

PROCEEDINGS

MASHREQ CONFERENCE ON **WOMEN'S ECONOMIC EMPOWERMENT**

Grand Serail, Beirut, Lebanon
January 19, 2019



“I fully believe that we cannot look towards the future of the Mashreq countries and prepare for the next stage without the active participation of women in shaping this future.”

*– H.E. Mr. Saad Hariri
Prime Minister of Lebanon*

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CONFERENCE OBJECTIVES

Under the Patronage of H.E. Mr. Saad Hariri, the Government of Lebanon, the Government of Canada, and the World Bank Group convened the first, high-level **Mashreq Conference on Women's Economic Empowerment** held on January 19, 2019, at the Grand Serail in Beirut, Lebanon.

The objective of the one-day event was **to elevate the dialogue and overall awareness of the importance and benefits of enhanced economic participation of women in the Mashreq region, and create a space for the Governments of Lebanon, Jordan and Iraq, in collaboration with private sector, civil society and development partners, to share their commitments to this agenda.** The conference served as a reminder that empowering women is a critical engine of economic growth. It reduces poverty, strengthens resilience, and boosts shared prosperity. The conference marks a turning point in level of cooperation between the World Bank Group, Governments of Canada and Iraq, Jordan and Lebanon to support women's economic empowerment and gender equality in the region. It was the first of a series of high-level annual conferences on women's economic empowerment to take place in the region with the aim of supporting the country commitments to enhancing women's participation in the economy.

The event, which **attracted approximately 350 participants from government, international organizations, private sector and civil society**, was segmented into three main parts: i) high-level opening remarks; ii) substantive thematic discussions that covered policy environment, private sector practices and issues related to social change; and, iii) launch of the World Bank Group's Mashreq Gender Facility and announcement of stakeholder commitments through the "Beirut Communique".

Leading up to the Conference, Iraq, Jordan and Lebanon articulated their priorities and targets to increase women's economic activity in their respective countries through country level Women Economic Empowerment Action Plans. Country representatives presented and discussed their Action Plans, which set out ambitious targets and priority actions to achieve those targets. See highlights below.



Iraq

- **Increase FLFP 5 percentage points**
- Strengthen social, legislative & administrative frameworks
- Incorporate gender in policies & budgets
- Produce gender diagnostics
- Increase capacity & awareness of public & private employees, & communities
- Increase # female-led MSMEs
- Reduce gaps in education to build human capital



Jordan

- **Increase FLFP to 24%**
- Amend restrictive legislation
- Expand gender-responsive budgeting
- Produce gender-sensitive data
- Support family-friendly, non-discriminatory work settings
- Enhance women's employment in private sector
- Increase # female-led MSMEs & cooperatives
- Improve education curricula
- Launch campaign to change attitudes



Lebanon

- **Increase FLFP 5 percentage points**
- Improve legal framework
- Mainstream gender in policies & budgets
- Close the gender data gap
- Facilitate women's access to entrepreneurship
- Increase # female-led SMEs
- Facilitate vulnerable women's employment & protection
- Build market-relevant skills
- Implement campaign to address gender stereotyping

Conference outreach via live television was complemented by heavy social media traffic through the #WEmashreq hashtag that was mentioned over 1.5K times during the period of January 14-24, generating 3.6K engagements (likes, shares, comments, retweets etc.), with an estimated reach of 20.1 million people across the world from Asia, Africa, Europe and Americas.

The following proceedings cover main messages from high-level speeches and highlights from the thematic sessions, including the question and answer sessions. Key messages threaded throughout touch on the economic imperative behind women’s productive contribution in the workforce, reinforcing that the transition from policies into implementation require a collective effort by government, private sector and civil society, and that the basis for change towards gender equality and women’s economic empowerment starts with legal reform at substantial scale. For questions about the proceedings or event outcomes, please reach out to Mashreq Gender Facility Secretariat at MGF@worldbankgroup.org. Conference agenda and materials can be found at: <https://www.worldbank.org/en/events/2018/12/05/mashreq-conference-on-womens-economic-empowerment>.



OPENING REMARKS: FORGING POLITICAL WILL

Ferid Belhaj, Vice President, Middle East and North Africa Region, World Bank

KEY MESSAGES

- ✓ The need for elevating the dialogue and providing action-oriented support.
- ✓ Encourage cooperative models that bring together all partners –private, public, civic.
- ✓ Set ambitious targets and, based on successes, replicate across the region.

Women’s empowerment is at the center of economic and social development. Gender equality is also at the very center of the World Bank agenda to reduce poverty, strengthen resilience and boost shared prosperity. Yet women and girls are faced with persistent challenges when it comes to access to economic opportunities or having the ability to act on their decisions. These challenges are often exacerbated by complications that result from fragility and conflict across the region, leaving them with less than half a chance to engage in the region’s economic cycle. To break this cycle, the World Bank believes that the international development community along with government partners must harness the potential of youth and engage men and women equally towards closing gender gaps for a better and brighter future. With strong and unwavering support to Lebanon, Iraq, and Jordan, Belhaj reiterated the World Bank’s commitment to mobilizing technical and financial resources that will assist with the implementation of government commitments to promote “innovative, women-empowering business models that can overcome [institutional, structural and normative] challenges that women face in accessing the work force, the entrepreneurship space, and in securing financial assets.”

Stephanie von Friedeburg, Chief Operating Officer, IFC

KEY MESSAGES

- ✓ Women's potential as key drivers of economic growth will require an enabling environment such as affordable and quality childcare, safer transport, improved security, access to capital.
- ✓ Forward looking regulation that supports gender sensitive laws coupled with greater mobilization of capital will have the greatest development impact.
- ✓ Strengthen the role of banks in meeting the demand for capital and spurring investments.



For every female entrepreneur, there are six women who want to start their own business but cannot – far below the world average.

- Stephanie von Friedeburg, COO, IFC

Despite significant strides in the MENA region in bridging gender gaps in human development, women do not receive the needed support to access and participate in the labor market. For example, 55 percent of women-owned micro, small and medium enterprises have no access to credit resulting in unmet need and lost opportunities. Friedeburg stressed that for women who do work in private companies, they earn, on average, less than their male counterparts and are

under-represented in C-level positions. There is great promise, according to Friedeburg, especially when looking at the role of women in the region's tech spaces where female innovators in MENA are 60 percent more likely than their male counterparts to offer innovative solutions. She reiterated that IFC sees tremendous potential in the Mashreq and anticipates active IFC's engagement in the World Bank Group's first of a kind facility dedicated to increasing women's participation in the in the Middle East and North Africa region.

H.E. Emmanuelle Lamoureux, Ambassador of Canada to Lebanon

KEY MESSAGES

- ✓ A country's prosperity is directly linked to women's participation in the economy.
- ✓ Investments in women's economic empowerment is a central focus of Canada's long-term efforts in the region.
- ✓ In conflict situations, the role of women in peace-building cannot be overlooked.

The economics of gender equality and women's economic empowerment is among the main reasons why Canada has placed women at the center of its international development efforts in the region. Lamoureux started her speech with a quote from Prime Minister Trudeau commending Lebanon, Jordan and Iraq for coming together at the conference and for their commitments on gender (See Figure 2). She stressed that giving women and girls the opportunity to develop their full potential and use their talents and skills is not only good for women, it's simply good economics. The numbers are telling: closing the gender gap in

labour participation rates by even one quarter could boost GDP by as much as 9 percent in Lebanon, 10 percent in Jordan and 11 percent in Iraq. The support of the Mashreq Gender Facility will build on existing Canadian initiatives in the Mashreq. For example, Lamoureux cited that in Jordan, Canada has supported more than 4,400 young people, including about 3,000 women to enter the workforce or start their own businesses after being trained in business skills development. In Lebanon, Canada is helping improve women and girls' access to more gender responsive education, health and protection services, and providing them with livelihoods opportunities in agriculture and entrepreneurship. Canada is also supporting governmental institutions in mainstreaming gender considerations into policies and interventions. In Iraq, Canada is supporting civil society to build the capacity and confidence of women peace activists in provinces liberated from Daesh. These Iraqi women, representing diverse backgrounds, have come together to present a united vision for reconciliation for their country.



H.E. Mahdi Al-Alak, Secretary General, Council of Ministers, Iraq

KEY MESSAGES

- ✓ Women in Iraq face extensive hardships due to conflict, yet they continue to persevere and are key to promoting resilience within communities.
- ✓ To address women's economic empowerment incentives that create demand for private sector jobs and encourage women to join the labor market need to be identified. curriculum development that responds to market demand, and
- ✓ Attention should be paid to instituting social security systems that protect vulnerable women.

Representing the Prime Minister of Iraq, Al-Alak spoke of the increased international attention on challenges facing women and growing recognition by governments in the region of the need to also focus on this issue. In Iraq, the need to focus on women's economic empowerment is underpinned by a constitutional mandate affirming women's equal rights in (re)building society as well the state's role in providing them with equal opportunities in all fields. Al-Alak stressed that while progress has been made, addressing obstacles in the way of economic empowerment remain the most pressing issue. Furthermore, Iraqi women face distinct challenges due to conflict, yet they remain resilient as was seen by the Nobel Peace Prize winner Nadia Murad, an Iraqi woman survivor of Daesh. Al-Alak stressed that the importance

of this conference lies in the imperative of creating a genuine plan for action that puts forward the right policies and programs for women to productively contribute to the economic and development situation in their respective countries. The engagement of the private sector will be key, as will the need to focus on education and vocational linkages to ensure future talent pools meet market demand. Al-Alak also spoke of importance of modernizing the social security systems to incentivize private employment and create an enabling private sector environment that women want to work in.



It is not enough that women engage in labor markets.... [but we need systems that] provide a favorable and encouraging working environment for women's entry into the [work force].

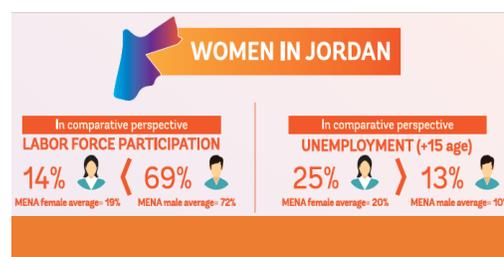
--H.E. Al -Alak, Secretary General, Council of Ministers

H.E. Minister Mary Kawar, Ministry of Planning and International Cooperation, Jordan

KEY MESSAGES

- ✓ The empowerment of women is an incentive to build more inclusive societies and a means to achieve sustainable growth rates.
- ✓ Time to leverage the moment and accelerate the pace towards achieving equality, and in Jordan this means starting with reforming legal environment.
- ✓ Meeting the aspirations of a better future requires the equal participation of all citizens, men and women.

Against a 40-year backdrop of the launching of the Convention for the Elimination of All Forms of Discrimination against Women (CEDAW) in 1979 and in the context of forthcoming reporting by Arab countries on where they stand 25 plus years since the Beijing Declaration, Kawar spoke about empowering women as an incentive to build more inclusive societies and as a means to achieve sustainable growth rates. In recognition of the need to work more in this area – despite all the progress achieved to date – Jordan has placed gender as a central component in its economic and social agenda with the aim to provide opportunities for all, equally, and improve quality of life. Amendments to the labor law in Jordan are underway, focusing on removing obstacles to women's economic participation by "introducing the



"Women's economic empowerment is not a choice. It is a need."

--H.E. Dr. Mary Kawar, MoPIC, Jordan

concept of flexible work, approving paternity leave and guaranteeing the right of work for the children of Jordanian women married to non-Jordanians, provide a family-friendly work environment through the establishment of nurseries in the workplace in the private sector, and introducing amendments to certain articles to ensure equal pay for equal work.” Through partnership, cooperation and exchange of experience between the three countries, the adoption of policies and strategies followed by implementation of programs can only be strengthened.

H.E. Ahmad Abu Al Ghaith, Secretary General, League of Arab States

KEY MESSAGES

- ✓ Achieving social mobility and stimulating the role of the private sector is an essential engine for the empowerment of women and girls in society.
- ✓ Raising societal awareness about the pivotal role of women in society, and the importance of their enhanced participation in the labor force, as employees and employers.
- ✓ Promoting women’s economic empowerment.

The issue of women's economic empowerment should be underpinned by the larger objectives, such as the social protection of women, the eradication of poverty, access to health services and education issues which are at the heart of the UN 2030 Sustainable Development Agenda at the international and regional levels. Al Ghaith stressed the League of the Arab State’s commitment to this agenda, to ensure the economic participation of women in public life. The timing of this conference and launch of the Mashreq Gender Facility is in line with the Arab Network for Women Economic Empowerment, in coordination with the European Union and United Nations regional office for women in the Arab countries. The Initiative’s goal is to enhance the economic empowerment of women by ensuring a safer work environment for women, equal opportunities to reach leadership and decision-making positions, capacity-building and the development of laws and legislations for the work women in the economy. It is also a platform to exchange knowledge, support mechanisms for the empowerment of women in the economic life of the Arab region and to allow the participation of all sectors in promoting women's economic empowerment at the regional level. All these conditions constitute major preoccupations for the Arab League and represent at the same time one of the main axes of the cooperation between the General Secretariat of the League and regional and international bodies in the field of economic empowerment.



H.E. Saad Hariri, Prime Minister, President of Council of Ministers, Lebanon

KEY MESSAGES

- ✓ A labor force with few women, is a country with little power.
- ✓ Moving from policy to implementation is central to meeting gender equality and women's economic empowerment targets.
- ✓ In Lebanon, efforts to strengthen the role of women in public life, particularly in leadership positions, to promote parental leave, to punish gender-based violence and to build a culture of equality through media and education are noteworthy and more still could be done.

“In a region affected by conflicts and crisis, the engagement of women is an urgent matter to help in the design of a future that will be responsive to everyone’s needs.” Similar to the message reiterated by all high-level speakers, His Excellency reiterated that without the engagement of women, countries will see a loss in the gross domestic product, in growth and in the renewal of human resources. It will also result in the loss of productivity and competitiveness. At one point of the intervention of His Excellency, half the lights in the conference room were shut off to illustrate what it’s like when half the population is left out. For Lebanon, the Mashreq Gender Facility is an instrument that will help the country and neighboring states in the Mashreq to move beyond the policy-making to the implementation phase – which is critical if progress is to be achieved. Lebanon has worked hard to appoint women in high positions in public institutions, as presidents or members of public institutions boards, and in the diplomatic corps and the security forces. On the national level efforts include establishing a quota system, punishing sexual harassers through legislative reforms, granting paternity leave to fathers, amending the social security law to guarantee equality in pay and in maternity leave, and adopting the principle the one third quota in the municipal councils. On the personal level, His Excellency reiterated the important role his own advisors, many of whom are women, have played in influencing his daily decision-making and his hope and belief that someday soon a Lebanese woman will shatter the glass ceiling on her way to becoming the next head of the Council of Ministers.



“Empowering women economically in our countries and activating their role in all fields is a sustainable process that requires close cooperation between the governments, the private sector and the civil society...Today, this priority is very important because this issue is directly related to the future of our children...”

– H.E. Mr. Saad Hariri, Prime Minister

SESSION 1: WHY WOMEN’S ECONOMIC EMPOWERMENT IS GOOD FOR GROWTH: TOWARDS A MORE ENABLING POLICY ENVIRONMENT FOR WOMEN’S ECONOMIC PARTICIPATION IN THE MASHREQ

The objective of this panel was to present country perspectives on the importance of women’s economic empowerment and its contribution to growth. While the earlier speeches spotlighted the business case more from a global and regional level, this panel focused on what gender equality means to local and national policies and programs. Panelists from each respective country were requested to identify and provide examples of policy changes, including legal ones, that can unblock women’s access to jobs, enable women’s entrepreneurship, and help achieve women’s economic empowerment.

	Hadeel Abdel Aziz , founding member and Executive Director of the Justice Center for Legal Aid (JCLA), Jordan.	HE Jean Oghassabian , Minister of State for Women's Affairs, Lebanon	
	Salma Nims , Secretary-General of the Jordanian National Commission for Women	Claudine Aoun Roukoz , Head of the National Commission for Lebanese Women	
	Ibtisam Aziz , Director General of the Directorate of Women Empowerment at the General Secretariat of the Council of Ministers (CoMSec), Iraq	HE Thikra Mohammed Jabir Alwash Al-Abayachi , Mayor of Baghdad and Chair of the Standing Committee on the Advancement of Women, Iraq	
	Annette Dixon , Vice President for Human Development at the World Bank Group		

Introductory Remarks by Annette Dixon, World Bank Group

KEY MESSAGES

- ✓ To enhance human capital means addressing gender-based constraints that result in differentiated outcomes.
- ✓ Commitments from Iraq, Jordan and Lebanon represent a “whole-of-government” approach that makes responsibility for action be the business not just of one ministry but of a joint government in partnership with private and civic stakeholders.
- ✓ Information about what works—and what doesn’t—helps create a culture of learning that encourages innovative approaches to tackling women’s economic empowerment, while improving both implementation and results.

Despite large investments in education over the last 50 years, impressive growth in enrollment rates, and gender parity at almost all levels of education, MENA has not been able to fully reap the personal, social, and economic benefits of education. As early adopters of the Human Capital Index, Iraq, Jordan and

Lebanon participated in the global effort to accelerate more and better investments in people by measuring health and education indicators in their respective countries. Countries were scored from a range of 0 to 1 with 1 being the highest. In the MENA region, the average score is low at 0.56 with all three Mashreq countries scoring at or below the MENA average and their income group. This is largely attributed to the relatively low figures for expected years of school and poor learning outcomes, equivalent to approximately three lost years of education. While the foundation for economic success starts with education it must be a continued effort. Dixon provided global examples of how training of women increased productivity overall, and “that hiring and promoting more women, either as direct employees or as part of an indirect workforce along a supply chain, improves the skills, leadership and innovation of companies.” While there has been some progress, there is much more work to be done. One key area Dixon emphasized is in collecting high quality and timely data to measure and monitor progress and to do so in partnership with National Statistical Offices and UN agencies.



“Mashreq countries have taken important steps to pass reforms and laws to promote gender equality. For example, between 2015 and 2017, Iraq introduced four positive legislative reforms towards gender equality, making it one of the top five reformers worldwide”

- Annette Dixon, Vice President of Human Development, World Bank

Panel Discussion

Outcomes of the panel discussion demonstrated strong government commitments to the issue and showcased numerous existing efforts focusing on gender equality and women’s economic empowerment in Mashreq countries. In providing a platform for the delegation to share their experiences, the panel revealed that one of the major challenges for countries tackling this area is the ability to translate policy initiatives to effective implementation, and similarly to build from lessons learned to inform policy reform. Both political will and collective action must be present for progress to happen. But neither will be successful without the ownership of the empowerment agenda being owned by the women themselves and their families. Furthermore, smarter investments in human capital and resources means equity does not stop at recruitment but also improves female employee retention and their prospects for better jobs.

Iraq

A clear message that emerged from the Iraqi delegation was the importance of tackling the gender equality and development agenda in Iraq through the lens of conflict. The years of conflict in Iraq has had a profound impact on women’s economic status, exacerbating vulnerabilities while also empowering many to take on work despite (and because of) the hardships that comes with fragile contexts. Despite its effort in changing laws for women, the Iraqi delegation stressed the need to look more closely at Iraqi

women's role in society in an organic and productive way. Promoting gender equality in Iraq will require the three following priorities:

1. Recognition from government and society, more generally, that women have yet to take on and achieve their full and active role in society. That this is still a gap that must be addressed.
2. Strong political will for laws that secure women's capacity and her role in economic life. These laws must be enforced upon institutions and the government needs to be held accountable for the implementation of these laws.
3. There must be clarity of roles and responsibilities on how action plans will be implemented. We must measure impact after every stage.

Additionally, more data on rural women's economic participation and agricultural work is needed to help address large knowledge gaps. Links to the private sector in spurring women's engagement in Iraq's rural economy is essential, bolstered by a strong legal framework that enhances women's opportunities and meets their preferences for working in the private sector. In addition, support to the banking sector is key, combined with the provision of social safety nets to protect the poor and vulnerable among women and men. This includes creating jobs specifically for women and launching an Entrepreneurship Fund to enable Iraqi women increase their capacity in leading and running private businesses.

“At the heart of our agenda, we recognize that empowerment for women must come from within.”

- H.E. Thikra Alwash, Mayor of Baghdad, Iraq



Jordan

For Jordan, a healthy growing economy that allows equal opportunities for all is the path to promote equity and inclusion. This means ensuring women can access work opportunities, retention in work, and promotion in the workplace.

- In this context, women's economic empowerment will require a focus on productive, non-traditional jobs. The private sector has a strong role to play particularly in the retention of female workers through the provision of flex work arrangements which is an area the government of Jordan supports and is currently focusing on.
- Creating a strong enabling environment for women is at the center of Jordan's reform agenda however it is important to note the collective process – seven years of dialogue among different sectors – to get to this point.

“Women's economic empowerment starts with equality in the household, and equality when it comes to issues related to personal status. We must ask ourselves, how do we shift mind-sets on such issues?”

- Salma Nims, Head of JNCW, Jordan

Opening the dialogue, connecting partners, setting targets with appropriate measures are part of this process.

- This means at the micro level, focusing on issues around pay equity, friendly workplace environment, skills development (including combatting illiteracy), and private sector partnerships to get women in leadership.
- At the macro level, stronger attention needs to be paid in how gender intersects with the macroeconomics of the country, which includes identifying concrete entry points through the income tax legislation, as an example.

Despite a great deal of investments and growth in country, women's economic empowerment is slow and coming. More attention needs to be paid to taking into consideration the role of social norms and strengthening women's bargaining power in the household. When a women's contribution is viewed as invisible, particularly in the finance world, the incentives for her to work are nominal.

Lebanon

Lebanon has put in place laws to support the equality of women and address issues related to women's economic empowerment, with a focus on areas that touch on sensitive issues linked to voice and agency. Emphasis has been placed in the following areas:

- Strong investments in human resources are needed to ensure equitable and inclusive recruitment and retention practices
- Normative issues – as difficult as they are—need to be folded into the discussion on gender equality and women's economic empowerment.
- For example, sexual harassment should not be addressed as a separate issue because it has a direct impact on women at work. Lebanon has been paying a great deal of attention to addressing this issue through working on legislation to criminalize sexual harassment and the development of a hotline.
- Another issue of concern is child marriage which has substantially increased among refugee populations. There are discussions and efforts in Lebanon that are looking at laws that promote gender equality and empowerment should also apply to all residents despite how challenging it may be. This in part is a country's social responsibility.

Political participation was also raised as a key concern in Lebanon and a quota system was cited as necessary. However, many women who are running for office are facing gender-based challenges that male counterparts are not facing and that can have a stigmatizing effect after the elections. Such issues need to be addressed head on.



Selected Highlights from Audience Feedback

- There is a need for quota in the private sector as well as terms of political participation to ensure representation in board rooms and around the table during meetings.
- Public transportation is a structural constraint for women's access to work.
- Underemployment challenges in Iraq and public-sector preferences by women exist, and how to shift the mindset is a key question.
- The laws of banks, and those that lend to women and youth need to be changed.
- Promoting corporate social responsibility can be a means to contributing to the care economy.
- The concessional system in Lebanon leads to fragmented laws which can be particularly challenging for women.
- As women are not a homogenous group, there is a need for a holistic approach, and for addressing discrimination among women with disability, elderly, imprisoned, etc.
- What we say matters: it is important to take into consideration the terminology that contributes to discrimination.

"I won both with the help of a quota system and through a competitive process. The reality is women cannot attain political positions without economic capacity building. We need to ensure that our action plan today is implemented ...we can develop legislation but without effective implementation changes will not happen."

- H.E. Wafaa Banimustafa, 3 term Parliamentarian, Jordan

SESSION 2: PRIVATE SECTOR AS CATALYST FOR WOMEN'S ECONOMIC PARTICIPATION

This session focused on sharing the experiences of innovative, commercially viable, women-empowering business models – including in the banking sector – and how they overcame, addressed or circumvented challenges women face in accessing the work force and entrepreneurship space, such as access to finance, childcare solutions, flexible-work arrangements, among others. The session also showcases the perspective of a female entrepreneur in her journey for innovating and creating sustainable opportunities for women in a high-skilled, and high demand profession.



Nadim Kassar, Chairman and General Manager of BLC Bank SAL

Stephanie Von friedburg, CEO, International Finance Corporaiton



Tania Moussallem, Board Chair of Global Banking Alliance for Women

Nourah Mehyar, Chief Executive Officer of Nafith Logistics



Nadia Al Saeed, Chief Executive Officer of Bank al Etihad

Khawla Al-Asadi, Chairperson and General Manager of Al-Rafidain Bank



Farhan Ifram, Chief Executive Officer of MAS KREEDA – Al Safi

Nour Al Hassan, Founder and CEO of Tarjama and Ureed



Nadim Kassar, Chairman & General Manager, BLC Bank

KEY MESSAGES

- ✓ Leverage the experience of the private sector and engage with champions of change to reach gender equality.
- ✓ Eliminate restrictive laws and promote gender friendly policies, such as wage equity, to boost women in businesses – as employees and leaders.
- ✓ More and better data: Develop standardized benchmarks for women's economic empowerment and create a platform where good practices of companies can be shared and communicated widely.

Enterprises such as the **BLC Bank S.A.L.** urgently need growth and productivity. When women are not engaged in the labor force or when they are not employed or are employed but making less than their counterparts in the same positions, this will be ultimately contributed to economic losses in the private

sector. For the private sector, success for BLC has meant being able to see the next economic opportunity, ensuring women have the same access and opportunity in the context of financial inclusion as men. Eliminating discriminatory laws, creating laws that protect women and promote equal pay, setting new conditions for loans taking into account women-specific constraints and ensuring female led business have equal to finance and opportunity when applying for tenders, are key to enhancing women's private employment and entrepreneurship. When companies have had success with reaching gender equality targets, there needs to be a way to share for learning as well as sending signals to others of the benefits. Kassar concluded with the fact that behavior and mindset change happens through education and targeted messaging, for this he stressed the importance of reaching men and boys and engaging them not as a secondary but as a primary audience.

Nour Al Hassan, CEO, Tarjama and Ureed

KEY MESSAGES

- ✓ Adaptability creates opportunity, and opportunity creates empowerment.
- ✓ Educated women are an untapped resource; important to view the role of technology and the gig economy in shaping the future of work for women.
- ✓ Improved hiring practices is not sufficient, investment in workers through skills development, training, mentoring, is key for enhanced women's economic empowerment.

Tarjama Services was founded based on an opportunity in an area where there was an unmet need for high quality translation services in a country where talent is available yet quality of service still a challenge. The objective was to connect free-lancers, many of whom are women, with full-time work that can offer protection and security. Yet this was a challenge – since many of the women whom Al Hassan tried to recruit faced difficulties working a 9 -5 job typical in private sector employment due to other responsibilities. Technology offered a way to take work home to them, and to give them the flexibility to work full-time during times that best suited their schedule. The company started with two women full time working from home to now counting on 140 full-time employees, 70 percent of whom are women. Today, it is the highest number of content writers and translators in the region. Some of the important lessons learned is that it is not enough to hire women, but it's important to build skills continuously. Following the success of Tarjama, Nour launched **Ureed** which is a market place for linguistic services serving more than 1000 clients who use it regularly. Both Tarjama and Ureed aim to improve women's access to the market in a sustainable way, using technology to help bridge existing gaps in full-time, flexible employment.

Panel Discussion

Outcomes of the discussion shed light on the individual experiences of the different private sector companies in terms of the business case behind their initiatives to focus on women, challenges they faced and what it took to overcome these challenges as well as results from their efforts. Panelists responded to the question on the rationale from different perspectives, ranging from a similar economic narrative

reiterated earlier during the conference, to the need for compliance and fulfilling social responsibility and to fulfilling a personal mission as a result of her own struggles in the business world. In the case of Iraq, discussion centered around addressing the reverse gender gap which raised the question about whether to slow female employment in cases where more women are employed than men. Similar to the first panel, there was emphasis on collective action and the need to engage different stakeholders particularly when adopting gender friendly practices, such as child-care provision that entail different levels of engagement. Overall, the results for engaging women and creating an enabling environment for them to succeed were impressive. Beyond the numbers, such as those spotlighted by Nafeth, that showed operational efficiency was enhanced with women on the job or by Mas Kreeda that showed turnover was reduced considerably, but that the psychological benefits and happier employees are priceless.

On the Rationale for Gender Equality in the Mashreq

- **Al-Itihad Bank: The compelling business case are in the numbers.** Launching Sharooq, the first women's empowerment program in Jordan, resulted from the belief that educated women are an untapped resource – and a niche, unserved market -- that could accelerate the country's growth. Bank al-Itihad wanted to be part of the solution, part of the change. Nadia Al Saeed stated that while 25 percent of companies are owned by women, only five percent get access to finance. According to Al Saeed, this unmet need results in a 600 million-dollar loss. Focusing on gender is not a matter of corporate social responsibility, it makes economic sense especially in the banking sector where it is very competitive and there is a need to find underserved niche markets.
- **Mas Kreeda: Complying with legal requirements while fulfilling social responsibilities.** A law existed (Article 72 of 1996 Labor Law) requiring company with more than 19 female employees and 10 or more children under the age of 4 to establish a daycare service, however this law has not been enforced. Mas Kreeda wanted to comply with the law as part of its social responsibility to provide childcare. By doing so, the company created a women empowerment model and an enabling environment for female employment. A garment company in rural Madaba, with 400 employees of which 90 percent are female, the imperative of women's economic empowerment underlies the core objectives of the company.
- **Nafith Logistics: A personal mission coupled with doing better business.** Nourah Mehyar herself had undergone biases in the field early on in her career. During a project presentation, her ability to close a deal was questioned by a client because of the fact she is a woman. With the support of her (male) business partner, she stood firm and closed the deal but the client continued to express concern that the project would not succeed (it did). On the professional front, Mehyar spoke of the value of having diversity at the operations level. Introducing a quota has resulted in an entire team (particularly men) that is more professional due to cultural norms around engaging with / respecting the opposite sex. Along the same lines, transactions that are handled by women take 40 percent less time due to cultural norms around mixed working environments: women in operations are less likely to spend time in the field conversing given clients were men and the stigma associated with that. As a result, the Iraq operations has shown to be more efficient and productive than that of less diverse operations.

- **Al-Rafidain Bank: Closing the reverse gender gap.** Historically women in Iraq have competed with men across sectors and are now highly competent. The impact of conflict plays a role in the high number of women working in the bank, representing 70 – 75 percent of employees. This is linked to the economic need factor – with men off to war, women who have in turn become heads of household have joined the workforce. In the banking sector, at least in the case of Al-Rafidain, this has resulted in a reverse gender gap and the organization is looking into restructuring to promote more of a gender balance. Many of the men hired today are being trained by women who will be encouraged to occupy senior positions. There are challenges among women for occupying leadership positions and an action plan by the bank is underway to ensure retention of women in leadership positions.

On Challenges Along the Way

- **Nafith Logistics Experience:** Due to the nature of the type of work, the company had faced challenges with striking a gender balance in its operations department in Jordan although has fared better with its administration and IT units. The situation changed with the establishment of the more recent Iraq office where the company managed to reach 25 percent female employees in its operations department. Starting much later than the Jordan office (established in 2007) and with the introduction of technology that automated systems, it was much easier to institute equitable practices through a quota system from the start. However, setting a quota or being open to hiring more women doesn't necessarily mean more women will be hired. It took double the time to hire (compared to just hiring men). Many challenges internal in organization, external in the community the company works in. In addition, societal expectations in conservative communities influenced women's decision-making about working the sector.

On Working with Partners, and Why Participatory Processes Matter

- **Al Itihad Bank:** Understanding how to address the need for quality translation and design products to achieve what is required is key. The Bank had to understand its market and findings showed that investments in women are less risky than investments in men which are manifested in results. Women tend to have longer term relationships and higher loyalty. Referral rates to the bank by women are higher than those by men.
- **Mas Kreedaa:** Working with multiple partners such as Sadaqa who helped them with technical aspects of having a daycare, worked with ILO and Better Care Jordan on the fields rights of workers of garment sector, with IFC on monitoring and the Ministry of Labor and National Center for Family Affairs on financial support, they were able to establish the day care center
- **Nafith Logistics:** The participation of women ought to lead to a virtual cycle of participation and leadership. Women need to become leaders and leaders need to have more participants in the workforce. Nafith has conducted consultations with women to understand issues and priorities that concern them. Safety is a primary concern; in addition, feeling that they are given responsibilities (not just being a token figure) and that they are remunerated fairly and equally with male counterparts in similar positions.

On Doing More, Addressing Social Norms and Reaping Rewards

- **Bank Al Itihad:** Promoting financial inclusion among women is important but so is ensuring the bank's own culture is reflective of diversity and equality values. Bank Al Itihad has 45 percent female employees and includes women representation at top board levels, 100 percent equal pay and benefits, has a day care as well as a reintegration program for women who are forced to leave the workforce. Because they were the first to launch a financial package for women, they were able to capture the market (first mover advantage). This is aligned with their own values as a company to be considered a “challenger and disruptive bank – one that is forward looking, transparent, and a leader in the field. As a result, the approach has generated brand awareness and given confidence to the Bank.
- **Mas Kreeda:** The impacts of providing onsite daycare facilities have been successful on two fronts. On the business impact: absenteeism at a low; after maternity leave, women take one day of week for whole year; ease of access to breastfeeding results in reduced number of days off, lower turnover, as before more moms preferred resigning. The second impact is intangible as the psychological benefits of having a daycare is priceless, and improved mental health is a great added value as happier workers result in better productivity. The next step is to empower women, through on the job mentoring, to move up the ladder and take on leadership positions. One way of doing this is to identify women who are capable and invest further in them, accelerate faster. This is not easy, especially in rural settings.
- **Nafith Logistics:** The need to adapt and embrace the context of the conservative culture of rural areas they worked in was key. For example, separate eating rooms were created for men and women. Transportation is a must, the aim was not only to increase participation, but to also have a work environment and company that was attractive for the whole community. The company also promoted equal pay, equal responsibilities.

“The role of social norms is an important factor – societal expectations, conditioning from an early age impacts women’s decision-making down the road. Leveraging role models who are the working women today in those communities is critical, especially in conservative societies.

Women are defining themselves based on what they think makes them a successful mom, worker, leader, professional – often-times in a narrower construct that stands in the way of their empowerment. Working on education, curriculum education. mindset change, mentoring takes time, and this is what we are doing.”

- Nourah Mehyar, Chief Executive Officer, Nafith Logistics

Selected Insights from the Audience

- If women are leading at Al Rafidain Bank, despite all the crisis that has taken place in country, why change a good thing? Reaching equality will come at a cost to women's economic empowerment – how do you balance that?
- Care is needed in terms of how we define leadership as well as how we present the issues preventing women in leadership positions – the way it is presented is not stereotypical. There are studies from around the world showing that the challenge is in the definition of the concept of leadership. "We have women who have reached leadership positions without influencing their family life but because of support systems by husband and children. I think that Jordanian men do not stand against having income increase...the most conservative women make three times the salary of men," said Salma Nims.
- There is a need to have support mechanisms that are flexible for women in place, taking into account their vulnerabilities. For example, in Iraq, women were encouraged to go to work (in 2003) but when they applied for positions they were competing against men who have been in business much longer, so women found themselves at a disadvantage from the start.



"We cannot wait for behavior change to pass laws or wait for laws to happen in order to conduct campaigns that will change behaviors. We need to work simultaneously; and have targets for better women's participation. Engaging men is key to success."

- Audience participant

SESSION 3: LEVERAGING SOCIAL CHANGE TO ENABLE WOMEN'S ECONOMIC OPPORTUNITIES

The final session aimed to showcase innovative actions from multilaterals, civil society, and the technology sector in tackling existing barriers, social patterns and gender stereotypes to change behaviors for increased economic participation among women. While earlier sessions presented the policies, programs and proposals to help women realize their economic potential in the Mashreq, this session dives deep into the cultural and social norms surrounding these barriers, and that ultimately govern how women (and their families) make the decision about her work-force participation.



Shereen El Feki, Regional Director for the Middle East and North Africa at Promundo

Mayyada Abu Jaber, Co-founder of JoWomenomics and of the World of Letters, MENA



Safa Safwan, Founder of Google Women Techmakers and Developers Groups-Baghdad and Business Development Manager at Careem

Ghida Anani, Founder and Director of ABAAD – Resource Center for Gender Equality



Mohammad Naciri, Regional Director of UN Women in the Arab States

Leila Serhan, Regional Director for Public Sector for Microsoft Corporation in the Gulf Region



Panel Discussion

The third session kicked off with the moderator, El Feki, providing the textbook definition of social norms (as per UN Women), specifically that **“Gender norms are ideas about how men and women should be and act. We internalize and learn these “rules” early in life. This sets-up a life-cycle of gender socialization and stereotyping”**, followed by a discussion on how such complex terminology translates into real life by building from the individual experiences of the panelists. To go behind the sociology of the definition, panelists were asked to share an example from their childhood or more recent experience, in which they were told they should do something because they were a man or a woman, or when they were a boy or a girl. Or an example of something they shouldn't do because of their gender. By asking this question, the moderator was able to help deconstruct the nuances of what is meant by social and gender norms for a better understanding of its underlying relevance to the topic at hand. Anecdotal evidence from the panelists was supported by El Feki's presentation of data from two leading studies, the Promundo-UN Women IMAGES Study on “Understanding Masculinities” and the World Bank Social Norms Survey in Jordan showing that patriarchal views are held by both women and men, and that men's views on women working is not as clear cut as one may think, that they too have mixed views about women working. Panelists also discussed their own experiences of the norms governing gender-specific behavior

in male dominated workplace (such as in the tech industry), and specific programs such as those by UN Women and ABAAD that tackle issues around mindset and behavior by engaging men and boys.

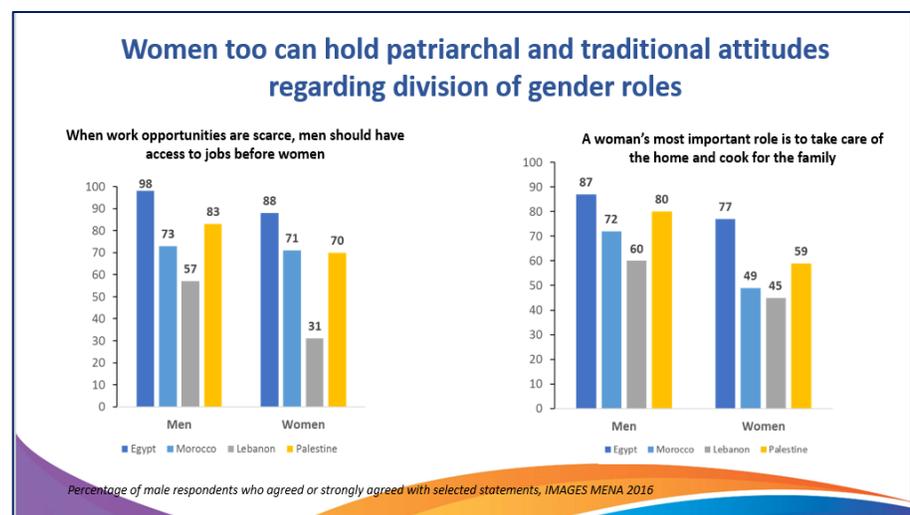
Broadening our understanding of social norms through lived experience

For **Safwan**, this meant the inability to move about freely between countries due to restrictions when traveling across countries because she was a young woman that required male guardianship. When **Anani** responded she talked about not being able to partake in extra-curricular activities deemed inappropriate for women (i.e. *sheesha* smoking). **Abu Jaber's** narrative focused on her experience being pushed out of a job in a male dominated sector (geology) due to peer pressure from other male peer workers that she was the only female. For **Naciri**, a reverse bias took place where he was questioned for the job he took at UN Women. **Serhan** concluded with her own story about the expectations of traditional family members who instructed her about what is feasible as a wife and mother and how this impacted her own perception of being a good mother versus a good professional. Over time, however, she found acceptance that life needs to be a "balanced canvas" and that early conditioning results in much of the pressure about work coming for within many women who struggle with how to excel at everything due to societal expectations to meet demands at the household while balancing work responsibilities.

According to the panelists, the norms that underlie the laws that restrict women's travel and choice of where and when to work, as well as what to do in free time often comes from the belief that women need to have protection. An example of such a law, as raised by Abu Jaber when discussing her own experience, is that of Article 69 of the Labor Law (No. 8) of 1996 in Jordan which outlines restrictions to the types of jobs and times that women can work.

Traditional viewpoints about women's role in society (and at work) is also shared by women

As noted by the moderator, gender norms cross all aspects of life, and as such engender debate and discussion. It is important to note that traditional attitudes do not solely come from men, but that women also have traditional attitudes as shown by data (see figure). **Serhan** pointed out that there are self-limitations and constraints by women about their own professional prospects, and panelists were asked to share their own experiences in the workplace. Similarly, based on her experience, **Safwan**, reported that while she sees a lot of Iraqi women engineers in her field most are working on administrative tasks across companies she's worked at. When asked the question why, she reported that many could not pinpoint the reason they do not work in their area of specific experience. She concluded perhaps it is because they wish to take

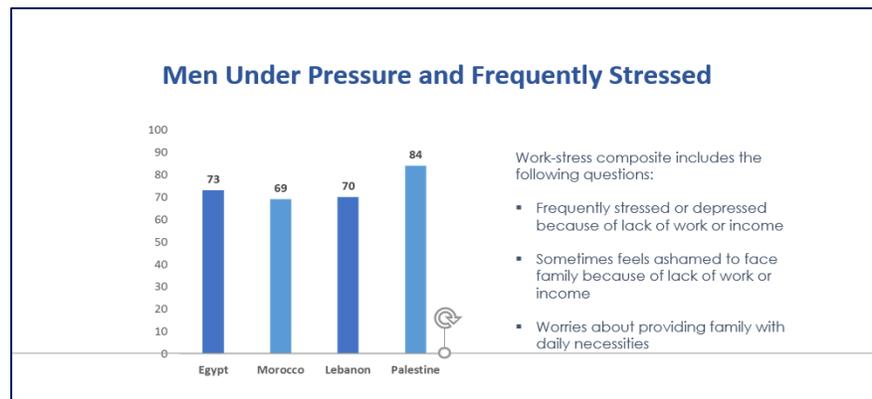


on the first job that comes to them due to economic need or concern there will be a missed opportunity. Once they get the job, she also noticed that there are usually no attempts to get a promotion, and there seems to be limited efforts to move up the ladder due to different family reasons.

Abu Jaber reflected on how self-limitations are a result of early conditioning that starts early in education and explained this through her own research and programmatic work surrounding this issue. She discussed her experience working on an education for employment program that engaged with the private sector and aimed to develop skills for youth to take on jobs already created for them. She found that despite the availability of jobs specifically for women, there was low female participation with only 30 – 40 percent of women accepting jobs with contracts. To understand the issue, she conducted focus groups and realized that the decision to take on jobs was not necessarily a women’s choice alone but that of the male members of her family. While women have the choice to choose where to study, they do not have the same agency to choose where to work. Abu Jaber also stressed that often times families headed by grandfathers were more lenient with women’s access to work as compared to those headed by younger generation males in Jordan. When she investigated the messaging, she realized that much of it was coming from the text books. Even with revised textbooks, images of boys and girls still reflect traditional behavior emphasizing the role of women in the household rather than as workers and leaders. Such stereotypical imagery, Abu Jaber emphasized, must change and the education sector has a role to play.

Feeling stressed and under pressure, men have mixed viewpoints

When asked about the attitudes and practices that may have helped or hindered her advancement in the tech field, **Serhan** was quick to point that, for her, it was not about men hindering or not helping her or women similar to her, but in fact that women put a lot of pressure themselves. Her ability to move up the professional ladder was merit based *and* with help of many men. She did point out that the role of unconscious bias at the workplace needs to be addressed, and for that to happen a lot of work needs to be done to remove feelings of exclusion. Regardless of all the training and policies,



Percentage of male respondents who agreed or strongly agreed with selected statements, IMAGES MENA 2016

Men Have Mixed Views about Women’s Economic Empowerment

In Jordan, **94%** of men think it is okay for a women to work.

However, this number drops considerably when men are asked if it is ok for married women to work if they have to return home after 5 pm. The figure is as low as **12%** among men with non-working counterparts.

World Bank Jordan Social Norms Study, 2018

women are often faced with the going with the status quo (and not saying anything) or changing the environment we are work in. For the latter to happen, promoting inclusiveness is needed to remove the biases that reinforce the status quo.

Challenging the status quo requires strong engagement from men and boys. **Anani** spoke next about the work of ABAAD in this context and as it relates to domestic violence and workplace harassment. She noted the importance of recognizing that shifting roles and responsibilities due to armed conflict can lead to violent behavior. With changes of roles and more women fulfilling the breadwinning role that men were expected to be responsible for and, as a result, men were feeling emasculated and this resulted in violence against women and girls. For her organization, she tackles this issue through a program that offers the space for men to get rehabilitated and has seen positive results from such efforts. Focusing on men also came up from the moderator who pointed to the need for opening up the spaces for men and removing stigmas so that they become comfortable at home and in public to take on responsibilities traditionally viewed as women's jobs.

To reach the tipping point for behavioral changes to occur takes time, according to **Naciri**, and to attempt to tackle such change in a few years through ad hoc grants is too short of a time span. A cohesive and sequential approach is always helpful. On the economic empowerment, he stressed, there will not be change unless the international community deals with issues from the core. This means that while affirmative actions, introducing quotas on boards and in managerial positions are important, there must be parallel initiatives that address religious discourse, media, and the folkloric narrative. Changing mindsets needs to happen both in men and in women; this as pointed out earlier is revealed through the survey work that was carried out through the Promundo-UN Women IMAGES study which shows the extent to which attitudes and preferences must change, so would be good to build on such existing studies.

Questions and Insights from the Audience

- Women's preferences to stay with their children is not just about child care but supporting children's education. Further, Jordan is seeing an increase in double income households.
- If we want to empower women economically, the government can take action but true empowerment starts in the family. Family laws must be amended, and time is now to have a unified personal status law for families.
- How can we talk about economic empowerment if the basic rules for social change are not present because of discriminatory laws that disempower women, such as those found in the personal status code where women married to non-nationals cannot pass on their citizenship to their kids?
- Youth speaks out: The legitimacy of women hired as a result of an instituted quota is questionable, and for her quotas can result in a gender barrier.
- When discussing gender in Iraq (or anywhere), we should not address women in a homogenous way. We need to count on the participation of all components of a country. Talking about only women is half solution – need to engage the other half of the equation.

CLOSING SESSION: GENDER COMMITMENTS

The conference concluded with Fadia Kiwan, Director General of the Arab Women Organization, facilitating a roundtable discussion with H.E. Al Alak, H.E. Murad, and H.E. Oghassabian, during which they presented their priorities for way forward. In summary, the countries identified the following:

- **Lebanon** aims to increase the Female Labor Force Participation (FLFP) rate with 5 percentage points in 5 years. Areas of focus include: improving the legal framework; mainstreaming gender in policies and budgets; closing the gender data gap; facilitating women's access to entrepreneurship; increasing the number of female-led SMEs; facilitating vulnerable women's employment and protection; building market-relevant skills, and; implementing campaign to address gender stereotyping.
- **Iraq** aims to increase FLFP rate with 5 percentage points in 5 years. Activities include: strengthening social, legislative and administrative frameworks; incorporating gender in policies and budgets; increasing evidence base by producing gender diagnostics; increasing capacity and awareness of public and private employees, and communities; increasing the number of female-led MSMEs, and; addressing gender stereotypes in education and through campaigns.
- **Jordan** aims to increase FLFP to 24 percent in line with their Vision 2030. Areas of focus include: amending restrictive legislation; expanding gender-responsive budgeting; producing gender-sensitive data; supporting family-friendly, non-discriminatory work settings; enhancing women's employment in private sector; increasing the number of female-led MSMEs & cooperatives, and; improve education curricula; Launch campaign to change attitudes.

Commitments were communicated officially by Saroj Jha, Regional Director for the World Bank, in the Beirut communique (Annex One). From the development partners' side, the following commitments were made:

- The **World Bank** committed to lead and support the stakeholder engagement and dialogue, resource mobilization; that 100 percent Bank-financed projects identify and address gender gaps; wide inclusion and participation of women in country-level consultative processes; rigorous analysis to inform policies and programs, and; specific focus on women in Human Capital and technology.
- The **IFC** committed to women's representation organizational structure; enhancing women's access to finance and business networks; supporting female tech entrepreneurs for increased digital access, and; supporting better data collection on gaps (commercial activity, employment, business leadership, procurement, supply chains) through reporting, tracking in public and private sector.
- **Canada** committed to contributing 10 million CAD to the Mashreq Gender Facility as part of Canada's commitment under its Feminist International Assistance Policy to place gender equality and women's empowerment at the core of Canada's policies and programming.

In summarizing the key challenges and solutions that have emerged throughout the different sessions and panels, Kiwan laid out the following set of principles to keep in mind, among them:

- Legislative challenges are systemic across the board and must be tackled in a collective fashion.
- Institution-building and coordination across institutions (even within government and other partners) are necessary ingredients for success.
- Investments in technical education matter and can contribute to building market relevant skills for women to ensure retention at the workplace.
- A holistic approach to women's economic empowerment, that engages all stakeholders, is more effective than narrow and ad-hoc streams of work.
- Developing public policies that cater to women's economic empowerment must open up job opportunities for women in different sectors and across value chains.
- Companies and the banking sector have a social responsibility to help support governments and mobilize society toward change.
- Engaging men and boys, and addressing issues related to norms that govern behavior and mindset – of men and women -- must go hand in hand with policy reforms, implementation support, and programmatic initiatives on the ground.



ANNEX ONE: BEIRUT COMMUNIQUE

January 19, 2019
Beirut, Lebanon

“Beirut Communique” from the First High-Level Mashreq Conference On Women’s Economic Empowerment Beirut, Lebanon

On this day, January 19, 2019, the World Bank Group and the Governments of Lebanon and Canada convened the first high-level **Mashreq Conference on Women’s Economic Empowerment**. Conference participants representing governments, private sector, civil society, academia, international organizations, multilaterals, and donors noted with concern the low levels of women’s participation in the economy in the Mashreq countries (Iraq, Lebanon and Jordan). Conference participants expressed their appreciation to the Government of Lebanon for hosting the event in Beirut on the eve of the Arab Summit for Economic and Social Development.

There was unanimous consent among conference participants that gender equality is smart economics, contributing to poverty reduction, peace and prosperity. Participants commended the gains made in the Mashreq countries in women’s access to education and health but noted the persistent challenges in the areas of women’s economic opportunities, voice and agency.

Iraq, Jordan and Lebanon presented their respective **Women’s Economic Empowerment Action Plans** and committed to their implementation over the coming five years, and each country defined its target to increase women’s labor force participation rates by 2025.

Recognizing that the implementation of the Women’s Economic Empowerment Action Plans in each of the three Mashreq countries is integrally linked to regional and country development efforts, in accordance with the Sustainable Development Goals (SDGs); we-, as representatives of international institutions, the donor community, the private sector and multilateral development partners-, commit to support the efforts of the Governments of Iraq, Jordan and Lebanon to advance the gender agenda (SDG number 5) through a “whole-of-government” approach, and to reinforce this agenda as a priority for achieving inclusive growth to eradicate poverty (SDG number 1), and for building peaceful societies (SDG number 16).

The **Government of Iraq** aims to increase the Female Labor Force Participation Rate by **5 percentage points** over the next 5 years, and commits to, *inter alia*, strengthen its social, legislative and administrative frameworks; incorporate gender in policies and budgets; produce gender diagnostics and enhance the capacity of public administrations; increase awareness among public and private sector employees, and the community at large, on the importance of gender equality; increase the number of female-led SMEs through providing access to finance and simplifying related procedures; and reduce the gender gap in education towards building human capital.

The **Government of Jordan** aims to increase the Female Labor Force Participation Rate to **24 percent**, aligned with the Jordan Vision 2025, and commits to, *inter alia*, amend the Labor Law and relevant legislations to promote women’s economic participation and expand gender-responsive budgeting; strengthen the capacity to produce gender-sensitive data; support the creation of family-friendly and non-discriminatory work environment; enhance the employment of women in the private sector and increase the number of female-led MSMEs and cooperatives supporting their growth; improve the education curricula to mainstream gender; and launch campaigns to change attitudes towards women’s work and economic participation.

The **Government of Lebanon** aims to increase the Female Labor Force Participation Rate by **5 percentage points** in the next 5 years, and commits to, *inter alia*, improve the legal framework by amending and issuing laws that impact women's economic participation in public and private sectors; mainstream gender in policies and budgets; close the gender data gap; increase female employment and retention in the private sector; facilitate women's access to the entrepreneurship space; increase the number of female-led SMEs; develop programs to facilitate vulnerable women's employment and protection; equip women and men with market-relevant skills; and implement a comprehensive advocacy campaign to address the issue of gender stereotyping.

Conference participants welcomed the establishment of the **Mashreq Gender Facility** that aims at enhancing women's economic empowerment as a catalyst for more inclusive, sustainable, and peaceful societies. The Facility, specifically designed for the Mashreq region, will enable relevant stakeholders to effectively identify and address gender constraints to women's full participation in society, and will work towards improving women's access to economic opportunities. The World Bank and the Government of Canada, in close coordination with development partners and stakeholders, will collaborate towards ensuring that the Facility adequately supports the implementation of the Women's Economic Empowerment Action Plans.

The **World Bank** commits to support Iraq, Jordan and Lebanon in implementing their Action Plans to achieve their targets. The Bank will continuously engage with all partners and stakeholders, and will mobilize its resources and instruments towards elevating the dialogue and strengthening the ownership of the gender agenda in the Mashreq. The World Bank will work closely with the Governments of Iraq, Jordan and Lebanon to ensure that 100 percent of Bank-financed projects apply the gender lens, through identifying and addressing gender gaps effectively, and will encourage wide inclusion and equitable participation of women and men in country-level consultative processes. In addition, the Bank will produce rigorous analytical pieces for the provision of analyses and data in social and economic sectors, to help inform country policies and programs. Through its Human Capital Project, the Bank will seek to reduce gaps in endowments, particularly access to health and education, and will design operations to enhance women's and men's digital skills for meeting labor market needs and achieving a thriving digital economy.

The **International Finance Corporation (IFC)** commits to work with counterparts in Iraq, Jordan and Lebanon to close gender gaps in private sector participation through: (i) expanding women's representation across the organizational structure, (ii) boosting women's economic opportunities by expanding women's access to finance, and supporting linkages of female entrepreneurs to business networks, (iii) increasing women's digital access and skills through supporting female tech entrepreneurs; and (iv) supporting better collection and reporting of gender data by both the public and private sectors to inform policies and reforms, and to track progress in narrowing the gaps between women and men in commercial activity, employment, business leadership, procurement, and supply chains.

The **Government of Canada** commits to support Iraq, Jordan and Lebanon in the further detailing and implementation of the Action Plans, by ensuring that the Mashreq Gender Facility has immediate access to adequate funding, through a contribution of 10 million CAD to the Facility. This funding is part of Canada's commitment under its Feminist International Assistance Policy to place gender equality and women's empowerment at the core of Canada's policies and programming. Canada firmly believes that increasing the participation of women in the economy in Mashreq countries will help reduce poverty and economic disparities, and contribute to more peaceful, prosperous and inclusive societies.

The Second High-Level Mashreq Conference on Women's Economic Empowerment will convene in Amman, Jordan in 2020.

ANNEX TWO: MASHREQ GENDER FACILITY



GENDER EQUALITY IS SMART ECONOMICS, contributing to poverty reduction, strengthening resilience and boosting shared prosperity. Empowering women has **Intrinsic** value and is **Instrumental** to achieve more inclusive institutions, sound policies, and effective development outcomes.

Closing the gender gap in labor force participation rates by 25% can boost GDP (PPP terms) by 9% in Lebanon, 10% in Jordan and 11% in Iraq (ILO 2018).

In the Mashreq countries of Iraq, Jordan and Lebanon important gains have been made in women's access to education and health, but persistent challenges remain in women's economic opportunities. **For example, only around 1 in 5 women are economically active and less than 5% of firms are led by a woman.**

The **MASHREQ GENDER FACILITY** will provide technical assistance to the Mashreq countries to enhance women's economic empowerment and opportunities as a catalyst towards more inclusive, sustainable, and peaceful societies, where economic growth benefits all.

Through collaboration with the private sector, civil society organizations and development partners, the Facility will support government-led efforts, country level priorities and strategic regional activities that:

1. **Strengthen** the enabling environment for relevant stakeholders to **effectively identify and address** constraints to women's economic participation;
2. **Improve** women's access to economic opportunities.

Activities of the 5-year Facility (2019-2024) will be identified under three, interconnected, pillars:

DIALOGUE AND PARTICIPATION

building capacity and awareness at all levels, convening stakeholders across sectors and segments

DATA AND KNOWLEDGE

gathering and producing country and regional data and analytics for evidence-based policies

INNOVATING FOR RESULTS



The Facility aims to energize countries in moving the needle on specific needs and priorities, effectively translating these into results for women, their families and the economies at large in the Mashreq.



Stay tuned for more to come.
For more information, please contact
MGF@worldbankgroup.org

Canada



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ANNEX THREE: CONFERENCE AGENDA

MASHREQ CONFERENCE ON WOMEN'S ECONOMIC EMPOWERMENT

JANUARY 19, 2019
THE GRAND SERAIL
BEIRUT, LEBANON

CONFERENCE PROGRAM

8:30 - 9:30	REGISTRATION AND COFFEE (Doors close sharply at 9:30)
9:30 - 10:30	OFFICIAL OPENING Ferid Belhaj, Vice President, MNA Region, World Bank Stephanie von Friedeburg, Chief Operating Officer, IFC HE Emmanuelle Lamoureux, Ambassador of Canada in Lebanon HE Mahdi Al-Alak, Secretary General, Council of Ministers, Iraq HE Mary Kawar, Minister of Planning and International Cooperation, Jordan HE Ahmad Abu Al-Ghaith, Secretary General, League of Arab States HE Saad Hariri, President of the Council of Ministers, Lebanon
10:30 - 11:00	NETWORKING BREAK
11:00 - 1:00	SESSION 1: Why Women's Economic Empowerment is Good for Growth: Towards a more enabling policy environment for women's economic participation in the Mashreq Introductory Remarks Annette Dixon, Vice President, Human Development, World Bank Panel Discussion Moderator: Hadeel Abdul Aziz, Executive Director, Jordan Justice Center for Legal Aid HE Mary Kawar, Minister of Planning and International Cooperation, Jordan HE Jean Oghassabian, Minister of State for Women's Affairs, Lebanon HE Thikra Alwash, Mayor of Baghdad, Chairperson of the Permanent High Committee on Advancing Iraqi Women Salma Nims, Secretary General, Jordanian National Commission for Women Claudine Aoun Roukoz, President, National Commission for Lebanese Women Ibtisam Aziz, Director General, Women Empowerment Directorate, General Secretariat of Council of Ministers, Iraq
1:00 - 2:00	LUNCH
2:00 - 3:30	SESSION 2: Private Sector as a Catalyst for Women's Economic Participation Introductory Remarks Stephanie von Friedeburg, Chief Operating Officer, IFC Nadim Kassar, Chairman and General Manager, BLC Bank, Lebanon



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State Secretariat for Economic Affairs SECO

MASHREQ CONFERENCE ON WOMEN'S ECONOMIC EMPOWERMENT

JANUARY 19, 2019

THE GRAND SERAIL

BEIRUT, LEBANON

Lightening Talk

Nour Al Hassan, Founder and CEO, TARJAMA

Panel Discussion

Moderator: **Tania Mousallem**, Board Chair of Global Banking Alliance for Women and Acting CRO and Advisor to EGM at Bank Med

Farhan Ifram, CEO, MAS Kreedat Al Safi

Nourah Mehyar, CEO, Nafith Logistics

Nadia Al Saeed, CEO, Bank al Etihad, Jordan

Khawla Al-Asadi, Chairperson and General Manager, Al-Rafidain Bank, Iraq

3:30 - 5:00

SESSION 3: Leveraging Social Change to Enable Women's Economic Opportunities

Panel Discussion

Moderator: **Shereen El Feki**, Regional Director, MENA, Promundo

Mayyada Abu Jaber, Co-founder of JoWomenomics and The World of Letters - MENA

Safa Salwan, Business Development Manager @Careem, Founder of GDG/WTM Baghdad

Ghida Anani, Founder, Abaad, Lebanon

Leila Serhan, General Manager, Microsoft

Mohamad Naciri, Regional Director, UN Women

5:00 - 5:30

CLOSING SESSION: Gender Commitments

Moderator: **Fadia Kiwan**, Director General, Arab Women Organization

Commitments of Women's Economic Empowerment Actions Plans

HE Samir Murad, Minister, Ministry of Labor, Jordan

HE Jean Oghassabian, Minister of State for Women's Affairs, Lebanon

HE Mahdi Al-Alak, Secretary General, Council of Ministers, Iraq

Launch of the World Bank Group Mashreq Gender Facility

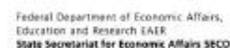
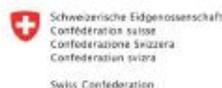
Ferid Belhaj, Vice President, MNA Region, World Bank

Stephanie von Friedeburg, Chief Operating Officer, IFC

HE Emmanuelle Lamoureux, Ambassador of Canada in Lebanon

Conclusions: "The Beirut Communique on Mashreq Women's Economic Empowerment"

Saroj Kumar Jha, Regional Director, Middle East Department, World Bank



ANNEX FOUR: FULL BIOS

MASHREQ CONFERENCE ON WOMEN'S ECONOMIC EMPOWERMENT

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BEIRUT, LEBANON

Under the Patronage of HE Saad Rafic Hariri



HE Saad Rafic Hariri is the President of the Council of Ministers Saad Hariri, Head of the Future Parliamentary Bloc in the Lebanese Parliament, won the Parliamentary elections in 2005 and again on June 7, 2009. He was sworn in as President of the Council of Ministers in November 2016, a position he previously held from November 2009 until June 2011. In 2007, French President Jacques Chirac awarded Saad Hariri the "Légion d'honneur" (Knight of the Legion of Honor). In 2014, Lebanese President Michel Sleiman awarded Saad Hariri the Grand Cordon of the Lebanese Order of Merit. In 2017, French President François Hollande awarded Saad Hariri the "Commandeur de la Légion d'Honneur" (Commander of the Legion of Honor). Saad Hariri is a graduate of Georgetown University, Washington D.C., with a Bachelor Degree in International Business (1992).

OFFICIAL OPENING



Ferid Belhaj is Vice President for Middle East and North Africa region at the World Bank Group since 2018. Between 2012 and 2017 he was based in Beirut, Lebanon as Director for the Middle East in charge of World Bank programs in Lebanon, Syria, Jordan, Iraq and Iran. In this capacity, he led the Bank engagement on the Syrian refugee crisis and its impact on the region, and the scaling up of the Bank's commitments to Lebanon and Jordan. Other positions at the Bank include Chief of Staff of the President of the WBG; Director for the Pacific Department; World Bank's Special Representative to the United Nations in New York; and Country Manager for Morocco. Mr. Belhaj joined the Bank in 1996 as Senior Counsel in the Legal Department.



Stephanie von Friedeburg is the Chief Operating Officer for IFC. She leads all IFC investment operations and advisory services, delivering private sector capital and solutions to create jobs, positive development outcomes, and opportunities in the world's poorest and most fragile countries. In addition to overseeing new business, she manages IFC's \$55 billion debt and equity portfolio across 104 offices. Ms. von Friedeburg is an advocate for the advancement of women and a champion of diversity and inclusion, serving as Co-Chair of IFC's Diversity & Inclusion Council, and founding women's networks at two international finance institutions. In addition to an MBA from the Wharton School, she holds a Master of Arts from the Lauder Institute at the University of Pennsylvania.



HE Emmanuelle Lamoureux is Ambassador of Canada to Lebanon. She joined the Department of Foreign Affairs and International Trade in 2002. At Headquarters, she has worked in the United Nations Affairs Division, and has been Deputy Director responsible for Media Relations and Deputy Director responsible for Communications within the Afghanistan Task Force. Prior to her nomination as Ambassador to the Lebanese Republic, she served as Director of the Gulf States Relations Division. In addition, she has served on two diplomatic postings at the Embassies of Canada in France and in Switzerland. She holds an M.A. in International Affairs from Carleton University and a B.A. in Communications from University of Quebec in Montreal.



HE Mahdi Al-Alak has been serving as the Secretary General of the Council of Ministers in Iraq since 2015. Prior to this position, he was the Chief of Staff in the Prime Minister's Office. His previous positions include Director of Household Surveys Department, Director of the Centre for Training and Statistical Researches and Expert Advisor, until he advanced to the position of Deputy Minister and Head of Iraq's Central Statistical Office (CSO) in June 2003. Dr. Al-Alak received his BSC degree and MSC from the University of Baghdad, and his post-graduate diploma from Jawaharlal Nehru University, New Delhi, India. He obtained his PhD from Al-Mustansiriyah University.



HE Mary Kamel Kawar was appointed Jordan's Minister of Planning and International Cooperation on June 20, 2018. Kawar has more than 25 years of experience in development at global, regional and country level including in Asia, Africa and the Arab region. She has worked across a wide range of economic and social policy issues such as livelihoods, vocational education, training, gender, youth, child labor, migration, refugees and social protection. The Minister holds a PhD in social policy and development planning from London School of Economics and a university degree from Tufts University in anthropology with a minor in economics.



HE Ahmad Abu Al-Ghaith is Secretary General in the League of Arab States since 2016. HE Al-Ghaith represented Egypt in various international organizations and served in the Egyptian Ministry of Foreign Affairs for decades. Prior to his current position, he was the Minister of Foreign Affairs of Egypt in 2004. HE Al-Ghaith was appointed the Egyptian Ambassador in Italy, San Marino and Macedonia. In 1999, he was the Permanent Representative of Egypt in the United Nations. HE Al-Ghaith holds a Degree in Business from the University of Ain Al Shams in Cairo, Egypt.

SESSION 1.



Annette Dixon is the Vice President for Human Development at the World Bank Group, overseeing the Global Practices for education; health, nutrition, and population; gender; social protection and jobs. Prior to this appointment, she was Vice President for the South Asia region. Annette joined the Bank in 1999 and has held positions such as Sector Director to Human

Development in Eastern Europe and Central Asia; Country Director in Central Asia and in South East Asia. Prior to joining the Bank, she worked for the Government of New Zealand as Chief Executive of the Ministry of Youth Affairs; General Manager, Sector Policy; Deputy Director-General in the Ministry of Health; Director of Health Policy, Department of the Prime Minister; and Manager Policy Division, Ministry of Women's Affairs. Annette holds a Master of Public Policy.



Hadeel Abdel Aziz is a founding member and the Executive Director of the Justice Center for Legal Aid (JCLA). She has been the executive director since its establishment in 2008. She has over 20 years of practical experience mainly focused in judicial reform, court automation and access to justice projects. Since 2008, JCLA has been specifically dedicated towards supporting access to justice through

establishing a national network of legal aid clinics and advocating for an institutionalized state funded legal aid system in Jordan. Hadeel has been dedicated towards building a sustainable model for access to justice in Jordan, managing a national organization that has 19 legal aid clinics distributed across Jordan offering legal services to thousands of poor and vulnerable people every year. Hadeel holds two BA degrees in Management and Law and is the first Jordanian to be certified as a judicial administrator by Michigan State University.



HE Jean Oghassabian is the current Minister of State for Women's Affairs since December 2017. H.E. has also been a Member of the Lebanese Parliament over three mandates (2000-2018). Prior to his current position, H.E. was Minister of State in two consecutive governments (2008, 2011), and the Minister of State for Administrative Reform (2005-2008). H.E. headed the Commission

of Cooperation between Lebanon and Syria in 2010, was the Chairman of the Economy, Trade and Industry Parliamentary Committees as well as the founder and Chief Executive Officer of MenaPro (Consulting Firm) 2014 - 2016. H.E. Graduated from the Military Academy in Lebanon and has Diploma in International Defense Management from Monterey-USA and a Bachelor's in Social Sciences from the Lebanese University.



HE Thikra Mohammed Jabir Alwash Al-Abayachi is currently the Mayor of Baghdad since February 2015. Prior to her current position, Dr. Alwash was Director General of the Ministry of Higher Education. She is the chairperson of multiple national and regional high-level committees, such as the Permanent High Committee on Advancing Iraqi Women. Dr. Alwash is also a member of

various committees working on empowerment of women, including the national committee responsible for implementation of Security Council Resolution 1325 on Women, Peace and Security. Dr. Alwash has a PhD

in construction project management and a Bachelor's in engineering from Baghdad University of Technology.



Salma Nims was appointed Secretary-General of the Jordanian National Commission for Women in 2014. Prior to this, she provided consultancy services on gender and development to government and international organizations, including the Ministries of Planning and International Cooperation and of Social Development, UNDP, UN Women, UNFPA and UNICEF. Dr. Nims is a member of the Advisory Group to the High-Level Task Force on Financing for Gender Equality for the United Nations. She sits on the Inter-Ministerial Committee for Women Empowerment and co-chairs the National Committee on Pay Equity and the Gender Partners Coordination Group. She holds a PhD in Development Planning and a MSc in Sustainable Development from University of London.



Claudine Aoun Roukoz was appointed as Head of the National Commission for Lebanese Women in 2017 and recently as President of the Supreme Council of the Arab Women's Organization for 2019-2020. Her work focuses on protecting women's rights and eliminating all forms of discriminations. Mrs. Roukoz was director of

General Michel Aoun's office 2005 - 2009. A communications worker who has operated for more than 20 years in the political field, media, business administration, environmental activity, she has founded Clementine SAL, a fast-growing communications agency that provides services for more than 100 companies and clients. Mrs. Roukoz has received the Forbes Middle East Award for being an entrepreneur who influenced the Lebanese economy over the last decade in Lebanon.



Ibtisam Aziz is Director General of the Directorate of Women Empowerment at the General Secretariat of the Council of Ministers (CoMSec), Iraq. She leads the team that is preparing the Iraq Women's Economic Empowerment Action Plan with the World Bank. Dr. Ibtisam has been nominated as a high-level focal point to represent the Iraq Government with the UN Special Representative of the Secretary-General on Sexual Violence in Conflict. Since 2005, she has

worked as head of the Directorate of Citizens Affairs and the Committee Affairs Directorate at CoMSec. As a member of the Iraq High National Commission for the Advancement of Women since 2004, she was involved in writing its strategy. Between 2003 and 2009, she was a member of the Baghdad Council, focusing on women's rights.

SESSION 2.



Nadim Kassar is Chairman and General Manager of BLC Bank SAL. In addition, Mr. Nadim Kassar also holds the following positions: General Manager of Fransabank SAL, Founder and Board Member of Fransa Invest Bank SAL (FIB), Founder and Chairman of Fransabank Al Djazair SPA, Board Member of the Association of Banks in Lebanon,

Board Member of Lebanese International Finance Executives (LIFE), Co-Manager of A.A. Kassar (France) SARL and General Manager of A.A. Kassar SAL. He is a Board Member of the following institutions: MasterCard Incorporated Asia, Pacific, Middle East & Africa, APMEA

Regional Board of Directors, NetCommerce, Interbank Payment Network, IPN SAL, and the American Lebanese Chamber of Commerce. He holds the position of Deputy Chairman of Société Financière du Liban.



Nour Al Hassan is founder and CEO of two companies that specialize in linguistic services and translation: Tarjama and Ureed. Nour is a lifelong advocate of women's empowerment which is reflected in Tarjama's socially responsible business model, which trains and employs the largest network of Arabic speaking female translators in the world. Building on the success of Tarjama, Nour realized there was a demand to

leverage the power of the internet to connect businesses and freelancers across the region through a digital marketplace called Ureed. With more than 15 years of experience, Nour is an Aspen Fellow, a mentor to start-ups, and an advocate for empowering the ecosystem in MENA to promote the value creation potential of the region.



Tania Moussallem is Board Chair of Global Banking Alliance for Women and Acting CRO and Advisor to EGM at Bank Med. She led the strategic development of BLC Bank's We Initiative Women's Market program. She has 20 years of banking experience and was previously Assistant General Manager heading the Support and Marketing Group at BLC Bank, after 6 years as Head of Strategic Development and Financial Management Group. She has also been Chair of the Global Banking Alliance for Women Board since September 2015. Tania was selected as one of the most influential women in the Arab Banking Sector by the Union of Arab Banks. She holds a Master's degree in Finance & Communication from Ecole Supérieure des Sciences Economiques et Commerciales ESSEC, France and a degree in Business Administration from the American University of Beirut.



Hala Fadel is Co-founder and Managing Partner of LEAP Ventures. She has 20 years of experience in finance and entrepreneurship. She has been a portfolio manager for 12 years in European Equities at Comgest, a €20bn growth equity fund focused on investing in growth companies. During her time at Comgest, the fund grew about tenfold becoming a well-established outperforming global growth fund. She is the founder and chair of the MIT Enterprise Forum of the pan-Arab region, an organization that promotes entrepreneurship and organizes the MIT Arab start-up competition, receiving thousands of applications every year from 20 countries. Hala also sits on the global board of the MIT Enterprise Forum. She graduated from HEC in France, and holds an MBA from the MIT Sloan School of Management.



Farhan Ifram is Chief Executive Officer of MAS KREEDA – Al Safi. With 20+ years of experience in the Apparel Sector, Farhan worked with several multinational organizations in Jordan, UAE and Canada in different areas of Operations, Logistics, Procurement and Supply Chain. Since 2006 until date, he has been active with the Jordan's Garments Association (JGATE) and serves on the Board of Directors. Farhan is a founding member of the Workers' Center who caters towards the work-life balance of the employees and he sits on the Project Advisory Committee of Better Work Jordan, a subsidiary of the ILO and IFC, catering for the wellbeing of the employees of the apparel

sector. Currently, Farhan serves as the CEO of MAS Al Safi in Jordan; and a member of the Executive Committee ExCo of KREEDA in Sri Lanka.



Nourah Mehyar is Chief Executive Officer of Nafith Logistics. Nafith Logistics operates a unique Trade and Transport Facilitation network covering Iraq where they operate a BOT contract in the Ports of Basra, with the goal of substantially improving transportation and logistics efficiency, and in Jordan where they operate national contracts covering 90% of Jordan's truck freight, and in Oman where they recently started setting up a pioneering system across all of logistics industrial hubs of the Sultanate. In 2016, she became the first recipient of the Multilateral Investment Guarantee Agency Gender (MIGA) CEO Award for her work integrating women into a male-dominated work-force in an area where gender parity is close to non-existent. She also oversees business development in FCS countries with a hands-on approach.



Nadia Al Saeed is Chief Executive Officer of Bank al Etihad. Before becoming CEO of Bank al Etihad, Mrs. Al Saeed had a distinguished career in banking, Mrs. Al Saeed also led the successful launch of Bank al Etihad's Women's Market Program in 2014 under the name of "Shorouq". Prior to that, she served as Minister of Information and Communications Technology making major contributions to the development of the ICT sector in Jordan. Mrs. Al Saeed was selected as one of the "Most Powerful Arab Businesswomen" for five consecutive years by Forbes Middle East. She was also awarded "Best Woman in the Corporate Sector in MENA" by The AmCham MENA Regional Council.



Khawla Al-Asadi is the Chairperson and General Manager of Al-Rafidain Bank. In June 2016, Khawla Al-Asadi became the General Manager of Al-Rafidain Bank, the largest state-owned bank in Iraq. Al-Asadi joined Al-Rafidain Bank in 1981 and occupied many positions over a period of ten years. She then left briefly to join Al-Rasheed Bank, the second-largest bank in Iraq, where she worked at the Banking Operations Division and as Assistant to the General Manager. Al-Asadi received a letter of thanks and appreciation from the Minister of Finance for the development of strict internal control measures for Iraqi banks. In 2016, Al-Asadi was awarded best CEO in the financial and banking sector in Iraq and was ranked by Forbes as one of the Most Powerful Arab Businesswomen.

SESSION 3.



Shereen El Feki (@shereenelfeki) is the Regional Director for the Middle East and North Africa at Promundo. She is Co-Principal Investigator of the International Men and Gender Equality Survey – Middle East and North Africa, a ground-breaking study of men, masculinities, and gender roles in Egypt, Lebanon, Morocco, Kuwait and Palestine. Shereen is also the author of *Sex and the Citadel: Intimate Life in a Changing Arab World*, as well as a former Healthcare Correspondent of *The Economist* and presenter with Al Jazeera. Shereen further serves as Professor of Global Practice at the Munk School of Global Affairs, University of Toronto, as well as an Associate Fellow of Chatham House and a TED Global Fellow.



Mayyada Abu Jaber is the co-founder of JoWomenomics and of the World of Letters, MENA. She has over 10 years of experience in education and workforce development focusing on women's economic empowerment. She is founder and CEO of World of Letters, a social enterprise dedicated to promoting quality education in the Arabic language.

Ms. Abu Jaber was the founding CEO of Jordan Education for Employment and consulted with Queen Rania Abdullah II. She was selected as an Echidna Global Scholar at the Brookings Institution where she focused on the gender and education to work nexus. She set-up JoWomenomics to foster mind-set change in favor for women's economic activity. Her PhD at the Da Vinci Institute focuses on Integral Development towards a Feminist Economy. She attained her M.Sc. from Duke University.



Safa Salwan is the founder of Google Women Techmakers and Developers Groups-Baghdad and Business Development Manager at Careem where she leads Partnerships, Corporate Sales and CSR. She previously led IP Operations at Ericsson in Iraq and is a Cisco Champion and Spark Ambassador, also participated in the 2018 United Nations Youth Assembly as a SDG12 delegate of the Friendship Ambassadors Foundation, and former World Merit Country Representative. She holds a bachelor degree in Telecommunications Engineering from University of Diyala, CCNP from Cisco, and a mini-MBA from Harvard Business School.



Ghida Anani is Founder and Director of ABAAD – Resource Center for Gender Equality, an NGO with activities in Lebanon and throughout the Middle East and North Africa region. Ms. Anani is also Professor at the Faculty of Public Health in the Lebanese University. She was a Co-founder and Programme Coordinator at KAFA (Enough) Violence & Exploitation and a Gender-Based Violence Expert Consultant. Ms. Anani has published a number of published studies and articles, training kits, and community educational materials, on GBV & Child Sexual Abuse in Lebanon and the MENA region. In 2008, Ms. Anani received the Excellence in Collaborative Teaching Award from the American University of Beirut and in 2014, she was awarded the "Women Leadership Achievement Award."



Leila Serhan is currently the Regional Director for Public Sector for Microsoft Corporation in the Gulf Region. Prior to that, her experience spanned across Emerging Markets in the MENA region, leading global sales, marketing and services for more than 16 years with Microsoft, focused on developing the company's in-country presence and strategy in countries including Lebanon and Jordan. Prior to joining Microsoft, Leila held different positions with one of the leading telecom operators in Lebanon. In October 2016, she became the President of the Women in IT association in Lebanon, an organization whose mission is to promote the inclusion of Women in the ICT industry. Leila holds a degree in Business Administration from the American University of Beirut.



Mohammad Naciri is the Regional Director of UN Women in the Arab States. Prior to taking on this post in 2015, Mohammad was Deputy Regional Director. Mohammad has extensive experience on gender equality, peace and security, and development issues. Prior to joining UN Women, he was Deputy Country Director of UNDP in Yemen, where he supported the formulation of the country's Gender Strategy and the Gender Responsive Budgeting process. He has worked in Kuwait, Iraq, Syria, Lebanon and Cambodia, with issues from human trafficking to ethnic cleansing. Mohammad is a Moroccan national with a Master's degree in Business Administration from the Arab Academy for Science and Technology in Alexandria-Egypt, and a Master's Degree in Social Anthropology from University of Oxford.

CLOSING SESSION



Fadia Kiwan is the Director General of the Arab Women Organization. She is a member of the Executive Bureau of the Lebanese National Commission for Women. Between 2003-2017, she was a member of the Executive Council of the Organization of Arab Women for the Republic of Lebanon. She was the founder and director (2015-2018) of the Observatory of Public Service and Governance at Saint Joseph University in Lebanon. She has published many research papers in civil society, good governance, good governance of political parties, women's issues, political systems in a comparative perspective. Fadia Kiwan holds a PhD in political science from University of Paris- Sorbonne.



HE Samir Murad was appointed the Minister of Labor on February 25, 2018. He was previously a senate member and served as Minister of Labor 2010-2011. Under his capacity as Minister of Labor, he serves as Chairman of the Social Security Corporation, Chairman of the Board of the Vocational Training Corporation, Chairman of the Employment – Technical and Vocational Education and Training Council, Chairman of the Board of the Employment – Technical and Vocational Education and Training Fund, and Chairman of the Board of the National Company for Employment and Training. Murad was a member of a number of other Committees, including the Executive Committee of the Development and Employment Fund and the Royal Consultative Committee for Education. He is a social entrepreneur, dedicated to youth development, education, employability, responsible citizenship and public service. HE holds a degree in Management of Electrical Engineering from UK.



Saroj Kumar Jha is Regional Director of the Mashreq Department at the World Bank Group since 2017. Jha brings to the region a vast experience in a critical period of transition. Prior to his current position, he was the Senior Director for the Fragility, Conflict and Violence Global Practice at the WBG. He provided strategic leadership addressing the challenge of fragility, conflict and violence, working across the World Bank Group and in close collaboration with partners. Earlier, Mr. Jha was the World Bank's Regional Director for Central Asia based in Almaty (2012-2016) where he led the Bank's strategic engagements in Kazakhstan, Kyrgyz Republic, Tajikistan, Turkmenistan, and Uzbekistan.

Conference Organizing Committee

Prime Minister Office – Government of Lebanon

Abir Chebaro, Gender Advisor to President of the Council of Ministers
Hazar Caracalla, Advisor to the Prime Minister on Economic Affairs

Government of Canada - Embassy of Canada in Lebanon

Aly-Khan Rajani, Counsellor, Head of Co-operation
Aicha Mouchref, Senior Development Officer
Sophie Antoun, Program Assistant

Master of Ceremony

Maurice Matta, Economic Media Expert

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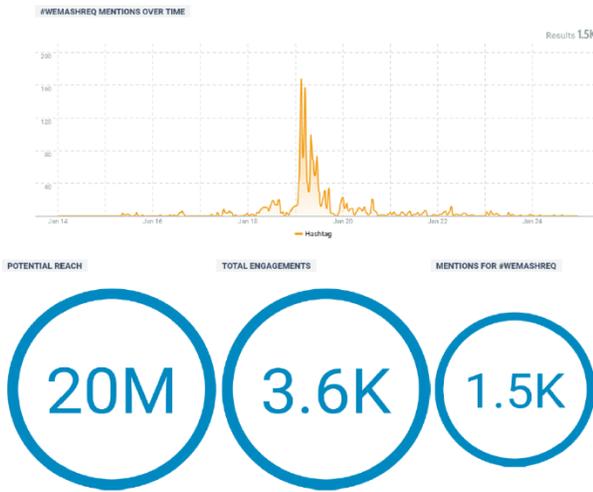
Haneen Sayed, Lead Social Protection, Jobs and Gender Specialist, Conference Team Leader
Jonna Lundwall, Social Scientist, Conference Co-Team Leader
Angela Elzir Assy, Labor Market Specialist
Ashraf Al-Saeed, Communications Officer
Gharam Alkastalani Dexter, Regulatory Specialist
Lana Amin Kobeissi, Analyst
May Ibrahim, Operations Analyst
Mirvat Haddad, Program Assistant
Mona Ziade, Communications Officer
Nada Dallal Doughan, Consultant
Reem Salman Kamil, Executive Assistant
Rawad Abou Faour, Security Specialist
Samantha Muwafaq Constant, Gender Specialist
Shereen Abbady, Labor Market Specialist
Zeina El Khalil, Communications Officer

The International Finance Cooperation

Dalia Wahba, Regional Manager Lebanon, Jordan, Iraq
Manar Korayem, MENA Women Banking Program Lead
Nourhan Sobhi Ahmed Takawi, Team Assistant for FIG Advisory MENA
Saad Sabrah, Lebanon Country Head
Salma Hassanein, MENA Women Banking Program
Sammar Essmat, Gender Lead for MENA
Yasmin Galal Mostafa Mohamed, Gender and Private Sector Operations Officer



ANNEX FIVE: MEDIA HIGHLIGHTS FROM SOCIAL MEDIA



World Bank MENA @WorldBankMENA · Jan 18
 #Behindthescenes: .@WorldBank Mashreq Dir. @SarojJha001 meets Amb. @lamourem of @CanadaLebanon to give us a sneak peek at the preparations for the 1st #WEMashreq Gender Conf tomorrow, organized by the World Bank Group & #Canada & hosted by #Lebanon
wrlld.bg/Ur8330niwT4 #SheCan



World Bank Live @WorldBankLive · Jan 18
 LIVE EVENT: Gender equality is smart economics, contributing to poverty reduction & strengthening resilience. Join us for a high-level event with the governments of Canada, #Iraq, #Jordan, & #Lebanon to empower women:
wrlld.bg/bASP30nn3AJ #WEMashreq



Mashreq Conference on Women's Economic Empowerment
 This high-level conference aims to elevate the dialogue and overall awareness of the importance and benefits of enhanced economic particip...
worldbank.org

UN Women Arabic @unwomenarabic · Jan 21
 "For a long time women were not looked at as the great vibrant working force they are, because they were working behind the scenes, in the household" - @nacirimohammad Reg. Dir. @UN_Women #ArabStates at the #WeMashreq Gender Conference by @WorldBankMENA & @CanadaLebanon #SheCan



The Daily Star Lebanon @DailyStarLeb
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Women's economic empowerment essential to regional development: World Bank head



Women's economic empowerment essential to regional development: World ...
 Women's economic empowerment is an essential part of all nations' development and must be a focus for the Arab economic summit, the World Bank's vice presid...
dailystar.com.lb

IFC @IFC_org · Jan 19
 #Iraq has the highest rate in #Mashreq countries of women in parliament, with 1 in 4 parliamentarians being women. However, in economic leadership roles, women only make up 2%! wrlld.bg/Ur8330niwT4 #WEMashreq #SheCan



Mary Kawar @mary_kawar · Jan 20
 Investing in women means investing in development and growth.

World Bank MENA @WorldBankMENA
 Jordan's Commitments to Women at the WEMashreq Conference



ANNEX SIX: SELECT CONFERENCE MATERIALS

WOMEN IN IRAQ

In comparative perspective
LABOR FORCE PARTICIPATION

19% < 74%

MENA female average-19% MENA male average-72%

In comparative perspective
UNEMPLOYMENT (+15 age)

12% > 7%

MENA female average-20% MENA male average-10%

Differences in educational attainment and economic opportunities are largely shaped by gender and location.

ILLITERACY RATES

62% > 47%

Iraqi female population IS ILLITERATE IS ILLITERATE

SCHOOL ENROLLMENT
at the age of 17

19% < 49%

rural girls urban girls

Girls from the poorest families in Iraq are more likely to drop out than boys.

UNEMPLOYMENT RATES BY GENDER AND REGION

National estimates (2016) show that differences by region exist, with Duhok representing a gender gap of 32 percentage points to the disadvantage of women and Maysan showing a reverse gender gap to the disadvantage of men.

Region	Female	Male
Duhok	44%	12%
Hirkuk	24%	7%
Baquba	20%	8%
Babylon	15%	5%
Maysan	15%	17%
Al Najaf	31%	7%
Basrah	24%	11%

This is 3X HIGHER than male contributing family workers.

Almost a third of women (29%) in Iraq are working as contributing family workers, with little recognition and visibility.

YOUTH UNEMPLOYMENT

63% women between the ages 15-24 ARE UNEMPLOYED

AVERAGE WAGES

A man's wage is 1.24 TIMES HIGHER than a woman's wage IN PRIVATE SECTOR

1.17 TIMES HIGHER IN PUBLIC SECTOR

1 IN 4 WOMEN have financial accounts compared to 1 IN 2 MEN.

Overall, girls in Jordan out-perform boys in school, demonstrating considerably higher standardized test scores than boys (428 vs 391 in TIMSS scores).

POLITICAL REPRESENTATION

22% MINISTERIAL LEVEL POSITIONS

15% PARLIAMENT LEVEL POSITIONS

There are more and more women in political decision-making positions in Jordan.

Women who work are less likely to advance – ONLY 2% OF FIRMS HAVE A WOMAN AS TOP MANAGER.

WAGE-EMPLOYMENT RATE

83% vs. 57%

SELF-EMPLOYMENT RATE

17% vs. 43%

A low self-employment rate indicates LOW ENTREPRENEURSHIP.

Primary enrollment rates among girls is lower than boys. However, boys' drop-out rates were 3 times higher than girls' in 2016. So by secondary and, especially tertiary, more girls are enrolled in education. However, in absolute terms, more girls are out of school than boys.

WAGE-EMPLOYMENT RATE

83% vs. 57%

FINANCIAL ACCOUNTS

33% vs. 57%

SELF-EMPLOYMENT RATE

17% vs. 43%

DEBIT CARDS

26% vs. 44%

Access to financial services remains lower for women compared to men.

Less than half of Lebanese think that when jobs are scarce men should be given priority.

LEADERSHIP

1 IN 4 PARLIAMENTARIANS ARE WOMEN.

Highest rate in all Mashreq countries

There are few women in economic leadership roles. Only 2% of firms have a woman top manager.

YOUTH UNEMPLOYMENT

37% of women do not work because they prefer to take care of their children and household.

22% of women do not work because they could not find good opportunities.

CHILD LABOR RATE (AGES 7-14)

8% > 4%

Time poverty is more pronounced for women and girls, who spend 20 hours more per week on average than men and boys doing activities related to household chores and care work.

POLITICAL REPRESENTATION

3% MINISTERIAL LEVEL POSITIONS

5% PARLIAMENT LEVEL POSITIONS

Lebanon has a low share of women in politics, lower than MENA averages of 10% ministerial and 17% parliament level positions.

FIRMS WITH A WOMAN AS TOP MANAGER

4% LEBANON

5% MENA REGION

19% WORLD

Few women are in supervisory positions in the private sector in Lebanon compared to MENA and world averages.

WAGE-EMPLOYMENT RATE

83% vs. 57%

FINANCIAL ACCOUNTS

33% vs. 57%

Over 42% of Jordanians believe that when jobs are scarce, men should be given priority over women.

Over 70% think that men make better business executives than women.

44% of women and men believe that working women are exposing themselves to harassment.

35% believe that working women risk their reputation by working.

Over 40% of women and men believe it is okay for married working women to return home after 5 PM.

RESOURCES & NOTES
World Bank WDI accessed December 2018; ILOSTAT; UNESCO Institute for Statistics; World Bank Progress Towards Gender Equality in MENA 2017; Iraq Central Statistical Organization Annual Statistical Abstracts 2017; United Nations Women & International League for Peace and Freedom (NAP-Iraq); Inter-Parliamentary Union; World Bank Enterprise Survey 2011; Understanding Children's Work project based on data from ILO, UNICEF and the World Bank; Al-Iraq, M., et al. 2009. Labor related data is based on ILO estimates to ensure comparability across countries. National estimates and data may vary.

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WOMEN IN JORDAN

In comparative perspective
LABOR FORCE PARTICIPATION

14% < 69%

MENA female average-19% MENA male average-72%

In comparative perspective
UNEMPLOYMENT (+15 age)

25% > 13%

MENA female average-20% MENA male average-10%

Differences in educational attainment and economic opportunities are largely shaped by gender and location.

ILLITERACY RATES

62% > 47%

Iraqi female population IS ILLITERATE IS ILLITERATE

SCHOOL ENROLLMENT
at the age of 17

19% < 49%

rural girls urban girls

Girls from the poorest families in Iraq are more likely to drop out than boys.

UNEMPLOYMENT RATES BY GENDER AND REGION

National estimates (2016) show that differences by region exist, with Duhok representing a gender gap of 32 percentage points to the disadvantage of women and Maysan showing a reverse gender gap to the disadvantage of men.

Region	Female	Male
Duhok	44%	12%
Hirkuk	24%	7%
Baquba	20%	8%
Babylon	15%	5%
Maysan	15%	17%
Al Najaf	31%	7%
Basrah	24%	11%

This is 3X HIGHER than male contributing family workers.

Almost a third of women (29%) in Iraq are working as contributing family workers, with little recognition and visibility.

YOUTH UNEMPLOYMENT

63% women between the ages 15-24 ARE UNEMPLOYED

AVERAGE WAGES

A man's wage is 1.24 TIMES HIGHER than a woman's wage IN PRIVATE SECTOR

1.17 TIMES HIGHER IN PUBLIC SECTOR

1 IN 4 WOMEN have financial accounts compared to 1 IN 2 MEN.

Overall, girls in Jordan out-perform boys in school, demonstrating considerably higher standardized test scores than boys (428 vs 391 in TIMSS scores).

POLITICAL REPRESENTATION

22% MINISTERIAL LEVEL POSITIONS

15% PARLIAMENT LEVEL POSITIONS

There are more and more women in political decision-making positions in Jordan.

Women who work are less likely to advance – ONLY 2% OF FIRMS HAVE A WOMAN AS TOP MANAGER.

WAGE-EMPLOYMENT RATE

83% vs. 57%

SELF-EMPLOYMENT RATE

17% vs. 43%

A low self-employment rate indicates LOW ENTREPRENEURSHIP.

Primary enrollment rates among girls is lower than boys. However, boys' drop-out rates were 3 times higher than girls' in 2016. So by secondary and, especially tertiary, more girls are enrolled in education. However, in absolute terms, more girls are out of school than boys.

WAGE-EMPLOYMENT RATE

83% vs. 57%

FINANCIAL ACCOUNTS

33% vs. 57%

SELF-EMPLOYMENT RATE

17% vs. 43%

DEBIT CARDS

26% vs. 44%

Access to financial services remains lower for women compared to men.

Less than half of Lebanese think that when jobs are scarce men should be given priority.

LEADERSHIP

1 IN 4 PARLIAMENTARIANS ARE WOMEN.

Highest rate in all Mashreq countries

There are few women in economic leadership roles. Only 2% of firms have a woman top manager.

YOUTH UNEMPLOYMENT

37% of women do not work because they prefer to take care of their children and household.

22% of women do not work because they could not find good opportunities.

CHILD LABOR RATE (AGES 7-14)

8% > 4%

Time poverty is more pronounced for women and girls, who spend 20 hours more per week on average than men and boys doing activities related to household chores and care work.

POLITICAL REPRESENTATION

3% MINISTERIAL LEVEL POSITIONS

5% PARLIAMENT LEVEL POSITIONS

Lebanon has a low share of women in politics, lower than MENA averages of 10% ministerial and 17% parliament level positions.

FIRMS WITH A WOMAN AS TOP MANAGER

4% LEBANON

5% MENA REGION

19% WORLD

Few women are in supervisory positions in the private sector in Lebanon compared to MENA and world averages.

WAGE-EMPLOYMENT RATE

83% vs. 57%

FINANCIAL ACCOUNTS

33% vs. 57%

Over 42% of Jordanians believe that when jobs are scarce, men should be given priority over women.

Over 70% think that men make better business executives than women.

44% of women and men believe that working women are exposing themselves to harassment.

35% believe that working women risk their reputation by working.

Over 40% of women and men believe it is okay for married working women to return home after 5 PM.

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WOMEN IN LEBANON

In comparative perspective
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23% < 71%

MENA female average-19% MENA male average-72%

In comparative perspective
UNEMPLOYMENT (+15 age)

10% > 5%

MENA female average-20% MENA male average-10%

Differences in educational attainment and economic opportunities are largely shaped by gender and location.

ILLITERACY RATES (AGE 15+)

12% > 6%

Lebanese women (age 15+) ARE ILLITERATE ARE ILLITERATE

PRIMARY ENROLLMENT

85% < 93%

Lebanese women (age 15+) ARE ILLITERATE ARE ILLITERATE

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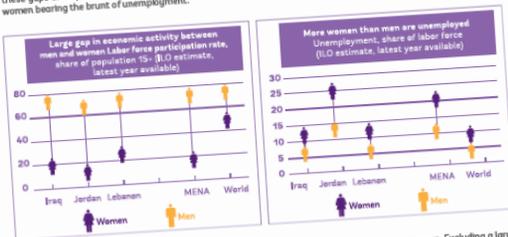
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AN ENABLING ENVIRONMENT IS KEY FOR WOMEN'S ECONOMIC EMPOWERMENT AND FOR SUSTAINABLE ECONOMIC GROWTH

FEW WOMEN WORK

In the Middle East and North Africa (MENA) region, four out of five working-age women are out of the labor force. Minor increases in labor force participation rates have not translated into decent jobs as women are still concentrated in low productivity, mostly informal, sectors. Female unemployment is three times higher in MENA than it is globally (20 percent compared to 6 percent) and over twice as high as male unemployment in the region at 10 percent. In the Mashreq countries, these gaps are equally pronounced with more than three times as many men as women in the work force, and with women bearing the brunt of unemployment.



Families, societies and countries would benefit from increased economic activity amongst women. Excluding a large share of the population from economic and social life can be costly. It has been estimated that MENA loses up to USD 575 billion in regional income due to the current levels of gender-based discrimination in laws, social norms and practices (ILO 2016). Women make up half the world's working-age population that constrains women's rights and opportunities (OECD 2016). Women make up half the world's working-age population but generate only 37 percent of GDP. This is even lower in MENA, where the share of regional output generated by women is only 18 percent (McKinsey 2015). Increasing female labor force participation to the levels of men could boost regional GDP by 47 percent. In fact, it is estimated that by closing the gap in labor participation rates by 25 percent, Iraq, Jordan and Lebanon could grow their GDP by around 10 percent (ILO 2016).

LEGISLATIVE REFORM TOWARDS GENDER EQUALITY IS A GLOBAL COMMITMENT

Improving the overall enabling environment for women to participate fully in society is key to promote women's access to economic opportunities. While recognizing the role of traditional gender norms in defining men's and women's responsibilities within families and in society in the MENA countries, it is important to look at the legislative and constitutional framework as these set the rules of the game for men's and women's economic participation and obligations in society.

PRIVATE SECTOR AS CATALYST FOR PROVIDING INNOVATIVE SOLUTIONS

BARRIERS TO WOMEN'S PARTICIPATION IN WORKFORCE AND IN ENTREPRENEURSHIP

The Middle East and North Africa (MENA) region trails behind the world in women's economic participation due to low female participation in entrepreneurship, employment and corporate leadership. Deep and complex reasons underlie these economic gender gaps.

Entrepreneurship
There is a large gap between men's and women's access to assets and decision making in firms in the MENA region. Only 23 percent of firms are co-owned by women and a mere 4 percent of formal firms are majority-owned by women. Further, only a subset of women who own firms are the key decision-makers. In the Mashreq, only 3 percent of formal firms are led by a woman, compared to 5 percent across MENA and 19 percent world average. For every female entrepreneur in MENA, there are 6 women who want to start a business but do not. This is far lower than the world average, where 35 percent of firms are jointly owned, and 16 percent of firms are majority-owned by women. In the Mashreq, gender-based gaps in entrepreneurship persist because of:

- Finance:** Women entrepreneurs face significant challenges in accessing credit.
- Capacity:** Women entrepreneurs often lack the necessary leadership experience and related soft skills.
- Legal Framework:** Legal restrictions in the Mashreq countries may also contribute to holding women back in the labor market. For example, several countries in the region have restrictions for in what sectors and hours women can work.
- Mobility and Safety:** Where women need to commute to their workplaces, cultural norms in the region or inadequate or unsafe transport may limit their mobility and hold them back. They may also be discouraged to work by a perceived or real unsafe workplace environment (i.e. sexual harassment, bullying).
- Family and Childcare:** When women in the region have children, entering or staying in the workforce becomes even more challenging as access to quality affordable and safe childcare is scarce.

Some of the constraints women face in participating in the labor market are as follows:

Family and Childcare: When women in the region have children, entering or staying in the workforce becomes even more challenging as access to quality affordable and safe childcare is scarce.

Mobility and Safety: Where women need to commute to their workplaces, cultural norms in the region or inadequate or unsafe transport may limit their mobility and hold them back. They may also be discouraged to work by a perceived or real unsafe workplace environment (i.e. sexual harassment, bullying).

Capacity: While women in the region present a high level of educational attainment, they might lack employer-relevant skills, due to gender-segregation in areas of study. Women who aspire to senior job-roles might lack the necessary leadership experience and related soft skills.

Legal Framework: Legal restrictions in the Mashreq countries may also contribute to holding women back in the labor market. For example, several countries in the region have restrictions for in what sectors and hours women can work.

WOMEN-EMPOWERING BUSINESS MODELS MAKE SENSE

As a major employer and provider of business opportunities, the private sector has a critical role to play in helping to close the various gender gaps. Being an understudied economic resource, women increased economic participation can contribute critically to the region's economic growth. It does so by enhancing productivity, competitiveness and growth of businesses and banks in this region.

Closing skill shortages and strengthening talent by tapping into the female talent pool
On average, it is estimated that around 400,000 young people will enter the labor market in Lebanon, Jordan and Iraq, every year. The region's youth unemployment rate is very high, especially for women (M: 22 percent; F: 36 percent). Yet, substantial amounts of private sector vacancies remain unfilled annually. Deliberately attracting women can help strengthen talent, stabilize the workforce, and contribute to better business performance.

Accessing new markets by tapping into the underserved female borrower segment
Fifty-five percent of women-owned Micro, Small and Medium Enterprises (MSME) do not have access to credit, and 63 percent of formal women-owned SMEs are under-served by banks' biases about their capacity and risk potential. This translates into an estimated credit demand by women-owned SMEs in MENA of US\$ 50 Billion per year and female retail customers, benefits reach all.

Examples of Innovative and Viable Women-Empowering Business Models

Some firms in the Mashreq have benefited from gains associated with business models that leverage women as an economic resource and empower them. Below are some examples:



Sustainable Development Goal 5: Achieve gender equality and empower all women and girls
Target 5.4: End all forms of discrimination against women and girls everywhere
Indicator 5.1.1: "Whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex"

Measuring legislative gaps is a first step towards guaranteeing women and men equal opportunities. In MENA, the legal differences between men and women remain a concern. The average number of such differences for the region is above that observed in any other region (WBL 2016). Although almost all countries have ratified relevant international conventions and have included constitutional provisions on gender equality, national laws often differentiate between sexes and by marital status, reinforcing traditional roles in the family and society.

WHAT LAWS IMPACT WOMEN'S ECONOMIC EMPOWERMENT?

The more equal a country's labor law is, the more women are working and the higher their earnings. Labor laws provide from sexual harassment and discrimination in the workplace.

Historically, industry restrictions were introduced to protect women from jobs that were deemed dangerous, hazardous or harmful to their health - restrictions that still are widespread in MENA. These types of restrictions can lead to women becoming concentrated in certain jobs or sectors that are typically low-paying. Furthermore, care support (children, elderly, persons with disability and/or chronically ill) is crucial for balancing work and family responsibilities. In economies where the government provides public care services or subsidizes private care services, women are more likely to receive formal wages (WBL 2016).

COUNTRY PROFILES

Iraq, Jordan and Lebanon have ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). CEDAW outlines the right to work for women and requires equal pay for equal work, the right to social security, paid leave and maternity leave, and guarantees equality to women in economic life, including the right to bank loans, mortgages and other forms of financial credit.



IRAQ

Between April 2015 and June 2017, Iraq introduced four positive legislative reforms towards gender equality captured by the Women, Business and the Law (WBL) indicators, making it one of the top five reformers out of 189 economies worldwide, according to the 2018 WBL report. The new 2016 Labor Law is an important step forward for women's rights and protections in the workplace. It prohibits gender-based discrimination in promotions, gender-based discrimination in hiring, employment and dismissal. The Law also prohibits sexual harassment at work and imposes penalties, which is a positive step in providing a safe working environment for women. It further extends the duration of maternity leave from 72 days to 98 days, meeting international standards. However, maternity benefits are fully paid by the employer, adding a financial burden that could be a disincentive to hire women.

