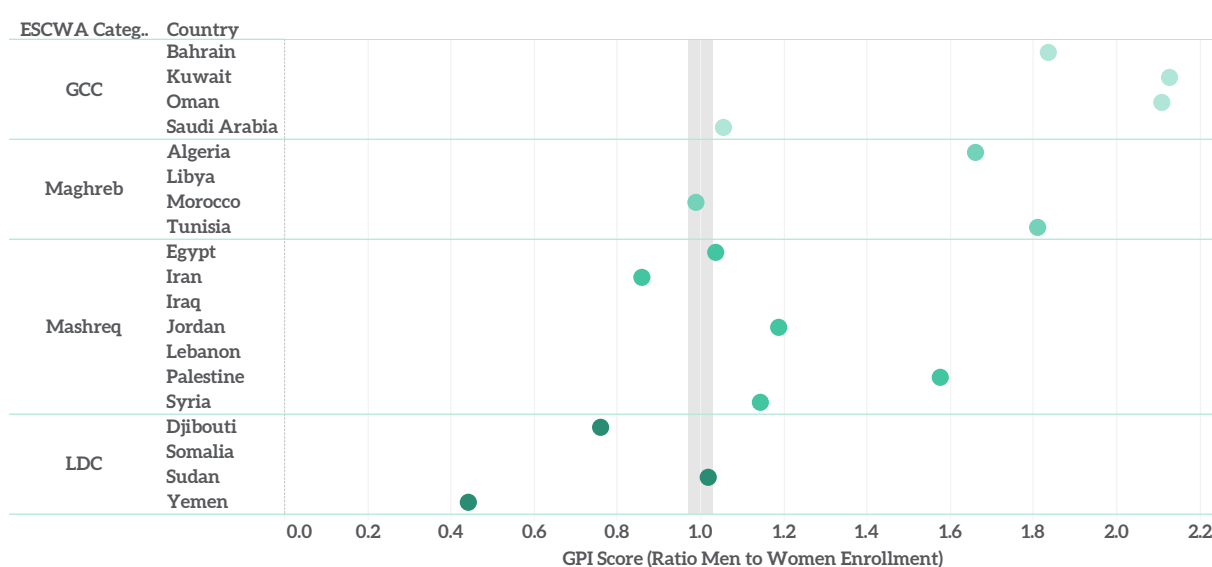
<sup>533</sup> Unemployment with Advanced Education, International Labour Organization, ILOSTAT Database.

<sup>534</sup> World Bank Group, Women, Business and the Law, 2018, p. 14.

Figure 2.6:

**Gross Enrolment Ratio for Tertiary Education, Gender Parity Index (GPI)**

The Gender Parity Index is defined as the ratio of the female gross enrolment ratio to the male gross enrolment ratio for each level of education. The accepted measure of gender parity is between .97 and 1.03.

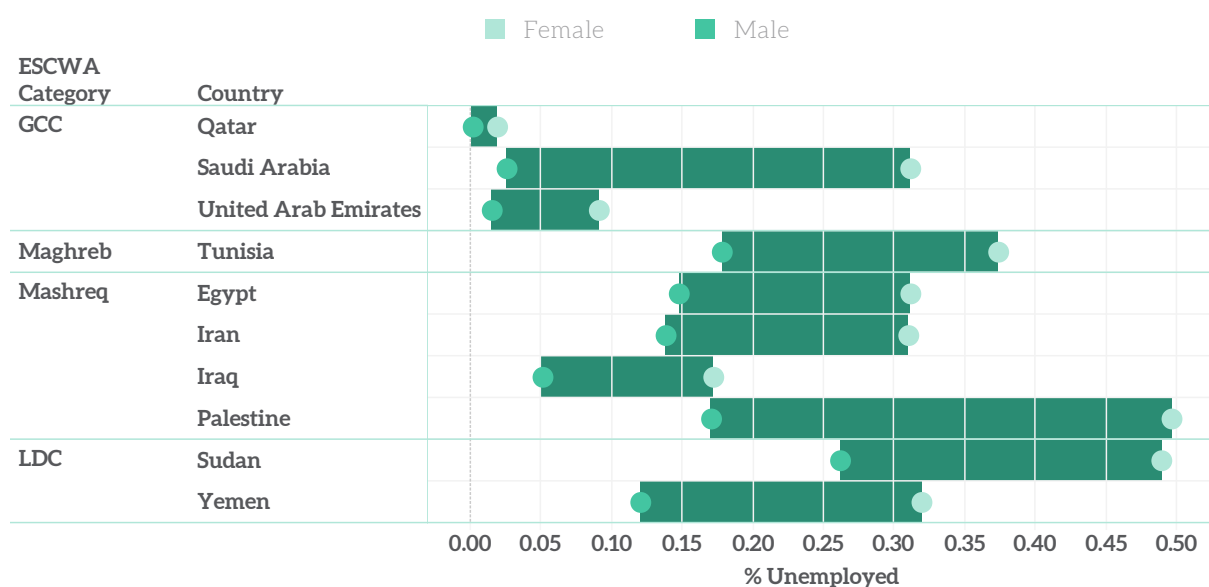


Source: UNESCO Institute for Statistics, Global SDG Database

Figure 2.7:

**Unemployment with Advanced Education**

The percentage of the labor force with an advanced level of education who are unemployed. Advanced education under this indicator comprises of short-cycle tertiary education, a bachelor, master, or doctorate degree or equivalent education level.



Source: International Labour Organization, ILOSTAT database

## OUT-OF-SCHOOL CHILDREN

Often, families must weigh the direct costs of schooling (e.g., uniforms, supplies, school fees) and associated benefits against the cost of sending girls to school (i.e., when girls are in school, they are unable to perform child labour or participate in household work). Other factors such as safety, distance to school, and the perceived quality of the materials and conditions in the classroom impact dropout rates. Furthermore, belief that education may not necessarily lead to or ensure employment greatly influences dropout rates.<sup>535</sup>

Throughout the region, the most common out-of-school children at both primary and secondary levels are rural females. Among countries for which data exists, Iraqi females of secondary age living in rural areas are out of school at the highest rates, with 59 per cent out of school. Another group that is often marginalised when it comes to accessing education are females with disabilities – between 63 per cent and 92 per cent of females with disabilities report having no schooling at all.<sup>536</sup>

Figure 2.8:  
**Out-Of-School Rate (% children not attending school)**

This graph depicts the number of children of official primary and lower secondary school age who are not attending primary or lower secondary school, expressed as a percentage of the population of the official school level age. Findings are based on household survey data.



535 UNICEF MENA Regional Office in collaboration with the International Center for Research on Women (ICRW), Child Marriage in the Middle East and North Africa, 2017.

536 ESCWA, Disability in the Arab Region, Disability-Dashboard-2020.

Out-of-school rates for primary and secondary school vary greatly within the region, with the Maghreb and GCC faring better than the Mashreq and LDCs. Regardless of the country, urban children are more likely to be in school by 9 per cent.<sup>537</sup> At the primary school level, female students in LDC are 5.2 per cent more likely to be out of school than their male classmates.

Table 2.3:  
**Primary Out-of-School Rate, by ESCWA Category**

ESCWA Category	Female (%)	Male (%)
GCC	3.1	4.0
Maghreb	2.6	2.3
Mashreq	4.5	4.2
LDC	31.8	26.6

Source: UNESCO Institute for Statistics.<sup>538</sup>

Sudan reports the highest out-of-school rates for primary school children in the region (females at 39 per cent and males at 37.6 per cent, a non-significant difference). In Yemen, primary school females are 10.8 per cent more likely to be out of school than their male counterparts. This trend is reversed in many GCC countries – in the UAE, Qatar, and Kuwait boys are between 1.6 per cent and 3 per cent more likely to be out of primary school than girls.

Conflict is a known factor in keeping children and young people out of school due to lack of accessibility (both physical and financial), protection concerns (including discrimination and bullying in schools), and the additional economic stressors that arise from crisis situations that necessitate children

and young people to leave school to assist their families in meeting basic needs.<sup>539</sup>

While there is not a significant disparity between male and female enrolment in host countries, female Syrian refugees face many gendered barriers to education including child marriage, sexual harassment, and private and clean sanitation facilities.<sup>540</sup> Research shows that Syrian refugee girls are more likely to marry younger, an action that is driven by poverty and contributes to the high out-of-school rates.<sup>541</sup>

The household wealth quintiles are correlated with the risk of being out-of-school in LDCs and Mashreq, and has a small effect on out-of-school rates in Maghreb countries. Household wealth appears to affect out-of-school rates at different intensities across the region. Given the evidence, household wealth appears to have an exacerbating effect on gender inequality and female school attendance rates, especially in LDCs (See Figure 2.9.).

The poorest families in LDCs appear to send their boys to school at much higher rates than their girls. As household wealth increases, gender inequality lessens, and more girls attend school. For example, in Sudan, female primary students in the poorest households are out of school at a reported 52.6 per cent. Females in the richest households in Sudan are out of school at a rate of 12.4 per cent. In Algeria, the gap is much smaller – 3.9 per cent of female primary students from the poorest families are out of school while female primary students from the richest families are out of school at a reported 1.8 per cent. This could suggest a highly developed education system available to most students, as opposed to barriers faced by female children from Sudan.

<sup>537</sup> UNESCO Institute for Statistics. Weighted averages were calculated utilizing population data and out-of-school administrative data as published by UNESCO.

<sup>538</sup> Weighted averages were calculated utilizing population data and out-of-school administrative data as published by UNESCO.

<sup>539</sup> World Bank, Progress Towards Gender Equality in the Middle East and North Africa Region A descriptive note on progress and gaps towards gender equality and women's empowerment in the MNA region, produced to provide the situational context to the World Bank Group's Regional Gender Action Plan (RGAP) FY18 – 23, 2017.

<sup>540</sup> Leitner Center for International Law and Justice at Fordham Law School, New York City, Gendered-Approach Inputs to UNHCR for the Global Compact on Refugees (2018): Lessons from Abuses faced by Syrian Female Refugees in Lebanon, Turkey, and Jordan, no date.

<sup>541</sup> Ibid.

Figure 2.9:

**Out-Of-School Rate, by Wealth Quintile**

This illustration shows the number of children of official primary school age who are not attending primary school, expressed as a percentage of the population of the official primary school level age.

**CHILDREN WITH DISABILITIES**

Data regarding attendance and attainment among persons with disabilities are scant. One resource that offers these data for select countries in the region is ESCWA's Disability in the Arab Region Dashboard, which<sup>542</sup> displays the percentage of males and females with and without disabilities who receive no schooling for six countries in the region.<sup>543</sup> Education for persons with disabilities reflect the same patterns as those without disabilities: individuals are less likely to report no schooling if they live in urban areas. However, the rate of women and girls with disabilities who report no schooling, even those in urban areas, is distressing.

Between 63 per cent and 85 per cent of females with disabilities in urban areas report no schooling. Even more dire is the situation of females in rural areas, of which between 78 per cent and 92 per cent report having no schooling. Furthermore, there is a profound difference between the rates of no schooling for females with disabilities and males with disabilities in both rural and urban settings. In urban settings, females with disabilities are between 20 per cent and 63 per cent more likely than males with disabilities to have no schooling. In rural communities, the difference is less, however, females with disabilities are still between 10 per cent and 53 per cent more likely than their male counterparts to report no schooling.

As stated previously, there are many factors that prevent persons with disabilities from attending school, including inadequate infrastructure, lack of appropriate staff at schools, stereotypes, and other socio-cultural norms and practices.

542 ESCWA, Disability in the Arab Region, Disability-Dashboard-2020.

543 Note that these six countries reported sex-disaggregated data based on location (i.e. rural or urban) and had complete datasets (i.e. no large percentage of 'level not stated').



Table 2.4:  
**Educational Attainment: No Schooling**

ESCWA Category	Country	With disabilities				Without disabilities			
		Female (urban)	Male (urban)	Female (rural)	Male (rural)	Female (urban)	Male (urban)	Female (rural)	Male (rural)
GCC	Bahrain	..	..	..	..	..	..	..	..
	Kuwait	..	..	..	..	..	..	..	..
	Oman	85.2	71.2	88.4	80.1	20.2	12	29.5	19
	Qatar	..	..	..	..	..	..	..	..
	Saudi Arabia	..	..	..	..	..	..	..	..
	UAE	..	..	..	..	..	..	..	..
Maghreb	Algeria	..	..	..	..	..	..	..	..
	Libya	..	..	..	..	..	..	..	..
	Morocco	72.8	49.7	91.2	74.6	30.6	17.3	55.9	37.8
	Tunisia	..	..	..	..	..	..	..	..
Mashreq	Egypt	..	..	..	..	..	..	..	..
	Iran	..	..	..	..	..	..	..	..
	Iraq	80.8	59.3	92	75	47.6	38.5	68.8	51.9
	Jordan	62.7	38.8	78	53.7	23.2	18.8	30.3	22.7
	Lebanon	..	..	..	..	..	..	..	..
	State of Palestine	71.5	47.6	80.5	52.5	18.7	14.9	24.5	16.1
	Syria	..	..	..	..	..	..	..	..
LDC	Djibouti	..	..	..	..	..	..	..	..
	Somalia	..	..	..	..	..	..	..	..
	Sudan	..	..	..	..	..	..	..	..
	Yemen	74.7	45.7	89.9	70.9	29.1	14.8	53.7	24.9

Source: ESCWA, Disability in the Arab Region, Disability-Dashboard-2020.

## SERVICES, PROGRAMMING AND INFORMATION

### ACCESSIBILITY AND QUALITY OF EDUCATION

Information regarding inclusive education for persons with disabilities in the region is lacking. Recent statistics on adapted infrastructure<sup>544</sup> and adapted materials<sup>545</sup> are available for six countries in the region and reveal stark contrasts between subregions. In the GCC, Bahrain, Qatar, and Saudi

Arabia report that 100 per cent of primary, lower secondary, and upper secondary schools have access to adapted infrastructure and materials for students with disabilities. At the other end of the spectrum, are Morocco (Maghreb), with between 17 per cent and 34 per cent of schools have access to adapted infrastructure and materials for students with disabilities, and Syria (Mashreq) where less than 1 per cent of schools have access to adapted infrastructure and materials for students with disabilities.<sup>546</sup>

<sup>544</sup> Adapted infrastructure is defined as any built environment related to education facilities that are accessible to all users, including those with different types of disability, to be able to gain access to use and exit from them. Accessibility includes ease of independent approach, entry, evacuation and/or use of a building and its services and facilities (such as water and sanitation), by all of the building's potential users with an assurance of individual health, safety and welfare during the course of those activities. Source: <https://unstats.un.org/sdgs/metadata/>

<sup>545</sup> Adapted materials include learning materials and assistive products that enable students and teachers with disabilities/functioning limitations to access learning and to participate fully in the school environment. Source: <https://unstats.un.org/sdgs/metadata/>

<sup>546</sup> UNESCO Institute for Statistics Database.

Table 2.5:

**Proportion of schools with access to adapted infrastructure and materials for students with disabilities**

ESCWA Category	Country	Year	Primary (%)	Lower Secondary (%)	Upper Secondary (%)
<b>GCC</b>	Bahrain	2018	100	100	100
	Kuwait	--	--	--	--
	Oman	--	--	--	--
	Qatar	2018	100	100	100
	Saudi Arabia	2017	100	100	100
	UAE	--	--	--	--
<b>Maghreb</b>	Algeria	--	--	--	--
	Libya	--	--	--	--
	Morocco	2018	17	30	35
	Tunisia	--	--	--	--
<b>Mashreq</b>	Egypt	--	--	--	--
	Iran	--	--	--	--
	Iraq	--	--	--	--
	Jordan	--	--	--	--
	Lebanon	--	--	--	--
	State of Palestine	2018	46	61	69
	Syria	2018	0.44	0.38	0.00
<b>LDC</b>	Djibouti	--	--	--	--
	Somalia	--	--	--	--
	Sudan	--	--	--	--
	Yemen	--	--	--	--

Source: UNESCO Institute for Statistics.

Accessibility to and availability of formal education for persons with disabilities is paramount. The absence of an education lessens the likelihood of finding formal employment and may affect the abilities of persons with disabilities to benefit from various social protections. For instance, in Egypt, children with disabilities are excluded from social health insurance if they are not enrolled in school. Furthermore, several countries in the region make cash transfers conditional on a child's school

attendance. These conditions raise major questions regarding whether household with children with disabilities will be precluded from receiving cash transfers if adequate, appropriate, and accessible education is unavailable. Morocco has previously exempt children with disabilities from conditions related to education. While this may be helpful to some households, it risks further reinforcing the perception that children with disabilities should not attend school and, in turn, continue to perpetuate

their exclusion in formal education.<sup>547</sup> However, in 2019 the MoE launched an inclusive education policy focusing on children with disabilities.<sup>548</sup> Since then the number of enrolled disabled children been multiplied by four times.<sup>549</sup>

The quality of education within the region is also a major concern. Across the region, poor quality education that relies on ‘highly didactic, teacher-directed learning’ at all levels of education often fails to promote critical thinking.<sup>550</sup> Traditional teaching, learning, and examination practices are a major constraint in the region; these practices mean that young people largely do not receive an education that is aligned with current labour market requirements nor one that cultivates the requisite skills to become positive and active members of society.<sup>551</sup>

While remarkable achievements have been made in terms of attendance and attainment rates over the last decade, these strides have not been accompanied by improvements in the quality of education. Even with several years of schooling, millions of students in the region lack basic numeracy and literacy skills.<sup>552</sup>

## ACCESSIBILITY AND QUALITY OF EDUCATION IN CONFLICT SETTINGS

### Box 2.2: COVID-19 and Education in Conflict Settings

The need for distance learning due to COVID-19 has caused additional strain to the already complex and challenging education systems in conflict settings. In particular, marginalized populations including refugee, IDP, returnee, and stateless school-age individuals, persons with disabilities, and school-aged children from families affected by extreme poverty are at great risk of exclusion as they are likely unable to engage in distance or home-based education.

The disruption in education due to COVID-19 has also led many people to worry that school-age children – especially the most vulnerable and marginalized – may never return to school following the pandemic.<sup>553</sup>

Conflict is amplifying the quality of learning crisis and reinforcing already-existing inequalities within the formal education system. Further, crises are reversing much of the achievements in terms of girls’ and women’s enrolment and attainment in formal education systems.<sup>554</sup> In crisis-affected areas, marginalized groups of children, including girls and young women, are disproportionately disadvantaged.<sup>555</sup> Even though the region is home to only 6 per cent of the global population, the

547 ESCWA, Strengthening Social Protection for Persons with Disabilities in Arab Countries, 2017.

548 For more information, see: Ministry of Education <https://www.men.gov.ma/Ar/Pages/EBS.aspx>

549 Ibid.

550 ESCWA, Arab Horizon 2030 Digital Technologies for Development, 2019.

551 UNICEF MENA Regional Office, Analytical Mapping of Life Skills and Citizenship Education in the Middle East and North Africa, 2017.

552 ESCWA, The Sustainable Development Goals in an Arab Region Affected by Conflict, Monitoring the Sustainable Development Goals with Household Survey Microdata, 2018.

553 No Lost Generation, The Syria Crisis, No Lost Generation Advocacy Brief, June 2020, 2020.

554 ESCWA, The Sustainable Development Goals in an Arab Region Affected by Conflict, Monitoring the Sustainable Development Goals with Household Survey Microdata, 2018.

555 Ibid.

region hosts one-quarter of the world's conflict-related internally displaced persons and more than a third of the world's refugees. These conflicts place extreme pressures on the education systems of both conflict-affected countries and host countries.

Recent research determined that in Iraq, only 38 per cent of school infrastructure remains intact among the 16 cities that suffered heavy fighting during the war; in Syria, approximately one-third of schools have either been damaged or destroyed, occupied by parties to the conflict, or have been turned into shelters; and two-thirds of the schools in Yemen require repairs.<sup>556</sup>

For those who flee to other countries to avoid the conflict, access to education remains a challenge. Although reliable data regarding school enrolment

of internally displaced persons is scarce, this group often face major obstacles in accessing education. Rough estimates reveal that enrolment of internally displaced persons is just 25 per cent in Yemen and 52 per cent in Iraq.<sup>557</sup>

Among Syrian refugee children, recent research estimates that 46 per cent are out of school in Lebanon (both formal and non-formal) and 36 per cent are out of school in Jordan.<sup>558</sup>

Data regarding tertiary education in conflict settings is similarly scarce. It is estimated that only 5 per cent of Syrian refugees (aged 18-24) in host countries within the region are enrolled in higher education. Since tertiary education is not prioritized in emergency response and assistance programmes, funding remains a major constraint.<sup>559</sup>

## **Non-formal Education**<sup>560</sup>

### **OVERVIEW**

Data are available for 11 of the countries in the region on the proportion of individuals enrolled in vocational education (15 to 24 years old). In all but four of these countries (Oman, Qatar, Saudi Arabia, and United Arab Emirates), males are enrolled at a higher rate than females. The highest rate of female enrolment in vocational education is in Egypt at 9.72 per cent.

Female participation in short-cycle tertiary education (ISCED Level 5) which focuses on specific occupations or practices and prepare students for

entry into the labour market varies greatly within the region. Highlighting the need to include and encourage girls' and women's participation in these programmes, female participation in Level 5 programmes exceeds 50 per cent in only half of the 16 countries for which data are available. Countries with the lowest female participation rate in Level 5 programmes are Saudi Arabia (27.99 per cent), Iran (30.08 per cent), and Kuwait (37.17 per cent). Female participation in Level 5 programmes are the highest in United Arab Emirates (59.64 per cent), Bahrain (58.71 per cent), and Lebanon (56.27 per cent).

<sup>556</sup> World Bank, *Expectations and Aspirations: A New Framework for Education in the Middle East and North Africa*, Overview booklet, World Bank, Washington, D.C., 2019.

<sup>557</sup> Ibid.

<sup>558</sup> Ibid.

<sup>559</sup> Ibid.

<sup>560</sup> Defined as: 'Education that is institutionalized, intentional and planned by an education provider. The defining characteristic of non-formal education is that it is an addition, alternative and/or a complement to formal education within the process of the lifelong learning of individuals. It is often provided to guarantee the right of access to education for all. It caters for people of all ages, but does not necessarily apply a continuous pathway-structure; it may be short in duration and/or low intensity, and it is typically provided in the form of short courses, workshops or seminars. Non-formal education mostly leads to qualifications that are not recognized as formal qualifications by the relevant national educational authorities or to no qualifications at all. Non-formal education can cover programmes contributing to adult and youth literacy and education for out-of-school children, as well as programmes on life skills, work skills, and social or cultural development.' Source: ISCED, 2011.

Table 2.6:

**Proportion of 15-24-year-olds enrolled in vocational education**

ESCWA	Country	Male (%)	Female (%)	Both sexes (%)
GCC	Bahrain	5.5	0.9	3.6
	Oman	0.5	0.5	0.5
	Qatar	0.6	0.9	0.6
	Saudi Arabia	0.5	0.4	0.3
	UAE	0.5	0.5	0.5
Maghreb	Morocco	7.1	4.4	5.8
Mashreq	Egypt	13.0	9.7	11.4
	Iran	7.7	4.0	5.9
	Jordan	1.5	1.0	1.2
	State of Palestine	3.3	2.5	2.9

Source: UNESCO Institute for Statistics, 2017.

An analytical mapping of life skills and citizen education in the region<sup>561</sup> concluded that non-formal life skills and citizen education activities are largely run by non-governmental organizations and play an important role in targeting marginalized and vulnerable groups.<sup>562</sup> Offering these skills to marginalized and vulnerable groups outside of formal education is crucial as low attendance and completion rates at secondary level in several countries within the region mean that many youth are not always exposed to life skills learning opportunities. Even so, TVET programmes in the region offer limited support to vulnerable groups, including persons with disabilities, former detainees, and illiterate populations.<sup>563</sup>

Several challenges related to non-formal education were highlighted in an analytical mapping within the region, including the fact that many of these programmes are not coordinated with relevant

government actors or the private sector; limited regulatory frameworks that link formal and non-formal education; and limited or lack of accreditation or recognition of alternative learning opportunities.<sup>564</sup> Despite these challenges, the International Labour Organization's School-to-Work Transition Surveys – which included data from Egypt, Jordan, Lebanon, State of Palestine, and Tunisia – indicate that TVET graduates have higher prospects for employment compared to university graduates (15 per cent unemployment rate for TVET graduates and 30 per cent for university graduates). However, TVET is still perceived as a 'residual' option for students who are unable to move on to the general secondary path following basic education.<sup>565</sup>

The analytical mapping concluded that life skills and citizenship education programmes in non-formal settings are sporadic and sustained by support from implementing non-governmental organizations. As such, these activities often lack national or local co-ordination mechanisms and are delivered on a project-by-project basis which calls into question the long-term sustainability of such activities.<sup>566</sup>

## SOCIO-CULTURAL NORMS AND PRACTICES

Among post-secondary education options, TVET accounts for only 20 per cent of enrolment. Thus, the region has experienced a shortage of qualified professionals in various trades. In the region, TVET suffers from a negative perception and leads individuals to undervalue trade professions. Of students surveyed as part of a study by the International Finance Corporation and Islamic Development Bank, most stated that 'they would not consider TVET as a viable alternative to university education'. These attitudes are deeply rooted in cultural norms as revealed by prior research carried out by ESCWA in the region – young people expressed that manual occupations

<sup>561</sup> Note that the analytical mapping comprised 15 countries: Algeria, Djibouti, Egypt, Iran, Iraq, Jordan, Lebanon, Libya, Morocco, Oman, the State of Palestine, Sudan, Syria, Tunisia and Yemen. Therefore, it does not include information from all countries in this situational analysis (i.e. missing information for Bahrain, Kuwait, Qatar, Saudi Arabia, Somalia, and United Arab Emirates).

<sup>562</sup> UNICEF MENA Regional Office, Analytical Mapping of Life Skills and Citizenship Education in the Middle East and North Africa, 2017.

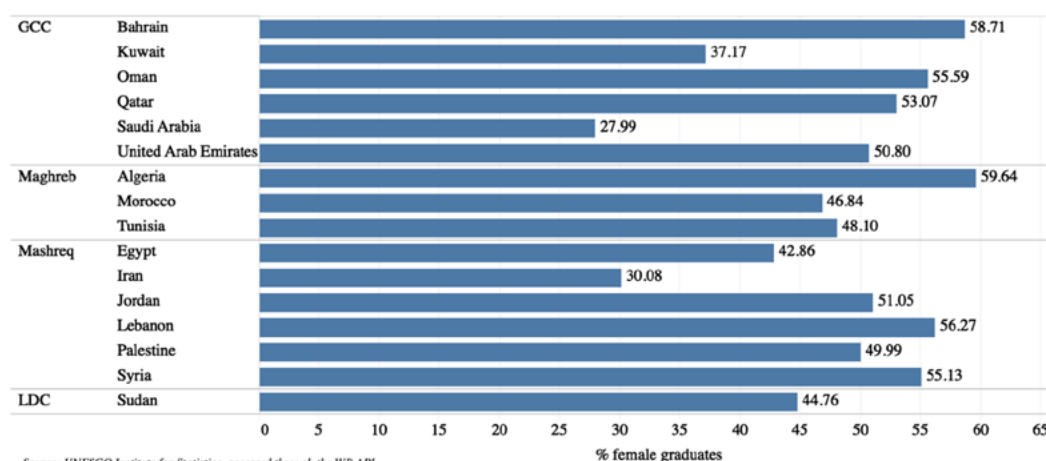
<sup>563</sup> Ibid.

<sup>564</sup> Ibid.

<sup>565</sup> Internal UNICEF Document titled Gender dynamics and barriers for girl child employability in MENA (shared with the research study team by UNICEF), no date.

<sup>566</sup> UNICEF MENA Regional Office, Analytical Mapping of Life Skills and Citizenship Education in the Middle East and North Africa, 2017, p. 43.

Figure 2.10:

**Percentage of graduates from ISCED 5 programmes who are female (%)**

are inferior and will not 'qualify them for marriage and social integration'.<sup>567</sup>

A study of select countries in the region<sup>568</sup> concluded that vocational employment is not preferred for

women. Further, the study found that vocational training programmes themselves reinforce gender-based discrimination, often dividing programmes into topics that are socially acceptable to men and socially acceptable to women.<sup>569</sup>

<sup>567</sup> ESCWA, Impact of ICT on Arab Youth, Employment, Education and Social Change, 2013.

<sup>568</sup> Egypt, Jordan, Lebanon, and Tunisia.

<sup>569</sup> Oxfam, Counting on Women's Work Without Counting Women's Work, 2019.

## ➔ Access to ICTs as Lifelong Learning Tools

Table 2.7:

### Percentage of population using the internet

**Regional Average: Female 53.9 per cent, Male 65.5 per cent**

Category	Country	Male (%)	Female (%)
GCC	Bahrain	98.7	98.5
	Kuwait	99.5	99.8
	Oman	90.6	96.8
	Qatar	100.0	99.3
	Saudi Arabia	94.6	91.4
	UAE	98.3	98.8
Maghreb	Algeria	55.1	42.9
	Morocco	68.5	61.1
	Tunisia	...	...
Mashreq	Egypt	52.4	41.3
	Iran	73.8	66.2
	Iraq	98.3	51.2
	State of Palestine	68.5	60.2
LDC	Djibouti	59.9	51.6
	Sudan	16.9	11.0

Source: ITU World Telecommunication/ICT Indicators database.  
Latest data available between 2016 and 2019.

Information and communications technologies (ICTs) have the potential to promote inclusive and equitable quality education as well as promote lifelong learning opportunities for all women and girls. However, access to ICTs and low levels digital literacy are factors that contribute to an unequal landscape within the region, both between countries and between the sexes. Additionally, high connectivity costs and poor connections across the region mean utilizing ICTs as lifelong learning

tools is a challenge for much of the population, but especially among women and girls.

The gender gap<sup>570</sup> in mobile ownership<sup>571</sup> and mobile internet use<sup>572</sup> in the region is pronounced and has remained stagnant or increased within the last few years. In 2019, women in the region were 9 per cent less likely to own a mobile phone and were 21 per cent less likely to have used the internet on a mobile phone at least once in the last three months.<sup>573</sup> Women surveyed in the region cited security concerns, harassment, and costs as barriers preventing ownership of mobile phones.<sup>574</sup>

Participation in social media, including sites and applications that foster lifelong learning (e.g., LinkedIn) is much lower among women than men in the region. Further, recent research concluded that women in the region have not yet gained a representative online presence or managed to 'increase their share of the digital space in the region'.<sup>575</sup>

The digital divide<sup>576</sup> is also exacerbating inequalities, particularly gender inequalities hindering women's and girls' participation in education and their access to skills development (e.g., e-learning). Women's and girls' access to ICT vary greatly within the region. As an example, the percentage of the female population using the internet in the region ranges from 11 per cent in Sudan to 99.8 per cent in Kuwait. The greatest disparity between males and females is in Iraq where 98.3 per cent of males use the internet versus 51.2 per cent of females. Only in the United Arab Emirates do females use the internet slightly more than males. (See Table 2.7.)

<sup>570</sup> The gender gap in mobile ownership and mobile internet use refers to how much less likely a woman is to own a mobile (or to use mobile internet) than a man. Based on survey results and modelled data for adults aged 18+.

<sup>571</sup> Mobile ownership is defined as having sole or main use of a SIM card (or a mobile phone that does not require a SIM) and using it at least once a month.

<sup>572</sup> Mobile internet use is defined as having used the internet on a mobile phone at least once in the last three months. Mobile internet users do not have to personally own a mobile phone.

<sup>573</sup> GSMA, ConnectedWomen, The Mobile Gender Gap Report 2020, 2020.

<sup>574</sup> World Bank, Progress Towards Gender Equality in the Middle East and North Africa Region, 2017.

<sup>575</sup> ESCWA, Arab Horizon 2030 Digital Technologies for Development, 2019.

<sup>576</sup> The digital divide refers to the uneven possession of skills and experience that are required to use ICT tools and it entails access to hardware and software as well as the aspects of access and use which all impact the digital divide.

Socio-cultural norms and practices are critical impediments to women's and girls' access to ICTs including computers and mobile phones. Throughout the region, these traditional gender roles and harmful social norms undermine girls' and women's access to and use of ICT tools. This precludes the ability of women and girls to adapt to the heightened demand for digital skills and access to digital technologies to foster learning during the COVID-19 pandemic and to participate in recovery efforts. This is especially true in lower socio-

economic environments or rural localities, where ICTs are often accessed outside of the home where safety concerns and norms regarding socializing act as barriers for women's and girls' access to these technologies. Additionally, lack of control over when and how to use these technologies can present another barrier for women and girls. For example, in Egypt, 12 per cent of women stated that they 'did not access the internet more often because they did not think it was appropriate or because family or friends would disapprove'.<sup>577</sup>

Table 2.8:

**Computer/Internet Literacy and Internet Connection in Secondary Schools**

ESCWA Category	The proportion of youth and adults who have (ever) sent emails with an attached file				Secondary Schools connected to the Internet (%)
	Country	Both Sexes (%)	Female (%)	Male (%)	
GCC	Bahrain	79.4	72.3	83.0	100
	Kuwait	53.0	--	--	..
	Qatar	57.7	59.6	55.8	100
	Saudi Arabia	70	63.9	74.3	100
	UAE	70.7	--	--	100
Maghreb	Morocco	31.8	28.0	35.7	89.46
	Tunisia	8.7			97.42
Mashreq	Egypt	22.4	18.6	26.0	49.06
	Iran	11.2	9.6	12.8	..
	Iraq	37.6	--	--	..
	Jordan	96.4	--	--	73.6
	State of Palestine	30.9	--	--	94.67
LDC	Djibouti	15.3	--	--	..
	Sudan	2.4	--	--	..

Source: UNESCO Institute for Statistics, published 2019

<sup>577</sup> Badran, Mona F, Achieving Gender Equality in the Arab Region amidst the Changing World of Work, International Labour Organization, Regional Office for the Arab States, Beirut, Lebanon, 2017.



Similar to general access to ICTs, indicators related to computer literacy published by UNESCO reveal gaps between females and males in the region. As an example, an individual able to send an email with an attachment (hereafter called 'email literate') demonstrates key basic technological skills that serve as barriers to upward mobility. These skills can translate directly into the ability to function in an office or entrepreneurial setting, submit credentials to an employer, submit reports or classwork virtually, or apply to a higher learning centre. A person who cannot send an email with an attachment (hereafter called 'email illiterate') will likely struggle to complete other basic internet literacy tasks.

Apart from Qatar (where females are 3.8 per cent more email literate than males in the country), females in countries that compile sex-disaggregated data are reported to have technological skills at lesser rates than their male counterparts. Iranian females are 3.2 per cent less likely to be email literate than males in the country, Egypt 7.4 per cent less likely, Morocco 7.7 per cent less likely, Saudi Arabia 10.4 per cent less likely and Bahrain 10.7 per cent less likely to have sent an email with attached files. (See Table 2.8.)

E-learning and distance education through ICTs make education more accessible to vulnerable and marginalized individuals including persons with disabilities, adult learners, and those without easy access to schools. As stated in the World Summit on the Information Society (WSIS) Forum's Outcome Document, 'enhanced use of e-learning for education will be an important means to support the achievement of this goal [to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all], by offering affordable and flexible means to access education, and supporting more effective pedagogical innovations to improve the quality of education offered'.<sup>578</sup>

While data coverage regarding technology is low in the region, there appears to be a link between

schools with access to technology and the number of youth and adults who possess critical technological skills. Existing statistics suggest that countries with a greater proportion of secondary schools with internet access have populations who are more email literate than those with secondary schools without internet access. For example, 49 per cent of secondary schools in Egypt have internet access for pedagogical purpose and 18.6 per cent of females in the country are email literate. In comparison, 89.5 per cent of secondary schools in Morocco have internet access, with 28 per cent of females being email literate. Countries in the GCC including Qatar, Saudi Arabia, and Bahrain report that 100 per cent of secondary schools have access to the internet and also report the highest rates of email literacy (e.g. in Bahrain, where 72.3 per cent of women report having sent an email with an attachment). (See Table 2.8.)

Given the evidence, it can be deduced that efforts made by each country in connecting more secondary students to the internet for pedagogical purposes could increase computer literacy among the population and allow better access to learning opportunities or employment in office settings or technological fields. However, countries in the region face the challenge of both addressing quality and inclusivity aspects of their education systems while also focusing on enhancing the use of ICTs. A study of student performance per the Program for International Student Assessment (PISA) concluded that 'technology can amplify great teaching, but great technology cannot replace poor teaching'.<sup>579</sup>

Even the best ICT can do nothing to cure a failed education system. Reform that develops quality education systems, from early childhood to university education, is essential, as well as efforts to update curriculum, develop research and engender critical and independent thinking and capacity for lifelong learning. These are the skills needed for a twenty-first century knowledge economy.<sup>580</sup>

578 ESCWA, Arab Horizon 2030 Digital Technologies for Development, 2019.

579 Ibid.

580 Ibid.

Often, textbooks and teaching methods in the region do not foster independent and critical thinking at all levels of education. While there has been a focus on improving school ICT infrastructure in recent years, the same priority has not been given to reforming education methods to improve the quality of teaching. Limited statistical evidence from the region reveals that use of ICT in education does not have a significant impact on education methods.<sup>581</sup>

In an attempt to increase the impact of ICT in education and improve the quality of education, Egypt's Ministry of Education and Technical Education and Imagine Education (UK) Ltd. have been implementing the Teachers First Initiative across 27 governorates. Now in its fourth year of operation, Teachers First is continuing to train digitally literate teachers who will utilize a behaviour framework developed by the Open University and

based on the UNESCO Competency Framework for Teachers as well as an online behavioural change platform called Lengo. By offering training and a professional network for teachers, Teachers First aims to bring a learner-centred, inquiry-based, technology-rich, interdisciplinary, collaborative, and personalized education to the children of Egypt.<sup>582</sup>

It is important to note that statistics presented in this section are observed at a national rate, and do not contain the necessary variance that could be achieved from school or student-level data over a longer period of time. Further research regarding digital literacy is required to better understand its effects on women's and girls' education in the region. This would be especially important among the youth populations in countries with infrastructure that can support ICT industries as well as in light of the current environment due to COVID-19.

### **Box 2.3 Girls in IT and STEAM subjects: Girls got IT in Lebanon<sup>583</sup>**

Girls Got IT is an initiative led by the Lebanese League for Women in Business (LLWB) in partnership with the Arab Women in Computing (ArabWIC), Women in Technology (WIT), Women in Engineering (WIE) and Digital Opportunity trust (DOT).

Launched in 2016, the initiative focuses on grade 10-12 girls in public and private schools and aims to break cultural stereotypes of women in STEAM and bridge the gap between males and females in IT and engineering. Girls Got IT holds full-day STEAM events for students that include training sessions in topics ranging from web development to robotics as well as networking opportunities.

### **Box 2.4 Education for all through online social enterprise: The case of Nafham<sup>584</sup>**

Nafham is a free online educational platform that allows users to access videos and discussion forums linked to the public curriculum in available countries (at present, countries include Algeria, Egypt, Kuwait, Saudi Arabia, Syria, and United Arab Emirates). These videos and discussion forums are available via the website or mobile application, and are organized by grade, semester, and subject.

In addition to national curricula, Nafham also offers various general education courses that cover basic principles of many topics including life skills.

581 Ibid.

582 World Bank, *Expectations and Aspirations: A New Framework for Education in the Middle East and North Africa*, Overview Booklet, 2019.

583 ESCWA, *Innovation and Entrepreneurship: Opportunities and Challenges for Arab Youth and Women*, 2019.

584 Ibid.

# LIVELIHOODS

## → Labour Force Opportunities and Participation

Workforce participation varies widely amongst the four subregions. While these statistics are indicative of overall trends, it is important to note that these labour force participation rates include foreign women. This is particularly of note in the GCC region, where many lower level positions held

by women (such as maids, nannies, nursing) are held by foreigners. This is most notable in Qatar, which is widely shown to have the highest female workforce participation rate in the region at 59 per cent. However, when controlled for nationality, the participation rate of Qatari women drops to 37

Table 2.11:

### Labour Force Participation Rate (Modeled ILO Estimate)

The labor force participation rate is the proportion of the population age 15 and older that is economically active, all people who supply labor for the production of goods and services during a specific period.



per cent.<sup>585</sup> Similar rate shifts would likely be seen throughout the region, with the most pronounced participation rate drops in the GCC. The lowest rate of women's participation in the formal workforce is in Yemen, with a female labour force participation rate of 5.8 per cent.

Additionally, rates of youth who are neither in employment, education nor training (NEET) are higher in lower- and middle-income countries (average of 30 per cent), while more than half that rate in higher-income countries (14 per cent). On average, the rates of women and girls who are NEET were 26 percentage points higher than their male counterparts (without qualifying for a bias in figures that will underestimate the numbers of young married women who would work if they could but will not be registered as seeking work).<sup>586</sup> A recent national survey in Iraq shows delay in young women's engagement in the labour market.<sup>587</sup>

The overall female labour force participation rate in the region is the lowest in the world, as noted above. Weighted for population, the female labour force participation rate in the region is slightly over 20 per cent, compared to a world rate of 48 per cent. In contrast, male labour force participation rates in the region (approximately 73 per cent) are comparable to other regions in the world. This is most apparent in the LDCs, where women participate in the workplace at a rate of 17.7 per cent and men 71.2 per cent.

According to content published through World Bank Blogs, the reasons behind these gaps are largely socio-cultural. As Maha El-Swais summarizes, the reasons include 'i) the patriarchal structure of states in the region, ii) dominant public sector employment and weak private sector employment, and iii) an inhospitable business environment for women because of the conservative nature of gender roles and the lack of support for reproductive and family costs.'<sup>588</sup>

Women also face challenges in pursuing certain careers. In Lebanon, for instance, women are equally able to pursue careers in the law and judiciary, however when doing so they often face large barriers of discrimination. According to female judges, they are often not taken seriously in their position, and often have to 'prove themselves' in order to be seen as a competent member of the judiciary. As a result, women have historically not chosen professions in the law in order to avoid the hurdles placed in their path further down the road.<sup>589</sup> Likewise in the GCC, women have long been informally restricted from pursuing certain career paths. Some, like the first woman Saudi pilot, pursued their career interests overseas, only to return after being able to prove their skills abroad.<sup>590</sup>

For women seeking employment outside the home, unemployment is highest among female youth<sup>591</sup> in the Mashreq region, where 42.7 per cent of women seeking work are not successful at finding a job. The unemployment rates among women is much higher rates than among men, in both youth and adult categories. The gap between males and females is significant, and notable at high levels. The gap between males and females is highest among youth in the GCC countries, where 33.5 per cent of female youth in the labour force are available and seeking employment but they do not find it, compared to 14.3 per cent of their male counterparts. This gap persists into adulthood, where 15.4 per cent of females are unemployed in the GCC countries compared to only 2.2 per cent of males. Adult female unemployment is highest among females in the LDCs, where 21.5 per cent of females in the labour force are actively seeking work but unable to find a position.

Informal employment is a more complicated picture in the region, varying greatly amongst the subregions. In countries where agriculture production is a significant part of the economy the numbers of women and girls employed in informal

585 Planning and Statistics Authority, State of Qatar, 'Labor Force Sample Survey 2017.

586 Dimova, Ralitz, Sara Elder, and Karim Stephan, Labour Market Transitions of Young Women and Men in the Middle East and North Africa, ILO, November 2016.

587 Iraq National Adolescent and Youth Survey, 2019 – 2020.

588 El-Swais, Maha, Despite high education levels, Arab women still don't have jobs, World Bank Blogs, 2016.

589 Assi, Rola, Women in the Judiciary in Lebanon, ESCWA, 2018. Accessed at: [www.unescwa.org/publications/women-judiciary-lebanon](http://www.unescwa.org/publications/women-judiciary-lebanon).

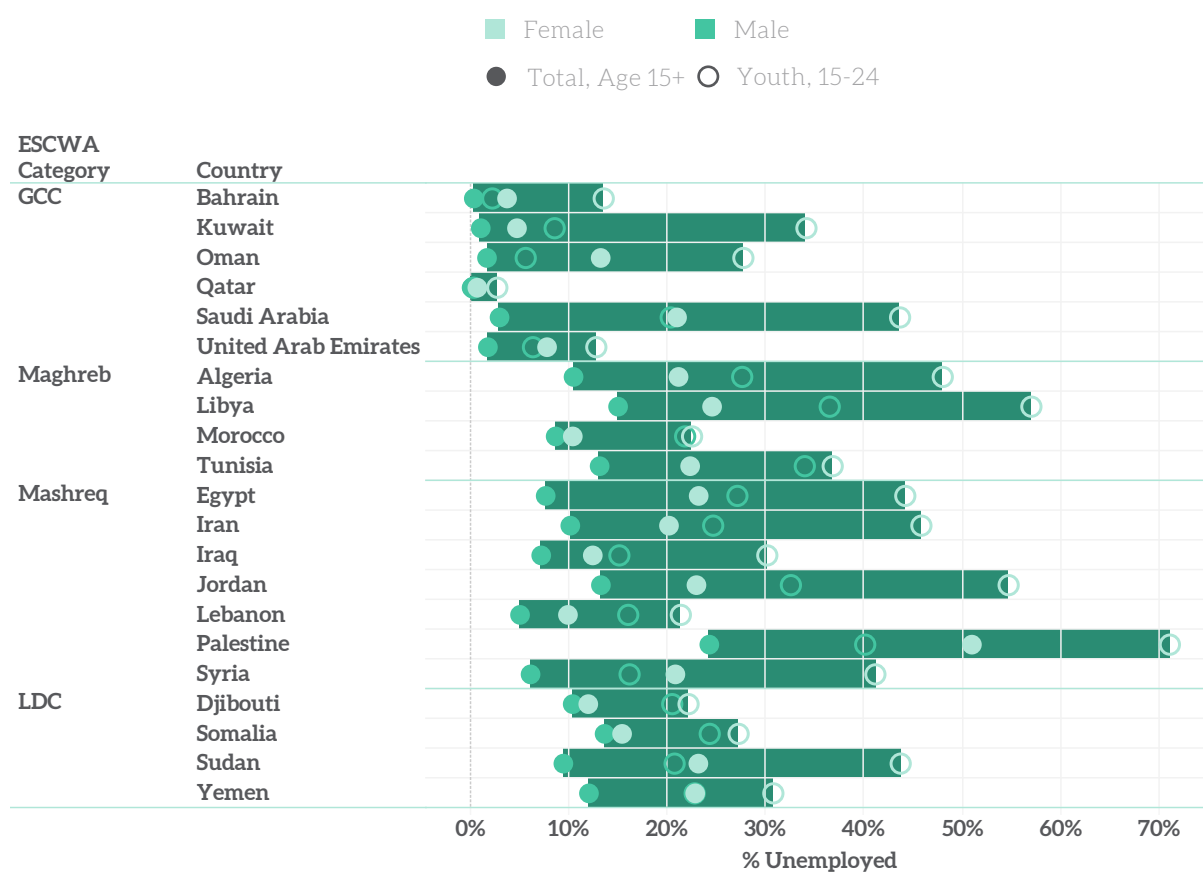
590 Al-Jaber, Maryam, "First Saudi Woman to Get Pilot License: Soon, I Will Captain a National Airliner." Al Arabiya English, August 29, 2018, sec. Features. <https://english.alarabiya.net/en/features/2018/08/29/First-Saudi-woman-pilot-Soon-I-will-be-your-captain-in-kingdom>.

591 Defined as: the share of the labour force ages 15-24 without work but available for and seeking employment.

Figure 2.12:

**Unemployment by Age and Gender (Modeled ILO Estimates)**

Unemployment is defined as the share of the labor force for the specified age group without work but available and seeking employment. Persons who want to work but are prevented from doing so by structural, social, or cultural barriers are not counted as unemployed. Similarly, persons working part time or temporary jobs are counted as employed. These are important clarifications, as women in the region are more likely to face employment barriers and to work part time or less stable jobs in households where they are considered responsible for the care of dependant household members.



work tends to be higher than elsewhere. Smaller businesses, including agriculture, also tend to be more dependent on informal workers, including women and children.<sup>592</sup>

In conflict-affected countries these challenges become even more acute. In many refugee communities, women often engage in informal work but spend most of their time in unpaid care work, caring for children and sick or injured family members.<sup>593</sup> Women-headed households make up significant portions of the population and they are often the sole breadwinners supporting a family unit. Many of these women create micro-businesses, selling hand-crafted goods, food, or other small items.<sup>594</sup> Investigative journalism efforts spanning decades have uncovered some evidence that refugee women have turned to prostitution. (For more discussion regarding sex work and sexual violence, including in conflict, see Pillar 3). Given the barriers to procuring work permits for refugee communities, especially in Turkey and Lebanon, many refugee women rely on black markets to support their families, leaving them vulnerable to predatory behaviour, including violence and theft.<sup>595</sup> (See Pillar 3 for additional information regarding violence against women.) In conflict-affected countries, such as Syria and Yemen, women's participation in the formal economy drops to 10 per cent or less (see Figure 2.12, above). This is a multi-factorial issue, including the collapse of the formal economy, violence and conflict, and overall instability.

For those women who do participate in the formal economy, they most often participate in agriculture, education, and manufacturing. Egypt, Morocco,

Sudan, and Yemen have significant proportions (more than 30 per cent) of their populations who engage in farming and agriculture, contributing toward a significant proportion of the employed women in the region who qualify as participants in the formal economy.<sup>596</sup> Due to advances in farming techniques and agriculture, this number will likely fall and women's participation in the economy may fall even lower than it currently sits unless women in these countries achieve employment in other occupations.<sup>597</sup>

Using Jordan as a case study reveals trends present throughout the region. The vast majority of unemployed women hold at least a bachelor's degree (76 per cent) and are seeking work in one of five main fields: education, human health and social work activities, public administration and defence, manufacturing, and wholesale and retail trade.<sup>598</sup> Nearly half of women seeking work believe that there is no opportunity for them. According to the employment and unemployment survey 2016, 45.1 per cent of inactive women assumed that there is no work opportunity for them while 15.4 per cent believe that there is no appropriate job for them.<sup>599</sup> Given these realities, some women have turned to entrepreneurship as way to bridge the unemployment gap, which is discussed in more detail in the following section.

Access to a valuable and relevant education is central to the ability to seek and obtain gainful employment but does not guarantee work or the ability to find a job.<sup>600</sup> As noted in the Jordan case study, women with higher education, especially in higher income countries, are more likely to be unemployed.<sup>601</sup> For women, especially in rural areas, where they are

592 Gatti, Roberto, Diego F. Angel-Urdinola, Joana Silva, and András Bodor, *Striving for Better Jobs: The Challenge of Informality in the Middle East and North Africa*, World Bank, 2014. Accessed at: <https://openknowledge.worldbank.org/bitstream/handle/10986/19905/902710PUB0Box30see0also066110067590.pdf>.

593 Ugur, 'Women's Economic Empowerment in Protracted Crisis: Syrian Refugee Women in Southwestern Turkey.'

594 Kabir and Klugman, 'Unlocking Refugee Women's Potential: Closing Economic Gaps to Benefit All.'

595 See, for example: Gallagher, Ashley, 'Syrian Refugees Are Turning to Prostitution at "Super Nightclubs,"' *Vice News*, 2014. Accessed at: <https://www.vice.com/en/article/pa8vmv/syrian-refugees-are-turning-to-prostitution-at-super-nightclubs>. Halaby, Jamal, 'In Jordan, desperate Syrian refugees turn to prostitution,' *The Times of Israel*, 2013. Accessed at: <https://www.timesofisrael.com/in-jordan-desperate-syrian-refugees-turn-to-prostitution/>. Stockholm Center for Freedom, 'Report: Syrian women in Turkey's refugee camps forced into prostitution,' 2017. Accessed at: <https://stockholmcfr.org/report-syrian-women-in-turkeys-refugee-camps-forced-into-prostitution/>.

596 International Labour Office, 'ILO Data Explorer.'

597 Ibid.

598 Dudokh, Dana, and Adli Aqel, *Women Entrepreneurship in Jordan*, Jordan Enterprise Development Corporation, 2017.

599 Dudokh, Dana, and Adli Aqel, *Women Entrepreneurship in Jordan*, Jordan Enterprise Development Corporation, 2017.

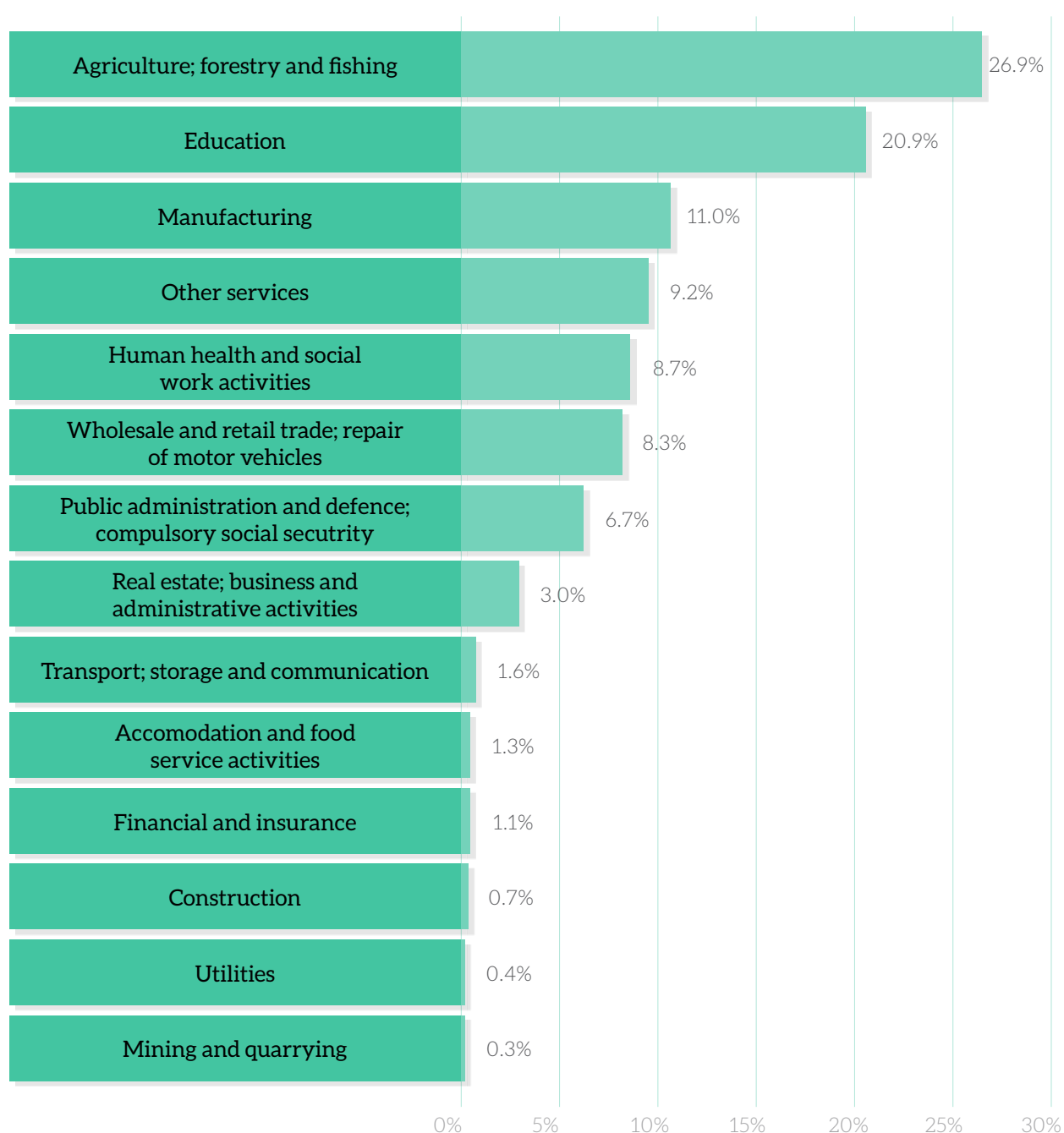
600 United Nations Children's Fund, 'Analytical Mapping of Life Skills and Citizenship Education in the Middle East and North Africa.'

601 Gatti, Roberto, Diego F. Angel-Urdinola, Joana Silva, and András Bodor, *Striving for Better Jobs: The Challenge of Informality in the Middle East and North Africa*, World Bank, 2014. Accessed at: <https://openknowledge.worldbank.org/bitstream/handle/10986/19905/902710PUB0Box30see0also066110067590.pdf>.

Figure 2.13:

**Female Employment Distribution by Occupation, MENA/Arab States Region**

Figures reflect the proportion of female workers in each occupation as a ratio of the total employed females within the region. Statistics are based on ILO estimates as published in November of 2019 and are weighted using the latest available population data from the World Bank.



not afforded formal education, are also less likely to be able to obtain jobs.<sup>602</sup> In other words, the least educated and the most educated women see the highest levels of unemployment.

Availability of programmes on workforce preparedness for women are sparse, and often provided by international or local non-governmental organizations. Formal education is often criticized for not providing the practical skills that graduates need when entering the workforce.<sup>603</sup> This is especially acute in technological and innovation sectors, which have actually seen a reversal in progress in recent years.<sup>604</sup>

## **OPPORTUNITIES AND BARRIERS TO WOMEN'S PARTICIPATION IN THE FORMAL ECONOMY**

### **SHIFTING SOCIO-CULTURAL NORMS AND EDUCATIONS**

Restrictions that women face are not always formal or legal in nature but are also based on socio-cultural norms and standards. Women from many professions often say that they feel a need to prove themselves, that they must perform better than their male counterparts, and that they must prove that they are not overly emotional or can be equally competent as their male colleagues. While this barrier is likely to lessen over time as more women enter the workforce, it is often part of the reason that women do not pursue certain careers. These barriers contribute to higher unemployment rates and lower labour force participation, with women facing higher barriers to entering the workforce, along with few, if any, legal barriers against discrimination in hiring.

In addition to norm-based barriers when entering the workforce, many women face obstacles within their families to pursuing an outside career. Pressures to adopt a traditional family structure are real and are often more acute in rural communities that rely on

women's unpaid labour such as childcare and food preparation to maintain functioning households and businesses. Gaps in education (see Pillar 2, *Learning*) and employment levels for women vary greatly between urban and rural communities, with the former tending to maintain a more traditional and conservative approach while urban centres tend to be slightly more accepting of women working outside the home.

## **LEADERSHIP, MANAGEMENT, AND ADVANCEMENT**

The power of these norms is also evident when looking at the rates of women in managerial positions. Often, leadership is seen as a strictly male and patriarchal, and women are largely seen in supporting roles.

Female share of managerial positions is highest in Jordan, where 62.0 per cent of all managers are female. According to available data, female share of managerial positions is lowest in Yemen, where only 4.1 per cent of managers are female.

The relatively low share of women in managerial positions demonstrates norms that often place women into lower level and administrative positions. For example, within the region, women may be perceived as not being 'tough enough', as demonstrated in the Lebanon example given in the previous section, or that men must have higher earning positions in order to support families, as noted above. Regardless of the reason, these norms have served to keep women out of management positions and maintain relatively low levels of employment overall.

602 The World Bank, 'Measuring the Gap Between Female and Male Entrepreneurs.'

603 UNICEF MENA Regional Office, Analytical Mapping of Life Skills and Citizenship Education in the Middle East and North Africa, 2017.

604 ESCWA, Innovation and Entrepreneurship: Opportunities and Challenges for Arab Youth and Women, 2019.



Table 2.9:

**Female Share of Managerial Positions ( per cent)**

ESCWA Category	Country	Country	per cent Female Managers (%)
GCC	Bahrain	2015	21.6 per cent
	Kuwait	2016	13.6 per cent
	Oman	2020	25.9 per cent
	Qatar	2019	13.9 per cent
	Saudi Arabia	2020	12.7 per cent
	UAE	2019	21.5 per cent
Maghreb	Algeria	2017	8.4 per cent
	Tunisia	2012	14.8 per cent
Mashreq	Egypt	2019	7.1 per cent
	Iran	2019	18.9 per cent
	Iraq	2012	21.8 per cent
	Jordan	2019	62.0 per cent
	Lebanon	2019	21.2 per cent
	Syria	2010	8.9 per cent
LDC	Djibouti	2017	12.3 per cent
	Yemen	2014	4.1 per cent

Source: ILOSTAT; Country-specific Labour force sample surveys. Accessed 2019.

## HARASSMENT, DISCRIMINATION, AND LEGAL STRUCTURES

The legal frameworks that support workforce policies differ greatly across the region. Some countries – including Tunisia, Morocco, Djibouti, and Lebanon – have state-level proscriptions against discrimination based on sex in the workplace. In many other countries within the region, no such basic legal framework exists. For example, in Saudi Arabia there are no formal laws in place that restrict women from entering into the workforce, or that require segregation in the workplace.

These practices are instead based on socio-cultural norms. In the GCC, where the local workforce is often outnumbered by the foreign workforce, often different practices exist in workplaces that have a mostly foreign workforce versus a mostly local workforce.

The table below illustrates restrictions with regard to women in the workforce, including limits on the positions they may hold, whether they are allowed to pursue night work, any protections against dismissal due to pregnancy, and equal remuneration clauses.

Table 2.10:  
Women in the Workforce Protections and Restrictions

ESCWA Category	Country	Law or Constitution prohibits gender discrimination?	Legal Limitations of Positions?	Night Work Restrictions?	Protection Against Dismissal due to Pregnancy?	Legally protected equal pay?
GCC	Bahrain	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
	Kuwait			no data		
	Oman	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Qatar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Saudi Arabia		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	UAE			no data		
	<i>per cent answering 'Yes'</i>	<i>75 per cent</i>	<i>100 per cent</i>	<i>100 per cent</i>	<i>100 per cent</i>	<i>75 per cent</i>
Maghreb	Algeria	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
	Libya	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
	Morocco	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
	Tunisia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<i>per cent answering 'Yes'</i>	<i>100 per cent</i>	<i>75 per cent</i>	<i>100 per cent</i>	<i>75 per cent</i>	<i>100 per cent</i>
Mashreq	Egypt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Iran			no data		
	Iraq	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
	Jordan		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	Lebanon		<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
	State of Palestine	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
	Syria	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<i>per cent answering 'Yes'</i>	<i>67 per cent</i>	<i>100 per cent</i>	<i>100 per cent</i>	<i>83 per cent</i>	<i>83 per cent</i>
LDC	Djibouti	<input type="checkbox"/>	<input type="checkbox"/>	N/A	<input type="checkbox"/>	<input type="checkbox"/>
	Somalia	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Sudan	<input type="checkbox"/>	<input type="checkbox"/>	N/A		<input type="checkbox"/>
	Yemen		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<i>per cent answering 'Yes'</i>	<i>75 per cent</i>	<i>100 per cent</i>	<i>100 per cent</i>	<i>75 per cent</i>	<i>100 per cent</i>
Overall Average		79 per cent	94 per cent	100 per cent	83 per cent	90 per cent

Source: Source: World Bank; 'Women, Business, and the Law'

As indicated in the table above, many states have enacted prohibitions limiting women's ability to work in certain timeframes and in certain types of jobs. In the region, 14 countries prohibit women from doing night work, and nearly all ban women from specific labour-heavy positions such as mining. In many cases, reporting has noted that even if legal barriers to discrimination and harassment are in place, mechanisms to enforce these laws are not well-funded and sanctions are lax. While progress towards legally codifying prohibitions against discrimination and harassment have made some progress, efforts to enforce these laws must be increased. For an in-depth discussion of the issue of sexual harassment, see Pillar 3.

Fortunately, most countries in the region do have equal remuneration laws, as well as paid maternity leave policies.<sup>605</sup> It is noted however, that a limited number of women are benefitting from these policies, because of the low female labour-force participation and, in particular, because women working in the informal sector are not covered. The region ranges in maternity leave policies from 30 days in Tunisia to 270 days in Iran, as outlined in the table below.

Of the 21 countries being studied, 20 report having legally protected maternity leave policies. The average length of maternity leave legal provision is 84.75 days, or approximately 12 weeks. In relation to legal provisions, when compared to the Organisation for Economic Co-operation and Development (OECD) countries, the region is not significantly behind. According to the OECD, 97 per cent of the 41 countries covered by the OECD have paid maternity leave, with an average leave amount of approximately 18 weeks.<sup>606</sup>

Overall, the legal environment in the region is mixed. Middle-income countries from the Maghreb tend to have better legal protections for women

Table 2.11:  
**Maternity Leave - Days Paid**

ESCWA Category	Country	No. of days (2017)
GCC	Bahrain	60
	Kuwait	70
	Oman	50
	Qatar	50
	Saudi Arabia	70
	UAE	45
Maghreb	Algeria	98
	Libya	98
	Morocco	98
	Tunisia	30
Mashreq	Egypt	90
	Iran	270
	Iraq	98
	Jordan	70
	Lebanon	70
	State of Palestine	84
	Syria	120
	Djibouti	98
LDC	Somalia	..
	Sudan	56
	Yemen	70

Source: World Bank Gender Statistics

<sup>605</sup> UNFPA, UNDP, UN Women, ESCWA, 'Gender Justice and Equality Before the Law: Analysis of Progress and Challenges in the Arab States Region.'

<sup>606</sup> OECD, OECD Family Database: Parental Leave Systems, 2019. Accessed at: [http://www.oecd.org/els/soc/PF2\\_1\\_Parental\\_leave\\_systems.pdf](http://www.oecd.org/els/soc/PF2_1_Parental_leave_systems.pdf).

when compared to both lower income and higher income countries in the region. For instance, all of the countries in the Maghreb region have a legal or constitutional provision barring discrimination based on gender, while in the LDC and GCC subregions only 75 per cent of countries reporting provide the same legal protections.

## **WOMEN'S UNPAID LABOUR AND HOUSEHOLD WORK**

Data on time use published by the United Nations Statistics Office shows large disparities in the amount of time spent by females and males on unpaid chores and care work. Females in Algeria, Egypt, Morocco, and the State of Palestine all spend around six-to-nine times more time on unpaid work than men. (See Figure 2.14.) This gap is less pronounced in Qatar – however, still very prominent – as females spend about four times more time on unpaid work than their male counterparts. Regardless, it is clear that women shoulder the majority of the burden of unpaid work in the region, on average 4.7 times more unpaid care work than men – the highest ratio anywhere in the world.<sup>607</sup> This gender gap between women and men's contribution to unpaid care work highlights the undervaluation of women's economic contributions in the region, and suggest the need to recognise the social and economic function of women's unpaid care work as well as the opportunity cost of the time that women spend towards unpaid labour.<sup>608</sup>

As compared to other regions, the MENA and Arab States region has one of the highest proportions of women who perform unpaid labour, nearly

### **Box 2.5 Unpaid Labour and COVID-19**

The challenge of addressing unpaid labour has only grown during the COVID-19 pandemic. Anecdotal evidence has shown that women have largely taken on the burden of caring for ill family members, as well as increased childcare and education responsibilities due to closures. This has reduced women's incomes and has had potentially long-term effects on women's earnings as well as the economy write large.

Source: UNWomen, Covid-19 and Women's Economic Empowerment: Policy Recommendations for Strengthening Jordan's Recovery, 2020.

doubling the rates of every other region, except for sub-Saharan Africa.<sup>609</sup> The challenge of unpaid labour, especially in the region, is one that brings together socio-cultural norms, legal and structural challenges, and economic opportunity. Women face challenges at each level, from working with her family on expectations to finding a job within her skillset that is within the bounds set by labour laws in her country. Not all countries have equal remuneration laws as well, so after overcoming these hurdles and gaining employment, women in the region are then at risk of being paid less than their male counterparts. For many women, these complicated paths are not worth the effort. For other women, working is necessary to support their families, and any barriers in their paths must be overcome to obtain necessary income.

607 UNWomen, 'The Role of The Care Economy in Promoting Gender Equality', 2020.

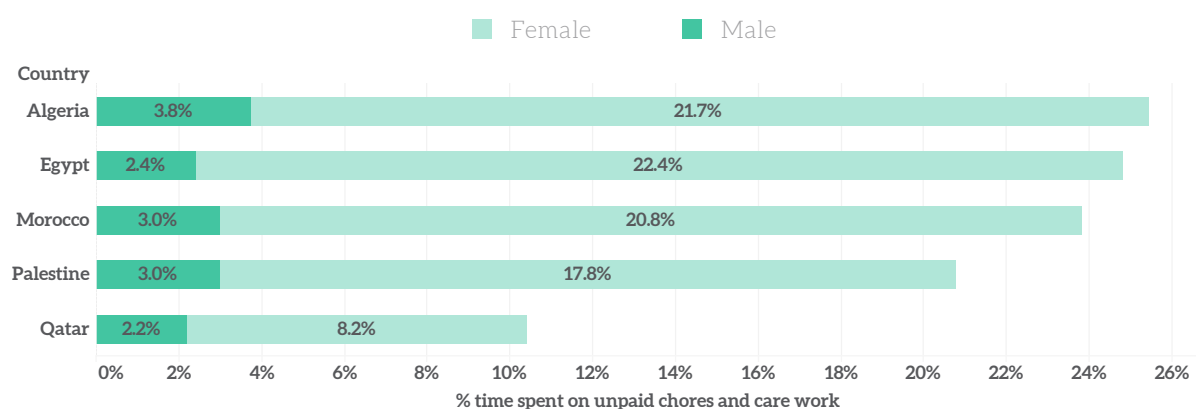
608 Ibid, p. 66.

609 World Bank, World Development Indicators and OECD (2014), Gender, Institutions and Development Database, 2014.

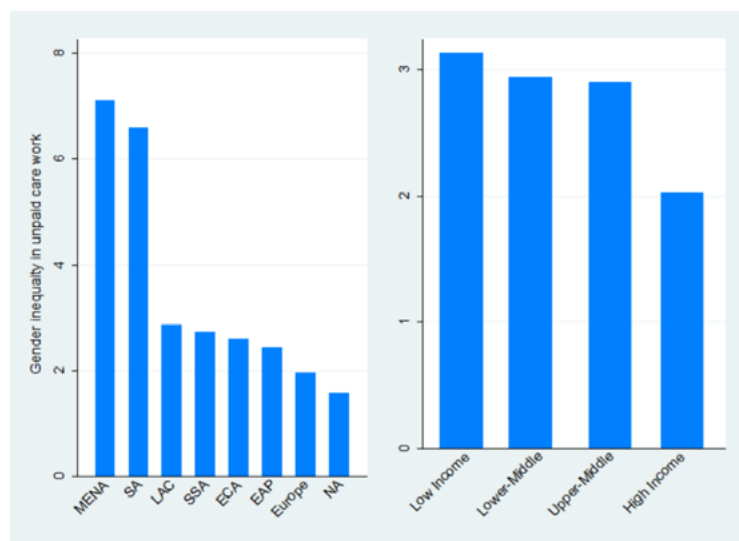
Figure 2.14:

**Proportion of time spent on unpaid chores and care work**

This graph shows the proportion of time males and females aged spend on unpaid chores and care work. Data from Palestine shows data for ages 10 and above. Algeria shows ages 12 and above, Egypt, Morocco, and Qatar show data from ages 15 and above.



Source: National Statistical offices or national database and publications compiled by the United Nations Statistics Division



Note: These charts present the female-to-male ratio of time devoted to unpaid care activities by region and income group. Income groups are divided according to GNI per capita: low income, USD 1,035 or less; lower middle income, USD 1,036 – USD 4,085; upper middle income, USD 4,086 – USD 12,615; and high income, USD 12,616 or more.

Source: World Bank (2014), World Development Indicators and OECD (2014), Gender, Institutions and Development Database.

## ➔ **Income, Finance, Capital, and Wealth**

### **INTRODUCTION**

In the region, women's access to economic resources, including wealth and income, varies substantially. While inheritance laws are in most of the cases discriminatory, women largely hold the ability to own assets and sign contracts within the region. However, lack of wealth and collateral, often driven by the inability to inherit from parents or a spouse, leaves women unable to access credit in the same way as men. The reality of female entrepreneurs and business owners is that while they are equally able to own and operate a business, they are not equally able to finance and run that business in the same way as a man is able to. In addition, norms regarding financially supporting a family and leadership leave women often out of leadership positions in business. As a result, women find themselves in a precarious position: being able to work and own a business, but unable to facilitate its growth.

### **INHERITANCE**

When considering women's abilities to earn, manage, and access capital, one of the most crucial components is the ability to inherit wealth. Existing laws in the region do not allow equal rights for inheritance for daughters and surviving spouses.

For many people, male and female, inherited wealth is a large factor in the ability to maintain and increase wealth, alongside owning assets. When assessing the ability to open or expand a business, apply for a loan, or buy property of any kind, these forms of wealth are often considered in the application for funding or are used as collateral. As a result, access to inheritance and/or property is central to the development of overall wealth.<sup>610</sup>

In this regard, women are extremely disadvantaged (see table below). Daughters do not have equal rights to inherit assets from their parents in *any country in the region*. Surviving spouses have equal rights of inheritance only in the State of Palestine and the United Arab Emirates. From the standpoint of generational wealth, therefore, women are unable to receive wealth from either a spouse or a parent upon their death. This is a significant impediment to women accumulating wealth of any kind.

Despite these discrimination on inheritance, women do have equal rights to assets' ownership such as immovable property (e.g. houses, land) and are granted equal administrative authority over assets accumulated during marriage. Once that marriage is dissolved, through either divorce or death, however, inheritance laws do limit a woman's ability to maintain that control.

<sup>610</sup> Saleh, 'Arab Women Left in Inheritance Trap by Delayed Reforms.'

Table 2.12:  
**Women's Rights to Assets**

ESCWA Category	Country	Do female and male surviving spouses have equal rights to inherit assets?	Do women and men have equal ownership rights to immovable property?	Does the law grant spouses equal administrative authority over assets during marriage?	Do sons and daughters have equal rights to inherit assets from parents?
GCC	Bahrain	No	Yes	Yes	No
	Kuwait	No	Yes	Yes	No
	Oman	No	Yes	Yes	No
	Qatar	No <sup>611</sup>	Yes	Yes	No
	Saudi Arabia	No	Yes	Yes	No
	UAE	No	Yes	Yes	No
Maghreb	Algeria	No	Yes	Yes	No
	Libya	No	Yes	Yes	No
	Morocco	No	Yes	Yes	No
	Tunisia	No	Yes	Yes	No
Mashreq	Egypt	No	Yes	Yes	No
	Iran	No	Yes	Yes	No
	Iraq	No	Yes	Yes	No
	Jordan	No	Yes	Yes	No
	Lebanon	No	Yes	Yes	No
	State of Palestine	No	Yes	Yes	No
	Syria	No	Yes	Yes	No
LDC	Djibouti	No	Yes	Yes	No
	Sudan	No	Yes	Yes	No

Source: The World Bank: Women, Business, and the Law, 2021.

While the legal and policy changes occurring in the region have had positive impacts on women in business, socio-cultural norms have been slower to change. According to data collected for the 5<sup>th</sup> wave of the Arab Barometer in 2018-19, a majority of the respondents (both males and females) in the region does not believe that a female's share of inheritance should be equal to a male's share of inheritance.<sup>612</sup> The only exception to this is Lebanon, where 65 per cent of survey respondents believe that men and women should inherit equal shares of inheritance.

The lowest rate of acceptance of equal rights in inheritance is in the State of Palestine, where only 8 per cent of survey respondents believe that men and women should inherit equal shares of inheritance. These figures illustrate the pervasive belief that men should be the primary holders of family wealth. These cultural expectations and norms place undue burden on men to deliver high-paying salaries, while expecting women to not work outside of the home.<sup>613</sup>

611 The personal status law (Royal Decree 32/97) outlines the Types of Heirs under Chapter 5 on Inheritance (page 41) – Articles 242 throughout 249 all mention women as heirs, whether as spouses, daughters, mothers and even grandmothers.

612 Arab Barometer, 'Arab Barometer Wave V.'

613 UNWomen and Promundo, 'Understanding Masculinities.'

## BANKING, ACCESS TO CREDIT, AND FINANCE

When women are unable to inherit wealth, one of the few avenues to gain the kind of capital they require to open or expand a business is to apply for credit. In doing so, there are several administrative steps that must be taken, all of which women are able to do throughout the region: open a bank account, register a business, and sign a contract. (See table below.)

As of 2021, only six countries in the region have laws that prohibits discrimination in access to credit based on gender. Credit is crucial for starting and growing businesses, but it requires a lender to approve a loan or line of credit. One of the main

reasons that financial institutions reject women's applications to access credit is due to the lack of available wealth and/or collateral, which are often inextricably linked to women's equal right to inherit assets.<sup>614</sup> In the case of Jordan, women are largely unable to sustain their businesses due to four main reasons: access to finance, business not being profitable, family obligations, and government policies. Further, women struggle to provide collateral to access loans and are often financing their businesses through personal sources such as savings, friends and family, and the reinvestment of earnings. This further contributes to the diminution of personal wealth, leaving women dependent upon family members for income.<sup>615</sup>

Table 2.13:  
**Women's Access to Capital**

ESCWA Category	Country	Can a woman sign a contract in the same way as a man?	Does the law prohibit discrimination in access to credit based on gender?	Can a woman open a bank account in the same way as a man?	Can a woman register a business in the same way as a man?
GCC	Bahrain	Yes	Yes	Yes	Yes
	Kuwait	Yes	No	Yes	Yes
	Oman	Yes	No	Yes	Yes
	Qatar	Yes	□ <sup>616</sup>	Yes	Yes
	Saudi Arabia	Yes	Yes	Yes	Yes
	UAE	Yes	Yes	Yes	Yes
Maghreb	Algeria	Yes	No	Yes	Yes
	Libya	Yes	No	Yes	Yes
	Morocco	Yes	Yes	Yes	Yes
	Tunisia	Yes	No	Yes	Yes
Mashreq	Egypt	Yes	No	Yes	Yes
	Iran	Yes	No	Yes	Yes
	Iraq	Yes	No	Yes	Yes
	Jordan	Yes	Yes	Yes	Yes
	Lebanon	Yes	No	Yes	Yes
	State of Palestine	Yes	No	Yes	Yes
LDC	Syria	Yes	No	Yes	Yes
	Djibouti	Yes	Yes	Yes	Yes
	Sudan	Yes	No	Yes	Yes

Source: The World Bank: Women, Business, and the Law

614 OECD, Women's Access to Finance in the Middle East and North Africa (MENA) Region, 2011. Accessed at: <https://www.oecd.org/mena/competitiveness/47246008.pdf>.

615 Dudokh, Dana, and Adli Agel, Women Entrepreneurship in Jordan, Jordan Enterprise Development Corporation, 2017.

616 Banking Law RC 114/2000, article 5.



## ENTREPRENEURSHIP

Despite these challenges, women's entrepreneurship has grown substantially over the past decade.<sup>617</sup> With increasing access to technology, women have been able to create home-based businesses that allow them to create income without pushing too far against socio-cultural norms; women have also increasingly become leading figures in government and for-profit ventures, providing role models for future generations.<sup>618</sup>

As discussed above, entrepreneurship in the region takes many forms: from women forming million-dollar businesses in the upper-income countries of the region to refugee women selling handicrafts in refugee camps. Many international and national organizations have launched programmes to support women entrepreneurs and business

owners in the region. These programmes often offer training programmes, support for applying for funding, business services and mentorship, and support with legal and business training and technical assistance. Additionally, women-focused non-profit groups, private businesses, and government agencies have become increasingly common, seeking to serve the female market while maintaining separation between the genders.<sup>619</sup>

However, women often lack the tangible skills and networks beyond their circle of family and friends. As noted earlier in Pillar 2, education systems in the region have not emphasized practical skills building, and additional efforts should be made to improve technical skills training. Furthermore, additional attention is required to build accessible networking arrangements, as networking remains a challenge for many women in the region since socio-cultural norms may limit movement and ability to travel.

<sup>617</sup> The World Bank, 'Gender and Entrepreneurship.'

<sup>618</sup> Zakarneh, 'A New Generation of Women Leaders Is Making Waves in the Arab World.'

<sup>619</sup> See: Economic and Social Commission for Western Asia (ESCWA), 'Innovation and Entrepreneurship: Opportunities and Challenges for Arab Youth and Women'; International Finance Corporation and Center of Arab Women for Training and Research (CAWTAR), 'Women Entrepreneurs in the Middle East and North Africa: Characteristics, Contributions and Challenges.'