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Access to land, property and immovable assets and women's entrepreneurship

Summary

Women's entrepreneurship contributes to economic growth and social development. It is at the centre of their economic empowerment by contributing to the realization of their economic and social rights, and by creating job opportunities. The present document examines women's entrepreneurial contributions to economic growth and social development. Building on work by the Economic and Social Commission for Western Asia (ESCWA), the document provides an overview of women's land and property rights in the Arab region and their impact on women's economic potential. It also presents global and regional best practices in this area, and sets out related policy recommendations.

The Committee on Women is invited to review the contents of the present document and to comment thereon.

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Introduction

1. The relationship between women’s economic empowerment and women’s entrepreneurship is dynamic and interrelated. Women’s entrepreneurship is directly tied to their ability to access, own and control land and property, which are central to seeking funding from formal financial institutions, especially banks. Assets such as land and property can be utilized as collateral to secure financing for starting a business, investing in an existing business, and sustaining and expanding a business. In contrast, weak women’s entrepreneurship increases their inability to access and control resources. It also contributes to low levels of female economic participation. Increasing women’s entrepreneurship rates can therefore unlock women’s full economic potential, and usher in a new era of economic growth and social development in the Arab region.

2. In general, women in the Arab region access land and property through either inheritance or marriage. However, discrimination against women and discursive practices hamper their access to or use of land and other productive resources to start businesses. Barriers stem from existing legal and regulatory standards, or from their improper implementation. Other types of barriers include social and cultural attitudes and practices related to women’s rights to inherit and own property, and a lack of awareness of women’s inheritance rights and of their rights during marriage and divorce. According to the 2021/2022 *Women’s Entrepreneurship Report*, women’s participation rate in global early-stage business is 4.1 per cent, and women’s participation rate in established businesses is 5.3 per cent.¹ For the Arab region, women’s participation rates in early-stage business are much lower at 2.8–3.4 per cent, except for Saudi Arabia and the Sudan which surpass the global average at 10.3 and 9.0 per cent, respectively.² This may be due to a recent relaxation of regulations in Saudi Arabia, such as allowing women to start a business without a guardian, as was previously required. In the Sudan, many startups are in the informal sector, including in vending, food processing and essential services, thus allowing women to provide basic needs to their families. The average rate for women in established businesses in the Arab region also falls well below the global average, ranging between 1 and 5 per cent, except for the Sudan where the rate is 6.5 per cent. In addition, the 2021 *Mastercard Index of Women Entrepreneurs* (MIWE), which tracks factors and conditions that drive female entrepreneurship, indicates that of the 65 countries on the Index, all nine Arab countries rank bottom at between 45 and 65.³

3. The present document examines women’s entrepreneurial contributions to economic growth and social development, claiming that entrepreneurship is key to increasing women’s economic participation in the Arab region. It presents the interlinkages between women’s low entrepreneurship rates and their rights to own, access and use land and other assets. It then provides an overview of women’s land and property rights in the region, and their impact on women’s economic potential. It also summarizes global and regional best practices, and sets out policy recommendations for consideration by the Committee on Women.

¹ The report defines women’s participation rate in early-stage business ownership as the percentage of women aged 18–64 who own and manage a running business that has paid salaries, wages or made any other payments to the owners for more than three months, but not more than 42 months (3.5 years). The participation rate of women in established business ownership refers to the percentage of women aged 18–64 who own and manage a running business that has paid salaries, wages or made any other payments to the owners for over 42 months (3.5 years).

² The Arab countries included in the report are Egypt, Iraq, Jordan, Lebanon, Morocco, the State of Palestine (West Bank and Gaza), Tunisia and Yemen.

³ The 2021 *MIWE* uses 12 indicators and 27 sub-indicators under the following components: women’s advancement outcomes; knowledge assets and financial access; and entrepreneurial supporting conditions. These components track factors and conditions that support female entrepreneurship across 65 economies, representing 82.4 per cent of the world’s female labour force. The nine Arab countries are Qatar (45), the United Arab Emirates (46), Saudi Arabia (51), Tunisia (56), Jordan (58), Morocco (59), Algeria (60), Lebanon (61), and Egypt (64).

I. Women's entrepreneurship and access to productive assets are key to economic growth and social development

4. Women's entrepreneurship contributes to social inclusion, poverty reduction, and reduced inequalities. It also has the potential to contribute as much as 26 per cent to annual global gross domestic product (GDP), and as high as 47 per cent to annual GDP in the region, by 2025.⁴ However, female entrepreneurs remain an untapped potential in many developing countries, including those in the Arab region.

Box 1. Women's entrepreneurship and sustainable development

Women's entrepreneurship has become increasingly recognized as a potential source of economic and social development. The 2016 [Report of the United Nations Secretary-General's High-level Panel on Women's Economic Empowerment](#) sets out seven principles for a transformative agenda for women's economic empowerment, in line with the 2030 Agenda for Sustainable Development. The report states that empowering women economically is not only the right thing to do, it is also the smart thing to do for human development, economic growth and business. It also stresses the need to support women in creating and growing their own businesses, given that entrepreneurship is critical to achieving the 2030 Agenda.

[Our Common Agenda](#), a 2021 report of the Secretary-General issued in response to the COVID-19 pandemic, also outlines 12 key commitments, including increased efforts to facilitate women's inclusion by investing in the care economy and supporting women entrepreneurs.

A. Women's entrepreneurship contributes to inclusive growth

5. Women-led businesses play an essential role in creating jobs, raising standards of living, and boosting inclusive growth. Research shows that in the United States of America, women-led firms tend to employ on average 2.5 times more women than male-founded firms in the early stages of their business, and up to 6 times more as they become better established.⁵ This enables women to accumulate earnings, assets and economic power that would be unavailable otherwise, thus reducing economic inequality between men and women. Supporting women entrepreneurs can help to create jobs for other women or improve their skills, which can have a multiplier effect in alleviating poverty at the household and community levels.

6. Female entrepreneurship allows women to become financially independent and have more control over their resources, which gives them more decision-making power in their households. This shift in household power dynamics benefits women, their families and communities, as women actively and more equally participate in many aspects of public life. The increase in women's financial security and safety also has the potential to reduce domestic violence because when women have economic means, they are better positioned to leave abusive relationships, because they can support themselves and their children.⁶

7. Numerous studies show that women entrepreneurs make key contributions to household income. The World Bank suggests that women entrepreneurs contribute significantly to poverty reduction, because they channel their earnings and profits to critical social issues.⁷ According to the Harvard Business Review, women

⁴ Jonathan Woetzel and others, [The power of parity: how advancing women's equality can add \\$12 trillion to global growth](#) (McKinsey and Company, 2015), p. 5. Note that the region referred to in the calculation of the 47 per cent in the source is the Middle East and North Africa (MENA) region.

⁵ Women Entrepreneurs Finance Initiative, [Supporting women entrepreneurs in developing countries: what works?](#) (World Bank Group, July 2022), p. 6; Kauffman Fellows, [Women VCs invest in up to 2x more in female founders](#) (March 2020).

⁶ Women's World Banking, [Economic empowerment, financial inclusion, and intimate partner violence](#), 2019.

⁷ World Bank, [Female entrepreneurship resource point – Introduction and module 1: Why gender matters](#).

reinvest 90 cents of every additional dollar of income they earn towards their families' education, health and nutrition compared with 30–40 per cent for men.⁸

8. Women entrepreneurs are also a critical source of knowledge, perspective and innovation. Innovations pioneered by women entrepreneurs tend to disproportionately target and benefit other women, who are often poorly served by solutions designed by and for men. Globally, women represent one in three entrepreneurs offering innovations to national and international markets.⁹ Unlocking women's economic potential can play a crucial role in achieving the Sustainable Development Goals, by providing gender-sensitive solutions to many of today's global challenges.

B. Women's entrepreneurship can respond to emerging crises

9. Some studies suggest that female entrepreneurship is a remedy for economic crises.¹⁰ Consequently, women's access to productive assets and entrepreneurship requires significant support to unleash their economic power, and ensure a sustained and meaningful recovery from the COVID-19 pandemic.¹¹

10. In today's unpredictable global economic environment, women's entrepreneurship can offer great flexibility in adaptation. A case in point is the pandemic, when all entrepreneurs were hardest hit because of their significant engagement in the service sector. According to the World Bank, women entrepreneurs were 5.8 per cent more likely to close their businesses than male entrepreneurs. Despite those odds, almost half of female entrepreneurs worldwide maintained their motivation to sustain their businesses so as to contribute to social causes.¹²

11. According to the Global Entrepreneurship Monitor, female entrepreneurs in the Arab region were 25 per cent less likely to report entrepreneurial exit owing to the pandemic, compared with male entrepreneurs.¹³ Around 37 per cent of women entrepreneurs in the region adjusted their business practices by adopting new digital technologies to bypass pandemic lockdowns. The Sudan and Morocco had the highest rate of female entrepreneurial digital technology adoption compared with male entrepreneurs, measured at an average of 56 per cent and 23 per cent, respectively, for early-stage entrepreneurs and established businesses.¹⁴

C. Land and property rights are vital for women's entrepreneurship

12. The benefits of women's entrepreneurship to families, communities and societies cannot be realized without the promotion of women's land and property rights. Land ownership can enable women to sell or lease their land to generate income. Land can be used as collateral to access funding so as to start and maintain a business. Assets can also determine important factors, such as upscaling businesses to generate more money and increase profits. These critical assets can also increase a business's productivity or growth potential and sustainability. For example, female agricultural entrepreneurs who own land can invest in labour-saving technologies to increase agricultural output, while decreasing time and resource input.

⁸ Jackie VanderBrug, [The global rise of female entrepreneurs](#), 2013.

⁹ Global Entrepreneurship Monitor, [GEM 2021/22 Women's Entrepreneurship Report](#), 2022, p. 15.

¹⁰ Salim Morched and Anis Jarboui, [Does female entrepreneurship add in economic growth? Evidence from twenty-five countries](#), 2018.

¹¹ [Mastercard Index of Women Entrepreneurs](#), 2022, p. 4.

¹² World Bank, [Women entrepreneurs finance initiative invests in over 15,000 women-led businesses amidst COVID-19 crisis](#), 2020.

¹³ Global Entrepreneurship Monitor, [GEM 2021/22 Women's Entrepreneurship Report](#), 2022, p. 31.

¹⁴ *Ibid.*, pp. 132–135.

13. In many cases, land and property can be used as a business location, which reduces overhead costs. Land may also be located close to a woman's home, allowing women to effectively combine unpaid work and work outside the home. This is also true for regions where women's mobility is restricted, which is sometimes the case in the Arab region owing to prevalent gender and social norms. Restrictions on women's mobility decrease their potential for economic growth, as they may prevent them from meeting with suppliers, travelling to sell their products, or accessing credit.

14. Funds that are secured through land and property ownership can also be invested in education, in acquiring skills through trainings and capacity-building, and in creating networks and social capital. Social capital is the combination of the links, shared values and understandings in a society that allow people and community members to have faith in each other so that they can work together.¹⁵ For women entrepreneurs, the creation of informal and formal networks increases their social capital, and is a necessary element for boosting economic growth.

Box 2. Land and property ownership in Egypt and Jordan

A 2023 ESCWA study found that land and property ownership in Egypt and Jordan are positively correlated with women's entrepreneurship. The study also found that women who own land use it for collateral to access business loans. The study also suggests that ownership of land or property is often used as a business site, as office space, or as an agricultural-based business. Furthermore, women living in urban locations in Jordan were more likely to invest in entrepreneurial activities compared with Egyptian women living in urban areas.

Source: ESCWA, [Women's entrepreneurship in the Arab region: assessing the impacts of land and property ownership](#), 2023.

II. Women's access to land and property in the Arab region: challenges and impacts on women's entrepreneurship

15. According to the World Economic Forum, women own less than 20 per cent of the world's land.¹⁶ This is not surprising as 123 countries have laws or practices that discriminate against women in owning and accessing land and property.¹⁷

16. On average, female land ownership in the Arab region does not surpass 4 per cent, and is the lowest globally.¹⁸ Women's land ownership also varies across countries. According to the World Bank's [Gender Data Portal](#), only 0.7 and 3.2 per cent of women own land alone in Egypt and Jordan, respectively, and 1 and 3.3 per cent, respectively, own land jointly. In the Arab region, women's access to and ownership of land and property is mainly facilitated through inheritance rights and marriage, both of which are regulated by often discriminatory personal status or family laws.

17. Women can also accumulate assets through savings; however, there are large gender and regional disparities. On average, men save more money than women in all countries, except for the State of Palestine (the West Bank and the Gaza Strip) where men save 26.4 per cent compared with 29.6 per cent for women, Yemen where men save 15.7 per cent compared with 25.5 per cent for women, and the Sudan where women save roughly 41.3 per cent, which is 0.1 percentage points more than men. Data from 18 Arab countries on

¹⁵ Brian Keeley, [Human capital: How what you know shapes your life](#), 2007.

¹⁶ World Economic Forum, [Women own less than 20% of the world's land. It's time to give them equal property rights](#), 2017.

¹⁷ Organisation for Economic Co-operation and Development (OECD), [SIGI 2019 Global Report: Transforming Challenges into Opportunities](#), 2019.

¹⁸ United Nations Human Settlement Programme (UN-Habitat), [Women and Land in the Muslim World](#), 2018, p. 1.

whether men and women saved any money in the past year (percentage for ages 15+) showed that more than 50 per cent of women in Libya and Saudi Arabia saved money.¹⁹

A. Women's access to inheritance is inadequate

18. In many Arab countries, inheritance rights are primarily based on Islamic sharia law, whereby women receive a defined share of inheritance in accordance with their religious denominations. However, in practice, women are unable to access their shares owing to cultural and social norms. In many cases, women are denied their rightful inheritance shares, and the voluntary renunciation of inheritance rights (*tanazul*) is often forced through threats and intimidation.²⁰

19. For instance, following the death of their husband or father, women are often pressured into giving up their inheritance shares to male family members, such as brothers. This is often predicated on the assumption that a male family member is legally obligated to provide for the family, and is therefore compensated in this way. Widows without children are also pressured to give up their inheritance rights, as it is assumed that they have no heirs to pass land and property to when they die.

20. A study on women's inheritance rights in the State of Palestine²¹ found that women give up their rights to inheritance, which serves as a major safety net, so as not to risk friction within the family. In Egypt, and specifically in rural areas, it is not common practice for women to inherit land and property. Women's inheritance shares are added to larger family shares, which are managed by a male relative.²² Data from Jordan suggests that only a fourth of Jordanian women entitled to property inheritance receive it in full.²³ According to the Jordan Population and Family Health Survey 2017–2018, 11.8 per cent of ever-married women own a house alone, jointly with someone else, or both, while 6.4 per cent own land alone and/or jointly with someone.²⁴

B. Marital property laws are unfavourable to women

21. Women's rights to own and access land and property is also facilitated through marriage. Married women have the right to retain control over pre-marital property. They can also hold titles independently from their husbands, and can also acquire land and property jointly with their husbands through joint marital property. Land and property can also be acquired through dowry (*mahr*), maintenance (*nafaqa*) in the event of a divorce, or through inheritance in the event of the husband's death.

22. Globally, there are different marital property laws that rely on either civil law, common law or Islamic sharia law. Marital property rights include joint and separate property rights. Separate property laws view both spouses as separate individuals that only have rights to individual property that are under their names. In joint marital property law, all properties acquired during marriage are equally split between the husband and wife. This system is often referred to as community property, whereby spouses have separate property during marriage but equal divisions upon divorce. This system is mainly found in the United States of America and some European countries including Austria, Denmark, Germany, Norway and Sweden.

¹⁹ Data retrieved from the World Bank's [Gender Data Portal](#).

²⁰ UN-Habitat, *Women and Land in the Muslim World*, 2018, p. 74.

²¹ Norwegian Refugee Council, *Realities from the ground: women's housing, land and property rights in the Gaza Strip*, 2013.

²² UN-Habitat, *Women and Land in the Muslim World*, 2018, p. 94.

²³ Myriam Ababsa, *The exclusion of women from property in Jordan*, 2017.

²⁴ Jordan Department of Statistics, *Jordan population and family health survey 2017-18*, 2019, p. 245.

23. Many Arab countries, including Egypt, Jordan, Kuwait, Lebanon, Oman, Saudi Arabia, the Syrian Arab Republic, the United Arab Emirates and Yemen, follow a separate property system²⁵. Separate marital property laws place women at a disadvantage, as most of the land and property are often in the husband's name. However, contractual marriage agreements for joint or community property are legally possible under sharia law.²⁶ Some Arab countries like Morocco and Tunisia have enacted statutory laws related to contractual property regimes, which give couples the choice to stipulate in their marriage contract what type of marital property regime they wish to be applied in case of divorce.²⁷ For example, in Morocco, according to Article 49 of the Family Code, each of the two spouses has an estate separate from the other. However, the two spouses may, under the framework of the management of assets to be acquired during the marriage, agree on their investment and distribution. This agreement is indicated in a written document separate from the marriage contract.²⁸ Similarly, Algerian legislation²⁹ allows spouses to agree, under Article 37 of the Algerian Family Code, to hold their property in common or determine their respective shares through stipulations in the marriage contract or a subsequent official contract. In Tunisia, Law no. 91 of 1998 relating to the community of property regime, defines the concept of joint property. This regime is selected by the spouses upon conclusion of the marriage contract or thereafter, and it ensures that spouses have joint ownership of family assets.³⁰

24. However, this separate agreement is not compulsory, and depends largely on the couple's awareness of their options and their willingness to negotiate such agreements prior to their marriage. Although women have the right to stipulate conditions for land and property ownership in their marriage contracts, they are often not aware of their rights.³¹

C. Registration of property is difficult and time consuming

25. Women's access to property rights includes the registration of property, which is a tedious and costly process in the Arab region. According to the World Bank's Middle East edition of *Doing Business*, the region scored 60.2 on the ease of doing business index, where scores range from 0 (difficult) to 100 (easy). The index evaluates eleven dimensions, including ease of starting a business, dealing with construction permits, registering property, getting credit and employing workers. Bahrain, Morocco, Oman, Saudi Arabia and the United Arab Emirates scored between 70 and 80.9, which is higher than the regional average. However, Algeria, Iraq, Lebanon, Libya, the Syrian Arab Republic and Yemen had scores between 31.8 and 54.3.³²

26. The subindex that measures the ease of registering property includes the number of procedures, the time in days, and the cost. The region scored 5.4 in the number of procedures, which is comparable to the East Asia and the Pacific and to the Europe and Central Asia regions, which both received a score of 5.5. However, there are large disparities across Arab countries, ranging from 1 procedure in Qatar to 10 procedures in Algeria. In the State of Palestine, registering and licensing a business is a cumbersome affair that is governed by various entities, which discourages women from pursuing entrepreneurial activities.³³

²⁵ UN-Habitat, *Women and Land in the Muslim World*, 2018, p. 85.

²⁶ *Ibid.*, p. 86.

²⁷ *Ibid.*

²⁸ Morocco, Ministry of Justice, the Directorate of Legislation, *the Moroccan Family Code (Moudawana)*, 2016 (Arabic).

²⁹ Algeria, President of the Republic, Secretary General of the Government, *Family Code*, 2007 (Arabic).

³⁰ Tunisia, *the joint property regime between spouses*, 1998 (Arabic).

³¹ UN-Habitat, *Women and Land in the Muslim World*, 2018, p. 85-94.

³² World Bank, *Doing Business: Middle East and North Africa*, 2020, p. 4.

³³ *Ibid.*, p. 26.

27. The regional average for the time it takes to register property is 26.6 days, slightly higher than OECD high income countries, where it takes on average 23.6 days to register property. However, this is much lower than Latin America and the Caribbean, East Asia and the Pacific, and South Asia. In the Arab region, the time ranges from one to two days in Gulf Cooperation Council countries such as Bahrain, Qatar, Saudi Arabia and the United Arab Emirates, to anywhere between 17 and 76 days in other Arab countries.³⁴

28. The index also evaluates the cost of registering property, which is measured as a percentage of the total value of the property. The regional average cost is 5.6 per cent, with country disparities ranging from 0 per cent in Saudi Arabia to 28 per cent in the Syrian Arab Republic.³⁵ These arduous procedures, which require considerable time and expense, significantly affect women's ability to register their land and property so as to secure land titles. These processes also impede the capacity of vulnerable women, including poor women, women heads of households, widows, illiterate women and women in rural areas, to secure their rights to land ownership.

D. Limited access to credit discourages women from starting a business

29. A lack of assets creates critical barriers to women's entrepreneurship by limiting their ability to use collateral to access financing to start a business. The World Bank's Women, Business and the Law Index notes that access to finance is a major hurdle for women entrepreneurs, which leaves them with an estimated \$1.7 trillion of unmet demand for credit.³⁶ This has profound impact on women's acquisition of wealth over time, and ultimately on alleviating poverty.

30. It is important to consider the reasons that underpin women's engagement in entrepreneurial activities. In the Arab region, the motivation is often out of necessity to generate income and a source of livelihood.³⁷ The region has the largest gender gap in business investments, whereby only 5.9 per cent of women invest in business compared with 9.5 per cent of men.³⁸ Moreover, opportunities in the formal labour market for women are limited or do not accommodate a work-life balance, therefore pushing women into specific sectors and industries, such as agriculture, education and manufacturing. This partly explains why women in the region have the lowest participation rates in the formal labour market, despite women's high rates of education, and why they are overrepresented in the informal economy, often in agriculture, the service sector, and family enterprises.

31. Although women's bank account ownership in developing countries has risen over time, during the period 2014–2017, men's bank account ownership ranged between 60 and 67 per cent, while women's bank account ownership ranged between 51 and 59 per cent. According to the World Bank, the gender gap in account ownership remained at 9 percentage points, impacting women's access to credit and financial services.³⁹ A 2017 study surveyed more than 400 women in six countries across the Arab region,⁴⁰ and revealed that 37 per cent of respondents cited a lack of finance as a major impediment to starting or maintaining a business.⁴¹ The same study indicated that for one in two women, a lack of collateral and assets discouraged them from opening their own businesses. This further explains why only 35 per cent of respondents owned their business,

³⁴ Ibid., p. 27.

³⁵ Ibid., p. 28.

³⁶ World Bank, [How to measure female entrepreneurship?](#), 2022.

³⁷ Four in five women in the Arab region reported job scarcity as a motivation for starting a business, while three quarters reported wealth building and over half reported making the world a better place as startup motivations (Source: Global Entrepreneurship Monitor, [GEM 2021/22 Women's Entrepreneurship Report](#), 2022, p. 99).

³⁸ Ibid., p. 109.

³⁹ World Bank Group, [The drive for financial inclusion: lessons of World Bank Group experience](#), 2021; World Bank Group, [The Global Findex Database: Measuring Financial Inclusion and the Fintech Revolution](#), 2017, pp. xii, 4, 23–25.

⁴⁰ Egypt, Jordan, Lebanon, Morocco, the State of Palestine and Tunisia.

⁴¹ Union for the Mediterranean and others, [Promoting women empowerment for inclusive and sustainable industrial development in the Middle East and North Africa region](#), 2017, p. 13.

while 47 per cent shared the business with other family members.⁴² In Iraq, for instance, limited funding opportunities discourage women from starting a business. In Lebanon, funding is limited to early-stage businesses, and does not support women entrepreneurs in sustaining and expanding their businesses.⁴³

32. Another consequence of limited land and property ownership is that women often do not have credit history and are underrepresented in credit bureaus and registries, which further limits their access to credit.⁴⁴ According to the World Bank, only 37 per cent of women in the region have a bank account compared with 50 per cent of men.⁴⁵ Moreover, many more men than women have bank loans.

E. Limited access to financing pushes women entrepreneurs into low performing economic sectors and impacts their growth potential

33. Lower assets, which limit women's access to finance, may also explain why female entrepreneurs are concentrated in lower performing sectors, such as the service sector rather than the information and communication technology (ICT) sector. Research focusing on the Arab region between 2006 and 2014 found that women-owned firms had lower levels of equity and debt capital: over 70 per cent of women entrepreneurs in the region had businesses with only one to five employees.⁴⁶

34. Constraints in accessing credit also pushes female entrepreneurs deeper into the informal sector, with no social protections such as health insurance and pension schemes. According to the International Labour Organization, micro credit is the only formal loan product available to many women in the Arab region. Although this strategy may be beneficial in the short term for startups, the resources available to women are minimal and insufficient to scale up businesses, increase productivity, or foster business growth. However, when female-owned businesses acquire additional financing, they improve their performance and increase competition.

35. Limited access to financing affects the market focus of businesses and their growth potential. Over half of women entrepreneurs in the region focus on local markets. One in three focus on national markets and more than one in four focus on international markets. In Morocco and Saudi Arabia, however, around 75 per cent of female entrepreneurs focus on international markets.⁴⁷

36. In the eight lowest-ranking economies on MIWE, with scores between 20 and 40, women's ability to thrive as business owners, leaders and professionals remains primarily constrained by a lack of funding, weak higher education opportunities, and structural barriers. This is observed in five Arab countries, namely Algeria, Egypt, Jordan, Lebanon and Morocco.⁴⁸ These constraints were further substantiated in a recent ESCWA study on women's access to loans and property ownership in Jordan, which found a large gender gap in access to formal financing.⁴⁹ The low provision of loans to women-owned businesses in Jordan can be partially attributed to low rates of women's property ownership.

⁴² Ibid. p. 13.

⁴³ ESCWA, Promoting women's entrepreneurship and access to technology in the Arab region: insights from five countries, 2020, pp. 23, 47.

⁴⁴ Banks often use credit history data as a substitute for or in addition to collateral.

⁴⁵ ESCWA computations based on figures for 21 ESCWA member States on male and female account ownership at a financial institution or with a mobile-money-service provider (percentage of the population aged 15+), retrieved from the World Bank's Gender Data Portal.

⁴⁶ Women entrepreneurs in the Arab region are more active than men in three industry sectors, namely wholesale/retail; government, health, education and social services; and manufacturing and transport. (Source: Global Entrepreneurship Monitor, [GEM 2021/22 Women's Entrepreneurship Report](#), 2022, pp. 105, 107).

⁴⁷ Global Entrepreneurship Monitor, [GEM 2021/22 Women's Entrepreneurship Report](#), 2022, p. 104.

⁴⁸ [Mastercard Index of Women Entrepreneurs](#), 2022, p. 13.

⁴⁹ ESCWA and Association of Banks in Jordan, [Investigating the gender gap: loan provision and property ownership in Jordan](#), 2023.

F. Gendered social norms limit women's access to assets and financing

37. Gendered social norms, including those related to access and ownership of land and property, limited access to finance, business networks and information, and female leadership in decision-making positions, severely impact women's entrepreneurship. In Lebanon, for example, women entrepreneurs do not have adequate legal assistance and support to guide them in effectively managing and protecting their businesses.

38. Women's entrepreneurship is also undeniably impacted by other considerations, including a lack of childcare services and opportunities to enter non-traditional employment sectors, such as ICT. Infrastructure for accessing the Internet, and for addressing safety and security concerns regarding restrictions on mobility and increased incidents of cyber harassment and bullying, also severely limit women's economic potential.⁵⁰ As the region undergoes significant political, social and economic changes, it is becoming increasingly pertinent for Governments to address these challenges and their effects on women's entrepreneurship, which could yield a 47 per cent economic boost for the region by 2025.⁵¹

39. The Global Entrepreneurship Monitor cites five main areas that can strengthen enabling conditions for women's entrepreneurship worldwide, namely equal cultural support, equal access to finance, equal access to procurement, favourable regulations for women's entrepreneurship, and family support services. There are national disparities across the seven Arab countries included in the 2022 report in all five areas. In Egypt, Morocco and the Sudan, equal cultural support scored negatively at -1.3, -1.5 and -2.0, respectively, while Saudi Arabia and the United Arab Emirates scored positively at 2.8 and 3.2, respectively. Favourable regulations for women's entrepreneurship scored negatively across five countries (Egypt, Morocco, Oman, Qatar and the Sudan), and access to finance scored positively for all seven Arab countries. Access to procurement also scored positively across all countries except for the Sudan. In Egypt, Morocco, Oman and the Sudan, family support services scored negatively.⁵²

40. The creation and maintenance of an enabling environment is a long-term strategic approach, which requires an overhaul of national policies to better support all five areas mentioned above. A more comprehensive focus on changing cultural stereotypes against women's economic participation, adopting less restrictive financial regulations, and increasing access to finance and family support services, such as childcare and afterschool programmes, can leverage women's entrepreneurial activities across the Arab region.

III. Good policies and practices globally and from the Arab region

41. Increasing interest in women's entrepreneurship, and growing recognition of its contributions to economic growth and social development, has prompted social researchers, economists and financial institutions to focus on evidence-based approaches to increase women's entrepreneurship through various approaches, including land and property rights and favourable business regulations and practices.

A. Good global practices for women's property rights and entrepreneurship

42. Legal reforms, including in the areas of land and property rights, marriage and divorce laws, childcare policies and occupational segregation, can significantly strengthen women's entrepreneurship and unleash women's economic potential. In 2019 and 2020, the United Arab Emirates eliminated the requirement for a wife to obey her husband, replacing it with a framework of mutual respect and good treatment, and introduced

⁵⁰ ESCWA, Promoting women's entrepreneurship and access to technology in the Arab region: insights from five countries, 2020.

⁵¹ Jonathan Woetzel and others, [How advancing women's equality can add \\$12 trillion to global growth](#), 2015, p. 5.

⁵² Global Entrepreneurship Monitor, [GEM 2021/22 Women's Entrepreneurship Report](#), 2022, p. 108.

provisions to guarantee a wife's right to complete her education and work outside the home. The country also mandated that all divorces be authenticated and officiated in court.

43. Drafting new laws on tenure, land redistribution and land reform that are more gender responsive could support an increase in land ownership for women. For example, in the Philippines, the Government adopted a law to remove gender bias in the acceptance and processing of land titles. New title registration forms now include “and/or” between the names of spouses.

44. Sex-disaggregated data are necessary to develop new products, programmes or policies for women-owned businesses. For example, the Bangladesh Bank used sex-disaggregated data to reform its financing policy targeted at women borrowers. Moreover, the Central Bank of Bangladesh issued new regulations instructing banks and other financial institutions to provide collateral-free loans to women entrepreneurs. Such regulations also helped to create dedicated desks at banks to serve women borrowers.

45. Improved access to finance is becoming more focused on financial products and services that are customized to the needs of women-owned businesses, such as digital delivery channels to improve access to loans. These products have proven effective in addressing gendered constraints in developing countries, and have enhanced women's access to finance.⁵³ The Development Finance Company of Uganda Bank developed a women's business programme through a multifaceted portfolio targeting women entrepreneurs, which includes products such as business loans, leases and mortgages. Through this endeavour, women were able to lease equipment to help build their credit history. In addition, group borrowing and land loans were introduced to help women secure collateral. The Bank also provided financial training and business support to women entrepreneurs.⁵⁴

B. Good practices for female entrepreneurship and property rights in the Arab region

46. Several Arab countries have pursued legal reforms to increase women's access to and ownership of land and property. In Egypt, for example, the inheritance law was amended to introduce sanctions on people who do not hand over inheritance to the heir, or who intentionally refrain from giving property documents to the heir. Similarly, in Jordan, a law was adopted in 2011 that imposes a three-month waiting period after death for women to waive their rights to inheritance. In 2020, the waiting period was extended to four months.⁵⁵

47. In Morocco and Tunisia, couples have a choice to draw up joint property management agreements separate from the marriage contract to stipulate conditions for land and property accumulated during marriage. Given that most Arab countries only recognize women's rights to property prior to marriage, this progressive move allows wives to retain wealth accumulated during marriage if they become divorced.

48. Changing social norms and attitudes to women's work and entrepreneurship through the media and information technology is a long-term but crucial process in the Arab region. A television programme in Egypt, *El Mashroua*, about the entrepreneurial aspirations of young adults, altered male viewers' negative attitudes and perceptions of women's employment.⁵⁶

49. Innovative lending strategies and targeted products for women entrepreneurs are key to unlocking women's economic potential in the region. The Lebanese Government partnered with a loan guarantee agency, *Kafalat*, to provide lower interest and loan guarantees with no collateral for new businesses in select sectors.

⁵³ Ibid., p. 26.

⁵⁴ World Bank, [Ready for growth: solutions to increase access to finance for women-owned businesses in the Middle East and North Africa](#), 2013, p. 24.

⁵⁵ However, discriminatory practices such as deception and false transfers of property, and high court fees prevent women from fully exercising their land rights (OECD SIGI 2019 Jordan country profile).

⁵⁶ For more information on the *El Mashroua* television programme, see International Labour Organization, [Constraints and good practice in women's entrepreneurship in MENA](#), 2018, pp. 37–50.

The Lebanese treasury subsidized these loans at an interest rate of 6.1 per cent, and the loans were administered through the central bank. Moreover, in Lebanon, BLC Bank has developed targeted products and services for women entrepreneurs, including training on financial and management skills.⁵⁷

50. Building the capacity of women's business associations to support female entrepreneurs has proven to be an effective strategy to assist women in establishing, running and promoting their businesses. A programme sponsored by the United Nations Industrial Development Organization (UNIDO) brought together several women's business associations in Morocco to support them in developing technical training on management, finance, administration and marketing. As a result, the ITQANE Association, which supports women in the textile industry, helped young entrepreneurs to establish businesses, network with other enterprises, and increase productivity. Women's business associations can also support entrepreneurs in navigating cumbersome regulatory frameworks, such as accessing credit and registering businesses.⁵⁸

Box 3. Digital Enabling Platform in the Arab Region

The Digital Enabling Platform in the Arab Region (DEPAR) is an ESCWA platform designed to support women entrepreneurship in the region. The platform promotes women's entrepreneurship, and offers various initiatives that provide women with the tools and resources required to succeed in the tech world. The platform includes [ecosystem maps](#) developed by ESCWA, showcasing 22 ecosystems to support women's economic empowerment in the Arab region.

One of the initiatives featured on DEPAR is the [Arab Women's Space for Entrepreneurship and Technology](#), a community space designed exclusively for female entrepreneurs, innovators and professionals. This space allows women entrepreneurs to share their knowledge and best practices, collaborate on new projects, and build new partnerships. It offers possibilities tailored to their needs, and provides early-stage entrepreneurs with opportunities to explore the most prominent programmes accelerating women's entrepreneurship in the region.

In addition, DEPAR provides a [directory of courses on technologies for entrepreneurship](#), which provides women entrepreneurs with the essential tools and strategies to build their online businesses, and positions them for long-term success. Women can learn the latest industry trends and how to apply them to their companies, such as using social media and digital marketing to boost their online presence. Moreover, the platform offers access to Arab women's news and success stories, allowing women entrepreneurs to explore the latest news and learn more about innovative strategies and successful businesses in the tech world.

DEPAR also offers the [Entrepreneurs Hub](#), a platform for women interested in conversing with successful women entrepreneurs, developing innovative business models, and sharing stories about the promising future of women entrepreneurs in the Arab region. The hub provides a platform for women to connect, collaborate and learn from one another. Women can access a wealth of knowledge and expertise from other successful entrepreneurs and business leaders by being part of this community.

IV. Policy recommendations

51. The following sections present policy recommendations for consideration by State institutions such as ministries, parliaments and the judiciary, and by financial institutions and the media. The recommendations also target land administration officials and civil society organizations that play a role in increasing women's awareness on their land and property rights.

⁵⁷ World Bank, [Ready for growth: solutions to increase access to finance for women-owned businesses in the Middle East and North Africa](#), 2013.

⁵⁸ MENA-OECD Investment Programme, [Promoting women's entrepreneurship in the MENA region: background report and policy recommendations](#), p. 29.

52. The recommendations are divided under the following two main headings: laws, policies and regulatory frameworks; and awareness-raising, capacity-building and access to data and information.

A. Laws, policies and regulatory frameworks

- Protect women's rights to inheritance by bridging the gap between de jure and de facto inheritance rights.
- Combat renunciation practices by documenting cases and improving women's access to justice.
- Increase the provision of legal and financial assistance, counselling and representation for women's inheritance rights.
- Increase support for dispute resolution mechanisms, such as mediation by third parties, to help resolve issues in ways that do not jeopardize family relations.
- Ensure that women register their marriage contracts to maintain their legal rights in marriage and upon divorce.
- Reform personal status laws to include joint property rights between spouses, so as to allow for equal division of property upon divorce.
- Encourage joint property arrangements and raise awareness on options for men and women where such laws do currently exist.
- Reform land administration policies to ensure that they are more gender responsive, and minimize the number of procedures and the amount of time and money required for property registration.
- Promote the inclusion of women's names in all land tenure documents, including in individual and joint property documents, lease agreements and other contracts.
- Amend legislative frameworks related to women's mobility, and introduce or enforce legislation on women's safety and security in the public sphere.
- Develop women-centred programmes in the banking sector and other financial institutions to develop products and services aimed at women entrepreneurs.

B. Awareness-raising, capacity-building and access to data and information

- Develop media strategies to raise men and women's awareness on women's participation in public life, particularly as entrepreneurs. Media campaigns should focus on inheritance and property rights, and the advantages and disadvantages of different property regimes at the national and community levels.
- Raise awareness on inheritance-related abuses as a form of economic violence against women.
- Document inheritance cases for women to monitor trends and societal changes and transformations.
- Establish information and support centres to help women understand land tenure options and how to access them.
- Invest in collecting sex-disaggregated data on women's access to land and property.
- Support women's business associations across the region to exchange ideas and to share and promote best practices among their members.
- Enhance capacity-building for women's business associations to support women entrepreneurs through regulatory frameworks and procedures.
- Invest in financial literacy programmes for women.
