



UNITED NATIONS  
INDUSTRIAL DEVELOPMENT ORGANIZATION

# Women Economic Empowerment



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## About UNIDO

### Further information

Further information about this project and its activities is available on the UNIDO website: [www.unido.org](http://www.unido.org)

This publication may be downloaded free of charge from the website.

### UNIDO in brief

UNIDO is the specialized agency of the United Nations that promotes industrial development for poverty reduction, inclusive globalization and environmental sustainability.

As of 1 April 2019, 170 States are Members of UNIDO. They regularly discuss and decide UNIDO's guiding principles and policies in the sessions of the Policy Making Organs. The mission of UNIDO, as described in the Lima Declaration adopted at the fifteenth session of the UNIDO General Conference in 2013, is to promote and accelerate inclusive and sustainable industrial development (ISID) in Member States.

UNIDO maintains a field network comprising of 48 regional and country offices around the world.



[www.unido.org](http://www.unido.org)

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Project Spotlight: Algeria, Egypt, Jordan, Lebanon, Morocco, State of Palestine and Tunisia



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## Context



**When women work, productivity, economic diversification and income equality all increase, resulting in fewer people in poverty and greater well-being. Global GDP could increase by more than 25 per cent by 2025 if women played the same role in labour markets as men.**

The economic empowerment of women is key to their achievement of gender equality and is one of the most promising means of lifting millions from poverty, especially in low- and middle-income countries. Women's economic empowerment involves enhancing their ability to participate equally in existing markets through entrepreneurship and decent work, access and control of production, and giving them an increased voice, agency and meaningful participation in economic decision-making.<sup>1</sup> The International Monetary Fund estimates that labour force inequalities between women and men result in economic losses ranging from 10 per cent of gross domestic product (GDP) in advanced economies to more than 30 per cent in emerging economies in South Asia and the Middle East and North Africa.<sup>2</sup>

Research demonstrates that empowering women helps economies grow. When women work, productivity, economic diversification and income equality all increase, resulting in fewer people in poverty and greater well-being. Global GDP could increase by more than 25 per cent by 2025 if women played the same role in labour markets as men.<sup>3</sup> Integrating women into the economy requires boosting women's and girls' educational attainment and access to upskilling and re-skilling opportunities throughout their lives. Over the past 50 years, increased female educational attainment has contributed to an approximately 50 per cent increase in economic performance in Organization of Economic Cooperation and Development (OECD) countries.<sup>4</sup>



**50% increase**  
in economic performance in OECD countries  
contributed by increased female educational  
attainment over the past 50 years



<sup>1</sup> [www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures#?text=Women's%20economic%20empowerment%20includes%20women's%20economic%20decision%20making%20at%20all](http://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures#?text=Women's%20economic%20empowerment%20includes%20women's%20economic%20decision%20making%20at%20all).

<sup>2</sup> [www.imf.org/external/pubs/ft/fandd/2019/03/closing-the-gender-gap-dabla.htm](http://www.imf.org/external/pubs/ft/fandd/2019/03/closing-the-gender-gap-dabla.htm).

<sup>3</sup> [www.imf.org/our-focus/cross-cutting-services/gender-equality-and-empowerment-women](http://www.imf.org/our-focus/cross-cutting-services/gender-equality-and-empowerment-women).

<sup>4</sup> OECD, Gender Equality in Education, Employment and Entrepreneurship: Final Report to the MCM 2012. Available at [www.oecd.org/employment/50423364.pdf](http://www.oecd.org/employment/50423364.pdf), p. 3.

## Challenges to Women's Economic Empowerment

Support offered by financial and non-financial institutions and service providers is often poorly adapted to the particular needs of women, which further limits women's ability to access employment opportunities or start their own businesses.

Although the promotion of women's economic empowerment is critical to closing gender gaps and achieving the goals of the 2030 Agenda for Sustainable Development, significant challenges remain. Despite efforts to promote gender equality, women's global labour market participation remains low, leading to social exclusion and poverty. In addition, cultural norms often discourage women from entering high-growth industrial sectors that are traditionally dominated by men.

Women are more likely than men to be unemployed or work in informal or vulnerable employment. Only 63 per cent of working-age women are employed, compared to 94 per cent of men in that category.<sup>5</sup> Globally, women earn only 77 cents to every dollar earned by their male counterparts and their access to finance and digital services remains

limited, putting them at a disadvantage in pursuing entrepreneurial activities. Even in agrarian-based economies, where women contribute to much of the back-breaking agricultural work, men continue to monopolize control over productive assets. Women also often take on additional unpaid care and domestic work, including childcare, cooking and cleaning.

The overall support ecosystem is not adequately geared to the needs and aspirations of women. Governments and policymakers, often lacking the knowhow needed to deliver on global commitments for gender equality and women's economic empowerment, fail to develop policy measures that address gender-based obstacles, thereby leaving employment opportunities untapped and women marginalized.

5) [www.women.org/en/what-we-do/economic-empowerment/facts-and-figures#:~:text=Women's%20economic%20empowerment%20includes%20women's,economic%20decision%20making%20at%20all.](http://www.women.org/en/what-we-do/economic-empowerment/facts-and-figures#:~:text=Women's%20economic%20empowerment%20includes%20women's,economic%20decision%20making%20at%20all.) Accessed 30 June 2020.



# UNIDO and Women's Economic Empowerment

**UNIDO is a neutral broker between the private and public sectors and uses its unique position to establish common ground and build synergies for mutual benefit.**

The United Nations Industrial Development Organization (UNIDO) provides a cross-cutting approach to support women's economic empowerment by mobilizing its international expertise in a diverse array of areas, including private sector development, vocational training, institutional capacity-building and policy advice. Drawing on its specialized divisions across the Organization, UNIDO offers a range of tools and methodologies to customize a solution fit to every country's development context.

UNIDO is a neutral broker between the private and public sectors and uses its unique position to establish common ground and build synergies for mutual benefit. The private sector – from small local businesses to large multinational firms – has an interest in supporting women's economic empowerment. UNIDO brings these stakeholders to the table along with the public sector to develop innovative solutions that respond to local needs and market priorities.



UNIDO'S MULTIPLE-LEVEL APPROACH TO FOSTER WOMEN'S ECONOMIC EMPOWERMENT

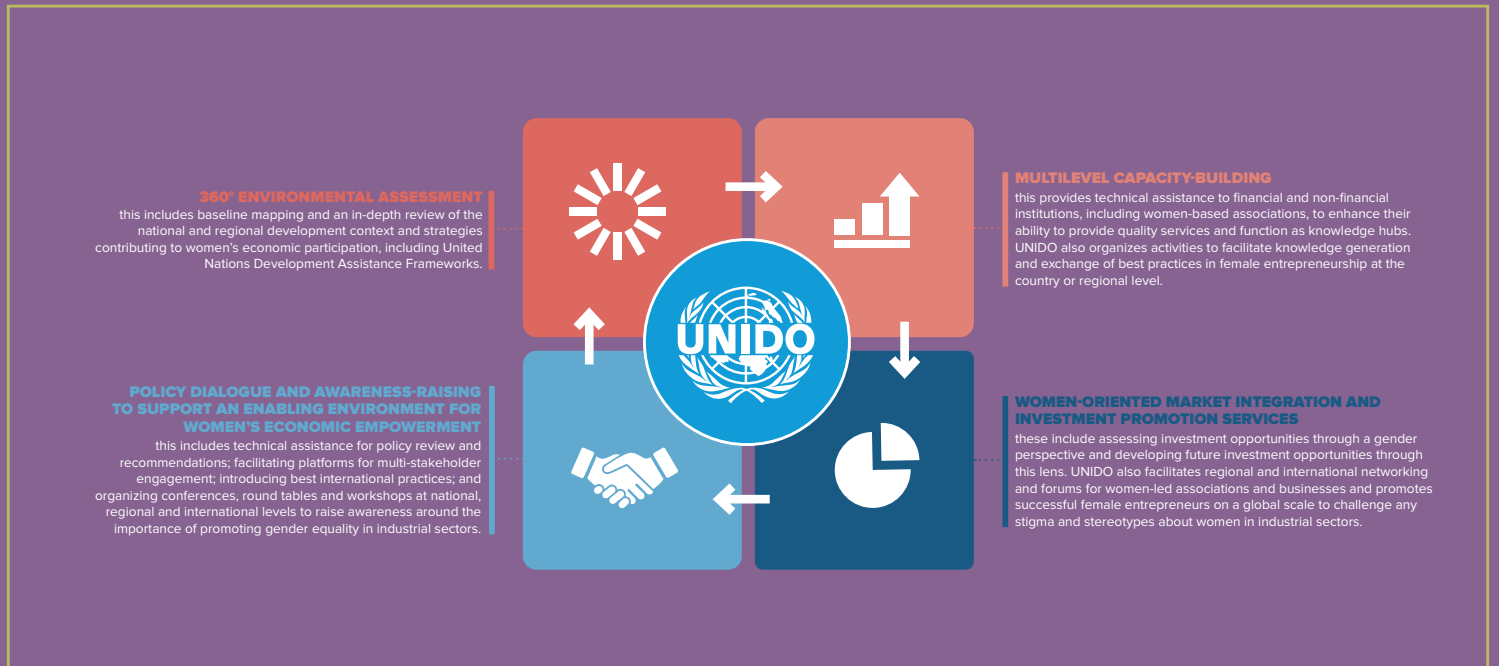
UNIDO solutions use a holistic approach that aims to engage stakeholders at multiple levels simultaneously. Where women's economic empowerment is concerned, UNIDO works directly with women entrepreneurs, associations, and small- and medium-sized enterprises to build capacity. The Organization also collaborates with private and public institutions that provide financial and non-financial services to entrepreneurs and small- and medium-sized enterprises, to build their capacity for services provision. UNIDO also engages with governments to develop a policy and regulatory environment that addresses bottlenecks hindering women's economic empowerment.



# UNIDO's Tailored Approach



Grounded in the belief that women's economic empowerment is crucial to achieving inclusive and sustainable industrial development, UNIDO delivers modular and comprehensive solutions to enhance women's participation and access to economic resources and opportunities. This highly adaptable model is structured in the form of individual and customizable building-blocks to respond to the particular challenges and requirements of each situation.



# UNIDO, Women's Economic Empowerment and the Sustainable Development Goals



UNIDO interventions are designed for scaling up. While individual projects have tangible impacts at the local level, by widening interventions it is possible to achieve a larger development impact at the country level, contributing to national and international development objectives, such as the United Nations Sustainable Development Goals, through at-scale partnerships with the private sector, international financial institutions and other development partners. UNIDO interventions for women's economic empowerment contribute directly to the following Goals:



## Project Spotlight: Algeria, Egypt, Jordan, Lebanon, Morocco, State of Palestine and Tunisia



### AT A GLANCE

<b>Title:</b>	Promoting Women's Empowerment for Inclusive and Sustainable Industrial Development in the MENA region – Phase I
<b>Partners:</b>	MENA women's national associations of Egypt, Jordan, Lebanon, Morocco, State of Palestine and Tunisia
<b>Donor:</b>	Italian Agency for Development Cooperation
<b>Budget:</b>	€1,436,071
<b>Countries:</b>	Algeria, Egypt, Jordan, Lebanon, Morocco, State of Palestine and Tunisia
<b>Duration:</b>	2015 - 2018
<b>Objective:</b>	Enhance women's economic inclusion in the MENA region by harnessing the potential of female entrepreneurship.

### CONTEXT

Although the Middle East and North Africa (MENA) region experienced relatively high economic growth over the last decade, unemployment rates remain significantly above global averages, in particular among women and young people. The MENA region is one of the youngest regions in the world, with more than half of its total population under the age of 25. The region also has high youth unemployment,

with approximately one out of four young people out of work. This number nearly doubles for young women. The unemployment rates remain high and female labour force participation rates remain low owing to a series of factors, including inhibitory regulatory systems, lack of – or poorly adapted – services, and the absence of investment opportunities to foster entrepreneurship.

### APPROACH

This regional project takes a holistic and inclusive approach to tackling the specific challenges faced by women entrepreneurs, and also the barriers impeding those women aspiring to become entrepreneurs. Working with governments and regional stakeholders, the project contributes to policy development to improve the business environment for female entrepreneurship. The project also builds the capacities of MENA women's business associations to provide tailored business development services of good quality to women entrepreneurs. Lastly, UNIDO works with the private sector to improve access to investment and partnership opportunities for women-led businesses. Since 2015, the project has had the endorsement of the intergovernmental Union for the Mediterranean.

### IMPACT AND RESULTS

✓ Inclusion of UNIDO recommendations in the Declaration of the Ministerial Conference of the Union of the Mediterranean on Strengthening the Role of Women in Society, adopted in Cairo on 27 November 2017;

✓ Report on the development of women's entrepreneurship in the MENA region based on a survey of **1,400** women entrepreneurs in Algeria, Egypt, Jordan, Lebanon, Morocco, State of Palestine and Tunisia, published and endorsed by respective ministries of industry;

Membership in women's business association increased by **42 per cent**;

Number of entrepreneurs that created or expanded their businesses as a result of support from women's business associations increased by **175 per cent**;

Support for the development of a strategic plan to establish a regional consortium of associations supporting the development of women's entrepreneurship in the MENA region;

Promotion in Europe of **170** women-led business proposals, of which 6 developed new business partnerships and 25 had ongoing business negotiations by the end of the project.



## Project Spotlight: Algeria, Egypt, Jordan, Lebanon, Morocco, State of Palestine and Tunisia



### AT A GLANCE

<b>Title:</b>	Promoting Women's Empowerment for Inclusive and Sustainable Industrial Development in the MENA region – Phase II
<b>Partners:</b>	United Nations Food and Agricultural Organization (FAO); United Nations Entity for Gender Equality and the Empowerment of Women (UN-Women); ministries of industry, agriculture, women and social affairs
<b>Donor:</b>	Italian Agency for Development Cooperation
<b>Budget:</b>	€12,895,560
<b>Countries:</b>	Algeria, Egypt, Jordan, Lebanon, Morocco, State of Palestine and Tunisia
<b>Duration:</b>	2019 - 2022
<b>Objective:</b>	To empower women's economic participation in both rural and urban areas of seven MENA countries by supporting the development of women-led micro, small- and medium-sized enterprises in selected gender-sensitive value chains.

### CONTEXT

In May 2018, the UNIDO women's economic empowerment flagship project, "Promoting Women's Empowerment (PWE) for Inclusive and Sustainable Industrial Development in the MENA Region" was completed. The successful first phase of this project, funded by the Government of Italy and endorsed by the Union for the Mediterranean, relied on strong partnerships with the ministries of industry and women's business associations

of the participating countries. Drawing on the achievements, lessons learned and challenges identified during the first phase, UNIDO and its partners designed a second phase to scale up efforts to empower women in both rural and urban areas and to provide working-age women with increased business and job opportunities, by supporting the development of women-led micro, small and medium-sized enterprises in selected gender-sensitive value chains.

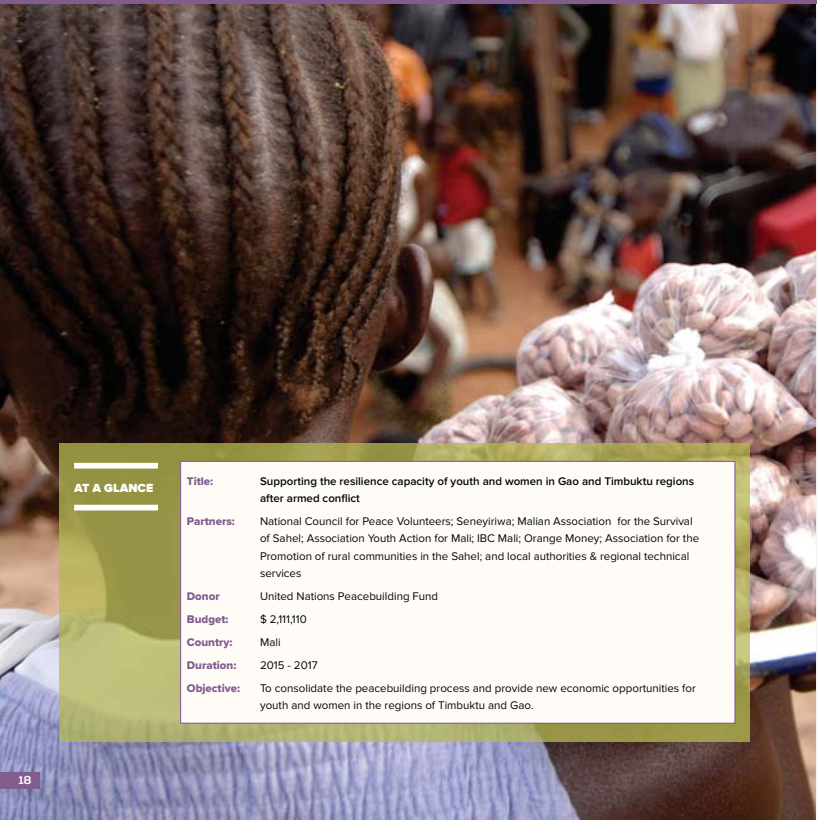
### APPROACH

Building upon a gender-sensitive value chain development approach and following the same holistic vision as that adopted in phase I, the project is tackling the main challenges faced by women-led micro, small and medium-sized enterprises – included self-employed women – including access to finance, markets, technology and networks, through country-tailored interventions, while at the same time facilitating regional-level policy dialogue to create a more conducive business environment for women's economic empowerment across the MENA region. The project aims to provide technical training measures in such areas as financial literacy, marketing, quality, certification, information and communications technology and agriculture to at least 14,000 beneficiaries, at least 60 per cent of whom are women and girls from rural areas. In addition, at least 350 companies from each country will be supported throughout the process of their creation or growth, as appropriate, of which at least 60 per cent are to be female-led businesses.

### EXPECTED IMPACT AND RESULTS

- ✓ At the regional level, policy reforms to promote women's empowerment in the MENA region are to be drafted; and a consortium of MENA women's business associations' established.
- ✓ At country level, the project aims to:
  - Increase the number of female clients in formal financial institutions;
  - Promote the introduction of new mechanisms and financial products to facilitate women's access to finance;
  - Increase support for sales by women-led micro, small and medium-sized enterprises on local and international markets, including through e-commerce platforms;
  - Support the development by women-led micro, small and medium-sized enterprises of new business partnerships and their investment in new technologies;
  - In selected gender sensitive value chains, interventions will help lead to:
    - Increase in volume of production and sales in supported companies;
    - Increase in number of registered women-led companies and income-generating activities in the selected value-chains;
    - Increase in share of women employees contributing to a pension scheme in private companies along the selected value-chains.

## Project Spotlight: Mali



### AT A GLANCE

<b>Title:</b>	Supporting the resilience capacity of youth and women in Gao and Timbuktu regions after armed conflict
<b>Partners:</b>	National Council for Peace Volunteers; Seneyriwa; Malian Association for the Survival of Sahel; Association Youth Action for Mali; IBC Mali; Orange Money; Association for the Promotion of rural communities in the Sahel; and local authorities & regional technical services
<b>Donor:</b>	United Nations Peacebuilding Fund
<b>Budget:</b>	\$ 2,111,110
<b>Country:</b>	Mali
<b>Duration:</b>	2015 - 2017
<b>Objective:</b>	To consolidate the peacebuilding process and provide new economic opportunities for youth and women in the regions of Timbuktu and Gao.

### CONTEXT

The security crisis that has shaken Mali since March 2012 and the occupation of two-thirds of the country by armed separatist groups and narco-terrorists has undermined inter-community relations and disrupted economic activities. As a result, the situation of women has deteriorated and many are confined, forced into marriages and forbidden from engaging in income-generating activities. In the face of

such challenges, the UNDP-UNIDO joint project aimed at consolidating the peacebuilding process and providing economic opportunities to youth and women in six conflict-affected areas in the regions of Gao and Timbuktu. The project was implemented in the framework of the Immediate Response Facility (IRF) of the United Nations Peacebuilding Fund with an initial duration of 18 months.

### APPROACH

The project builds on the Innovation, Development and Entrepreneurship for All (IDEA) programme designed to promote youth and women entrepreneurship and facilitate their integration into the formal economy through a modular and flexible approach. IDEA consists of 5 steps: (1) Identifying/evaluating value chains and market opportunities; (2) skills development; (3) incubation and acceleration services; (4) developing clusters and networks; (5) ensuring sustainable enterprise growth.

The project targeted specific interventions on local value chains with a high growth and employment potential and craft trades. The project enhanced the capacities of aspiring entrepreneurs and women's productive networks through business, technical and managerial skills development. In addition, it facilitated access to finance through an innovative mobile banking grant scheme allowing beneficiaries to jump-start their productive activities in the absence of operational micro finance institutions in targeted areas.

### EXPECTED IMPACT AND RESULTS

- ✓ **19** women groups trained in agro-processing & quality management; **15** groups equipped;
- ✓ **200** women trained in financial literacy, business plan formulation, marketing & entrepreneurial skills;
- 12** women groups trained in improved agro-pastoral techniques;
- 200** women trained in administrative and financial management of associations;
- 45** female trainers trained in effective group dynamic & management;
- 27** women groups funded by mobile banking;
- 961** women successfully developed income generating activities (processing of dairy products, cereals, fruits & vegetables, meat processing);
- 1** trade fair organized in Gao.



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