



Women's economic participation in Lebanon: A mapping analysis of laws and regulations



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United Nations publication issued by ESCWA, United Nations House,
Riad El Solh Square, P.O. Box: 11-8575, Beirut, Lebanon.

Website: www.unescwa.org.

Acknowledgements

This publication was prepared by a consultant, Ali Fakih, Associate Professor and Associate Chair of the Department of Economics at the Lebanese American University, in response to a technical advisory request received from the National Commission for Lebanese Women.

Substantive inputs were provided by Stephanie Chaban, Social Affairs Officer; Manar Zaiter, Consultant; Rouba Arja, Social Affairs Officer; and Nada Darwazeh, Chief of the Gender Equality Section, under the overall guidance of Mehrinaz el Awady, Lead Director of the Gender Justice, Population and Inclusive Development Cluster at the United Nations Economic and Social Commission for Western Asia (ESCWA).

ESCWA would like to acknowledge with gratitude the German Agency for International Cooperation (GIZ) and the Swiss Federal Department of Foreign Affairs for their financial support for the project “Towards a renewed engagement with the women, peace and security agenda in the Arab region”.

The author would like to thank the ESCWA team for their helpful comments and suggestions. He is also very thankful to Pierre Boutros, Wafaa el-Bab and Mariam Tarraf for their excellent research assistance and valuable contributions throughout the research process.

Executive summary

Lebanon consistently ranks at the bottom of most development indices, particularly with regard to gender equality. According to the Global Gender Gap Index of the World Economic Forum, Lebanon ranked 132 out of 156 countries in 2021. Another assessment, conducted by the World Bank and the former Office of the Minister of State for Women's Affairs in 2017, revealed that Lebanese women were twice as likely as men to be unemployed, work in unfavourable conditions and receive lower pay and profit.

The low rate of economic engagement among women in Lebanon can partially be explained by incomplete and misinterpreted laws and regulations that enable entrenched loopholes which, in turn, cause current regulatory institutions to be ineffective in enhancing women's economic participation. Moreover, an entrenched patriarchal context plays a significant role in such discrepancies, particularly in rural areas where women are expected to fulfil social duties as wives and mothers rather than as active economic agents who are remunerated.

Policies affecting women's economic participation in Lebanon promise much, but delivery is uneven. Many policies and strategies aim to ensure gender equality but are often too ambitious to be realized. Furthermore, women's economic participation is also hindered by the dispersion of society's decision-making

components for gender-based policies: legislative and regulatory institutions, the private sector and civil society groups.

These shortcomings were further exacerbated by the country's financial and economic crisis and compounded by the COVID-19 pandemic and the August 2020 Port of Beirut explosion. According to the World Bank, the current multi-layered crisis is likely to rank in the top 10, and possibly the top three, most severe global crises. The Lebanese pound (LL) has lost its value against the United States dollar, and inflation rates have skyrocketed, disproportionately affecting the poor and the middle class. Half of the country's population is estimated to be below the poverty line amid rising unemployment.¹

The labour force participation rate for women in Lebanon was among the lowest in the region and the world, even before the crisis. During the pandemic, employers laid off more women, and their salaries decreased significantly. Care responsibilities tripled while tending to their homes, children and elderly relatives. Despite these challenges, the time is ripe to reassess women's access to employment opportunities and to draw a comprehensive road map for the essential reforms necessary to encourage women to enter or remain in the labour market.

This report seeks to identify and analyse legal loopholes, gaps and hurdles in Lebanon by

1 World Bank (2021, October 17). The World Bank in Lebanon: overview. Available at www.worldbank.org/en/country/lebanon/overview.

documenting existing policies and Government circulars that address women's economic participation either directly or indirectly across different sectors. Further insights on the subject are based on interviews with public and private policymakers and civil society representatives to fill the gaps in gender-specific policies. The report is divided into five sections. The first chapter presents an overview of the literature on regulations, economic participation and

gender. The second chapter examines women's economic participation, including a focus on marginalized groups such as refugees, migrants and women with disabilities. The third and fourth chapters delve into the legal, policy and regulatory frameworks that hinder women's participation in the economy. The final chapter provides concluding remarks and recommendations.

Key messages

- *Existing laws, particularly those of the Lebanese Constitution, are not explicit in terms of gender equality, which negatively impacts women's entrepreneurship. Thus, policies affecting women's economic participation in Lebanon promise much, but delivery is uneven..*
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- *There is no comprehensive view to integrate economic, social, cultural and religious affairs in drafting and interpreting policies and regulations. This means that women with intersectional needs and identities, particularly informal and domestic workers, women with disabilities and refugees, are not adequately protected by existing legal frameworks and face additional legal impediments to economic participation.*
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- *Despite the current challenges facing Lebanon, the time is ripe to reassess women's access to employment opportunities and to draw a comprehensive road map for the essential reforms necessary to encourage women to enter and remain in the labour market.*
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Acronyms

ESCWA	United Nations Economic and Social Commission for Western Asia
ILO	International Labour Organization
IOM	International Organization for Migration
LBP	Lebanese pound
NGO	non-governmental organization
NSSF	National Social Security Fund
OECD	Organisation for Economic Co-operation and Development
STEM	science, technology, engineering, and mathematics
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
UNIDO	United Nations Industrial Development Organization
UN-Women	United Nations Entity for Gender Equality and the Empowerment of Women

1. Survey of related literature on regulations, economic participation and gender

Labour market policies are intended to protect employees' working conditions and decrease inequality. They organize the relationship between employees and employers by way of fairness and efficiency; effective policies motivate employees to work efficiently and employers to offer the appropriate incentives.² Nevertheless, many individuals expect to see a reduction in the efficacy of the labour market if severe labour market policies are applied (which are lower employment rates and economic participation). The findings of several studies align with this prediction. For instance, Botero, Djankov and Porta suggest that States with rigid labour market rules witness higher levels of unemployment.³ In addition, Heckman and Pagés state that job security rules will increase unemployment by reducing the demand for labour, owing to the high cost associated with applying such rules.⁴ They also suggest that inequality in Latin America increased because of job security rules and posit that it would impact

youth, unskilled workers and women. Almeida and Carneiro find that when labour market policies are not flexible, the unemployment rate may increase and may affect a firm's size.⁵ A study by Ahsan and Pagés examined the relationship between labour market policies and employability in the informal sector.⁶ Their results suggest that the share of employment in the informal sector increases when there are employment protection policies in place. The study of Bosch, Goni and Maloney also aligns with this finding.⁷

Other studies, however, find that labour market policies are somewhat effective in increasing the economic participation of individuals.⁸ Nevertheless, when examining labour market outcomes, one of the most discussed topics is the lower economic participation rates of women when compared to men. Both industrialized and developing countries still adopt laws that restrict women's employability

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- 2 Kaplan, D. S. (2008). Job creation and labor reform in Latin America. Policy Research Working Paper No. 4708. The World Bank.
 - 3 Botero, J. C., Djankov, S., & Porta, R. L. (2004). The regulation of labor. *The Quarterly Journal of Economics*, 119(4), pp. 1339-82.
 - 4 Heckman, J. J., & Pagés, C. (2000). The cost of job security regulation: evidence from Latin American labor markets. NBER Working Paper No. 7773. National Bureau of Economic Research.
 - 5 Almeida, R., & Carneiro, P. (2008). Enforcement of labor regulations, labor demand, employment, productivity. *Journal of Comparative Economics*, forthcoming.
 - 6 Ahsan, A., & Pagés, C. (2009). Are all labor regulations equal? Evidence from Indian manufacturing. *Journal of Comparative Economics*, 37(1), pp. 62-75.
 - 7 Bosch, M., Goni, E., & Maloney, W. (2007). The determinants of rising informality in Brazil: evidence from gross worker flows. Policy Research Working Paper No. 4375. The World Bank.
 - 8 Estevão, M. M. (2003). Do active labor market policies increase employment? Working Paper No. 2003/234. International Monetary Fund; McKenzie, D. (2017). How effective are active labor market policies in developing countries? A critical review of recent evidence. *The World Bank Research Observer*, 32(2), pp. 127-54; Vooren, M., Haelermans, C., & Groot, W. (2019). The effectiveness of active labor market policies: a meta-analysis. *Journal of Economic Surveys*, 33(1), pp. 125-49.

and, consequently, economic activities across different sectors. The magnitude of this issue is portrayed by the fact that 2.7 billion women face legal constraints regarding their choice of work.⁹ During these challenging times, particularly the COVID-19 pandemic, economies around the world are seeking to adapt to tough environments. Excluding women from economic activities would result in lower development and growth.¹⁰ According to Kristalina Georgieva, Managing Director of the International Monetary Fund, “no economy can grow to its full potential unless women and men participate fully”.¹¹

In its 2018 report *Women, Business and the Law*, the World Bank introduced a scoring system ranging from 0 to 100, with the score of 0 indicating a country with no policies or regulations protecting women. The report focuses on seven indicators: finding a job, providing incentives to work, protecting women from violence, accessing institutions, utilizing property, building credit, and going to court. While no country scored 100 in all seven indicators, developing countries had the lowest average score across most of the indicators. The report indicates that 59 of the 189 countries examined did not have legislation or policies concerning sexual harassment in the workplace. Moreover, the violence indicator was one of the most neglected, for which 21 countries received

a score of 0. Most of these countries are situated in the Arab region and sub-Saharan Africa. Although the majority of the countries under study had rules and regulations preventing gender-based discrimination in the workplace, only 76 mandated equal pay between men and women holding the same position. Additionally, 37 economies lacked laws protecting pregnant women from being dismissed from work. Lastly, 79 countries scored 0 on the availability of financial services for women.

The main cause behind the low income for women workers is the gender gap. According to the 2021 report, women earn 15 per cent less than men in countries belonging to the Organisation for Economic Co-operation and Development (OECD); this percentage is even higher in developing countries.¹² Several studies indicate that the gross domestic product may increase or decrease depending on the female labour force participation rate.¹³ Sarah Iqbal, the Programme Manager of the *Women, Business and the Law* project at the World Bank, has stressed this idea by saying: “There is no reason to keep women out of certain jobs or prevent them from owning a business. Our message is simple: no women, no growth”.¹⁴ Doepke, Tertilt and Voena suggest that there is bidirectional causality between the economic growth of a country and the level of gender equality.¹⁵ This is why policies and regulations must change to

9 World Bank. (2018). *Women, Business and the Law* 2018.

10 Fakh, A., & Ghazalian, P. L. (2015). Female employment in MENA's manufacturing sector: the implications of firm-related and national factors. *Economic Change and Restructuring*, 48(1), pp. 37-69.

11 World Bank, 2018, p. iv.

12 World Bank. (2021). *Women, Business and the Law* 2021.

13 Bryant, J., Jacobsen, V., & Bell, M. (2004). Labour force participation and GDP in New Zealand. New Zealand Treasury Working Paper No. 04/07, New Zealand Treasury; Verick, S. (2014). Female labor force participation in developing countries. IZA World of Labor, 2014(87); Ehsan, S. (2015). Female labor force participation, its determinants and effect on GDP in Pakistan [Master's thesis, Eastern Mediterranean University]. Eastern Mediterranean University Institutional Repository.

14 World Bank, 2021.

15 Doepke, M., Tertilt, M., & Voena, A. (2012). The economics and politics of women's rights. *Annual Review of Economics*, 4(1), pp. 339-72.

be more inclusive and reduce barriers that restrict women from participating in economic activities. Aldashev, Chaara and Platteau reveal that legal reforms are important in enhancing

women's rights and economic opportunities, because gender inequality in the labour market potentially results in constricting the economic use of resources.¹⁶

16 Aldashev, G., Chaara, I., & Platteau, J. P. (2012). Using the law to change the custom. *Journal of Development Economics*, 97(2), pp. 182-200.

2. Women's economic participation in Lebanon

Women in Lebanon can head enterprises and hold management positions in both the private and public sectors, but their representation in the economy remains low compared to men. According to the World Economic Forum, Lebanon ranked 132 out of 156 countries in its Global Gender Gap Index in 2021.¹⁷ The State had closed 96.4 per cent of the gender gap in educational attainment; however, only 48.7 per cent of the economic participation and opportunities gap had been closed, placing the State at 139. This indicates that, while men and women are nearly equal in capabilities, women have less access to opportunities to employ their skills, whether in job markets or through entrepreneurship.¹⁸

A 2021 report by the World Bank and the United Nations Entity for Gender Equality and the Empowerment of Women (UN-Women) revealed that Lebanese women are twice as likely as men to be unemployed, receive lower pay and profit and work in unfavourable conditions.¹⁹ The Labour Force and Household

Living Conditions Survey conducted by the Central Administration of Statistics in conjunction with the International Labour Organization (ILO) in 2018 and 2019 indicated that only 29.3 per cent of Lebanese women are employed. Women are, therefore, more than two times less likely to participate in the labour force than men, whose labour force participation rate is approximately 70 per cent.²⁰

Lebanese women's participation in entrepreneurship is significantly lower, at only 16 per cent, because women are more likely to be employed than self-employed.²¹ They also hold a larger portion of lower-paying jobs, which are typically based on individual contracts, and their employment is more centred in the public sector than in the private sector. In fact, 63 per cent of women, compared to 33 per cent of men, work in the service industry, which includes banking, education, health, tourism, trade, and social work. Women also have an easier time finding positions in the public sector; for example, almost 70 per cent of

17 The Global Gender Gap Index of the World Economic Forum measures four dimensions: women's economic participation and opportunity, educational attainment, health and survival, and political empowerment. World Economic Forum. (2021). Global Gender Gap Report 2021.

18 Ibid.

19 The World Bank and UN-Women (2021). The Status of Women in Lebanon: Assessing Women's Access to Economic Opportunities, Human Capital Accumulation & Agency. Washington D.C.: World Bank.

20 Central Administration of Statistics of Lebanon. (2020). Labour Force and Household Living Conditions Survey (LFHLCS): 2018-2019 Lebanon. Central Administration of Statistics of Lebanon, ILO and European Union.

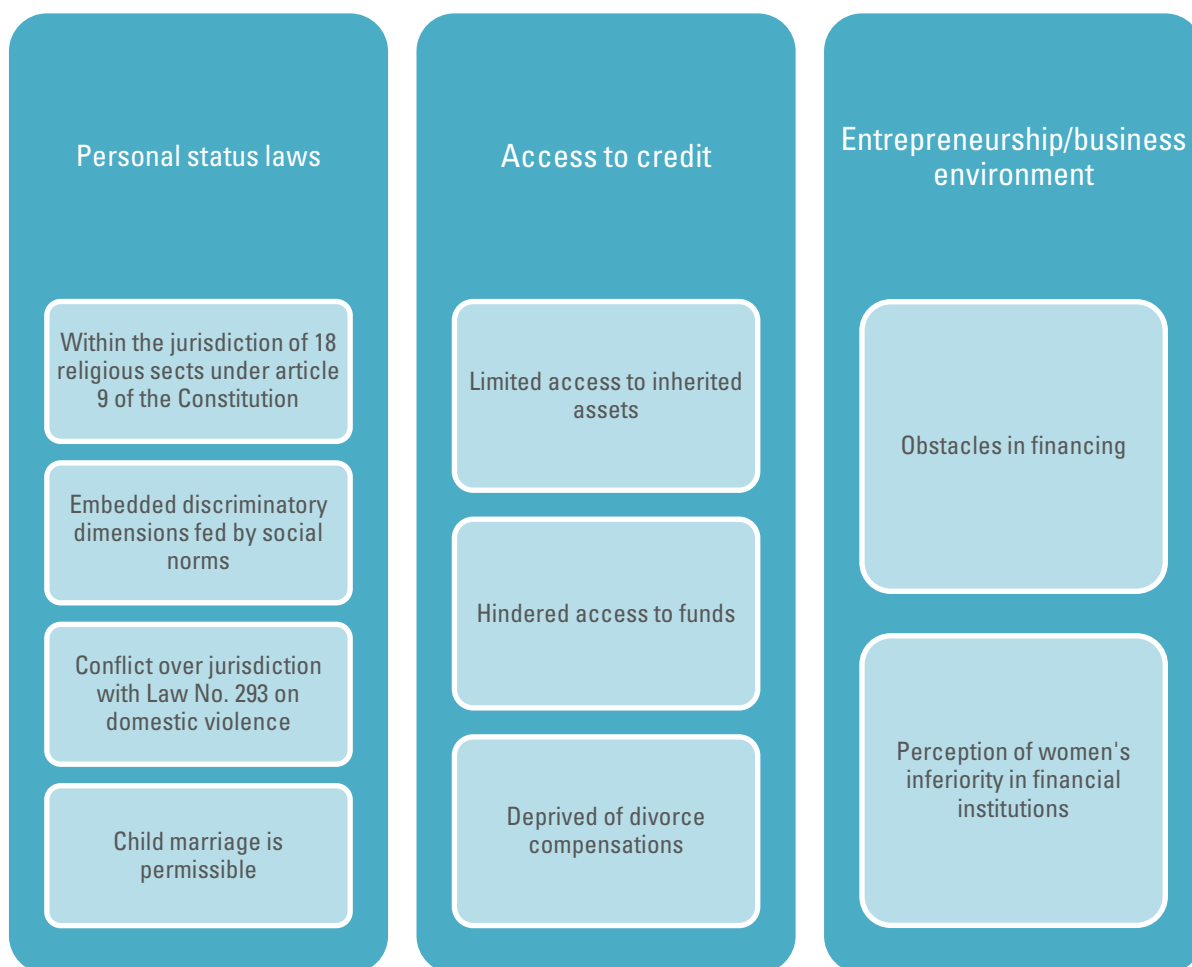
21 Collective for Research and Training on Development Action. (2013). Women's Work in Lebanon: Making the Invisible Visible. Women's Learning Partnership and Oxfam Novib.

teachers in Lebanon's public schools are women.²²

These low rates of economic engagement among women in Lebanon are attributed to the absence of proper family-friendly work policies, such as childcare entitlements and maternity leave. In addition, the patriarchal system in Lebanon contributes largely to such

discrepancies, because the primary role of women and girls will always be tied or limited to care responsibilities within such systems. This is particularly the case in rural regions, where women perform productive tasks as part of their assumed natural social duties as wives or mothers rather than as active economic agents who are remunerated (figure 1).

Figure 1. Barriers to women's economic participation



Source: Author.

Other forms of exploitation and discrimination against women can be detected in the informal sector. Approximately 31 per cent of informal workers are women, compared to 69 per cent for men.²³ Informal workers include those in the agricultural and service sectors as well as those working in family enterprises. The Labour Law does not formally recognize these workers who have limited or no social protections, including social security contributions.²⁴

The Labour Law contains various discriminatory aspects, such as prohibiting women from working in certain professions deemed arduous or hazardous. Social security and protection measures such as parental leave and welfare payments are either non-existent or incompatible with international conventions and frameworks. Furthermore, there are no clear mechanisms in place to uphold women's rights in terms of wages, promotion and competence in either the public or private sectors.²⁵ For instance, despite a higher level of education, women earn 71 per cent of men's earnings, demonstrating a noteworthy wage gap. Examining a sample from the banking sector, Dah, Abosedra and Dahbourah posit that the wage gap exists primarily in the private sector and does not exist in the public sector.²⁶ Nevertheless, discriminatory promotion policies between men and women in the public sector, which favour the former, can result in qualified women being underpaid.

Other legislation that is not directly linked to economic sectors also significantly influences women's economic participation and leadership. For instance, personal status laws, which govern inheritance, marriage, divorce, and child custody, are widely regarded as primary sources of discrimination against women in Lebanon.²⁷ They not only affect women's ability to inherit or own assets and property, but also restrict their mobility, thereby limiting their participation in the labour market and as entrepreneurs. Because of these laws, women have fewer assets and/or limited land ownership, which, in turn, means that they may have fewer opportunities than men to access financial institutions, obtain approvals for bank loans and cultivate financial resources. As a result, they may be dependent on male kin to provide financial resources or enhance their eligibility when applying for bank loans or obtaining collateral coverage, which further hinders the scope of their economic participation. In fact, according to a project by the International Finance Corporation, the percentage of bank loans granted to female entrepreneurs by Lebanese banks did not exceed 3 per cent in 2013.²⁸

A. Syrian and Palestinian women refugee workers

Syrian refugee women face prejudice based on their refugee status, gender and socioeconomic

23 Central Administration of Statistics of Lebanon, 2020.

24 Jaoude, H. A. (2015). Labour Market and Employment Policy in Lebanon. European Training Foundation.

25 UNDP, United Nations Population Fund, & UN-Women. (2018). Gender-related Laws, Policies and Practices in Lebanon.

26 Dah, A., Abosedra, S., & Dahbourah, F. (2010). Gender pay discrimination in Lebanon: assessment of recent data. *Oxford Journal: An International Journal of Business & Economics*, 5(1).

27 In Lebanon, 15 personal status laws applicable to 18 different religious sects are in use, affording women varying rights according to their religious affiliation.

28 International Finance Corporation. (2013). Increasing access to finance for women entrepreneurs in Lebanon. Fact Sheet. World Bank.

background, leaving them in precarious situations. The Lebanese authorities classify them as displaced persons and deny them many basic rights, including the right to work. As a result, Syrian refugee women confront greater hurdles in terms of market access and promotion and have fewer job prospects.

Residency permit requirements limit refugee women from accessing the formal labour market. The General Security Directorate issued new measures in December 2014 to limit the entry of Syrians. Those applying for or renewing residency permits were required to pay an annual fee of \$200, produce a valid passport or identification card and present a sponsorship document signed by a Lebanese national.²⁹ The marginalization and lack of adequate security measures for refugees places women at a higher risk of exploitation, particularly in rural areas.

Syrian refugees work longer hours, receive lower wages, are excluded from social protection schemes, and have no formal contract with their employer to guarantee basic labour rights. According to Maha Shuayb, Director of the Centre for Lebanese Studies, women refugees are more vulnerable in terms of economic participation as a result of residency barriers and societal perceptions of refugees, in addition to the fact that the majority of women come from a rural background, which leads to pay inequality.³⁰

In 2005, the Minister of Labour issued a memorandum enabling Palestinian refugees to obtain work permits for various jobs from which they had previously been excluded since

they were not governed by free trade unions; however, the memorandum banned them from engaging in over 30 occupations. In December 2021, the Ministry of Labour decreed that Palestinians born in Lebanon (as well as non-Lebanese individuals with a Lebanese mother or married to a Lebanese citizen) were allowed to work in professions managed by Lebanese syndicates.

Nevertheless, Palestinians are denied the right to practice liberal professions that require membership in corresponding syndicates. For instance, the Beirut Bar Association and Tripoli Bar Association require practicing lawyers to have been Lebanese for at least 10 years. Other professions, such as the Lebanese Order of Physicians, Order of Pharmacists and Order of Engineers and Architects, require reciprocity and the ability to practice the profession in the corresponding State, in this case, the State of Palestine.³¹ Moreover, Palestinian and Syrian refugees may face discrimination upon accessing credit. According to Nora Elbaba, Examiner at the Banking Control Commission, discrimination in access to credit can be seen for certain nationalities and age groups.³² Palestinian and Syrian refugees may, therefore, have fewer opportunities to raise funds for their businesses or start-ups.

In 2010, article 59 of the Labour Law and article 9 of the Social Security Law were amended to remove the principle of reciprocity and work permit fees; however, no actual decrees have yet been issued for these laws, making their application dependent on the decisions of present and future ministers. A considerable

29 Amnesty International. (2015). Pushed to the Edge: Syrian Refugees Face Increased Restrictions in Lebanon.

30 Interview, 17 June 2021.

31 Najdeh Association, Development Action Without Borders (Naba'a), & Palestinian Human Rights Organization. (2020). UPR 2020: Palestinian Refugee Rights in Lebanon. United Nations.

32 Interview, 15 June 2021.

number of Palestinian workers pay membership fees to the National Social Security Fund (NSSF) without receiving any benefits related to health, family allowances or maternity leave from the Fund's coverage or contributions.³³

A recent policy report by the ILO suggests that Syrian and Palestinian refugees in Lebanon will be more vulnerable to deteriorating work and living conditions in light of the COVID-19 pandemic. It mentions that 60 per cent of the Syrian refugees surveyed had being permanently laid off during the pandemic and 31 per cent had been temporarily laid off.³⁴ With an even lower participation rate for women refugees in Lebanon, the pandemic has ultimately heightened the burdens of economic participation.

B. Migrant domestic workers

Migrant domestic workers in Lebanon are informally employed at a rate of 97.2 per cent. Many have experienced contract terminations without notice as a result of the COVID-19 pandemic, business closures or households' inability to pay their salary or cover their living expenses.³⁵ Furthermore, salaries of domestic employees paid in United States dollars have become too expensive for many Lebanese households owing to the severe depreciation of the Lebanese currency against the dollar. This has resulted in lower pay for women domestic workers, who are also subject to forced

departures before their contracts come to an end.³⁶

Women migrant domestic workers in Lebanon are employed under the *kafala* (sponsorship) system, which does not comply with international human rights standards. This system dehumanizes migrant domestic workers because the sponsor has full control of their legal coverage in the country. According to existing practices, the worker cannot leave or enter Lebanon without the specific consent of her sponsor. During her stay, the migrant worker is completely reliant on the sponsor, who will generally illegally seize the worker's passport. According to Maha Shuayb, migrant domestic workers in Lebanon are returning to their home countries amid the severe economic and financial crisis in Lebanon (including a lack of centres to protect their rights). While the *kafala* system is highly problematic, the presence of domestic workers has allowed many Lebanese women to work outside the house. With the departure of these workers, additional burdens are now being placed on working women (as opposed to men) to retain their jobs and balance household chores and childcare services.

In September 2020, the Ministry of Labour issued a decree establishing a new standard unified contract that incorporates crucial protections against forced labour, exploitation and trafficking in persons. Basic rights for migrant domestic workers are guaranteed in

33 ILO. (2012). Financial Assessment of the Cost of Providing Health Care Coverage for Palestinian Refugees in Lebanon.

34 ILO and Fafo. (2020). Evidence for Policy Brief: Impact of COVID-19 on Syrian Refugees and Host Communities in Jordan and Lebanon.

35 ILO. (2016). A Study of Working and Living Conditions of Migrant Domestic Workers in Lebanon: "Intertwined – the Workers' Side"; ILO. (2020a). Impact of COVID-19 on migrant workers in Lebanon and what employers can do about it (Brochure).

36 ILO. (August 2020b). Rapid diagnostic assessment of employment impacts under COVID-19 in Lebanon. Policy Brief.

this contract, including a guaranteed weekly rest day, overtime pay, sick pay, annual leave, the national minimum salary, and the freedom to resign with one month's notice or at will if the contract is terminated. Nevertheless, implementation has remained on hold.³⁷ This contract, if and when enforced, would represent a step forward in advancing the rights of domestic workers.

Employers have very little awareness of the laws and policies that protect migrant domestic workers, including those that prohibit "(a) acquiring direct or indirect material returns from workers, (b) physically abusing workers and (c) advertising the cost of hiring a worker".³⁸

C. Women with disabilities

Lebanon passed Law No. 220 on the Rights of Persons with Disabilities in 2000, years before the United Nations Convention on the Rights of Persons with Disabilities was adopted in 2006.³⁹ Disability is narrowly defined in the law, resulting in the exclusion of disabilities that are not purely physical. The law addresses the social and economic rights of people with disabilities and states: "Public and private employers with more than 60 employees must employ a quota of three per cent of workers with disabilities".⁴⁰

Government officials have made almost no progress on issuing the regulatory decrees, policies, budget lines, and public bodies that are required by Law No. 220 or sought by disability rights organizations and other human rights organizations.⁴¹

Other factors centred primarily around social practices impeding women with disabilities from effectively engaging in economic activities. According to Maha Shuayb, the problem of engaging women with disabilities in the economy is not attributed to the lack of laws and regulations but rather to the social isolation of this group, which reduces their ability to acquire important skills for the job market and results in a wide gap between applicants with disabilities and those without.⁴² This raises a call for better social inclusion of women with disabilities, moving away from overprotective measures provided by the surrounding environment.

D. Women in agriculture and rural tourism

Agricultural workers are not formally recognized by the Labour Law and do not benefit from social security. These workers are left without a safety net, particularly women, who find it more difficult to be integrated into this sector in the

37 Chaar, H. (2020). Protecting domestic workers in Lebanon: How to amend the labour code to better protect domestic migrant workers in Lebanon? ILO.

38 Programme for Protecting the Rights of Women Migrant Domestic Workers (PROWD). (2015). PROWD Fact Sheet No. II (1): Code of Conduct for the Syndicate of the Owners of Recruitment Agencies in Lebanon (SORAL).

39 In 2022, Lebanon ratified the Convention on the Rights of Persons with Disabilities and its Optional Protocol.

40 Lakkis, S., Nash, G., & El-Sibai, N. (2015). Lebanon: Disability and Access to Information. Article 19. p. 10.

41 A 2017 assessment conducted by the Women's Refugee Commission and the United Nations Children's Fund in Lebanon found that girls with disabilities were more likely to be pressured into early marriage. See Women's Refugee Commission & United Nations Children's Fund. (2018). Disability Inclusion in Child Protection and Gender-based Violence Programs: Guidance on Disability Inclusion for GBV Partners in Lebanon – Case Management of Survivors and At-risk Women, Children and Youth with Disabilities.

42 Interview, 17 June 2021.

first place.⁴³ Additionally, working conditions within the agriculture, renewable energy, construction, and supply chain management sectors require harsh work in the fields, early working hours, the transport of goods, long commutes, and heavy materials (figure 2).

These conditions negatively impact women in terms of mobility and safety. For these reasons, women are discouraged from such jobs and are sometimes sceptical of their abilities. In this light, measures are needed to compensate for the lack of women's economic participation in manual labour. Ghassan Shaito from the Ministry of Education suggests that with the proper training and awareness of safety measures that reduce the risks of such jobs, all workers—not just women—would be encouraged to venture into these sectors.⁴⁴

In an attempt to compensate for these factors, the Ministry of Agriculture provides technical and financial assistance to women in rural areas to access loans and other forms of funding under the Lebanon National Agricultural Strategy 2020-2025. It also provides them with training in the latest agricultural and marketing techniques and methods to facilitate their participation in local and international agricultural exhibitions.

The World Bank views access to financial services as a vital measure to fight poverty and increase women's participation in economic activities. As a result, many national non-governmental organizations (NGOs) involved in

rural development have begun to actively offer credit extension programmes, over half of which specifically target women's needs. Such initiatives help to offset the implicit discrimination that women face when seeking access to assets and other credit opportunities. Ms. Elbaba and Ms. Sariaeddine from Kafalat explained that, while the basis of granting loans ought to be the borrower's ability to pay them back, a perception of female inferiority still exists.⁴⁵ This perception, however, is not rooted in reality, and research shows that women default on loans least often.

Many reform plans are hampered by social norms. For example, farmers receive in-kind agricultural assistance from the General Directorate of Agriculture, which is establishing a farmer support programme to ensure that they have access to agricultural resources such as fertilizer, medicines and seedlings. Women are expected to comprise at least 10-15 per cent of the recipients.⁴⁶ Unfortunately, the same cannot be said about women's access to technical resources, such as heavy machinery, to contribute to a larger share of agricultural output. For instance, any equipment introduced to farm lands, such as mechanical harvesters or tractors, are managed primarily by male workers. Unsurprisingly, this is due to the perception that women do not have the skills to operate the equipment or that new, uncommon machines are too difficult to operate.⁴⁷

This trend persists in terms of marketing farm products at trade levels or on a large scale,

43 Notably, the Ministry of Agriculture is working to develop a law for farmers, while the Ministry of Labour is working to amend article 7 of the Labour Law concerning the Law's applicability to farmers.

44 Interview, 17 June 2021.

45 Interview, 15 June 2021.

46 Office of the President of Lebanon. (2018, February 8). Cabinet statement. Available at <http://www.presidency.gov.lb/Arabic/News/Pages/Details.aspx?nid=24668>.

47 UNDP. (2020). Gendered Value Chains Study: Barriers and Opportunities.

where women's roles are almost absent. Most produce is sold through an intermediary or trader, and some male farmers sell their produce informally through their contacts. Socially, this is considered a "man's job". In response to a survey administered by the United Nations Development Programme (UNDP), most farmers agreed that women have weaker negotiation skills and are less capable of incorporating their labour efforts into the final selling price. The issue, therefore, is one of culture, mindset and customary practice.⁴⁸

The Ministry of Tourism initiated a rural tourism strategy in 2014 to create more jobs in rural accommodations, the food and beverage industry, guest houses, and tourist sites, as well as to further highlight the work of artisans and local food producers. The Ministry also promotes local items manufactured by rural women to encourage them to work in productive jobs and the tourism industry, as well as to support rural development and environmental protection.⁴⁹ Additionally, the Ministry of Social Affairs is collaborating with ILO and the United Nations Children's Fund (UNICEF) to design a strategic plan to boost the handicrafts sector and provide jobs for a variety of citizens, namely, women, unemployed youth, people with special needs, prisoners, and school dropouts.

Cooperatives can provide an alternative for service provision and provide social cohesion for Lebanese communities, especially in rural

areas across the North, South and Beqaa Governorates. A major advantage of cooperatives is that they can negate the effect of intermediaries and traders as barriers to agricultural productivity for women. Women-led cooperatives can (and might have already) become a stepping stone for women's integration into the sector. Cooperatives can give women the chance to produce and sell their products, set their prices and work their land.⁵⁰

The movement of women's cooperatives in Lebanon has achieved much progress within the past few years. Food processing and agrifood sectors provide the potential for a greater number of women in rural areas to be effective economic agents.⁵¹ Nevertheless, the concentration of efforts will likely improve and sustain women's roles in traditional sectors, such as handicrafts and the food and beverages industry.

In light of the current financial and economic crisis, growth requires the diversification of productive and service sectors through specific initiatives in agriculture and industry, religious and medical tourism, financial services, and knowledge economies.⁵² In collaboration with local and international organizations, the Ministry of Social Affairs provides courses on legal and electronic literacy, economic empowerment and educational topics for women in rural areas.

48 Ibid.

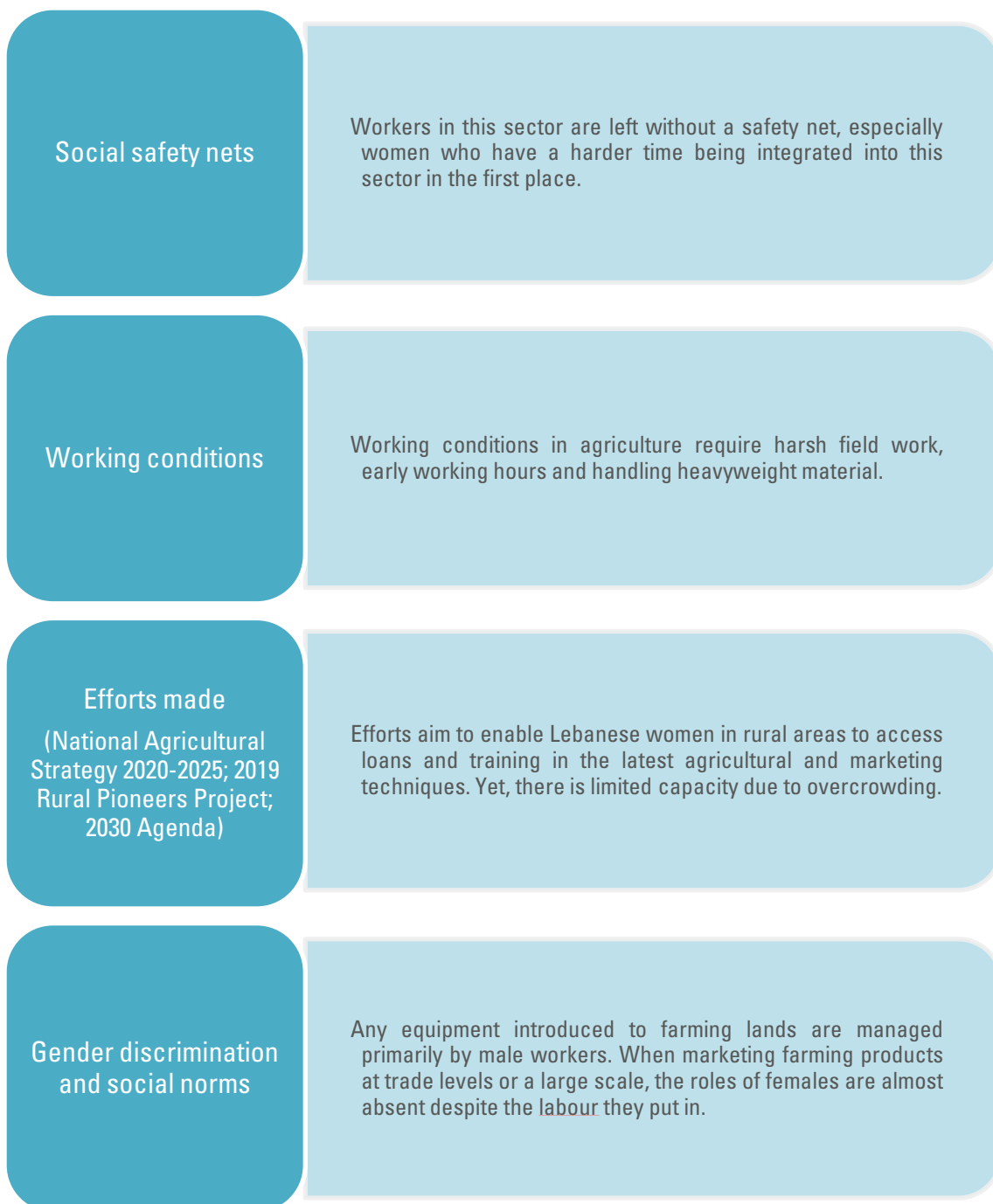
49 Lebanon. (2020). Sixth periodic report submitted by Lebanon under article 18 of the Convention, due in 2019: Convention on the Elimination of All Forms of Discrimination against Women. CEDAW/C/LBN/6.

50 UNDP, 2020.

51 Interview with Dima Sader, Economic and Social Fund for Development, 29 June 2021.

52 UNDP, 2020.

Figure 2. Women in agriculture



Source: Author.

E. Women in science, technology, engineering, and mathematics

Women leaders in science, technology, engineering and mathematics (STEM) challenge the stereotypes that limit activities such as robotics and engineering to men. STEM initiatives in Lebanon aim to bridge the gender employment gap. Similarly, Berytech, a Lebanese company founded in 2002 that helps start-ups to grow and entrepreneurs to thrive, initiated a line for women in STEM. Within this track, Berytech aims to motivate women to launch, grow and succeed in their ventures by creating customized programmes, competitions and tracks; identifying successful role models; and promoting policies that support women entrepreneurs.⁵³

STEM initiatives are essential at a time when the Lebanese labour market faces major reductions in job creation, coupled with the ineffectiveness of education in boosting employment levels in the country. Success in that regard will require Governments to work in partnership with NGOs and the private sector. Ghassan Shaito points out that there is a deficiency in some job-related technical skills, which the Ministry of Education is working to enhance among young people in order to better prepare them for the job market.⁵⁴ To address the skills mismatch, the Government is reaching out to private companies to identify the skills required to carry out certain jobs. Removing some of the obstacles women face in the labour market could pave the way for women entrepreneurs and fresh ideas.

53 Berytech. (2021, February 9). International Day of Women and Girls in Science. Available at <https://berytch.org/international-day-of-women-and-girls-in-science/>.

54 Interview, 17 June 2021.

3. Mapping analysis of laws and regulations governing women's economic participation

In order to have a comprehensive understanding of the gendered impact of the legislative framework, this section examines many facets of the laws and regulations governing women's economic participation within Lebanon, including the Constitution, personal status laws, the Labour Law, commercial law, the Social Security Law, the Tax Code, the recent sexual harassment law, and the law against trafficking in persons. It highlights how legislation is both overtly and covertly discriminatory.

A. The Constitution

Article 7 of the Lebanese Constitution affirms that all Lebanese citizens are equal before the law, enjoy equal civil and political rights and bear equal obligations and duties without any differences between them. It is important to note that the Constitution is not explicit about men and women being equal; rather, it mentions only citizens. It ensures that there are no legal restrictions limiting women in participating in revenue-producing activities. Despite the equality offered in article 7, article 9 of the Constitution states that religious communities have the right to apply their laws, especially in matters related to personal status.

This opens the door for discrimination against women and girls, as well as women from different religious denominations. This article is considered one of the main obstacles to legal reform, particularly with regard to the status and role of women in society.⁵⁵

B. Personal status laws

The State's institutional weakness is evident in fields related to civic affairs and personal status, particularly in association with women's civic rights, family issues and gender relations. Lebanon has 15 personal status laws applicable to 18 different religious communities, affording women different rights according to their religious affiliation. The authority of religious communities detaches the Constitution and the State from their regulatory prerogative.⁵⁶ Issues such as obedience, divorce and inheritance severely limit women's financial independence and economic empowerment.

In April 2014, Lebanon passed the Law on the Protection of Women and Family Members from Domestic Violence (Law No. 293), which states that in the event that there is a conflict between the content of this law and the personal status

55 ESCWA, UNDP, UNFPA and UN-Women. (2018). Lebanon: Gender Justice and the Law – Assessment of Laws Affecting Gender Equality and Protection against Gender-based Violence.

56 Based on article 9 of the Constitution, personal status issues such as marriage, inheritance (for non-Christian denominations only) and child custody are handled by religious courts under the 18 religious denominations officially recognized in Lebanon.

law, the latter takes precedence.⁵⁷ This stipulation enables a vicious cycle in which the final judgment and enforcement of the law is left in the hands of judges in religious courts who have wide discretion over its interpretation and what constitutes domestic violence.

A call for a unified and fair civil marriage has been raised to promote women's rights and protection in marriage and to provide better equality standards. In 2013, the Minister of the Interior signed the first civil marriage contract in Lebanon, based on a decree issued in 1936 under the French Mandate. Although a few marriage contracts were registered in exceptional circumstances, the registration of civil marriages was later refused following the Minister's decision in 2015 to refer civil marriage contracts to the civil courts to consider their legality.

1. Obedience

Provisions related to obedience play a significant role in women's participation in the economy. Personal status laws for Muslims include requirements for wives to obey their husbands. The husband has the right to his wife's obedience, and she must reside with him in one dwelling and accompany him wherever he chooses. If the wife violates the right to submit to obedience, he can put forth a claim for disobedience, by which the wife is no longer entitled to maintenance.⁵⁸ Such provisions severely limit women's autonomy and ability to make their own choices and decisions related to employment and entrepreneurship.

2. Divorce

The Sunni and Shia Muslim communities grant husbands an absolute right to divorce, which is not the case for wives. Generally, a Sunni woman can seek divorce for a number of specified reasons, whereas a Shiite woman cannot obtain a divorce without the consent of her husband or if her husband is absent for a long period of time. According to the Druze community, the husband has the absolute right to end the marriage without giving a reason, although he must do so through the courts. As for Christians, it is very difficult among certain denominations for either spouse to terminate a marriage, even consensually, and there are very narrowly defined situations in which couples can end their marriages through annulment.⁵⁹

Divorced women are sometimes left with little financial means. Conditions for compensation are narrow, if they exist at all. In most cases, for each community, the amount awarded is usually insufficient for women to support themselves so they can reach financial independence.⁶⁰

3. Inheritance

Women under most Lebanese personal status laws can keep any assets owned before marriage and have exclusive ownership and asset usage during the marriage. As for inheritance, the 1959 Civil Law requires all non-Muslim citizens to follow equal inheritance requirements for men and women. Nevertheless, for Sunni Muslims, the share of the man's inheritance is twice that of the

57 Institute for Women's Studies in the Arab World. (2016). Gender Profile: Lebanon. Available at <http://iwsawassets.lau.edu.lb/cgp/lebanon.pdf>.

58 ESCWA, UNDP, UNFPA and UN-Women, 2018.

59 Ibid.

60 Human Rights Watch, 2015.

woman.⁶¹ Although women have legal access to inherited lands in some religious denominations, they often cede their share to their male relatives, particularly brothers, because social norms dictate that land shall be held by men. Such discriminatory dimensions in society and religious courts may hinder women's access to credit, given their limited access to inherited assets, thereby creating greater obstacles to venturing into the business or entrepreneurial environment. When asked whether women are less likely to access credit owing to their limited access to assets, Nora Elbaba, Examiner at the Banking Control Commission of Lebanon at Banque Du Liban, replied that such discrimination is implicit and

not explicit (stated by laws).⁶² The main determination for issuing loans is borrowers' ability to repay and not their gender; however, women are perceived as less reliable.

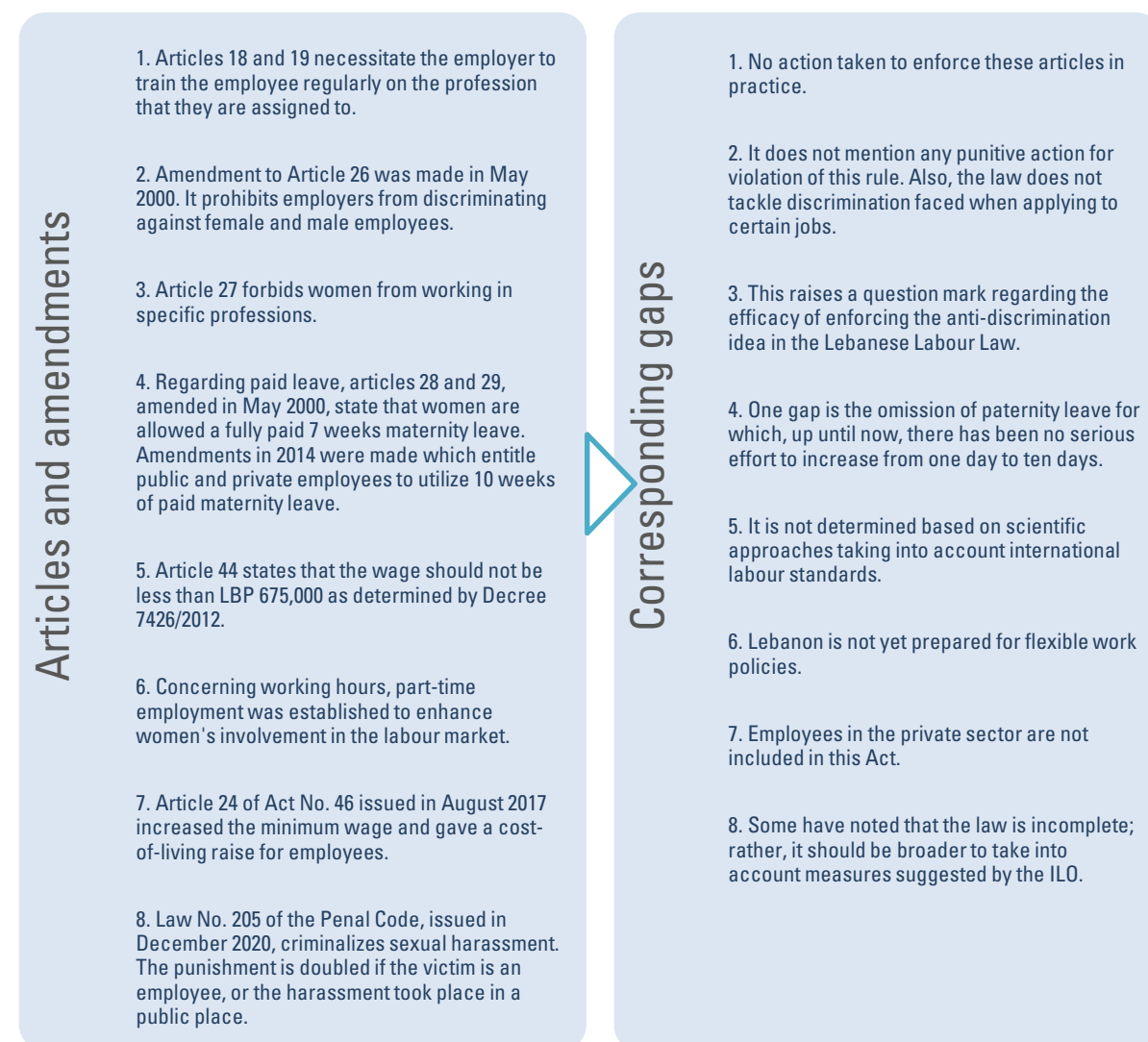
C. Labour law

The most important law that regulates the employment sector in Lebanon is the Labour Law of 1946. It protects and guarantees labourers' rights regardless of gender. Nevertheless, a vast segment of informal workers, such as domestic workers and women and men working in the agricultural sector, are not covered by the law (figure 3).

61 Zaatari, Z. (2005). Women's Rights in the Middle East and North Africa – Lebanon. Freedom House.

62 Interview, 15 June 2021.

Figure 3. Labour Law of 1946



Source: Author.

1. On-the-job training

According to articles 18 and 19, the Labour Law requires the employer to provide regular and comprehensive training for the position to which the employee is assigned. The trainee

should be paid a specific wage after the two-month trial period. This is a key element, given the well-established, significant relationship between work-related training and labour productivity. World Bank data found that only 20.8 per cent of firms in Lebanon offered formal

training in 2019.⁶³ Significant policies should be implemented to raise this alarming percentage. Workshops and studies that focus on the impact of training on firms' productivity might help to address this issue. For instance, an initiative by the Basil Fuleihan Institute of Finance, in collaboration with the Ministry of Finance, provides continuing training opportunities for women, notably in economic and financial positions and departments, to support their career paths and increase their participation in pioneering roles.⁶⁴

It is important to highlight that, although the law requires employers to train employees, there are no actions taken in practice to enforce these articles. According to a representative of the Ministry of Education, women's participation in training opportunities is more evident in gendered fields related to beauty and cosmetics, hospitality, nursing, and languages, compared to fields related to repair and maintenance, electrical maintenance and industrial work.⁶⁵ This may be in part because the Labour Law prohibits women from working in certain professions that are considered arduous or hazardous, or it could be the result of cultural constraints and pervasive stereotypes about women's abilities and interests.

2. Gender-based discrimination

Article 26 of the Labour Law was amended in 2000, prohibiting employers from discriminating against male and female employees based on gender in terms of the nature of the job, salary or wage, employment, professional training,

promotion, or dress code. The Law also highlights equal pay for equal work without discrimination of any kind. Despite this progressive move, no punitive actions exist for violations. Maha Shuayb notes that women face discrimination during the job application process when they are asked about their marital status and whether they have children.⁶⁶ According to Iman Daouk, Director of the Technical Institute of Hospitality, there is high demand for women in front offices and marketing professions; however, women wearing a hijab are seldom accepted for front office occupations.⁶⁷ Instead, employers demand their services in the back office or as kitchen staff, where there is no direct contact with customers. This practice raises questions concerning the ability of the Labour Law to address gender-based discrimination.

The Law does indeed protect workers' rights; however, in the case of a violation, workers have the responsibility to speak up and file a suit against their employer. After the employee addresses the violation, the Ministry of Labour can then utilize the law to protect the workers' rights. According to Denise Dahrouj, Chief of the International Affairs Department at the Ministry of Labour, if an employed woman is fired for no valid reason or a discriminatory one, she can lodge a complaint about an incidence of unfair dismissal. In practice, however, women fear dismissal and becoming unemployed. Hence, when confronted with unfair conditions in the workplace, they prefer to stay silent to protect their jobs. Another gap in the Labour Law is its rigidity in responding to novel trends occurring

63 See the World Bank database, available at <https://data.worldbank.org/indicator/IC.FRM.TRNG.ZS?end=2019&locations=LB&start=2009&view=chart>.

64 Lebanon, 2020.

65 Interview, 17 June 2021.

66 Ibid.

67 Ibid.

in the current dynamic environment.⁶⁸ For instance, conditions and specifications to work from home are not entitled under the Law. Although workers may be contributing to an institution without having an actual presence, they are not remunerated properly and their extra hours may not be considered. Regulations must, therefore, be developed to consider future trends and relevant coping methods.

3. Maternity and paternity leave

The Labour Law was amended in 2014 to entitle public and private sector employees to 10 weeks of fully paid maternity leave.⁶⁹ The ILO Maternity Protection Convention of 2000 (No. 183), however, recommends 14 weeks of maternity leave.

Every employee who has been employed for at least one year is allowed 15 days of fully paid annual leave under article 39. Moreover, article 40 claims that employees affected by an illness should be entitled to paid sick leave. To guarantee these rights, article 52 ensures that pregnant women, employees on sick leave or women on maternity leave should not be served a dismissal notice. Despite these legal guarantees, the law is not adequately enforced, particularly in the private sector. Ghassan Shaito from the Ministry of Education suggests that the public sector is more attractive for female workers than the private sector, particularly the teaching profession, because it provides longer maternity leave and other work-life balance policies.⁷⁰ There have been serious efforts by civil society and the National

Commission for Lebanese Women to increase paternity leave from 1 to 10 days.

In 2018, the General Security Directorate established a childcare facility for the children of military personnel, their siblings and civilians working under contract. This initiative was the first of its kind in Lebanon. The Directorate is also currently establishing breastfeeding rooms. In addition, official day-care centres are now available across the country in the development service centres of the Ministry of Social Affairs. Every year, the Ministry contracts community organizations to run approximately 28 day-care centres for children aged 1 to 4 years, serving approximately 1,950 children. The 2019 Budget Law exempts day-care centres from paying taxes.⁷¹ Childcare services should be available and accessible to every family in both the private and public sectors. While such initiatives regarding family-friendly work policies are being undertaken in the public sector, little is being done on this matter in the private sector.

4. Minimum wage

Article 44 of the Labour Law states that the wage should not be less than the minimum payment to meet the vital needs of the worker and family. Decree No. 7426/2012 set the minimum wage at LBP675,000 per month, which was equivalent to approximately \$450 before the depreciation of the Lebanese currency. At the time of this report, the monthly minimum wage is approximately \$27.

68 Interview, 23 June 2021.

69 Lebanon, 2020.

70 Interview, 17 June 2021.

71 Lebanon, 2020.

Article 24 of Law No. 46 issued on 21 August 2017 increased the minimum wage and granted a cost-of-living raise to employees, contractors and wage-earning workers in public departments such as the Lebanese University, the Municipalities Union and public institutions not subject to the Law. Unfortunately, employees in the private sector are not included in this Law, which raises concerns about the way in which to protect their rights.⁷²

5. Employee contracts

The Labour Law states that employment contracts may be oral or written. In light of the State's current economic and financial crisis, amplified by the effects of the COVID-19 pandemic, some employers have cut workers' wages by half. The power imbalance between employers and employees during a crisis may cause the latter to believe that they have no other choice than to accept such offers. In these cases, the Ministry of Labour cannot intervene because an oral settlement has been made between the employer and employee.⁷³

Rania Issa, a chief human resources officer in the private sector, mentioned that contracts do not typically include clauses addressing gender discrimination in the workplace.⁷⁴ Enhanced provisions for gender equality in recruitment contracts would, therefore, give employed women greater legal power to address discrimination in the workplace. Furthermore, according to article 50 of the Labour Law, employees may conclude their work contract at any time if it does not specify a duration.

6. Part-time employment

Part-time employment was established to enhance women's involvement in the labour market. According to article 42 of the Labour Law, married male or female employees may work part-time for personal reasons for a maximum of three years during the duration of their service.⁷⁵ Despite this provision, the Labour Law does not embrace flexible employment, which would encourage even more women to enter the workforce. From her perspective, Rania Issa believes that Lebanon is not yet prepared for flexible work policies. Such arrangements should be better regulated at first, with a clear and established approach to protect the rights of both employers and employees. She believes that flexible work in Lebanon could be considered after employers have created a solid foundation for it.

7. Trade union membership

Article 83 of the Labour Law indicates that every employee may organize a trade union; however, the Law excludes employees in the public sector and foreign workers (articles 15 and 19 of Decree No. 15703 of 1964, respectively) to join or establish a trade union. The Ministry of Labour supervises unions at different levels to ensure that their actions do not exceed the limits permitted by law. Women's participation in syndicates is largely concentrated in traditional sectors, such as social work, nursing and teaching. Nevertheless, even in syndicates in which women have greater representation, they rarely hold positions of power.

72 Lebanon. (2019). The Official Report on Progress Made in the Implementation and Identification of Challenges to Implement the Beijing Platform for Action.

73 Interview with Denise Dahrouj, 23 June 2021.

74 Interview, 25 June 2021.

75 Lebanon, 2019.

For example, women account for 79 per cent of members in the syndicate for teachers, but only 1 of the 12 council members is a woman.⁷⁶

D. Commercial law

The 1942 Lebanese Code of Commerce was amended in 2019 under Law No. 126/2019 to allow married women the full capacity to do business (article 11) and to conduct the necessary business for a commercial project without interference from their husbands (article 12). Nevertheless, the overreliance on religious courts and their dominance over legislative matters extends to the Code of Commerce, preventing progress. For instance, article 14 states that the rights of a married woman may be limited, when necessary, by the rules of her status or by those of her matrimonial regime.

Prior to 2019, articles 625-627 of the Code of Commerce stated that in the case of a husband's bankruptcy, a wife must prove that movable and/or immovable assets belonged to her before marriage.⁷⁷ The amendments established the financial independence of married women and now guarantee that the money of a non-bankrupt spouse, whether movable or immovable assets, remains exempt from the bankruptcy proceedings unless proof is provided to the contrary.⁷⁸

Although Act No. 380 of 1994 gives married and single women above the age of 18 years the full power to engage in trade and to possess and dispose of property at will, fewer than 9 per cent

of businesses in Lebanon are managed by women.⁷⁹ Lebanese women whose spouses have Palestinian or Syrian nationality take loans on behalf of their husbands, since the latter are not eligible to access funds. In such cases, the economic agent running the business and engaging in economic activities is the husband in his wife's name.

Another aspect that may facilitate or hinder women's engagement in commercial activity is the State's level of preparedness for the e-revolution in the business industry. In order to modernize the legal status of enterprises, the Lebanese Parliament is updating the Code of Commerce, particularly the rules governing companies and corporations, in accordance with Goals 8 and 9 of the 2030 Agenda for Sustainable Development. A law on e-transactions and personal data protection has also been examined in Parliament and is expected to be passed soon. This law governs the State's information and communications technology sector and establishes the legal framework for electronic signatures, e-commerce, e-banking, and other electronic services. A short- and medium-term plan are being developed to streamline and re-engineer business registration processes and provide facilities for starting a business.⁸⁰

E. Social security law

One of the most prominent legislative areas affecting women's economic participation is that of social security. Current legislation gives

76 UN Women and Lebanese Association for Democratic Elections. (2021). A Gender Analysis of the Lebanese 2017 Electoral Law.

77 The text of the Lebanese Code of Commerce 1942 is available at www.databank.com.lb/docs/Code%20of%20Commerce.pdf.

78 Lebanon, 2019.

79 Zaatari, 2005.

80 United Nations, Sustainable Development Goals Knowledge Platform. (n.d.) Lebanon: Voluntary National Review 2018. Available at <https://sustainabledevelopment.un.org/memberstates/lebanon>.

preference to male workers and undermines women's participation in the labour force. Male civil employees are entitled to welfare payments under article 3 of the Labour Law and article 46 of the Social Security Law, while women are not. Male employees, for example, might obtain compensation for unemployed spouses; however, female employees cannot do so unless their husbands are deceased or suffering from an illness or disability.⁸¹ In the absence of social security coverage for women, their economic participation faces a major obstacle.

The National Social Security Fund

The following applies as per the 1963 NSSF:

- A married employee registered in NSSF receives a spouse allowance of LBP60,000 and an additional LBP33,000 for every child (maximum five children). This amount is paid by the NSSF through the employers.
- Education allowance, with a ceiling of LBP1.5 million, is calculated on a basis of a lump sum amount for children up to the age of 25, attending school or university.⁸²

While on the surface these laws call for equal treatment between genders, the social security scheme still does not regard women as the family's main provider. Furthermore, a wife is denied access to the full family allowance unless she officially documents her husband's incapacity, absence or death.⁸³ In addition, an insured female worker can only benefit from

maternity programmes 10 months after registering with NSSF, but the wife of an insured man can reap these maternity benefits beginning three months after her husband's affiliation with the Fund.

NSSF covers health coverage for employees and their dependents for maternity, sickness and work-related accidents. The employee is liable only for 10 per cent of all hospitalization costs and 20 per cent of medication and examination costs; NSSF covers the remaining expenses. Under the Social Security Law, exceptions are made for pre- and postnatal examinations, which NSSF fully covers.⁸⁴ While these provisions seem positive on the surface, the actual implementation of the Fund is weak and contradicts decrees on the implementation of the Social Security Law. For example, article 50 of the Law states that a female worker who leaves work during the first 12 months following her marriage is entitled to benefit from the end-of-service indemnity scheme.⁸⁵ Decree No. 7352 of 1 February 2002 established an optional insurance section of NSSF for health insurance and maternity.⁸⁶ This suggests that female workers are encouraged to stay at home after marriage and to sign up for optional coverage instead of remaining at work to benefit from health insurance coverage.

Existing policies related to maternity leave do not cover all occupations. The Labour Law (articles 7 and 8) and the Social Security Law (article 9) provide maternity leave for all paid

81 Civil Society Knowledge Centre. (n.d.). Women's achievements in Lebanon. Centre for Social Sciences Research & Action.

82 Lebanese National Social Security Fund Policies and Calculations (NSSF) (2017). Available at <https://www.linkedin.com/pulse/lebanese-national-social-security-fund-policies-nssf-iad-el-btaddini/>.

83 ESCWA, UNDP, UNFPA and UN-Women, 2018.

84 Lebanon, 2020.

85 UNDP, 2020.

86 ACTED, Care, & Danish Refugee Council. (2019). The Labour Sector in Lebanon: Legal Frameworks, Challenges, and Opportunities. LEADERS Consortium.

female employees in commercial activities, industrial sectors, educational organizations, and charity foundations. The Laws exclude domestic workers, employees of agricultural corporations unrelated to trade or industry, family businesses and employees working in municipal or Government services who are not governed by the regulations for civil servants.⁸⁷

Only permanent agricultural employees are covered by NSSF, which offers health and maternity insurance, end-of-service indemnification and family and education allowances. Since the majority of women in agriculture work part-time, they are not covered by the labour regulations that govern working hours, maternity leave, health benefits, or other aspects of employment.

Civil society and other stakeholders have advocated for several plans and bills to reform the Social Security Law to alleviate discriminatory protocols against women, particularly with regard to maternity leave, sick leave and family allowances. It is crucial to align the affiliation period for both men and women to boost women's socioeconomic participation.⁸⁸

F. Tax Code

The 1959 Tax Code, amended in 2003, discriminates against women in provisions related to deductions and allowances. Article 31

stipulates that married men have the right to a discount for dependent spouses and up to five children. This does not apply to married women unless they can prove that they are the head of household in situations in which the husband is dead or has a certain condition that prevents him from working.⁸⁹ However, if their spouse is not working, married employees can receive an extra LBP2.5 million of yearly allowances based on calculations outlined in Decree No. 7838/2012, in accordance with Law No. 180/2011. Article 9 of the Tax Code related to the transfer fees on all equity and movable and immovable property was amended in 2011 to give equal rights between a married male heir and a married female heir to benefit from additional deductions when calculating transfer fees payable by their heirs.

G. Law for the criminalization of sexual harassment and the rehabilitation of its victims

On 21 December 2020, Lebanon enacted Law No. 205 to criminalize sexual harassment and rehabilitate victims.⁹⁰ According to the Law, sexual harassment is punishable by up to one year in prison and a fine of up to 10 times the minimum salary under the legislation. It is regarded as a serious felony in some situations, such as when involving subordinates or a work connection, and penalties can be raised to up to four years in prison and a fine of 50 times the minimum salary. Nevertheless, the legislation

87 ILO. (2011). TRAVAIL database: Lebanon – maternity protection – 2011. Available at https://www.ilo.org/dyn/travail/travmain.sectionReport1?p_lang=en&p_countries=YU&p_sc_id=2000&p_year=2011&p_structure=3&p_countries=LB.

88 UNDP, 2020.

89 Kobeissi F. (2016). Special Gender Analysis for Tax Policies in Lebanon. Arab NGO Network for Development.

90 Human Rights Watch. (2021, March 5). Lebanon: sexual harassment law missing key protections – lacks prevention measures, labor law reforms, monitoring. Available at <https://www.hrw.org/news/2021/03/05/lebanon-sexual-harassment-law-missing-key-protections>.

falls short of international norms because it addresses sexual harassment solely as a crime and ignores prevention, Labour Law reforms, monitoring and civil remedies. Additionally, there is no direct accountability or authority over the employers' practices to ensure that the law is enforced. Some important elements remain uncovered by the Labour Law, such as taking action against the threat of unemployment, which means that employees do not have the right to work and be protected from harassment in the workplace.

Some have noted that the Law is incomplete, and it should be broadened to take into account measures suggested by ILO to increase protection for women against sexual harassment in the workplace.⁹¹ Furthermore, the Law takes a punitive approach and does not establish any role for the civil judiciary, labour arbitral councils or mediation.

According to Iman Daouk, Director of the Technical Institute of Hospitality in Lebanon, women in the hospitality sector are more vulnerable to sexual harassment and abuse practices. She says the following:

All the legislative efforts in this matter would be in vain if women cannot speak up and talk about sexual harassment due to shaming pressures from the surrounding environment. Recently, some workplaces in the hospitality sector have started adopting internal policies to protect working women from any abuse

or harassment. Such threats can reduce women's economic participation or shift their labour supply to other more secure occupations such as nursing. The patriarchal system and social norms in Lebanon can hinder institutional advancements countering sexual harassment in workplaces. There should be greater awareness about the proper ways to deal with a harassed woman by her surrounding environment or family.⁹²

H. Law against trafficking in persons

Trafficking in persons is a means of exploiting marginalized groups, particularly women and girls.⁹³ Law No. 164 of 2011 expressly prohibits trafficking in persons but fails to protect survivors. Instead, the Law treats them as criminals subject to imprisonment or deportation. The Legal Agenda published a study that indicated that, in the 34 cases of human trafficking brought before the Beirut Criminal Court between 2016 and 2017, none of the victims received compensation, given the absence of a national trust fund to assist victims of trafficking.⁹⁴ The Ministry of Justice has drafted a bill in partnership with the International Organization for Migration (IOM) to close legal gaps and loopholes and ensure that survivors are offered protection services.

Anti-trafficking efforts should go hand in hand with protections against sexual assault and harassment to provide a

91 Interview with Denise Dahrouj, 23 June 2021.

92 Interview, 17 June 2021.

93 United Nations, Sustainable Development Goals. (2016, December 22). Report: Majority of trafficking victims are women and girls; one-third children. Available at <https://www.un.org/sustainabledevelopment/blog/2016/12/report-majority-of-trafficking-victims-are-women-and-girls-one-third-children/>.

94 Ismail, Z. (2018, August 1). The Trafficking in Persons Law does not preclude exploitation. Available at <https://al-akhbar.com/Lebanon/255316/قانون-الاتجار-بالبشر-لا-يمنع-الاستغلال>.

safer environment for women in Lebanon to engage actively in economic activities. Women subjected to such forms of abuse may be obliged to leave their occupations to seek a safer work environment, which may create instability or conflict with career aspirations.

In recent years, numerous institutions, NGOs and activists have worked relentlessly to lobby for national legal protections in the workplace after the State failed to enhance and enforce previously amended articles of the Penal Code that addressed sexual harassment (for instance, articles 385, 507, 519, and 532).

4. Policies affecting women's economic participation

Policies and strategies work to target emerging concerns and provide interventions to ensure a holistic approach to national concerns. If implemented with an eye towards inclusivity and transformation, they can serve as a road map to realizing gender equality and women's empowerment, while also addressing discriminatory gaps within Lebanese legislation.

A. Financial Recovery Plan of the Lebanese Government of 2020

In order to face the ramifications of an unprecedented economic and financial crisis, the Lebanese Government formulated a financial recovery plan to serve as a road map for sustainable economic growth that would return Lebanon to its initial strategic and economic position in the region.

The Government will execute a comprehensive programme of structural reforms as part of its development agenda. The goal is to unlock the State's growth potential in an environmentally sustainable way, address long-term growth impediments (namely, inefficiencies and corruption), develop a diverse production base, increase exports, and create well-paid jobs to reduce unemployment and attract talented Lebanese back to the country. The Government vision includes leveraging the State's position in the Doing Business and Global Competitiveness Indices, in which Lebanon has witnessed a declining trend in the past few years.

These efforts are coupled with a set of developmental sectoral visions and corresponding action plans to enhance productivity, international trade and job creation while providing social safety nets to vulnerable social groups so that the development process is inclusive and sustainable. In its social affairs vision, the Government is seeking to promote social inclusion by eradicating poverty, enhancing financial literacy, promoting gender equality, improving livelihoods in rural areas, and ensuring protection for women and children.

As for the sectoral developments, there is an emphasis on the knowledge economy, industry, agriculture, trade, and services (table below). Young Lebanese women will have the chance to unleash their capabilities in a productive environment based on knowledge-intensive activities. The Government aims to leverage talent, technology, infrastructure, and regulations to create a sustainable, premier knowledge economy and transform Lebanon into a knowledge-driven digital country that is at the forefront of innovation and serves as a talent hub for technology, creative industries, business services, outsourcing, and education. There is also a growing environment for women in STEM, where support is provided mostly by NGOs and private partnerships. The possible limitations discussed throughout this report can be mitigated by the Financial Recovery Plan, as it addresses the absence of Government support for women and young girls in terms of leveraging effective education and job creation.

In terms of agriculture, the vision is to focus on high-value high-quality agricultural products for export, which helps to sustain better income levels for farmers and rural communities. This will be achieved by increasing land productivity with the help of technology, strengthening cooperative systems, improving value chains for greater efficiency, and legislating cannabis for medical use. These reforms are quite vital for women in agriculture, as they constitute a significant share of agricultural cooperatives. Nevertheless, women in rural areas are not guaranteed to be the primary beneficiaries of support, whether in terms of equipment or funds, because social norms in Lebanon dictate that assets are held by male family members. As a result, there should be more direct support for women and vulnerable groups to mitigate barriers to gender equality.

As for the industrial sector, the Government's objective is for Lebanon to establish value-added niche markets and become a leader in the region when it comes to creative high-value industries, which foster export-led growth and reduce the overreliance on imports. The establishment of these industries will attract highly skilled labour and reduce the brain drain currently occurring in Lebanon, which has detrimental impacts on future growth. Nevertheless, the plan does not entail industry-specific strategies that can support women in increasing their productivity or selling their products locally and internationally. For instance, the agrifood and handicrafts industries, which attract a significant number of

working women in rural areas, are not highlighted with a clear road map for international integration in terms of trade.

The Government also seeks to enhance its tourism sector by providing tax and interest rate incentives and making some sustainable improvements for existing archaeological and historical sites. The emphasis will be on domestic and national tourism directed towards the Lebanese diaspora around the world along with tourists primarily from Arab and European Union countries. Under this vision, the hospitality and tourism sectors would eventually become a hub for a number of employment opportunities demanding both high- and low-skilled labour. This would primarily benefit rural women, as there would be new opportunities to market their authentic local products and promote other cultural and tourism services in rural areas.

Although the Financial Recovery Plan seems promising in terms of sectoral development, the feasibility of the Government's industrial, agricultural and tourism plan is questionable given the dire economic conditions Lebanon is facing. High-value industries require a minimum level of infrastructure, which is already dwindling as a result of drastic shortages in electricity, fuel, gas, water supplies, and telecommunication services. Coupled with political blackouts, these challenges may prevent women in Lebanon from resuming or engaging in economic activities that would enhance their welfare.

Lebanese Government Financial Recovery Plan 2020

Sector	Opportunities	Challenges
Knowledge economy	Investing in talent, technology and innovation which serves women in science, technology, engineering, and mathematics (STEM).	Absence of governmental support for women and young girls in leveraging education effectiveness and job creation.
Agriculture	Strengthening cooperative systems where women's participation prevails, and improving value chains for greater efficiency levels.	Social norms in Lebanon entail that assets shall be in the hands of men in the family.
Industry	Creating high-value industries to attract highly skilled labour.	Absence of strategies targeting women-centred industries in rural areas.
Tourism	Opportunity for rural women to market their authentic local products and promote cultural services in their area.	Dire economic conditions as well as political blackouts may dwindle existing efforts.

Source: Author.

B. Policies from the voluntary national review on the Sustainable Development Goals

In terms of labour and wage policies, the Ministry of Labour formulated a five-year comprehensive strategy with the cooperation of ILO. The strategy intends to enhance working conditions for all workers in compliance with Lebanese laws and regulations as well as international labour standards; encourage productive employment with an emphasis on Lebanese youth; strengthen policy coherence with an emphasis on labour management and inspection systems; improve social security payments; and guarantee a basic level of social protection, with a focus on vulnerable groups. This is indeed a step towards a more women-friendly work environment, for which it is recommended to increase the maternity leave from 10 to 14 weeks and provide other entitlements related to childcare benefits and annual leave. Moreover, improvements in social

security protection and payments can guarantee the right to proper health and medication for women working in agricultural activities and domestic work. The Ministry is also collaborating with certain NGOs to improve the working conditions of migrant domestic workers, and a national jobs plan funded by the World Bank is under review. The plan targets the mechanisms and policies that foster private-sector partnerships for job creation. Nevertheless, with the austerity that has impacted the country since 2019, these objectives have been delayed. The dilemma of forming a Government, as well as the high degree of absenteeism among workers in public administrations, has further decelerated the process to a nearly paralysed state.

In all Lebanese areas (particularly in Turbol-Qusai, Baalbek and Al-Kaa in Bekaa, and Al-Mtein in Metn), the Ministry of Industry is organizing existing industrial zones and developing new and sustainable ones. Agrifood

enterprises, car repair and services, construction, creative industries, and prospective incubators will be among the 250 new industries and relocated companies that will be situated in the industrial zones. The project is estimated to create 4,000 direct jobs and 15,578 indirect jobs. Although women might benefit the most from advancements in agrifood enterprises, their economic participation in the other fields, such as car repair and construction, is very low. This may raise concerns about the effectiveness of such projects in increasing female labour force participation, particularly in rural and vulnerable areas. Social norms and stereotypes in the aforementioned sectors continue to dominate women's career orientations, which makes it more difficult for them to access newly created opportunities from such industrial zones.

The former Council for Ministers' Presidency, Saad Hariri, initiated two projects to assist the country's innovation ecosystem. The first is a programme called "Summer of Innovation", which encourages young people to engage in extracurricular activities related to innovation, science, technology, entrepreneurship, and creativity. The second initiative is the "Public School Innovation Gates", which connects public schools to the Internet and establishes technology hubs in public schools to provide students with such activities (mutually prepared between the Ministry of Telecommunications and the Ministry of Education and Higher Education). The initiative would equip girls from a young age with the skills and capabilities needed to meet the future demands of dynamic job markets and would bridge the skills gap, which is quite wide in Lebanon. At the same time, opportunities should be created in high-value industries to reap those benefits, or else higher waves of brain drain will prevail.

Parliament ratified Law No. 48 on regulating public-private partnerships in 2017. The Law establishes comprehensive governance and institutional frameworks that might indicate to the private sector the existence of effective and transparent mechanisms for identifying, developing, negotiating, procuring, implementing, and monitoring public-private partnership projects. Such partnerships are expected to bring about infrastructure improvements, particularly in the energy sector, which is considered one of the primary barriers for women in urban and rural areas to perform economic activities. Indeed, electrical infrastructure is necessary for the proper functioning of the economy. Women in rural areas, therefore, view disruptions in the electricity supply and its high cost as a hurdle to performing paid and unpaid household work, which creates household anxiety and social tension.

Although public-private partnerships can enhance the country's infrastructure and remove sectoral bottlenecks, paving the way for job creation and inclusive growth, their effectiveness in Lebanon has been questioned. Privatization has frequently been viewed as promoting the financial and political interests of the country's ruling elites. Sectarian dominance and its associated *muhasasa* practices (allocating positions in the public sector for the cronies of political and sectarian leaders) in Lebanese politics and public affairs has not only slowed down the privatization process but has also hindered public-sector rehabilitation programmes and State-owned enterprise reforms across sectors. Furthermore, the majority of privatization and attempts to form public-private partnerships violates existing laws and regulations.

C. Al Mashreq Gender Facility

The main aim of this project, facilitated by the World Bank, is to enhance women's empowerment and economic participation by providing technical assistance to Mashreq countries. The Lebanon Al Mashreq Gender Facility work plan will structure improvements by concentrating on gathering data on issues such as the labour market and care economy; establishing coordination mechanisms for increased collaboration on women's economic empowerment; initiating legal reforms with an emphasis on sexual harassment; and building capacity among relevant public and private sectors. Some policies are adopted in collaboration with the private sector on issues related to leadership, technology and the overall adoption of family-friendly practices. Communications and outreach activities aim to address cultural barriers and promote rights in order to incentivize behavioural change.⁹⁵

The Facility focuses on implementing a multisectoral and comprehensive advocacy campaign aimed at breaking gender-based stereotypes in the workforce. It establishes a plan to create work opportunities in the care economy with two objectives, namely, reducing the responsibility of women to care for dependents (such as children, the elderly and people with disabilities) and creating more job opportunities for both men and women. In addition, it concentrates on expanding a strategy and programmes to support mothers returning to the workforce well. This initiative critically enhances women's participation in the economy as effective agents.

The Facility also focuses on research. It works on building the Government's capacity to prepare and publish credible gender-disaggregated data and invests in research to enhance knowledge in Lebanon on particular gender-related topics and gaps. Furthermore, it develops programmes to address such gaps based on international expertise and best practices (for instance, access to care, access to technology and earnings). Understanding the gaps and limitations of public policies is a major step towards achieving non-discriminatory policies and empowering women.

D. National Strategy for Older Persons in Lebanon 2020-2030

The National Strategy for Older Persons aims to promote the mental and physical health of the elderly by developing a comprehensive health-care model that includes the provision of primary and specialized care, especially for older women working in the informal sector.⁹⁶ Moreover, it guarantees social and economic safety by promoting employment and retirement policies that are favourable to older women. For example, it seeks to improve the end-of-service indemnity so that it is fair and adequate against inflation while taking into account the implications of the financial collapse, which has reduced retirement savings and the value of pensions and pushed a new category of older women into poverty. Furthermore, this Strategy improves the active participation and engagement of older women in society by removing barriers and creating sustainable opportunities in economic, political,

95 World Bank. (n.d.). Mashreq Gender Facility. Available at www.worldbank.org/en/programs/mashreq-gender-facility#5.

96 Ministry of Social Affairs of Lebanon, UNFPA and ESCWA. (2021). The National Strategy for Older Persons in Lebanon 2020-2030.

cultural, and social spheres. It also aims to provide family support and promote intergenerational solidarity by encouraging and supporting the development of programmes targeting older women who live alone and receive no care.

Additionally, this National Strategy aims to create a supportive, safe and age-friendly physical environment by integrating the needs of older women in the various public-sector strategies and programmes related to the built environment and transport. At the private-sector level, architects and engineers should build safe housing that meets the needs of elderly women and aligns with changes in their mental and physical abilities. The Strategy also aims to prevent violence and supports survivors of violence and those in crisis and conflict situations by reviewing the official laws on domestic violence. It will also integrate older women in all policies and programmes established by the Government and international and local relief agencies, in order to ensure that their rights are protected and their special needs are met in times of crisis and war.

E. National Strategy for Women in Lebanon 2011-2021

The National Strategy for Women in Lebanon 2011-2021 serves as the foundational document for addressing gender equality and women's empowerment in Lebanon.⁹⁷ It targets several sectors, including legislation, education, health, poverty, economics, and decision-making, that impact the effective economic participation of women and girls in Lebanon. As the new national strategy is under development, the following targeted recommendations may be

useful to support the increased participation of women in the economy.

1. Legislation, laws and regulations

The laws and regulations of the syndicates of liberal professions can be cleared of all discrimination against women by holding discussions with women members to raise awareness of their rights and the areas of discrimination against them in the syndicates' laws and regulations. When more women are aware of the flaws in the institutions in which they work, they can create more effective internal pressure and act as a catalyst for change.

To match legal reform efforts, public awareness campaigns should be conducted via the media and workshops targeting all active actors in the relevant regions to increase the number of young people, both men and women, who are aware of the dangers of gender-based discrimination. Campaigns are not too difficult to arrange and could be effective in persuading a significant number of people about the harms of gender inequality. The establishment of an official committee might be more difficult to realize owing to the inefficient and time-consuming administrative and constitutional mazes in official Government institutions. Often, it is these very ministries and councils that harbour gender-discriminatory policies that make it harder for women to be integrated into most aspects of economic life.

2. Education sector

Field studies should be conducted in the regions with the highest rates of girls deprived of education in order to identify the primary

97 National Commission for Lebanese Women and UNFPA. (2017). National Strategy for Women in Lebanon 2011-2021.

causes and develop an action plan to address the dropout rate. While this is easy to understand on paper, the issue is deeply psychosocial. For example, many families might falsely believe that more education for girls impedes or delays their marriage and family responsibilities. Moreover, training sessions are needed to build capacity among the teaching staff for early detection and identification of the educational challenges students face and how to address them. This is a realistic, sustainable and effective method of early detection and prevention of gender-based inequality. Additionally, parents and families could be offered training classes on the need to keep their daughters in school for longer to begin reducing their reluctance.

3. Health sector

An issue that promulgates gender-related discrimination is that women's health concerns are often considered too taboo to discuss. As such, there is a crucial need to conduct national media campaigns to raise awareness and knowledge within the family and society on the reproductive health of women and girls, as well as their medical and health needs. This initiative must be matched by an effort to achieve full equality between men and women in health care, through the provision of care and services to women and girls, including reproductive health care. In that connection, the needs of mobile clinics, dispensaries and Government hospitals must be identified in order to guarantee quality services. Once again, campaigns come into play to call for donations and monetary assistance when ministries are reluctant to incur costs that do not directly benefit some ulterior political motive.

4. Poverty among women

One of the key ways to combat poverty among women is to provide social protection programmes for retired women and women working in the agricultural and food processing sectors. These women are marginalized under existing programmes, but their inclusion can restore their families' livelihoods. Such a solution goes hand in hand with eradicating poverty in general. Another solution is to provide protection programmes for vulnerable families supported by women by offering financial aid and medical and health insurance for families living below the poverty line. While these are primary solutions that should be provided equally to men and women, they might be difficult to implement and sustain in the long run. The Lebanese social security scheme is already incurring significant costs for the Government and such a proposal becomes political. Other solutions can target the core problem, such as building women's capacity to combat poverty by conducting formal training sessions for poor and jobless women. Such classes can provide a sense of independence and boost wage-earning skills.

5. Economic sector

Gender inequality persists across several economic sectors in Lebanon. Most prominently, a solution might be to promote women's participation in productive economic sectors by clearing all discriminatory provisions in laws that govern women's labour and enforcing internal policies to operationalize the sexual harassment law. Campaigns have already been carried out on harassment in the workplace. Such initiatives allow women to feel

seen and heard in their offices and could improve the number of new women applicants, retention rates and job satisfaction rates. This is one of the easiest strategies to implement, as it incurs no additional costs to any parties and directly impacts productivity in a company. In complement, another strategy should be to urge the Ministry of Labour to revive a complaints mechanism against sexual harassment in the workplace. Economic institutions should provide services that support women employees, such as flexible working hours for working mothers and maternity leave, among other benefits. This suggestion may be more difficult for employers to implement than the aforementioned harassment policies given the additional costs to the company and the administrative and managerial work required prior to implementing such benefits. Incentives for these companies, such as tax cuts and a better ranking, can go a long way in advocating for the greater participation of women. Nevertheless, unfortunately, some women may still be discouraged to participate in economic activity because they are not aware of their rights. Women must, therefore, be informed of their rights at work and available opportunities by familiarizing them with the role of some of the administrations and institutions related to the economy.

One remaining step is to ensure that women have access to all rungs of the economic ladder, not only entry-level jobs or those with little to no decision-making potential. In this connection, an appropriate recommendation is to urge syndicates to facilitate women's participation and access to decision-making positions. This might be a far-fetched idea in Lebanon, where high-level posts and ranks with valid decision-making power are often reserved for those with connections and political affiliations.

Lastly, in order to cater to the specific issue of gender inequality in economic activity, the National Strategy suggests conducting studies to identify the market needs of professions that could be held by women in various Lebanese regions. Unsurprisingly, this might be a tedious task given the absence or lack of access to public data.

6. Participation in public life

The National Strategy calls for intensive and far-reaching campaigns demanding the participation of women in politics at the local and national levels. This would reassure women that they belong in political life and urge them to run in elections for Parliament, syndicates, unions, and other bodies. The next step is to ensure that women reach ministerial and higher administrative positions in numbers that guarantee their active and effective participation in diplomatic missions, internal and external negotiations, national dialogue sessions, and legislation related to peacebuilding and security. A persistent social issue is that some people view women as being incapable of the level of political involvement of men owing to their demanding roles as mothers and caregivers. It might, therefore, take some time for the public to adjust to seeing women as political figures.

F. National Action Plan on United Nations Security Council resolution 1325

The National Action Plan to implement Security Council resolution 1325 includes interventions related to increased participation for women in the economic sector through policy reforms, a favourable and enabling environment, decent work, and protections for women in the formal

and informal labour market. Among its outputs are efforts to form a national network for women's economic empowerment to promote synergized efforts and avoid duplication across the country. It also calls for amendments to public-sector policies that are gender-responsive and sensitive.

G. Strategy to Combat Violence against Women and Girls

The former Office of the Minister of State for Women's Affairs developed the Strategy in February 2019. It addresses multiple forms of violence against an individual by one or more members of the direct or extended family or against a non-relative living in the same household, including domestic employees. The Strategy also addresses economic participation by enhancing women's self-esteem and their capacity to make their own decisions.

H. Other projects and policies

The Ministry of Industry of Lebanon developed an integrated vision for the country's industrial sector, which would be realized by 2025, with assistance from the United Nations Industrial Development Organization (UNIDO). This strategic plan aims to guide and assist the development of the industrial sector, as well as define the industry's role in attaining inclusive and sustainable development. Given that the youth unemployment rate in Lebanon is three to four times higher than the overall unemployment rate, the plan would encourage youth access to employment opportunities in

Lebanon. Investments in productive sectors, particularly industrial activities, have a greater capacity to create jobs than the real estate and construction sectors, which are heavily centred in Lebanon.⁹⁸

The most comprehensive private-sector development strategy currently in place is the Lebanon SME Strategy: A Roadmap to 2020, which has been in place since 2014. The Strategy is guided by a bold strategic vision of small and medium-sized enterprises as vital economic engines for growth and job creation. Multiple initiatives support the Strategy's implementation, which is monitored regularly.

In 2019, the World Bank launched the Creating Economic Opportunities in Support of the Lebanon National Jobs Program-for-Results Project, which is a \$400 million programme aimed at improving economic opportunities. One of the pillars of the project is to enhance the capacity of job seekers by assisting in employability skills. This involves improvements in the profiling capacities of the National Employment Office. Young rural women without a formal education will receive a different set of benefits than educated urban non-poor men. While both may benefit from interview preparation, the latter may also benefit from curriculum vitae writing assistance and the former from literacy assistance. Another pillar is capacity-building and job-matching services supplied by private organizations and NGOs that are also monitored by the National Employment Office. Although the influence of such initiatives remains uncertain, they are expected to have favourable outcomes.

98 ILO. (2015). Key Indicators of the Labour Market (KILM).

5. Concluding remarks and recommendations

To reflect on women's economic participation in Lebanon, this report maps laws, regulations and policies that may have a positive or negative impact. The Constitution and existing laws are not explicit in terms of gender equality among men and women. The Constitution also gives greater authority for religious institutions to regulate personal status laws, which fuel the patriarchal system that discriminates between men and women in terms of their rights. Other legal areas such as the Labour Law, Social Security Law and the Tax Code do not fully align with international human rights frameworks and standards. Furthermore, the State's international obligations, particularly those related to refugees and migrant domestic workers, have not been translated into relevant legislation, policies and practices.

Another loophole in the existing legal framework governing or influencing women's economic participation is that the application of existing laws and their interpretation may diverge from their intended purpose and become ineffective or counterproductive. In fact, there is no comprehensive view to integrate economic, social, cultural, and religious affairs in drafting and interpreting policies and regulations; as a result, the latter may not reach their target objectives in terms of gender equality and greater economic participation among women. A higher degree of harmony and integration among legislative and regulatory institutions, the private sector and civil society will foster a better environment in

which women are encouraged to be economic actors in society.

In order to achieve better performance for women's economic participation, it is vital to conduct studies that capture their perception of the major hurdles preventing them from engaging in income-generating activities. A survey by UN-Women in Lebanon in 2016 indicates that women in rural and semi-urban localities require better access to production equipment and skills rather than funds.⁹⁹ Four out of five women reported that access to production facilities would enhance their income generation, while only two out of five women highlighted access to credit as a primary means to improve income-generating opportunities. Approximately 140,000 refugee women called for improved market skills and knowledge through vocational training to better identify market opportunities, such as connecting with customers.

Another perceived barrier for economic participation reported by women was the shortage or lack of energy supply. Electrical infrastructure is necessary for the proper functioning of the economy, so women in rural areas view disruptions in the electricity supply and its high cost as a hurdle to performing paid and unpaid household work, which creates household anxiety and social tension.

Moreover, the hours of unpaid work women provide weekly is a staggering 60 hours, spent

99 UN-Women. (2016). Supporting women's empowerment and gender equality in fragile States: Lebanon. Research Brief.

on childcare, cooking, cleaning, and other unpaid household activities. The situation is further complicated for refugee women, who may have even higher levels of unpaid working hours. As such, 61 per cent of the women surveyed said that they had not received any remuneration for their work outside the home within the previous month. It is, therefore, clear that there is a dire need to create paid work opportunities and income-generating means to support women in rural and semi-urban areas.

The following set of recommendations serves as a basis or launching point to encourage and support more women in participating in the economy:

A. Regulatory and legal dimensions

- Enact legislation that guarantees the full economic participation of women in accordance with international human rights frameworks and standards, particularly the Convention on the Elimination of All Forms of Discrimination against Women and the Beijing Platform for Action.
- Implement interventions related to women's economic participation as indicated in the National Action Plan on United Nations Security Council resolution 1325 on women and peace and security to offer protections for women workers in both the formal and informal sectors.
- Implement the 2030 Agenda for Sustainable Development to increase gender equality, women's economic participation and decent work.
- Enforce legislation that protects women from harassment and exploitative practices.
- Ensure that the National Commission for Lebanese Women has the necessary human

resources and technical expertise to mainstream gender provisions in laws, policies and Government programmes to enhance women's economic participation.

B. Necessary policy dimensions

- Develop a well-coordinated policy response to remove legal barriers, influence social norms and address missing markets.
- Adopt policies prohibiting gender-based discrimination in the workplace while removing restrictions that prohibit women from working in certain industries.
- Promote family-friendly work practices such as parental leave, flexible work arrangements, telecommuting, part-time jobs, and childcare entitlements.

C. Inclusive growth prospects

- Ensure that any project proposal or economic vision for the country aimed at enhancing growth includes achieving inclusive growth for all members of society, particularly women and youth.

D. Support for women-led businesses

- Develop vocational training that not only supports women's engagement in the labour market but also helps women launch their small and medium-sized enterprises as a long-term production strategy, including planning for higher market reach through effective supply chains and branding strategies.
- Support vulnerable groups by addressing their needs and providing both financial and technical assistance to promote their goods

and services, particularly among informal women workers, rural women, refugees, and women with disabilities.

E. Challenges of an entrenched patriarchal system

- Engage men in programmes directed at increasing women's participation.

For example, incentives can be offered for male-led businesses to provide on-the-job training and job opportunities for women, particularly young women, while guaranteeing a safe working environment to bring out the best of their capacity.

Annex

Table A1. International best practices

Country	Best practice
Bulgaria	• Advocates for diversity in the workplace through the Bulgarian Chamber of Commerce and Industry, even though the State does not have a gender policy. • Is a member of the South-Eastern Europe Women Business Angels Network, which aims to raise the number of women business angels in Europe. • Provides various training courses through the Network for Female Employees of the Chamber and their member affiliates. • Simplifies funding for women entrepreneurs through the Network. • Has mentoring schemes for women professionals in place. • Participates in different corporate social responsibility initiatives, such as supporting women in the International Women's Club of Sofia.
Jamaica	• Offers specific training courses on gender equality to staff. • Ensures gender equality in participants of gender-equality training. • Offers support to member enterprises to develop non-discrimination policies. • Offers specific training to members on the prevention of harassment at work. • Advocates for pending bills on preventing harassment at work. • Offers flexible working arrangements on a case-by-case basis.
Malaysia	• Adheres to and supports the Government quota (30 per cent of professional and board-level positions held by women). • Offers training to members on the prevention of harassment at work. • Conducts surveys on work-life balance practices in member organizations.
Spain	• Undertakes various initiatives to promote gender equality at both the national (through the Equality Commission) and corporate (through the Promociona Project) level. • Has mentoring programmes for women professionals. • Has non-discrimination policies in place through the Equality Commission and Promociona Project, as well as harassment policies through the Equality Commission and the Compliance Department. • Has flexible internal working arrangements for all staff.
Uganda	• Supports member organizations in developing gender equality policies. • Runs the Female Futures Programme, aimed at increasing the number of women in senior management positions and on boards.

Country	Best practice
	• Conducts gender equality training for member organizations. • Offers mentoring for young female professionals by Programme alumni. • Implemented the Start and Improve Your Business programme of the International Labour Organization (ILO) with a particular focus on women. • Reviews human resource manuals for member organizations to ensure that members practice non-discrimination when recruiting. • Ensures that human resource manuals address preventing harassment, particularly sexual harassment. • Offers courses at universities geared towards gender equality, such as the Master of Vocational Pedagogy at Kyambogo University. • Encourages members to adopt flexible working hours. • Has flexible working arrangements in place. • Adopted the United Nations Women’s Empowerment Principles and encourages members to promote them. • Organizes the Annual Women Leadership Conference to promote women in leadership. • Facilitates interaction between women leaders and other chief executive officers for mentoring purposes.
United States	• Organized and contributed to the gender workshops on employment, education and entrepreneurship for the Business and Industry Advisory Committee of the Organisation for Economic Co-operation and Development (OECD). • Engages continuously with the International Organization of Employers policy work on gender, employment and entrepreneurship, as well as in numerous ILO programmes to promote gender equality globally and nationally. • Has non-discrimination policies in place. • Has clear policies on preventing harassment at work. • Has flexible working arrangements for all staff in place.

Source: International Organisation of Employers. (2018). Women’s Economic Empowerment: Good Practices from National Employers’ Organisations and Partner Companies.

Table A2. Best practices to be implemented in Lebanon

Vocational training and educational opportunities	• Women are looking for methods to increase their earning potential and protect their livelihoods. • Internet courses, French and English language training and a variety of market-oriented skills are all in high demand.
Municipal authorities	• There is a need to educate and sensitize municipal authorities to the economic needs of women and the advantages of community-based gender-inclusive development initiatives.
Access to productive capital	• More and better access to productive capital and inputs is needed. These include raw materials, equipment, machinery, and functional spaces where productive activities can take place. • Productive capital and inputs were seen as more important and useful than access to credit or land.
Local community-based government models	• Women's economic contributions, leadership and decision-making are recognized in local community-based government models such as market kiosks. • One example is Souk el Hima, which has offered a stable source of revenue for rural women producers. • Rural Hima women have also taken on new leadership, planning and decision-making responsibilities as a result of planning and cost-sharing agreements, which help to organize market participation at public events across Lebanon.
Knowledge of existing markets and how to connect with consumers	• Many women seek expertise and information to assist them in identifying and exploring new possibilities to market their goods and services to consumers. • Understanding effective self-employment, brand development and product-line launch procedures may help women break into new markets and increase their earning potential.
Social cohesion and livelihood crisis interventions	• These are among the most underfunded priority areas. • Gender equality and women's empowerment programmes provide significant opportunities for women to face these issues constructively in a secure and well-organized setting.
Comprehensive needs assessment	• A more comprehensive needs assessment could be undertaken with women-headed families in both refugee and host communities to uncover unmet needs and possibilities.

Source: UN-Women. (2017). Strategic Plan 2018-2021. UNW/2017/6.

Women's labour force participation in Lebanon is among the lowest in the region and the world. Lebanese women are twice as likely as men to be unemployed, work in unfavourable conditions and receive lower pay and profit. The low rates of economic engagement among women in Lebanon can be explained by incomplete and misinterpreted laws and regulations, as well as an entrenched patriarchal system. These shortcomings are further exacerbated by the country's financial and economic crisis and compounded by the COVID-19 pandemic and the August 2020 Port of Beirut explosion. This report presents an overview of women's economic participation in Lebanon, including refugees, migrant domestic workers and women with disabilities. It seeks to identify and analyse legal loopholes, gaps and hurdles in existing Government policies and provides recommendations to support the active engagement of women in the economy.

