

THE STATUS OF WOMEN IN LEBANON

**Assessing Women's Access to
Economic Opportunities, Human Capital
Accumulation & Agency**



THE STATUS OF WOMEN IN LEBANON

**ASSESSING WOMEN'S ACCESS TO
ECONOMIC OPPORTUNITIES, HUMAN CAPITAL
ACCUMULATION & AGENCY**

Copyright © 2021 by International Bank for Reconstruction and Development / The World Bank

This work is a co-publication of The World Bank and UN Women.

The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of The World Bank, its Board of Executive Directors, or the governments they represent, or those of UN Women.

The World Bank and UN Women do not guarantee the accuracy, completeness, or currency of the data included in this work and do not assume responsibility for any errors, omissions, or discrepancies in the information, or liability with respect to the use of or failure to use the information, methods, processes, or conclusions set forth. The boundaries, colors, denominations, and other information shown on any map in this work do not imply any judgment on the part of The World Bank or UN Women concerning the legal status of any territory or the endorsement or acceptance of such boundaries.

Nothing herein shall constitute or be construed or considered to be a limitation upon or waiver of the privileges and immunities of The World Bank or UN Women, which privileges and immunities are specifically reserved.

Rights and Permissions

The material in this work is subject to copyright. Because The World Bank and UN Women encourage dissemination of their knowledge, this work may be reproduced, in whole or in part, for noncommercial purposes as long as full attribution to this work is given.

Any queries on rights and licenses, including subsidiary rights, should be addressed to World Bank Publications, The World Bank Group, 1818 H Street NW, Washington, DC 20433, USA; fax: 202-522-2625; e-mail: pubrights@worldbank.org.

Attribution

Please cite the work as follows: World Bank and UN Women. 2021. The Status of Women in Lebanon: Assessing Women's Access to Economic Opportunities, Human Capital Accumulation & Agency. Washington D.C.: World Bank.

Cover design: Sarah Alameddine

ACKNOWLEDGEMENTS

This Report was prepared by a joint UN Women – World Bank team led by Samantha Constant (Consultant, UN Women), with Jonna Lundwall (Senior Social Scientist, World Bank), Angela Elzir Assy (Labor Market Specialist, World Bank) and Rachel Dore Weeks (Head of Office, UN Women Lebanon). Primary data analysis was conducted by Ramiro Malaga Ortega (Consultant, World Bank). Other World Bank staff who contributed to the report include Daniel Hemenway (Consultant), Maha Yaktin (Consultant), Rhea Jabbour (Consultant), Sherin Varki (Senior Health Specialist), Farah Asfahani (Health Specialist), and Hana El Ghali (Consultant). The publication benefited from peer-review comments by Ganesh Kumar Seshan (Senior Economist, World Bank) and Miriam Muller (Social Scientist, World Bank). The team further would like to thank Suhair Murad (Program Assistant, World Bank) for invaluable administrative support in the process and copy editor Jeffrey Stern (Consultant, UN Women). The design was developed by Sarah Alameddine (Consultant, World Bank). From the World Bank side, the work was conducted under the general guidance of the Mashreq Country Director, Saroj Kumar Jha, the Poverty and Equity Global Practice Manager Johannes Hoogeveen, and the Lebanon Country representative Mouna Cougi.

The team is grateful for the support and feedback received from the National Commission for Lebanese Women: Claudine Aoun Roukoz, President, and Jad Najem, Head of the Committee on Economy, Labor and Sustainable Development.

The Report was prepared as part of the *Mashreq Gender Facility*.¹ This Facility provides technical assistance to Iraq, Jordan and Lebanon to strengthen the enabling environment for women's economic participation and improve women's access to economic opportunities. The Facility is a World Bank - International Finance Corporation initiative in collaboration with the governments of Canada and Norway. It is mainly supported by the Umbrella Facility for Gender Equality with contributions from the governments of Australia, Canada, Denmark, Finland, Germany, Iceland, Latvia, Netherlands, Norway, Spain, Sweden, Switzerland, the United Kingdom, the United States and The Bill & Melinda Gates Foundation.

¹ <https://www.worldbank.org/en/programs/mashreq-gender-facility>

ABBREVIATIONS

CAS	Central Administration of Statistics
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
EEWAY	Ministry of State for Economic Empowerment of Women and Youth
ESCWA	United Nations Economic and Social Commission for Western Asia
FHH	Female Headed Household(s)
FLFP	Female Labor Force Participation
GBV	Gender-based Violence
GBVIMS	Gender-based Violence Information Management System
GDP	Gross Domestic Product
GFP	Gender Focal Point
HCI	Human Capital Index
IASC	Inter-Agency Steering Committee
ILO	International Labour Organization
IMAGES	International Men and Gender Equality Survey
ISF	Internal Security Forces
IPV	Intimate Partner Violence
LFHLCS	Labor Force and Household Living Conditions Survey
MENA	Middle East and North Africa
MGF	Mashreq Gender Facility
MHH	Male Headed Household(s)
NCD	Noncommunicable Disease
NCLW	National Commission for Lebanese Women
NSSF	National Social Security Fund
OCHCR	Office of the United Nations High Commissioner for Human Rights
OMSWA	Office of the Minister of State for Women Affairs
RACE	Reaching All Children with Education
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
UNIFIL	United Nations Interim Force in Lebanon
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East
UNSCOL	Office of the United Nations Special Coordinator for Lebanon
VASyR	Vulnerability Assessment of Syrian Refugees in Lebanon
VAWG	Violence Against Women and Girls
WDR	World Development Report
WVS	World Values Survey

TABLE OF CONTENTS

Acknowledgements	3
Abbreviations	4
Executive Summary	8
Background	9
Way Forward	13
Introduction	15
Framing of the assessment	18
Legal and Institutional Context	20
Women's legal status	21
Institutional framework for gender equality	24
The role of civil society	25
Livelihoods and Women's Economic Opportunities	26
The impact of gender on household status and well-being	27
Jobs and access to economic opportunities	31
Occupation segregation and gender wage gaps	41
Women's role in firms and entrepreneurship	43
Access to assets and land ownership	45
Human Capital Accumulation	48
Access to and outcomes in education	49
Health outcomes and services	54
Agency and Gender Roles	59
Participation in decision-making spaces	60
Subjective well-being and gender norms	63
Gender-based violence and violence against women and girls	65
Summary of Findings	69
Annex 1	73
Annex 2	74
References	77

LIST OF FIGURES

Figure 1: Conceptual Framework Adapted from the World Development Report 2012: Understanding the Status of Women in Lebanon	19
Figure 2: Timeline of Legal Reforms that Aim to Enhance Women's Status in Lebanon.....	22
Figure 3: Female Labor Force Participation and GDP Per Capita in USD, latest year available.....	31
Figure 4: Labor Force Participation Rate (15-64) by Sex (%), 2019.....	33
Figure 5: Labor Force Participation Rate (15-64) by Governorate and Sex (%), 2018-2019	33
Figure 6: Inactivity by Sex and Governorate (%), 2018-2019	33
Figure 7: Male and Female labor Force Status in Lebanon by Age Group (%), 2018-2019.....	34
Figure 8: Labor Force Participation by Education Level and Gender (%), 2018-2019	34
Figure 9: Female Labor Force Participation by Age Cohort and Governorate (%), 2018-2019	34
Figure 10: Probability of Female Labor Force Participation by Age Cohort and Marital Status (%), 2018-2019.....	35
Figure 11: Daily Hours Spent on Childcare by Sex	35
Figure 12: Probability of Female Labor Force Participation by Number of Children in the Household (0 to 6 Years) and Education Level, 25+, 2018-2019	36
Figure 13: Unemployment across the World, OECD, Turkey, Lebanon, Jordan and MENA (%), 2019.....	36
Figure 14: Unemployment by Governorate and Sex (%), 2018-2019	37
Figure 15: Job Status by Sex (%), 2018-2019	37
Figure 16: Joblessness by Governorate and Sex (%), 2018-2019	37
Figure 17: Share of Employment in Unregistered Businesses by Gender (%), 2018-2019.....	38
Figure 18: Employment in the Informal Sector by Governorate and Gender (%), 2018-2019.....	38
Figure 19: Formality of the Employed by Gender and Nationality (%), 2018-2019	39
Figure 20: Employment by Gender and Quintiles of Per Capita Household Labor Income (%), 2018-2019	39
Figure 21: Composition of Female Workers by Governorate and Education Attainment (%), 2018-2019.....	40
Figure 22: Composition of Male Workers by Governorate and Education Attainment (%), 2018-2019	40
Figure 23: Job Categories Rates by Sex and Sector (%), 2018-2019.....	41
Figure 24: Employment Rates by Sex, and Sector (%), 2018-2019	41
Figure 25: Average Income/Net Earnings in LBP from Main Job Last Month by Employment Status, 2018-2019	42
Figure 26: Most Important Constraints to Firm Operations (%), 2019.....	44
Figure 27: Account Ownership or Mobile Service Provider, by Sex (%) 2017	45
Figure 28: Debit Card Ownership, by Sex (%), 2017.....	45
Figure 29: Reasons for Not Having an Account at a Financial Institution (%), by Sex, 2017	46
Figure 30: Asset Ownership across Female- and Male-headed Households (%), 2018-2019	47
Figure 31: Education Attainment, by Sex and Level (in Thousands), 2018-2019	50
Figure 32: Currently Enrolled Students, by Sex and Level (in Thousands), 2018-2019.....	50
Figure 33: Reasons for Non-enrollment among 3 to 24-Year-Olds Residing in Lebanon (%), 2018-2019.....	50
Figure 34: Distribution of Students According to their Education Level for the School Year 2019-2020 (%).....	51
Figure 35: Share of Population with Some University Education by Gender and Age Groups (%), 2018-2019	51
Figure 36: Tertiary Education Graduates in Selected Fields of Study, by Sex (%), 2011.....	51
Figure 37: Percentage of People over 20 Years Old in the Lowest Quintile of Labor Income by Education and Sex (%), 2018-2019.....	52
Figure 38: Enrollment Rates by Sex and Nationality (%), 2011-2012.....	52
Figure 39: Distribution of Non-Lebanese Enrollment by Gender and by Cycle (%), 2018-2019	53
Figure 40: Distribution of Lebanese Enrollment by Gender and Cycle (%), 2018-2019	53

Figure 41: Adolescent Fertility Rate (Births Per 1000 Women Ages 15 to 19), 2000-2018	54
Figure 43: Noncommunicable Disease Causes of Deaths for Lebanese Populations, by Sex, 2018	55
Figure 42: Maternal Mortality Ratio (Modeled Estimate, Per 100,000 Women Aged 15 to 19), 2000-2017	55
Figure 44: Responses to the Question, "Do you Regularly Have Unmet Medical Needs?" by Sex (%), 2018-2019	56
Figure 45: Main Reason to Not Obtain Needed Medical Services, by Sex and Income (%), 2018-2019	56
Figure 46: Type of Primary Health Insurance among Women, by Governorate (%), 2018-2019	57
Figure 47: Type of Primary Health Insurance among Men, by Governorate (%), 2018-2019	57
Figure 48: Probability of Women Having Health Insurance by Age Cohort and Marital Status (%), 2018-2019	58
Figure 49: Lebanese in Agreement with Statements on Gender Roles (%), by Sex, 2018	61
Figure 50: Lebanese in Agreement that "Being a Housewife is as Fulfilling as Working for Pay" (%), by Age Cohort, 2018 ...	62
Figure 51: Lebanese in Agreement with the Statement "Preschool Children Suffer with a Working Mother" (%), by Age Cohort, 2018	62
Figure 52: Lebanese in Agreement with the Statement "Preschool Children Suffer with a Working Mother" (%), by Rural/Urban, 2018	63
Figure 53: Lebanese in Agreement with the Statement "Husbands Should Have the Final Say in All Decisions Concerning the Family," by Gender (%), 2018	64
Figure 54: Lebanese in Agreement with the Statement "Husbands Should Have the Final Say in All Decisions Concerning the Family," by Age Cohort (%), 2018	64
Figure 55: Main Reasons for Calls to Sexual and Gender-based Violence Hotlines during the January 2021 Lockdown ...	66
Figure 56: Attitudes on Domestic Violence by Sex and Age Cohort, 2018	67

LIST OF TABLES

Table 1: Select Gender Inequality Indicators for Lebanon	17
Table 2: Marginal Effects of a Probit Estimation	28
Table 3: Average Change in Full-time Employees by Gender for all Firms Surveyed, October 2019 and October 2020	38
Table 4: Logarithm of Labor Earnings Per Month, Per Hour and Hours Worked across Women and Men, 2018-2019	42
Table 5: Hours Worked Per Week and Income/Net Earnings from Main Job by Economic Sectors, LBP Thousand, 2017	46
Table 6: Education Indicators of Human Capital in Select Countries	49
Table 7: School Enrollment by Level, Nationality and Governorate for School Year 2018-2019	53
Table 8: Gender Differences in Happiness, Life Satisfaction and Freedom of Choice, 2018	63

LIST OF BOXES

Box 1: Labor Market Terminology	32
Box 2: Women in Agriculture	39
Box 3: The Status of Migrant Workers in Lebanon	40
Box 4: The Different Forms of Gender-based Violence	65
Box 5: Sexual Harassment Law 205	68

EXECUTIVE SUMMARY



The objective of this Gender Assessment is to provide an up-to-date, holistic reference on the state of women in Lebanon against the broader perspective of general development outcomes while taking into consideration the multiple crises Lebanon is facing. The Assessment is guided by an analytical framework that focuses on the interlinkages of three key dimensions of gender equality: economic opportunities (including livelihoods), human capital accumulation and agency; a discussion of contextual factors related to institutions and the market underpins all three of these key dimensions. This Assessment resulted from a collaboration of UN Women and the World Bank, supported by the National Commission for Lebanese Women (NCLW), which brought together complementary institutional mandates for shared objectives. The report presents information on legal and institutional gender equality frameworks and includes sex-disaggregated data on women's socioeconomic standing in the key sectors of education, health and labor and in the thematic areas of violence, income and poverty.

To provide a comprehensive reference on the status of women in Lebanon, the assessment team used a

desk review and conducted new analysis that drew on a variety of databases. The assessment team examined a variety of existing literature, including *Women's Economic Participation in Iraq, Jordan and Lebanon* (World Bank 2020e) and *Women on the Verge of an Economic Breakdown: Addressing the Differential Impacts of the Economic Crisis on Women in Lebanon* (UN Women 2020). The Assessment draws heavily on Lebanon's Central Administration of Statistics and the International Labor Organization's Labor Force and Household Living Conditions Survey in Lebanon 2018-2019, the 2011 Household Budget Survey, the World Values Survey (wave 7 – 2018), the UN Women-Promundo IMAGES survey Lebanon dataset (2017), and the Arab Barometer (2018- 2019). Data from international sources, such as the World Development Indicators (WDI), the Global Financial Inclusion database and different UN agencies, provided regional and global comparative perspectives. The report also covers some of the specific challenges that refugee women and girls face within certain subsections (education, health and employment) and, where data is available and relevant, the report discusses the impacts of the COVID-19 pandemic.

Background

Lebanon is in the midst of a convergence of political, economic and social crises, all exacerbated by the global macro-financial turmoil and the ongoing COVID-19 pandemic. Even prior to the 4 August 2020 Port of Beirut explosions (which left more than 200 people dead, thousands injured and many homeless), the Lebanese economy was reeling from a multifaceted economic and financial crisis. The crisis, initially triggered by a deterioration in capital inflows, was exacerbated by global and local supply and demand shocks due to the pandemic (World Bank et al. 2020). In addition, COVID-19 pandemic-related restrictions and lockdowns increased health risks and exposed long-term structural vulnerabilities, including poor infrastructure, water supply shortages, a dysfunctional electricity sector and deteriorating social indicators. Compounding these

challenges, the multiple crises took place against a backdrop of refugee spillovers from the conflict in Syria² and growing social unrest by citizens demanding greater government accountability and transparency.

Lebanon has made progress in reducing the differences between women and men in human capital endowments, particularly in health and education. The World Bank's Human Capital Index measures the amount of human capital girls and boys can expect to accumulate by the age of 18, given their country's measures of survival, health and education. Lebanon's overall Human Capital Index score is the same for girls and boys, with girls having similar or only slightly lower survival rates, test scores and expected years of schooling (World Bank 2020e).³ Women's

2 Lebanon is home to one of the largest refugee populations per capita in the world. The refugee population in Lebanon is 52 percent female and 48 percent male, with 62 percent of refugees married. 89 percent of families include one or more children. The education levels among the Syrian refugee population in Lebanon is very low, with 62 percent having only one to six years, and 31 percent having no education at all (World Bank 2020b).

3 Lebanon is the only country in the MENA region where boys have more quality-adjusted expected years of school, on average.

maternal health outcomes in Lebanon are better than the Middle East and North Africa (MENA) regional average; Lebanon has a maternal mortality ratio of 29 deaths per 100,000 compared to the region's average of 57, and almost all births are attended by a medical practitioner. In education, girls and boys achieve relatively similar harmonized test scores and rank higher than regional and global averages in the World Economic Forum Global Gender Gap's education attainment dimension (World Economic Forum 2019).⁴ Additionally, prior to the COVID-19 pandemic, the country made progress in absorbing the refugee population into its education system, with over 200,000 refugee children enrolled in 2018/2019.

The civil society sector is playing an increasingly important role in encouraging women's political leadership. The 2018 parliamentary election saw 113 women registered as candidates, up from only 12 who registered in 2009. Many women who ran for office came from the civil society sector, ran on an independent platform or were focused on issues of gender equality; 89 percent of the female candidates' priorities focused on women's rights, showing the importance of women's leadership to bringing women's issues into the formal agenda (El Kaakour 2020).

Despite progress made to date, gender inequality is endemic to all aspects of life in Lebanon, starting with its legal foundation. Lebanon is an active member of the global community, promoting gender equality with some exceptions. However, there is ambiguity surrounding the gender-based discrimination provisions of the country's national supreme law. With a score of 52.5 out of 100 in the Women Business and the Law Index, Lebanon scores slightly higher than the regional average but notably lower compared to the average of upper-middle-income countries.⁵ Lebanon's low ranking is reflected in its legal framework. For example, Article 7 of the Constitution 1926 does not include any provisions related to sex discrimination and gender equality. Furthermore, laws that negatively affect women's basic rights, status and participation in the political, economic and social spheres continue to prevail, including those related to nationality, the civil registry, the penal code, personal status laws, labor

and social assistance (Lebanese Constitution of 1926 with all amendments, 2004); (UNDP, ESCWA, UNFPA and UN Women 2018).

While legal strides have been made to protect women and girls, gaps remain in laws protecting women from different forms of violence. Furthermore, enforcement of existing laws remains a challenge. Although there is no nationally representative prevalence data on gender-based violence in Lebanon, several studies confirm that physical, sexual and psychological violence by an intimate partner is prevalent in Lebanon. According to UNFPA data, about 50 percent of persons reported that they know of someone subjected to domestic violence, with 65 percent of the cases committed by family members and 71 percent of incidents taking place inside the perpetrator's home (UNFPA 2017). According to UN Women data, about 30 percent of ever-married women reported incidences of domestic violence (UN Women 2017). Despite these concerning figures, Sexual Harassment Law #205, which penalizes sexual harassment in public, private and workplaces, is a major step to protecting women from gender-based violence.⁶ However, enforcement of the law could prove a challenge based on the implementation of other gender-related laws.

Furthermore, female headed households are reportedly more vulnerable than men to poverty, depending on education level, economic status and location of residence. When measuring poverty levels by head of household, there is a strong relationship between gender and self-reported assessment of poverty, which is significant given that women head nearly one in five households in Lebanon.⁷ Living alone, having children or insufficient education, being unemployed or having limited assets negatively impacts female-headed households more so than those headed by men. Other studies have also shown that female-headed households also tend to be more food insecure (Lebanon and UN 2019).

Past improvements in health outcomes mask regional differences and obstacles (such as accessibility and affordability), particularly among vulnerable Lebanese and refugee populations. With a score of 0.599, Lebanon

4 The Global Gender Gap Index is a composite measure that assesses gender gaps in four dimensions, among them education attainment.

5 The Women Business and the Law Index measures gender differences in laws that impact access to economic opportunities in 190 economies, focusing on eight indicators and scoring based on responses to a select group of binary questions. Detailed methodology is available at <https://wbl.worldbank.org/en/methodology>.

6 In December 2020, Lebanon issued Law #205, penalizing sexual harassment in private and public places and at the workplace. This new law imposes penalties of one month to four years of imprisonment and/or fines ranging from three to 50 times the minimum wage.

7 Part of this could be explained by the age-sex pyramid. Life expectancy is higher among women than men in Lebanon, and there are many more elderly women 65+ living alone (the majority of whom are widows, separated or divorced) (LFHLCs 2018-2019).

ranks 14th in regional and 145th out of 153 countries in the Global Gender Gap Index in 2020.⁸ Although women's health outcomes in Lebanon are generally better than regional averages, progress in the sector masks challenges such as adequate affordability of care and health coverage among vulnerable populations and refugee needs. For example, more women than men report being unable to afford health care, and access to health insurance is even more of a challenge in the very north and southern regions, compared to central Lebanon. While access to health care services improved among refugees in 2019, transportation costs and drug fees remain major impediments, particularly for women. Furthermore, among the Syrian refugee population, around 41 percent of young women in Lebanon were married by the age of 18 raising concerns about increase in health risks among adolescent mothers (Save the Children 2019).



Despite national efforts, challenges with education and human capital accumulation persist. According to the World Bank's Human Capital Index, a child (male or female) born in Lebanon will grow up to achieve 52 percent of the potential productivity they could have achieved if they had full education and health. Overall, in Lebanon, there are more school-aged boys than girls out of school. While there are more women with tertiary education, significant gender differences remain in terms of university field of study; few women are represented in science, technology, engineering or math.

Female labor force participation (FLFP) in Lebanon was still very low (25 percent at the end of 2019, representing a third of the male labor force participation rate). Lebanon's FLFP is still significantly lower than in upper-middle-income countries (61 percent) and the world average (53 percent) but is slightly higher than the MENA regional average (22 percent). It is even lower among refugee women, with only 10 percent in the labor force (World Bank 2020b). Furthermore, the share of women in the labor market is considerably lower in northern and southern governorates. Such regional trends are also similar among youth who are more likely to enter the labor force than women in older cohorts. For example, a young woman age 20-24 in Beirut and Mount Lebanon is three and a half times more likely to enter the labor force than a young woman in the same cohort in Akkar.

The majority of women in Lebanon are jobless. In addition to 75 percent inactivity among women, among the 25 percent who are active and in the labor force, 10 percent are unemployed (compared to 5 percent of men).⁹ Similar to regional participation rate trends, there are notable differences in female unemployment across governorates. While FLFP in North Lebanon is higher than the country average, they face the highest level of unemployment, followed by Baalbek and Bekaa, where unemployment among men is also prominent compared to the rest of the country. Given the lack of an unemployment insurance scheme in Lebanon, staying unemployed is not an option, and many resort to accepting informal, mostly low-productivity jobs. Moreover, there are few female entrepreneurs in Lebanon, meaning that women are much more dependent on the availability of wage employment, especially those amenable to them.

⁸ The Global Gender Gap Index is a composite measure that assesses gender gaps in the following four dimensions: economic participation and opportunity; education attainment; health and survival; political empowerment. World Economic Forum (2020), Global Gender Gap Report 2020, p. 9, available at: http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

⁹ Data in this section are from the World Bank DataBank.

Ownership and control of assets are among key determinants of women's access to economic opportunities. In Lebanon, overall access to financial accounts is similar to the MENA average, but lower than middle- and upper-middle-income countries. In general, women have a much lower likelihood of having financial accounts, debit or credit cards than men, even after controlling for education and welfare status (Global Findex 2017). Additionally, women are more likely to depend on another family member for access to financial services. These figures are likely affected by the 2019 banking crisis, given that people are unable to take out money from their accounts or open new ones.¹⁰

Rural women face additional challenges, such as restricted access to rural land ownership. Based on the 2010 Agriculture Census, only 9 percent of farms were owned by women, and only 5 percent was cultivated by them (FAO 2021). Women in rural areas have little access to land due to legal, economic and cultural constraints, and most of the land cultivated by women is fragmented and smaller than land cultivated by men (FAO 2012). Rural women face additional challenges related to mobility, which stem from gender norms and biases. Limited public transportation in rural areas coupled with safety concerns in transport may make it challenging for rural women to access services outside of their community unless they have a private car (World Bank 2020d).

The multiple crises have exacerbated women's ability to generate income and improve their livelihoods. Survey data shows that following the multiple crises affecting the country, the share of job losses among women were notably higher than those among men (Follow up to 2019 Enterprise Survey, 2020). This is in a context where women comprise less than one third of the total

full-time workforce in those firms. As noted earlier, crises can impact women's access to economic opportunities in different ways; for example, school closures due to the COVID-19 pandemic have made it difficult for women to juggle work and care responsibilities, resulting in women exiting from the economy.

Furthermore, the lockdowns and closures due to COVID-19, coupled with the broader economic crisis, have exacerbated and increased the risks of violence against women. During the first five months of the lockdown, notable increases in reporting of gender-based violence were captured and recorded by different sources. For example, the GBVIMS recorded a 3 percent increase of intimate partner violence by current or former partners, a 5 percent increase of physical assault incidents and a 9 percent increase of incidents occurring in a survivor's home (UN Women 2020d). Both KAFA (Enough) Violence & Exploitation and ABAAD reported sharp increases in calls to their hotlines during the early months of the pandemic, a rise that has persisted into 2021, with spikes during lockdown periods (UN Women 2020d).

While Lebanese women gained considerable traction in the political arena, their representation remains very low and has been further impacted by the crises. Yet despite these gains, women made up less than 5 percent of representatives in the national parliament (6 women out of 128 parliamentarians), compared to an average of 17 percent in the MENA region (IPU; UN women 2019).¹¹ Women only represent 5 percent of the country's municipal councillors and less than 2 percent of mukhtars (UNDP 2016). Additionally, since the analysis of election results, a number of female parliamentarians left their parliamentary positions in 2020.

10 The 2019 banking collapse resulted from long-standing financial and economic crises that caused systemic macro-financial failures, such as risk of bank deposits (or cash outflow), an exchange rate breakdown, a default on sovereign debt, triple digit inflation and severe economic contraction (World Bank, European Union, United Nations. 2020). As widely reported by local and international media outlets, banks responded to the economic financial crisis by tightening controls on cash withdrawals, leaving many of customers without access to their savings (Aghari, 2020; Dahan, 2021; Geldi 2021).

11 Inter-Parliamentary Union data is available at: https://data.ipu.org/content/lebanon?chamber_id=13446

Way Forward

This Assessment identifies priorities to support women's empowerment and to address identified gender gaps in Lebanon. These priorities can be grouped under three pillars: 'areas for action', 'collaboration' and 'knowledge'. There are inter-linkages across these pillars and a need for them to build on one another. The three pillars include activities that focus on i) supporting policies and programs that boost women's employment and entrepreneurship towards a more equal 'future of work' economy, ii) engaging with a diverse set of actors to capitalize on momentum for change towards gender equality, and iii) unpacking data to strengthen the impacts of reforms and service delivery benefits to women.

Based on the assessment findings, the following are recommendations for future analysis and action under the three main pillars:



1) Policies and Programs: Support policies and programmatic action that boost women's employment and entrepreneurship for a more equal 'future of work' economy.

- **Support women's employment and entrepreneurship, especially in non-traditional sectors.** The analysis shows that women are generally well educated and well represented in STEM fields in tertiary education. However, this is not necessarily translating into jobs in these fields. Going forward, it would be useful to identify how to bridge this disconnect by, for example, improving women entrepreneurs' access to technical and financial services and strengthening women's role in the digital economy. Given the multiple crises in Lebanon, creative solutions to improve women's access to finance and international markets would improve their resilience.
- **Investing in childcare will contribute to improved early childhood development, human capital accumulation and women's economic activity.** Studies have shown the multiple benefits of childcare, yet in Lebanon, access to quality, affordable childcare is limited. A forthcoming assessment of the childcare industry in Lebanon will provide a comprehensive understanding of childcare supply and demand. New evidence in this area should be leveraged to promote a multisectoral dialogue involving various stakeholders to address childcare as a national priority.



2) Collaboration: Engage with a diverse set of actors to capitalize on momentum for change towards gender equality.

- **Leverage the momentum of reforms on sexual harassment.** This can open doors to introducing a stronger regulatory framework and strengthening implementation mechanisms and responsibilities for survivors of gender-based violence (e.g. referral systems, support systems and service delivery).
- **Capitalize on women's civil society engagement to better anchor development initiatives for broader ownership and sustainability of outcomes.** Women's strengthened roles in the protests (or 'social revolution') and their demonstrable convening/consensus-building ability to address gender equality issues after the Beirut port explosion could be leveraged for more development impact across thematic areas.
- **Promote women in leadership.** Women's limited representation in decision-making spaces calls for a greater need to support and groom young female leaders in the economy and politics. These efforts should be made in collaboration with academic institutions and professional networks.



3) Knowledge: Unpack data in order to strengthen the impacts of reforms and service delivery benefits to women.

- **A better understanding of intersectionality to determine gender equality outcomes.** Women are not a homogeneous group; they have different characteristics, such as the urban/rural divide, citizenship, different educational backgrounds and employment status and their relation to gender-differentiated development outcomes. Going forward, analysis on how these characteristics overlap and intersect could provide a more nuanced understanding to inform policies and programs targeted at different population groups. More analysis is needed to understand the role of gender at the macro level, such as how gender relates to reforms surrounding procurement, taxation and subsidies in the context of financial and economic recovery.
- **A specific focus on vulnerable women's access to livelihoods.** Analysis of characteristics that may result in overlapping disadvantages is important to identifying interventions that enhance the well-being of women in refugee and host community populations, low-skilled populations in marginalized geographic regions and other vulnerable groups. Programs targeting these groups may need to provide a more comprehensive package of services to improve poor and vulnerable women's access to income-generating activities. Data collection on individual welfare is essential to better address the determinants of poverty.
- **Unpack the role of social norms to better understand certain attitudes and behaviors across different groups.** Understanding social norms will shed light on the drivers behind conservative trends regarding gender equality observed among younger women and men in Lebanon. This can point to opportunities for focused interventions that contribute to more equitable attitudes and behaviors.

PRIORITY AREAS FOR ACTION



POLICIES AND PROGRAMS

Supporting policies & programs that boost women's employment, entrepreneurship toward a more equal 'future of work' economy.

Support women's employment and entrepreneurship, especially in non-traditional sectors.

Invest in childcare for improved early childhood development, human capital accumulation and women's economic activity.

Promoting upskilling, digital and financial inclusion.

Capacity-building for reforms and implementation.



COLLABORATION

Engaging with a diverse set of actors to capitalize on momentum for change toward gender equality.

Leverage the momentum of reforms on sexual harassment to determine next steps, additional reforms.

Capitalize on women's civil society engagement to better anchor development initiatives for broader ownership and sustainability of outcomes.

Promote women in leadership, jointly with universities, networks.



KNOWLEDGE

Unpacking data to strengthen impact of reforms and service delivery benefits to women.

Deepen understanding of factors and drivers affecting different groups with a specific focus on rural/urban, vulnerable groups.

Investigate role of social norms in determining certain attitudes and behaviors across different groups.

Shed light on gender equality links to macro-policies, migration.

Increased sex-disaggregated data at individual/household levels.

INTRODUCTION



Lebanon is in the midst of a convergence of political, economic and social crises, which are exacerbated by a global pandemic and macro-financial turmoil. Prior to the 4 August 2020 Port of Beirut explosions (which left more than 200 people dead, thousands injured and many homeless), the Lebanese economy was reeling from a multifaceted economic and financial crisis. The crisis, initially triggered by a deterioration in capital inflows, was exacerbated by global and local supply and demand shocks due to the pandemic (World Bank et al. 2020). In addition, COVID-19 pandemic-related restrictions and lockdowns increased health risks and exposed long-term structural vulnerabilities, including poor infrastructure, water supply shortages, a dysfunctional electricity sector and deteriorating social indicators. Compounding these challenges, the multiple crises took place against a backdrop of refugee spillovers from the conflict in Syria¹² and growing social unrest by citizens demanding greater government accountability and transparency.

These crises developed in a context of deep structural gender inequalities. Gender inequality is endemic to all aspects of life in Lebanon (see Table 1 for select gender inequality indicators). With a score of 0.599, Lebanon ranks 14th in the region and 145th out of 153 countries in the 2020 Global Gender Gap Index.¹³ ¹⁴ Lebanon's scores are particularly low in the Economic Participation and Opportunity (139) and Political Empowerment rankings (149) (WEF 2020).¹⁵ Only one out of four women are active in the labor market. While women's representation on the cabinet is high (30 percent), women's participation in public positions (parliament and municipal offices) remains disproportionately low. Lebanon's complex governance structure is based on

a confessional division of powers across legislative, executive and judicial branches.¹⁶ The system entrenches gender inequalities and poses a challenge for effective and expedited policymaking, including on gender equality and the implementation of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Power sharing according to sectarian or religious affiliation also creates a significant obstacle to advancing policy reforms and the country's economic development (World Bank 2019b).

Crisis and fragile situations affect women and men in different ways. Though men tend to be over-represented among casualties during crisis, women tend to be disproportionately impacted, even if in non-violent circumstances. These greater impacts can be caused by factors such as increased household and societal violence due to augmented tensions and by additional unpaid care burdens and marginalization from the paid economy.¹⁷ For example, during the port explosions, initial reports of the 191 persons who were killed by the explosion described 120 fatalities as men, 53 as women and the remaining as unspecified.¹⁸ This may be due to men's dominance in certain sectors and industries, and therefore greater numbers of men in the port.¹⁹ When it comes to COVID-19, men also face higher infection rates (69 percent of total cases) and fatality rates (57 percent of total cases) than women in Lebanon. Though the reasons for these rates have not been fully studied, they could be related to gender differences in immunological responses and in access to public space or to behavioral risk factors (Galasso et al. 2020, World Bank 2020a). In comparison, women have faced increased risks of gender-based violence as a result of

12 Lebanon is home to one of the largest refugee populations per capita in the world. The refugee population in Lebanon is 52 percent female and 48 percent male, with 62 percent of refugees married. 89 percent of families include one or more children. The education levels among the Syrian refugee population in Lebanon is very low, with 62 percent having only one to six years, and 31 percent having no education at all (World Bank 2020b).

13 The Global Gender Gap Index is a composite measure that assesses gender gaps in the following four dimensions: economic participation and opportunity; education attainment; health and survival; political empowerment. Each dimension has its own rank and all four dimensions result in average ranking for the country. Each dimension has a breakdown to other indicators that are being measured and provide a basis for the average ranking of every dimension. World Economic Forum (2020), Global Gender Gap Report 2020, p.8, available at: http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

14 Comparison with 2017 rankings is challenging because in 2017 only 144 countries were assessed whereas in 2020, 153 countries were assessed.

15 Economic empowerment measurement factors include labor force participation rate (as a percentage), wage equality for similar work, estimated earned income, senior officials and managers, professional and technical workers. Political empowerment measurement factors include women in parliament, women in ministers, years with female head of state (last 50), share of tenure years.

16 While many scholars will attest that some form of confessionalism in Lebanon existed centuries ago and in some form during the Ottoman period, the current power sharing arrangement was codified by the post-civil war agreement. Calfat (2018) explains that the "[...] Lebanese confessional system is characterized by the proportional distribution of political power among the different religious communities according to their demographic weight and geographic distribution."

17 See for example World Bank 2012, Crespo Sancho 2017, World Bank Global Findex database, UN Women 2015, UN Security Council 2017.

18 These figures may not include all casualties in the vicinity areas. (UN Women, 2020a).

19 ILO (2019) data show that employment (thousands/annual) among men in mining and quarrying is 11.5 compared to women at 0.6, and in transport. In storage and communications it is 207.3 versus 12.8, respectively.

TABLE 1: SELECT GENDER INEQUALITY INDICATORS FOR LEBANON

Index	Score	MENA avg.	Global avg.	Ranking
Gender Inequality Index (UNDP 2019)	0.411	0.372	0.436	92/175
Gender and Development Index (UNDP 2019)	0.892	0.875	0.943	131/167
Global Gender Gap (WEF 2020)	0.599	0.604	0.686	145/153
Economic Participation and Opportunity (WEF 2020)	0.442	0.413	0.582	139/153
Educational Attainment (WEF 2020)	0.964	0.949	0.954	111/153
Health and Survival (WEF 2020)	0.967	0.968	0.958	124/153
Political Empowerment (WEF 2020)	0.024	0.091	0.239	149/152
Social Institutions and Gender Index (OECD 2014)	0.290	0.322	0.191	84/109
Women, Business, and the Law Index (World Bank 2020)	52.5	47.5	75.2	167/190

Note: Red shading indicates worse performance than both the global and MENA averages, orange shading indicates performance between the two, and green shading indicates better performance than both.

COVID-19 lockdowns and increases in unpaid work (UN Women, NCLW, UNFPA, and WHO 2020a, UN Women 2019). Data suggest women are leaving the labor market in rates disproportionately higher than men (Enterprise Survey 2019).

Despite the many challenges that women in Lebanon face, there has been notable progress in access to human endowments and opportunities for civic engagement. Women in Lebanon are better educated than men,²⁰ and, prior to the crises, more women had been economically active with a more equitable female to male ratio compared to the regional average.²¹ Women have also emerged as active agents of change, with many at the helm of what is referred to as Lebanon's 'social revolution' that started in October 2019 (Wilson

et al. 2019). According to a 2019 Arab Barometer report, 90 percent of Lebanese believed that corruption has been widespread, with less than a third believing anything was being done about it (Arab Barometer 2019). Correspondingly, trust in government declined from 39 percent in 2007 to roughly 20 percent in 2018, exposing growing distrust and frustration among the general public. In October 2019, amid the deteriorating economic crisis, widespread protests erupted, bringing attention to the need to combat corruption, promote justice and advance social accountability in government institutions. Women emerged in great numbers, not only to protest the systemic failures in Lebanon's political and economic systems, but also to demand gender equality and social equity (Nassar 2019).

20 Education data in this section are from the World Bank DataBank.

21 According to World Development Indicators, the ratio of female to male labor force participation rate in Lebanon was 32 percent in 2019 compared to the MENA regional average of 30 percent that same year (accessed April 14, 2021).

Framing of the assessment

OBJECTIVE

The objective of this Gender Assessment is to provide an up-to-date, holistic reference on the state of women in Lebanon against a broader perspective on general development outcomes while taking into consideration the multiple crises the country is facing. This Assessment resulted from a collaboration of UN Women and the World Bank, supported by the National Commission for Lebanese Women (NCLW), which brought together complementary institutional mandates for shared objectives. The report presents information on legal and institutional gender equality frameworks and includes sex-disaggregated data on women's socioeconomic standing in the key sectors of education, health, labor and in the areas of violence, income and poverty.

METHODOLOGY

This Assessment was developed through a desk review and new analysis that drew on a variety of databases.²² The assessment team examined a variety of existing literature, including *Women's Economic Participation in Iraq, Jordan and Lebanon* (World Bank 2020e) and *Women on the Verge of an Economic Breakdown: Addressing the Differential Impacts of the Economic Crisis on Women in Lebanon* (UN Women 2020). The Assessment draws heavily on the Labor Force and Household Living Conditions Survey in Lebanon 2018-2019, the 2011 Household Budget Survey, the World Values Survey (wave 7 – 2018), UN Women-Promundo IMAGES survey Lebanon dataset (2017), and the Arab Barometer (2018-2019). To provide regional and global comparative perspectives, the Assessment used data from international sources such as World Development Indicators (WDI), the Global Financial Inclusion database and different UN agencies. The report also covers some of the specific challenges that refugee women and girls face within certain subsections (education, health and employment) and, where data is available and it is relevant, the report discusses the impacts of the COVID-19 pandemic.

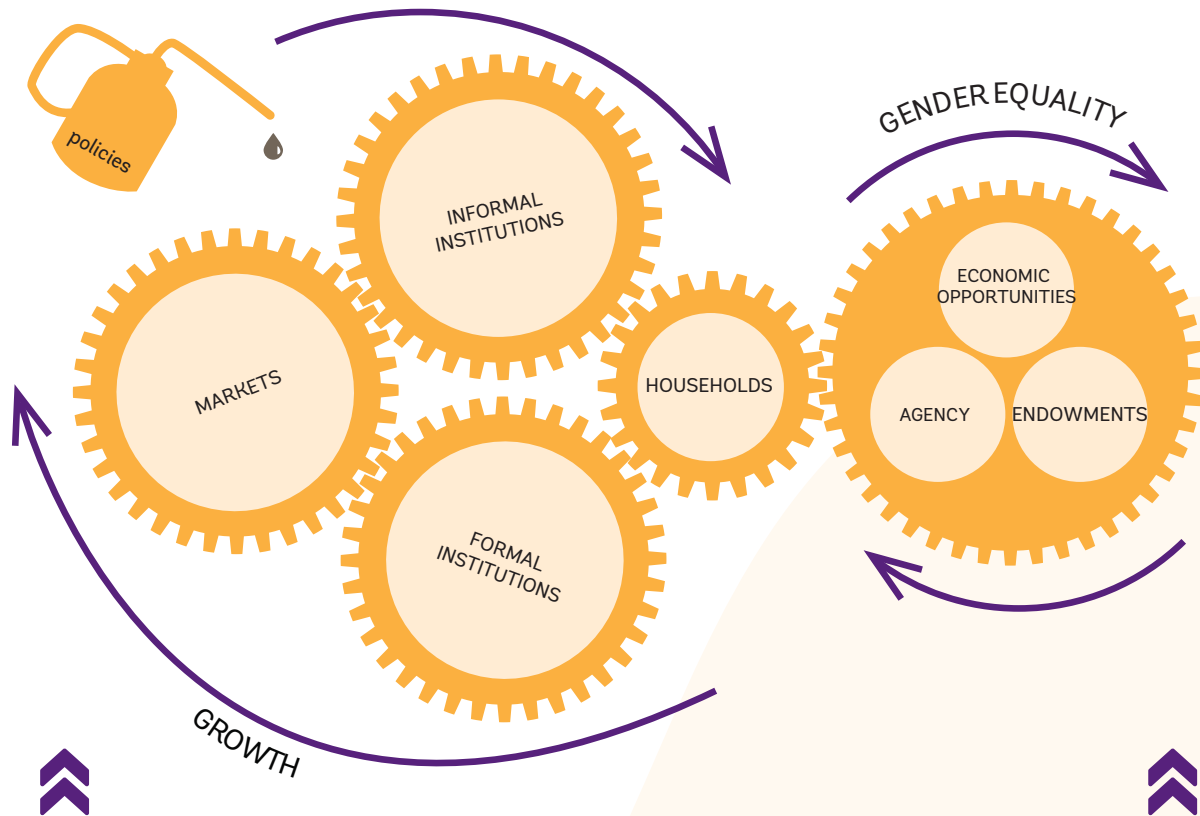
ANALYTICAL FRAMEWORK

The status of women in Lebanon is examined through an analysis of their experiences and constraints in three main focus areas (economic, human capital and agency) presented against a backdrop of Lebanon's legal and regulatory environment. This Assessment is guided by the analytical framework suggested by the World Bank 2012 World Development Report on Gender Equality and Development, adapted to the Lebanon context (see Figure 1). Underpinned by a discussion of the institutional context, this report focuses on the interlinkages of three key dimensions of gender equality: economic opportunities (including livelihoods), human capital accumulation and agency.

Constraints to gender equality arise from the interplay of formal institutions (comprising all that pertain to the functioning of the state) and markets (labor, credit, goods and services) that are rooted in patriarchal systems characterized by discriminatory laws, restrictive norms and inequitable social networks (all of which can be referred to as informal institutions). The complex interplay of these institutions, in the context of the different crises, shape household decision-making and investments, which in turn determine different outcomes for women and men.

²² The report further draws on two unpublished documents, one of which was drafted by the World Bank in 2016 and the second was developed by UN Women in 2020.

FIGURE 1: CONCEPTUAL FRAMEWORK ADAPTED FROM THE WORLD DEVELOPMENT REPORT 2012: UNDERSTANDING THE STATUS OF WOMEN IN LEBANON



FRAGILITY & CRISIS

Political Shocks | Economic Vulnerability | Financial Turmoil | Social Unrest

Source: Adapted from the World Development Report 2012

LEGAL AND INSTITUTIONAL CONTEXT



Prior to recent crises, Lebanon saw progress for women in education and economic activity, particularly among the youth. Lebanon has achieved gender parity in terms of access to education, with no significant difference in harmonized test scores (Human Capital Index 2020). Similar to regional trends, women are also more educated, with a higher share than men attending university. While women's labor force participation is low relative to the country's level of economic development, women aged 15 to 44 years are twice as likely to participate than those aged 45 to 64 years, suggesting a generational shift similar to what was observed in economies that have subsequently experienced rapid increases in women's economic participation (World Bank 2020e).

Lebanon is governed by a confessional system that is characterized by political and religious power sharing. This system of power sharing was codified in the 1989 post-civil war agreement, the Taif Agreement (also referred to as the National Reconciliation Accord). Unique to Lebanon's constitution and system of governance is the role that religious communities play in public offices, enforcement of laws and in various decisions made by the state. Among other things, religious communities apply their own family codes, which vary significantly across communities. This makes it challenging to harmonize laws and practices pertaining to issues such as gender equality (UNDP 2018).

Women's legal status

Lebanon is an active member of the global community promoting gender equality, with some exceptions. In 1997, Lebanon acceded to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW),²³ which was originally adopted in 1979 by the UN General Assembly. Lebanon adopted CEDAW with reservations to article 9(2) (equal rights between women and men with respect to the nationality of their children), article 16(1)(c)(d)(f) (equal rights in marriage and family relations including inheritance) and article 29 (settlement of disputes: implementation of CEDAW to arbitration, and if the dispute is not settled, it can be referred to the International Court of Justice).

Lebanon has yet to ratify the Optional Protocol to CEDAW or the International Convention on the Protection of the Rights of All Migrant Workers and Members of their Families. Other international instruments for advancing women's rights include the Convention on the Political Rights of Women (1955), UNESCO Convention against Discrimination in Education (1964), International Covenant on Economic, Social and Cultural Rights (1966), Night Work Women's Convention (1977) and Employment Policy Convention (1977), and the

Beijing Declaration (2016). This is in addition to the UN 2030 Development Agenda for Lebanon, which includes gender equality as the fifth sustainable development goal. Ratifications are still pending for the Convention on Workers with Family Responsibilities (1981) and the Convention on Maternity Protection (2000) (See Annex 1 on ratification status for Lebanon).

There is ambiguity surrounding gender-based discrimination provisions in the country's national supreme law. According to the Constitution of 1926 (with all amendments), Lebanon has a parliamentary governance system built on democratic principles "based on the respect for public liberties, especially freedom of opinion and belief, equality of rights and duties among all citizens without distinction or preference" (Lebanese Constitution of 1926 with all amendments, 2004). However, there lies some ambiguity. For example, Article 7 states that "all Lebanese are equal before the law and enjoy equal civil and political rights." The article does not include any provisions related to sex or gender equality and does not ban or present legislative measures against discrimination on the basis of sex. There are several areas of the law that affect women's basic rights, status and

²³ According to UN Women, CEDAW defines discrimination against women as "[...] any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field." Ratification of CEDAW means that countries will adopt a series of measures to end discrimination against women.

FIGURE 2: TIMELINE OF LEGAL REFORMS THAT AIM TO ENHANCE WOMEN'S STATUS IN LEBANON

participation in the political and socioeconomic spheres. The most prominent of these are:

- **Nationality law:** women still do not have the right to pass on their Lebanese citizenship to their children or spouse (Decree No. 15 on Lebanese Nationality January 19, 1925).
- **Civil registry:** wives and children are registered under their family census records. In the case of divorce, daughters depend on their father's registry.
- **Criminal law:** while Article 522 in the Penal Code was repealed in 2017 (the Article prevented a man from prosecution for rape if he married the victim), criminal law does not provide legal protection for women in the case of marital rape,²⁴ and adultery and does not allow abortion, including for rape survivors. Furthermore, the Penal Code bans human trafficking but does not specify prevention or protective measures.

There have been efforts to reform such scenarios. Legislation was passed in 2014 to protect women and family members from all forms of domestic violence (sexual, physical, emotional and economic), outlining clear penalties for harm committed regardless of gender. This includes the existence of court procedures, protective orders for removing the perpetrator from the home and prohibiting contact. Yet the law still failed to protect survivors of domestic violence or explicitly prohibit spousal rape, exempting perpetrators who are married to the victim (Iqbal 2015). In 2020, the Lebanese parliament endorsed amendments to the 2014 law, broadening its scope to include violence related to — but not necessarily committed during — marriage. Going forward, women who leave their husbands due to domestic violence can retain custody of their children until the age of 13 at least.

- **Personal status laws** (e.g. marriage, divorce, maternal custody, inheritance and property rights): Lebanon does not have a unified personal status code. The country's political and social confessional system has institutionalized personal status law based on the

constitution; Articles 9 and 10 under the constitution give religious sects the authority to govern legislation pertaining to the private sphere of the family (UNDP 2018).²⁵ A person's ability to exercise agency is especially limited by customary practices and social norms when there are no civil or penal codes that can override such traditions.

This hierarchy has significant implications on women's positions and rights related to the family.

The consequence is that most women and men do not enjoy equal rights in marriage, divorce, guardianship and custody of children or inheritance. For example, there is no unified legal minimum age requirement for marriage in Lebanon (minimum marital age is defined under each sect's religious law); girls can be forced into marriage without legal protection (Iqbal 2015).²⁶ Moreover, in the absence of a civil state with authority over personal status, women not only find themselves inferior to men under the law but are also unevenly treated across different religious groups (Dabbous 2017).

- **Labor and social security laws:** The labor code prohibits women from working in certain occupations, such as in mining or factories or in the agriculture, energy and transportation sectors (World Bank 2020d).²⁷ The Social Security Law provides welfare benefits in a way that does not apply equally to men and women: men receive automatic monetary benefits for their children, while women are entitled to such benefits only if their husband is deceased or handicapped (ESCWA 2009). Another area of asymmetric treatment is Article 14, which guarantees insurance coverage for a non-employed wife of a contributing husband, but only allows a contributing wife insurance coverage for her husband if he is over 60 or disabled (Kukrety 2016, UN Women 2020c). Agricultural workers are excluded from the labor code. In addition, foreign domestic workers are excluded from the labor code and are subject to a system of sponsorship (the Kafala System) that limits their access to social protection and increases their risk of exploitation.²⁸

²⁴ The definition of rape in Articles 503 and 504 of the Penal Code excludes forced sex in marriage.

²⁵ The personal status law is based on 15 different personal status laws linked to various religious sects in Lebanon, dictating the most sensitive legislation pertaining to women's private sphere.

²⁶ The socially acceptable age of marriage is contingent on religious affiliation. CEDAW 2006 lists all acceptable age requirements for the 18 recognized religious groups (UNICEF 2011).

²⁷ A draft law amending sector restrictions (to limit the restrictions to pregnant women only) has been presented to Parliament, but no amendment has been adopted.

²⁸ *Kafala* is a sponsorship system that regulates the relationship between employers and migrant workers. "Under the kafala system, a migrant worker's immigration status is legally bound to an individual employer or sponsor (*kafeel*) for their contract period. The migrant worker cannot enter the country, transfer employment nor leave the country for any reason without first obtaining explicit written permission from the employer." (ILO 2017)

The Ministry of Labor had proposed a new unified labor contract for domestic workers that protects their labor rights. Unfortunately, the courts struck this down (HRW 2020). Worker protections have been enacted in Lebanon,²⁹ but women returning from maternity leave

still find themselves vulnerable to losing their position to a lesser one and may not be allowed to take nursing breaks (Iqbal 2015, WABA 2019).³⁰ The labor code imposes a one-hour break after five hours of work for women, but after six hours of work for men.

Institutional framework for gender equality

National mechanisms to promote gender equality in Lebanon were established relatively recently and have been in flux. The major institution responsible for addressing women's issues and advocating for gender equality in Lebanon is the National Commission for Lebanese Women (NCLW), established in 1997. An Office of the Minister of State of Women Affairs had been established in 2016, partly to focus on legislative reforms and women's political participation in parliamentary elections. It was closed in 2019 with the opening of the Ministry of State for the Economic Empowerment of Women and Youth, which was established as part of the cabinet formed in December 2016. It closed in 2020 with the reduction of ministries.

Established by executive order and under the patronage of the First Lady, NCLW became the official national mechanism to advance the status of women and promote gender equality in Lebanon, following the 1997 Beijing Declaration and Platform for Action. NCLW was established according to Law 720/1998 under the Presidency of the Council of Ministers as an independent agency to advise the government on women's issues and to help coordinate across ministries, public institutions and civil society (NCLW 2018). It was the first official instrument to promote women's empowerment by mainstreaming gender into government policies, setting up information and reporting frameworks, and fostering collaboration between public institutions and organizations working on women's rights and gender issues. It is also mandated to generate gender statistics to inform Lebanon's participation in international fora and for monitoring CEDAW agreements.

An important recent achievement is the adoption of the 'National Action Plan on UN Security Council Resolution 1325 on Women, Peace and Security (2019-2022)'. NCLW led the development of this plan with support from ESCWA, OCHCR, UNDP, UNIFIL, and UN Women (NCLW 2018). The Action Plan aims to i) support women's participation in political dialogue and peacebuilding efforts; ii) increase women's representation in security forces; iii) promote women's engagement and participation in local and national governance structures; and iv) support women's participation in the economic sector. These objectives will be attained through policy reforms and a favourable environment and decent work and protections for women in the formal and informal sectors (Office of the United Nations Special Coordinator for Lebanon; UNSCOL). Moreover, NCLW has been active in revising and lobbying for the adoption of laws, including the law against domestic violence (adopted in 2014 and amended in 2020) and the law criminalizing sexual harassment (adopted in 2020).

NCLW has promoted gender mainstreaming across different government agencies and sectors through the establishment of a network of gender focal points. To further support its objective of gender mainstreaming in policymaking, NCLW has requested that all ministries and public institutions appoint a gender focal point to act as a liaison on gender mainstreaming and to provide a gender perspective on sector strategies. However, the role has not been institutionalized, and in the absence of a genuine national commitment to gender equality, gender focal points have had limited effectiveness as they continue to operate without a clear framework within their respective institutions (Avis 2017, USAID 2012).

²⁹ Labor Code, Art. 52 prohibits the dismissal of pregnant workers.

³⁰ There are no provisions on nursing breaks or accommodations for breastfeeding mothers in the Labor Code. However, in practice, some employers give such breaks and/or provide private rooms for nursing mothers.

The role of civil society

Lebanon is home to a dynamic civil society and renowned academic institutions. In 2012, there were 6,000 organizations registered at the Ministry of Social Affairs.³¹ Most organizations focused on health and education, the environment, youth-related issues or the arts (Chaaban and Seyfert, 2012). On issues related to gender, a mapping of actors shows that there are over 800 local civil society organizations and campaigns/cooperatives that operate in Lebanon across different gender focus areas.³² Additionally, the landscape includes more than 100 academic and research initiatives that are generating knowledge and evidence related to gender and women's rights. Most women's rights-related legislation that has been passed by (or is currently in) the Parliament originated in some form from a civil society organization. Yet while civil society in Lebanon is considered among the most vibrant in the region, many of the civil society organizations are linked to political actors or party affiliation.

Nonetheless, the civil society sector has been recognized as playing an important role in encouraging women's political leadership. The 2018 parliamentary election saw 113 women registered as candidates, up from only 12 who were registered in 2009. Of those who registered in 2018, 86 made it on the candidates' list; six were elected into office out of a total of 128 seats (Atallah and Zoughaib 2018, El Kaakour 2020). A study of female parliamentary candidates running in 2018 shows that the majority of them were younger and better educated than men. Many candidates came from the civil society sector and were reportedly motivated by their experience working to transform their aspirations into legal reforms on the ground (El Kaakour 2020). Eighty-nine percent of the female candidates' priorities focused on women's rights, showing the importance of women's leadership to bring women's issues into the formal agenda.



³¹ This number has likely increased over years.

³² Survey carried out in August and September 2020. Gender Actors Map | Civil Society Knowledge Centre (civil.society-centre.org). Areas of focus include arts and culture; child marriage; education; emergency response; feminist thought and experiences; gender-based violence; LGBTQI+; labor; legal; media; medical care; mental health; political participation; reproductive health and family planning; sexual and bodily health and rights; and women rights.

LIVELIHOODS AND WOMEN'S ECONOMIC OPPORTUNITIES



The impact of gender on household status and well-being

Demographic shifts point to important gender considerations to better understand household status and the well-being of residents in Lebanon. Women have a higher life expectancy than men and outnumber men among the elderly (65+) by five percentage points (WDI 2019). Results from the Labor Force and Household Living Conditions Survey 2018-2019 (LFHLCS 2018-2019) suggest that women in Lebanon are less likely to be ever married than men (53 compared to 57 percent), with a notable difference in widowhood; 11 percent of women are widows compared to 2 percent of men (ILO, CAS, EU 2020). Among the elderly (65+), a significant difference emerges with around half of the women widowed, divorced or separated compared to only 12 percent of men (ILO, CAS, EU 2020). This gender difference is also reflected in household size and composition, with many more women 65+ living alone than men in that same age group (38 and 12 percent, respectively). This figure seems to be twice as high as earlier studies reporting about the share of the elderly living alone. It is possible that the increase could be attributed to out-migration, decreasing fertility rates (including average household size) or longer life expectancy (ILO, CAS, EU 2020; Abdulrahim et al. 2014; WDI). Additionally, LFHLCS 2018-2019 shows that 20 percent of residents in Lebanon are non-Lebanese, with a prominent skew for women ages 20-29, compared to only 7 percent in 2004-2005 (ILO, CAS, EU 2020). The notable share of young women may be explained by the large number of migrant female workers in the country (ILO, CAS, EU 2020).

In the context of household headship, there is a strong relationship between gender and self-reported assessment of wealth/poverty in Lebanon. According to LFHLCS 2018-2019,³³ Lebanese female-headed households comprise 20 percent of total Lebanese

households, are more likely to be headed by widows, hold lower levels of education attainment and are likely to earn less per month compared to male-headed households (LFHLCS 2018-2019).³⁴ Limited access to recent consumption data makes it challenging to analyze poverty. However, analyzing gender through self-reported assessment of poverty/wealth by head of households reveals important differences worth exploring further. For example marriage has a negative and significant effect under all specified variables. Marriage reduces the probability of being poor in 18 per cent of households headed by women compared to only 4 per cent of households headed by men (see Table 2).³⁵ It also shows that having children, education attainment, employment and assets have a stronger effect on female-headed households compared to those headed by men.

In contrast, nationality status has a reverse gender gap effect; a higher share of non-Lebanese male-headed households self-assessed as poor (32 percent) than non-Lebanese female-headed households (26 percent). Furthermore, for both women and men (but much more so for women), living outside of Beirut raises the likelihood of self-reported poverty. The locations with the most significant effect are Baalbeck and Akkar, where 28 and 21 percent of female-headed households self-report as poor compared to 10 and 9 percent of men in those same locations. Recent qualitative work conducted in 2015 finds that female-headed households are among the most vulnerable in society, “survive on extremely low incomes and often depend on the generosity of others or informal support networks for survival” (Kukrety 2016). There is also a female skew in some correlates of poverty, such as food insecurity. Notably, female-headed households have a lower food

33 Analyzing gender through household headship provides opportunities and shortfalls. In terms of opportunities, it helps to monitor changes in family/household dynamics and to signal potential vulnerabilities related to increases in female-headed households that may be a result of crisis. It also dilutes the experiences of individual female respondents who represent a larger share than female-headed households and who may have very different characteristics (among other differences) (Buvinic and van de Walle, 2019). Given the lack of recent consumption data and limitation in the LFHLCS methodology, authors of this gender assessment use headship to explain the effects of gender on self-reporting of poverty at the household level while also bearing in mind the need for further investigation on individual-level data on welfare in Lebanon. According to the authors' estimation of the LFHLCS, 99 percent of female-headed households have no spouse and 86 percent of male-headed households have a spouse.

34 ILO, CAS and EU (2020) report points to an overall female headship of 18.5 (Lebanese and non-Lebanese), up from 14.2 percent in 2014.

35 Marriage has a negative and significant effect under all specifications / introduction of variables. Note that while only 1 percent of female household heads have a spouse in the household, 10 percent are married, so the effect is relevant.

TABLE 2: MARGINAL EFFECTS OF A PROBIT ESTIMATION

(dy/dx: change in the probability of self-assessed poverty status)

For Female-headed Households										
	Model 1		Model 2		Model 3		Model 4		Model 5	
Household head married	-18%	***	-11%	***	-11%	***	-6%	***	-6%	***
Household head non-Lebanese	26%	***	20%	***	16%		0%		1%	
Household has children	9%	***	12%	***	10%	***	13%	***	11%	***
Household head education: less than elementary			10%	***	11%	***	4%	***	4%	***
Household head education: Intermediate or above			-13%	***	-13%	***	-7%	***	-6%	***
Household head education: University or above			-16%	***	-16%	***	-10%	***	-9%	***
Household head unemployed					28%	***	17%	***	17%	***
Household head out of labor force					2%		0%		1%	
Household head in an informal job					18%		9%	***	8%	***
Household ownership of dwelling							-6%	***	-8%	***
Household has a car							-13%	***	-13%	***
Number of rooms in dwelling							-7%	***	-7%	***
Household has Internet							-7%	***	-5%	***
Household has electricity subscription/ generator							-12%	***	-15%	***
Governorate indicator (Beirut as base category)										
Mount Lebanon									11%	***
North Lebanon									14%	***
Akkar									21%	***
Bekaa									5%	**
Baalbek-Hermel									28%	***
South Lebanon									9%	***
Nabatieh									11%	***
Number of observations	7253		7252		7252		7252		7252	
Number of ones in dependent variable	2229		2229		2229		2229		2229	
Pseudo R2	0.0233		0.0896		0.1028		0.2088		0.2261	

For Male-headed Households									
	Model 1		Model 2		Model 3		Model 4		Model 5
Household head married	-4%	***	-6%	***	-5%	***	1%	*	1%
Household head non-Lebanese	32%	***	28%	***	23%	***	1%		2% **
Household has children	7%	***	9%	***	9%	***	7%	***	6% ***
Household head education: less than elementary			7%	***	7%	***	2%	***	3% ***
Household head education: Intermediate or above			-13%	***	-12%	***	-7%	***	-7% ***
Household head education: University or above			-15%	***	-14%	***	-8%	***	-8% ***
Household head unemployed					33%	***	26%	***	26% ***
Household head out of labor force					8%	***	6%		6%
Household head in an informal job					12%	***	8%	***	8% ***
Household ownership of dwelling							-5%	***	-6% ***
Household has a car							-14%	***	-14% ***
Number of rooms in dwelling							-6%	***	-6% ***
Household has Internet							-7%	***	-6% ***
Household has electricity subscription/generator							-9%	***	-10% ***
Governorate indicator (Beirut as base category)									
Mount Lebanon									3% ***
North Lebanon									6% ***
Akkar									9% ***
Bekaa									1%
Baalbek-Hermel									10% ***
South Lebanon									2% *
Nabatieh									1%
number of observations	31858		31858		31858		31856		31858
number of ones in dependent variable	8686		2229		2229		2229		2229
Pseudo R2	0.0659		0.1292		0.1477		0.2307		0.2261
Note: *** significant at 1%, ** significant at 5%, * significant at 10%									

Source: World Bank staff calculations using data from LFHLCS 2018-2019.

consumption score (77 percent) compared to male-headed households (91 percent), which could be explained by less monthly earnings (Lebanon and UN 2019).³⁶

The economic crisis, combined with the impacts of the COVID-19 pandemic and the Port of Beirut explosions, have led to increased poverty rates in Lebanon. Poverty was on the rise among Lebanese households even before the crisis, having risen from 26 percent in 2012 to 46 percent in 2019; extreme poverty increased from 10 percent in 2012 to an estimated 16 percent in 2019 (Word Bank 2021b).³⁷ By the end of 2020, these figures were expected to rise to 45 and 22 percent, respectively (Word Bank 2021b).

Furthermore, recent analysis shows that real gross domestic product (GDP) will have lost a quarter of its value since 2017. During times of economic and health crises, women are more likely to be the first ones to lose their jobs and have to balance domestic and childcare responsibilities. Preliminary data from a survey of 327 registered firms points to job losses as high as 27 percent among women since the start of the economic crisis in October 2019, substantially higher than among men (at 22 percent) (World Bank Follow up survey to 2019 Enterprise Survey, 2020). Other studies show that reduction in GDP is estimated to have raised female unemployment from 14 to 26 percent in September 2020, an estimated 51,300 more unemployed women in June 2020 as compared to 2018/2019 (Salti and Mezher 2020).

The preliminary data on vulnerable populations in Lebanon during the early days of the health crisis revealed that more women than men reported losing their jobs (48 percent compared to 40 percent of men), and 7 percent of women claimed income reductions compared to 3 percent of men (UN Women, NCLW, UNFPA, and WHO 2020a). These statistics come on the heels of the economic crisis, where women lost an estimated 106,000 jobs; they will most likely exit the labor force altogether (Salti and Mezher 2020). Women also face increased care responsibilities, with lockdowns and school closures potentially adding to pre-existing

inequalities at home. Approximately three quarters of vulnerable women reported that their household duties have increased, compared to 64 percent of men; this is in a context where only 50 percent of men reported to have ever participated in domestic work, compared to 90 percent of women (UN Women, NCLW, UNFPA, and WHO 2020a). Women are likely to experience more indirect and lasting impacts of poverty due to their disadvantaged starting position.

Refugee women in Lebanon are among the most vulnerable, are disproportionately affected by a lack of access to services and have high levels of food insecurity. Among the Syrian refugee population, 18 percent are female-headed, with differences by region. In Bekaa, which is one of the poorest governorates, the share of female-headed households in 2019 reaches up to 29 percent, followed by Baalbek-El-Hermel and Akkar at 25 percent compared to el Nabateih at 9 percent and Beirut-Mount Lebanon at 12 percent (Inter-Agency Coordination Lebanon 2019). Households headed by women are also more food insecure. In 2019, 35 percent of female-headed households were more food insecure than male-headed households (male-headed households were also consuming a more diverse diet). This imbalance persisted even though more female-headed households received cash-for-food assistance than male-headed households did (41 percent and 27 percent, respectively). Reliance on cash assistance for food is not surprising, given the fact that female-headed households have less income than male-headed households (averaging a monthly income of US\$47 versus \$69, respectively). Male-headed households spend seven hours more than women in working, and as a result, have more opportunities to generate income (women are also more likely to spend on food for the family). In fact, 37 percent of female-headed households relied on e-cards as their primary source of income compared to 21 percent of men (VASyR 2019). It is also reported that among refugee populations, for example, fewer female-headed households have a working household member (46 percent) compared to male-headed households (61 percent) in 2019.³⁸

36 The UN World Food Programme calculates the food consumption score according to the "frequency of consumption of different food groups consumed by a household during 7 days before the survey." (UN WFP 2015).

37 Household Budget Survey (HBS) 2011/12 and World Bank staff calculations using macroeconomic inputs from March 15, 2020. Note: Only Lebanese households are included for this simulation using HBS 2011/12. e. means poverty estimates are obtained from nowcasted consumption.

38 VASyR 2019. These figures dropped by 10 percentage points in 2020. According to VASyR (2021), only 35 percent of female-headed households and 56 percent of male-headed households reported having a member working in the past seven days.

Jobs and access to economic opportunities

In Lebanon, increasing GDP per capita has been accompanied by increasing female labor force participation, although the direction of causality is not clear. While economic development and women's empowerment are generally correlated, it is not clear how they interact (ILO 2018b, Dulfo 2011, World Bank 2012). Economic growth is not sufficient to promote gender equality; different growth drivers have different impacts on women and men and are not necessarily inclusive of women or conducive to inclusive growth. Furthermore, in Lebanon, as in many parts of the MENA region, weak labor demand and the slow rate that jobs are being created are likely among the top determinants

of economic outcomes for women and men (World Bank 2020e). Against this backdrop, women in the MENA region in general and in Lebanon in particular fare much worse in the labor market. It is projected that narrowing the gender gap in Lebanon's labor force participation rates would boost the country's GDP by 9 percent (ILO 2018b, Purfield et al. 2018). Figure 3 shows that female labor force participation (FLFP) has gradually improved, with increasing GDP per capita between 1990 and 2017. However, the World Bank estimates that real GDP dropped 1.9 percent in 2018, followed by a reduction of 6.7 percent in 2019 and a steep decline of 20.3 percent in 2020 (World Bank 2021a).

FIGURE 3: FEMALE LABOR FORCE PARTICIPATION AND GDP PER CAPITA IN USD, LATEST YEAR AVAILABLE



Source: World Bank staff calculations using data from LFHLCs 2018-2019 for Lebanon and latest year available (all other countries).

BOX 1: LABOR MARKET TERMINOLOGY

This Assessment uses the following definitions of key indicators and labor terms:

Working-age population: The working-age population is considered persons aged 15 to 64 as a fraction of the total population in percent.

Labor force participation (or economically active): Share of the working-age population that is in the labor force. The labor force includes employed workers and unemployed workers (those who are actively seeking work).

Economically inactive: The inactivity rate is the proportion of the working-age population that is not in the labor force. Individuals are considered outside the labor force if they are neither employed nor unemployed, that is, not actively seeking work.

Employment rate: Share of the working-age population that is employed during a specified period of either one week or one day in:

- **Paid employment:** (a) at work: persons who, during the reference period, performed some work for wage or salary, in cash or in-kind; (b) with a job but not at work: persons who, having already worked in their present job, were temporarily not at work during the reference period and had a formal attachment to their job.
- **Self-employment:** (a) at work: persons who, during the reference period, performed some work for profit or family gain, in cash or in-kind (b) with

an enterprise but not at work: persons with an enterprise (which may be a business enterprise, a farm or a service undertaking) who were temporarily not at work during the reference period for any specific reason.

Unemployment rate: Share of the labor force that is unemployed because they were (a) "without work," i.e. not in paid employment or self-employment; (b) "currently available for work," i.e. were available for paid employment or self-employment but not working; and (c) "seeking work," i.e. had taken specific steps in a specified recent period to seek paid employment or self-employment.

Joblessness rate: Share of workers who are unemployed or of working age but not seeking work (i.e. inactive).

Vulnerable employment: Vulnerable employment includes contributing family workers and own-account workers (self-employed) as a percentage of total employment.

Contributing family workers: Contributing family workers are workers who hold self-employment jobs as own-account workers in a market establishment operated by a related person living in the same household.

Informal employment: Share of workers not contributing to social security.

Source: World Bank, ILO definitions

Despite its upward trend, overall FLFP in Lebanon was still very low. FLFP was 25 percent at the end of 2019 (including refugees and non-nationals), representing one third of the male labor force participation rate. Progress in FLFP has been slow in general in the MENA region, and in Lebanon it has increased by only two percentage points since 2000. Today's rate is still well below rates observed in upper-middle-income countries (61 percent) and the world average (53 percent), but

is slightly higher than the MENA regional average (22 percent) (see Figure 4). Among refugee women, it is even lower, with only 10 percent in the labor force compared to 68 percent of refugee men in the labor force (World Bank 2020c). The economic crisis, coupled with the effects of the COVID-19 pandemic and the Port of Beirut explosions, will exacerbate the labor force gender gap by reducing both actual jobs and economic participation (Salti and Mezher 2020).³⁹

39 Using LFHLCS 2018/2019 data, Salti and Mezner (2020) expected that female labor force participation rates would contract by one percentage point from 29 to 28 percent by September 2020 while employed female workers would decrease twelve percentage points from 86 to 74 percent by September 2020.

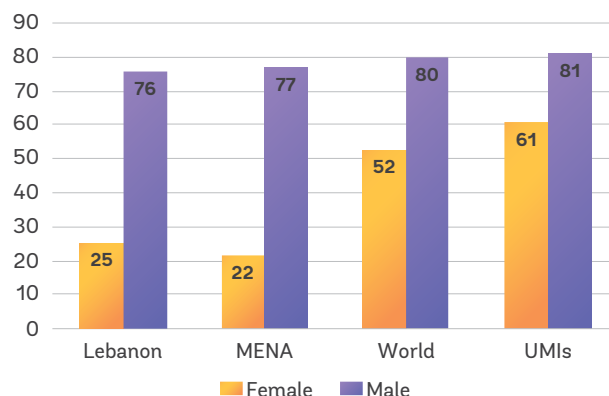
Economic activity among women is higher in the Beirut and Mount Lebanon regions, with notable differences between governorates. Beirut and Mount Lebanon are known to be major economic, social and cultural hubs, so it is not surprising that their labor force participation rates are higher than the country average (at 37 and 35 percent, respectively). FLFP is considerably lower in northern and southern governorates, with rates as low as 15 percent in Akkar, 21 percent in Nabatieh, and 23 percent in Bekaa (see Figures 5 and 6). In addition to constraints all women in Lebanon face during critical turning points in their lives (World Bank 2020e), women in North Lebanon are faced with structural and socioeconomic challenges unique to the regional context. Characterized by fragility due to the proximity to Syria and subsequent limited investment, there are few good jobs in the market. Economic activity is restricted to low productivity sectors such as agricultural and wholesale/retail industries (such as furniture), where few jobs may be considered suitable for women due to local norms (World Bank 2017).

Compared to their older cohorts, young women in Lebanon are more likely to participate in the labor market. For women, participation rates are at their peak in their mid-twenties and thirties, but then steadily decline until their fifties, where their share is reduced by half (see Figure 7). In Lebanon, where female youth participation in the labor market is high relative to other Mashreq countries such as Iraq and Jordan, the generational shift will lead to an overall increase in participation rates as older groups leave the labor force (World Bank 2020e).

Youth labor force participation is increasing in all governorates but differs largely across governorates and remains low in areas with less economic activity. A young woman aged 20 to 24 in Beirut and Mount Lebanon is three and a half times more likely to enter the labor force than a young woman in the same age cohort in Akkar (see Figure 9). In Beirut, 70 percent of women aged 25 to 29 are in the labor force compared to 62 percent in Mt. Lebanon and less than 50 percent in most other governorates – this before a noticeable decline in labor participation takes place across the board. In Akkar, only one in four women is working by the time they are 29, lower than any other part of the country (see Figure 9). By age 55, FLFP patterns largely converge across governorates. This underscores that while a generational shift may be happening, it might not translate equitably across governorates.

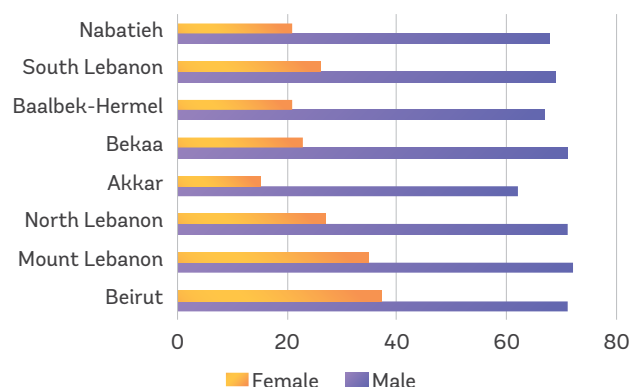
The more educated a woman is in Lebanon, the more likely she is to participate in the labor force. Findings

FIGURE 4: LABOR FORCE PARTICIPATION RATE (15-64) BY SEX (%), 2019



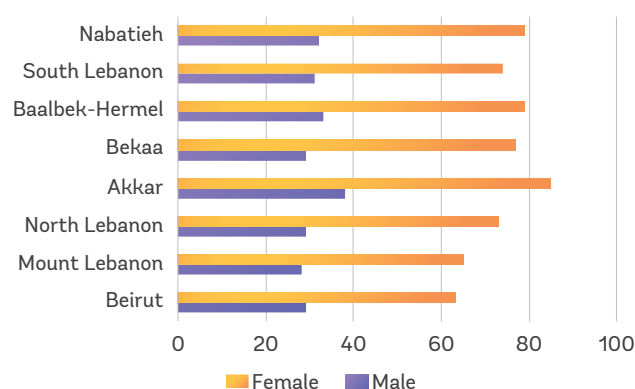
Source: World Development Indicators Database

FIGURE 5: LABOR FORCE PARTICIPATION RATE (15-64) BY GOVERNORATE AND SEX (%), 2018-2019



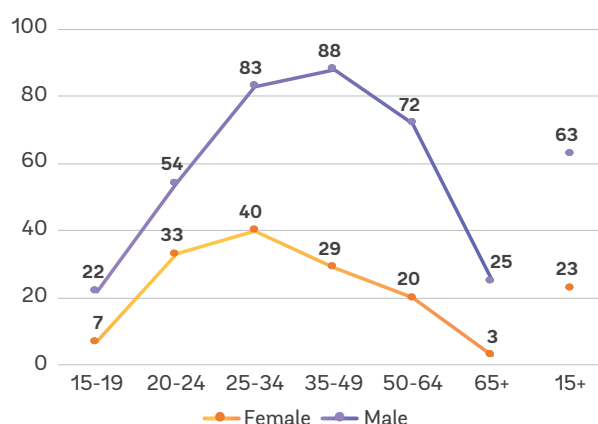
Source: Authors' calculation using LFHLCs 2018-2019

FIGURE 6: INACTIVITY BY SEX AND GOVERNORATE (%), 2018-2019



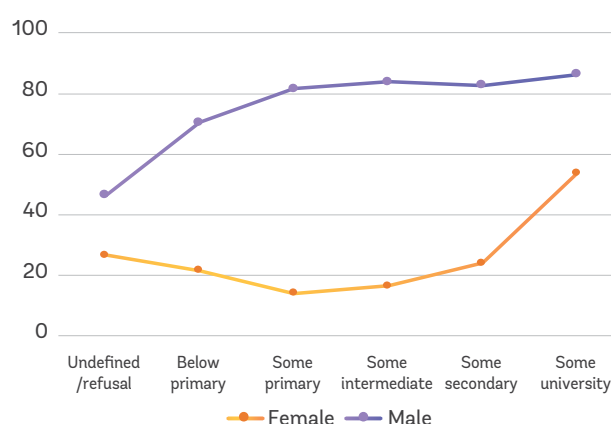
Source: Authors' calculation using LFHLCs 2018-2019

FIGURE 7: MALE AND FEMALE LABOR FORCE STATUS IN LEBANON BY AGE GROUP (%), 2018-2019



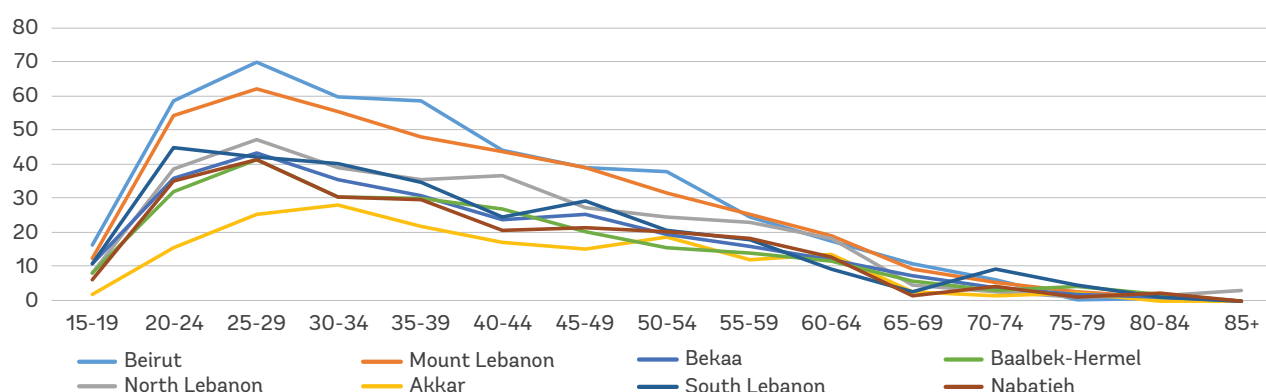
Source: World Bank calculations based on data from the LFHLCs 2018-2019.

FIGURE 8: LABOR FORCE PARTICIPATION BY EDUCATION LEVEL AND GENDER (%), 2018-2019



Source: World Bank staff calculations based on data from the LFHLCs 2018-2019.

FIGURE 9: FEMALE LABOR FORCE PARTICIPATION BY AGE COHORT AND GOVERNORATE (%), 2018-2019



Source: World Bank staff calculations based on data from the LFHLCs 2018-2019.

across the world show the importance of educational endowments among the factors that contribute to women's increased access to the labor market (World Bank 2012, Morton et al. 2014). In Lebanon, there is a stronger association between education levels and labor force participation for women as compared to men. Male labor force participation does not change much between education levels (from primary to university), but for women, participation rates increase substantially with having a university education (see Figure 8). Therefore, data shows that having secondary and university education is associated with higher FLFP. However, there are fewer women aged 15 to 64 years old in Lebanon with tertiary education than there are women with less than secondary (31 compared to

52 percent, respectively), pointing to low participation rates as a feature of less-educated women rather than a common characteristic shared by all women in the country (World Bank 2020e).

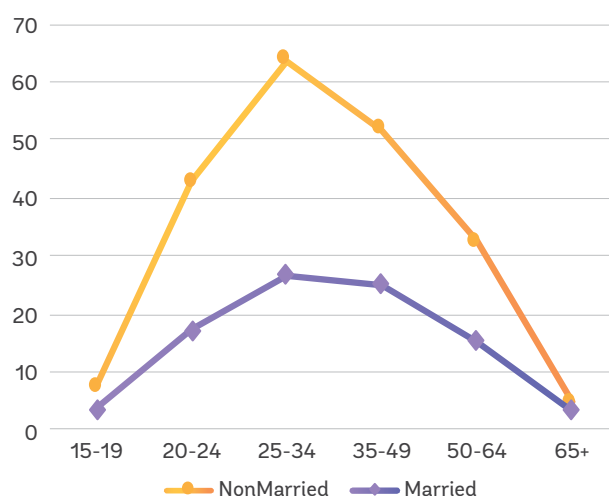
Labor force participation is affected by a combination of legal, social, normative and market-driven constraints that come into play at critical points in a woman's life. For a woman, the decision to withdraw or never enter the labor market takes place at four critical turning points, referred to as 'getting ready,' 'entering and remaining,' 'getting married' and 'having a child' (World Bank 2020e). Decisions made during these stages are affected by three overarching barriers: (i) laws and regulations that disadvantage women,

(ii) market forces that may limit the supply of jobs or fail to provide adequate infrastructure, and (iii) norms or informal institutions, such as individual beliefs or societal expectations about women's role in society, gaps in intra-household bargaining or gender-based violence. Education attainment plays a major role during the first critical turning point. To successfully transition from school to work, one must acquire the right skills and have the agency to make decisions on one's own, which may be a challenge for less-educated women. This, however, may change as women become educated, and a generational shift manifests in actual upticks of FLFP rates.

Marriage is a major turning point for women; it introduces considerable barriers to their labor participation. The prospect of getting married, and then marriage itself, comes with a set of legal and social constraints linked to fulfilling the traditional role of wife (World Bank 2020e). Figure 10 shows that being married reduces the women's likelihood of joining the labor force, particularly after the age of 25 to 34 years. Traditional gender roles persist, with 95 percent of married women taking on roles such as washing clothes, preparing food and cleaning the home, compared to 31 percent of married men (El Feki et al. 2017).

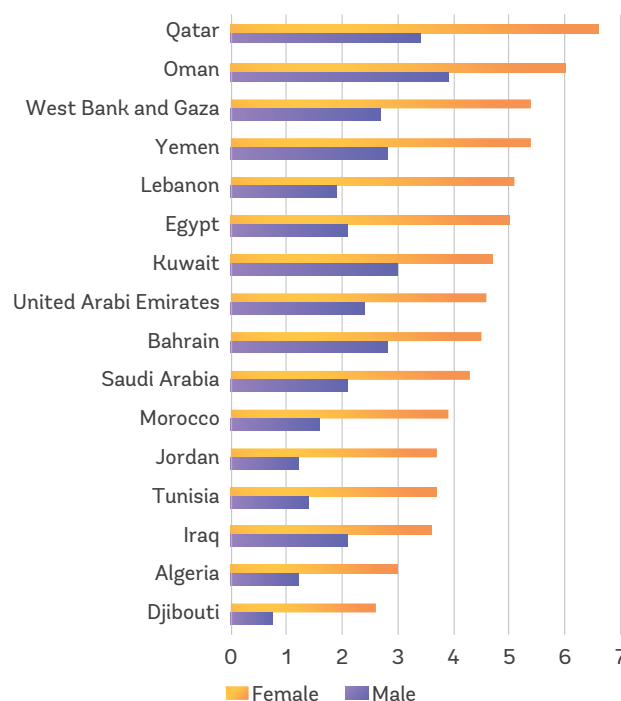
When women do work, they face a double burden at home. In the MENA region, married, working women spend an average of 28 hours per week on unpaid care. This is comparable to the time that married, non-working women spend on unpaid care. It is also more than seven times the total amount of time that married, working men spend on unpaid care (Assaad et al. 2017). Such traditional roles are generally favoured by men — and often by women who consider it to be the norm. When asked about challenges to entering or staying in the workforce, many women in Lebanon bring up family and spousal disapproval, which is in line with other reports that point to the roles that men have in influencing women's (specifically spouses) career choices, particularly given concerns about interference with household 'duties' (Elzir Assy 2018).⁴⁰ About 23 percent of women and around 30 percent of men believe that it is more important for a woman to marry than to have a career (World Bank 2020e, El Feki et al. 2017). Restrictive laws specific to married women, such as those that prevent women from remarrying in the same way as men, ultimately limit a woman's bargaining power and the choices she can make (World Bank 2020e).

FIGURE 10: PROBABILITY OF FEMALE LABOR FORCE PARTICIPATION BY AGE COHORT AND MARITAL STATUS (%), 2018-2019



Source: World Bank calculations based on data from the LFHLCs 2018-2019

FIGURE 11: DAILY HOURS SPENT ON CHILDCARE BY SEX



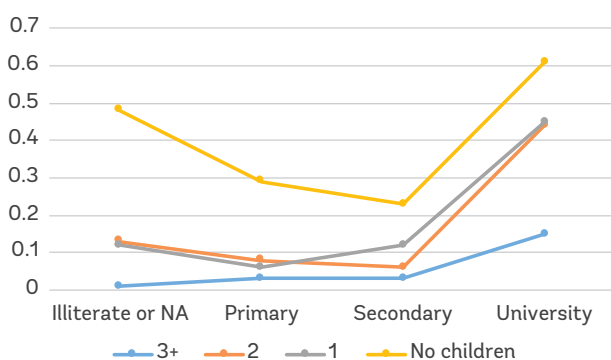
Source: Adapted from ILO 2018a (p. 48) based on data from latest year available.

⁴⁰ Elzir Assy conducted a qualitative study between November and December 2017. To capture a representative picture, the study consisted of 32 focus groups segmented by region, gender, age and labor market status. It was carried out in the three main regions of Lebanon: North Lebanon, Beirut/Mount Lebanon and South Lebanon/Nabatieh. It also included in-depth interviews with employers, conducted in January 2018.

Having children leads women to withdraw from the labor market as demands on their time increase while societal expectations related to childcare remain restrictive. In addition to time spent on domestic chores, women in Lebanon spend an average of more than five hours a day on childcare, while men spend an average of less than two (see Figure 11). Balancing work and care takes a considerable toll on women's ability to engage in paid activities, particularly in the absence of state-supported or subsidized quality childcare. A qualitative study of women and men in the North Lebanon, Beirut/Mount Lebanon and South/Nebatieh regions revealed that childcare is a contributing factor for women regardless of where she is in her decision-making process about work (Elzir Assy 2018). Societal

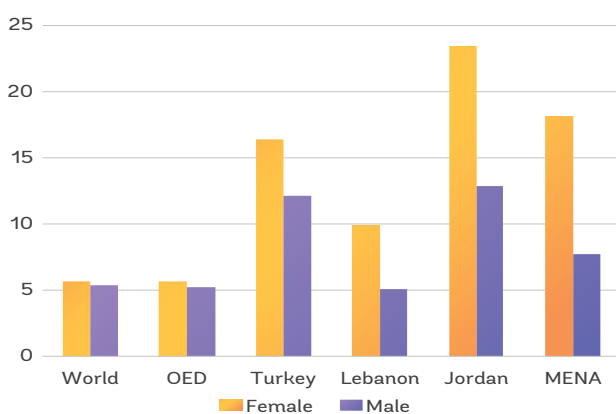
expectations greatly influence women's perspectives about employment, and while factors such as salaries and benefits are important, what mattered most for women in the study were the working hours, proximity to home and work environment. Women are more likely to be absent from work to care for children or family members than are men. Women consider factors such as job flexibility, having no small children at home, availability of a nursery and encouragement from the spouse's family far more than men do when deciding whether to work (Akeel 2009, Elzir Assy 2018). This is also true among refugee women in Lebanon, who have cited cultural reasons and having to care for children as the top reasons for their economic inactivity (World Bank 2020c). Working women had fewer children with a smaller share having children below the age of six, signifying that it is not a common practice to have children under two or three years old in nurseries. Figure 12 demonstrates that having children aged 0 to 6 years is a determinant of labor force participation across all education levels. Moreover, the more children a woman has, the lower the probability of participation.

FIGURE 12: PROBABILITY OF FEMALE LABOR FORCE PARTICIPATION BY NUMBER OF CHILDREN IN THE HOUSEHOLD (0 TO 6 YEARS) AND EDUCATION LEVEL, 25+, 2018-2019



Source: World Bank staff calculations based on data from the LFHLCs 2018-2019.

FIGURE 13: UNEMPLOYMENT ACROSS THE WORLD, OECD, TURKEY, LEBANON, JORDAN AND MENA (%), 2019

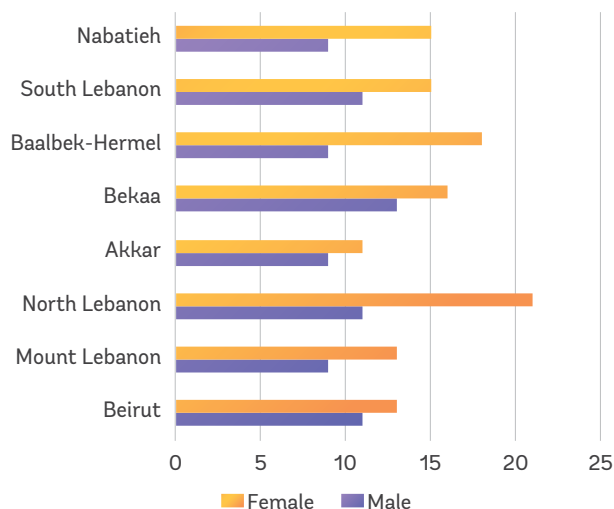


Source: World Development Indicators Database.

Legal and structural barriers are also key factors that directly impact women's access to economic opportunities outside the household. Since 2000, there have been legal provisions in the Labor Code extending maternity leave for women from 49 to 70 days, with 100 percent of their employment wages covered during leave (World Bank 2020d, ILO 2014). However, this is still below ILO's international benchmark of a minimum of 14 weeks. There is still no legislation on paternal or parental leave. The insufficiency of legally mandated leave prevents working women from being able to take the necessary time off to care for their young children, leaving few incentives for them to join the labor force.

Women who join the labor force face disproportionate levels of unemployment. At the world level and in OECD countries, the difference between female and male unemployment is insignificant. In the MENA region, the female unemployment rate is more than twice the male rate (see Figure 13). Lebanon follows the general MENA trend, with 10 percent of women in the labor force being unemployed as compared to 5 percent of men. This is not the case among the Syrian refugee population, which has unemployment rates higher among men at around 12.7 percent compared to women at 2.7 percent (World Bank 2020b).⁴¹ The trend is similar for youth unemployment, although the gap in Lebanon is less

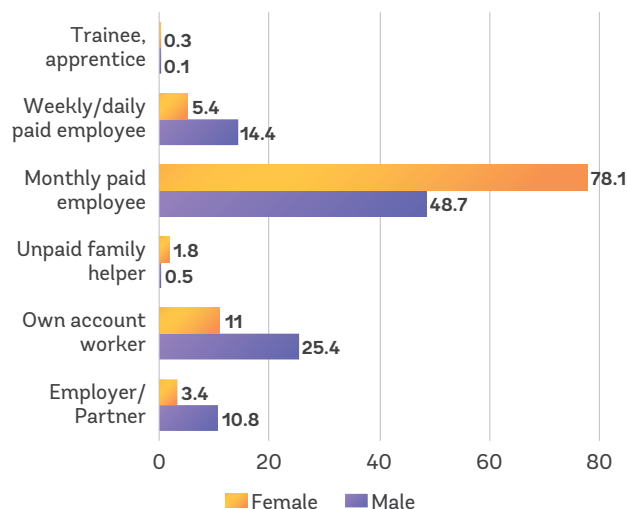
⁴¹ The majority of refugee women employed in Lebanon are in the agriculture sector, facing little competition with Lebanese nationals given their low rates of participation in the sector.

FIGURE 14: UNEMPLOYMENT BY GOVERNORATE AND SEX (%), 2018-2019

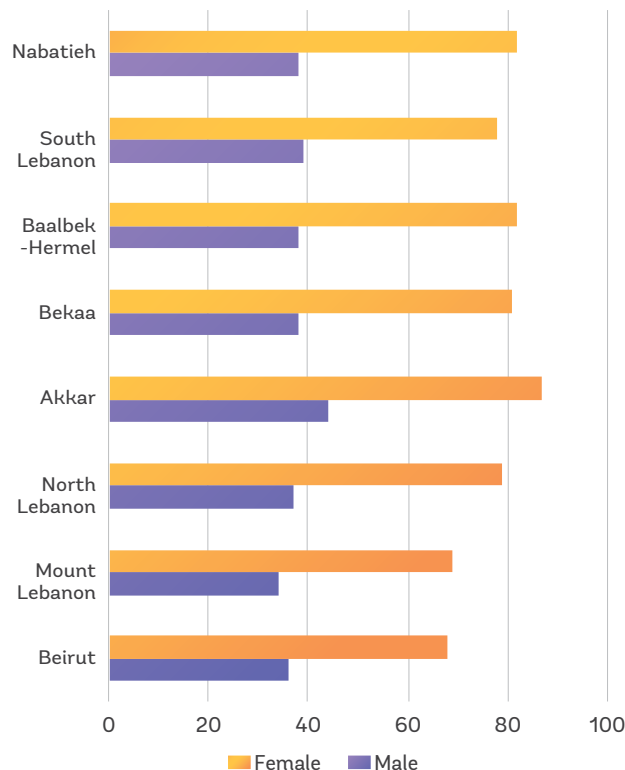
World Bank calculations based on data from the LFHLCS 2018-2019.

prominent than the regional MENA average. The ratio of female to male youth unemployment rate (percent; ages 15 to 24) is 1.33 in Lebanon, compared with the MENA average ratio of 1.84 (2019).⁴²

Similar to regional trends in participation rates, there are notable differences in female unemployment rates across governorates. Although female labor force participation in North Lebanon is higher than the country average, women there face the highest level of unemployment, followed by women in Baalbek and Bekaa, where unemployment among men is also prominent compared to the rest of the country. High levels of unemployment among women in North Lebanon (see Figure 14) may be explained by the fragile context and high levels of informality in the region, which leaves few options for women who are skilled and seeking formal wage work (Eljir Assy 2018). The share of women in wage employment in North Lebanon is on par with the country average, with over 80 percent of women in wage jobs compared to a little over 60 percent of men (see Figure 15).⁴³ The figure also shows that there is only a small share of female entrepreneurs, meaning that women are much more dependent on the availability of jobs, especially jobs that will be amenable to them. Adding to this, educated women will be more likely to wait for a job that can meet their expectations, which might be difficult in fragile environments. For women

FIGURE 15: JOB STATUS BY SEX (%), 2018-2019

Source: World Bank staff calculations based on data from the LFHLCS 2018-2019.

FIGURE 16: JOBLESSNESS BY GOVERNORATE AND SEX (%), 2018-2019

Source: Authors' calculation using LFHLCS 2018-2019

⁴² Data in this section are from the World Bank DataBank database, <http://databank.worldbank.org/>.

⁴³ Eighty percent of women are wage employees compared to 40 percent among men.

TABLE 3: AVERAGE CHANGE IN FULL-TIME EMPLOYEES BY GENDER FOR ALL FIRMS SURVEYED, OCTOBER 2019 AND OCTOBER 2020

Size (in full-time employees)	Number of firms	Average size	Average percentage of female to total full-time employees	Average percentage change in full-time employees*	
				Male	Female
0 to 4	38	3.0	23%	-14%	-19%
5 to 19	156	9.3	28%	-26%	-37%
20 to 99	133	40.0	30%	-37%	-30%
100 or more	36	161.3	29%	8%	-17%
Total	363	26.9	30%	-22%	-27%

Source: World Bank staff calculations based on data from the 2020 Follow up to Enterprise Survey

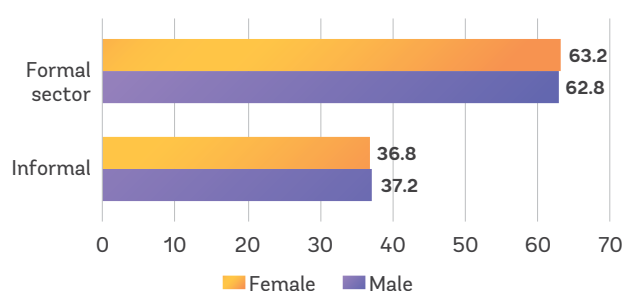
*Negative percentage signifies a decline in employees.

in Akkar, the gender gap in unemployment is lower, but this could be explained by high levels of inactivity among women. Figure 16 shows that joblessness is highest in Akkar at 87 percent among women compared to 44 percent among men.

Multiple crises have further exacerbated the already disproportionate levels of unemployment. Data from a survey of 379 registered firms (carried out between October 2019 and October 2020) shows that the average share of job losses was higher among women than it was among men (see Table 3).⁴⁴ This is in a context where women comprise less than a third of the total full-time workforce in those firms. As noted earlier, crises can impact women's access to economic opportunities in different ways, with school closures due to the pandemic making it difficult for women to juggle work and care responsibilities.

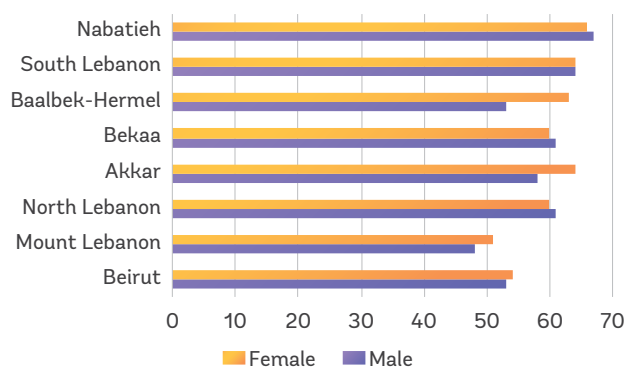
Unemployment is not the only issue; job quality is also important. Given the lack of an unemployment insurance scheme in Lebanon, staying unemployed is not an option. Many resort to accepting informal, mostly low-productivity jobs. Informal employment is high among both women and men. LFHLCS 2018-2019 data suggests that over one third of those employed are working in unregistered businesses, with no statistical difference between women and men (see Figure 17). Employment in unregistered businesses exposes workers to poor working conditions without access to social security or maternity benefits in the case of working women. Overall, informal employment is high

FIGURE 17: SHARE OF EMPLOYMENT IN UNREGISTERED BUSINESSES BY GENDER (%), 2018-2019



Source: LFHLCS 2018-2019

FIGURE 18: EMPLOYMENT IN THE INFORMAL SECTOR BY GOVERNORATE AND GENDER (%), 2018-2019



Source: LFHLCS 2018-2019

⁴⁴ The one-year period covers the start of the banking crisis, the emergence of the COVID-19 pandemic and the Port of Beirut explosions. While it is not possible to link job losses to any one of the crises, it is clear that such as confluence of crises has had a tremendous impact on the job market, with women disproportionately impacted.

BOX 2: WOMEN IN AGRICULTURE

Approximately 11 percent of the population in Lebanon is rural, with agriculture representing 11 percent of total employment. The share of women working in agriculture is limited, with female employment at 9 percent of total female employment (compared to male employment at 12 percent) (WDI 2019). Rural women working in agriculture are on average 55 years old (higher than the overall average of 52 years old) and are involved mainly in the production of dairy products, food preserves and subsistence farming (Maasri 2020, FAO 2012). However, a study commissioned by the FAO confirms that the majority of agricultural producers in Lebanon consists of small farmers and that the agricultural sector relies mainly on temporary workers, the majority of whom are female (Darwish 2012). Another study indicates that 75 percent of women working in the agriculture sector are recruited as seasonal/temporary workers,

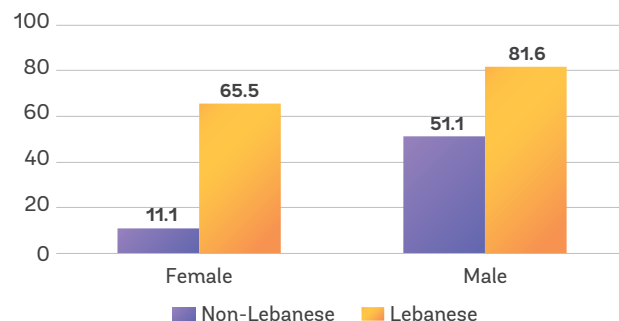
and as such, they are not eligible for social security or basic social protections (NIRAS 2020).

According to the 2019 VASyR, agriculture is the leading sector of work for Syrian refugee women ages 60-65 and young women (VASyR 2019). In fact, more female-headed households (28 percent) are engaged in agriculture compared to 15 percent of male-headed households. Women from rural areas in Syria have long worked in unpaid agriculture as contributing family workers. In Lebanon, women and girls are paid less than half of what men are paid per day for their work in the sector. According to an ILO study, the average monthly income for women in agriculture in Akkar was \$130-\$200 per month, while for men, wages were \$660-\$990 per month; wages are less for Syrian and Palestinian refugee workers (ILO 2018b).

across Lebanon, but more so outside the urban and cultural hubs of Beirut and Mount Lebanon (see Figure 18). In Akkar and Baalbeck-Hermel, one sees significant differences by gender to the disadvantage of women. This is also the case in Mount Lebanon, where informality is lower with higher rates among women. When the data is disaggregated by nationality, prominent differences emerge with higher informality among non-Lebanese women compared to Lebanese women and the overall rate (see Figure 19). For women, this can be explained by the high levels of Syrian refugees working in agriculture, which is 88 percent informal (ILO 2020) (See Box 2). More than half of Syrian refugee women in Lebanon work in agriculture (55 percent), followed by services (24 percent), with a small share (8 percent) employed in professional services (World Bank 2020b).

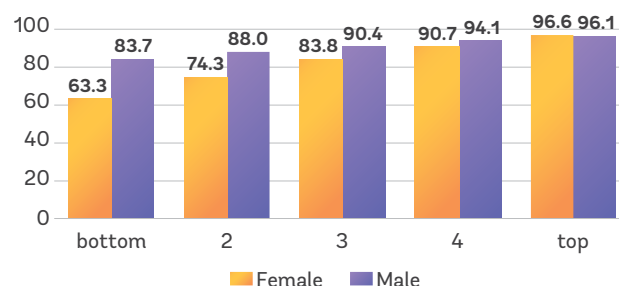
Women from poor quintile households are less likely to be employed than women from upper quintiles (see Figure 20). Only 13 percent of women from the bottom poorest quintile in terms of per capita household labor income are employed, compared to 28 percent from the top richest quintile. The direction of causality is unclear, but the limited employment opportunities among the poor and vulnerable, especially women, is a result of a combination of factors that impede escaping the cycle of poverty. These factors include the lack of relevant education and training, family responsibilities and the inability to afford childcare, lack of knowledge of existing opportunities, and the lack of available socially acceptable work.

FIGURE 19: FORMALITY OF THE EMPLOYED BY GENDER AND NATIONALITY (%), 2018-2019



Source: LFHLCS 2018-2019

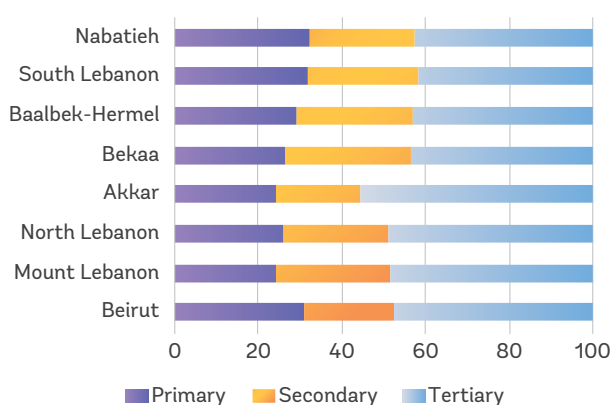
FIGURE 20: EMPLOYMENT BY GENDER AND QUINTILES OF PER CAPITA HOUSEHOLD LABOR INCOME (%), 2018-2019



Source: World Bank calculations based on data from the LFHLCS 2018-2019.

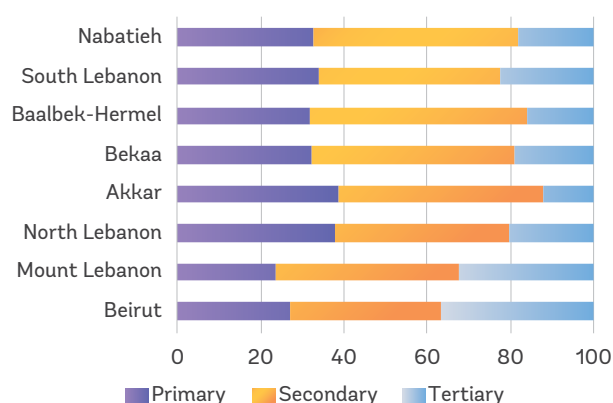
Employed women in Lebanon, regardless of geographic location, tend to correlate with educated, skilled workers compared to the male workforce. Across Lebanon, close to half of the female labor force (48 percent) comprises workers with tertiary education, compared to only 26 percent of male workers (LFHLCs 2018-2019). The largest gap can be seen in Akkar, where 55 percent of the female workers have university degrees compared to only 12 percent of male workers, followed by North Lebanon with a 29 percentage point gender gap difference (see Figures 21 and 22). This is consistent with the education trends in North Lebanon, with many more women with tertiary education attainment than their male counterparts.

FIGURE 21: COMPOSITION OF FEMALE WORKERS BY GOVERNORATE AND EDUCATION ATTAINMENT (%), 2018-2019



Source: World Bank calculations based on data from the LFHLCs 2018-2019.

FIGURE 22: COMPOSITION OF MALE WORKERS BY GOVERNORATE AND EDUCATION ATTAINMENT (%), 2018-2019



Source: World Bank calculations based on data from the LFHLCs 2018-2019.



BOX 3: THE STATUS OF MIGRANT WORKERS IN LEBANON

Women constitute the bulk of the migrant workforce in Lebanon, with many facing increased vulnerabilities and lack of protection. According to Amnesty International, there are 250,000 migrant workers in Lebanon, the majority of whom are female. Because the labor law excludes migrant workers, they are neither recognized nor protected, preventing them from enjoying basic rights as workers, such as minimum wage, overtime pay, compensation for unfair dismissal or maternity benefits (Aoun 2019). With their residency tied to the kafala system, many migrant workers are reliant on their sponsors for permission to move and communicate freely or even work 'normal' hours. Qualitative findings from an Amnesty International study (2019) show that cases of workers who had their passports withheld from them to restrict their movement are not uncommon.

During COVID-19, the lockdowns and restrictions have further curtailed migrant workers' mobility, bringing to light the challenges they face with regards to accessing information about the pandemic or health care services should they get sick. As household family stressors increase due to the repercussions of the multiple crises, migrant workers are much more vulnerable to abuse, exploitation and neglect by sponsors. An international assessment conducted of migrant workers found that close to 80 percent had lost their income since the financial/economic crisis of 2019; one third of those losses were reported during the COVID-19 pandemic (UNOCHA 2020).

Note: Refer to the institutional section of the Gender Note for additional details on the legal definition of the kafala system.

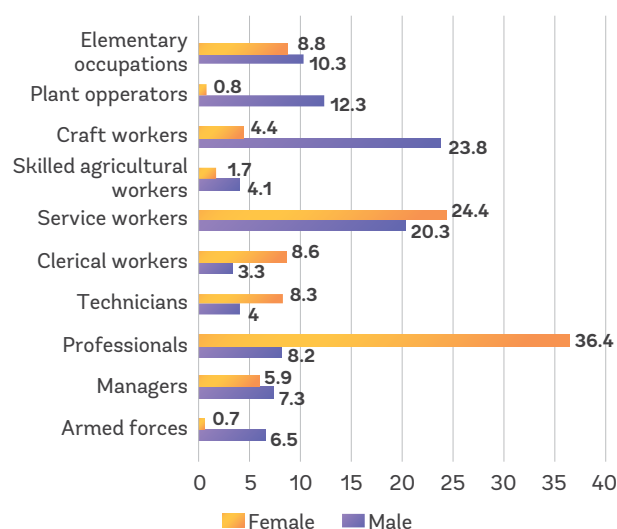
Occupation segregation and gender wage gaps

Despite being more educated, employed women are concentrated in service sectors such as education, health and public administration. Even though the degree of sector segregation among women has declined over time, leading to a wider spread across the main sectors of economic activity for younger women, occupational segregation is still prominent in Lebanon (see Figures 23 and 24) (Akeel 2009). The education, health and public administration and the services sectors represent the largest share (see Figure 23). Analysis of job categories (see Figure 24) across gender shows that, on the one hand, there are many female service workers who are likely to be lower-skilled specialists. On the other hand, there is a very high share of fields where few women occupy management and executive positions, leading to limitations in their ability to secure better wages.

Occupational segregation correlates with hours of work and remuneration. Only 46 percent of Lebanese workers earned labor income during the month prior to the LFHCLS 2018-2019.⁴⁵ Moreover, this share is lower among women compared to men — 21 versus 55 percent, respectively. The overall low share may be explained by deteriorating economic and social conditions leading up to the 2019 financial crisis. The disproportionate figure could be a result of women's larger share in the services sector, which may be associated with irregular earnings if it is in the hospitality business or food/clothing retail. There is also a significant difference in the actual number of hours worked per week between male and female workers. According to LFHCLS 2018-2019, male workers spend an average of 52 hours per week working, whereas female workers spend an average of 41 hours per week working. The gap in hours worked is also in line with other calculations that show men spend, on average, 53 hours per week working, whereas women spend 32 hours per week (World Bank 2020e). This can be associated with a lower number of hours of work observed in the education, health and public administration sectors in general, which are sectors where a large share of women are employed.

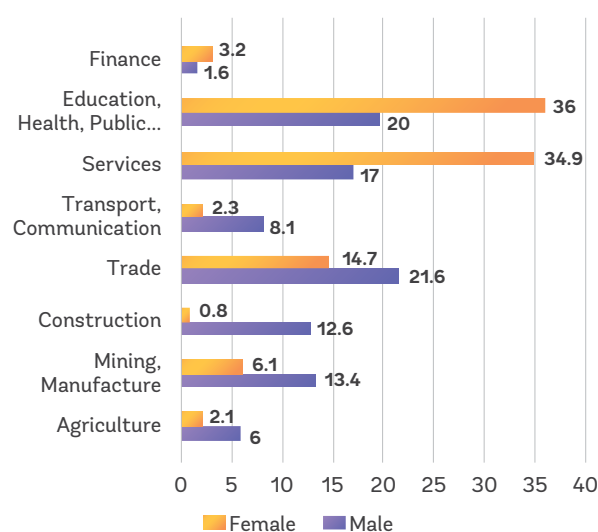
Estimations of the gender wage gap will vary depending on the methodology used but studies found women tend to be at a disadvantage when all factors

FIGURE 23: JOB CATEGORIES RATES BY SEX AND SECTOR (%), 2018-2019



Source: LFHCLS 2018-2019

FIGURE 24: EMPLOYMENT RATES BY SEX, AND SECTOR (%), 2018-2019



Source: LFHCLS 2018-2019

⁴⁵ Retrieved from Central Administration of Statistic's website, based on LFHCLS district-level analysis with references to national findings (LFHCLS 2018-2019).

TABLE 4: LOGARITHM OF LABOR EARNINGS PER MONTH, PER HOUR AND HOURS WORKED ACROSS WOMEN AND MEN, 2018-2019

	***log wage Monthly	***log wage per hour	***hours usually worked per week
Men	6.9	1.57	52
Women	6.9	1.82	41

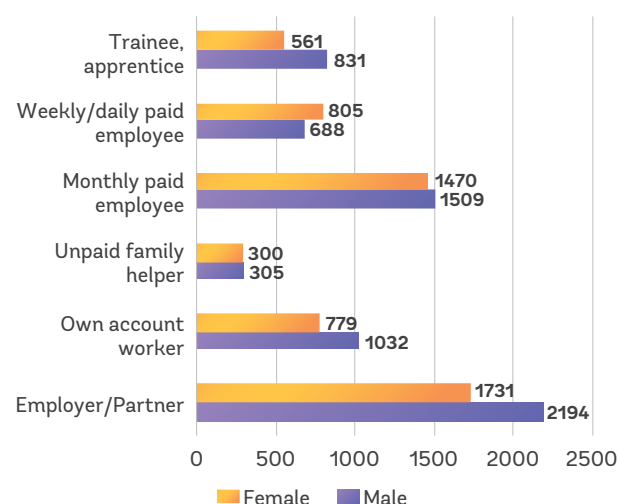
Notes: Hourly earnings are calculated using a variable showing usual hours worked per week.

*** Significant difference at 1% level, ** at 5% level and * at 10% level.

Source: World Bank staff calculations based on data from the LFHCLS 2018-2019.

are taken into account. When focusing on employed individuals with non-zero wage income and calculating the unconditional gender gap, there is no significant difference between women and men using monthly wages. However, when comparing hourly wages, the gender gap is to the advantage of women. Table 4 indicates that the hourly wage for women, on average, becomes higher than for men, because men work on average 11 hours more than women in a week, which has an equalizing effect on earnings per hour (Atamanov et al. 2016). A similar observation can be seen in Figure 25 in categories referring to wage employment (monthly paid and weekly/daily paid). However, studies of econometric wage determination introduced by Oaxaca (1973) and revisited by Stanley and Jarrell (1998) raise questions about the extent of variations in how gender wages estimations are calculated and the need to take into account explained and unexplained factors.⁴⁶ Another study shows that the gender wage gap in Lebanon is 22 percent for all workers to the disadvantage of women, after controlling for characteristics and selection (World Bank 2020e). The gap is higher than what is observed in Iraq and Jordan's private sector (World Bank 2020e). Female entrepreneurs are also at a major disadvantage, earning less as employers or own-account workers. Significant wage gaps exist among refugee populations, who work an average of 14 days per month (13 days for women and 14 days for men) compared to the standard 22 working days per month (World Bank 2020c). The average monthly income for refugees averages 43 percent of the approved minimum wage requirement in Lebanon, with men earning \$206 and women earning \$158 per month (World Bank 2020c).

Lebanon has made progress in expanding workers' protections, yet there remain gaps. In 2000, Lebanon passed Labor Law 207 (Article 26) stipulating that employers must not discriminate based on gender, kind of work, salary or wages, hiring, promotion, vocational training or attire. There are also no provisions mandating equal remuneration for work of equal value (World Bank 2020d). However, prospective employers still have the right to ask about family status and are not required to guarantee returning mothers their positions (or

FIGURE 25: AVERAGE INCOME/NET EARNINGS IN LBP FROM MAIN JOB LAST MONTH BY EMPLOYMENT STATUS, 2018-2019

Source: LFHCLS 2018-2019

⁴⁶ This analysis applies only to wage earners. The difference in hourly wages presented in Table 4 is largely driven by differences in observable factors such as education and employment sector. The higher the education attainment, the smaller the gender gap, while the concentration of women in certain sectors such as health, education or tourism may also put them at an advantage. As such, the results do not take into account unexplained or unobservable factors such as gender-based discrimination in the workplace (with regards to salary). The LFHCLS 2018/2019 does not allow for analyzing wage earnings through an Oaxaca Decomposition, which could take into account both the explained and unexplained factors. However, Atamanov et al. 2016 applies it using the HBS 2011/12 data and demonstrates that any wage differential decreases substantially when unexplained factors and a correction for selection bias is included — pointing to a clear disadvantage for women.

equivalent) or to provide nursing breaks after their return from maternity leave (Iqbal 2016, WABA 2019). There are no legal differences between the number of hours women and men can work. There are, however, restrictions on the ways that women can work in jobs related to mining, factory work, agriculture, energy and transportation (World Bank 2020e). These are important restrictions that add to the constraints that women face due to their reproductive and caregiving roles — restrictions that are associated with social norms.

Studies have shown that societal expectations about women's traditional roles at home contribute to gender biases in hiring practices among employers who may be reluctant to hire women (World Bank 2020d). In a 2018 gender technical assessment carried out to understand female constraints in accessing jobs in Lebanon, the majority of employers interviewed reported preferences for hiring men because of their individual beliefs regarding women's care roles at home. A share of employers raised doubts about women's ability to take on management positions or jobs they considered "more suited for men" (Eljir Assy 2018).⁴⁷

Women's role in firms and entrepreneurship

Representing a smaller share of the total enterprise landscape and having more limited assets to start with, female entrepreneurship was severely affected in 2020; many women-owned businesses closed due to the pandemic. International estimates point to a six percentage-point gender gap in terms of closures to the disadvantage of women (Goldstein et al. 2020). Additionally, one in five of the many businesses impacted during the explosions were women-led, with half of them likely to be smaller than male-owned firms, unregistered and employ more female employees (UN Women 2020a). Of those women-owned businesses damaged by the explosion, 70 percent of employees were women.

Compared to the MENA regional average, female participation in ownership and the share of firms with a woman as the top manager are extremely low in Lebanon. Despite evidence pointing to the benefits of gender diversity, only a small share of Lebanese firms (10 percent) have women among their owners compared to the MENA average (19 percent). Only 5 percent is majority female owned (IFC 2019).⁴⁸ The proportion of women in management is also limited, with only 6

percent of firms having a female top manager; this is significantly lower than the world average of 18 percent (World Bank Enterprise Survey 2019). These figures are in line with findings from the recent LFHLCs 2018-2019, which reveals that, on average, only 11 percent of women are self-employed 'entrepreneurs', compared to 25 percent of men (see Figure 15).⁴⁹ Importantly, Figure 5 also shows that four out of five women in Lebanon are wage employees.

There is a clear link between firms having female participation in ownership and the gender of the top manager. Seventy-six percent of firms run by women also have female participation in ownership, while only 6 percent of the firms managed by men have women among the owners. Furthermore, female entrepreneurs provide greater employment opportunities to other women than do male entrepreneurs. Firms led by women tend to employ a larger proportion of female permanent full-time workers (49 percent) compared to firms led by men (22 percent) (World Bank Enterprise Survey 2019). More commonly, firms led by women offer formal training to their staff to a considerably

47 Firms interviewed included: Three firms with more than 50 employees; four firms with between 10 and 50 employees; and three firms with less than 10 employees. This has also been confirmed by earlier studies. A 2009 World Bank study found that a 40 percent of female and male Lebanese entrepreneurs directly mentioned family commitments as the major drawback to hiring women. Male entrepreneurs considered women less committed to their work due to, for example, the male entrepreneurs' perceptions that women had higher absentee rates and greater unavailability for working overtime (Akeel 2009).

48 Companies with women represented on boards and executive committees have a 47 percent higher return on equity and 55 percent more gross income. In Lebanon, 532 firms were covered by the Enterprise Survey.

49 An IFC study, Women on Boards in Lebanon (2019), covering 393 Lebanese companies out of a sample of 1600, reports that 50 percent of firms surveyed have female board members, with women representing 14 percent of all board members.

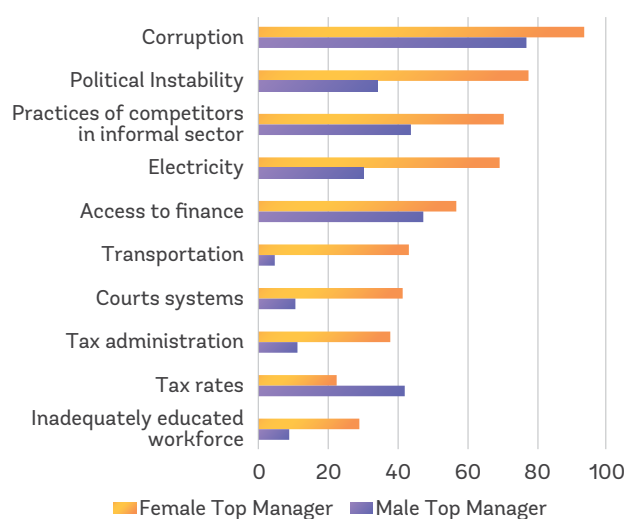
larger extent than firms led by men (29 percent and 20 percent, respectively). Female top managers are more prevalent in the food manufacturing sectors (12 percent) and in service sectors (8 percent), with a quarter of them working in large-sized firms.⁵⁰

Women have fewer opportunities to access finance for their business operations than men do. While access to finance is reported as a key challenge facing female entrepreneurs in Lebanon and globally, there are no legal differences between how Lebanese women and men register a business, sign a contract or open a bank account (World Bank 2020d). In terms of securing financing, only 31 percent of female-led firms have a bank loan or line of credit compared to male-led firms (40 percent). This disparity might explain why female top managers identify access to finance as a main constraint to the current operations of their establishment more so than their male counterparts: 57 percent and 47 percent, respectively (see Figure 26) (World Bank Enterprise Survey 2019). As a result, access to and use of financial institutions may be more limited: 20 percent of men report using their accounts at a

formal financial institution for business purposes only or for both business purposes and personal transactions, compared to less than even 4 percent of women.⁵¹

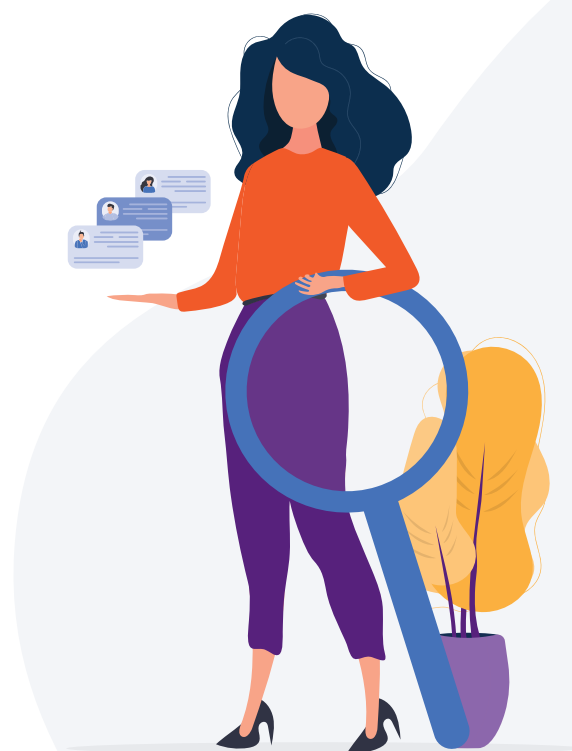
Seventy-eight percent of female-led firms and 34 percent of the male-led firms identified political instability as the biggest obstacle to their establishment.⁵² In general, female and male managers evaluate obstacles differently. For example, corruption is identified as a major constraint by all firms, but more so among female-led ones: 94 percent of female top managers identify it as a major or very severe obstacle compared to 77 percent of men who do so. Access to infrastructure (such as electricity and transportation) is another issue that women managers identify as a major hurdle much more so than men (see Figure 26). Practices in the informal sector are also among the top concerns for women because close to three quarters of female-led firms (72 percent) compete with informal businesses compared to 55 percent of male-led firms. In part, this could be due to the concentration of women-owned businesses in the services sector, which tend to be more informal.

FIGURE 26: MOST IMPORTANT CONSTRAINTS TO FIRM OPERATIONS (%), 2019



Note: Share of top managers identifying issues defined as major or very severe obstacles.

Source: 2019 Enterprise Survey



50 Lebanese women lead 5 percent of small firms (between 5 and 19 employees), 5 percent of medium-sized firms (between 20 and 99 employees), and 25 percent of large firms (more than 100 employees).

51 Data from Global Findex 2017 shows that only 17 percent of women borrowed money from a financial institution or used a credit card, compared to 28 percent of men who did so. There is also a gender gap between women who borrowed money to start a business compared to men, at 2 and 7 percent, respectively.

52 Data in this section are from the World Bank Enterprise Survey database, <https://www.enterprisesurveys.org/>. Figures are presented keeping in mind that the share of firms with female top managers (or are female led) is much smaller than the share of firms that is managed or led by men.

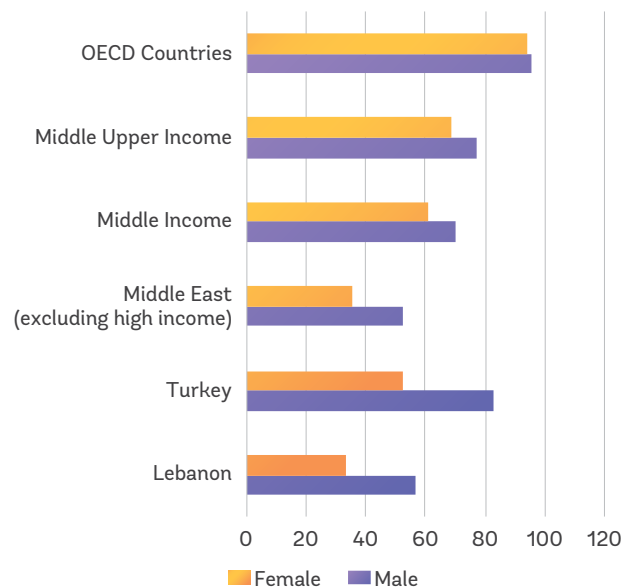
Access to assets and land ownership

Legal restrictions surrounding inheritance and access to assets continue to exist for women in Lebanon; in most circumstances, these restrictions depend on religious affiliation (WBL 2020d). According to the Lebanese Constitution, Articles 9 and 19, women cannot inherit assets in the same way as men can, whether from parents or spouses (World Bank 2020d). The processes for applying for divorce and child custody rights also depend on the religion one belongs to, which with few exceptions tend to favour the patriarch.

Lebanese women have the same rights as men do in owning property, though in practice they continue to face financial and social constraints with respect to how they can claim or manage property. According to Women, Business and the Law (2020), there are no stated legal differences between women and men with regards to their right to land ownership. However, female landowners in rural or poor urban communities are unlikely to be aware of their rights, to be able to afford the high fees needed to register their property or to be a part of a cooperative that might enable them to access property management funds. Furthermore, while Lebanon withheld its reservation of CEDAW Article 16 (h) calling for equal rights between spouses in terms of ownership, management, acquisition and disposal of property, it still maintains reservations in other aspects of key marital and family relations, making it difficult for a married woman to carry out her decisions — especially if they are not aligned with the preferences of her (male) spouse.

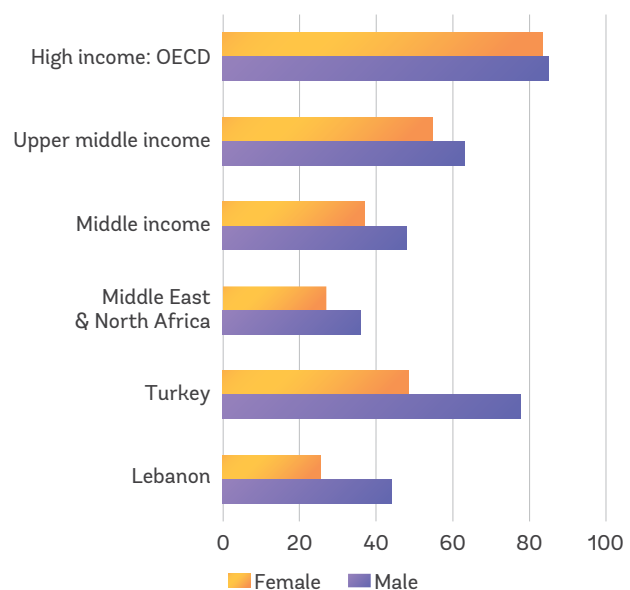
Overall financial inclusion in Lebanon is similar to the regional average, but lower when compared to middle-income and upper-middle-income countries; there are substantial gender disparities in access to financial services in favour of men. In Lebanon, overall access to accounts is similar to the MENA average, but lower than middle- and upper-middle-income countries. When plotting access to account ownership and debit cards across gender in Lebanon and selected comparators, it becomes clear that the gender gap in access to financial services is highest in Lebanon and Turkey compared to the gender gap average in the MENA region and gender gap averages in middle-income, upper-middle-income and OECD countries (see Figures 27 and 28). For example, in 2017, 57 percent of men in Lebanon had accounts in

FIGURE 27: ACCOUNT OWNERSHIP OR MOBILE SERVICE PROVIDER, BY SEX (%) 2017



Source: Global Findex Database

FIGURE 28: DEBIT CARD OWNERSHIP, BY SEX (%), 2017



Source: Global Findex Database

TABLE 5: HOURS WORKED PER WEEK AND INCOME/NET EARNINGS FROM MAIN JOB BY ECONOMIC SECTORS, LBP THOUSAND, 2017

	has a financial account	has a debit card	has a credit card
Age	0.010***	0.001	-0.012***
Female	-0.710***	-0.601***	-0.383***
Second quintile	0.371**	0.395**	0.196
Third quintile	0.534***	0.592***	0.423*
Fourth quintile	0.545***	0.674***	0.475**
Fifth quintile (richest)	0.891***	0.858***	0.702***
Secondary	0.590***	0.458***	0.504***
Completed tertiary or more	1.813***	1.680***	1.279***

Note: *** significant at 1%, ** significant at 5%, * significant at 10%

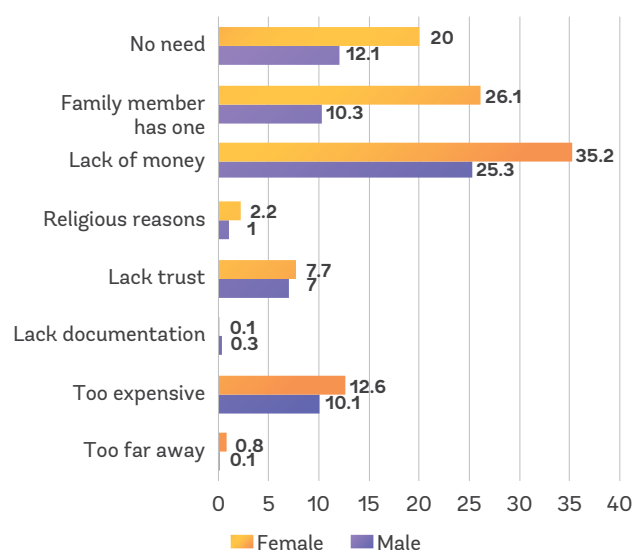
Note: Lowest quintile and Completed Primary or Less were omitted

Source: World Bank staff calculations based on data from the Global Index 2017.

financial institutions compared to 33 percent of women. These figures have likely been affected by the ongoing financial and economic crisis since 2019,⁵³ which has led to the inability to withdraw cash from bank accounts (especially from US Dollar-denominated accounts). This has likely affected the requests to open new accounts.

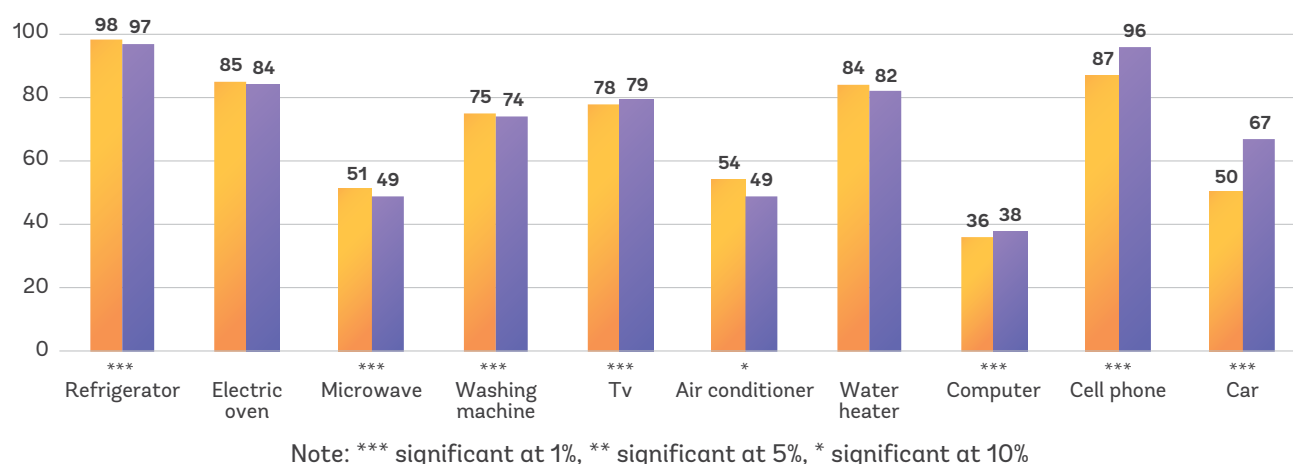
In general, education, welfare status and gender are closely associated with having financial accounts, debit and credit cards. However, women have a much lower likelihood of having financial accounts, debit or credit cards, even after controlling for education and welfare status (see Table 5).

Women are likely to depend on other family members for access to financial services. Lack of money and the fact that someone else from the family has an account are two of the most common reasons (see Figure 29). It is noteworthy that, compared to men, more than twice the share of women report the reason for the absence of an account is because another family member has one.

FIGURE 29: REASONS FOR NOT HAVING AN ACCOUNT AT A FINANCIAL INSTITUTION (%), BY SEX, 2017

Source: Global Index Database

53 The 2019 banking collapse resulted from long-standing financial and economic crises that caused systemic macro-financial failures, such as risk of bank deposits (or cash outflow), an exchange rate breakdown, a default on sovereign debt, triple digit inflation and severe economic contraction (World Bank, European Union, United Nations. 2020). As widely reported by local and international media outlets, banks responded to the economic financial crisis by tightening controls on cash withdrawals, leaving many customers without access to their savings (Aghari, 2020; Dahan, 2021; Geldi 2021).

FIGURE 30: ASSET OWNERSHIP ACROSS FEMALE- AND MALE-HEADED HOUSEHOLDS (%), 2018-2019

Source: World Bank staff calculations using data from LFHLCs 2018-2019.

The patterns for borrowing money are very different for men and women. In 2017, 40 percent of men and 33 percent of women had borrowed money in the past year.⁵⁴ More men also borrowed from a formal financial institution than women (20 percent and 13 percent, respectively). A larger share of women, 21 percent, reported that it would not be possible for them to come up with emergency funds, as compared to 15 percent of men who reported they could.

There are no significant differences in access to key assets between female- and male-headed households, with some exceptions. There are no significant differences for many assets, such as refrigerators, microwaves, televisions and washing machines. However, male-headed households have much higher access to cars and mobile phones (see Figure 30). Such differences contribute to challenges that vulnerable women may face regarding access to information and safety in transportation, ultimately standing in the way of her voice and agency.

Women experience restricted access to rural land ownership. Women are important contributors to agricultural production, but their limited access to land and production means their contributions are significantly lower than those of their male counterparts. Based on the 2010 Agriculture Census, only 9 percent of farms were owned by women, and only five percent was cultivated by them (FAO 2021). Women in rural areas have little access to land due to legal, economic

and cultural constraints. Most of the land cultivated by women is fragmented and smaller than that cultivated by men: less than 0.6 ha, compared to 1.3 ha for land parcels operated by men (FAO 2012).

Rural women face additional challenges surrounding mobility, which are exacerbated by gender norms and biases. Limited public transportation in rural areas coupled with safety concerns in transport may make it challenging for rural women to access services outside of their community unless they have a private car (World Bank 2020d). However, a 2018 study of Syrian refugees in Lebanon found that there was a higher reduction in freedom of movement due to safety concerns among men than among women, suggesting that social norms play a large role as well (IPSOS Group SA 2018). Figure 31 shows that fewer women (50 percent) have access to car ownership compared to men (67 percent). As a result, they may participate less in decision-making processes and have less access to extension and marketing services, adequate farm inputs and technologies as compared to men. Furthermore, over half of the women employed in the agriculture sector (56 percent) work on a part-time, seasonal or contractual basis, with a notable share (30 percent) considered as 'helpers', leaving them vulnerable to exploitation (ILO 2018a). Women are often left with inadequate access to financial services due to limited income (subsistence agriculture), lack of collateral (land ownership), or other sociocultural constraints. Taken together, the situation makes rural women among the most vulnerable groups of the Lebanese population.

54 Data in this section are from the World Bank Global Findex database, <https://globalfindex.worldbank.org/>.

HUMAN CAPITAL ACCUMULATION



Lebanon has made progress in reducing the differences between women and men in human capital endowments, but gaps remain — especially for vulnerable populations. People's human capital — their skills, health, knowledge and resilience — is a central driver of sustainable growth and poverty alleviation because it shapes their ability to reach their full potential in society (World Bank 2018). The 2012 World Development Report identified addressing gender differences in endowments of human capital as a key priority in reducing global gender inequality (World Bank 2012). Investments in women's health and education, two central components of human capital, not only reduce gaps between women and men in productivity and wages but are also passed on to future generations through higher education and better health outcomes for their children.

The World Bank's Human Capital Index measures the amount of human capital girls and boys can expect to accumulate by the age of 18, given their country's measures of survival, health and education. Strikingly, Lebanon's overall Human Capital Index score is the same for girls and boys, with girls having similar or only slightly lower survival rates, test scores and expected years of schooling (World Bank 2020e).⁵⁵ However, the superficial appearance of gender parity masks persistent challenges in the fields of health and education, especially among Lebanon's large refugee population.

TABLE 6: EDUCATION INDICATORS OF HUMAN CAPITAL IN SELECT COUNTRIES

		Expected Years of School	Harmonized Test Score
Lebanon	Female	10.36	395
	Male	10.73	384
Jordan	Female	11.39	444
	Male	10.9	414
Iraq	Female	7.2	377
	Male	6.7	353
West Bank and Gaza	Female	12.5	424
	Male	11.9	399
Turkey	Female	12	483
	Male	12	473

Source: Human Capital Index Database: Expected Years of School Lebanon, 2020. (Expected years of school for Lebanon is 2017. All other data is 2020.)

Access to and outcomes in education

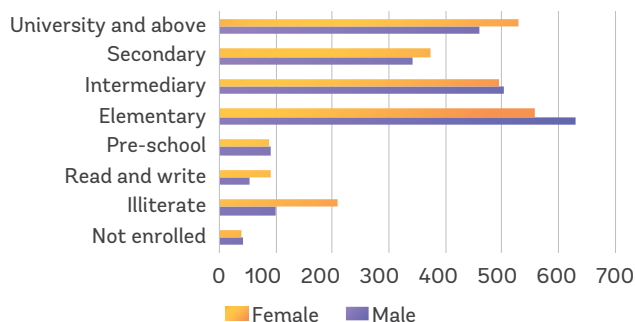
According to the World Bank's Human Capital Index, a child (male or female) born in Lebanon will grow up to achieve 52 percent of the potential productivity they could have achieved if they had full education and health (Human Capital Project, 2020). The number of expected years of school is slightly lower for girls than boys (10.3 compared to 10.7, respectively). In adjusted

years of schooling, which considers what children actually learn, the figure drops to only 6.3 years.

Gender disparity in education attainment varies by education level, with more boys than girls out of school overall. In absolute terms, and according to LFHLCs 2018-2019, more school-aged boys are out of school

⁵⁵ Lebanon is the only country in the MENA region where boys have more quality-adjusted expected years of school, on average.

FIGURE 31: EDUCATION ATTAINMENT, BY SEX AND LEVEL (IN THOUSANDS), 2018-2019



Source: LFHLCS 2018-2019

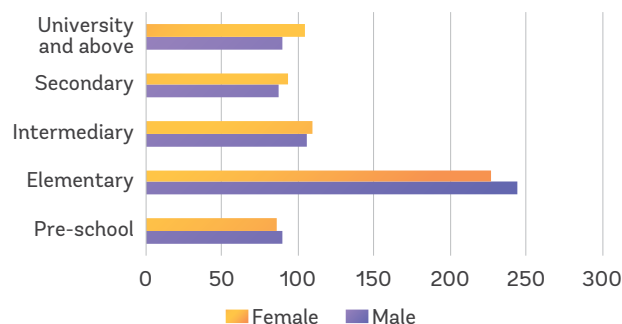
than girls, at 41,000 compared to 39,000, respectively (LFHLCS 2018-2019). During the early education years, there are fewer girls enrolled in elementary levels compared to boys, but the trend reverses in the later stages of education (see Figure 31). According to UNESCO, the share of repeaters in primary school is significantly higher for boys than it is for girls (7 percent compared to 4.7 percent). The chance of completing primary school for boys is also lower at 83 percent, compared to 87 percent among girls.⁵⁶

Girls and boys achieve relatively similar harmonized test scores (see Table 6), but scores for both, at 395 and 384, respectively, are lower than the regional average of 407 (World Bank 2020b). More specifically, the Trends in Mathematics and Science Study reports that Lebanese boys are at a similar level in mathematics as the international average with test scores of 456 (international boys' average is 465), while Lebanese girls' average score of 444 is lower than both that of their male counterparts and the international girls' average (469). In science, Lebanese girls and boys perform well below international averages, with scores of 404 for girls and 408 for boys (compared to the international averages of 480 and 474, respectively).⁵⁷

A secure learning environment is paramount to increasing education attainment. Among students who were not enrolled in primary or secondary school in Lebanon, when asked about the reasons for not being enrolled, a greater share of male students reported

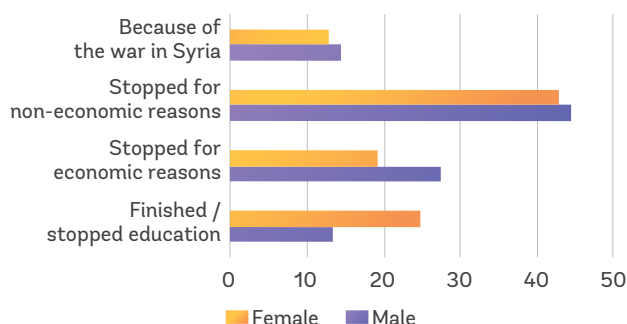
economic reasons than female students did. In contrast, more female students reported that they had completed their studies (see Figure 33). The primary reasons for stopping education for both girls and boys, however, are non-economic and reflect a wide range of factors. Challenges with enrollment, incorrect assignment of grades and coping in new and often less secure environments can be a factor for non-nationals as well as vulnerable Lebanese (Shuayb et al. 2016). Bullying, harassment and violence are prevalent in schools, where almost half (48 percent) of Lebanese students reported having been a victim of verbal or physical abuse compared to 37 percent internationally (Abdul-Hamid and Yassine 2020).

FIGURE 32: CURRENTLY ENROLLED STUDENTS, BY SEX AND LEVEL (IN THOUSANDS), 2018-2019



Source: LFHLCS 2018-2019

FIGURE 33: REASONS FOR NON-ENROLLMENT AMONG 3 TO 24-YEAR-OLDS RESIDING IN LEBANON (%), 2018-2019

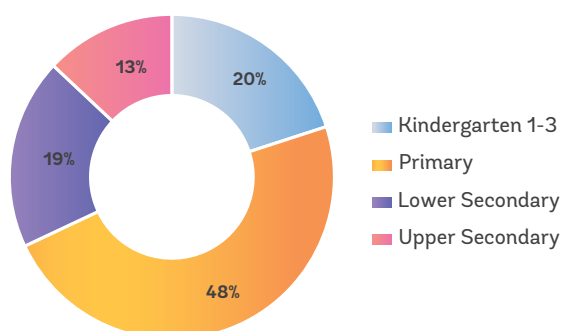


Source: LFHLCS 2018-2019

⁵⁶ Education data in this section are from the Institute of Statistics of UNESCO.

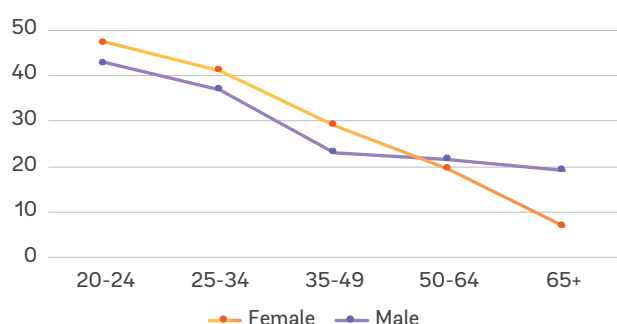
⁵⁷ The standardized Trends in International Mathematics and Science Study test was developed by the International Association for the Evaluation of Educational Achievement (IEA). The 2011 round was applied in 63 countries. Results are within a range of 0–1,000, with student performance typically ranging between 300 and 700. See Mullis et al. (2012) and Martin et al. (2012). Note that Lebanon does not participate in any major international reading tests such as IEA's Progress in International Reading Literacy Study, or OECD's Programme for International Student Assessment.

FIGURE 34: DISTRIBUTION OF STUDENTS ACCORDING TO THEIR EDUCATION LEVEL FOR THE SCHOOL YEAR 2019-2020 (%)



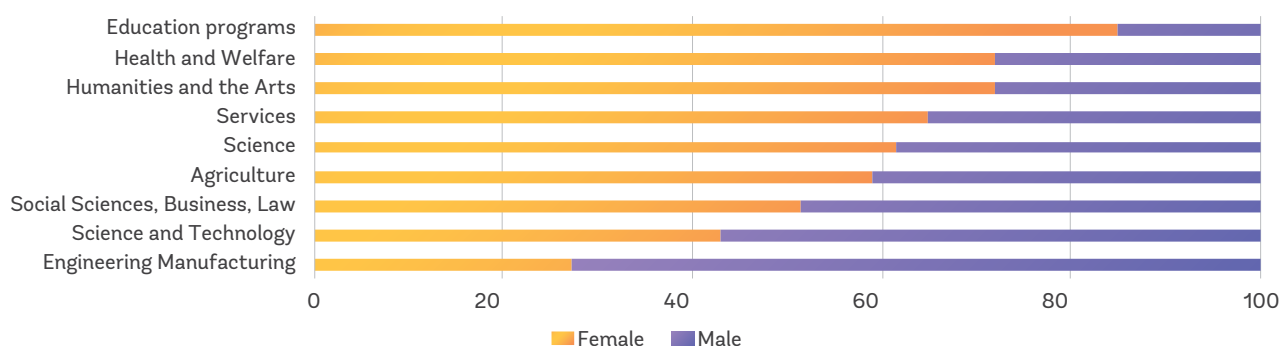
Source: Ministry of Education, Statistical Bulletin 2019-2020. The data include students from public schools, private schools (free and not free), and UNRWA schools. A total of 1,069,826 students in Lebanon, among them 36,014 from UNRWA. In the Ministry of Education bulletin, kindergarten students are considered in the age cohort of three to six years old.

FIGURE 35: SHARE OF POPULATION WITH SOME UNIVERSITY EDUCATION BY GENDER AND AGE GROUPS (%), 2018-2019



Source: World Bank staff calculations using data from LFHLCs 2018-2019

FIGURE 36: TERTIARY EDUCATION GRADUATES IN SELECTED FIELDS OF STUDY, BY SEX (%), 2011

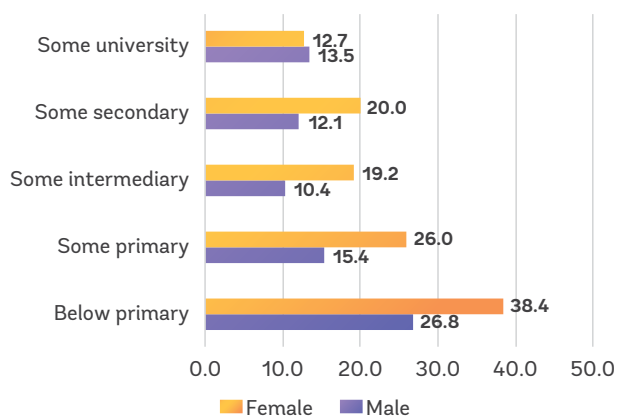


Source: UNESCO data from Atamanov et. al 2016.

The inaccessibility of childcare in Lebanon, especially for poorer families, creates conditions that limit women's accrual of human capital and ability to work. A 2020 World Bank study found that lack of access to childcare can be detrimental to the education of older siblings, especially girls, who may have to take on responsibility for care (Devercelli and Beaton-Day, 2020). Decreased participation in school, in turn, may be related to a higher risk of early marriage and adolescent fertility, creating further impediments to women's development of their human capital. Furthermore, greater access to childcare could increase the human capital of poorer children if that childcare includes early childhood development (World Bank, 2020e).

In Lebanon, focus group discussions with women from different socioeconomic positions in the North, South and Beirut/Mount Lebanon areas revealed that childcare might be perceived as an option mostly for well-off families (Elzir Assy 2018). For children aged three to six years old, the education system offers kindergarten or preschool (see Figure 34), but it is not compulsory despite evidence showing the importance of early childhood education as an indicator for success in primary school (UNESCO 2020, Devercelli and Beaton-Day 2020). Yet Lebanon is not an outlier: Devercelli and Beaton-Day (2020) report that globally, four out of 10 children (below primary level) in need of childcare do not have access to it; 80 percent of these children live in low- and lower-middle-income countries. This system, as currently constituted, limits poor women's ability to accrue human capital through multiple channels (child development, adolescent education and family welfare), in addition to its detrimental effects on labor demand and FLFP.

FIGURE 37: PERCENTAGE OF PEOPLE OVER 20 YEARS OLD IN THE LOWEST QUINTILE OF LABOR INCOME BY EDUCATION AND SEX (%), 2018-2019



Source: World Bank staff calculations using data from LFHLCs 2018-2019

Like many countries in the region, there is a clear trend towards a higher educated female population, with more women below the age of 50 having at least some university studies as compared to men in the same age cohort (see Figure 35). While there is a large proportion of women graduating from tertiary education, there are significant gender differences in terms of field of study. The selection of field of study generally reflects traditionally assigned social roles and has direct implications for occupational segregation by gender.

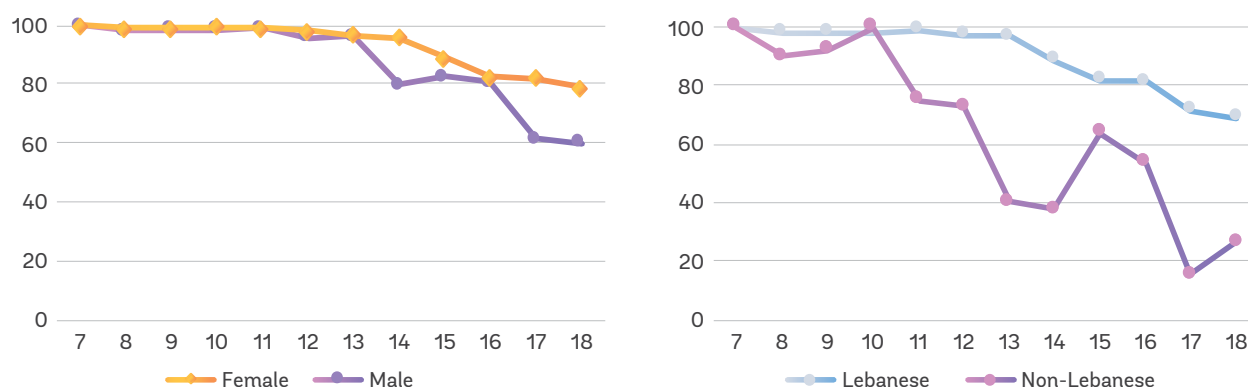
In Lebanon, the proportion of female graduates is only smaller than the male share in the fields of engineering, manufacturing and construction, and

science and technology. Women greatly outnumber men as graduates in education programs (85 percent female graduates), health and welfare programs, and in humanities and the arts (72 percent female graduates in both fields) (see Figure 36). The high share of women in education is expressed in the disproportionate number of females compared to male teachers in the formal education system for the 2019-2020 school year at 81,277 versus 19,860, respectively (MoEHE 2020).

The reasons behind decisions that women make about their field of study can depend on different factors; for example, social norms play a major role, and global and regional studies have shown that timely and relevant information about career development and salaries matter. To the latter point, if such information were available to women before they finalize their choice of study, they may choose differently. Linked to this, the lack of counselling at schools often leaves young women with limited options to help them in their decision-making, with many turning to family for guidance. In other scenarios, women may choose careers that have a more socially acceptable work environment and flexible hours.

There is a clear link between the level of schooling and labor income with differences by gender. Comparing the household labor income per capita among population above the age of 20 years shows statistically significant differences among women and men for all educational groups except for the most educated (see Figure 37), with women having a higher probability of belonging to the poorest quintile of labor income for most educational levels. Women with at least some university education are less likely than women with only a secondary education to belong to the poorest quintile.

FIGURE 38: ENROLLMENT RATES BY SEX AND NATIONALITY (%), 2011-2012



Source: Ajiz et. al. 2016 using HBS data 2011/2012

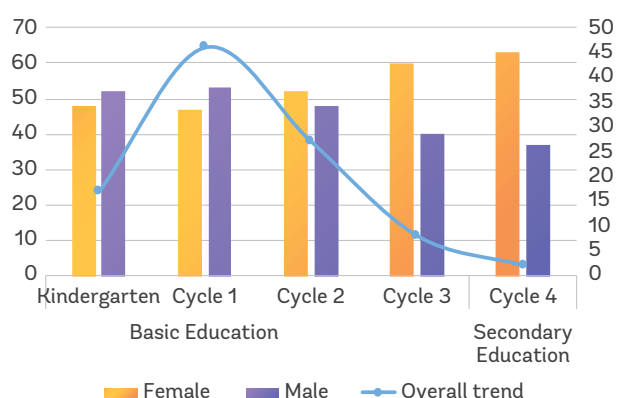
TABLE 7: SCHOOL ENROLLMENT BY LEVEL, NATIONALITY AND GOVERNORATE FOR SCHOOL YEAR 2018-2019

Governorate	Kindergarten and Cycles 1-3		Basic Education Secondary	
	Lebanese	Non-Lebanese AM & PM Shifts)	Lebanese	Non-Lebanese
Akkar	37,260	22785	6441	389
North	50,787	25994	9012	593
Beirut	9,574	14898	3343	566
Mount Lebanon	32,657	52934	14988	1237
South	31,357	25192	7634	932
Nabatiye	22,935	13958	6645	240
Baalback-Hermel	17,062	23578	5024	283
Bekaa	17,823	26722	4694	663
Total	219,455	206061	57781	4903

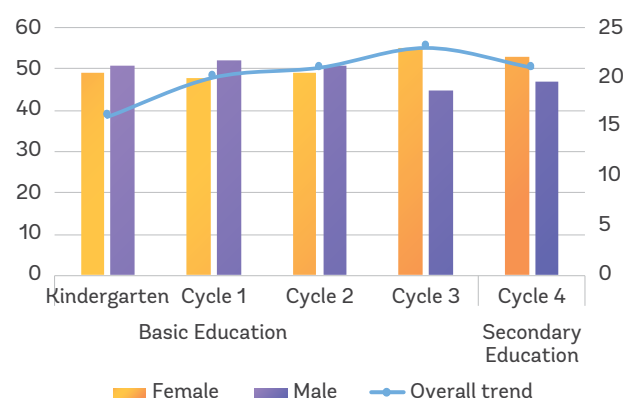
Source: RACE II Factsheet, 2019

Conflict and crisis disrupt opportunities for education, decreasing human capital accumulation for both girls and boys. There are more than half a million displaced children, aged three to 18 (with 488,000 of them Syrian refugees), in Lebanon, and according to the Convention of the Rights of Child and to Lebanese law, refugee children are entitled to access education (World Bank 2020c). However, children's education is generally disrupted by the displacement, and children can face challenges re-entering the educational sphere due to socioeconomic status and needs, language barriers, curriculum differences, transportation difficulties and becoming too old for the educational system.

Lebanon has made significant progress in absorbing the influx of refugee students into its formal education system, but there remain gaps, especially among adolescents. Enrollment figures from the Reaching All Children with Education Program (RACE) School Year 2018-2019 show that the number of non-Lebanese students registered in basic education is 206,061 (see Table 7). The share of refugees in tertiary education is around 6 percent in Lebanon (Ferede 2018). When disaggregated by gender, HBS 2011/2012 household data points to a relatively equitable distribution between girls and boys at the start of the education cycle, while recent RACE II data from the Ministry of Education and Higher Education shows a

FIGURE 39: DISTRIBUTION OF NON-LEBANESE ENROLLMENT BY GENDER AND BY CYCLE (%), 2018-2019

Source: Ministry of Education and Higher Education, RACE II Fact Sheet, September 2019

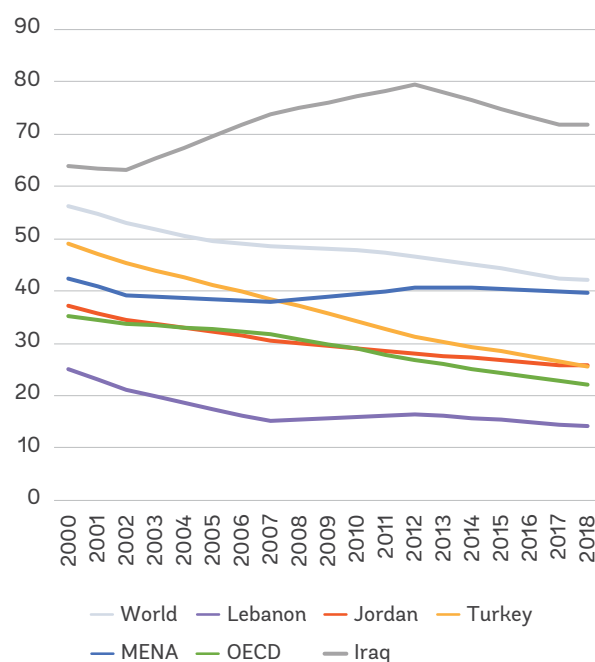
FIGURE 40: DISTRIBUTION OF LEBANESE ENROLLMENT BY GENDER AND CYCLE (%), 2018-2019

Source: Ministry of Education and Higher Education, RACE II Fact Sheet, September 2019

small gap to the advantage of boys (see Figures 39 and 40).⁵⁸ However, enrollment figures drop considerably in secondary education with, for example, only 4,903 non-Lebanese students registered in the RACE II program. Assessments over time show that the drop is much more significant among boys.⁵⁹ Girls' enrollment increases in the RACE II program, although it is still much lower than their Lebanese counterparts. For refugee youth 15 to 24 years old, access to education is further limited, with 94 percent not enrolled in any formal education, although most of them want to continue education (Inter-Agency Coordination Lebanon 2019). Overall, more than half of refugee children between the ages of 3 and 18 are out of school (World Bank 2020c).

The reasons behind low enrollment and high dropouts among adolescent girls and boys vary. The driving factors for why refugee girls and boys are not enrolled or drop out are different. For example, adolescent girls are at risk of violence or get married early; some boys are forced to start working due to household needs. Furthermore, many Syrian refugee parents hesitate to send their girls to school because of perceived risks associated with travelling there. For refugee children with disabilities, enrollment rates are low for both girls and boys, dropping significantly after the age of 14 years to 14 percent for girls; it is negligible for boys (Inter-Agency Coordination Lebanon 2019).

FIGURE 41: ADOLESCENT FERTILITY RATE (BIRTHS PER 1000 WOMEN AGES 15 TO 19), 2000-2018



Source: World Development Indicators Database

Health outcomes and services

Fertility rates in Lebanon are below the regional average. In general, less time devoted to childbearing and rearing can provide individual women with the time and space for spending more time in activities outside the household, such as pursuing higher education, careers in the labor market or participation in the political arena. Fertility declined in Lebanon to 2.1 in 2018, compared to the MENA average of 2.8 births per woman.⁶⁰ Since the early 1990s, there has been a drastic decline in fertility rates in all MENA countries. Lebanon has followed this trend and has the lowest level of fertility rates after

Malta, United Arab Emirates (U.A.E), Qatar and Kuwait (see Figure 41). However, the story is very different among refugee population groups. In 2016, more than one third of births in Lebanon were to non-Lebanese (mostly Syrian) women. The maternal mortality rate among non-Lebanese women was almost double that of Lebanese women (30.4 compared to 15.8 deaths per 100,000 live births) (World Bank 2020c).

Similar to overall trends, adolescent fertility continues to remain low but early marriage is a rising concern

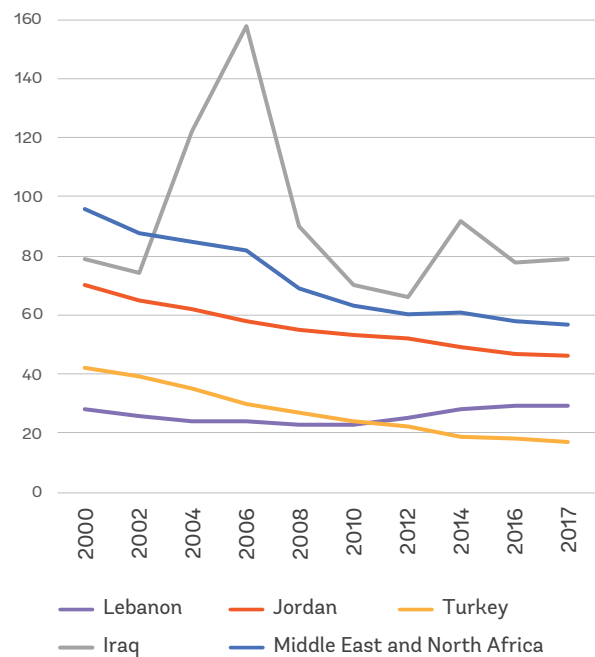
58 The RACE program is a government program to ensure that vulnerable children (Lebanese and non-Lebanese) between the ages of 3 and 19 affected by the Syria crisis are "able to access formal and non-formal learning opportunities in a safe and protective environment." Source is from RACE II online portal at <http://racepmlebanon.com/index.php/features-mainmenu-47/race2-article>, accessed June 2020.

59 Recent data show that the share of girls enrolled in school is slightly to girls' disadvantage in primary school, with a female-to- male parity index of 0.94. For lower and higher secondary school, the gap increases considerably to the advantage of girls, with a gender parity index of around 1.5.

60 Fertility data in this section are from the World Bank Databank database, <http://databank.worldbank.org/>.

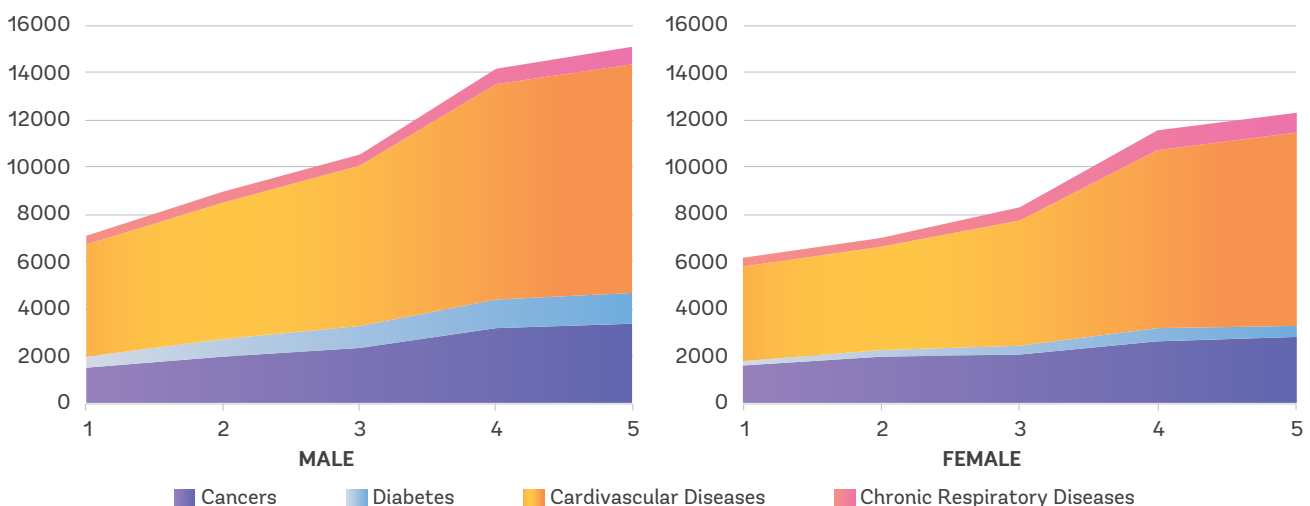
in vulnerable communities. The adolescent fertility rate is an important indicator that sheds light not only on health indicators but also on young women's ability to make their own choices and have equal opportunities as their male counterparts. Early motherhood has been correlated with a higher risk of maternal mortality and other health implications, as well as lower educational achievement and poorer labor market outcomes (Parsons and McCleary-Sills n/a; Mensch et al. 1998).⁶¹ At 140 births per 1,000 women aged 15 to 19 years old, Lebanon shows extremely low rates of teenage pregnancy, well below neighbouring countries and regional and world averages (40 per 1000 for women aged 15 to 19 years old in MENA). Combined with a high age of first marriage (28 years of age in 2007),⁶² this indicates that, in general, young Lebanese women may be better positioned to manage social expectations when it comes to early marriage and fertility. However, early or child marriage is not uncommon among the poor, and differences by religion, socioeconomic status and nationality persist. For example, there is no codified minimum age of marriage; rather, it is regulated by 15 religious laws. For boys, the minimum age is 18 for all groups, but girls range from 17 to as young as 12.5 with the approval of religious figures.⁶³ As a result, not all girls are legally protected from child marriages, which

FIGURE 42: MATERNAL MORTALITY RATIO (MODELED ESTIMATE, PER 100,000 WOMEN AGED 15 TO 19), 2000-2017



Source: World Development Indicators Database

FIGURE 43: NONCOMMUNICABLE DISEASE CAUSES OF DEATHS FOR LEBANESE POPULATIONS, BY SEX, 2018



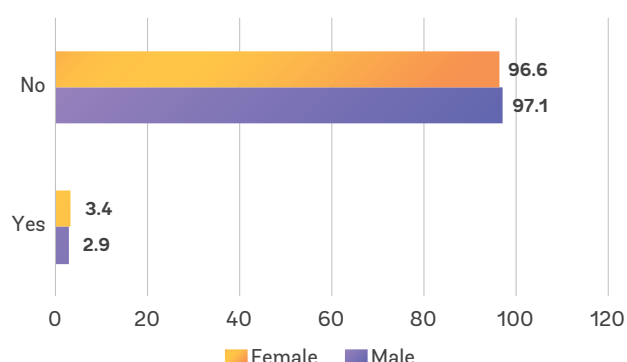
Source: WHO Global Health Observatory

⁶¹ Mortality data in this section are from the Global Health Observatory database of the World Health Organization.

⁶² Marriage data in this section are from the World Marriage Data 2019 database of the United Nations Department of Economic and Social Affairs.

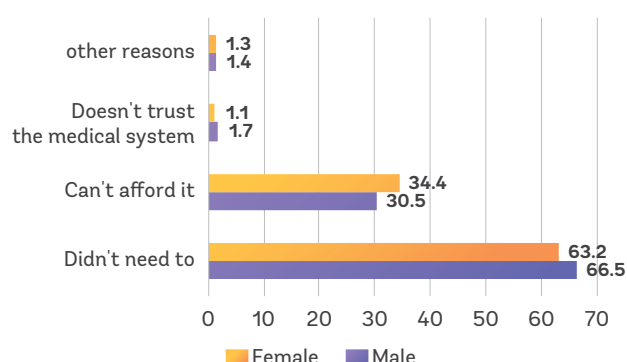
⁶³ 12 CEDAW 2006 lists all acceptable age requirements for the 18 recognized religious groups (cited in UNICEF 2011).

FIGURE 44: RESPONSES TO THE QUESTION, “DO YOU REGULARLY HAVE UNMET MEDICAL NEEDS?” BY SEX (%), 2018-2019



Source: World Bank staff calculations using data from the LFHLC 2018-2019. Source: LFHLC 2018-2019.

FIGURE 45: MAIN REASON TO NOT OBTAIN NEEDED MEDICAL SERVICES, BY SEX AND INCOME (%), 2018-2019



Source: LFHLC 2018-2019

have been increasing over the years, particularly in poor and refugee communities. Among the Syrian refugee population, around 41 percent of women (aged 20 to 24 years) in Lebanon were married by the age of 18, with an increase of 7 percent in one year (2017-2018) (Save the Children 2019). Although only 4 percent of Lebanese agree with child marriage, 31 percent of refugees living in informal settlements in Lebanon believe that there are no negative repercussions to marrying early.⁶⁴

Progress achieved in maternal mortality appears to have stalled. The maternal mortality rate has increased from 23 deaths per 100,000 live births in 2010 to 29 in 2017, surpassing the deaths per 100,000 live births from over one decade ago (see Figure 42).⁶⁵ While the increase is notable, the rate remains considerably lower than the world and regional averages (211 and 57, respectively). Maternal mortality is a leading cause of death among women of reproductive age worldwide. As a key development outcome indicator, it reflects more than just a single medical event as it is linked to the access and quality of the full cycle of prevention and care. In Lebanon, 98 percent of births were attended by skilled health staff, and 96 percent of pregnant women received prenatal care in 2004. According to WHO data, births attended by a skilled health nurse rose to achieve universal coverage in 2017.⁶⁶

Noncommunicable diseases are on the rise across the world, affecting women and men differently; Lebanon is not an exception to this trend. According to the World Health Organization (2018), noncommunicable disease is estimated to account for 91 percent of total deaths in Lebanon, affecting men to a greater extent than women. This is driven by four major risk factors: tobacco use, physical inactivity, the harmful use of alcohol and unhealthy diets (WHO 2018). Lebanese men have a considerably higher probability of dying from cancer, diabetes, cardiovascular and chronic respiratory diseases between the ages of 30 and 70, with a 20 percent mortality rate compared to 15 percent of women (see Figure 43). Women are more likely to die from chronic obstructive pulmonary diseases such as bronchitis and emphysema. The kinds of risk factors that men and women face are also different. Men smoke tobacco more than women and are more likely than women to have hypertension. Women, on the other hand, are more likely to be overweight or obese; in 2016, 35 percent of the Lebanese female population above 18 years of age was obese, compared to 27 percent of the men.

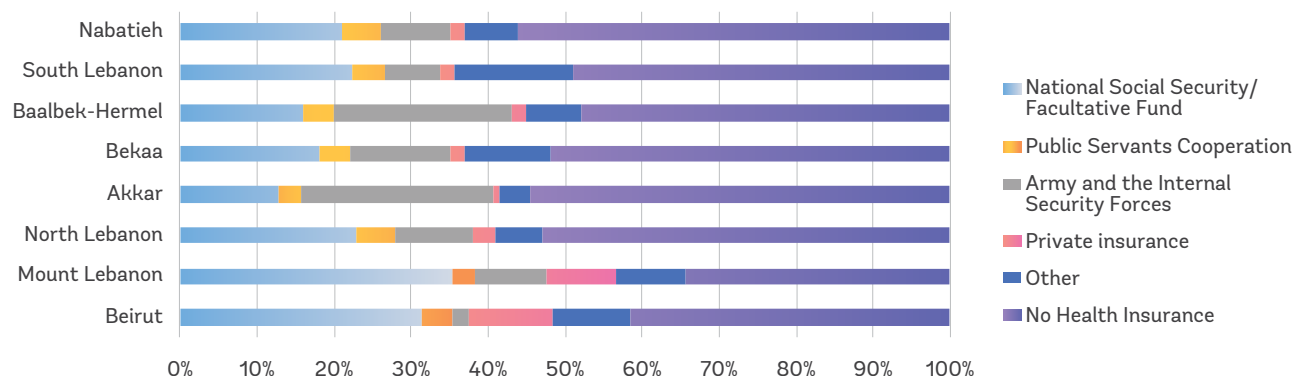
COVID-19 also affects the health of women and men differently. Global studies have shown that while there is still a lack of clarity about gender gaps in COVID-19 infection rates, men are more likely to face more severe

⁶⁴ Historically, child marriage has been higher in Syria than its neighbouring countries. Thirteen percent of girls were married by age 18 and 3 percent by age 15 years (2006) compared to 6 and 1 percent in Lebanon (2009) and 10 and 2 percent in Jordan (2018). Latest available data from Demographic and Health Surveys, Multiple Indicator Cluster Surveys, and other household surveys. Accessed on World Bank DataBank, April 2021.

⁶⁵ Mortality data in this section are from the World Bank DataBank.

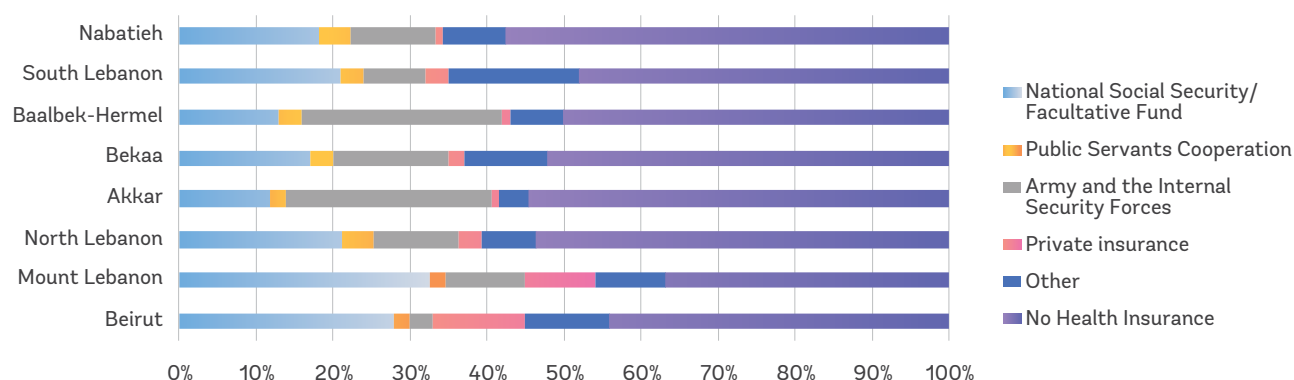
⁶⁶ Skilled births attended by nurse data accessed via online WHO data report. Similar to global trends, gender differences in child mortality rates have declined in Lebanon, representing a slight gap in 2019 to the disadvantage of boys compared to girls, at 8 compared to 7 deaths per 1000 live births, respectively (UN-IGME 2020).

FIGURE 46: TYPE OF PRIMARY HEALTH INSURANCE AMONG WOMEN, BY GOVERNORATE (%), 2018-2019



Source: World Bank staff calculations based on data from the LFHLCS 2018-2019.

FIGURE 47: TYPE OF PRIMARY HEALTH INSURANCE AMONG MEN, BY GOVERNORATE (%), 2018-2019



Source: World Bank staff calculations based on data from the LFHLCS 2018-2019.

symptoms and die as a result of infection than women are, possibly due to differences in immunological responses (Jin et al. 2020, Pradhan and Olsson 2020, Iwasaki and Ring 2020). In Lebanon, 69 percent of reported deaths have been male compared to 31 percent female. Reports of infection are also higher among men, with 54 percent of men infected as compared to 46 percent of women as of January 29, 2021 (UN Women, NCLW, UNFPA, and WHO 2020b).

When taking an intersectional approach and focusing on subgroups by occupation, for example, the disparity may tilt to the disadvantage of women. For example, the infection numbers among the health workforce

are higher for women than men (60 percent of women compared to 40 percent of men) because women are more highly concentrated among frontline workers: they represent 58 percent of pharmacists and 81 percent of nurses (UN Women, NCLW, UNFPA, and WHO 2020b, Salti and Mezher 2020). Gender-based differences also exist in perceptions surrounding vaccine uptake and in the share of those getting vaccinated (World Bank 2021c). While data points to fewer women reporting an intent to get vaccinated compared to men (20 compared to 37 percent, respectively), their share among those registered for the vaccine is higher compared to men (56 compared to 44 percent, respectively).⁶⁷

⁶⁷ Data on vaccination uptake can be found at: <https://impact.cib.gov.lb/home?dashboardName=vaccine&subsection=statistics>. The majority of those vaccinated are the elderly (40 percent), which may explain the higher share of women given the country's population pyramid. However, reasons underlying emerging trends cannot be fully understood at the time of the writing of the report given fluidity of circumstances.

Women are less likely to be able to access medical services should they get sick. Based on national survey findings, there is only a slight difference between women and men reporting “being sick or injured during the last three months” or that their need for medical services was unmet in 2018/2019 (see Figure 44). Thirty-four percent of women report being unable to afford health care, a rate 4 points higher than among men (see Figure 45). With private hospitals delivering 82 percent of medical services, health-care provision is largely privatized; patients may end up paying higher fees for service than they would in public hospitals (Truppa et al. 2019, Devi 2020). A little over half of the people in Lebanon are insured (52 percent) with no significant difference by gender (LFHLC 2018-2019). The National Social Security Fund is by far the most common source of insurance. While Figure 46 shows that more women are insured by the Social Security Fund, higher coverage among women may be explained by the fact that they are often insured by guardians or spouses (see Figure 48). In addition to out-of-pocket expenses, lack of awareness about the availability of health services or the importance of prevention can be additional barriers. Reproductive health is among the top reasons for seeking medical help, but only one third of women have ever received antenatal care during pregnancy, indicating poor accessibility to essential services.

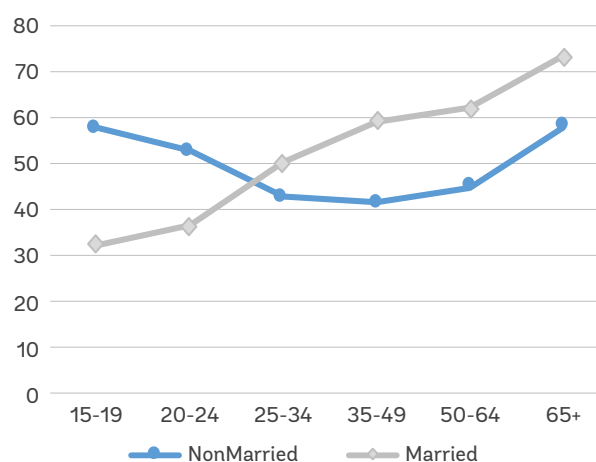
While access to mental health services is low for all, men are much less likely to seek treatment than women. Although data on access to mental health services are limited, recent studies show that a small fraction of the population needing treatment is likely to seek help (only one in five), with men much less likely to get treatment than women who reportedly feel more comfortable speaking to professionals (Karam et al. 2019). The same study shows that stigma surrounding mental health is a big factor, with low perceived need as the main reason. Other studies point to similar constraints around seeking treatment due to limited awareness and social stigma coupled with insufficient resources for quality services (Panagoulia 2020).

Refugee women in Lebanon have poor reproductive health and face additional sexual and reproductive health risks, which may be further exacerbated by traditional norms and attitudes. In fragile situations, refugee women are particularly affected by a lack of access to high-quality family planning and reproductive health services (including antenatal, delivery and emergency care), which puts them at risk of unwanted pregnancy and unsafe deliveries. Access to primary health care has improved to some extent among refugee populations, but fewer female-headed households reported that they were able to access health care

when they needed it compared to households headed by men who were able to do so (Inter-Agency Coordination Lebanon 2019). The costs of doctor and treatment fees and transportation remain major impediments. According to 2019 findings from VASyR, female-headed refugee households borrow more money than male-headed households to pay for health services (39 compared to 33 percent) and to buy medicine (40 compared to 31 percent). Security concerns can also play a role in women’s inability to access services. One in three refugee women described that unease about their perceived safety has inhibited their own movement, and for those women who did in fact experience a security risk or another female in their household faced had, 72 percent (IPSOS 2018).

Improvements in overall access may have changed as a result of the COVID-19 pandemic, especially among vulnerable Lebanese and refugee women in areas outside of main urban centres. According to a rapid evaluation carried out by Care Lebanon to assess the impact of COVID-19 on select Syrian refugee and Lebanese communities, many of the women interviewed (around 43 percent) reported that they have faced difficulty accessing sexual and reproductive health and other family planning services since the start of the public health crisis (Panagoulia 2020). In Akkar, over 80 percent of the women who reported difficulty accessing services pointed to concerns about transmission as a major factor in addition to movement restrictions. Access to health care services among women was generally lower among Syrian refugees (Panagoulia 2020).

FIGURE 48: PROBABILITY OF WOMEN HAVING HEALTH INSURANCE BY AGE COHORT AND MARITAL STATUS (%), 2018-2019



Source: World Bank staff calculations using data from the LFHLC 2018-2019. Source: LFHLC 2018-2019.

AGENCY AND GENDER ROLES



Agency is “the ability to make decisions about one’s own life and act on them to achieve desired outcomes,” and is expressed by, for example, freedom from gender-based violence, the ability to have influence in society and the ability to exercise control over one’s life (Klugman et al. 2014, p. 3). In this sense, an adequate legal framework that ensures no gender-based discrimination while also protecting certain rights and freedoms related to maternal outcomes and against gender-based violence provides a fundamental cornerstone of women’s agency. As discussed above, while Lebanese women enjoy the same rights to access property ownership and work, there are still some undue legal restrictions related to their nationality, inheritance, divorce and child custody rights. Much of these rights are directly linked to what religion a person belongs to. There is no legal minimum age requirement for women and men to marry.

Women face inequitable access to formal justice, particularly with respect to personal status cases/disputes. Women face various challenges in their attempts to seek justice due to a lack of awareness/knowledge of their rights under their family laws; lack of social capital or financial means (limited affordability of legal services and litigation for women); and deeply entrenched patriarchal values that are predominant at the community and court level (Lombardini et al. 2019). There is a social stigma against women who independently attempt to file lawsuits, especially in relation to personal status. This is compounded by a lack of trust in the judicial system, which is perceived as corrupt (Lombardini et al. 2019). Finally, some research suggests that the cost of access to justice for personal status cases extends to life after divorce, during which

women are more likely to sink into deeper poverty (ESCWA 2014). Women’s access to justice significantly decreased since the COVID-19 pandemic began (Okoro and Prettitore 2020).

There have, however, been significant changes in the nature and extent of women’s civic engagement, political outcomes and opportunities to enhance personal agency through legal reforms. As noted earlier, qualitative assessments of the October 2019 country-wide protests showed that women represented half of the protest population. Women leveraged their roles to maintain peace and non-violence and supported protestors through various contributions such as providing food, first aid and psychosocial services to protestors. Women also started public dialogue and created new spaces to speak out for the rights of women and girls and against sexual harassment (Nassar 2019).

Propelled by the positive reception to their engagement during their protests, women activists and organizations spoke out after the Port of Beirut explosions and demanded that the international community incorporate gendered impacts into recovery and response plans. They called for recovery and response plans to include a framework for: conducting gender assessments of needs and priorities; ensuring women’s representation, leadership, and inclusion; providing food security, shelter and sustainable livelihoods; preventing and responding to violence against women and girls; and for ensuring access to health services and sexual and reproductive health rights (UN Women 2020e).⁶⁸ As a result, response plans integrated a gender lens to take into consideration women’s specific and different needs.

Participation in decision-making spaces

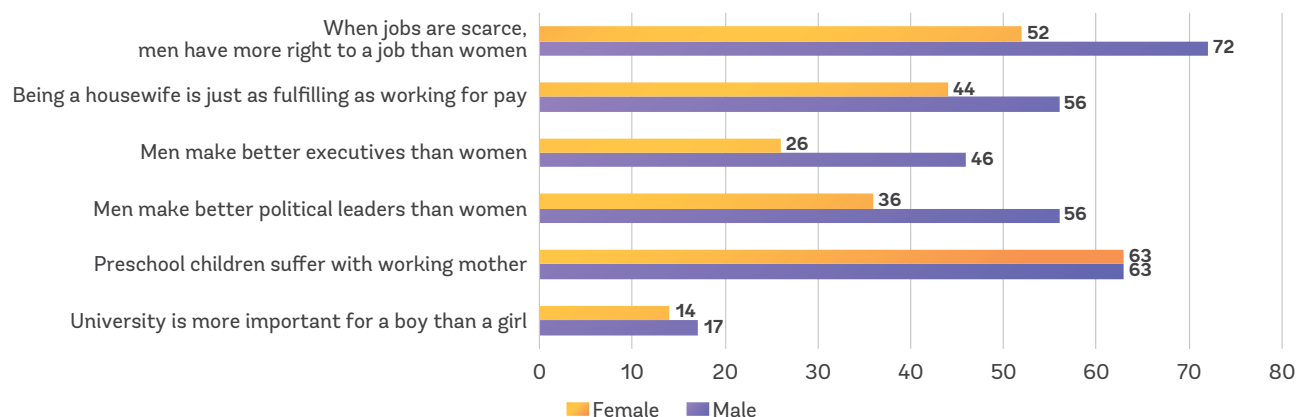
Lebanese women’s representation in the political arena has gained considerable traction yet remains very low. As of January 2020, women represented 30 percent of ministerial posts, with the first Lebanese and Arab women Deputy Prime Minister and Minister

of Defence appointed to office (Houssari 2020).⁶⁹ The 2018 parliamentary elections saw significant change in the number of women registering as a candidate and running for office; 113 women registered as a candidate (up from 12 in 2009) and 86 ran for office.

⁶⁸ Signatories include 44 organizations.

⁶⁹ In the previous cabinet, the first women minister was appointed as Minister of the Interior.

FIGURE 49: LEBANESE IN AGREEMENT WITH STATEMENTS ON GENDER ROLES (%), BY SEX, 2018



Source: World Value Survey, Wave VII 2017-2020

Yet despite these high figures, after the 2018 elections, women made up only 4.7 percent of representatives in the national parliament (six women out of 128 parliamentarians), compared to 17 percent on average in the MENA region (UN Women 2019).⁷⁰ Women represent 5.4 percent of the country's municipal councillor and 1.9 percent of mukhtars (UNDP 2016). Based on this low representation, the 2020 World Economic Forum ranks Lebanon at 145 out of 153 countries in the political empowerment sub-index, only below Brunei and Qatar (WEF 2020). A provision to establish a quota to get more women into the national parliament was included in an early version of the 2013 Electoral Bill but did not gather enough support; there are no quota requirements for female representation in either parliamentary or local government capacities.⁷¹ Global examples show that quotas, while debatable, have been used as tools for increasing the opportunities for women to run for and ultimately secure a public office position. Quotas could also have an impact in the private sector, as they have been found to increase women's opportunities to secure decision-making roles in the corporate arena and participate in decision-making processes in the economic sphere. There are currently no quota requirements for women to join corporate boards (World Bank 2020d).

Perceptions regarding women's leadership abilities and discrimination in media exposure are linked to entrenched norms about gendered roles and limited women's

opportunities to engage as political actors. In Lebanon, much like other Arab countries, a lot of value is placed on the family as a key social and cultural asset. Unpaid household and care work is considered a woman's job (or a domestic worker's job overseen by the woman), thus making the household a central place for the practice and reproduction of gender roles (ILO 2009). According to one survey, more men than women agreed with the statement "men are better at political leadership than women," with 56 percent of men agreeing compared to 44 percent of women who did so (Arab Barometer 2018). While little difference is observed between 12 to 29-year-old respondents and those over 50, education level does make a difference; higher educated respondents hold more egalitarian views (Arab Barometer 2018, World Bank 2020d). Notable gender gaps in attitudes about women's role as political leaders are also evident in the World Value Survey (2018), but with a larger percentage difference (20 percentage points) (see Figure 49). The results of a UN Women study of the female candidates who ran for parliamentary office in 2018 (a total of 75 out of the 86 women who ran for office) revealed that rooted norms manifested in how the media portrayed the candidates, the types of questions that they were asked and the airtime they received: one in three of the candidates reported that they faced gender-based discrimination during their interviews (Kaakour 2020).⁷² These disparities are also consistent with attitudes about women as executives, with many more male respondents agreeing that men make

⁷⁰ Since the analysis of election results, a number of female parliamentarians have left their parliamentary positions in 2020.

⁷¹ Inter-Parliamentary Union (2020). There are no quota requirements for female representation in either parliamentary or local government capacities (Iqbal 2015).

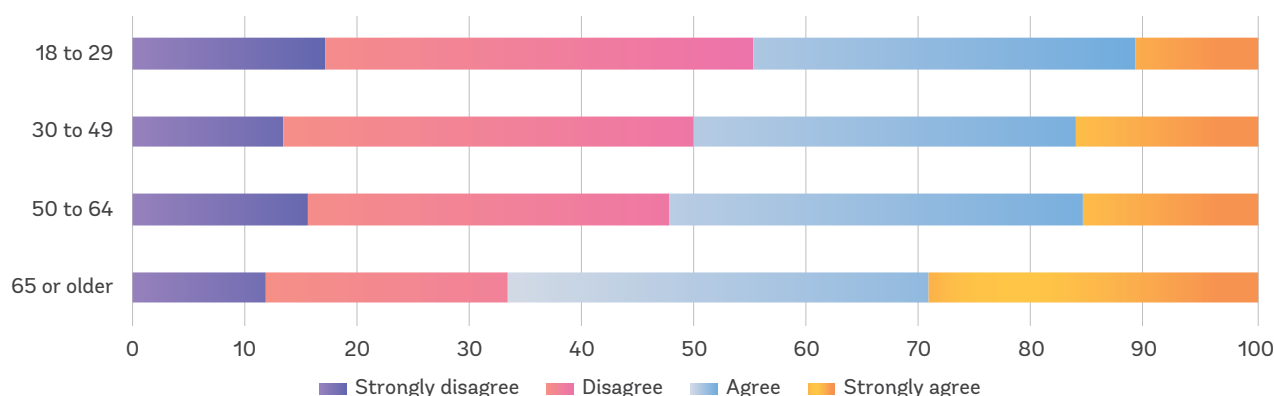
⁷² Other factors contributed to the small share of women winning office, including financial constraints and the high cost of campaigning. Furthermore, most female candidates ran as independents, defying the traditional convention to run along political affiliations (El Kaakour 2020). Female candidates were also subject to harassment during the election period: based on the study's 75 candidate respondents, almost 80 percent faced some form of violence. The majority of the abuse took place on social media (El Kaakour 2020).

better executives than women (46 compared to 26 percent, respectively). Despite these concerning trends, other surveys paint a more optimistic outlook while recognizing there still lies a certain resistance among men.⁷³

On broader issues, younger cohorts are less likely to hold conservative views in labor market statements. For example, one third of younger respondents (18 to 25 years of age) believe that men should have more rights to a job than women compared to one half of respondents over 56 years of age. The same pattern is observed for the statement that being a housewife is as fulfilling as working for pay (see Figure 50).

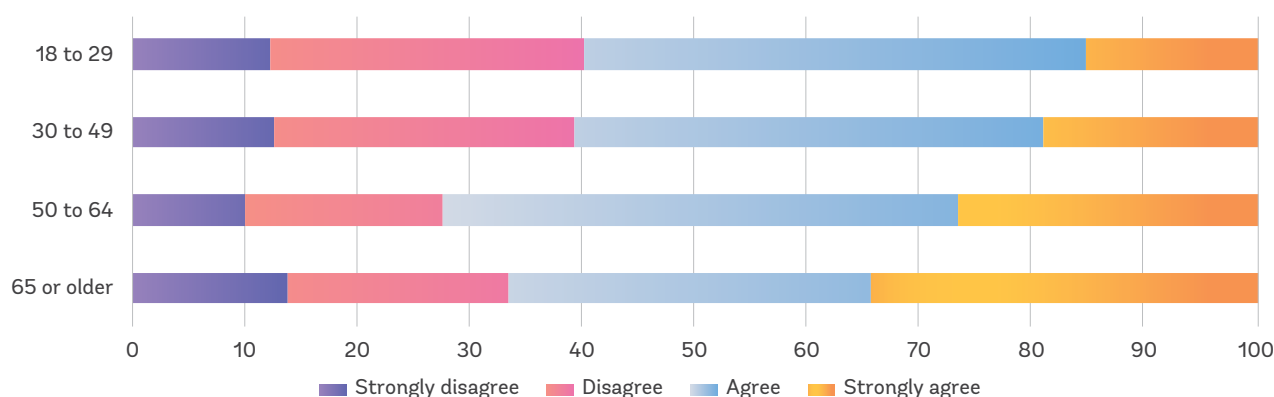
The majority of people in Lebanon agree with the statement that children suffer when mothers are working (with distinct variation by rural and urban areas). Non-family childcare is not widely accepted in Lebanon; 63 percent of women and men believe it could negatively affect children. There is more acceptability of childcare among younger cohorts, but this is slight and somewhat mixed (see Figure 51). A larger difference is found when comparing rural and urban areas; women and men in rural areas tend to have more conservative attitudes towards childcare than those living in cities, with rural women particularly restrictive in their attitudes (see Figure 52).

FIGURE 50: LEBANESE IN AGREEMENT THAT “BEING A HOUSEWIFE IS AS FULFILLING AS WORKING FOR PAY” (%), BY AGE COHORT, 2018



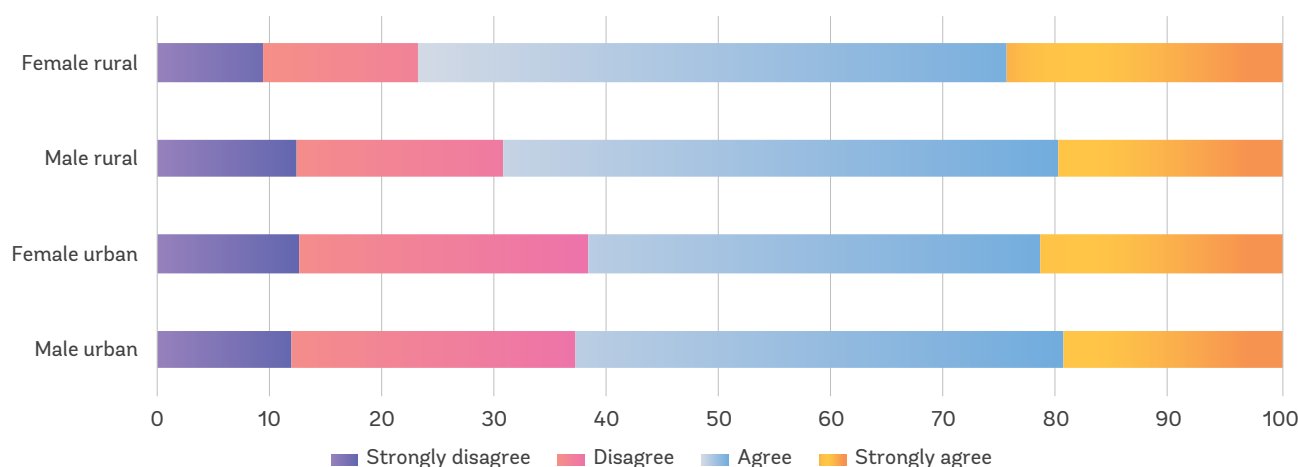
Source: World Value Survey, Wave VII 2017-2020

FIGURE 51: LEBANESE IN AGREEMENT WITH THE STATEMENT “PRESCHOOL CHILDREN SUFFER WITH A WORKING MOTHER” (%), BY AGE COHORT, 2018



Source: World Value Survey, Wave VII 2017-2020

⁷³ The International Men and Gender Equality Survey pointed to more positive views of women's leadership in various aspects of public life. For example, 77 percent of men and 90 percent of women believe that there should be more women in political authority, and 77 percent of men and 92 percent of woman believe that women with the same qualifications can do as good a job as a man could in political office.

FIGURE 52: LEBANESE IN AGREEMENT WITH THE STATEMENT “PRESCHOOL CHILDREN SUFFER WITH A WORKING MOTHER” (%), BY RURAL/URBAN, 2018

Source: World Value Survey, Wave VII 2017-2020

Subjective well-being and gender norms

Prior to the COVID-19 pandemic, there was no difference between women and men in terms of reported life satisfaction or happiness in Lebanon.⁷⁴ No significant differences were found between women and men in terms of self-assessed happiness and life satisfaction: 85 percent of men and 88 percent of women were happy (see Table 8). If average life satisfaction is compared using a one to ten scale, there are no statistically significant differences between women and men. This finding does not change if the two indicators are analyzed by gender or by age group.

More men than women responded that they had freedom of choice, but the difference is nominal. Furthermore, it becomes insignificant once individual characteristics are considered. Respondents were asked if they feel that they control their lives and have free choice on the scale from “no choice at all” to “a great deal of choice.” The average value for this indicator is higher for men, meaning they feel they have a higher freedom of choice compared to women. However, this difference vanishes if individual characteristics such as employment, marital status or education are taken into account.

TABLE 8: GENDER DIFFERENCES IN HAPPINESS, LIFE SATISFACTION AND FREEDOM OF CHOICE, 2018

	Happy respondents (% of total)	Average life satisfaction (0-10)	Freedom of choice (0-10)
Male	85	6.70	5.98
Female	88	6.67	5.78

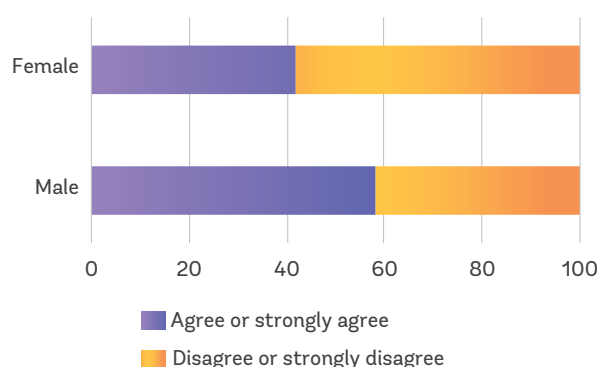
Source: World Value Survey, Wave VII 2017-2020

⁷⁴ Attitudinal data in this section come from the World Values Survey database, Wave VII, 2018.

Being married and employed increases the freedom of choice among both male and female respondents. While women are more likely than men to be unemployed, more men (70 percent) than women (61 percent) are stressed about losing their job or not finding one. Such attitudes may have changed during the impact of the 2019 financial crisis and 2020 COVID-19 pandemic, with women who are already underrepresented in the labor market reporting higher job losses than men (48 compared to 40 percent, respectively) and higher wage reductions (7 compared to 3 percent, respectively) (UN Women, NCLW, UNFPA, and WHO 2020a).

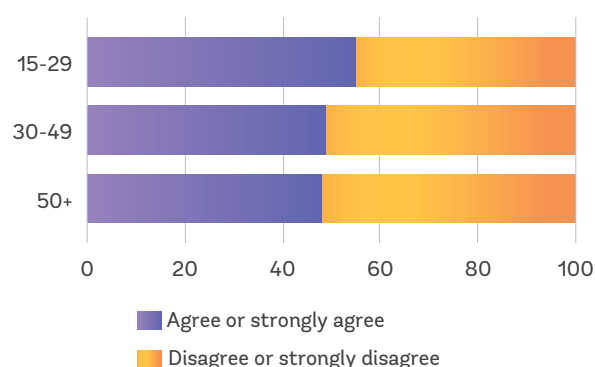
Gender stereotypes regarding who should be responsible for family decisions persist, with more men and youth holding conservative views. Stereotypical views of Lebanese women's role in family and society is a main challenge to gender equality and women's empowerment in Lebanon (IFES and IWPR 2010). Men are much more likely to believe that husbands should be the ones responsible for family decisions (see Figure 53), a view that younger people are more likely to hold compared to older cohorts (see Figure 54). The labor market section analyzed how these norms affect women's participation in employment.

FIGURE 53: LEBANESE IN AGREEMENT WITH THE STATEMENT “HUSBANDS SHOULD HAVE THE FINAL SAY IN ALL DECISIONS CONCERNING THE FAMILY,” BY GENDER (%), 2018

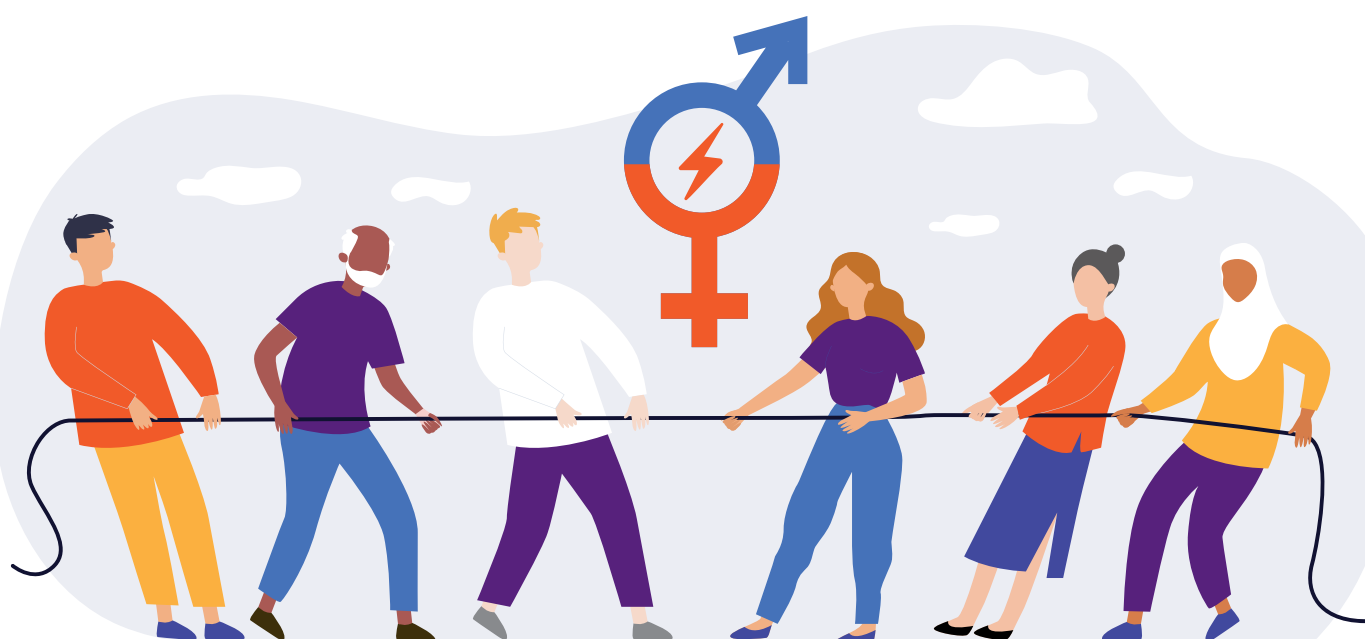


Source: Arab Barometer V, 2018-2019

FIGURE 54: LEBANESE IN AGREEMENT WITH THE STATEMENT “HUSBANDS SHOULD HAVE THE FINAL SAY IN ALL DECISIONS CONCERNING THE FAMILY,” BY AGE COHORT (%), 2018



Source: Arab Barometer V, 2018-2019



Gender-based violence and violence against women and girls

Gender-based violence is a global problem that affects one out of three women in their lifetime, impacting their agency and ability to live life to its fullest potential (WHO 2017). The Inter-Agency Standing Committee defines gender-based violence as “an umbrella term for any harmful act that is perpetrated against a person’s will and that is based on socially ascribed (i.e. gender) differences between males and females. It includes acts that inflict physical, sexual, or mental harm or suffering, threats of such acts, coercion, and other deprivations of liberty. These acts can occur in public or private” (IASC 2017). While both women and men can experience gender-based violence, the term is “rooted in gender inequality, the abuse of power and harmful norms.[It] is primarily used to underscore the fact that structural, gender-based power differentials place women and girls at risk for multiple forms of violence” (UN Women).⁷⁵ Apart from the negative physical, psychological and social impacts, gender-based violence also undermines

women’s autonomy and decision-making capacity. It limits women’s possibilities to enjoy fundamental rights and freedoms, and furthermore, has economic and societal consequences due to higher health care and justice systems costs and lost productivity.

Intimate partner violence, also known as domestic violence, is the most common form of violence against women worldwide. According to World Health Organization (WHO) 2017 estimates, 38 percent of women worldwide have experienced physical and/or sexual violence by a male intimate partner in their lifetime. In the MENA region, 40 percent of ever-partnered women (aged 15 and older) have experienced physical or sexual violence (or both) by an intimate partner.⁷⁶ The regional average does not capture differences across countries or increasing disparities within countries where population mobility is high and in flux (often due to conflict).

BOX 4: THE DIFFERENT FORMS OF GENDER-BASED VIOLENCE

UN Women estimates that one in three women has endured some form of violence by a partner or non-partner in her lifetime. Violence against women and girls is defined as “any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women and girls, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls encompasses, but is not limited to, physical, sexual and psychological violence occurring in the family or within the general community, and perpetrated or condoned by the state.”

The following are types of violence committed against women and girls:

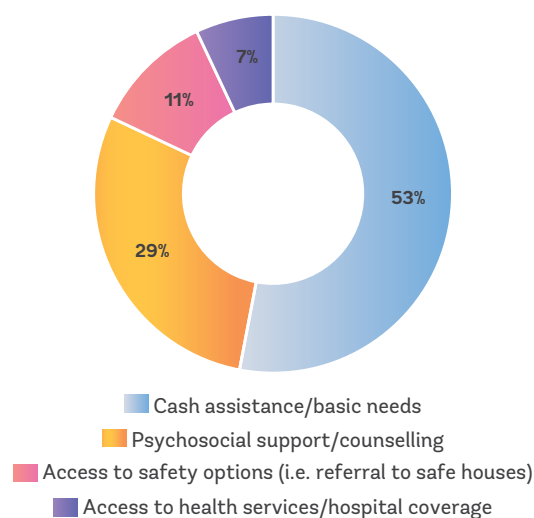
1. Domestic violence, including economic, psychological, emotional, physical and sexual violence;
2. Femicide, such as harmful traditional practices such as honour killings;
3. Sexual assault, including harassment and rape;
4. Forced or child marriage;
5. Female genital mutilation; and
6. Online or digital violence.

Source: UN Women. For more information on violence against women facts and figures, see UN Women website at <https://www.unwomen.org/en/what-we-do/ending-violence-against-women/facts-and-figures>.

⁷⁵ For more information on different forms of violence against women, see UN Women website at <https://www.unwomen.org/en/what-we-do/ending-violence-against-women/faqs/types-of-violence>.

⁷⁶ Preliminary analysis of the World Health Organization on global and regional estimates of violence against women, global prevalence database 2013 using World Bank regions.

FIGURE 55: MAIN REASONS FOR CALLS TO SEXUAL AND GENDER-BASED VIOLENCE HOTLINES DURING THE JANUARY 2021 LOCKDOWN



Source: UN Women, NCLW, UNFPA, and WHO 2021.

There is no nationally representative prevalence data on gender-based violence in Lebanon.⁷⁷ However, several studies confirm that gender-based violence, including physical, sexual and psychological violence by an intimate partner, is prevalent in Lebanon. UNFPA data points to an average of one in two persons reporting that they know of someone subjected to domestic violence, with 65 percent of the cases committed by family members and 71 percent of incidents taking place inside the perpetrator's home (UNFPA 2017). In a study by the American University of Beirut Medical Center for Gynaecological Care, married women between 20 and 65 years old were interviewed on various forms of intimate partner violence. Forty-one percent of the women gave a history of physical abuse, 33 percent of sexual abuse, 65 percent of verbal abuse and 19 percent of emotional abuse (Awwad et al. 2014). Furthermore, 22 percent of the women reported spouse-imposed social isolation, and 33 percent reported economic abuse. The 2014 rate (per 100,000 population) of sexual violence offences reported to the police was 3.6.⁷⁸ However, most studies

on violence against women in Lebanon note that this reporting rate is extremely low; most victims do not seek any help (UNFPA 2012). These findings are consistent with 2020 survey results that show that among women who have known someone that has experienced violence, 76 percent reported that the survivor did not seek help (UN Women and UNFPA 2020).

Pandemic-related lockdowns and closures, coupled with the broader economic crisis, have exacerbated the situation, increasing the risks of violence against women. During the first five months of the lockdown, several sources recorded notable increases in the reporting of gender-based violence. For example, the GBVIMS recorded a 3 percent increase in intimate partner violence, a 5 percent increase in physical assault incidents and a 9 percent increase of incidents occurring in a survivor's home (UN Women 2020d). Two other organizations, KAFA (Enough) Violence & Exploitation and ABAAD, reported sharp increases in calls to their hotlines during the early months of the pandemic and a 40 percent increase in demand for their services (UN Women 2020d).

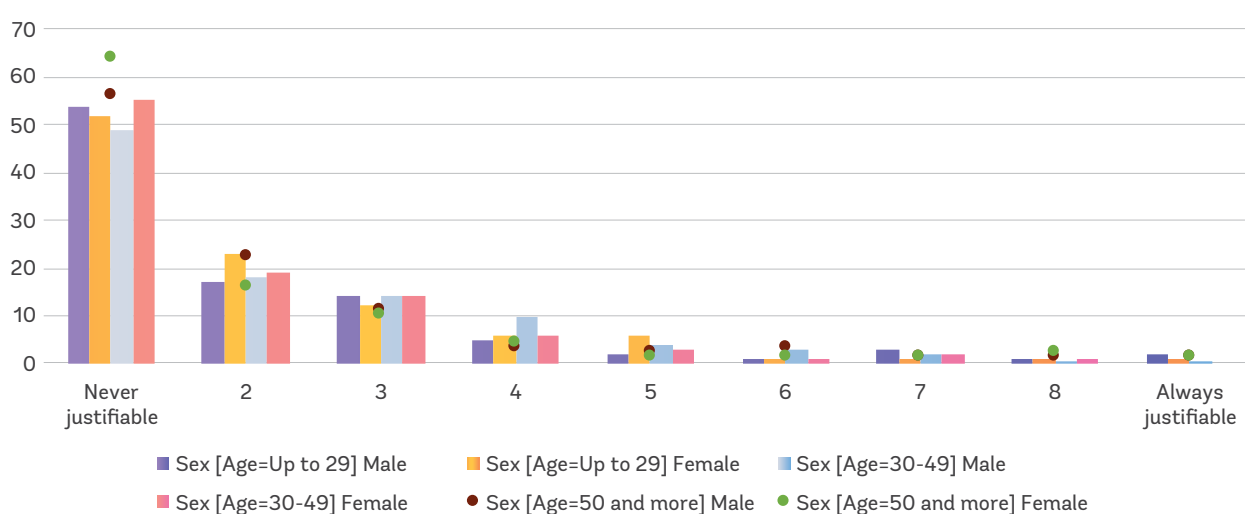
This rise in hotline call rates has continued into 2021, with spikes during lockdown periods. According to a rapid survey of 38 sexual and gender-based violence service providers during the 7-25 January 2021 lockdown, more than half (53 percent) said that calls, predominately made by women, were considerably higher during the lockdown than prior (UN Women 2021).⁷⁹ While the majority of requests were seeking cash assistance support, 40 percent were asking for explicit support for gender-based violence services. Another survey carried out on the impact of the COVID-19 pandemic on gender equality and violence against women and girls shows the same worrisome trends: more than one-third in the study reported feeling unsafe in their home, and more than half of women and men agreed to the statement that "women face an increased risk of violence by their husbands because of the lockdown (UN Women and UNFPA 2020)."⁸⁰ The sharp increase is in line with reports from the Internal Security Force's dedicated 1745 hotline (Yassine 2021).

77 Few countries in the MENA region have undertaken large scale, population-based surveys on the prevalence of and attitudes towards gender-based violence. Some, including Lebanon, have conducted prevalence studies within selected groups of women.

78 According to the United Nations Office on Drugs and Crime (UNODC) classification, "sexual violence" includes rape and sexual assault, including sexual offences against children. Crime data in this section comes from the UNODC database.

79 The survey was carried out as part of the sexual and gender-based violence task force, which is an Inter-Agency (UN, government and NGO) taskforce that falls under the structure of the Lebanon Crisis Response Plan, a plan that coordinates and directs the response to the Syria crisis in Lebanon. Results are not by disaggregated by nationality.

80 Part of a regional effort to collect data from nine Arab States. The Lebanon-specific country survey was a UN Women-UNFPA partnership, with support from the Sexual and Gender-based Violence Task Force. It was conducted between 4 and 27 May 2020, using random domain technology. There were 1,431 respondents (513 women). The survey was weighted to ensure representation by age, sex and education.


FIGURE 56: ATTITUDES ON DOMESTIC VIOLENCE BY SEX AND AGE COHORT, 2018


Source: Source: World Value Survey, Wave VII 2018. Question on "Is it ever justifiable for a man to beat his wife?"

Attitudes towards domestic violence may be improving and shared across different age cohorts. In 2017, more than 75 percent of the Lebanese population considered that it is never or not justifiable for a man to beat his wife (see Figure 56). There is little difference between young respondents (up to 29 years old) and those in the oldest age group (50 and above), with a higher share of the latter responding that physical violence against a woman (spouse) is never justifiable. Another study shows that a majority of Lebanese men (67 percent) and 79 percent of Lebanese women believe that men who commit marital rape should be prosecuted (El Feki et al. 2017). On this question, attitudes among Syrian refugees are relatively similar among men (65 percent), but more Syrian refugee women (84 percent) believe that it is unacceptable and should be criminalized. In general, men's attitudes are more restrictive and less egalitarian than those of women.

Refugee women in Lebanon face an increased risk of multiple forms of violence. Refugee women face an increased risk of violence stemming from insecurity,

poor living, inadequate facilities and limited access to support. Women face the largest risks at home in refugee situations because added pressures within households lead to an increase in intimate partner violence (UNFPA 2016). According to a study in northern Lebanon, Syrian women reported an overall increase in harassment by Lebanese men, while Lebanese women expressed being afraid of walking at night due to fear of being attacked by Syrian men (Ghanem 2016). An assessment by the International Rescue Committee demonstrates that rape and sexual violence are the main forms of gender-based violence faced by refugee Syrian women and girls in Lebanon and that intimate partner violence, early marriage and survival sex are other common forms of violence (Lilleston et al. 2012). Previous surveys reveal that the majority of incidents are not reported; 38 percent of women said that when violence against women happens, it is not reported. Only 22 percent of Syrian women accessed gender-based violence services (UN Women 2019b). A survey on reproductive health and violence applied in six health clinics in Lebanon in 2012

BOX 5: SEXUAL HARASSMENT LAW 205

In December 2020, Lebanon issued Law 205, penalizing sexual harassment in private and public places and at the workplace. This new law imposes penalties of one month to four years of imprisonment and/or fines ranging from three to 50 times the minimum wage. A number of factors can increase the penalty, including the setting in which the harassment occurs (e.g. state institutions, universities, public transportation); the nature of the relationship and the power dynamics between the harasser and the victim (e.g. abuse of position of workplace power, dependency relationships; authority over the victim; use of extreme material, moral or financial pressure); the victim (e.g. a minor, a person with special needs or someone unable to defend him/herself), and the number of perpetrators. Penalties can be doubled for multiple incidents.

The law provides for the protection of victims and witnesses during an interrogation and in all steps of a trial. It also protects victims, witnesses and whistleblowers from any form of direct or indirect discrimination or disciplinary measures in public and private workplaces. It enables victims to seek additional damages for psychological, moral or material harm. The law does not prevent employers from imposing disciplinary measures (including termination) against employees charged under the law.

The law creates a special fund at the Ministry of Social Affairs to offer support and rehabilitation to victims of sexual harassment. This law was the result of joint efforts by civil society, members of parliament, the Mashreq Gender Facility, NCLW, the American University of Beirut/Knowledge is Power project and advisers to the Ministry of Justice.

revealed that one third of the women had been exposed to conflict violence and over one fourth had been exposed to more than one type of conflict violence (Masterson et al. 2014). The great majority of the women, 96 percent, identified the perpetrator as an armed person. Among women who experienced violence, 28 percent suffered physical injury and 70 percent had psychological difficulties due to the event. More than half of the victims did not speak to anyone about the violence, and two thirds did not seek any medical care. The impact of COVID-19 is likely exacerbating this problem.

The ability to exercise agency is also linked to feelings of stability, security and safety during displacement.

Yet this has proven to be exceptionally difficult for refugee women. Refugee women are much less likely to hold residency in Lebanon than refugee men (by nine percentage points), making it hard for them to feel secure in their daily life or to access basic services (UN Women 2019b). Refugee women have also reported movement outside the home as a top concern (VASyR 2021).

In general, significant progress has been made on laws pertaining to violence against women and girls.

Prior to 2014, there was no legislation protecting against domestic violence and abuse. Adopted in May of 2014, Law 293 for the Protection of Women and Other Family Members from Domestic Violence prohibits all forms of violence (including physical, sexual, psychological and economic) and provides clear sentencing guidelines

(Law 293, Iqbal 2015). Article 21 of Law 293 requires the creation of an independent fund to support and protect victims of violence, including tools for violence prevention and rehabilitation of perpetrators. The law stipulates the fund be considered as a part of the Ministry of Social Affairs' annual budget, pending approval of the Council of Ministers (Law 293). In December 2020, the Lebanese Parliament passed Law 205 to criminalize sexual harassment in public places and in the workplace (See Box 5).

For all laws that contribute positively to the advancement of women in areas of access, agency and economic participation, there remain challenges with enforcement at the legal, societal and family levels. Legal protection gaps exist, and enforcement remains a challenge. Despite its advances in including protective and punitive measures, Law 293 has serious shortcomings: it fails to criminalize forced sex (or rape) in marriage; it does not afford migrant domestic workers any protection from violence; it does not clearly define or classify crimes that fall under domestic violence; and its application is influenced by traditional religious and patriarchal leaders (Mikdashi 2015; UNDP 2018). On a positive note, the Lebanese parliament endorsed amendments to the 2014 law, broadening its scope to include violence related to (but not necessarily committed during) marriage and to include economic and psychological violence.

SUMMARY OF FINDINGS



PRIORITY AREAS FOR ACTION



POLICIES AND PROGRAMS

Supporting policies & programs that boost women's employment, entrepreneurship toward a more equal 'future of work' economy.

Support women's employment and entrepreneurship, especially in non-traditional sectors.

Invest in childcare for improved early childhood development, human capital accumulation and women's economic activity.

Promoting upskilling, digital and financial inclusion.

Capacity-building for reforms and implementation.



COLLABORATION

Engaging with a diverse set of actors to capitalize on momentum for change toward gender equality.

Leverage the momentum of reforms on sexual harassment to determine next steps, additional reforms.

Capitalize on women's civil society engagement to better anchor development initiatives for broader ownership and sustainability of outcomes.

Promote women in leadership, jointly with universities, networks.



KNOWLEDGE

Unpacking data to strengthen impact of reforms and service delivery benefits to women.

Deepen understanding of factors and drivers affecting different groups with a specific focus on rural/urban, vulnerable groups.

Investigate role of social norms in determining certain attitudes and behaviors across different groups.

Shed light on gender equality links to macro-policies, migration.

Increased sex-disaggregated data at individual/household levels.

The multiple crises have had disproportionate impacts across the human development and economic dimensions of gender equality, reversing many of the positive gains made over the last decade. This Gender Assessment points to gender discrepancies, progress and challenges in different dimensions of gender equality in Lebanon, based on existing data and qualitative literature.

The low levels of fertility, adolescent pregnancy and maternal mortality, combined with high levels of education, would seem to present conditions conducive to women increasing their role in the economic and political spheres. Prior to October 2019, data pointed to an increasing trend of women becoming more economically active. However, female labor force participation rates remain extremely low in Lebanon, and closer examination of regional trends shows striking disparities. Progress made in health and education has

also stalled, especially among vulnerable Lebanese and the refugee population. Moreover, job losses due to the crises have disproportionately affected women — who are also burdened by increased care responsibilities and higher risks of gender-based violence during lockdowns and protracted closures.

The role of social norms cannot be overlooked. Over the years, there has been greater recognition of how gender norms in the MENA region impact individual outcomes, such as labor force participation, entrepreneurial activity and physical and human capital accumulation. In Lebanon, women's participation in the labor market is directly affected by a combination of legal, normative and market-driven constraints that come into play at critical points in a woman's life. Yet there is little knowledge about how these norms relate to other characteristics, such as education attainment, socioeconomic status or urban/rural location.

In this context, there are opportunities for further analysis and action. This Gender Assessment takes a holistic approach in its analysis of the status of women in Lebanon, but it is not intended to be an exhaustive review.

This Assessment identifies priorities to support women's empowerment and to address identified gender gaps in Lebanon. These priorities can be grouped under three pillars: 'areas for action', 'collaboration' and 'knowledge'. There are inter-linkages across these pillars and a need for them to build on one another. The three pillars include activities that focus on i) supporting policies and programs that boost women's employment and entrepreneurship towards a more equal 'future of work' economy, ii) engaging with a diverse set of actors to capitalize on momentum for change towards gender equality, and iii) unpacking data to strengthen the impacts of reforms and service delivery benefits to women.

Based on the assessment findings, the following are recommendations for future analysis and action under the three main pillars:

1) POLICIES AND PROGRAMS

Support policies and programs that boost women's employment and entrepreneurship for a more equal 'future of work' economy.

- **Support women's employment and entrepreneurship, especially in non-traditional sectors.** The analysis shows that women are generally well educated and well represented in STEM fields in tertiary education. However, this is not necessarily translating into jobs in these fields. Going forward, it would be useful to identify how to bridge this disconnect by, for example, improving women entrepreneurs' access to technical and financial services and strengthening women's role in the digital economy. Given the multiple crises in Lebanon, creative solutions to improve women's access to finance and international markets would improve their resilience.
- **Investing in childcare will contribute to improved early childhood development, human capital accumulation and women's economic activity.** Studies have shown the multiple benefits of childcare, yet in Lebanon, access to quality, affordable childcare is limited. A forthcoming assessment of the childcare industry in Lebanon will provide a comprehensive understanding of childcare supply and demand. New evidence in this area should be leveraged to promote a multisectoral dialogue involving various stakeholders to address childcare as a national priority.

2) COLLABORATION

Engage with a diverse set of actors to capitalize on momentum for change towards gender equality.

- **Leverage the momentum of reforms on sexual harassment.** This can open doors to introducing a stronger regulatory framework and strengthening implementation mechanisms and responsibilities for survivors of gender-based violence (e.g. referral systems, support systems and service delivery).

- **Capitalize on women's civil society engagement to better anchor development initiatives for broader ownership and sustainability of outcomes.** Women's strengthened roles in the protests (or 'social revolution') and the demonstrable convening/consensus-building to address gender equality issues after the Beirut port explosions could be leveraged for more development impact across thematic areas.
- **Promote women in leadership.** Women's limited representation in decision-making spaces calls for a greater need to support and groom young female leaders in the economy and politics. These efforts should be done in collaboration with academic institutions and professional networks.



3) KNOWLEDGE

Unpack data in order to strengthen the impacts of reforms and service delivery benefits to women.

- **A better understanding of intersectionality to determine gender equality outcomes.** Women are not a homogeneous group; they have different characteristics, such as the urban/rural divide, citizenship, different educational backgrounds and employment status and their relation to gender-differentiated development outcomes. Going forward, analysis on how these characteristics overlap and intersect could provide a more nuanced understanding to inform policies and programs targeted at different population groups. More analysis is needed to understand the role of gender at the macro level, such as how gender relates to reforms surrounding procurement, taxation and subsidies in the context of financial and economic recovery.
- **A specific focus on vulnerable women's access to livelihoods.** Analysis of characteristics that may result in overlapping disadvantages is important to identifying interventions that enhance the well-being of women in refugee and host community populations, low-skilled populations in marginalized geographic regions and other vulnerable groups. Programs targeting these groups may need to provide a more comprehensive package of services to improve poor and vulnerable women's access to income-generating activities. Data collection on individual welfare is essential to better address the determinants of poverty.
- **Unpack the role of social norms to better understand certain attitudes and behaviors across different groups.** Understanding social norms will shed light on the drivers behind conservative trends regarding gender equality observed among younger women and men in Lebanon. This can point to opportunities for focused interventions that contribute to more equitable attitudes and behaviors.

ANNEX 1

LEBANON'S LEGAL FRAMEWORK ON GENDER EQUALITY

STATUS OF INTERNATIONAL CONVENTIONS

International Treaties and Conventions on Gender Equality		Signature	Ratification
International Treaties and Conventions on Gender Equality	Beijing Declaration and Platform for Action 1995		
	CEDAW - Convention on the Elimination of All Forms of Discrimination against Women (with reservations to article 9 (2), Article 16 (1) (c) (d) (f))	16 Apr 1997 (a)	
	Convention on the Political Rights of Women	1954	1956
	UNESCO Convention against Discrimination in Education		1964
	International Covenant on Economic, Social and Cultural Rights (1966)		1972
	CRC - Convention on the Rights of the Child	1990	1991
	CRC - OP-SC - Optional Protocol to the Convention on the Rights of the Child on the involvement of children in armed conflict	2002	
	CRC-OP-SC - Optional Protocol to the Convention on the Rights of the Child on the sale of children child prostitution and child pornography	2001	2004
	2030 Agenda and Sustainable Development Goals	2015	
ILO - Convention		Date	Status
ILO Conventions	C045 - Underground Work (Women) Convention, 1935 (No. 45)	26 Jul 1962	In Force
	C081 - Labor Inspection Convention, 1947 (No. 81)	26 Jul 1962	In Force
	C089 - Night Work (Women) Convention (Revised), 1948 (No. 89)	26 Jul 1962	In Force
	C098 - Right to Organize and Collective Bargaining Convention, 1949 (No. 98)	01 Jun 1977	In Force
	C100 - Equal Remuneration Convention, 1951 (No. 100)	01 Jun 1977	In Force
	C111 - Discrimination (Employment and Occupation) Convention, 1958 (No. 111)	01 Jun 1977	In Force
	C122 - Employment Policy Convention, 1964 (No. 122)	01 Jun 1977	In Force
	C142 - Human Resources Development Convention, 1975 (No. 142)	23 Feb 2000	In Force
	C182 - Worst Forms of Child Labor Convention, 1999 (No. 182)	11 Sep 2001	In Force
	C138 - Minimum Age Convention, 1973 (No. 138) Minimum age specified: 14 years	10 Jun 2003	In Force

ANNEX 2

WOMEN, BUSINESS, AND THE LAW 2021 LEBANON'S INDEX SCORE 52.5 OUT OF 100

	Question	Answer	Law
Mobility	Can a woman choose where to live in the same way as a man?	Yes	
	Can a woman travel outside her home in the same way as a man?	Yes	
	Can a woman apply for a passport in the same way as a man?	Yes	Passport Law, Art. 6; Passport application procedures
	Can a woman travel outside the country in the same way as a man?	Yes	
Workplace	Can a woman get a job in the same way as a man?	Yes	
	Does the law prohibit discrimination in employment based on gender?	Yes	Labor Code, Art. 26
	Is there legislation on sexual harassment in employment?	No	
	Are there criminal penalties or civil remedies for sexual harassment in employment?	No	
	Criminal penalties	No	
	Civil remedies	No	
Equal Remuneration	Does the law mandate equal remuneration for work of equal value?	No	
	Can a woman work at night in the same way as a man?	Yes	
	Can a woman work in a job deemed dangerous in the same way as a man?	Yes	
	Jobs deemed hazardous	Yes	
	Jobs deemed arduous	Yes	
	Jobs deemed morally inappropriate	Yes	
	Can a woman work in an industrial job in the same way as a man?	No	
	Mining	No	Labor Code, Art. 27 and Annex 1
	Construction	Yes	
	Factories	No	Labor Code, Art. 27 and Annex 1
	Agriculture	No	Labor Code of 1946, Art. 27 and Annex 1
	Energy	No	Labor Law, Art. 27 and Annex 1
	Water	Yes	
	Transportation	No	Labor Law, Art. 27 and Annex 1
	Other	Yes	

	Question	Answer	Law
Marriage	Is there no legal provision that requires a married woman to obey her husband?	Yes	
	Can a woman be “head of household” or “head of family” in the same way as a man?	Yes	
	Is there legislation specifically addressing domestic violence?	Yes	Domestic Violence Law
	Can a woman obtain a judgment of divorce in the same way as a man?	No	Constitution of Lebanon, Arts. 9 and 19
	Does a woman have the same rights to remarry as a man?	No	Constitution of Lebanon, Arts. 9 and 19
Parenthood	Is paid leave of at least 14 weeks available to mothers?	No	Labor Code, Art. 28
	Length of paid maternity leave	70	
	Does the government administer 100% of maternity leave benefits?	No	Labor Code, Art. 29
	Is there paid leave available to fathers?	No	
	Length of paid paternity leave	0	
	Is there paid parental leave?	No	
	Shared days	0	
	Days for the mother	0	
	Days for the father	0	
Entrepreneurship	Is dismissal of pregnant workers prohibited?	Yes	Labor Code, Art. 52
	Does the law prohibit discrimination in access to credit based on gender?	No	
	Can a woman sign a contract in the same way as a man?	Yes	
	Can a woman register a business in the same way as a man?	Yes	
Assets	Can a woman open a bank account in the same way as a man?	Yes	
	Do men and women have equal ownership rights to immovable property?	Yes	Constitution of Lebanon, Art. 7
	Do sons and daughters have equal rights to inherit assets from their parents?	No	Constitution of Lebanon, Arts. 9 and 19
	Do female and male surviving spouses have equal rights to inherit assets?	No	Constitution of Lebanon, Arts. 9 and 19
	Does the law grant spouses equal administrative authority over assets during marriage?	Yes	Constitution of Lebanon, Arts. 9 and 19
	Does the law provide for the valuation of nonmonetary contributions?	No	Constitution of Lebanon, Arts. 9 and 19
	What is the default marital property regime?	Separation of property	

	Question	Answer	Law
Retirement	Is the age at which men and women can retire with full pension benefits the same?	No	
	Age (women)	NS	
	Age (men)	NS	
	Is the age at which men and women can retire with partial pension benefits the same?	No	
	Age (women)	NS	
	Age (men)	NS	
	Is the mandatory retirement age for men and women the same?	Yes	
	Age (women)	64	Labor Code, Art. 55
	Age (men)	64	Labor Code, Art. 55
	Are periods of absence from work due to childcare accounted for in pension benefits?	No	

REFERENCES

- Abdulrahim, Sawsan, Kristine J. Ajrouch, and Toni Antonucci. 2014. "Aging in Lebanon: Challenges and Opportunities." *The Gerontologist* 55 (4). DOI: 10.1093/geront/gnu095.
- Abdul-Hamid, Husein and Mohamed Yassine. 2020. *Political Economy of Education in Lebanon: Research for Results Program*. Washington, DC: World Bank.
- Ajrouch, Kristine J., Kathryn M. Yount, Abba Mehio Sibai, and P. Roman. 2013. "A gendered perspective on well-being in later life: Algeria, Lebanon and Palestine." *Global Ageing in the Twenty-First Century: Challenges, Opportunities and Implications*, edited by Susan McDaniel and Zachary Zimmer: 49-77. Surrey, England: Ashgate Publishing.
- Akeel, Randa. 2009. "Gender-Based Differences Among Entrepreneurs and Workers in Lebanon." *MENA Knowledge and Learning Quick Notes Series* 6. Washington, DC: World Bank.
- Amnesty International. 2019. *Their House is My Prison: Exploitation of Migrant Domestic Workers in Lebanon*. London: Amnesty International.
- Aoun, Rana. 2020. "COVID-19 Impact on Female Migrant Domestic Workers in the Middle East." GBV AoR Helpdesk.
- Arab Barometer. 2019. *Arab Barometer V: Lebanon Country Report*. <https://www.arabbarometer.org/>.
- Assaad, Ragui, Caroline Gould Krafft, and Irene Selwaness. 2017. "The Impact of Early Marriage on Women's Employment in the Middle East and North Africa." Economic Research Forum working paper series no. 1086.
- Atallah, Sami and Sami Zoughaib. 2019. "Lebanon's Parliamentary Election of 2018: Seats, Coalitions, and Candidate Profiles." The Lebanese Center for Policy Studies Policy Paper.
- Atamanov, A., S. M. Constant, and J. M. Lundvall. 2016. "Lebanon Gender Note." Unpublished manuscript, World Bank, Washington, DC.
- Aghari, Timour. 2020. "Lebanon's banks further restrict US dollar withdrawals as country's financial and economic crisis deepens." *Al-Jazeera*, February 3.
- Avis, William Robert. 2017. "Gender equality and women's empowerment in Lebanon." *Knowledge, evidence and learning for development*, Helpdesk Report.
- Awwad, Johnny, Ghina Ghazeeri, Anwar H. Nassar, Tony Bazi, Ahmad Fakih, Farah Fares, Muhieddine Seoud. 2014. "Intimate Partner Violence in a Lebanese Population Attending Gynecologic Care: A Cultural Perspective." *Journal of Interpersonal Violence*. DOI: 10.1177/0886260513520507.
- Badel, Alejandro and Pena Ximena. 2010. "Decomposing the Gender Wage Gap with Sample Selection Adjustment: Evidence from Colombia." Federal Reserve Bank of St. Louis Working Paper No. 2010-045A.
- Buvinic, Mayra and Dominique van de Walle. 2019. "The Debate about Headship in Poverty and Gender Studies." *Commentary and Analysis* (blog). Center for Global Development. <https://www.cgdev.org/blog/debate-about-headship-poverty-and-gender-studies>.
- Calfat, Natalia Nahas. 2018. "The Frailties of Lebanese Democracy: Outcomes and Limits of the Confessional Framework." *Contexto int.* 40 (2) (May/Aug).
- Chaaban, Jad and Karin Seyfert. 2012. "Faith-based NGOs in Multi-Confessional Society: Evidence from Lebanon." Arab Center Research and Policy Studies, Research Paper, August 2012.
- Crespo Sancho, Catalina. 2017. "Conflict Prevention and Gender." Background paper for the World Bank and United Nations flagship study, *Sustaining Peace: Making Development Work for the Prevention of Violent Conflicts*. Washington, DC.
- Dabbous, Dima. 2017. "Legal Reform and Women's Rights in Lebanese Personal Status Laws." *CMI Report R2017:3*.
- Daou, Nadine Abi Zeid. 2015. *The Role of Women NGOs in Empowering Women in Lebanon: A Life-Long Partner to Gender Justice?* Economic and Social Commission for Western Asia (ESCWA).

- Darwish, Talal. 2012. *Country Study on Status of Land Tenure, Planning and Management in Oriental Near East Countries: Case of Lebanon*. FAO, Cairo, Egypt.
- Dahan, Maha. 2021. "Lebanon central bank chief reassures depositors, reverses decision on withdrawals." *Reuters*, June 3.
- Devercelli, Amanda E. and Frances Beaton-Day. 2020. *Better Jobs and Brighter Futures: Investing in Childcare to Build Human Capital*. Washington, DC: World Bank.
- Devi, Sharmila. 2020. "Economic Crisis Hits Lebanese Health Care." *The Lancet* 385 (10224). DOI 10.1016/S0140-6736(20)30407-4.
- Duflo, Esther. 2011. "Women's Empowerment and Economic Development." Working Paper No. 17702, National Bureau of Economic Research, Cambridge, MA.
- El Bayer, Kareem. 2005. "NGO Laws in Select Arab States." *International Journal of Not-for-Profit Law* 7 (4). El Feki, Shereen, Brian Hellman, and Gary Barker, eds. 2017. *Understanding Masculinities: Results from the International Men and Gender Equality Survey (IMAGES)*. Cairo and Washington, DC: UN Women and Promundo-US.
- El Kaakour, Halime. 2020. "Pursuing Equality in Rights and Representation: Women's Experiences Running for Parliament in Lebanon's 2018 Elections." Beirut, Lebanon: UN Women.
- El-Kogali, Safaa El Tayed and Caroline Krafft. 2020. *Expectations and Aspirations: A New Framework for Education in the Middle East and North Africa*. Washington, DC: World Bank.
- Eljir Assy, Angela. 2018. "Gender Technical Assessment." Unpublished background note produced for the Lebanon Jobs PforR project.
- ESCWA (United Nations Economic and Social Commission for Western Asia). 2009. "Women's control over economic resources and access to financial resources." *Arab Women and Development Series* 16. New York, NY.
- FAO (Food and Agriculture Organization). 2012. *Lebanon Country Programming Framework 2012-2015*. Beirut, Lebanon.
- . 2021. *Briefing note: Role of women in agriculture in Lebanon*. Beirut, Lebanon.
- Ferede, Marth K. 2018. "Higher Education for Refugees: Migration, Displacement, and Education: Building Bridges, Not Walls." *Background paper prepared for the 2019 Global Education Monitoring Report*. United Nations Educational, Scientific, and Cultural Organization (UNESCO).
- Galasso, Vincenzo, Vincent Pons, Paola Profeta, Michael Becher, Sylvain Brouard, and Martin Foucault. 2020. "Gender Differences in COVID-19 Related Attitudes and Behavior: Evidence from a Panel Survey in Eight OECD Countries." National Bureau of Economic Research Working Paper 27359. DOI: 10.3386/w27359.
- Gauri, Varun, Tasmia Rahman and Iman Sen. 2019. "Measuring Social Norms About Female Labor Force Participation in Jordan." Policy Research Working Paper, World Bank, Washington, DC.
- Ghanem, Nizar. 2016. *Local governance under pressure: Research on social stability in T5 area, North Lebanon*. Menapolis and Oxfam Italia.
- Geldi, Mahmut. 2021. "Lebanese cannot access money in banks since late 2019." Anadolu Agency, February 2.
- Goldstein, Markus, Paula Gonzalez Martinez, Sreelakshmi Papineni, and Joshua Wimpey. 2020. "The Global State of Small Businesses During COVID-19: Gender Inequalities." *Let's Talk Development* (blog), September 8, 2020.
- Government of Lebanon and UN (United Nations). 2019. *Lebanon Crisis Response Plan 2017-2020*. Beirut, Lebanon.
- Government of Lebanon, CAS (Central Administration of Statistics). 2016. *Household Budget Survey (HBS) 2011/12*. Beirut, Lebanon.
- . 2020. *Labor Force and Household Living Condition Survey in Lebanon 2018-2019*. Beirut, Lebanon.
- Houssari, Najia. 2020. "Women make their presence felt in new Lebanon cabinet." *Arab News*, March 8.
- HRW (Human Rights Watch). 2020. "Lebanon: Blow to Migrant Domestic Worker Rights." News Release, October 30. <https://www.hrw.org/news/2020/10/30/lebanon-blow-migrant-domestic-worker-rights>.
- ICJ (International Commission of Jurists). 2019. *Gender-based Violence in Lebanon: Inadequate Framework, Ineffective Remedies*. Geneva, ICJ.

- IFC (International Finance Corporation). 2019. *Women on Boards in Lebanon*. Washington, DC: IFC.
- IFES (International Foundation for Electoral Systems) and IWPR (Institute for Women's Policy Research). 2010. "Focus on Lebanon: Social Attitudes Toward Women." *The Status of Women in the Middle East and North Africa (SWMENA) Project*.
- ILO (International Labor Organization). 2009. "Social Care Needs and Service Provisions in Arab States: Bringing Care Work into Focus in Lebanon." *Policy Brief 1*. Beirut, Lebanon.
- . 2014. *Maternity and Paternity at Work: Law and Practice Across the World*. Geneva.
- . 2017. *Employer-Migrant Worker Relationships in the Middle East: Exploring Scope for Internal Labor Market Mobility and Fair Migration*. White Paper, February 2017. Beirut, Lebanon: International Labor Organization, Regional Office for Arab States.
- . 2018a. *Care Work and Care Jobs: For the Future of Decent Work*. Geneva: ILO.
- . 2018b. *Potential Opportunities for Women's Economic Empowerment - Potato and Leafy Green Vegetable Value Chains - Akkar, Northern Lebanon*. Beirut, Lebanon.
- . 2018c. *World Employment and Social Outlook: Trends for Women 2018 - Global Snapshot*. Geneva.
- Inter-Agency Coordination Lebanon. 2019. *Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR)*.
- . 2021. *Vulnerability Assessment of Syrian Refugees in Lebanon (VASyR)*.
- Inter-Agency Standing Committee (IASC). 2017. *Inter-Agency Gender-based Violence Case Management Guidelines: Providing Care and Case Management Services to Gender-based Violence Survivors in Humanitarian Settings. First Edition*.
- IPSOS Group SA. 2018. *Unpacking Gendered Realities in Displacement: The Status of Syrian Refugee Women in Lebanon*. Beirut: UN Women.
- Iqbal, Sarah. 2015. *Women, Business, and the Law 2016: Getting to Equal*. Washington, DC: World Bank.
- Iwasaki, Akiko and Aaron Ring. 2020. "The Coronavirus Affects Women and Men Differently: Learning How May Help Stop the Pandemic." *Yale School of Evidence*, June 17.
- Jann, Ben. 2008. "The Blinder-Oaxaca Decomposition for Linear Regression Models." *The Stata Journal* 8 (4): 453- 479.
- Jin, Jian-Min, Peng Bai, Wei He, Fei Wu, Xiao-Fang Liu, De-Min Han, Shi Liu, and Jin-Kui Yang. 2020. "Gender Differences in Patients with COVID-19: Focus on Severity and Mortality." *Front Public Health* 8 (152). doi:10.3389/fpubh.2020.00152.
- Klugman, Jeni, Lucia Hanmer, Sarah Twigg, Tazeen Hasan, Jennifer McCleary-Sills, and Julieth Santamaria. 2014. *Voice and Agency: Empowering Women and Girls for Shared Prosperity*. Washington, DC: World Bank.
- Karam, E. G., G. E. Karam, C. Farhat, L. Itani, J. Fayyad, A. N. Karam, Z. Mneimneh, R. Kessler, and G. Thornicroft. 2019. "Determinants of Treatment of Mental Disorders in Lebanon: Barriers to Treatment and Changing Patterns of Service Use." *Epidemiology Psychiatric Sciences*. 28(6): 655-661. doi: 10.1017/S2045796018000422
- Kukrety, Nupur. 2016. "Poverty, Inequality and Social Protection in Lebanon." Oxfam and Issam Fares Institute at the American University of Beirut.
- Lilleston, Liliane Winograd, Spogmay Ahmed, Dounia Salame, Dayana Al Alam, Ilaria Michelis and Sunita Palekar Joergensen. 2012. *Reaching Refugee Survivors of Gender-Based Violence: Evaluation of a Mobile Approach to Service Delivery in Lebanon*. Beirut: International Rescue Committee.
- Lombardini, Simone, Rosa Garwood, and Hur Hassnain. 2019. *Women's Empowerment in Lebanon: Impact Evaluation of the project 'Women's Access to Justice' in Lebanon*. Effectiveness Review Series 2017/18. Oxford: Oxfam.
- Maasri, Jiji. 2020. *Gender-Sensitive Value Chains Analysis of Agri-Food Sector in Lebanon: Desk Review on Animal Production*. GCP/LEB/030/CAN. FAO: Beirut, Lebanon.
- Martin, Michael O., Ina V.S. Mullis, Pierre Foy, and Gabrielle M. Stanco. 2012. *TIMSS 2011 International Results in Science*. Amsterdam and Chestnut Hill, MA: International Association for the Evaluation of Educational Achievement (IEA).
- Masterson, Amelia R., Jinan Usta, Jhumka Gupta, and Adrienne S. Ettinger. 2014. "Assessment of Reproductive

- Health and Violence Against Women Among Displaced Syrians in Lebanon." *BMC Women's Health* 14 (25).
- Mensch, Barbara, Judith Bruce, and Margaret E. Greene. 1998. *The Uncharted Passage: Girls' Adolescence in the Developing World*. New York: Population Council.
- Mikdashi, Maya. 2015. "The Politics of Gendered Violence in Lebanon." *Jadaliya* June 01.
- Ministry of Education and Higher Education (MoEHE). 2014. *Reaching All Children with Education in Lebanon*. Beirut, Lebanon.
- . 2019. *RACE II Fact Sheet. Issue: September 2020*. Beirut, Lebanon.
- . 2020. Statistical Digest for the School Year 2019-2020. Beirut, Lebanon.
- Morton, Matthew, Jeni Klugman, Lucia Hanmer, and Dorothe Singer. 2014. *Gender at Work: A Companion to the World Development Report on Jobs*. Washington, DC: World Bank.
- Mullis, Ina V.S., Michael O. Martin, Pierre Foy, and Gabrielle M. Stanco. 2012. *TIMSS 2011 International Results in Mathematics*. Amsterdam and Chestnut Hill, MA: International Association for the Evaluation of Educational Achievement (IEA).
- Nassar, Nicholas Fadi. 2019. "Women and women's rights are central to Lebanon's protest movement." *Middle East Institute*, November 5.
- NIRAS. 2020. *Gendered Value Chain Study: Barriers and Opportunities*. UNDP: Beirut, Lebanon
- NCLW (National Commission for Lebanese Women). 2018. *National Strategy for Women in Lebanon 2011-2021*. Beirut, Lebanon.
- Oaxaca, Ronald. 1973. "Male-Female Wage Differentials in Urban Labor Markets." *International Economic Review* 14 (3): 693-709.
- Okoro, Sandie and Paul Prettitore. 2020. "Will COVID-19 widen the gender justice gap?" *Voices* (blog), June 15. World Bank. <https://blogs.worldbank.org/voices/will-covid-19-widen-gender-justice-gap>.
- Panagoulia, Angeliki. 2020. *Care Rapid Gender Analysis: COVID-19 and Beyond*. Beirut: CARE Lebanon
- Parsons, Jennifer and Jennifer McCleary-Sills. n/a. "Preventing Child Marriage: Lessons from World Bank Group Gender Impact Evaluations." *enGender Impact: World Bank Group's Gender Impact Evaluation Database*.
- Pradhan, Ajay and Per-Erik Olsson. 2020. "Sex Difference in Severity and Mortality from COVID-19: Are Males More Vulnerable?" *Biology of Sex Differences* 11 (53).
- Purfield, Catriona, Harald Finger, Karen Ongley, Benedicte Baduel, Carolina Castellanos, Gaelle Pierre, Vahram Stepanyan, et al. 2018. "Opportunity for All: Promoting Growth and Inclusiveness in the Middle East and North Africa." *IMF Departmental Paper* 18 (11).
- Rached, Mounir. 2012. "Social Security and Pensions in Lebanon: A Non-Contributory Proposal." Lebanese LFGLCS. Economic Association Research Study. Beirut, Lebanon.
- Salti, Nisreen and Nadine Mezher. 2020. *Women on the Verge of an Economic Breakdown: Assessing the Differential Impacts of the Economic Crisis on Women in Lebanon*. Beirut, Lebanon: UN Women.
- Save the Children. 2019. "No, I Don't: Abolishing Child Marriage in Lebanon." *Policy Note* (October 2019). Beirut, Lebanon.
- Shuayb, Maha, Nada Al Maghlouth, Katharina Held, Nader Ahmad, Thaea Badran, and Saba Al Qantar. 2016. "An Education for the Future: The Schooling Experience of Syrian Refugee Children in Lebanon and Germany." Center for Lebanese Studies.
- Stanley, Tom D., and Stephen B. Jarrell. 1998. "Gender Wage Discrimination Bias? A Meta-Regression Analysis." *The Journal of Human Resources* 33 (4): 947-973.
- Truppa, Claudia, Enrica Leresche, Arlan F. Fuller, et al. 2019. "Utilization of Primary Health Care Services Among Syrian Refugee and Lebanese Women Targeted by the ICRC Program in Lebanon: A Cross-Sectional Study." *Conflict and Health* 13 (7). DOI: 10.1186/s13031-019-0190-4.
- UNDP (United Nations Development Programme). 2016. *Women in Municipal Elections in 2016*. Beirut, Lebanon.
- . 2018. *Lebanon: Gender Justice & The Law*. New York, NY.

———. 2019. "Lebanon: Inequalities in Human Development in the 21st Century." *2019 Human Development Report Briefing Note*.

UNESCWA (United Nations Economic and Social Commission for Western Asia). 2014. *Status of Arab Women Report: Access to Justice for Women and Girls in the Arab Region: From Ratification to Implementation of International Instruments*. Beirut, Lebanon: UNESCWA.

UNFPA (United Nations Population Fund). 2012. *Situation Analysis of Gender-based Violence in Lebanon*.

———. 2016. *Voices: Assessment Findings of the Humanitarian Needs Overview 2017*. Global Protection Cluster: GBV Prevention and Response.

———. 2017. *Lebanon: Scorecard on Gender-based Violence*.

UN-IGME (United Nations Inter-Agency Group for Child Mortality Estimation). 2020. Levels and Trends in Child Mortality. United Nations Child's Fund, World Health Organization World Bank Group, and United Nations Population Division. New York, NY.

UNICEF (United Nations International Children's Emergency Fund). 2011. *Lebanon: MENA Gender Equality Profile*.

———. 2018. Child Marriage: Global Databases. Last Updated March 2018. [data.unicef.org].

UNSC (United Nations Security Council). 2018. "Conflict-Related Sexual Violence: Report of the United Nations Secretary-General." S/2018/250. New York, NY.

UN Women. 2015. *Preventing Conflict, Transforming Justice, Securing the Peace: Global Study on the Implementation of the United Nations Security Council Resolution 1325*. New York, NY: UN Women.

———. 2019. Addressing Gender Amongst Syrian Refugees in Lebanon. Research Brief. September 2019.

———. 2020a. *A Rapid Gender Analysis of the Beirut Port Explosion: An Intersectional Examination*. Beirut, Lebanon.

———. 2020b. *COVID-19: Gendered Impacts of the Pandemic in Palestine and Implications for Policy and Programming*. Beirut, Lebanon.

———. 2020c. *Gender-Responsive Recovery in Lebanon: Recommendations for Fiscal, Social and Labor Policy Reform*. Beirut, Lebanon.

———. 2020d. "A Gendered Disaster Response Plan: Learning from the Past." *Charter of Demands by Feminist Activities and Women's Rights Organizations in Lebanon*. August 2020. Beirut, Lebanon.

UN Women and ERF (Economic Research Forum). 2020. *The Role of the Care Economy in Promoting Gender Equality: Progress of Women in the Arab States 2020*. Cairo: UN Women and ERF.

UN Women and UNFPA (United Nations Population Fund). 2020. "Country Brief: Violence against Women in the time of Covid-19 (Lebanon)." Beirut, Lebanon: UN Women.

UN Women, NCLW (National Commission for Lebanese Women), UNFPA (United Nations Population Fund), and WHO (World Health Organization). 2020a. *Gender Alert on COVID-19 Lebanon. Issue No. 2, May 15, 2020*. Beirut, Lebanon: UN Women.

———. 2020b. *Gender Alert on COVID-19 Lebanon. Issue No. 3, June 3, 2020*. Beirut, Lebanon: UN Women.

———. 2020c. *Gender Alert on COVID-19 Lebanon. Issue No. 4, July 3, 2020*. Beirut, Lebanon: UN Women.

———. 2021. *Gender Alert on COVID-19 Lebanon. Issue No. 5, February 10, 2021*. Beirut, Lebanon: UN Women.

UN World Food Programme. 2015. *Meta Data for the Food Consumption Score (FCS) Indicator*. Geneva: UN WFP.

USAID (United States Agency for International Development). 2012. *Gender Assessment for USAID/Lebanon*. Washington, DC: USAID.

WABA (World Alliance for Breastfeeding Action). 2019. "Parents at Work -- Leave and Breastfeeding Breaks by Country: Arab States." Penang, Malaysia.

Wilson, Claire, Jumanah Zabaneh, and Rachel Dore-Weeks. 2019. *Understanding the Role of Women and Feminist Actors in Lebanon's 2019 Protests*. UN Women.

WILPF (Women's International League for Peace & Freedom). 2019. "In Lebanon, the Revolution Is a Woman." *WILPF International*, December 11.

WHO (World Health Organization). 2017. Violence Against Women Factsheet.

———. 2013. *Global and regional estimates of violence against women*, edited by WHO and London School of Hygiene and Tropical Medicine.

———. 2018. "Noncommunicable Diseases (NCD) Country Profile: Lebanon."

World Bank. 2012. *World Development Report 2012: Gender Equality and Development*. Washington, DC: World Bank.

———. 2017. *Jobs for North Lebanon*. Washington DC: World Bank.

———. 2018. *The Human Capital Project*. Washington, DC: World Bank.

———. 2019a. "Lebanon is in the Midst of Economic, Financial and Social Hardship Situation Could Get worse." Press Release, November 6.

———. 2019b. "So when Gravity Beckons, the Poor Don't Fall." *Lebanon Economic Monitor* Fall 2019.

———. 2020a. *Gender Dimensions of the COVID-19 Pandemic*. Washington, DC: World Bank.

———. 2020b. *The Human Capital Index 2020 Update: Human Capital in the Time of COVID-19*. Washington, DC: World Bank.

———. 2020c. *The Mobility of Displaced Syrians: An Economic and Social Analysis*. Washington DC: World Bank.

———. 2020d. *Women, Business and the Law 2020*. Washington, DC: World Bank.

———. 2020e. *Women's Economic Participation in Iraq, Jordan and Lebanon*. Washington, DC: World Bank.

World Bank, European Union, United Nations. 2020. *Beirut Rapid Damage and Needs Assessment*. Washington, DC: World Bank.

World Bank. 2021a. "Lebanon Sinking to the Top Three." *Lebanon Economic Monitor*, Spring 2021. Washington, DC: World Bank.

World Bank. 2021b. *Lebanon - Emergency Crisis and COVID-19 Response Social Safety Net Project (English)*. Washington, DC: World Bank.

World Bank. 2021c. *Behaviorally Informed Interventions for Covid-19 Vaccine Take-up*. Washington, DC: World Bank.

WEF (World Economic Forum). 2019. *Global Gender Gap Report 2020*. Geneva: WEF.

World Value Survey Wave VII. 2018. Accessed database at: <https://www.worldvaluessurvey.org>.

Yassine, Hussein. 2021. "Domestic Violence Has Soared by Nearly 97% in Lebanon." *The 961, Lebanon News*, 3 February 2021.

