



ISSUE PAPER - September 2020

WOMEN ON THE VERGE OF AN ECONOMIC BREAKDOWN:

Assessing the differential impacts of the economic crisis on women in Lebanon

Nisreen Salti and Nadine Mezher

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Produced by UN Women Lebanon
Text: Nisreen Salti and Nadine Mezher
Editor: Roshni Menon
Design: Farah Hesham

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The majority of the data in this report are based on calculations by the authors, unless otherwise cited.

Cover photo: UN Women/Joe Saade



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List of acronyms

COVID-19	Coronavirus disease 2019
CPI	Consumer Price Index
CRI	Consultation and Research Institute (an economic research firm in Lebanon)
ESCWA	Economic and social commission for western Asia
EU	European Union
FENASOL	Federation Nationale Des Syndicats Des Ouvriers Et Employes Au Liban, or the National Federation of Employees' and Workers' Union in Lebanon
GBV	Gender-based violence
GDP	Gross domestic product
IMF	International Monetary Fund
LBP	Lebanon pound (currency unit)
LFHLCS	Labour Force and Household Living Conditions Survey
MENA	Middle East and North Africa
NPTP	National Poverty Targeting Program
SMEs	Small and medium enterprises
SGBV	Sexual and gender-based violence
UNAIDS	Joint United Nations Programme on HIV/AIDS
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Fund for Population Activities
USA	United States of America
USD	United States dollar (currency unit)
VAT	Value-added tax
WB	World Bank
WFP	World Food Programme

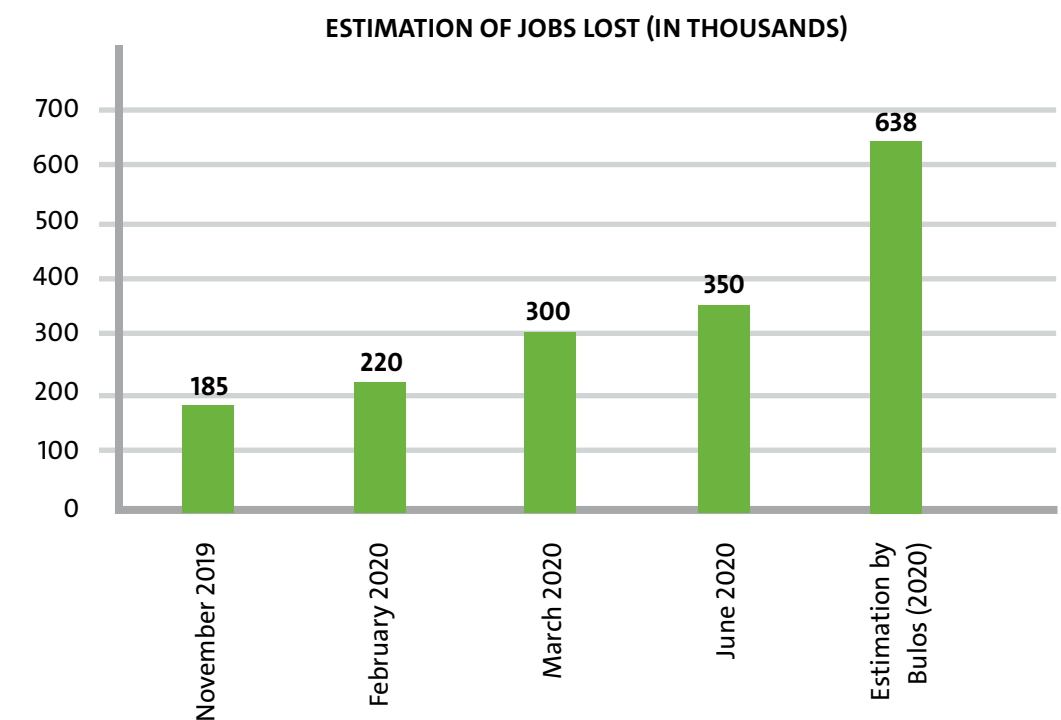
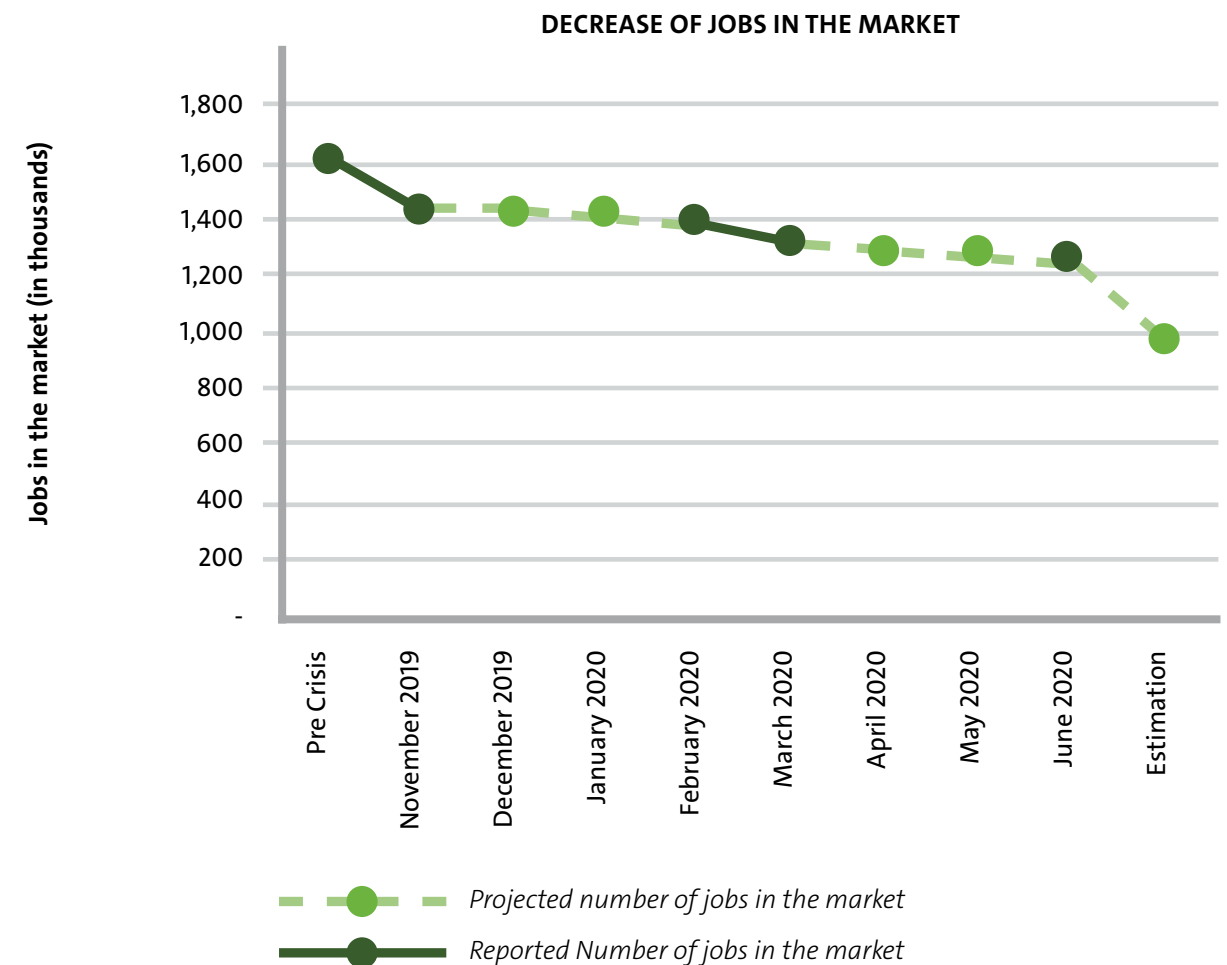
Executive summary

This paper examines the differential effects that the economic crisis in Lebanon has, and will have, on women. The motivations behind adopting a gendered perspective on the crisis are twofold: to expose underlying structural inequities that exacerbate the impact of the crisis on women, and to propose policies that might mitigate some of these effects. These two exercises are relevant and timely for any work on the management of and recovery from the ongoing crisis, even work that fails to acknowledge, let alone redress, the latent gender skew.

The scale of the crisis in Lebanon is monumental. While it is currently trying to curb the spread of the worldwide COVID-19 pandemic, which began in early 2020, and contending with the devastating impacts of an explosion in Beirut on 4 August 2020, Lebanon was already mired in an unprecedented economic crisis. It is estimated that more than half (55 percent) of the population was living below the poverty line by May 2020, a rise from 28 percent in 2019 (ESCWA 2020). Public debt-to-gross domestic product (GDP) was also the third highest in the world. By the end of 2020, it is estimated that real GDP will have lost a fourth—or 25 percent—of its value since 2017. The unemployment numbers are equally bleak: by November 2019, about 185,000 jobs—or 11.6 percent of pre-crisis jobs—were already lost and this estimate was revised upwards to more than 220,000 jobs in the private sector lost by February 2020 (Lebanon Opportunities 2020). Some experts put that number even higher at 300,000—or 18.8 percent of all pre-crisis jobs shed—by the end of March 2020 (International Crisis Group 2020). The more recent InfoPro survey in June 2020 estimates a job loss of 350,000, and an unemployment rate of 30%. Finally, one source even estimates the unemployment rate to have gone up to 40 percent (Bulos 2020). These trends are illustrated in figure 1. In this context, the COVID-19 pandemic and additional pressures generated by the deadly blast in Beirut have accelerated the economy's spiraling descent.



Figure 1: Accelerating unemployment in Lebanon (in thousands)



Source: Various business reports.



Photo: UN Women/Joe Saade

Women were at a substantial disadvantage even before the economic downturn, therefore more vulnerable to the devastating effects of the economic crisis. Consequently, as the country falls deeper into an economic, banking and fiscal crises, it is expected that Lebanon will endure painful losses that will not fall equally on everyone. Key findings on the differential impacts of the crisis on women are provided below.¹

1. Women in Lebanon have already experienced—and will continue to experience—acute reductions in labour force participation and employment during the crisis.²

Based on analysis undertaken by the authors, a 25 percent contraction in real GDP from 2017 to 2020 is expected to have increased the women's unemployment rate from 14.3 percent before the crisis to 26 percent by September 2020 (refer to figure 2). This translates to a 63 percent increase—from 81,200 to 132,500—in the number of women in unemployment—or 51,300 more women in unemployment in June 2020 as compared to 2018/2019. However, these projections are likely conservative lower bound estimates of the true effect of the economic contraction on employment in general, and on female employment in particular. This is because basic labour market statistics for women show a deterioration in not

only employment, but also in women's participation in the labour force. In real terms, this means greater numbers of women are not only losing jobs, but also exiting the labour market altogether—that is, no longer looking for work—in Lebanon.

A conservative estimate of the resulting female *exit*³ from the labour force—that is women who are no longer looking for jobs—is expected to be almost 40,000-strong by October 2020. However, there are several labour market dynamics at play at the household-level—that is, some women may also have to enter the labour market due to the impact of an unemployment shock (i.e. job loss by the main breadwinner) on a household. Yet, it is expected that the number of women entering the labour market will be smaller than women ultimately exiting the labour force during this crisis. Therefore, even in a context where it is assumed that some women are voluntarily choosing to leave the labour force, the impact of the economic crisis on women's economic inactivity is significant.

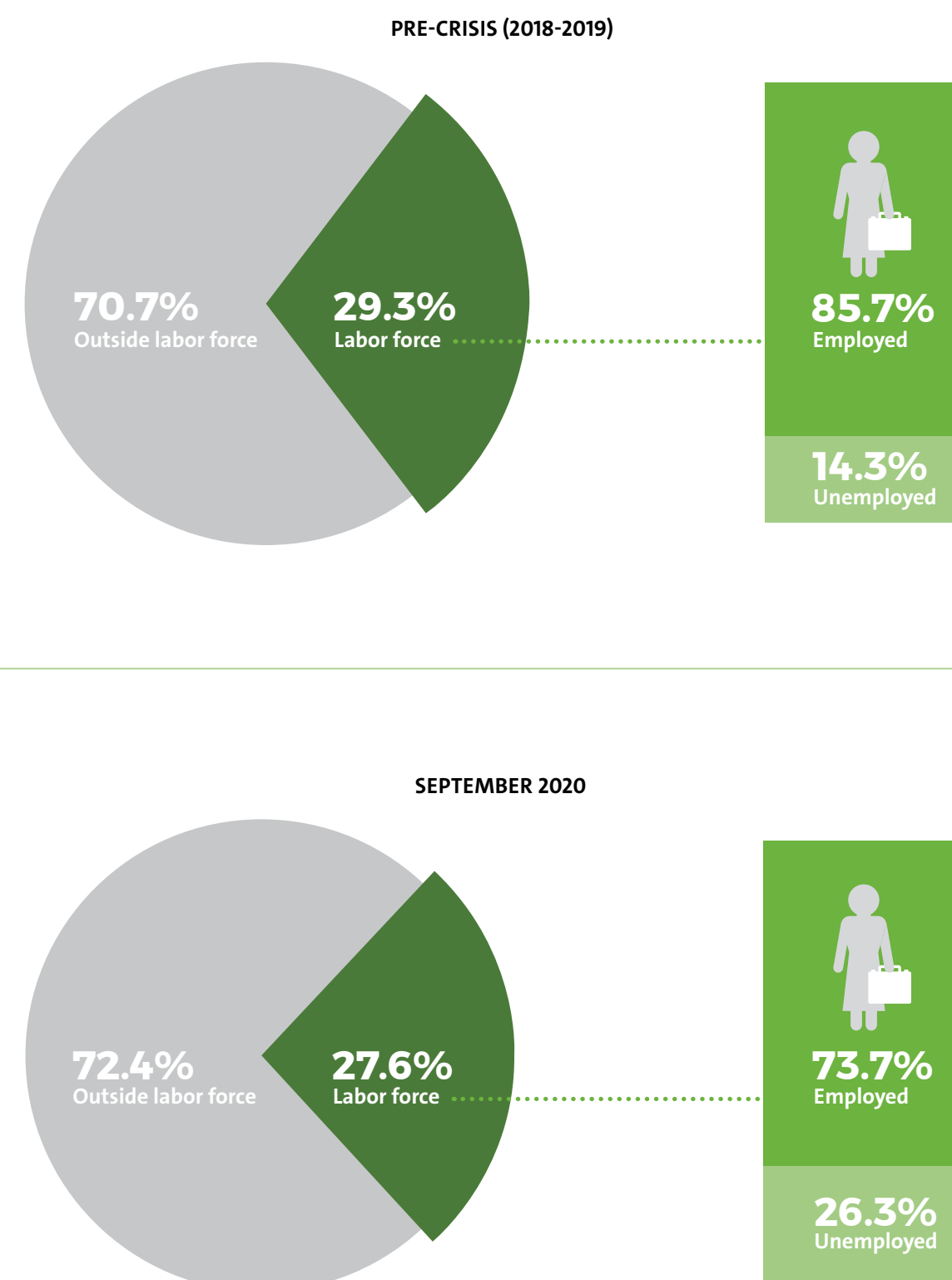
The number of jobs lost to women is estimated to be 106,750. Some of these women will join the unemployed, others will exit the labor force. It is expected that the number of employed women can be expected to drop by 22 percent.

¹ This paper was written before the Beirut Blast and it mostly covers the first half of the year. The events, implications and losses are still unknown and being assessed by several organizations. It therefore should be noted that the crisis is still unfolding and the findings reported should be read with caution. The situation is continually changing, and the available data needed to describe the situation and estimate its potential effects are at best sparse and incomplete.

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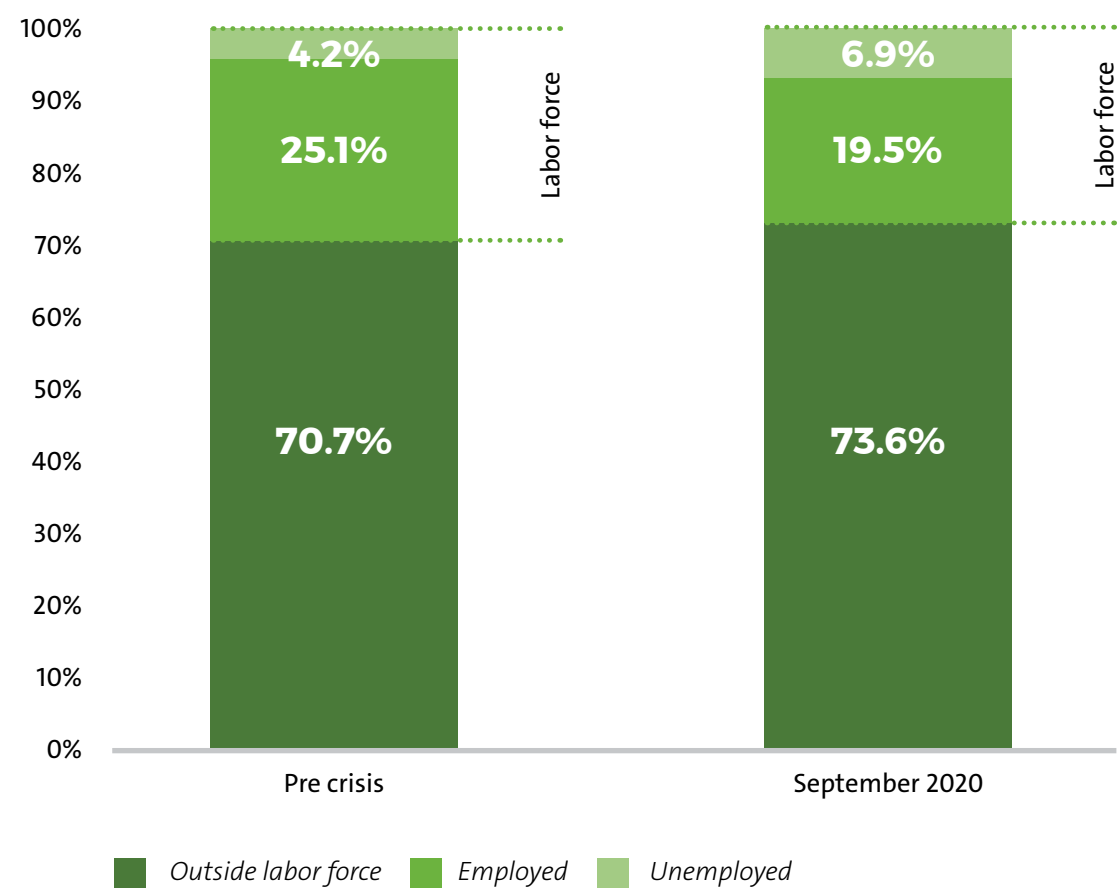
³ Note that labour force exit refers to people (in this case, women) who choose for various reasons to no longer look for jobs. In this way, they are completely outside the labour market. This is in contrast to unemployed women: while they may not have jobs, they are still actively looking to be employed, and therefore still part of the labour force.

Figure 2: Labour market statistics for women before and during the crisis.



Source: LFHLCs (pre-crisis) and authors' estimates (September 2020). Note: these figures use job loss data up to June 2020, but an estimate for exit from the labor force by discouraged workers for October 2020. Since the economic downturn has continued past June, the figures likely underestimate the number of jobs lost which was also affected by the pandemic and the August 4 explosion.

Figure 3: Changes in the labour force before and during the crisis: Participation and employment / unemployment rates for women



Note: These figures use job loss data up to June 2020, but an estimate for exit from the labour force by discouraged workers for October 2020. Since the economic downturn has continued past June, the figures likely underestimate the number of jobs lost which was also affected by the pandemic and the August 4 explosion.

In addition, women are more likely than men to be in part-time employment. In Lebanon, women tend to be far more concentrated in jobs that involve fewer than 30 hours of work per week, with one fifth of all employed women working in such jobs compared to fewer than 8 percent of all working men (LFHLCs). Female labour has far higher underutilization rates—that is, women often work less. One reason for this may be because they tend to have vulnerable or casual employment; another may be because some women have greater care responsibilities at home and are thereby unable to work as much as their male counterparts outside the home. To the extent that these jobs are more likely to be eliminated first, more women stand to lose their employment and it may well be that women are more highly concentrated in the 350,000 jobs already lost. Finally, the sectors within which women workers are particularly concentrated—banking, healthcare and education—are expected to be particularly hard hit during the crisis. The loss of jobs in banking in particular, is expected to have significant knock-on impacts as these are formal positions, with benefits and health insurance.

2. The quality and types of employment women will have access to will deteriorate during the crisis.

Where previous homemakers may enter the labour force (see above), they will often be forced into informality, precarious, hazardous or part-time work. This is due to the economy’s chronic failure to generate adequate jobs thus far, the decrease in reservation wage⁴ in response to an income shock that will have driven these women into the labour force, and the rising rate of unemployment in the country. Estimates based on the assumption that the risk of losing one’s job is independent of its formality and that any new female entrants to the labour market will likely take on informal work, result in the prediction that there will be a 7.1 percent increase in the rate of informality in female labour during the crisis.

4 In labour economics, the reservation wage is the lowest wage rate at which a worker would be willing to accept a particular type of job.

3. Women contend with the livelihood and wellbeing impacts of their own job losses, whilst also shouldering the burden of jobs lost to men. This translates into a feminine skew in vulnerability, potentially pushing many more women into poverty.

The number of women who have moved from employed to either unemployed and looking for work, or unemployed and discouraged, and therefore, technically outside the labor force (estimated to be 106,750) can take a direct toll on women’s livelihoods and wellbeing by reducing earnings and non-wage benefits and opportunities that come with employment. But women also shoulder the burden of jobs lost to men, as a setback to the livelihood and benefits of the whole household. Rising unemployment, combined with skyrocketing inflation, threatens to push over two thirds of the Lebanese into poverty. The data available from the period before the crisis indicate a feminine skew in vulnerability, if not in money-metric poverty. The reality is that even with parity in the poverty rates, poverty adds to the burden on women of caring for the household, managing unpaid care work at home with more limited resources, and contributing financially. Furthermore, the most vulnerable segment of the population has a high concentration of female-headed households, putting these households at greater risk of falling below the poverty line.

4. More girls face the risk of being deprived of the opportunity to attend private schools during the crisis. This is both due to the loss of incomes within families and deleterious coping strategies that favor boys’ education over girls.

A significant gap exists in Lebanon in terms of educational achievements between public and private education, which in turn is reducing equality of opportunity particularly between boys and girls. Salehi-Isfahani, Belhaj Hassine and Assaad (2013) show a serious gap in learning outcomes (the largest among 10 MENA countries they look at) between the top quintile (primarily private schools) and bottom quintile (largely public schools) of performers in both math and science. On the eve of the economic collapse, there was a surge in enrollment levels in public schools, amounting to a 15 percent overnight increase in public school enrollment (Babin 2020). With a feminine skew in public schooling (as opposed to private school) already in place before the crisis, more girls will now be deprived of the opportunity to attend better quality schools. Mansour and Karam (2012) also report significantly higher rates of violence and harassment in public schools than in private schools.

These trends do not take into account more deleterious coping strategies adopted by households during times of duress, such as marrying off girls and sending children to

work, which end up denying children education altogether (SGBV Taskforce 2019). With their ability to provide now further impaired by the current economic collapse, many more households are at risk of resorting to such coping strategies. When close to a third of men (and 12 percent of women) believe that it is more important to educate boys than girls (Mansour, Deeb, et al. 2017), there is a fear that these coping strategies are likely to compromise girls’ wellbeing before they do boys’.

5. Retirees and older adults, particularly women, are at risk of losing substantially during the crisis.

Data from 2012 indicates that no more than 15 percent of the population aged 65 and above benefits from a pension plan (Jarmuzek and Nakhle 2016). No data is available on the gender breakdown of retirees, but it is known that women constitute the clear majority of both public and private sector retirees in education. The continued depreciation of the Lebanese Pound and the reliance on imported goods, combined with the galloping inflation rate, will substantially erode the value of retirement funds.

Women, in particular, also make up a larger proportion of the elderly without pensions as data shows that they are less likely to be employed outside the home and when they do work, they are more likely to be marginalized in casualized, informal labour. Therefore, older women, who have no other means of support, face a potentially dire future.



Photo: UN Women/Joe Saade

6. The crisis is set to harm women's physical and mental health, as well as maternal and infant mortality rates. This is especially alarming for women refugees in Lebanon.

Physical health: At the intra-household level, women's sense of security is reduced during economic crises, as job loss and poverty increase their dependence on men for shelter and financial support. When households' budget constraints are tightened during an economic crisis, further declines in women's status, rights and control over productive assets and resources lead to a prioritization of boys' and men's needs to the detriment of girls and women (Mohindra, Labonte and Spitzer 2011). At the macroeconomic level, governments in crises typically operate in a very tight fiscal space and tend to cut funding for health and education. The seven percent spending reductions on health and education proposed in the 2020 government budget in Lebanon over the 2019 budget are a case in point (Institut des finances 2020). This is likely to impact the most economically vulnerable segments of society.

Maternal and infant mortality: General studies have also found that maternal mortality rates rise during economic crises due to the higher number of unattended births at home, and the inability to afford ante- and postnatal care (Stavropoulou and Jones 2013). With many Syrian refugee women with unmet antenatal care needs even before the crisis (Benage, et al. 2015, Balinksa, et al. 2019), economic hardship may push more Syrians to forego standard antenatal care.

Mental health: While some studies demonstrate that recessions have a more deleterious effect on the mental health of men (Gili, et al. 2016), Syrian refugee women in Lebanon were already reporting worse mental health by November 2019, while Syrian refugee girls were reporting heightened feelings of insecurity (SGBV Taskforce 2019). In the context of the COVID-19 pandemic, research demonstrates that nurses and frontline workers—many of whom are women in Lebanon—are more susceptible to severe symptoms of anxiety, depression, insomnia and distress (Lai, et al. 2020). In fact, signs of the psychological distress after the advent of the COVID-19 emergency have already started to show and are likely to unfold well after the urgency of the response has passed (Al-Akhdar 2020, Issa 2020).

7. The economic crisis is exacerbating gender-based violence (GBV), particularly amongst Syrian refugee women living in Lebanon.

Even before the crisis, women in Lebanon suffered from high rates of GBV, with 31 percent reporting having experienced intimate partner violence and 60 percent

reporting having experienced sexual harassment at one point in their lives. Evidence that GBV has risen since the onset of the crisis is rampant: the rapid assessment conducted by the SGBV taskforce in November of 2019 found higher rates of domestic violence against women among Syrian refugees (SGBV Taskforce, 2019); rates of GBV have risen among the Lebanese too according to reports by call centers and help lines. Domestic abuse was especially acute during the COVID-19 lockdown and curfews (Azhari 2020). The Internal Security Forces further report a 184 percent increase in reported cases of sexual assault and harassment during the lockdown (Internal Security Forces 2020). Migrant workers, already largely defenseless before the crisis, are also exposed to this heightened risk of violence and abuse. Accounts of abuse and exploitation since the crisis and the lockdown abound.

8. The crisis will curb women's institutional rights and advancement.

With the budget allocated for women's affairs and gender equality first slashed in the 2019 budget and then entirely eliminated in the crisis government headed by Diab, reforms to promote women's equality will likely not occur. Gender equality tends to be perceived as less of a priority during times of crises, and the institutional gains from before the economic collapse lose some of their momentum in the face of the socio-economic losses suffered by women (Karamessini and Rubery 2013, Rodriguez 2013).⁵

Recommendations

The consistently high concentration of women among the more economically vulnerable means that a progressive reform agenda will be needed to correct pervasive gender inequities. Policy measures to improve the lives and livelihoods of women in Lebanon across three broad areas are listed below.

Reforms to reduce structural inequalities, achieve greater stabilization and to ensure growth is equally distributed (and redistributed where possible):

- **Reform the current tax structure to address inequities:** Lift regressive indirect taxation regimes such as the tax on telecommunications, value-added tax (VAT) and customs tax, all of which impose a heavier relative toll on those living in poverty. Meanwhile, impose heavier direct taxes on wealth, property, capital gains and interest income, all of which are more concentrated both among men and among the wealthy.

⁵ See for example (Francis and Creidi 2020).

- **Introduce a functioning and well-enforced regulatory regime:** Because Lebanon is marked by extremely high levels of market concentration in domestic markets, it is necessary to impose a functioning and well-enforced regulatory regime, including effective competition laws, to limit elite capture and reduce inequalities.
- **Restructure the banking sector and the central bank:** This is required to make way for credible policies on the exchange rate and capital mobility and involves a restructuring of public debt and a fair distribution of losses.

Social policies aimed at reducing inequality of access to vulnerable populations, particularly women

- **Provide greater social protection:** This includes expanding the National Social Security Fund's coverage, creating an unemployment fund, establishing training programs for the unemployed and reforming the Kafala system⁶—all of which can create a labour market that is more protective of workers. These protections are included in the three-year plan of the outgoing Diab government and must be implemented.
- **Undertake comprehensive pension reform:** In addition to these measures, comprehensive pension reform needs to be enacted, which includes a non-contributory tax-financed social pension component to provide robust social protection for the elderly who were never formally employed. This should benefit elderly women in particular, who are statistically more likely never to have been employed, or in part-time or casual work. Moreover, since the introduction of any new comprehensive pension plan will take a few years to enact, the short- and medium-term losses to current and soon-to-be retirees from the economic collapse should also be addressed as part of the rescue package.
- **Increase social investment in the public education system:** There is clearly a need to reform employment in public education, given the over-reliance on part-time (largely female) teachers and the poor enforcement of workload policies (World Bank 2018). One of the biases that reform proposals must redress is the strikingly thinning representation of women in the upper ranks of the public education workforce. In addition, there is a need to undertake a two-tier

⁶ The Kafala (Sponsorship) System emerged in the 1950's to regulate the relationship between employers and migrant workers. The system requires all unskilled laborers to have an in-country sponsor, usually their employer, who is responsible for their visa and legal status. The practice creates easy opportunities for the exploitation of workers.

process to both improve the quality of public schools and ensure that at least some girls can still attend private schools while the public school system is being improved. This involves increasing funding for public schools, whilst also providing incentives (i.e. scholarships, support) for private schools to encourage enrollment of girls for the interim period.

- **Reallocate and reinvest in the health budget:** There is room for reallocating the health budget away from bulky spending on tertiary care and towards preventive and primary healthcare. This includes measures to provide basic healthcare for women, including ante-natal, newborn and post-natal care, skilled care during childbirth and reproductive healthcare. However, this must be done in tandem with either maintaining or increasing current spending levels. Finally, there is also a need to both build the capacities of the healthcare workforce and to provide healthcare services for frontline workers—many of whom are women—who are contending with the current COVID-19 crisis.
- **Provide affordable mobile technology and Internet services:** Providing affordable mobile technology (through for example lifting the tax on telecommunications) is essential to protecting the most vulnerable, particularly at a time when social distancing may have to be periodically enforced. Research shows that mobile phones and access to the Internet have improved the livelihoods of Syrian refugees in Lebanon. Therefore, greater effort must be made to confer access to these services to vulnerable communities, particularly women.

Fundamental changes to the care economy

- **Recognize women's unpaid care work and invest in the care economy:** Women shoulder a disproportionate share of unpaid care work around the world, and gender imbalances in the distribution of care work constitute a root cause of women's economic and social disempowerment. Therefore, investments in the care industry, both child and elderly care, not only create employment for women in the form of care jobs, they also potentially free more women to engage in paid work outside the home.

Taken together, the compounded impacts of the running economic crisis, the COVID-19 pandemic and the recent explosion in Beirut will only magnify pre-existing vulnerabilities that women already face, making life worse for most Lebanese women, particularly those who already suffer from the impacts of intersectional discrimination—i.e. migrant and refugee women, women living with disabilities, queer women, and many others already living on the margins and rendered invisible (Abirafeh and

Dore-Weeks 2020). However, it may also be an opportune moment to (re)build the foundations of a more equal and equitable society that fully takes into account the intrinsic and productive value and rights of women. This begins with deliberate policy and programmatic interventions in the political (leadership and decision-making), economic

(structural reforms to reduce inequalities and social investments in vital sectors such as healthcare, education and care economy) and social (recognition of the value women bring not only for themselves but the entire community) realms of the country.



Photo: UN Women/ Dar Al Mussawir

1. Introduction

This paper looks at the differential effects that the economic crisis in Lebanon has had on women in the first half of 2020. The motivations behind adopting a gendered perspective on the crisis are twofold: to expose underlying structural inequities that exacerbate the impact of the crisis on women, and to propose policies that might mitigate some of these effects. These two exercises are relevant and timely for any work on the management of and recovery from the ongoing crisis, even work that, like successive governments' proposed rescue plans, fails to acknowledge, let alone correct, the latent gender skew.

The quantification of the costs to GDP of gender inequality is methodologically difficult because it is riddled with several layers of complexity. One challenge is measuring gender inequality in its varied and interdependent forms, another is identifying cause from effect in the complex feedback between economic outcomes and gender inequality. One such attempt at developing a theoretical model of the macroeconomy puts the cost to average income per worker of only labour-related gender gaps in Lebanon at a whopping 33 percent in the short run (Cuberes and Teignier 2016).⁷

The economy will not recover without measures that promote economic growth, but growth alone with no attempt to address the soaring poverty rate will not protect the economy from further ripples of the crisis. Although the literature is not specific to crisis situations, it suggests that addressing gender gaps will both enhance growth and reduce poverty: one estimate puts the (PPP-adjusted)-GDP gains associated with reducing the gender gap in labour force participation by 25 percent at 9 percent (Elzir and Sayed 2018).

In light of these findings, investigating the differential effect of the crisis on women will also identify weaknesses

and sources of further loss to the economy more broadly. It is precisely this two-way causality between gender inequality and economic outcomes, which makes an intervention to correct inequality have potentially amplified effects on development and growth. In this vein, this paper looks in turn at the effect of the crisis on various aspects of women's lives including labour market outcomes, general livelihood and poverty, physical and mental health, and institutional development. This is done through a desk review of the available literature on the subject and an analysis of the available secondary data to produce preliminary estimates covering the period up to June 2020.

In surveying the effect of the crisis on women, the aim is neither to be exhaustive nor to claim the costs as exclusive to women. Rather, the objective is to provide a lay of the land that helps to determine the possible effects of the crisis and identify potential aspects for redress. The very exercise of reviewing the literature and analyzing available data made clear the need for a more systematic disaggregation by gender in future data collection and reporting, both in order to shed light on the channels of transmission of the crisis and in order to take a toll of their effects.

It should be noted that the crisis is still unfolding. A few months into the economic collapse, the global COVID-19 pandemic hit and accelerated the economy's spiraling descent. The findings reported below should therefore be read with caution: the situation is continually changing, and the available data needed to describe the scene and estimate its potential effects are at best sparse and incomplete, and at worst inaccurate.

The remainder of the paper is organized as follows. Section 2 provides an overview of the unfolding economic crisis in Lebanon, Section 3 examines the implications of the crisis on women's labour market outcomes, where we provide our own estimations on losses affecting women's job types in different sectors. The rest of the paper looks at other impacts on women's well-being: Section 4 focuses on women's livelihoods and poverty; Section 5 examines the gender-differentiated outcomes of economic crises on women's health and Section 6 presents possible implications at the level of women's institutional rights and advancement. The final section provides some recommendations in light of the effects described in previous sections.

⁷ Cavalcanti and Tavares also build a theoretical macroeconomic model and quantify the output cost of gender discrimination in the work force to be substantial, especially in the two MENA countries they apply their model to (Cavalcanti and Tavares 2016). Scholars have also used empirical estimation tools to overcome some of these methodological difficulties, and have consistently found substantial economic costs of gender inequality, particularly in the Middle East and North Africa: Ferrant (2015) finds that gender inequality significantly reduces GDP, particularly inequality in intra-family law and in economic activity. Klasen and Lamanna (2009) attribute to gender inequality 1.74 percentage points of the difference in the real PPP-adjusted GDP-per-capita annual growth rate between the MENA region and East Asia. Using cross country data at the industry level, Bertay, Dordevic and Sever (2018) show there are gains in labour productivity growth and growth in sectoral value-added that can causally be attributed to greater gender equality.

2. Unfolding economic crisis in Lebanon: Review of flow and stock

Socio-economic and institutional indicators of labour market opportunities and outcomes as well as access to banking services show that women are at a substantial disadvantage even before the economic downturn and are therefore more vulnerable to economic shocks (Salti, Mezher & Constant, UN Women and WB paper, forthcoming). As the country spirals deeper into economic, banking and fiscal crises, Lebanon will endure painful losses that will not fall equally on all. A first exercise to better understand the effect of the crisis is to attempt to quantify the size of the losses.⁸

What is the size of this crisis? Based on the “Situation Update for Lebanon’s Creditors” which was presented by the Ministry of Finance on March 27, 2020, the contraction in real GDP in 2020 is expected to be 12 percent (Ministry of Finance 2020).⁹ This estimate has since been revised to 18.6 percent according to projections by the World Bank in August 2020, in light of the stalling of reforms, the pandemic and the blast of the port of Beirut (World Bank Group 2020). This would mean that by the end of 2020, real GDP will have lost a quarter of its value since 2017. The contraction in GDP constitutes a reduction in incomes to the Lebanese and non-Lebanese residents of Lebanon. The same document anticipates that the inflation rate in 2020 will be 90 percent. This will further erode the purchasing power of cash holdings and nominal incomes in Lebanese pounds.

At the level of individual households, the contraction in the flow of economic activity translates into losses on several dimensions. Household real income takes a direct hit. The destruction of jobs and the rise in unemployment that inevitably result from the crisis entail a reduction in labour income. For many of the jobs that are spared, we will see a reduction in wages and a deterioration in work conditions. Many contractual monetary amounts, such as wages, will be slower to adjust than the prices of goods and services. With the continued depreciation of the Lebanese pound and the heavy reliance on imports, the high rate of inflation will further erode people’s real incomes and the purchasing power of their earnings.

Other forms of non-labour income are also likely to be affected. A paralyzed banking sector is unable to pay interest on deposits and savings. The sudden stop in

⁸ As noted earlier, the crisis is still unfolding and the situation is continually changing. Here, we attempt to quantify the size of the loss up until the end of the first half of 2020.

⁹ The draft of the reform plan proposed by the government estimates a contraction of 9 to 14 percent in 2020.



Photo: UN Women/Joe Saade

remittances witnessed in 2019 is not likely to be reversed any time soon, with the current crisis of confidence in the financial sector. Furthermore, with the current global recession related to the spread of COVID-19, the World Bank predicts a massive plunge in global remittances (World Bank 2020).

But the crisis is not simply a slowing down in economic activity. The current economic rut is also the result of a large accumulated loss. Based on a draft of the rescue plan proposed by the Diab government, one estimate of the total loss to the banking system (including commercial banks and the central bank) is of USD 44 billion,¹⁰ revised to USD 49 billion in June of 2020 (Cornish 2020). Therefore, in addition to the compromised flow of economic activity, the Lebanese economy also has a stock of losses to contend with. Covering this shortfall will imply a further erosion in the economic wellbeing of society.

¹⁰ This estimate does not take into account the recapitalization of banks mandated in late 2019 to be completed by June 2020 and is calculated at an exchange rate of 3500LBP/USD.

3. Economic crisis and women in the labour market

In a context as structurally biased against women institutionally, socially and economically (Salti, Mezher & Constant, UN Women and WB paper, forthcoming), employment, unequal as it may be, is an important means for women to secure non-wage rights and privileges. In the following sub-sections, we first examine and discuss estimations of job losses amongst men and women during a crisis, with a focus on the effect that an economic contraction has on aggregate employment, and female employment and labour market participation rates, in particular. Second, a brief discussion on how economic downturns impact different types of employment, particularly part-time and temporary jobs, will follow. The section will end with an assessment of the effect of the crisis on employment in various sectors, particularly those industries where women workers are more highly concentrated.

3.1 Assessing the impacts of the economic crisis on employment and participation rates

Jobs are lost during recessions. On a purely material level, this is a loss of an important source of livelihood for the worker and their household. But beyond the lost earnings, jobs afford workers economic independence, and thereby expand workers’ freedom, functions and capabilities. They contribute to workers’ human capital and enhance their potential for future earnings. And formal jobs also secure the worker with benefits, including, among other amenities, healthcare coverage and in some cases a retirement plan. Employment is also highly correlated to access to finance. The loss of work is therefore more costly to the worker—both men and women—than a monetary equivalent drop in non-labour earnings.

3.1.1 Estimates of job loss

To estimate the effect of the economic contraction on women’s overall employment, one would need a measure of the output elasticity of employment for women.¹¹ This is essentially a measure that estimates the relative change—or reduction in this case—of employment generated by one percentage point change (again reduction, in the instance of an economic crisis) of GDP. The closest measure of such an elasticity is both too general and somewhat dated: the ILO estimates the total employment-output elasticity for 2000-2010 to be 0.65 (AjLuni and Kavar 2015). Based

¹¹ The output elasticity of employment measures the proportional change in employment that results from a given change in output. It indicates the extent to which changes in GDP translate into changes in employment for a given economy.

on this measure and assuming that elasticity still holds and applies to women’s employment as it does to overall employment, the 25 percent contraction in real GDP from 2017 to 2020 can be expected to reduce women’s employment by 16.25 percent.¹²

However, there are several reasons to conclude that this underestimates the true effect that the economic contraction will eventually have on employment in general, and on female employment in particular. First, the elasticity is a long-run estimate based on data from 2000 to 2010, which tends to smooth out any short-run variations. Second, there could be an asymmetry in the relationship linking GDP to employment so that the magnitude of the employment response depends on the direction of change in GDP. The Lebanese economy’s ability to create jobs during expansions (which constitutes the basis of the estimated elasticity of 0.65) may be slower than its ability to eliminate them during contractions, which is what the economy is currently experiencing.

To refine the estimated effect of the crisis on employment, we rely instead on the findings of business surveys and reports of closures and layoffs. As early as November, an InfoPro survey of 300 businesses found that 91 percent showed lower sales, and the sales contraction compared to the period prior to October averaged 66 percent. The report also found that 10 percent of the firms surveyed had gone out of business, while 22 percent had reduced their wage bill by either laying off workers or reducing salaries. The magnitude of the reduction in staff is 60 percent and the wage reduction averaged 50 percent (Ouazzani 2019). Small and medium enterprises (SMEs) represent 95 percent of all companies in Lebanon and account for 50 percent of national employment (Matta 2018). If the survey of businesses is nationally representative, the 10 percent closure rate would entail a 5 percent reduction in overall employment,¹³ or around 80,000 jobs lost.¹⁴ The further reduction in staff by 60 percent translates

¹² The percentage change in women’s employment is simply the elasticity times the percentage change in GDP: 16.25 percent = 0.65 x 25 percent. However, this number is a lower bound estimate based on the only measure available of the relevant elasticity. The anticipated reduction in women’s employment may be much greater due to various factors explained later in this paper.

¹³ Since SMEs account for 50 percent of employment, the 10 percent reduction in SMEs is assumed to reduce SME employment by 10 percent so overall employment by 50 percent x 10 percent or 5 percent.

¹⁴ The 5 percent reduction is applied to the total number of people employed (1,590,400 as per the LFHLS 2019) to obtain 1,590,400 x 5 percent ≈ 80,000.

into another 105,000 lost jobs (Matta 2018). The resulting 185,000 jobs account for 11.6 percent of pre-crisis jobs lost by November of 2019.¹⁵

A second survey of businesses conducted in February 2020 indicated that more than 220,000 jobs in the private sector had been shed since mid-October (Lebanon Opportunities 2020). The International Crisis Group reports that some experts put that number at 300,000 by the end of March 2020 (International Crisis Group 2020). Traders of foodstuffs say they have reduced imports by 30 to 40 percent while businesses in general report slumping sales. Industrialists report difficulties in sourcing raw materials. In Saida, one in five shops, is reported to have shut down (Babin 2020).

In its most recent survey of businesses in June 2020, InfoPro has revised the number of jobs lost up to 350,000, associated with an unemployment rate of 30% (Consultancy-me.com 2020).

Figure 1: Accelerating unemployment in Lebanon (in thousands)

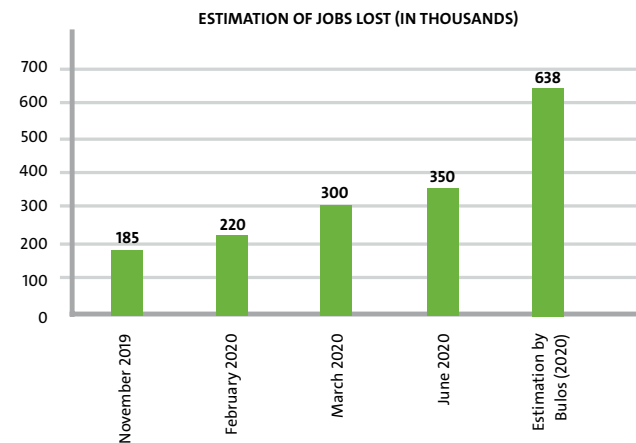


Source: various business reports and LFHLCs.

The 350,000 jobs lost represent close to 22 percent of all jobs reported in the Labour Force and Household Living Conditions Survey (LFHLCs) in 2018-2019.¹⁶ While these figures are from several months into the crisis, the June snapshot still only represents the beginning of the contraction, with the full brunt of the economic crisis yet to come. Since then, the value of the Lebanese pound has

¹⁵ This number represents the sum of the 80,000 jobs lost from business closures and the 105,000 jobs lost from reduction in staff.

¹⁶ The estimated job losses (350,000) represent 22 percent of the total number of people employed (1,590,400) as per the LFHLCs.



Source: Various business reports.

plunged. And the measures imposed in response to the COVID-19 pandemic have only stifled economic activity even more, further reducing employment. One source estimates the unemployment rate to have gone up to 40 percent (Bulos 2020).

Thus, in all likelihood, the effect of the contraction on aggregate employment has already cost the country more than 22 percent of its pre-crisis jobs. Assuming this loss of jobs befell men and women equally, we can expect 106,750 women to have lost their jobs by the end of the first quarter or 2020.¹⁷

But in reality, job losses may not affect men and women equally. The literature includes a number of hypotheses suggesting that the effect on women's employment could be systematically different from the effect on men. On the one hand, economic contractions could lead to an increase in women's employment where (i) women's labour is a substitute for men's, since women are paid less, and (ii) women previously outside the labour force enter the labour market to compensate for the household's loss of labour earnings (the so-called "added worker effect"). Often, women who are pushed into the labour force in response to a negative shock to household income find themselves with little bargaining power, taking up precarious, hazardous or exploitative work (Rodriguez 2013). Conversely, contractions could lead to a decrease in women's employment where redundancies lead to the elimination of women's jobs first, because men are seen as primary breadwinners and women's labour earnings are only supplementary household income; finally in economies with highly sex-segregated sectors, the effect of contractions on women's employment is more sector-specific (Périver 2014, Raaber 2010).

¹⁷ Assuming job losses of 350,000, then with 485,100 women employed and 1,590,400 total jobs in 2018-2019 the total jobs lost to women would be: $350,000 \times (485,100 / 1,590,400) = 106,750$.

These varied effects are at play simultaneously in different sectors and for different forms of employment. A look by sector and by type of employment is therefore needed to get a more granular picture of the effect of the economic downturn on women's labour market outcomes.

3.1.2 The labour market participation decision

Cross-country evidence from past crises in 68 countries suggests that they drive some women out of the labour force (Blanton, Blanton and Peksen 2019): on average, for every year a country experiences any financial crisis, the share of women in the labour force drops by a significant 0.4 percentage points. When allowing for the additive effects of different types of crises (banking, inflation, sovereign debt), financial crises reduce the share of women in the work force by 2.25 percentage points. Blanton, Blanton and Peksen (2019) also find that these effects persist for up to seven years on average after the end of a crisis.

If we were to apply their findings to the case of Lebanon, a conservative estimate of the resulting female exit from the labour force based on the baseline from the LFHLCs would be close to 40,000-strong by October of 2020.

While the effect of an economic downturn may be an overall decrease in women's labour force participation, at the microeconomic level of the household, we observe more varied labour market dynamics. The literature suggests that household-level income shocks, particularly the shock of the main household earner losing their job, can induce another member of the household (women of working age) to enter the labour force (Parker and Skoufias 2004, Buvinic, Sabarwal and Sinha 2011). Degirmenci and Ilkcaracan (2013) find significant evidence of this "added worker effect" in Turkey, with the probability of women entering the labour force increasing by 6 to 8 percent in households that experience an unemployment shock (Degirmenci and Ilkcaracan 2013). They also find large variation across different levels of education and different age groups, with an unemployment shock to the household increasing the probability of women 20 to 45 years old with tertiary education entering the labour market by 34 percent. However, the authors also note that at the scale of the overall economy, the effective number of new entrants is small: only nine percent of homemakers in households that experience an unemployment shock enter the labour force. If these rates are loosely applied to Lebanon, any reduction in female labour force participation (estimated above at around 40,000 workers) will be net of some 15,500 new entrants to the labour force from previous

BOX 1: LABOUR FORCE PARTICIPATION VS. EMPLOYMENT

The labour force participation rate refers to the section of the working-age population (usually between the ages of 16 and 64) who are currently employed or seeking employment. Those outside of this force do not meet the criteria in one of two ways or both: they are either outside the age range prescribed or they are not actively seeking employment.

Thus, a person who is no longer actively looking for work is said to be leaving or exiting the labour force. This is different from losing one's job or being terminated. For instance, a woman could lose her job (involuntarily) by being terminated. In this instance, she would be unemployed but still within the labour force if she is actively looking for future work. Similarly, if a woman quits her job to look for other work opportunities, she would become unemployed but would still be in the labour force. Conversely, if a woman does not actively seek employment, she leaves the economically active population altogether.

Research has found that women may face greater economic disincentives to labour force participation. For example, the design of the tax and benefit system in a country can affect both the decision to participate in the labour market and the number of hours worked. The impacts may be particularly acute for second-earners within a household (who are largely women). On the other hand, competing expenses—i.e. the high expense of childcare and other care services—may result in women quitting their jobs to fulfill a care obligation. In fact, a great deal of the unpaid domestic work and unpaid care effort tends to be shouldered by women, but this is neither counted as part of economic activity, nor is it rewarded by the labor market, leaving women with less time for remunerated work. The gender pay gap can also further disincentivize women from participating in the labour market. However, as the analysis in this section demonstrates, more varied labour market dynamics also occur in the context of household-level income shocks.

homemakers.¹⁸ The economy's chronic failure to generate adequate jobs thus far, the lower reservation wage that will have driven these women into the labour force, and the rising rate of unemployment will mean that many new labour force entrants will be forced into informality, precarious, hazardous or part-time work.

3.1.3 Net changes in labour market status: Women experience reductions in participation in the labour force and employment during a crisis

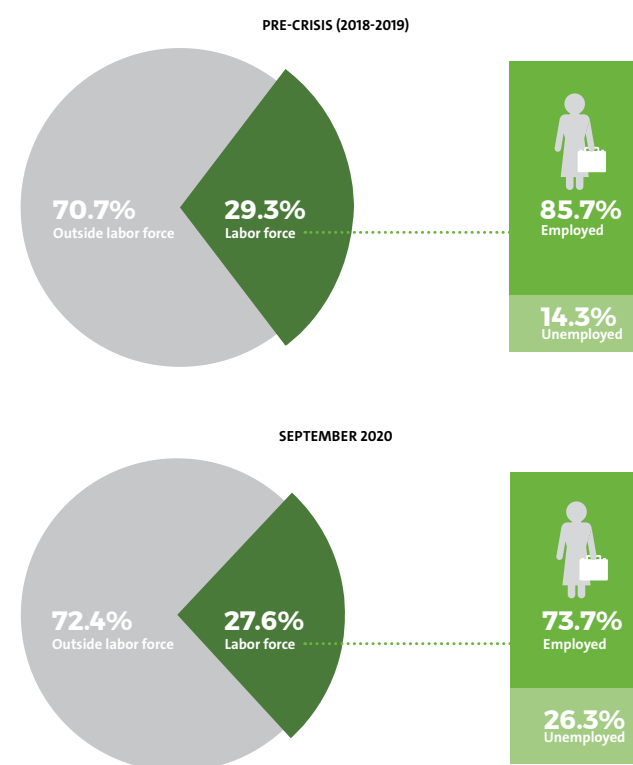
When one looks at all these movements in and out of employment and the labour market together, and assuming that in the short run, the overall number of women of working age is not changed, the resulting basic labour market statistics for women will show a deterioration in both participation in the labour force (i.e. actively looking for work) and in employment.

A net drop in participation can be expected from 29.3 percent in 2019 to 26.4 percent by October of 2020 (see figure 2). Taking the more conservative approach of assuming that those women that drop out of the labour force are all discouraged workers who are leaving unemployment (i.e. those who decide to stop looking for work altogether for various reasons¹⁹), and that the 15,500 women expected to join the labor force as added workers all find employment, the predictions for job loss and rising economic inactivity imply the number of women in unemployment (i.e. actively looking for jobs) can be expected to rise by a steep 63 percent from 81,200 to 132,500. Therefore, even in a context where it is assumed that some women are choosing to leave the labour force, the impact of the economic crisis on women's job loss—whether this is the result of termination or the choice to leave the labour force altogether—is dramatic. The number of employed women can be expected to drop from 485,100 to 378,350, a decrease of 22 percent. If we assume that the risk of losing one's job is independent of its formality, but that the 15,500 new entrants to the labour market take on informal work, one can expect a

7.1 percent increase in the rate of informality in female labour. If the predicted movement of women out of employment and out of economic activity occurs, the resulting unemployment rate for women would go from 14.3 percent to 26.3 percent.

This first macroeconomic snapshot of labour market losses is conservative, in that it assumes the destruction of jobs is gender neutral, whereas much of the experience of other economies in crises showed a tendency for women's employment to be more affected than men's. This first estimate is also blind to the distribution of women workers across types and sectors of employment. We turn to this more granular level next.

Figure 2: Labour market statistics for women before and during the crisis

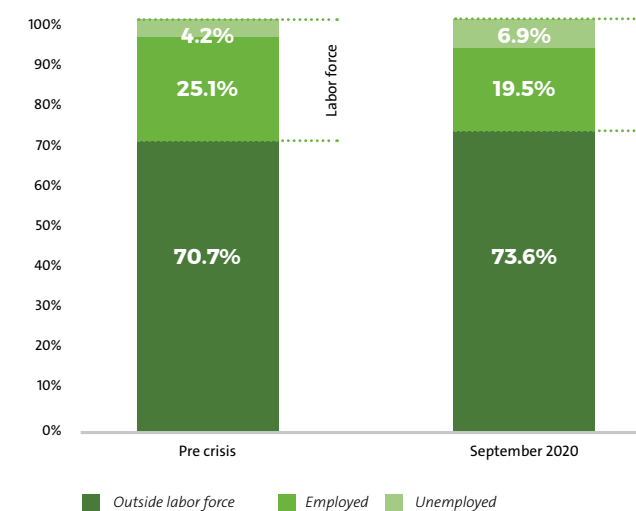


Source: LFHLCs (pre-crisis) and authors' estimates (September 2020). Note: these figures use job loss data up to June 2020, but an estimate for exit from the labor force by discouraged workers for October 2020. Since the economic downturn has continued past June, the figures likely underestimate the number of jobs lost which was also affected by the pandemic and the August 4 explosion.

¹⁸ If we assume 350,000 jobs are lost, and if we assume job loss is gender neutral, then this represents 243,250 men losing their jobs. If we further assume that these men come from 243,250 different households, then using the female labour force participation rate from the LFHLCs (29.3 percent), of these households undergoing a male unemployment shock, 172,000 households [243,250 x (100 percent - 29.3 percent) ≈ 172,000] include women who are home makers. According to Degirmenci and Ilkkaracan (2013), 9 percent of these will have women who enter the labour force. This implies: 172,000 x 9 percent = 15,480 ≈ 15,500 new entrants.

¹⁹ This might include for example, women who decide to leave their jobs, as childcare may be more expensive than the incomes they earn.

Figure 3: Changes in the labour force before and during the crisis: Participation and employment / unemployment rates for women



Note: these figures use job loss data up to June 2020, but an estimate for exit from the labor force by discouraged workers for October 2020. Since the economic downturn has continued past June, the figures likely underestimate the number of jobs lost which was also affected by the pandemic and the August 4 explosion.

3.2 Type of employment

Close to 85 percent of working women and 65 percent of working men are employees. The vast majority of employees are paid in local currency, many according to fixed wage rates that are set and not revised frequently; some are paid by check or via bank transfer. Typically, this form of employment does not allow the worker to immediately adjust the terms to reflect any devaluation in the Lebanese pound, the rapid increase in the cost of living, or the inability to access funds in bank deposits. With the pervasive volatility and uncertainty the Lebanese economy has been experiencing since October of 2019, this inflexibility has meant that employees have borne the bulk of the burden of lost value in and access to their wages. With employees representing a much bigger share of working women, until an adjustment to the terms of payment is made, they will be shouldering losses in purchasing power and in liquidity.

Women are also more likely than men to be in part-time employment. Based on analysis of the effects of the Great Recession (of 2008) in eight EU countries and the USA, Karamessini and Rubery suggest that part-time and temporary jobs are more vulnerable to recessions as they tend to be the first to get eliminated through redundancies during and in the aftermath of crises (Karamessini and Rubery 2013). In Lebanon, women tend to be far more concentrated in jobs that involve fewer than 30 hours of work per week, with one fifth of all employed women working in such jobs compared to fewer than 8 percent

of all working men (LFHLCs). Female labour has far higher underutilization rates, indicating that work hours are not always voluntarily low for female workers. To the extent that these jobs are likelier to be eliminated first, more women stand to lose their employment and it may well be that women are more highly concentrated in the 350,000 jobs already destroyed.








Photo: UN Women/Joe Saade

3.3 Sectoral analysis of the impact of the crisis on women workers

The economic situation has been changing rapidly since October, and deterioration has likely only been precipitated by the measures taken since early March 2020 to limit the spread of COVID-19. In what follows, we examine the effect of the crisis on employment in the public sector, where no salary adjustment has been made, in industries that are particularly vulnerable to the economic downturn and closures (this includes the food, beverage and hospitality sector), as well as in industries where women workers tend to be highly concentrated, namely in banking, health

and education, as well as domestic work.²⁰ Table 1 below summarizes the available data in each of these sectors, as it pertains to women’s employment. Given that a crisis will impact job losses to varying degrees in each sector, and the sectors themselves display sometimes differing characteristics vis-à-vis types of jobs available (i.e. formal vs. informal, part-time vs. full-time), salaries, benefits and concentration of women workers, an external shock can be expected to impact women workers differently. The direction and degree of these changes are discussed in greater detail below.

Table 1: Data on women workers in selected sectors²¹

Sector	Percentage of women in the workforce	Percentage of all employed women working in the sector	Total no. of women employed in the sector prior to the crisis	Estimated number of jobs lost during the crisis
 Public sector		12.5	60,000	
 Food and beverage	19			
 Banking	48		13,000	8,700
 Healthcare <ul style="list-style-type: none">NursesPharmacistsPublic healthcare	50 81 58 79			
 Education <ul style="list-style-type: none">TeachersTeacher education graduatesTeachers at the tertiary levelSchool principalsUpper admin in tertiary education	70 80 48 50 20			10,100

²⁰ While women also constitute the overwhelming majority of workers in the care industry, including child and elderly care, data on the effects of the economic crisis on the care sector is scant, so the sectoral analysis does not include a section on the care industry. The COVID-19 pandemic, which hit the country during the economic crisis, made more apparent the gender inequity resulting from insufficient investment, and stressed the need for formalization and better remuneration in the care economy in Lebanon. The sharp feminine skew in unpaid care work also further constrains working women’s choice space during times of crises.

²¹ Based on third-party business reports.



Photo: UNDP Lebanon

3.3.1 Public sector jobs

According to the LFHLCs, 12.5 percent of all employed women, or some 60,000 women hold public sector jobs.²² While no cuts have been made in the public workforce yet, because of rising inflation, the real value of the fixed nominal salaries of public employees has been eroded.

Using data from 2016, Chaaban (2019) estimates the overall poverty rate to be 35 percent, but the poverty rate among households with at least one member employed in the public sector to be 27 percent. Employment in the public sector thus provides some measure of safety through job security, fringe benefits, health insurance and retirement, at least for those employed as civil servants and not as contractual workers. However, for a large proportion of households with at least one member employed in the public sector, this safety net has only allowed the households to hover just above the poverty line. In a simulation exercise using the same data, Chaaban (2019) goes on to show that if public sector wages are reduced by 10 percent, the fraction poor among these households rises drastically from 27 percent to 37 percent.

Unless public salaries are adjusted immediately to recover lost purchasing power, real public wages have effectively been cut, and based on the estimated inflation rate of 27 percent (according to the previous government’s rescue plan), the effective wage reduction has been larger than 10 percent. This directly affects the 60,000 women employed in the public sector. And it indirectly affects women in households whose main breadwinner is a public sector employee, many of whom were previously above the poverty line, but are now at substantially higher risk of poverty.

The government rescue plan includes a provision to annually adjust nominal salaries for public employees, based on official estimates of the previous year’s inflation rate. During this period of rapid devaluation and prolonged closures for the containment of COVID-19, price levels are rising at an accelerated rate. Annual and retrospective adjustment will still leave public sector employees with ever diminishing purchasing power, as long as inflation rates remain in the double digits.

²² The public sector also employs 14.2 percent of all working men. While women workers are not more concentrated in this sector, we include a section on this sector since data on the gender breakdown of employment is available here.



Photo: UN Women/ Dar Al Mussawir

3.3.2 Food and beverage

One sector that was and continues to be particularly hard hit is the food and beverage industry. According to various media outlets, over 800 food and beverage institutions closed and around 25,000 people — or 17 percent of those who work in the sector — lost their jobs last year, based on various estimates and reports by the sector's main union. In January 2020, a further 240 institutions closed (Associated Press 2020). Assuming the January closures affected establishments of similar size to the first 800 to close, the total jobs affected rise to 32,500 by the end of January 2020.²³ Reuters reports that 20 percent of workers

²³ Given that the closure of 800 establishments led to a loss of 25,000 jobs, the average of job loss per establishment stands at 31.25. Assuming that the additional 240 establishments that went out of business are of the same size, the additional job loss is of $240 \times 31.25 = 7,500$. The total reported is the sum of $25,000 + 7,500 = 32,500$.

in the hotel industry have lost their jobs (Francis and Creidi 2020).²⁴ Workers in the hospitality industry are mostly men, with women representing 19 percent of workers in the industry.²⁵ This puts the estimated jobs lost to women in that industry at around 6,175 jobs.

²⁴ These closures also naturally have upstream implications too: sales are also down for businesses who supply restaurants, with one report citing a 70 percent decrease, and enterprises who rely on the food and beverage industry will soon be shedding jobs too. However, with no employment statistics available for industries that rely on the food and beverage sector, it is impossible to estimate the effect these losses will have on women's employment.

²⁵ The gender composition of the workforce in the hospitality industry is based on a study by the National Employment Office in 2010, cited in (ILO 2017).

3.3.3 Banking

The banking workforce stood at around 27,000 in 2018. With over to 13,000 women employed in banks (Byblos Bank 2019), women are more concentrated in this sector relative to their overall share in the labour force of 31 percent. The government rescue plan refers to the need for a systematic review, reorganization and restructuring of the banking sector, in light of the restructuring of sovereign debt, reorganization of the central bank and a potential bail-in of the sector.²⁶ There is broad consensus that the banking sector, as it currently stands, is unjustifiably large (with an assets-to-GDP ratio of 422 percent in December of 2019, second only to Cyprus) while its lending activity to the private sector has been modest and declining (Government of Lebanon 2020). Regardless of the specifics of the restructuring, we will likely see mergers and consolidation of several of the existing banks and a reduction in the banking workforce.

The size of the anticipated reduction in the banking sector remains unclear. If we simply project one banking expert's estimation of the reduction in the size of total deposits (from USD 150 billion to a predicted USD 40-60 billion) into a proportional reduction of 66 percent in the banking sector personnel, we should expect the size of the commercial banking workforce to be closer to 9,000 workers, representing a loss of 18,000 jobs (Arnold 2020). Assuming the employment cuts are uniform across genders, with women currently representing 48 percent of the banking sector workforce this constitutes over 8,700 high-skill service jobs for women lost. What's more, since they are in the banking sector, this loss consists of 8,700 formal positions, with benefits and health insurance.

3.3.4 Healthcare

Fifty percent of registered healthcare professionals are women. But women are far more highly concentrated among frontline health workers: they constitute 58 percent of pharmacists and 81 percent of nurses (Institute for Health Management and Social Protection 2012). Lebanon has had a surplus of physicians and a chronic shortage of nurses (who total 9,460, only 6,804 of whom are practicing), and it has lagged behind global and regional nurse density statistics.²⁷ Low salaries and benefits have meant that, despite the high demand for nurses, Lebanon has fared very poorly on nurse retention rates (El-Jardali, et al. 2009). So, in addition to some nurses

²⁶ At the time of writing, no specific plan for restructuring the banking sector has been adopted, and the reform plan alludes to several possible policies that can be used in combination to absorb some of the sector's losses, including further recapitalization and a bail-in by large depositors.

²⁷ Lebanon is reported to have the 8th lowest nursing density in the Eastern Mediterranean region and is a net exporter of nurses to Gulf Cooperation Council countries (El-Jardali, et al. 2009).

losing their jobs in the private sector (Azzi 2020), research on the reasons for low retention shows the compensation packages were poor, even before the crisis.

On top of the chronic private market failure in nurse remuneration, part of the public workforce in health has also not received the pay scale adjustment that was enacted for civil servants: employees at Rafik Hariri Teaching Hospital have staged a number of protests over the last few years demanding an adjustment to their wages and a regular payment schedule (LBC News TV 2014, Naharnet 2020). Among this public workforce in healthcare, women are also more heavily concentrated, as they comprise 79 percent of all employees (Tlaiss 2013).

In its 2020 budget, the government proposed a seven percent reduction in the spending allocated to health (Institut des finances 2020). While most of the Ministry of Public Health's budget allocation is spent on covering hospitalization costs for the uninsured, to the extent that this reduction in budget will affect the ministry's ability to pay salaries, public healthcare workers, 79 percent of whom are women, are at further risk of losing earnings in 2020. Nurses are key frontline health workers, and as has become especially clear during the COVID-19 crisis, they are essential for the functioning and responsiveness of the health system, and also inordinately exposed to risk by the system. But the shortage of nurses in the private sector and the repeated strikes by the public sector workforce in health indicate that this sector whose workforce is largely feminine is in need of a permanent salary adjustment.

3.3.5 Education

Education is also a sector with a high concentration of women. Women are over-represented among teaching staff from pre-school to secondary education in both public and private institutions. They comprise 70 percent of teachers and 80 percent of teacher education graduates (World Bank 2010). However, even in this sector, women tend to be excluded from top levels, as they are under-represented in teaching positions in tertiary education (48.2 percent), as well as in administrative positions, they only occupy 50 percent of school principal positions (UNESCO 2020), and 20 percent of upper administrative positions in tertiary education (Haidar 2018).

In the last few years, teacher salaries have constituted over 80 percent of the total spending of the Ministry of Education and Higher Education (World Bank 2018). The government budget for 2020 proposed a 7 percent reduction in nominal spending on education (Institut des finances 2020). The rescue plan issued by the Diab government also suggests a number of measures to reduce the total public sector wage bill including:

- Freezing new hires in public employment and



Photo: UN Women/Joe Saade

- Reducing the number of contractual hires in the public sector (by a rate of 20 percent per year over 5 years, according to the annex of the rescue plan document).

The reform plan is vague on the details of the breadth of the hiring freeze, and the domains from which to cut contractual work.

Contractual work in the public sector is a precarious form of employment, with no benefits and little job security. But with the plan to reduce the total ministry's budget and the size of the contractual workforce, while simultaneously stopping all new hiring in the public sector, contractual workers will be squeezed out of even this meager source of income.

If the 7 percent reduction in spending on education is applied to part of the budget allocated for salaries, since salaries of permanent civil servants (who receive 86 percent of the total education wage bill) will not be cut, this reduction will almost certainly mean a substantial reduction in the hiring of contractual teachers. Based on the ministry's budget composition from 2015 (World Bank 2018) and the public education workforce statistics from 2019 (Noun 2019), and assuming adjustments are made to preserve the real value of salaries, this would require terminating over 13,000 contractual teachers, (an estimated 10,100 women, based on UNESCO statistics (UNESCO 2020)). And as the full rescue plan unfolds, the goal is to eliminate contractual work within five years, so to abolish 21,500 contracts in public education, 15,050 of which are held by women.

3.3.6 Domestic work: the case of migrant workers

The government's weak enforcement in the face of the emergence of a black market for currency exchange, and the haphazard capital controls and ever-changing practices and policies of money wiring services has also imposed undue costs on Lebanon's 250,000 migrant workers, the vast majority of whom are domestic workers. As long as migrant workers have practically no recourse to ensure their contracts are properly enforced, and close to no bargaining power, the multiplicity of exchange rates readily creates space for abuse both at the level of wage payments and at the point of money transfers. As early as December, the head of the director of the employees' and workers' union in Lebanon (FENASOL) reported a 30 to 40 percent loss in migrant workers' salaries because of market exchange rates (Hamdan 2019). Human Rights Watch was already reporting that thousands of domestic workers had lost their jobs in December (Majzoub 2020). Amnesty International has also been reporting cases of "abandoned" domestic workers who were kicked out of their workplaces (Amnesty International 2020).

4. Women's livelihood and poverty

4.1 Job loss, currency depreciation, austerity measures

The estimated 106,750 jobs lost for women take a direct toll on women's livelihood and wellbeing by reducing earnings and non-wage benefits and opportunities that come with employment. But women also shoulder the burden of jobs lost to men, as a setback to the livelihood and benefits of the whole household.

The precipitous and sustained decline in remittances also weighs more heavily on women, particularly elderly women: Chami and Mikhael (2014) report that the fraction of female-headed households is significantly larger among those receiving remittances (23.2 percent) than those not receiving remittances (16 percent). They find that the household head in a recipient household also tends to be older (Chami and Mikhael 2014).

In addition to employment shocks, households are also facing rapidly rising prices: the head of the Consumer Protection Association reports a 40 percent increase in prices in the first quarter of 2020 (Houssari 2020), the World Bank predicts CPI inflation to be 90 percent in 2020 (World Bank Group 2020). The pandemic has also raised global prices for food, and Lebanon's heavy reliance on imports has translated into food prices rising even more rapidly. In its April 2020 update, the World Food Programme (WFP) tracked the price of the national food basket as rising from 37,000 LBP in October 2019 to 55,000 in March 2020 (Food Security Sector Working Group 2020). Wood, Boswall and Halabi (2020) scale this rise in the price of the food basket to total household expenditures at the poverty and extreme poverty lines: the price of the food basket has gone from 31 percent to 47 percent of total household expenditures for households at the upper poverty line, and from 51 percent to 79 percent for households at the extreme poverty line. According to one source, in a survey in April of 1,100 boys, girls and guardians living in Lebanon, 60 percent of adults said they did not have enough food to last 2 weeks (SBS News 2020).

The combination of inflation and rising unemployment threaten to push over two thirds of the Lebanese into poverty. The World Bank estimates more than 155,000 households (850,000 individuals, equivalent to 22 percent of the Lebanese population) could be pushed under the extreme poverty line; and 356,000 households (1.7 million individuals, equivalent to 45 percent of the Lebanese population) under the upper poverty line (World Bank 2020). The Lebanese government now estimates that 75 percent of the population is in need of aid. The International Rescue Committee puts that estimate at 90

percent for refugees (Chulov 2020).

Without more disaggregated poverty headcounts, it is not possible to ascertain whether poverty has a higher concentration of women than men. But the data available from the period before the crisis indicate a feminine skew in vulnerability, if not in money-metric poverty. And the reality is that even with parity in the poverty rates, poverty adds to the burden on women of caring for the household, managing unpaid care work in the household with more limited resources, and contributing financially. Furthermore, the most vulnerable segment of the population as identified by the National Poverty Targeting Program (NPTP) has a higher concentration of female-headed households than the overall population, including some female-headed households that are above the money-metric poverty line.

In the government's three-year plan, the Council of Ministers includes an expansion of social protection to include an ambitious scaling up of the NPTP, both in terms of beneficiaries and in terms of support. The package comprises cash transfers for food and education for the 100,000 most vulnerable households (scaled up from the current 43,000 households). While this move will alleviate some of the immediate hardship, with the number of households in extreme poverty expected to reach 155,000 according to the World Bank, even a scaled-up targeting program remains largely insufficient. The plan also aims to improve access to social, educational and primary healthcare services to vulnerable groups, including Syrian refugees, although no details are provided on the way access will be enhanced.

4.2 Women's life cycle: a look at dependents

4.2.1 Youth and the long-term effect

As households experience increasing pressures on their livelihood, they are constrained into decisions that also affect the wellbeing and opportunities of their children. In particular, the reduction in households' purchasing power may limit their ability to invest in the education and health of their sons and daughters.

After a record switch in enrollment to public schools at the beginning of the 2019-2020 school year on the eve of the economic collapse (Salti, Mezher & Constant, UN Women and WB paper, forthcoming), the Ministry of Education and Higher Education has reported a more recent surge of close to 40,000 students switching mid-year in January 2020 from private to public schools. This switch amounts to a 15 percent overnight increase in public school

enrollment (Babin 2020). The public education sector's ability to accommodate such a large inflow, given the 7 percent reduction in the sector's budget, is in question.

The migration towards public education is not costless. Salehi-Isfahani, Belhaj Hassine and Assaad (2013) show a serious gap in learning outcomes (the largest among 10 MENA countries they look at) between the top quintile (private schools) and bottom quintile (largely public schools) of performers in both math and science. With a feminine skew in public schooling (as opposed to private school) already in place before the crisis (Salti, Mezher & Constant, UN Women and WB paper, forthcoming), more girls will now be deprived of the opportunity to attend better quality schools. Mansour and Karam (2012) also report significantly higher rates of violence and harassment in public schools than in private schools.

However, despite the economy's failure to create jobs adequate for the size and composition of the workforce, education remains a high-returns investment in Lebanon: completing primary education is associated with 19 percent higher earnings than having no education at all, completing tertiary with 171 percent higher earnings (World Bank 2018). Abstracting from the gender differences in unemployment rates, education also substantially reduces the gender wage gap for those employed (LFHLCs). There are therefore serious long-term losses associated with foregoing education.

Yet some of the more deleterious coping strategies adopted by households during times of duress, such as marrying off girls and sending children to work, end up denying children education altogether (SGBV Taskforce 2019). With their ability to provide now further impaired by the current economic collapse, many more households are at risk of resorting to such coping strategies. And when, according to the findings from IMAGES in 2016 close to a third of men (and 12 percent of women) believe that it is more important to educate boys than girls (Mansour, Deeb, et al. 2017), there is a fear that these coping strategies are likely to compromise girls' wellbeing before they do boys'.

While both strategies of early marriage and child labour can lighten the immediate financial burden on the household, they come at an enormous cost to the children, and risk entrapping them in poverty well into the future. The literature on child marriage shows that girls who marry early tend to have more children, worse health outcomes, and worse labour market outcomes, they are also more exposed to gender-based domestic violence (Wondon, et al. 2017).

The literature on child labour shows it affects physical and mental health well into adulthood (Nishijima, Souza and Sarti 2015), exposes children to the risk of violence, and

could set children on a path of lower earnings through the life cycle (Ilahi, Orazem and Sedlacek 2001).

4.2.2 Retirees and older adults

Another segment of the population that stands to lose substantially is retirees. Only public sector employees have a guaranteed pension plan. Some professions in the private sector also have pension plans (namely in private education and through professional syndicates) but a retiree's benefits pension package is typically nominally fixed at the time of retirement. With the galloping inflation rate, retirement money has lost substantial value. Retirees' ability to respond to the changing economic environment by adjusting the management of their pensions has been severely constrained by the emergence of an unofficial and unregulated market for the dollar, and of ad hoc capital controls imposed in a discretionary fashion by commercial banks. Data from 2012 indicates that no more than 15 percent of the population 65 and above benefits from a pension plan (Jarmuzek and Nakhle 2016). No data is available on the gender breakdown of retirees, but we know that women constitute the clear majority of both public and private sector retirees in education. The previous government's rescue plan remains vague regarding public sector pension and makes no explicit provisions for pension adjustment policies for public sector retirees.²⁸ In addition, women also make up a larger proportion of the elderly without pensions as historical labor force participation rates show that they are also less likely to be employed outside the home and when they do work, more likely to be marginalized in casualized, informal labour.

²⁸ The plan only explicitly stipulates revisions to the pension and retirement policies related to military and security personnel with a view to reducing benefits. And while pension payments for retired members of the armed forces are indeed a severe drain on the budget, the hope is that any adjustment will be forward-looking and will not strip existing pensioners of their rights.

5. The impact of the crisis on women's health

Economic crises have negative implications on population health as a result of impoverishment, job loss, decreasing purchasing power, higher uncertainty, as well as cuts to social and health programs that are often imposed under fiscal consolidation and austerity measures. Negative health outcomes include higher rates of suicide, higher rates of chronic and infectious diseases, under- and malnutrition, and rising mortality (including infant and maternal mortalities).

5.1 Physical health and nutrition of women and girls

5.1.1 Physical health and nutrition

The deterioration of population health is the result of changes at the micro level as households readjust their decisions and behaviors in the face of reduced incomes, and changes at the macro level as lower government and private spending on health and social services reduces the access to, availability and quality of health services. Both channels lead to worse health outcomes for women and girls and a widening gap in access between men and women.

International evidence points to a gender-differentiated effect of financial crises on health, with women and girls particularly vulnerable to poor health outcomes and a deteriorating quality of nutrition and food intake (Mohindra, Labonte and Spitzer 2011). A meta-analysis conducted by Glonti, et al. (2015) finds that lower incomes increase the risk of cardiovascular disease and mortality. Blanton, Blanton and Peksen (2019) find that financial crises undermine women's health outcomes given their higher need for healthcare. They also find that the worsening health outcomes for women become more significant three years after the crisis and could persist for up to seven years after its end.

At the intra-household level, women's sense of security is reduced during economic crises, as job loss and poverty increase their dependence on men for shelter and financial support. Mohindra, Labonte and Spitzer (2011) argue that when households' budget constraints are tightened during an economic crisis, further declines in women's status, rights and control over productive assets and resources lead to a prioritization of boys' and men's needs to the detriment of girls and women. UNAIDS (2012) report that women decide to forgo essential health services and medicines and put their lives at risk during

economic crises. Similarly, Buvinic, Sabarwal and Sinha (2011) mention that one potential factor behind the gender differences in children's lower health outcomes during economic crises could be the reduction in health inputs to daughters as a coping mechanism to households' shrinking incomes and resources. In the Lebanese context, among Syrian refugee households even before the crisis, we note that female-headed households are more likely to borrow to spend on health and medicines than are male-headed households (Inter-Agency Coordination 2019).

At the macroeconomic level, governments in crises typically operate in a very tight fiscal space and tend to cut funding for health and education. The seven percent spending reductions on health and education proposed in the 2020 government budget over the 2019 budget are a case in point (Institut des finances 2020). The Ministry of Public Health financed 12 percent of Lebanon's healthcare spending in 2017 (Ministry of Public Health 2017), and close to 70 percent of its expenditures cover healthcare costs for patients with no other means of health financing (Ministry of Public Health 2017). If the budget cut affects this 70 percent, the healthcare financing "of last resort" will reduce its coverage of tertiary care for patients from the most economically vulnerable segments of society.

5.1.2 Maternal and infant mortality

There are several factors behind rising maternal mortality rates during economic crises including a higher number of unattended births at home, in addition to the inability to afford ante- and postnatal care (Stavropoulou and Jones 2013). With many Syrian refugee women in Lebanon with unmet antenatal care needs even before the crisis (Benage, et al. 2015, Balinksa, et al. 2019), economic hardship may push more Syrians to forego standard antenatal care.

In their reporting on the progress toward achieving the Millennium Development Goals (MDGs) after the global economic crisis in 2008, the World Bank and the IMF also highlighted the negative impacts of economic downturns on infant mortality, which stood at 24 deaths per 1000 birth during growth decelerations compared with eight deaths per 1000 births during accelerations. The World Bank and the IMF find a disproportionate impact of economic crises on girls' life expectancy, which decreased by seven years compared to a decrease of six years for boys following periods of economic contraction (World Bank and IMF 2010).

5.2 Mental health

Glonti, et al. (2015) conducted a meta-analysis to find that women's mental health is more susceptible to economic crises. Employment status and lower incomes are also stronger determinants of poor mental health during crises, and women tend to have worse outcomes for both employment and income. However, it should be noted that some country case studies report worse effects of the global recession on the mental health of men (Gili, et al. 2016).

Mental health disorders are more common than physical illness among 12 to 24-year-olds. Research shows that early adolescent girls are more affected by parental mood and maternal frustration than adolescent boys, and their personal and social development can suffer (Stavropoulou and Jones 2013). Syrian refugee women were reporting worse mental health by November, while Syrian refugee girls were reporting heightened feelings of insecurity (SGBV Taskforce 2019).

Beyond the socio-economic gradient in mental health, certain segments of society are more exposed to occupational pressure on their mental health. Research also shows that nurses, women, and frontline workers exposed to COVID-19 each independently reported more severe symptoms of anxiety, depression, insomnia and distress (Lai, et al. 2020). Since women constitute the majority of nurses and frontline responders in Lebanon, this heavy toll on mental health is disproportionately burdening women. Signs of the psychological distress of the COVID-19 emergency have already started to show and are likely to unfold well after the urgency of the response has passed (Al-Akhdar 2020, Issa 2020).

5.3 Crises and gender-based violence

Findings from the IMAGES survey of 2016 show that even before the crisis, women in Lebanon suffered from high rates of GBV, with 31 percent reporting having experienced intimate partner violence and 60 percent reporting having experienced sexual harassment at one point in their lives. The same survey shows that Syrian refugees are more likely to have experienced GBV. However, for both subpopulations, statistics on intimate partner violence and sexual violence suffer from serious under-reporting bias. The scale of the under-reporting bias is clearer when comparing various studies. Rahme, et al. (2020), for instance, report prevalence rates of physical violence against women of 37.1 percent and non-physical abuse of 49 percent in Lebanon in 2018.²⁹ A survey conducted

²⁹ While socio-economic status is one of the correlates of GBV, findings from a study shows alarmingly high rates of intimate partner violence even among women presenting to a gynecological clinic at an expensive private hospital: over 40 percent report physical abuse, 33 percent report sexual abuse, and 64 percent report emotional abuse (Awwad, et al. 2014).

by Transparency International in 2019 found that 23 percent of respondents in Lebanon reported that they had experienced or know someone who had experienced sextortion³⁰, one of the most significant forms of gendered corruption (Kukutschka and Vrushni 2019). Data from the General Directorate of Interior Security shows that the number of reported cases of sextortion through social media rose by 37.2 percent between 2016 and 2017, and yet remain largely underreported (Al Khatib 2018).

A consistent finding across all studies is that one of the correlates of violence is stressful life experiences. It is likely that the rampant job loss, rapid devaluation of pensions and savings, a severe drop in the purchasing power of incomes, heightened anxiety regarding the spread of the pandemic, prolonged uncertainty relating to job security, the exchange rate, and the fate of bank deposits are all contributing to a generalized level of stress of the sort that is correlated with higher levels of domestic violence and gender-based violence (GBV). And evidence that GBV has risen since the onset of the crisis is rampant: the rapid assessment conducted by the SGBV taskforce in November of 2019 found higher rates of domestic violence against women among Syrian refugees (SGBV Taskforce, 2019); rates of GBV have risen among the Lebanese too according to reports by call centers and help lines. Domestic abuse was especially acute during the COVID-19 lockdown and curfews (Azhari 2020). A consumer tracker service by IPSOS also reports rising rates of violence and harassment against women and girls during the pandemic-related closures. The Internal Security Forces report a 184 percent increase in reported cases of sexual assault and harassment during the lockdown (Internal Security Forces 2020). Migrant workers, already largely defenseless before the crisis, are also exposed to this heightened risk of violence and abuse. Accounts of abuse and exploitation since the crisis and the lockdown abound.³¹

³⁰ Sextortion refers to the broad category of sexual exploitation in which abuse of power is the means of coercion, as well as to the category of sexual exploitation in which threatened release of sexual images or information is the means of coercion.

³¹ See for example (Francis and Creidi 2020).

6. The crisis and women's institutional rights and advancement

With a measly 54 LBP spent directly on the protection and promotion of women's rights for every 1 million LBP of public monies spent in 2018 (Institut des finances 2019), the puny budget allocated for women's affairs and gender equality was further cut in 2019 to 35 LBP per million. The current crisis government has eliminated the ministerial portfolio altogether.

The government's presentation of its three-year plan to donors in May of 2020 contains only two explicit mentions of women: as potential beneficiaries from the government's intent to promote outdoor, rural and agro-tourism, and as one of the vulnerable groups the enhanced access to social, education and primary healthcare services (including GBV prevention and response) is meant to cater to.

The three-year plan for institutional reforms was not yet made public at the time of writing, but it is likely that reforms to promote women's equality will not feature prominently. Gender equality tends to be perceived as less of a priority during times of crises, and the institutional gains from before the economic collapse lose some of their momentum in the face of the socio-economic losses suffered by women (Karamessini and Rubery 2013, Rodriguez 2013).

As Lebanon enters negotiations on the terms of an IMF program, it also stands at a critical juncture regarding the status of its women. The literature warns of the effects of International Monetary Fund (IMF) programs on women's empowerment (Chen and Moussie 2017). By looking at a cross-country panel dataset of IMF programs in 119 low- and middle-income countries, Detraz and Peksen find that IMF programs tend to be detrimental to women's economic rights (Detraz and Peksen 2016). Donald and Lusiani (2017) review the multiple ways in which austerity measures of the sort often advocated by the IMF are detrimental to women's rights and access to services. They call on both the IMF and program beneficiaries to honor their obligations under international laws and conventions (including CEDAW) and adopt a rights-based approach to economic recovery and stimulus packages.



Photo: UN Women/Joe Saade

7. The way forward

There is a tendency for the pursuit of gender equality to fall by the wayside during times of crises, to be treated as a goal of second order importance that can be placed back on the agenda once economic growth has recovered. But the reality is that taking steps towards gender equality is part of the solution.

Gender inequity is endemic in all aspects of life in Lebanon. The extent of overlap between women and any correlate of economic deprivation is striking: in relative terms, there are more women among the vulnerable, among the elderly, among the unemployed, among public school students, among the food insecure, among victims of GBV, among migrant workers, among refugees. The consistently high concentration of women among the more economically vulnerable means that any progressive reform agenda will also go some way in correcting some of the gender inequity that currently plagues the system.

As such, the social protection component of the three-year plan of the Diab government, if implemented, holds some promise of correcting some of the current shortfalls. In particular, the proposal to expand the National Social Security Fund's coverage, create an unemployment fund, establish training programs for the unemployed, and reform the Kafala system can create a labour market that is more protective of workers. The language relating to the details of this reformed labour code and its implementation remains vague, but the hope is that the government does not rescind its proposal to protect the rights of workers in the face of pressure for more austerity.

In comparison with other MENA countries, Lebanon is the country with the fastest ageing population, the only country with no pension system outside the public sector, and it is among the countries with the largest population of older adults who continue to work past age 60 (Ajrouch, et al. 2013). The LFHLCs shows participation rates of 68 percent for men 60-64, and 41 percent for men 65-69, while participation rates for women are 16 percent and seven percent for the corresponding age groups, respectively, putting overall labour force participation among adults 60 and older highest of all Arab countries (UNFPA 2017). A proposal for comprehensive pension reform was already in the works before the crisis. Only a scheme that includes a non-contributory tax-financed social pension component will provide robust social protection for the elderly who were either never or only informally employed. The extent of informality of the Lebanese labour market, the burden of unpaid work at home which is almost entirely shouldered by women, and the historically low rates of female labour force participation mean that women are a large majority in this group.

Since any large-scale policy reform, such as the introduction of a comprehensive pension plan, will take a few years to enact, the short- and medium-term losses to current and soon-to-be retirees from the economic collapse should be addressed as part of the rescue package and not the larger reform.

With a growing exodus of students from private to public schools, this is also not the time for austerity in public spending on education. There is clearly a need for reforming employment in public education, given the over-

reliance on part-time teachers and the poor enforcement of workload policies (World Bank 2018). However, one of the biases that reform proposals seems to turn a blind eye to is the strikingly thinning representation of women as one moves up the ranks of the public education workforce. Beyond the inequity that this signals in an otherwise overwhelmingly feminine sector, research has also shown that the presence of women in top administrative positions in tertiary education is correlated with higher ranked institutions in Lebanon (Haidar 2018).

One of the heavier and more lasting costs of the crisis is the deterioration in population health. There is room for reallocating the budget for health away from bulky spending on tertiary care and towards preventive and primary healthcare. However, decreasing overall spending on health would not only exacerbate the effects of the crisis, it would also set the government back on its purported long-run objective of providing universal health coverage.

Investments in the care industry, both child and elderly care, not only create employment for women in the form of care jobs, they also provide more women with the opportunity to work as the unpaid care burden that currently squarely falls on women's shoulders is alleviated.

It is not only in its spending that the government can be protective of the more vulnerable segments of the population and correct some of the injustice underlying the present inequity. The sources and composition government revenues too are exceedingly regressive. One important source of tax revenues for the government has been the tax on telecommunications. Like other indirect taxes in Lebanon, the single-rate telecom tax is regressive. It contributes to putting consumer prices for mobile Internet in Lebanon in the top quartile of all MENA countries (Howdle 2020). Beyond the regressivity of this tax, providing affordable mobile technology is essential in protecting the most vulnerable, particularly at a time when social distancing may have to be periodically enforced: research shows that mobile phones and internet, unaffordable though they have been, have proved invaluable in improving the livelihood of Syrian refugees in Lebanon (Goransson 2018, Goransson, Hultin and Mahring 2020).

In its bid to increase the value of its receipts, the government has other serious tax inequities to correct. In the current tax structure, the treasury relies overwhelmingly on indirect taxation, and specifically on taxes such as the value-added tax (VAT), customs duties, as well as the telecom tax, all of which impose a far heavier relative toll on the poor. Meanwhile, direct taxes on wealth, property, capital gains, and interest income, all of which are more concentrated both among men and among the wealthy, are either low or non-existent. To finance government spending on social programs and protection, tax reform

becomes an imperative both to raise more revenue and to do so more equitably.

Lebanon has one of the world's highest levels of economic inequality (Assouad 2018) also because of regulatory failure. The most recent study of market structures and competition dates back to 2003 but shows extremely high levels of market concentration in domestic markets (CRI 2003)—that is a small number of firms dominate the majority of the market. In the absence of a functioning and well-enforced competition law, and as long as import monopolies and exclusive agencies remain in place, elite capture will continue to stifle growth, jobs, and consumer welfare at the expense of the rest of society, but particularly the poor.

Of course, this crisis is not sparing the middle class either. Data from the LFHLCs of 2018-2019 show that 47 percent of all employed women have a university degree. Most of them are salaried workers who are already seeing their purchasing power disappear and their savings discounted. Every day of continued deterioration in the value of the currency, depletion of stocks of goods and raw materials, and increasing difficulty in securing supply chains has been costlier than the last. Very soon, the proposed ambitious scale-up of the NPTP to more than twice its current scope will prove to be woefully insufficient. But the downward spiral will not stop before a restructuring of the public debt, the banking sector and the central bank—and the distribution of losses implicit therein—which will then make way for credible policies on the exchange rate and capital mobility. On these particular reforms, every day of delay has made an entire population hemorrhage, save for a handful of speculators and rent profiteers.

Taken together, the compounded impacts of the running economic crisis, the COVID-19 pandemic and the recent explosion in Beirut will only magnify pre-existing vulnerabilities that women already face, making life worse for most Lebanese women, particularly those who already suffer from the impacts of intersectional discrimination—i.e. migrant and refugee women, women living with disabilities, queer women, and many others already living on the margins and rendered invisible (Abirafeh and Dore-Weeks 2020). However, it may also be an opportune moment to (re)build the foundations of a more equal and equitable society that fully takes into account the intrinsic and productive value and rights of women. This begins with deliberate policy and programmatic interventions in the political (leadership and decision-making), economic (structural reforms to reduce inequalities and social investments in vital sectors such as healthcare, education and care economy) and social (recognition of the value women bring not only for themselves but the entire community) realms of the country.

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