

Gender Entrepreneurship Markets (GEM) International Finance Corporation (IFC) GEM Country Brief — Lebanon 2007

The Gender Entrepreneurship Markets (GEM) Country Brief series is intended to provide an overview on the status of women entrepreneurship in countries of the Middle East and North Africa (MENA) region. The focus of IFC'S PEP MENA GEM program is to expand women's participation in the private sector by providing support to growth-oriented small and medium enterprises and expanding women's employment opportunities.

Labor Force Participation

Female labour force participation has been fluctuating from 12.5 percent in the 1960s to 32.3 percent in 2000,¹ and according to Lebanon's 2003 Millennium Development Report was estimated at 21.7 percent of the total labour force.² Employment rates tend to vary by region and sector. 'Commerce takes up 24.1 percent of the male labour force compared to 15.9 percent of the female labour force.'³ In the capital Beirut, this gap is higher where 29.5 percent of males are employed in this sector, with only 13.5 percent of females. 64.7 percent of the female labour force is employed in the female-dominated service sector as opposed to 33 percent of male labour force.⁴ In the agriculture sector where 10.6 percent of males are employed in comparison to 5 percent of females, this disparity mainly exists because of the unpaid labour of women in this sector.⁵ Overall female economic activity was 'estimated at 14.7 percent in 2003, compared to 53 percent for males.'⁶ In 1997, female economic activity was recorded to have reached the highest level of 35.1 percent in Beirut, 23.7 percent in Mount Lebanon, 18 percent in the North, 17.4 percent in the South, and 15 percent in Nabatiyeh. The lowest female economic activity was recorded in the Bekaa at 12.1 percent.⁷

In most countries of the MENA region, female unemployment is higher than male unemployment⁸ as women typically have greater difficulty in accessing jobs. Women also are an untapped labor force in Lebanon. Most working women in Lebanon are either university graduates (29.1 percent) or high school graduates (26.8 percent),⁹ as compared to 13.7 percent of working males with a university degree and 5.7 percent with a high school degree.¹⁰ However

¹ World Bank, 'Gender and Development in the Middle East and North Africa. Women in the Public Sphere,' 2004.

² Millennium Development Report Lebanon 2003.

³ ibid

⁴ ibid

⁵ ibid

⁶ ibid

⁷ Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) 2004.

⁸ World Bank, 'Gender and Development in the Middle East and North Africa. Women in the Public Sphere,' 2004.

⁹ ibid

¹⁰ Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) 2004.

more and more women are registering in vocational and technical education, accounting for 41.3 percent of total students, and 49.6 percent of the total student population in higher education.¹¹ Though female unemployment at higher levels of education is not as high as is witnessed in other countries of the MENA region, in comparison to highly educated men more highly educated women are unemployed in Lebanon.¹² Wage and income disparities between females and males also exist where 'in 1997, the average monthly wage was estimated at LBP606,000 for males compared to LBP466,000 for females.'¹³ 'However, this trend was changing in some sectors such as commerce and industry.'¹⁴ It should also be noted that Lebanon still faces the same dilemma as witnessed in other MENA countries, where literacy levels of women in comparison to those of men remain low.¹⁵

In recent years Lebanon has faced the problem of 'brain drain' with higher educated males migrating to neighbouring countries in search of gainful employment, 'contributing to an increased employment of women especially in banks, law firms, and the hospitality industry.'¹⁶ Yet 'as Lebanon reverts back to rebuilding infrastructure (a male dominant industry) job opportunities for women are likely to decrease leaving many women facing unemployment.'¹⁷ With an increase in female headed households after the 2006 conflict, there are also dangers of families cutting back on female education in order to economize, creating further obstacles to female entry in the labor force.¹⁸

Women-owned Businesses in Lebanon

The impact of the 2006 conflict between Israel and Lebanon cannot be predicted, and the female employment situation – particularly in the private sector – is likely to be changing. Evidence from other conflict afflicted environments suggests that economic pressures are often translated into greater burden for women, not only at the domestic front, but also in terms of increased mobility restrictions due to security instability.

In Lebanon, women-owned businesses are generally found in less profitable economic sectors such as handicrafts and food production, where small service or trading companies are operated.¹⁹ Typically women owned businesses in Lebanon tend to be more inclined towards 'selling consumer and domestic goods and are less involved in start-up of services companies,'²⁰ though increasingly, women are also entering previously male-dominated sectors, such as engineering and industry. A recent survey undertaken with the support of the International Finance Corporation (IFC) and the Center of Arab Women for Training and Research (CAWTAR)

¹¹ Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) Lebanon 2005.

¹² World Bank, 'Gender and Development in the Middle East and North Africa. Women in the Public Sphere,' 2004

¹³ Millennium Development Report Lebanon 2003.

¹⁴ World Bank Group Lebanon Gender Brief Annual. September 2006

¹⁵ Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) 2004.

¹⁶ The World Bank Group Lebanon Gender Brief Annual. September 2006

¹⁷ *ibid*

¹⁸ *ibid*

¹⁹ Randa Husseini 'Promoting Women Entrepreneurs in Lebanon: the experience of UNIFEM' in Gender and Development Vol.5, No.1, February 1997.

²⁰ International Entrepreneurship.com 'Entrepreneurship in Lebanon'

and implemented by the Lebanese Business Women Association involving 230 businesswomen from different Lebanese regions found that 35.1 percent of the survey sample worked in the trade sector at retail sales and wholesales, while 31.7 percent dealt in clothing and textiles.²¹ While 'women have found opportunities in government, medicine, law, academia, business, and the arts,' only few 'have achieved senior positions in their fields.'²²

Opportunities and Obstacles to Women's Enterprises and Business Expansion

A consequence of the worsening economic situation in Lebanon has been a decrease in small and medium enterprises, where access to resources becomes a problem.²³ Moreover, lack of access to finance juxtaposed with social constraints tend to limit the avenues available for women to develop their own businesses. The 2006 conflict in Lebanon has destroyed infrastructure, further limiting female mobility within the region.²⁴ However, given the rise of literacy and the pressure on the cost of living caused by the economic situation, the number of women looking to work has risen.²⁵ Women have started challenging social norms expanding the scope available for female entrepreneurship.

- a) Access to Finance:** While in most of the Arab world, access to micro credit has increased from 36 percent in 1997 to 60 percent in 2003, 'in Lebanon the percentage of female clients is only 35 percent of the borrowers'.²⁶ In fact, only 25 percent of women are borrowers of Ameen, an important microfinance program in Lebanon.²⁷ Agencies like Al Majmoua (which gives loans to women exclusively) have enhanced women's access to finance,²⁸ lending loans on the principle of group lending²⁹ which is found useful for women who have difficulties providing collateral. Furthermore, the Corporation Housing Foundation and Corporation for Development (CHF/CD) established a guarantee fund with Byblos Bank which has assisted women entrepreneurs in accessing credit resources.³⁰ The recent survey undertaken with the support of IFC and CAWTAR, consisted of 48.7 percent of businesswomen owning small and medium institutions, and 33.6 percent owning small institutions, (with an annual sale growth of approximately

²¹ International Finance Corporation and the Center of Arab Women for Training and Research 'Women Entrepreneurs in Bahrain, Jordan, Lebanon, Tunisia and the United Arab Emirates: Characteristics, Contributions and Challenges' March 2007.

²² *ibid*

²³ Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) Lebanon 2005.

²⁴ World Bank Group Lebanon Gender Brief Annual. September 2006

²⁵ Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) Lebanon 2005.

²⁶ Fadi Asrawi 'Microfinance in Lebanon: Case Study CHF International' Ameen 2005

²⁷ *ibid*

²⁸ USAID 'Gender Integration in USAID/Lebanon's Program: A Preliminary Assessment,' March 1999.

²⁹ Group solidarity ensures that individual default does not take place, where the entire group is held responsible for repayment of the loan.

³⁰ *ibid*

\$5000).³¹ 54 percent of businesswomen in the survey sample were financing their activities through corporate gains; 28.4 percent were relying on private sources, such as savings, friends and family; 10 percent were benefiting from a bank private loan; and 10 percent were using commercial banks' loans.³² Bank loans were generally avoided because of interest rates or lack of knowledge about loans with only 16.4 percent women in total benefiting from bank loans.³³

b) Access to Markets: In the MENA region, GEM surveys have found that women in particular face difficulties in accessing markets for their products and services. A UNIFEM study showed that women in Lebanon are less likely to register their businesses.³⁴ 'Extensive governmental procedures' cause women to lose time with their families, which is one of the primary reasons for not registering their companies.³⁵ This makes it difficult to access international markets in particular. In addition, lack of proper infrastructure resulting in high transportation costs, is one of the main obstacles to accessing domestic markets in Lebanon, particularly for women.³⁶ Lack of information is one of the factors that further limits women's access to resources, especially markets.³⁷ While there are no formal programs within the Lebanese Ministry of Trade to assist women-owned businesses to access international markets, the Lebanese Business Women Association (LBWA) has been looking to improve women's access to markets and has organized training sessions on packaging, wrapping, and quality in order to meet international standards emphasizing the importance of offers. It has conducted workshops on e-commerce, the conditions and requirements of the "World Trade Organization" (WTO), and the possibility of adaptation to globalization. Such training is essential for women entrepreneurs in Lebanon since less than one-quarter of women-owned firms are currently involved in international trade.³⁸ Furthermore, USAID in partnership with the Young Men's Christian Association (YMCA) also began the Stimulating Markets and Rural Transformation (SMART) Project which 'provides income-generating activities to women residing in rural areas through producing

³¹ International Finance Corporation and the Center of Arab Women for Training and Research 'Women Entrepreneurs in Bahrain, Jordan, Lebanon, Tunisia and the United Arab Emirates: Characteristics, Contributions and Challenges' March 2007.

³² *ibid*

³³ *ibid*

³⁴ Randa Hussein 'Promoting Women Entrepreneurs in Lebanon: the experience of UNIFEM' in Gender and Development Vol.5, No.1, February 1997.

³⁵ World Bank 'Women Entrepreneurship in Lebanon's Formal Private Sector: a gender focused Investment Climate Assessment (ICA) Workshop Report'. June 2006.

³⁶ Eleonora Isaia 'The micro credit sector in Lebanon: Al Majmoua experience' 2005

³⁷ Randa Hussein 'Promoting Women Entrepreneurs in Lebanon: the experience of UNIFEM' in Gender and Development Vol.5, No.1, February 1997.

³⁸ International Finance Corporation and the Center of Arab Women for Training and Research 'Women Entrepreneurs in Bahrain, Jordan, Lebanon, Tunisia and the United Arab Emirates: Characteristics, Contributions and Challenges' March 2007.

Lebanese foods that are then sold on the market under the brand name Atayeb El Rif (Rural Delights)'.³⁹

- c) Access to Networks:** Given women's typically more limited mobility in the MENA region, Lebanese women's access to mostly male-dominated business networks is also more restricted. This is further complicated by the low rate of registered women-owned businesses. In the survey supported by the IFC and CAWTAR, 45 percent of the survey sample cited 'reducing the amount of money it takes to register a new business' as an important recommendation.⁴⁰ Of the women who are part of the micro credit scheme, some have noted difficulty organizing themselves (especially those involved in agri-business) where distance and transportation are often problematic. Building networks across the regions is further limited due to the lack of female representatives in the Chambers of Commerce, Industry and Agriculture in Lebanon. The Chamber of Commerce, Industry and Agriculture of Tripoli and North Lebanon embraces about 4000 affiliated members, including 17 businesswomen who are not represented in the board of directors.⁴¹ The Chamber of Commerce, Industry and Agriculture of Beirut and Mount Lebanon embraces 12,000 affiliated members, with only 22 businesswomen and one businesswoman in the board of directors that involves 24 businessmen members.⁴²

Country Policy and Promotion of Women-Owned Businesses

In the 1990s, a period of reconstruction resulted in a cut-back on the financial resources available to women by the government.⁴³ Yet, the Government has been actively attempting to increase women's participation through the National Committee for Women established after the Beijing Conference. The name of this committee was changed to the National Commission for Lebanese Women (NCLW) in 1998. The NCLW has been active through the 'Economy and Labor Committee', set-up to 'facilitate women's access to funds and credits in an attempt to strengthen and expand small and medium businesses and to encourage their entrepreneurial initiatives and activities.' The 2005 CEDAW report notes that under Lebanese law there is no direct discrimination based on gender.⁴⁴ However, it is observed that Article 26 of The Employment Act 'prohibits the hiring of women in all mechanical and manual industries,' while specifying working hours as well as schedule and types of work that women are allowed to undertake.⁴⁵

Businesswomen's Associations

The Lebanese Business Women Association, created in 1997, aims to lobby for the potential contribution of female entrepreneurs to the economy. The association has also voiced their active

³⁹ USAID 'USG Humanitarian Situation Report #4 Fiscal Year 2006'

⁴⁰ International Finance Corporation and the Center of Arab Women for Training and Research 'Women Entrepreneurs in Bahrain, Jordan, Lebanon, Tunisia and the United Arab Emirates: Characteristics, Contributions and Challenges' March 2007.

⁴¹ Lebanese Business Women Association 'Report on the Study of Businesswomen in Lebanon.' 2006.

⁴² *ibid*

⁴³ Randa Hussein 'Promoting Women Entrepreneurs in Lebanon: the experience of UNIFEM' in Gender and Development Vol.5, No.1, February 1997

⁴⁴ Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) 2004.

⁴⁵ *ibid*

criticism of the media for objectifying women instead of celebrating their contribution in the labor market.⁴⁶ The association in September 2006 produced a documentary on women's entrepreneurship in Lebanon, as part of the IFC's Gender Entrepreneurship Markets Institutional Capacity Building project, to promote a better understanding of businesswomen's challenges and opportunities. The Lebanese League for Women in Business, established in June 2006 is a non-profit scientific and cultural association with the goal of empowering women. It has five pillars: Educational and Vocational programs, Incubators, Small and Medium Enterprises, Networking and Advocacy, all aimed towards building entrepreneurial skills of women in Lebanon. The Women's Work Association was established in 1988 and provides vocational and technical education, training and capacity building, communication and information, along with access to science and technology, amongst its various activities.⁴⁷ In 1994, the Working Women League in Lebanon was established which not only focuses on human rights, but is also geared towards improving the working environment of women in the private and public sectors.⁴⁸

Donor Activities for Assistance to Women Entrepreneurs

Foreign donors have been vital for the development of female entrepreneurship, especially in the area of micro credit programs. To this end, the World Bank has been an active donor developing micro finance schemes in Lebanon.⁴⁹ The World Bank is 'also coordinating the development of the upcoming FY07 gender study with the Lebanese Council for Women, The Women's Studies department of the Lebanese American University (LAU), and the League of Lebanese Businesswomen.'⁵⁰ The United States Agency for International Development (USAID) has been financing micro credit schemes for women in Lebanon to encourage female entrepreneurs. The Corporation Housing Foundation and Corporation for Development (CHF/CD) program in Lebanon was planning to expand and work with the Jammal Bank, through funds provided by USAID.⁵¹ Furthermore, USAID's Country Development Strategy - in particular its Strategic Objective 1 - provides micro credit schemes implemented by Al Majmoua, improving women entrepreneurs' access to finance.⁵² The European Union and UNIFEM have also funded projects under the Council for Development and Reconstruction (CDR) such as the 'Assistance Program for Women's Empowerment in Lebanon: Reproductive Health and Economic Empowerment' which was started in 1998 to provide support and services to small businesses run by women.⁵³

The Association Najdeh (established in 1978), a local NGO working for the empowerment of Palestinian refugees in Lebanon, in particular women, has been getting assistance from European donor partner organizations, along with the Canadian and American donors.⁵⁴ Najdeh has been able to operate twelve vocational centres in Lebanon to provide training and develop skills

⁴⁶ International Labor Organization (ILO) 'The Lebanese Businesswomen Association,' 2003

⁴⁷ 'MENA Regional Business Women's Association Directory.' IFC MENA GEM, June 2006

⁴⁸ 'The Working Women League in Lebanon'.

⁴⁹ World Bank Group's Microfinance Institutional Action Plan 1999.

⁵⁰ World Bank Group Lebanon Gender Brief Annual. September 2006

⁵¹ USAID 'Gender Integration in USAID/Lebanon's Program: A Preliminary Assessment,' March 1999.

⁵² *ibid*

⁵³ UNIFEM 'Evaluating the Status of Lebanese Women in Light of the Beijing Platform For Action.' 2002.

⁵⁴ Association Najdeh, 'Palestinian Refugee Women and Development' 1998.

through courses like office management, accounting, interior decoration and carpentry.⁵⁵ Furthermore, the association has established an Income Generating Program (IGP) in 1994, giving loans to projects including 'hairdressing saloons, agriculture, grocery store, sewing, auto-spare parts and construction tools.' With assistance from The Association for the Development of Palestinian Camps', Najdeh began the Al Badia project⁵⁶ which provides a 'commercial outlet for traditional Palestinian embroidery made by women in the refugee camps of Lebanon'. These products are 'an important source of income for women in the refugee camps who work either at home or at workshops set-up as part of the Najdeh embroidery project.'

As part of a regional capacity project that includes Lebanon, the IFC's GEM program has successfully linked businesswomen associations and research centers in five countries (Bahrain, Jordan, Lebanon, Tunisia and UAE), to build the institutions' local capacity to apply GEM-developed survey tools and conduct research on women's entrepreneurship to better meet businesswomen's needs. The project is expected to demonstrate women's contributions to private sector growth, and identify areas of potential technical assistance intervention. A regional report that includes findings on Lebanese businesswomen is forthcoming shortly.

IFC PEP-MENA GEM Program

GEM aims to bring a gender dimension to IFC's investment projects, address gender barriers in the business environment, provide advisory services to financial intermediaries, and deliver training for women entrepreneurs. Along with sub-Saharan Africa, the Middle East and North Africa is one of the program's priority regions.

The IFC's Private Enterprise Partnership for the Middle East and North Africa (PEP-MENA) launched a regional technical assistance and advisory program for women entrepreneurs called Gender Entrepreneurship Markets (PEP-MENA GEM). The Program's goal is to maximize women's contribution to private sector development. The PEP-MENA GEM Program aims to improve women's access in PEP-MENA's four areas of activity: SME and financial market development, business environment improvements, privatization advisory services, and public-private partnerships. The Program targets growth-oriented women-owned SMEs with solutions that facilitate and promote fast track growth.

The regional GEM Program has the following main objectives:

- Demonstrate the potential contribution female entrepreneurship offers to MENA's economic growth.
- Improve female access to private sector jobs, business opportunities, business resources and skills.
- Help increase outreach and impact of Women Business Associations in the public and private sectors.

⁵⁵ ibid

⁵⁶ Leila el Khalidi 'Refugee camp embroidery projects, history, products, museum, where and how to buy.' 2000

These general objectives are based on findings from regional studies of issues affecting women SME owners in the Middle East and North Africa and on the PEP-MENA GEM-commissioned country studies.

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World Bank Group's Microfinance Institutional Action Plan 1999.

List of Useful Resources

The International Finance Corporation's Gender Entrepreneurship Markets (IFC GEM) Initiative

Private Enterprise Partnership - Middle East and North Africa (PEP-MENA)
International Finance Corporation (IFC), World Bank Group
Nile City Towers - North Tower, 2005 C, 24th Floor
Corniche El Nil, Ramlet Boulac, Cairo, Egypt
Phone: +20 2 461 9140 and +20 2 461 9150
Fax: +20 2 461 9130 and +20 2 461 9160
Email: mena-gem@ifc.org
Website: www.ifc.org

For more information on the IFC corporate-wide and regional GEM initiative and a global businesswomen association directory see: <http://www.ifc.org/menagem>

Lebanese Business Women Association

Address: P.O. Box 278, Tripoli, Lebanon
Phone: +961 6 611 858
Fax: +961 6 602 648
Email: krosal_co@hotmail.com
President: Leila Karami

Lebanese League for Women in Business (LLWB)

Address: Getra Center, 4th Floor- El Kal`aa Street
Beirut, Lebanon.
Phone: +9611749399
Website: www.llwb.org
President: Najwa Grace Tohme

The Lebanese Council for Women (LCW)

Address: Labban Bldg. 1, Medhat Pacha Street
Sanayeh, P.O.Box 113-7320 Beirut, Lebanon
Phone: +961 1 742 939 ,+961 3 256 174
Fax: +961 1 736 632 ,+961 1 752 435
Email: info@lcw-cfl.org
Website: <http://www.lcw-cfl.org/>
President: Faikaa Turkiyeh

The Working Women League in Lebanon

Address: Hursh - Ouzai Street - Daaboul Bldg. 2nd Floor
Beirut, Lebanon
Phone: +961 3 237 303
Fax: +961 1 646 413, +961 1 866 806
Email: wwlol@hotmail.com
President: F. Ekbal Doughan

Women's Work Association

Address: Al Tebeneh, Sleiman Al-Masri Bldg., Tripoli, Lebanon
Phone: +961 3 980 547
Fax: +961 6 410 481
Email: wwal@email.com
President: Sabah Mawloud

Association Najdeh

Address: P. O. Box 113-6099 Beirut - Lebanon
Tel.: + 961 1 302079 and + 961 1 703357
Fax: + 961 1 703358
E-Mail: association@najdeh.org.lb

Al Badia

PO Box 113-6099, Beirut, Lebanon
Fax +961-1-703358
E-mail: albadia@cyberia.net.lb

The American Lebanese Chamber of Commerce

(AmCham Lebanon)
Address: 1153 Foch St., Beirut Central District
P.O. Box 175093 Beirut - Lebanon
Tel.: +961-1-985330
Fax: +961-1-985331
info@amcham.org.lb
Website: <http://www.amcham.org.lb/index.asp>

The Chamber of Commerce, Industry and Agriculture in Sidon and South Lebanon

Address: CCI Bldg.
Boulevard Maarouf Saad
Saida , Lebanon
41 Saida, Lebanon
Tel: +961-7-720123 / +961-7-728534 / +961-7-722986
Fax: +961-7-722986
Email: chamber@ccias.org.lb
Website: <http://www.ccias.org.lb/home.php>

Chamber of Commerce, Industry and Agriculture of Tripoli and North Lebanon

Address: Tripoli - Bchara El-Khoury street (Bolvard)
Tel: +961 6 627162 / +961 6 442774-5-6
Fax: +961 6 442042
P.O. Box: 47 Tripoli, Lebanon
E-mail: comindag@dm.net.lb / cicat@inco-tr.com.lb

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