3 Decent work for the most vulnerable

Agenda 2030 for Sustainable Development calls on countries to “leave no one behind” and to target support towards the most vulnerable groups in society. In the MENA region and worldwide, there has been a shift from addressing the situation of women overall to targeting different groups of women, recognising that women are a heterogeneous group. This is a positive evolution since vulnerable groups of women may require targeted approaches and specific legal reform efforts. This chapter outlines recent reforms and initiatives in Egypt, Jordan, Morocco and Tunisia to improve the protection and economic empowerment of vulnerable groups of women, in particular domestic workers, rural women and refugee women. The chapter features in-depth case studies from Jordan, Morocco and Tunisia, as well as several boxes that highlight relevant initiatives. The chapter concludes with some policy recommendations drawn from the lessons from the case studies and research.

Infographic 3.1. Decent work for vulnerable women

Decent work for vulnerable women

PROMISING PRACTICES AND POLICY RECOMMENDATIONS

Domestic workers

Over **60%** of domestic workers are female in MENA.

In some countries, up to **97%** have no contract.

Domestic workers are at significant risk of **harassment**, often sexual.

International conventions

All four countries have ratified the **Minimum Age for Admission to Employment Convention** and **Worst Forms of Child Labour Convention**.

But the **Domestic Workers Convention** has not yet been ratified by any MENA country.

Promising practices

Morocco and Jordan now have laws **covering domestic workers**, who were previously not covered by labour legislation.

Tunisia's law on violence against women **prohibits economic exploitation**, which can take the form of hazardous and degrading work, including domestic work.

Algeria, Egypt, Morocco and Tunisia provide **specific social protection schemes** for the domestic work sector.

MENA countries are improving **labour inspections** with the support of ILO so they focus on gender equality.

Rural women

35% of MENA's population lives in rural areas.

27% of MENA women work in agriculture compared to 18% of men.

Most of them lack access to **social protection**.

International conventions

CEDAW, ratified by all four countries, obliges countries to address the specific challenges that rural women face.

The 62nd Commission on the Status of Women in 2018 aimed to increase the focus on rural women and girls.

Promising practices

Of the four countries, only Morocco's labour code covers agriculture workers and includes **specific provisions** for them.

The four countries have invested in **building the evidence base** for reform in favour of rural women.

Public and/or private sectors in Egypt, Morocco and Tunisia facilitated rural women's **social protection coverage**.

Morocco has **facilitated women's access to land**. A women's grassroots movement advocated for legislative reforms that granted them equal access to collective land.

Refugee women

Jordan and Lebanon

Host **75%** of refugees in the MENA region.

Women account for more than **50%** of refugees registered.

Most refugees work in the informal sector.

International conventions

Egypt, Morocco and Tunisia have ratified the **Refugee Convention** and its **Protocol**, which gives refugees the right to work and mentions that refugees should be treated in the same way as nationals when it comes to "women's work".

Promising practices

Jordan has adopted the "**Jordan Compact**" to help Syrian refugees participate in the **labour market**. The Jordan Response Plan for the Syria crisis 2018-2020 included a focus on women in **social protection**.

The Egyptian Labour Law entitles refugees to the **same rights to employment** as other foreigners.

Jordan and Egypt promote **economic opportunities** for women refugees. Egypt is increasing the self-resilience of refugee women, focusing on skills development, entrepreneurship and access to wage employment. In Jordan, concrete initiatives have been designed to create job opportunities and empower women in Za'atari camp.

Policy recommendations

Continue **building the evidence base** on vulnerable groups of women, and analyse and disseminate this data on a regular basis.

Work with social partners and the ILO towards **ratifying the ILO conventions** that focus on vulnerable categories of workers. This will allow the ILO to support countries to align their national legislation with the ratified conventions.

Provide protection to categories of **workers who fall outside the scope of the labour code**. Laws should guarantee the same rights as offered in the labour code.

Address the concerns of **rural women** through either through issuing a specific rural women's policy or mainstreaming gender throughout agricultural policies.

Continue to acknowledge the particular situation of **refugee women** in relevant policy documents related to refugees' participation in the host countries' labour market.

Make sure that more development co-operation programmes and projects are implemented in **remote areas** to reach vulnerable rural populations.

Continue efforts to **formalise** the informal economy with a focus on sectors where women are predominantly present. Make registration for social protection schemes easier by **simplifying** the registration procedures and requirements and by **using technology**.

Make **labour inspections** in rural areas and private premises possible and train labour inspectors in investigating the specific situation of agricultural and domestic workers, especially women.

3.1. Introduction

Agenda 2030 for Sustainable Development has a strong focus on leaving no one behind. This has given the impetus for MENA countries to provide decent work opportunities for women who are particularly vulnerable in the labour market. Promoting opportunities for women to obtain decent work should apply not only to the formal labour market, but also to all types of workers and employers (ILO, 2002[1]). MENA countries typically have a large informal sector (Annex 1.B in Chapter 1 for the definition of informal employment). While there are lower levels of informal employment among women than men, women are typically overrepresented in the most vulnerable jobs (Chapter 1), especially paid domestic work, and in agriculture. The region hosts a large refugee population, whose status often leaves them no choice but to resort to informal employment.

In general, informal sector workers are not covered by the labour code. In addition, the four countries' labour codes explicitly exclude certain categories of workers including domestic, agricultural and contributing family workers.

The case studies and boxes in this chapter show that countries are taking steps to improve the legal protection and economic empowerment of vulnerable categories of workers, including domestic workers, rural women and refugee women. Jordan and Morocco have issued specific legislation covering domestic workers, which previously fell outside the scope of labour legislation. While these frameworks have lower standards than the generic labour law, it is envisaged that these measures will help to formalise the domestic worker sector and empower domestic workers. Morocco is the only case study country that covers agriculture sector workers in its labour code. It has also issued a law granting equal access to collective lands for women and men. Tunisia has amended its legislation to extend the social protection system to different categories of rural women. The legal situation of refugees in the region remains extremely complicated, with host countries facing difficulties in providing them with decent work opportunities. Women refugees face additional challenges in this regard. Jordan and Egypt are therefore implementing innovative initiatives to provide livelihood opportunities for women refugees.

The case studies examine how and why the reforms or initiatives came about, the actors involved and how the reforms are being/will be implemented, as well as highlighting key success factors. The information shared in the case studies has been discussed extensively with stakeholders in the respective countries (Annex A at the end of the report contains a list of resource persons in each country; Annexes B, C and D describe the methodological process). The chapter also includes boxes that analyse initiatives targeting vulnerable women based on desk review.[1] Some boxes highlight tools that can aid legislators and policy makers in engaging in such reforms. Finally, the chapter makes some policy recommendations based on the lessons from the case studies and research.

3.2. Domestic workers

Domestic workers are employed in the homes of others to provide a range of domestic services: to clean, wash clothes and dishes, shop, cook, care for children or the elderly, sick and disabled, and/or perform other services such as gardening, driving and security. In the MENA region, there is high demand for domestic work. The concentration of migrant domestic workers in the region is especially high in the Gulf countries, while in North Africa the share of migrant workers as a proportion of all workers is below 1.5%. The vast majority of MENA's domestic workers are informally employed and the majority of them are female (ILO, 2015[2]). These workers are highly vulnerable and at significant risk of harassment, often sexual (Chapter 1). One survey conducted by the Association of Tunisian Women for Research and Development (AFTURD) indicated that almost 97% of them had no job contract and that over 14% claimed to have been victims of sexual abuse at work (Bougeurra, 2017[3]). Many domestic workers are underage – mainly girls (Box 3.1).

Box 3.1. Children in domestic work

There are 11.5 million child domestic workers globally – just over 67% are girls. Child labour makes it more difficult for girls and boys to find decent work when reaching the legal working age because they have usually missed the chance to attend school and are often already trapped in cycles of abuse and poverty, which continue over generations. Child labour is often not captured in official statistics, including in the MENA region.

Human Rights Watch has done extensive research into the situation of child domestic workers in Morocco, indicating that many of the young girls work in terrible conditions and are often verbally and physically abused by their employers. The majority of them receive very low pay and work long hours.

An ILO study of child domestic workers in Tunisia indicated that many children, particularly young girls, are exploited as informal domestic workers at ages lower than 16. Daily working hours amounted to 12 for nearly 20% of surveyed girls and exceeded even 13 hours for nearly 14% of them. In Egypt, girls are three times as likely as boys to engage in child labour, most of them as domestic workers.

Source: Human Rights Watch (2012[4]), Lonely Servitude, Child Domestic Labour in Morocco, https://www.hrw.org/sites/default/files/reports/morocco1205wcover.pdf; ILO/IPEC/CAPMAS (2012[5]), Working Children in Egypt: Results of the 2010 National Child Labour Survey, https://www.ilo.org/ipec/Informationresources/WCMS_IPEC_PUB_21017/lang--en/index.htm.

There are a number of ILO Conventions that address domestic work. The most relevant is ILO Convention 189 concerning decent work for domestic workers, ratified by 27 countries worldwide, none of them MENA countries. ILO Convention 138 on Minimum Age for Admission to Employment and ILO Convention 182 on the Worst Forms of Child Labour are ILO Core Conventions – they have been ratified by all four countries covered by this publication.[2]

The International Labour Organization (ILO) reports that in most MENA countries, domestic workers are not covered by the national labour law. Some countries in the region, including Morocco and Jordan, have recently issued specific legislation covering domestic workers, but it has lower standards than the generic labour law (ILO, 2017[6]). Jordan can be considered as a pioneer on legal frameworks protecting domestic workers in the region. In 2008, Jordan amended its labour code to repeal a provision that excluded domestic workers from its scope of application. Following this amendment, regulations were issued covering the obligations of domestic workers and their employers as well as the organisation of private offices for recruiting and hiring non-Jordanian domestic workers. However, some of these legal provisions are not in line with ILO standards on domestic workers and have not been fully implemented. The Ministry of Labour continues to receive a large number of complaints from domestic workers, including on unpaid and illegal deduction of wages, forced overtime, restrictions on freedom of movement, identity paper retention, threats and physical violence.

Tunisia's recent law on violence prohibits economic exploitation, which can take the form of hazardous and degrading work, including domestic work (discussed in Case Study 4.4 in Chapter 4).

Case Study 3.1 analyses Morocco's recent efforts to guarantee minimum standards for domestic workers, mostly women. The country recently adopted a legislative framework on domestic workers. While this framework has lower standards than the generic labour law, it is envisaged that these measures will help to formalise the domestic workers sector and empower domestic workers. Box 3.2 outlines the key role played by labour inspectors in enforcing standards and identifying vulnerable women, and suggests that greater support and training are required for them to fulfil this role.

Case study 3.1. Improving conditions for domestic workers in Morocco

A variety of international organisations and civil society actors in Morocco have been raising the issue of child domestic workers in Morocco since the late 1990s. Human Rights Watch reported that these child domestic workers, some of them only eight years old, have been verbally abused by their employers and are not getting decent meals. Some of them work 12 hours a day, seven days a week for only around EUR 9 a month (Human Rights Watch, 2018[7]). This also makes it impossible for them to attend school. While child labour is prohibited in the Moroccan labour code, it does not cover domestic workers. In addition, domestic workers are often informally recruited and in many cases do not have a written employment contract.

What is the reform and how did it come about?

In the early 2000s, the ILO and Human Rights Watch (HRW) issued a range of reports which mentioned that even though the number of child domestic workers in Morocco is decreasing, many girls employed as domestic workers were still working in terrible conditions (Understanding Children's Work (UCW) Project, 2004[8]; Human Rights Watch, 2005[9]) (Box 3.1). In 2012, HRW issued another report calling for improvements to the situation of child domestic workers in Morocco (Human Rights Watch, 2012[4]). While the report recognised the efforts of the Moroccan Government in addressing child domestic work, it mentioned that more remained to be done, including enhancing the legal protection of child domestic workers. It urged the government to speed up the process of adopting a draft domestic workers law and to bring its provisions into line with ILO standards on domestic workers. In response to a request from parliament, the Moroccan National Human Rights Council (CNDH) also issued an assessment and recommendations on the draft law, which reflect some of HRW's recommendations.[3] Several trade unions and civil society organisations were involved in the drafting process, supported by UN agencies.

In response to the pressure from the international community, the Moroccan Parliament approved the domestic workers law in 2016, which entered into force in October 2018.[4] The law starts by defining domestic work(er) and employer. It then includes a list of tasks that are considered domestic work. The law foresees that a contract should be drawn up between the domestic worker and its employer, based on a specific contract model set by decree.[5] One copy of the employment contract should be given to the relevant labour inspectorate so that labour inspectors can check the content of the contract against the law.

The law sets the minimum age for a domestic worker at 18 years. However, a transition period of five years is foreseen during which youths between 16 and 18 years can be employed under the condition that they have written authorisation from their guardians. The law specifies the type of hazardous work that is prohibited for young people between 16 and 18 and an additional decree further completes this list.[6]

The law states that the employer must take all necessary steps to ensure that the security, health and dignity of their domestic worker is guaranteed. The maximum work hours are fixed at 48 hours per week (and 40 hours for workers between 16 and 18 years of age). The law also regulates weekly rest, nursing breaks, and leave. It specifies that the salary cannot be less than 60% of the minimum wage applied in industry, trade and liberal professions. In-kind benefits cannot be counted as components of the cash salary. The law protects the domestic worker in case of dismissal, and foresees that domestic workers can benefit from education and training programmes provided by the state.

Domestic workers and their employers can file complaints with the labour inspection unit if the employment contract is not properly implemented. The labour inspection unit will then attempt to mediate. If mediation is not successful, the inspector can transfer the case to a Public Prosecutor's office. If found to be violating the law, employers can face financial penalties and possibly imprisonment. The Prosecutor's office issued a circular in December 2018 to encourage the enforcement of the law. The circular calls for communication

with all parties concerned, including labour inspectors. The circular also instructs one or more prosecutors to receive in each court the requests and cases related to the law.

In 2019, a decree came into force which obliges employers of domestic workers to register their personnel with the National Social Security Fund (CNSS). It foresees that social security contributions will be covered by both the employer and the employee. In this way, domestic workers will be able to benefit from the same social security benefits as private sector employees (Medias24, 2019[10]; ALM, 2019[11]). Other MENA countries that have specific social protection schemes for the domestic work sector include Algeria, Egypt and Tunisia (ILO, 2016[12]).

What are the impacts, implementation challenges and factors for success?

Improving conditions for domestic workers is difficult since it concerns a complex working relationship[7] that takes place in the home and involves vulnerable categories of workers. Morocco has shown serious commitment in addressing the situation of its domestic workers. The reform is a result of many years of advocacy and negotiation, backed up by evidence of the dire situation of many domestic workers in the country. The new legislative framework on domestic workers is a great step forward and should contribute significantly to the greater empowerment of female domestic workers, who were previously excluded from the labour law and lacking in any kind of protection. Domestic workers can now benefit from minimum standards for example wages and leave. In addition, they can also take advantage of social security benefits.

The real impact of the law remains to be seen as it will largely depend on whether employers draw up contracts with their domestic workers; whether and how labour inspectors investigate compliance; and whether non-compliance with the law is addressed. Currently, there are no up-to-date figures available of how many domestic workers have already been registered in Morocco.

Detailed analysis by Human Rights Watch and a number of national organisations finds that the legislative framework on domestic workers in Morocco could be improved further (Human Rights Watch, 2018[7]). A number of recommendations issued by HRW and CNDH on the draft domestic workers law were not taken into consideration in the final version of the law. Key concerns are as follows:

- First and foremost, the law should provide at least the same guarantees to domestic workers as to other categories of workers covered by the Moroccan labour code. The Moroccan labour code fixes the maximum hours of work at 44 hours per week while the domestic workers law fixes this at 48 hours.
- The minimum wage for domestic workers can be 40% less for workers in other specified sectors.
- The domestic workers law does not mention freedom of association,[8] which is guaranteed by the constitution and the labour code.
- A major challenge in ensuring compliance is that Moroccan labour inspectors are not allowed to enter a private premises (home) to inspect the situation of domestic workers (Box 3.2). And even if they are allowed to do so, they may need additional training on how to carry out inspections of domestic workers.
- The complaint mechanism provided for in the domestic workers law is not adequate for securing proper access to justice in case of dispute and labour inspectors are not the right actors for ensuring mediation between the different parties involved in a conflict.

It is recommended that Morocco ratify the ILO Convention 189 concerning decent work for domestic workers, which could be an impetus for further protection of domestic workers rights. ILO has specific tools such as a manual (ILO, 2012[13]) to promote this convention and to help countries in moving from ratification to implementation.

Awareness-raising campaigns are underway for both Moroccans and expats to register their domestic workers and to respect the provisions of the new legislative framework. It may be beneficial to provide incentives to employers and provide support for them to register their domestic workers.

Box 3.2. Labour inspection and gender equality in MENA countries

Labour inspectors play an important role in making sure that legal provisions on non-discrimination and gender equality are enforced. They also contribute to the evidence base on women's workplace conditions by documenting their situation.

Labour inspections that focus on gender equality in MENA countries face a number of challenges. A first challenge is that the legislation in most MENA countries does not protect several categories of workers (including domestic, agricultural, contributing family workers and workforce active in the Free Industrial Zones). Most workers in these sectors are women. Because the labour law does not cover these categories of workers, visits by labour inspectors to these "work places" are not allowed. In addition, labour laws in MENA countries generally do not have a focus on non-discrimination. This means that labour inspectors tend not to look for discriminatory practices. Linked to this, the majority of MENA countries do not include specific gender equality indicators for labour inspections, which means there is little impetus for labour inspectors to look for gender aspects.

In some countries, only female labour inspectors are allowed to inspect work places with mostly female employees. Yet even though more female labour inspectors have been recruited in some MENA countries recently, their numbers remain low.

ILO is supporting MENA countries in a variety of ways to improve labour inspections so they focus on gender equality. For example, it has issued a guidebook for labour administrations in MENA countries on labour inspection, gender equality and non-discrimination. The book outlines gender discrimination issues that may arise during the employment cycle. It then gives practical exercises and tools to address it.

Source: ILO (2014[14]), *Labour Inspection, Gender Equality and Non-discrimination in the Arab States: Guide Book*, https://www.ilo.org/beirut/publications/WCMS_249296/lang--en/index.htm; *ILO Convention No. 81 on Labour Inspection*, available at https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C081.

3.3. Rural women

While rural exodus is a fact in the MENA region as part of the economies' structural transformation, 35% of the population still lives in rural areas (compared to 20% in OECD countries) and the agricultural sector contributes significantly to some MENA economies (World Bank, 2018[15]; World Bank, 2017[16]). Agriculture is a job-rich sector but working conditions are often poor. It is typically an informal sector, often not covered by the country's labour laws and most workers lack access to comprehensive social protection systems.

Rural women face many challenges in the agricultural sector, including in the MENA region. They often have extremely heavy workloads since they combine physically demanding farm work (often in a family context and without a decent salary) with unpaid care work. Rural women face greater challenges than rural men in accessing education and information, social protection, productive resources (e.g. land; Box 3.6), markets, financial services and technology (FAO/CTA/IFAD, 2014[17]). Rural women are generally also disadvantaged compared to their urban peers. Traditional norms and stereotypes are more

entrenched in rural areas, leading to very limited inclusion of women in leadership at the local level and limited decision-making power within their families (Chapter 1) (FAO, 2019[18]).

MENA countries have made significant efforts recently to improve the situation of rural women, who are often operating in the informal sector and are excluded from any legal protection (Box 3.3). The case studies show the following progress being made:

- **Building the evidence base.** Countries have invested in building the evidence base for reform in favour of rural women. This is particularly important in countries where agriculture still contributes significantly to GDP, such as Egypt, Morocco and Tunisia. The four countries have produced data on rural women as well as on women in agriculture (Case Study 3.2); however, more regular data collection and analysis are needed that are comparable over time and between countries. UN agencies such as UN Women, the International Fund for Agricultural Development (IFAD), the FAO and the ILO have supported countries in producing specific reports on rural women in the four countries. It would be good if this effort can be sustained over time with regular reports.
- **Making social protection more easily available to rural women**. For example, initiatives have been taken in Tunisia to facilitate rural women's social protection coverage (Case Study 3.2), and in Egypt (Box 3.5). The social and solidarity economy concept also offers a lot of potential to rural women. Agricultural co-operatives and women producers' organisations are part of this concept and can offer support services to their members and complement social security services offered by the state. A draft law on the concept is underway in Tunisia (Case Study 3.2) and Morocco's Agriculture Plan (Plan Vert Maroc) includes a pillar on solidarity agriculture (Box 3.3). In Egypt, a campaign to ensure that rural women have citizenship status has vastly increased their access to a range of social benefits (Box 3.4). Some private-sector initiatives are also providing rural women with better working conditions (Box 3.5).
- **Facilitating women's access to land.** One of the biggest challenges for women in rural areas is their limited access to land. Box 3.6 describes the land access situation in MENA. Case Study 3.3 on Soulaliyate women in Morocco analyses how grassroots women managed to join forces and make their voices heard in the national debates on collective land. As a result of these advocacy efforts, the law granted equal access to collective land for Soulaliyate women.

Article 14 of the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) obliges countries to address the specific challenges that rural women face. The article states that rural women have a variety of rights, including the right to benefit directly from social security programmes; to obtain all types of training and education; to organise self-help groups and co-operatives in order to obtain equal access to economic opportunities; and to have access to agricultural credit and loans, marketing facilities, appropriate technology and equal treatment in land and agrarian reform as well as in land resettlement schemes. The 62nd Commission on the Status of Women (CSW62) in 2018 was themed "Empowering rural women and girls" (UN Women, 2018[19]). This may have influenced the increased focus in MENA on this area. All four countries organised side-events at CSW62, which gave visibility to their initiatives in support of rural women (UN Women, 2018[20]).

In Jordan, Egypt and Tunisia, agriculture workers are not covered by the labour code. This means that in practice the agriculture sector is largely informal and its workers do not benefit from the necessary legal protection. The Moroccan labour code covers agriculture sector workers and includes specific provisions for their situation.

Box 3.3. Regional round-up: policies for rural women in Egypt, Jordan, Morocco and Tunisia

The policy landscape for rural women varies across the four countries. **Tunisia** is the only country that has a specific strategy and action plan on rural women, which is led by the Ministry of Women's Affairs, Family, Children and Seniors. The strategy covers all aspects of rural women's empowerment (Case Study 3.2). In other countries, rural women are covered under the country's generic development plan, and/or under agriculture policies and gender policies. These policies usually do not offer a holistic response to the challenges of rural women.

Morocco addresses the situation of rural women under its *Plan Maroc Vert* (Ministère de l'Agriculture, de la Pêche Maritime, du Développement Rural et des Eaux et Forêts du Maroc, 2014[21]). One of the plan's pillars is solidarity agriculture (creation of and support to agricultural co-operatives) and income-generating activities mostly benefiting rural women. Morocco's Government Plan for Equality (PGE II) includes a specific objective on the economic empowerment of rural women (Moroccan Ministry of Family, Solidarity, Equality and Social Development, 2018[22]). The third phase of Morocco's National Initiative for Human Development also focuses on addressing poverty in rural areas and targeting rural women in particular (Morocco Ministry of Interior, 2019[23]); (IFAD/ILO, 2018[24]).

In **Egypt**, the National Strategy for the Empowerment of Egyptian Women 2030 includes a number of references to rural women. Egypt's Sustainable Agricultural Development Strategy, which dates back to 2009, includes a goal on strengthening the role of women in agricultural development. A gender team was part of the strategy design team which ensured the mainstreaming of gender throughout the strategy. This strategy is currently being updated (Box 4.1).

Jordan's National Green Growth Plan includes a dimension on social development which focuses on the benefits of green growth for women (Jordanian Ministry of Environment, 2017[25]).

Case study 3.2. Improving social protection for rural women in Tunisia

Agriculture constitutes 9.5% of GDP in Tunisia, a little above the MENA average of 6% (World Bank, 2017[16]). With 32% of Tunisian women and girls living in rural areas (Tunisian Ministry of Woman, Family and Childhood, 2017[26]) it makes a lot of sense to address the challenges faced by rural women as a matter of priority.

The social protection system in Tunisia is complex and quite advanced. A myriad of legislative frameworks regulates the social protection regimes that apply to the agriculture sector, covering both salaried agricultural workers and self-employed farmers.[9] Despite these different regimes, women do not adequately benefit from them. One survey showed that only 10.5% of rural women reported being personally affiliated to the National Social Security Fund (NSSF) (UN Women/European Commission, 2016[27]). This is because the majority of them are already covered by social protection through their husbands. In addition, in order to benefit from certain social protection regimes in the agriculture sector, a minimum of 45 worked days per trimester is required while most women only work an average of 35 days per trimester.

As described in this case study, Tunisia has recently introduced a range of initiatives to improve the situation of rural women under the strong leadership of the Ministry of Women's Affairs, Family, Children and Seniors.

What is the reform and how did it come about?

Following a number of studies that laid out the situation of rural women in the country, the Ministry of Women's Affairs, Family, Children and Seniors took the lead in developing a National Strategy for the Economic and Social Empowerment of Rural Women and Girls 2017-2020.[10] The strategy consists of five pillars and also includes an action plan to implement it:

1. Economic empowerment: school-to-work transitions and skills mismatches, improved access to resources (including land) and markets, formalisation of the informal sector and promotion of the social and solidarity economy.
2. Social empowerment: reduce school dropout, improve access to decent work (pay equity, social protection, better working conditions).
3. Participation in public life and local governance.
4. Improved quality of life.
5. Production of data and statistics: data disaggregated by sex and location (rural/urban) for use in the design and evaluation of development plans.

Recently, important actions have been taken to improve the social protection of rural women in line with the strategy:

- In 2018, the Tunisian Head of Government introduced a Rural Women Week, which will take place every year at the occasion of the International Day of Rural Women (15 October). This will be the opportunity to raise awareness of the situation of rural women in the country and join efforts in addressing their challenges.
- A circular[11] was issued in 2018 to allow unemployed youth to rent land from the state. The Tunisian Head of Government announced that this circular will be amended so that at least 20% of this land will be earmarked for rural women (WMC/TAP, 2018[28]).
- In 2019 a decree was amended to extend the social protection system to different categories of rural women. Decree 916-2002 was amended in 2019 to ensure that rural women who currently do not benefit from any form of social protection will also be able to benefit from the social protection regime of Law n°2002-32 (WMC, TAP, 2019[17]). This should help to formalise the informal sector more broadly.
- The Ahmini programme, launched in May 2019, is a collaboration between the Ministry of Women's Affairs, Family, Children and Seniors, Tunisia Telecom and NSSF. The programme aims to register an additional 500 000 rural women with the NSSF, as they are currently not covered by any social protection programme. A simplified process to register with NSSF has been put into place, so that beneficiaries no longer have to submit a birth certificate. Once registered, contributions to NSSF can be paid by mobile phone (WebManagerCenter, 2018[29]). A team of analysts has been assigned to manage the users and register them in the social security system via a user-friendly digital platform. Women will then be able to pay their subscription via mobile phone to Tunisian Post, which will send the information to NSSF (Tunisian Ministry of Agriculture, 2018[30]).

In 2011, Tunisia began to implement a range of initiatives under the social and solidarity economy (SSE) concept.[12] SSE was acknowledged in Tunisia's Development Plan 2016-2020, with the objective of increasing the population involved in SSE from 0.5% to 1.5% by 2020 (Ministère du Développement, de l'Investissement et de la Coopération Internationale de Tunisie, 2016[31]). SSE is relevant for the agriculture sector and for rural women in particular since the main forms of social and solidarity enterprises in Tunisia include agricultural co-operatives and agricultural producers' organisations (Mbm Consulting, 2018[32]). These organisations offer a range of services to their members, which can support women farmers in particular. Currently, only 6% of Tunisian farmers are members of a co-operative, so there is still much room for improvement (FAO/BERD, 2019[33]). In order to better frame the SSE sector, the Tunisian General

Labour Union (UGTT) submitted a draft law on SSE in 2016 (Ministère de la Formation Professionnelle et de l'Emploi de Tunisie, n.d.[34]). Civil society organisations have been advocating to include a gender approach in the law, which is currently gender-neutral. The draft law has not yet been adopted.

What are the impacts, implementation challenges and factors for success?

Tunisia is the only one of the four countries to have a specific strategy and action plan for rural women. Its Rural Women Strategy is comprehensive and addresses various aspects of the lives of rural women that require attention, including their economic empowerment. The strategy's focus on data and statistics is important in order to be able to reflect the situation of rural women adequately. Implementation should be possible since the vast majority of financial resources have already been committed for this purpose. The strategy is linked to Tunisia's National Economic and Social Development Plan 2016-2020. It would be important to also address the situation of rural women in other policies and plans, such as the national employment strategy, which is currently being developed.

It is too early to assess the impacts of the amendments to Decree 916-2002, as they only occurred in 2019. Gender equality activists in Tunisia look forward to the adoption of the social and solidarity economy draft law, so that rural women's organisations can benefit from a legal framework as well as additional support services.

Box 3.4. Egypt's Women's Citizenship Initiative

Many rural and marginalised women in Egypt do not have identity cards, which reduces their political, social and economic rights. The government, supported by UN Women, has decided to address this issue. Since 2011, over 803 000 identity cards have been issued to rural and marginalised women in Egypt through the Women's Citizenship Initiative. The initiative used a successful outreach and awareness-raising approach – Knocking Door Campaigns – to reach over 2.5 million Egyptian women across all governorates. Women who now have identity cards report feeling more economically empowered since they can benefit from a range of services, including social protection schemes and financial services since they can now open a bank account.

Source: UN Women (2019[35]), *Achievements Report 2018*, https://egypt.unwomen.org/en/digital-library/publications/2019/8/achievements-report-2018.

Box 3.5. In-depth: private sector initiatives to improve the situation of rural women in Egypt

Agriculture is one of Egypt's main economic activities, with the sector contributing 11.5% of GDP. Women play a critical role, with the sector employing almost half the female workforce (World Bank, 2018[36]). However, rural women face a number of obstacles in their access to economic activities, including limited access to land, financial services and training opportunities. In addition, early marriages are much more common in rural than in urban areas (13% of rural women under 20 as compared to 7% of urban women). Illiteracy rates are significantly higher among rural women than among urban women. Rural women are more likely to hold low-wage, part-time, seasonal jobs than men, who occupy more rewarding and higher skilled positions. Finally, the overwhelming majority of women working in the informal sector reside in rural areas (94%) (UN Women, 2018[37]). This box describes private-sector initiatives to improve the lives of rural women.

The SEKEM initiative: strengthening the role of women in the agricultural sector

The SEKEM initiative was founded in 1977 in the area of Bilbes, 60 km northeast of Cairo. SEKEM is a group of companies producing high-quality and ecological agricultural products, which are sold within Egypt and exported. It consists of several sectors, such as a biodynamic farm; trading companies for foods, herbal teas and beauty products, medical herbs and medicines; and organic cotton products. SEKEM provides employment for around 2 000 people (20% of them women), who mainly live in the surrounding villages. Besides its economic and ecological dimension, SEKEM also influences social and cultural life. It has a medical centre and an education system including nurseries, schools and a university. The SEKEM Group of Companies receives financial assistance from organisations such as the European Commission, the Ford Foundation and USAID, as well as the Acumen Fund and the German development finance organisation DEG.

In 2015, SEKEM developed a Gender Strategy for a Balanced Society in co-operation with the GIZ, with a focus on women's economic empowerment. The strategy acknowledges that women are struggling in Egypt "to find a balance between work and family life because of traditional family roles and in particular because of economic dependence".[13] SEKEM aims to support women to make their own choices about their education, work and lifestyle. Each part of the SEKEM organisation implements this aim.

SEKEM's female workers receive additional benefits besides those under the labour law standards set in Egyptian legislation (Chapter 2, including Box 2.4). For example, working mothers are guaranteed a place in SEKEM's nursery for their babies when they resume work. While Egyptian legislation does not offer paternity leave, SEKEM grants fathers the right to unpaid paternity leave for a period of one month. SEKEM is also offering diverse work arrangements for women, such as flexible working hours to encourage them to stay in the labour force while enabling them to meet family responsibilities.

SEKEM is working towards reaching a 50% female employment rate in all its sectors. It is also making progress in reducing the number of informal daily workers on the farm, which fell from 410 in 2015 to 168 in 2017. These daily labourers are often women, and as they are not part of the formal workforce and hence do not get access to the same benefits. An important step is to help daily workers to get legal papers and integrate them into a long-term relationship with one of SEKEMs subsidiaries (SEKEM, 2017[38]). SEKEM also foresees increasing the share of women in senior and middle-management positions, which stood at 13% in 2017.

Empowering women in Egypt's agribusiness sector

USAID and UN Women have been working with 10 agribusiness companies across Egypt to create a more gender friendly environment in the agribusiness sector. The project, which began in 2015, applied

the seven Women's Empowerment Principles (WEPs), developed through collaboration between UN Women and the UN Global Compact.[14] These principles offer a guide to companies in making their policies and practices more gender-responsive:

- Principle 1: Establish high-level corporate leadership for gender equality.
- Principle 2: Treat all women and men fairly at work – respect and support human rights and non-discrimination.
- Principle 3: Ensure the health, safety and well-being of all women and men workers.
- Principle 4: Promote education, training and professional development for women.
- Principle 5: Implement enterprise development, supply chain and marketing practices that empower women.
- Principle 6: Promote equality through community initiatives and advocacy.
- Principle 7: Measure and publicly report on progress to achieve gender equality.

The companies involved have started improving their human resources procedures, workplace settings and business practices to better address women workers' needs. Tangible results include providing secure job contracts to 400 female agricultural seasonal workers and good remuneration packages within firms that include bonuses, lunch allowances, social pension, medical insurance, and safe transportation. Furthermore, three firms have established childcare facilities, while the rest provide women workers with a child allowance. Ensuring equal access to jobs and investing in better working conditions (for both women and men) have also resulted in a range of benefits for the companies, who report "improved overall organisational performance, productivity and profitability, and improved image within their surrounding communities" (USAID/UN Women, 2019[39]).

Source: USAID/UN Women (2019[39]), *The Business Case for Improving Women's Working Conditions in the Agribusiness Sector in Egypt*, https://egypt.unwomen.org/en/digital-library/publications/2019/04/the-business-case-for-improving-women-working-conditions-in-the-agribusiness-sector-in-egypt.

Case study 3.3. The Soulaliyate movement: enhancing women's access to land in Morocco

Morocco is one country in the region that has made recent progress in enhancing women's access to land. This case study describes how the grassroots Soulaliyate movement emerged and how the movement has contributed to women's equal rights over collective land.

The progress on women's access to land in Morocco has to be placed in the context of the country's unique system of land management. Almost 42% of land in Morocco is collective land – owned collectively by the community/tribe (World Bank, 2008[40]). This type of land is governed by a Royal Decree that dates back to 1919 and falls under the authority of the Ministry of Interior.[15] At the community level, these lands are managed by an assembly of delegates, who have user rights over these lands. According to custom, generally only male heads of household have land user rights.[16]

Over time, more and more collective arable land has been individualised and handed over from the ethnic group as a whole to individual right holders from this group ("melkisation"). When this transfer happens, lists of "rights holders" are drawn up by the assembly of delegates of the community, under the supervision of the Ministry of Interior. In case of land transfer, compensation is paid to the other rights holders. As mentioned, women generally do not have user rights and hence do not benefit from this individualisation process.

Because of increased pressure on land and in line with Morocco's agriculture policy (Plan Maroc Vert) (Inter-Réseaux Développement Rural, 2016[41]), collective land is increasingly being transferred to

outsiders (for example for infrastructure and tourism projects). Often, these transfers are large-scale and thus have a big impact on the community. Communities receive different types of compensation in exchange for their land, including financial compensation or plots of land. Again, women do not have user rights, do not feature on the list of right holders and hence do not qualify for this compensation. This has led to conflicts in different communities about the criteria for featuring on lists of rights holders and being able to benefit from the compensation (Berriane, 2015[42]).

What is the reform and how did it come about?

In 2007, a circular was issued to clarify the criteria for being a rights holder. This circular specified that the assembly of delegates should meet to agree on the criteria. It mentions that gender can be one of the criteria in defining a right holder, thus justifying the exclusion of women.

The 2007 circular sparked the emergence of a women's movement (the Soulaliyate movement[17]) to demand women's equal rights over collective land. The movement was supported by a range of organisations including the Democratic Association of Moroccan Women (ADFM) and UN Women. The majority of women that are part of the Soulaliyate movement come from rural areas and few of them are educated (Ollivier, 2017[43]).

ADFM and UN Women have been building the capacities of the Soulaliyate women to lobby for their rights and to approach the leadership in their communities and their local authorities. A women's *caravane* travelled through different areas of Morocco so that the women could see that they are not alone in their challenges and that women in other regions face similar issues. They also supported women to receive national identity cards so that they can register as land rights holders.

The movement has been advocating for over ten years for a law on collective land that recognises the equal rights of both women and men over these lands. As a result of the movement, in 2009, 2010 and 2012, several circulars were issued by the Ministry of Interior that gradually extended women's access to land. The 2012 circular grants women and men equal rights in case of land transfer to outsiders as well as land transfer within the community. In 2014 and 2015, high-level national dialogues were held on collective land issues under the high patronage of the King. A series of recommendations emerged from these dialogues, including on equal land rights for women and men.

While these circulars are a good start, they do not have the same status as a law and can be revoked at any time. In 2017, a draft law[18] was issued to modify the 1919 Royal Decree governing collective land. The draft law was approved by Parliament in July 2019 (Law No. 62.17). During the adoption process, the Council of Ministers mentioned that one of the purposes of the law is to bring the legislation in line with the provisions on gender equality as guaranteed in the constitution.

Law No. 62.17 is divided into seven parts with general dispositions, provisions to organise the Soulaliyate communities, provisions specific to the managing of the community lands, management of the Soulaliyate's financial resources, administrative measures, punitive measures and general concluding dispositions. The aim of the law is to define the rules that govern the Soulaliyate and to manage its lands (Article 1). The law clearly states that men and women alike can enjoy the community asset and have an obligation to protect it (Article 6). It sets up a representative body, the Nuwab, in each Soulaliyate community made up of male and female Soulaliyate community members elected or agreed upon by community members. The Nuwab represents the Soulaliyate community in front of Moroccan courts and administrative bodies and implements decisions taken (Article 11). Article 31 states that in case of emergency, the Minister of Interior can take all necessary administrative and financial measures to preserve the land of the Soulaliyate community, after consulting with the Nuwab. Soulaliyate women from different communities have received land or financial compensation in case of melkisation or transfer of land to outsiders (UN Women, 2018[44]).

What are the impacts, implementation challenges and factors for success?

The Soulaliyate movement has had a major impact in Morocco – not only on women's land rights but also by empowering women at the grassroots level and ultimately changing the power dynamics at the community level. ADFM notes that this process has led to the empowerment of the women involved, who initially did not dare to approach their community leaders.[19] Step by step, their confidence has been built and some of them have emerged as leaders in their community, gaining a lot of respect. Their movement has also reached the national level, where the Soulaliyate women have advocated not only for their land rights but also for women's rights more broadly. In addition, ADFM reports that in some communities, women are now also included in the local assembly of delegates that manage the land. This is a significant result since traditionally Moroccan local leadership structures do not include women. The Soulaliyate women have shown that feminism is not necessarily an elite movement but can emerge from the bottom-up.

A range of factors have led to the success of the movement. The interviews conducted for this case study show that a key success factor has been the tenacity and motivation of the women themselves.[20] Most of them initially were not aware of their rights and lacked the confidence to approach the local authorities. Through capacity building efforts by ADFM and UN Women, they have managed to present their claims in a convincing way and gained small victories.

Over time, the women have become well connected to one other and realised that women in different parts of the country share the same concerns. The movement has consolidated and become active at the national level, where it has even secured backing from the King and decision makers at the Ministry of Interior. The Ministry of Interior was a key player in supporting the movement and giving instructions to local authorities through various circulars.

The Soulaliyate movement has also benefited from the wider debate around collective land in Morocco and the fact that the legislation regarding these lands is no longer in line with the realities on the ground and the need for individualisation and privatisation. The movement managed to include their claim for equal land rights in all the relevant recent draft laws on the reform of the collective lands system. An important factor in the implementation of these laws is the commitment by local authorities to gender equality. While in some regions, resistance to women's equal land rights is high, in other communities the discussions have led to increased women's access to land. When more women are part of these authorities, they will more easily take gender issues into consideration.

Box 3.6. In-depth: access to land for women in MENA

It is widely documented that one of the biggest challenges for women in rural areas is their limited access to land. Women farmers produce most of the world's food, including 60 to 80% of developing countries' food. This contrasts starkly with the fact that women own less than 20% of the world's land. In MENA, almost 45% of the agricultural labour force are women (Doss and SOFA, 2011[45]), but on average less than 5% of agricultural landholders are women (De La O Campos, Warring and Brunelli, 2015[46]) (Table 3.1).

In rural areas, land is usually the most important family asset. It defines the wealth of a person, with those in rural areas who own more land typically having more decision-making power in the community. In addition, access to land serves as security and collateral for accessing credit. Land rights thus have great empowerment potential for rural women (FAO/CTA/IFAD, 2014[17]).

Inheritance is an important mechanism for women and men to acquire assets, including land. Equality in inheritance is enshrined in international standards ratified by the four countries covered by this report. Yet national inheritance legislation continues to discriminate along gender lines and women are often pressured to relinquish their legal share of inheritance. In the four countries, the legislation generally entitles female heirs to only half the share to which men are entitled. However, the case studies on inheritance in Chapter 4 show that efforts are being made to promote equal inheritance.

Another mechanism through which women in MENA can access land is marriage. In all four countries covered by this publication, the default matrimonial regime is separation of property with options to change the regime at the time of marriage or at a later stage. The regime does not only determine women's access to land at the moment of marriage, but also in case of divorce or death of a spouse (OECD, 2017[47]). Other ways of accessing land are through the land market or through the state in case of state-owned land that may be redistributed.

Table 3.1. Percentage of women agricultural holders in the Middle East and North Africa

Egypt	5.2% (1999)
Morocco	4.4% (1996)
Jordan	3.0% (1997)
Tunisia	6.4% (2005/06)

Note: The most reliable data on women's access to land come from the FAO Gender and Land Rights Database. This data is sourced from agricultural censuses that are carried out in the Framework of the FAO World Programme of Agricultural Census. The data are outdated but a new wave of agricultural censuses and analysis of this data will take place between 2016 and 2025.
Source: De La O Campos, Warring and Brunelli (2015[46]), *Gender and Land Statistics. Recent developments in FAO's Gender and Land Rights Database*, http://www.fao.org/3/a-i4862e.pdf

In addition to a range of international human rights and policy instruments, there are also regional frameworks that specifically guarantee women's land rights. These include the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa; the African Union Framework and Guidelines on Land Policy in Africa; and the Arab Charter on Human Rights. In 2018 the first Arab Land Conference took place, which resulted in the Dubai Declaration on Land Governance in the Arab States. The declaration recognises women's access to land as one of the priority areas for action for the coming years in the region (GLTN, 2018[48]).

Access to land is governed through land tenure systems that outline who can use what resources, for how long, and under what conditions. People can have different rights of access to land, such as use rights, control rights and transfer rights. Women in rural areas of developing countries often only have

use rights over family land, which they access mostly through their a male relative (e.g. father, spouse, brother). These systems are based on the belief that men should be the main providers for the family and hence need the land to be able to ensure this (IBRD/World Bank, 2009[49]). In some countries, this principle is enshrined in the law. For example, the legislation in Egypt and Jordan support the notion of a wife's duty to obey in exchange for her right to financial maintenance (OECD, 2017[47]).

Land tenure systems are very complex and in MENA they consist of both statutory and customary laws. Even when statutory laws are in place that stipulate equal access to land for women and men, communities are often not aware of these laws or choose to enforce only customary laws that are typically not favourable to women. These overlapping land tenure systems have also resulted in poor formalisation of land rights, making it difficult in general to identify who has which land rights (Tempra, Sait and Khouri, 2018[50]). In MENA economies, it takes on average almost 30 days to register property, compared to an average of just over 20 days in OECD countries (World Bank, 2019[51]). In order to register property, an identity card is required. In a number of countries, rural women often do not have the identification cards required by titling procedures.

Tools for gender equality in land tenure legislation and policies

In 2012, the FAO Committee on World Food Security adopted the *Voluntary Guidelines on the Responsible Governance of Tenure of Land, Fisheries and Forests in the Context of National Food Security* (FAO, 2012[52]). Gender issues are addressed in different sections of the guidelines. To help implement them, the FAO issued a technical guide and e-learning course on governing land for women and men. The guide recommends mechanisms, strategies and actions that can be used to improve gender equity in the processes, institutions and activities for land tenure governance. The different chapters of the guide address policy making, legislation, institutions and technical issues (FAO, 2013[53]).

The FAO and World Bank Gender in Agriculture Sourcebook includes a module on gender issues in land policy and administration that includes practical tools such as checklists and lists of indicators. A thematic note covers legal reforms and women's property rights (IBRD/World Bank, 2009[49]).

3.4. Refugee women

Over the past decade, the number of forcibly displaced people worldwide has grown significantly. Most of this increase is due to conflicts in and around the MENA region (including in Syria, Iraq, Yemen and South Sudan). The United Nations High Commissioner for Refugees (UNHCR) reports that Lebanon continues to host the largest number of refugees relative to its national population, followed by Jordan and Turkey. Egypt also hosts a large number of refugees, coming mostly from Syria and South Sudan. Women and girls account for almost half of the refugees globally (UNHCR, 2019[54]).

The 1951 Refugee Convention and its 1967 Protocol are the most important global legal instruments covering refugees.[21] The convention gives refugees the right to work and also mentions that refugees should be treated in the same way as nationals when it comes to "women's work" (Art. 24.1a). Of the countries covered by this publication, Egypt, Morocco and Tunisia have ratified both the convention and the protocol. But in reality, the legal situation of refugees remains extremely complicated, with host countries facing difficulties in providing them with decent work opportunities.

The case study and boxes in this section show that refugee women in Jordan and Egypt face a range of challenges in finding decent work opportunities. Women have obtained only 4% of the work permits issued to Syrian refugees in Jordan (Jordanian Ministry of Labour - Syrian Refugee Unit, 2018[55]). It is estimated that in some areas of Jordan, up to 60% of women refugees are active in the informal sector. In Jordan's refugee camps, the situation is different, and only an estimated 5-10% of women work (Ritchie, 2017[56]).

Refugee women who wish to engage in the labour market have many hurdles to overcome. They are constrained by traditional norms that confine women to the home and see certain types of work as inappropriate. Early marriages are common, with 43.7% of Syrian refugee girls in Jordan who were victims of early marriage in 2015 (Hikmat, 2017[57]). Refugee women also have difficulty combining family responsibilities with other forms of work. Women also face practical constraints such as transportation from the home to the workplace. Case Study 3.4 looks at a range of initiatives introduced into the Za'atari Refugee Camp – the biggest refugee camp in Jordan – to help Syrian women gain decent employment despite these many social and practical constraints. Box 3.7 continues the story of the Za'atari Refugee Camp, describing how a unique inter-agency partnership using blockchain technology is allowing women to be paid for their work despite lacking bank accounts or citizenship status.

Box 3.8 tells how Syrian women refugees in Egypt are benefitting from a number of initiatives – including government-run, private sector and some public-private partnerships – to help include them in the economy.

Case study 3.4. Economic opportunities for Syrian refugee women in Jordan

The "Jordan Compact" was adopted by Jordan and the international community at the 2016 London Conference as a response to the protracted displacement of Syrians in Jordan. An important objective of the Compact is to help Syrian refugees participate in the Jordanian labour market. As an outcome of the Compact, the Jordanian Government decided to waive the work permit fees for Syrian refugees in some occupations that are open to foreign workers and simplified the process for obtaining a permit. The follow-up conferences to the Jordan Compact, Brussels II (2018) and Brussels III (March 2019), recognised the importance of focusing on the situation of Syrian women refugees, including gender-based violence as well as their participation in the labour market (Council of the European Union, 2019[58]). Jordan and the international community have also issued the Jordan Response Plan for the Syria crisis 2018-2020 (JRP), which combines immediate and medium-term responses. Its chapter on livelihoods mentions the need for quality employment for different population groups, including women, and the chapter on social protection includes a focus on women.[22]

The legal framework that applies to the treatment of refugees in Jordan is unclear as Jordan is not a party to the 1951 Convention on Refugees or its 1967 Protocol. While the Constitution (Article 21 para.1) provides protection for political asylum seekers against extradition, no national legislation has been enacted which specifies this obligation in further detail or uses the term "refugee".[23]

This case study illustrates the concrete implementation of the Compact and the JRP with a focus on the challenges that Syrian refugee women face in finding work opportunities. It draws on the specific situation of Syrian refugee women in the Za'atari Camp.[24]

What is the reform and how did it come about?

The Za'atari Refugee Camp is the biggest refugee camp in Jordan. It was opened in 2012 and is located in the north of Jordan close to the Syrian border. It hosts around 80 000 refugees and covers 5.2 square kilometres, and is one of the largest centres of population in Jordan (Oxfam International, 2019[59]). While many of the original refugees have moved to other towns, those who stay are the most vulnerable, due to disabilities, illness or lack of financial means. Around one in five households in the camp are headed by women (UNHCR, 2018[60]; UNHCR, 2018[61]). The Ministry of Interior has established the Syrian Refugee Affairs Department, which is, together with UNHCR, responsible for the administration of Za'atari Camp.[25]

The inhabitants of Za'atari have restricted freedom of movement – they are only allowed to leave the camp when they have a valid work permit, but as most lack a valid work permit they have never left the camp since their arrival.[26] Even if Za'atari residents do obtain a work permit, finding transport to their workplace is another challenge, especially for women. Residents have to first get from their district in the camp to the

main entrance gate of the camp. Although there is a bus system inside the camp, it does not cover the whole area and only operates at limited times. Bicycles have therefore become the main means of transportation inside the camp, but only for men as it is not culturally accepted for a woman to ride a bike. Outside the camp, employers frequently organise transportation, yet the often long commutes involved are another obstacle for Za'atari's women. Families fear for the safety of female relatives who are away long hours every day. And women's domestic obligations – including childcare, care for elder family relatives, cooking and cleaning – mean they cannot spare the time involved in going to paid work.

In order to facilitate access to formal work possibilities for Syrian refugees outside Za'atari camp, the International Labour Organization (ILO) has opened an employment office in the camp, together with UNHCR and in co-operation with the Jordanian Government (ILO, 2017[62]).

Since Za'atari residents face significant challenges in obtaining work permits and arriving at their place of work, economic opportunities have been created inside Za'atari camp. Although most economic opportunities in Za'atari are directed to men and women alike, in practice, men mainly benefit from these policies, due to the social and practical constraints faced by Za'atari's women. Many inhabitants of Za'atari come from rural Dara'a, a region in the south of Syria where traditional gender norms exist. Women of Dara'a usually do not work outside the home (Ritchie, 2017[56]).

In addition, strict rules and regulations restrict the types of employment opportunities in the camp. For example, tree planting and agricultural activities are not allowed because they are considered "permanent", while the refugee camp should maintain a temporary status. Women who find work in the camp are often working for the first time in their life. It is a big challenge for them to juggle domestic and employment duties. Often they delegate tasks within the family to older daughters, but not to the husband. In many cases, they are reluctant to take advantage of a job opportunity when they fear the job is not considered appropriate for them. It requires a lot of creativity to design employment opportunities that are allowed in the camp and that also favour women. Some successful initiatives include:

- **Cash for work.** UNHCR and various international partner organisations[27] have joined forces to offer a cash-for-work programme for camp inhabitants. The work sectors include water, sanitation and hygiene education; child protection; community mobilisation; health, shelter, basic needs and livelihoods; and food (Basic Needs and Livelihoods Working Group, 2017[63]). However, work possibilities are limited. Of the camp's 32 675 adult inhabitants, only 6 030 participate and only 26% of the jobs go to women (Basic Needs and Livelihoods Working Group, 2017[63]). In order to give as many families as possible the chance to benefit from the cash-for-work initiative, the majority of the positions are rotated and only one member of each family can participate in the initiative. Most families choose the husband, as head of the household, to take the opportunity since they are of the opinion that the wife should concentrate on domestic duties. Only where women head households or when the husband works outside the camp can women get the chance to participate.
- **Waste collection.** One cash-for-work opportunity is the waste collection and recycling project carried out jointly by GIZ and Oxfam. Cash-for-work participants gather waste and bring it to a collection point within the camp where they sort the waste and sell valuable material such as plastic and paper for further recycling. This job was initially not an option for women, as it was seen to be culturally unacceptable to have women collecting waste in public, especially as it meant they would need to bend over in order to pick up rubbish. Nevertheless, a group of female heads of households were interested in this job opportunity. After a discussion between Oxfam/GIZ and the residents of Za'atari, a solution was found to integrate women into this work opportunity. Women were provided with trash picking tools to minimise the need to bend down, and those women who feel uncomfortable being seen collecting rubbish in the main streets can work in local residential areas. As a result, the number of women participants has increased significantly.

- **Lel Haya project.** The Lel Haya project is an Oxfam initiative that is offered only for women refugees in Za'atari camp. Oxfam provides assistance but mainly lets women participants take the lead. The Lel Haya project[28] involves transforming old UNHCR tents (which have been replaced by caravans) into fashionable bags. Unskilled women are trained to use a sewing machine and skilled participants can train others and learn management skills. The objective of this project is mainly to give women the opportunity to leave the house and acquire new skills. The economic outcome of this project is rather secondary, as the bags are not marketed widely. However, an economic aspect of this project did emerge as a Jordanian garment factory was interested in hiring project participants. The factory, in co-operation with the ILO, held a job fair within Za'atari camp in order to recruit young women (ILO, 2018[64]). The factory offered childcare incentives for each child under the age of four and the ILO planned to organise bus transport within the camp so that women could reach the main gate (ILO, 2018[64]). Despite the fact that many women showed interest initially, only a few women took up employment in the garment factory (Almasr, 2018[65]). And for those who did, many reported that the one-hour commute between the camp and the factory was too long given their domestic responsibilities. In addition, women, who are the designated recipients of cash aid from the Za'atari camp cash distribution centre, fear missing the cash distribution time when they work outside the camp.[29]
- **Oasis.** UN Women runs the "Oasis" in Za'atari. The Oasis offers a range of services including literacy classes, skills training, daycare facilities and activities focused on addressing gender-based violence (UN Women, 2017[66]). The Oasis also includes a cash-for-work programme providing almost 200 female-focused cash-for-work opportunities every day (UN Women, 2016[67]). Unlike the other cash-for-work programmes, over 80% of opportunities are offered to women. These opportunities include administrative tasks, jobs as hairdressers, tailors, teachers, and daycare professionals. In 2018, in order to pay women refugees – who often lack access to the banking system – UN Women, in partnership with the World Food Programme, started the first inter-agency gender-responsive blockchain pilot, whereby women refugees are able to request cash back in contracted supermarkets or make purchases directly without the intervention of a third party such as a bank (Box 3.7 below). The women and men employed provide the camp's population with free services (educational classes, hairdressing and makeup, tailoring). The tailoring programme prepares and distributes free baby kits to the camp's maternity unit to provide parents with basic equipment for their new-born.

  Another potential avenue for helping Syrian refugee women enter the economy would be through establishing their own businesses. The Compact has largely focused on work permits and has therefore not adequately addressed the registration of Syrian businesses in Jordan. Despite recent progress on instituting home-based business regulations for Jordanians (USAID, 2017[68]), registering home-based businesses is almost impossible for Syrian refugees due to complicated requirements by the Jordanian Government.[30] This is a particular constraint for Syrian refugee women, who would be interested in working in or close to home performing tasks such as sewing, cleaning and catering (Ritchie, 2017[56]). In fact, many of them already engage in these activities in the informal sector.

Implementation, challenges and success factors

Jordan has been significantly affected by the Syrian crisis as it hosts the second highest share of refugees worldwide in comparison to its population. The country has taken steps not only to address the issue in the short term but also in the medium term, through the Jordan Compact and the Jordan Response Plan for the Syria crisis 2018-2020, supported by the international community.

The implementation of the Compact has been assessed in regular follow-up conferences, which have highlighted the many efforts used to employ Syrians in the formal labour market. Nevertheless, the vast

majority of refugees still reside in Jordan without work permits and frequently join the informal job market, where they are more vulnerable to exploitation.

Syrian refugee women face additional challenges in entering the labour market. The follow-up conferences to the Jordan Compact have shown an increased focus on this topic and the JRP also mentions the issue. The initiatives described here took into account the barriers that women face in finding job opportunities and this led to encouraging results. When Syrian refugee women do get the opportunity to work, they not only contribute to the income of the family, but they also report greater empowerment. Za'atari women have reported a stronger position within their family since their participation in some of the camp's projects. They also mention that the work helps them improve their social network within the camp, break the circle of isolation and gain additional skills (UN Women, 2016[67]).

Box 3.7. In-depth: the use of blockchain for paying women refugees

In the past decade, cash transfer programming has been increasingly used in humanitarian responses. In 2018, a total of 24.5 million people in 62 countries received cash assistance from the World Food Programme (WFP), up from only 1.1 million people in 2009, representing an annual yearly growth of 150%. Traditionally, cash transfers for humanitarian aid rely on a trusted third party, such as banks or mobile network operators. This rarely helps women refugees, who have more difficulties accessing financial systems partly due to their lack of identification documents. Furthermore, a study conducted by UN Women indicated that women refugees in Jordan expressed a lack of trust in development institutions and confusion around aid processes. Some of them gave examples of not having information on how long the assistance would last, and of neighbours or acquaintances who received aid despite appearing to be more financially secure.

In order to tackle these problems, UN Women, in partnership with WFP, launched a blockchain pilot in 2018 in Jordan's Za'atari and Azraq camps to explore how this emerging technology could potentially improve financial transactions for women and girls in humanitarian settings. Blockchain is a combination of existing technologies that together can create networks that secure trust between people or parties who otherwise have no reason to trust one another. Blockchain technology can diminish the role of intermediaries, who can command market power, collect significant fees, slow economic activity, and are not necessarily trustworthy or altruistic keepers of personal information. Although mostly known for its digital financial asset applications (like Bitcoin), blockchain technology is poised to have an impact on a wide range of sectors.[31] The use of blockchain meant that instead of receiving a monthly entitlement in the form of cash on a set date, participants in UN Women's Cash for Work Programme (Case Study 3.4) could request cash back in supermarkets contracted with UN Women or make purchases directly. By using iris scanning linked to UNHCR's biometric identification system, women refugees could receive money without the need for identification documents.

In parallel, in order for women refugees to be able to fully benefit from this service, UN Women carries out financial literacy seminars at their Oases (Case Study 3.4), where recipients are trained to view their accounts on the blockchain. This reflects UN Women's holistic approach to resilience and women's economic empowerment through livelihoods opportunities.

WFP has pointed out that the unique value that blockchain brings to this inter-agency initiative is the linkage of multiple development agencies' databases. In humanitarian settings, most of the blockchain pilots that have taken place involve only a single agency. In the partnership between UN Women and WFP, as the two agencies are able to validate each other's transactions, the platform can enhance transparency in humanitarian aid, as well as efficiency, by preventing a duplication of efforts. The use

of blockchain by UN Women is also conducive to mainstreaming gender more effectively throughout the humanitarian system.

Source: GSM Association (2017[69]), *Blockchain for Development: Emerging Opportunities for Mobile, Identity and Aid*, https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2017/12/Blockchain-for-Development.pdf; Thylin and Duarte (2019[70]), "Leveraging blockchain technology in humanitarian settings – opportunities and risks for women and girls," https://doi.org/10.1080/13552074.2019.1627778.

Box 3.8. In-depth: economic inclusion for women refugees in Egypt

Egypt is another host country for refugees arriving both from the Middle East and East Africa. In 2017, 289 231 people of concern registered with UNHCR in Egypt while the President of Egypt stated that the country was hosting 5 million refugees.

According to Egypt Vulnerability Assessment for Refugees (EVAR) in 2016, despite the food voucher and cash assistance, Syrian refugees' living conditions have not improved. Nearly half of the Syrian refugees in Egypt have or are vulnerable to having poor food consumption according to the World Food Programme (WFP). Female-headed households are particularly affected, with 72% of those assessed being severely vulnerable.

The Egyptian Labour Law entitles refugees to the same rights to employment as other foreigners. Egypt is a signatory to the 1951 Refugee Convention (with reservations to five provisions) and adopted the convention as domestic law in Presidential Decree No. 331 of 1980. While in theory, refugees are entitled to equal rights to work as other non-Egyptians, in practice, barriers such as difficulty obtaining work permits, limited job opportunities in the formal labour market, gender-based violence, tension with host communities and skills gaps bar their path to employment. Consequently, the majority of Syrian women refugees working in Egypt often pursue alternative livelihoods, with the majority of them engaging in micro-enterprises in the informal sector without any protection under Egyptian labour laws.

In this context, the Egypt Response Plan 2017-2018 suggested measures to increase the self-resilience of refugees and host communities, with greater focus on skills development, entrepreneurship and access to wage employment. The support to enhance employment and employability will be primarily focused on women, who for cultural reasons face more limited job opportunities than their male counterparts.

A public-private partnership in the food sector

In 2014, a value chain analysis conducted by UNHCR and ILO highlighted that the food sector offered the most potential for growth, profit and employment for Syrian refugees in Egypt. A significant percentage of the unemployed refugees, especially women, showed interest in working in home-based businesses in the food sector to avoid harassment at work and on the street and to avoid long commutes. In 2018, the National Council for Women (NCW), in co-ordination with UNHCR and Mumm, an Egyptian start-up for home-made food, set up a professional kitchen inside NCW's premises in Giza. The community kitchen is currently operating under NCW supervision in a public and private partnership model. It connects skills of the vulnerable women in Egypt with income-generating opportunities in the Egyptian food market by providing them with food processing training, as well as a venue and equipment. According to some estimates, after undertaking a free cooking course with Mumm, women participants could earn up to EGP 6 000 (USD 300) a month in 2017, five times as much as the minimum wage (Gray, 2017[71]). NCW and UNHCR were planning to upgrade the kitchen in July 2019 in order to

better prepare it for training and production-related purposes. Further impact of this initiative remains to be assessed.

Source: Gray (2017[71]), "A new app is helping Egyptian women cook their way to financial independence", https://www.weforum.org/agenda/2017/05/egyptian-women-homecooking-mumm; ILO/UNHCR (2014[72]), *A Guide to Market-based Livelihood Interventions for Refugees*, https://www.unhcr.org/594b7d7f7.pdf.

Supporting refugee women to find decent domestic work

Paid domestic work – including house cleaning, cooking, and childcare – is another field in which refugees are able to find work. According to a survey by the International Institute for Environment and Development in 2017, 54% of refugee women served as domestic workers (Abdel Aziz, 2017[73]). The Egyptian Labour Law 2003 does not cover domestic workers, implying that refugees do not need a work visa to participate in domestic work. In 2018, Article 43 of the new Draft Labour Law included domestic service in its scope but the law is still under discussion. As a result, women refugees working as domestic workers do not have valid legal documents and sometimes suffer from sexual and gender-based violence. In a survey of 633 foreign-born domestic servants in Cairo conducted by Jureidini in 2009, 10% of interviewees complained of sexual harassment, including rape, inappropriate touching and demand for sexual favours.

As a response, some NGOs support women refugees as domestic workers by accompanying them during their first day, acting as a witness of agreed terms, and informing the employer that the woman has a support network. In 2017, the NGO Refugee Egypt National started a pilot with a private sector partner to help refugees find domestic work through a reliable employment agency. In 2018, this programme was developed further in partnership with UNHCR in order to scale up the impact and provide more diverse wage-employment opportunities to more refugees in Egypt.

Grassroots movements in support of women refugee entrepreneurs

In addition to those by the Egyptian Government and the regional and international community, some recent grassroots initiatives are also playing an important role in the economic empowerment of women refugees in Egypt. Women on the Move, a platform organised by Startups Without Borders, aims to connect migrant and refugee entrepreneurs with Egypt's local business ecosystem. Its first event in Cairo in 2019, in partnership with woman-empowering organisation Entreprenelle, Syrian network Khatwa, FARD Foundation and UNHCR, succeeded in gathering over 250 entrepreneurs from Syria, Yemen, the Palestinian Authority and another five economies. A prize worth EGP 15 000 was awarded to two female winners as their capital for the incubation phase. This platform is important for women refugee entrepreneurs to access network, opportunities and information sharing.

Source: UNHCR (2018[74]), *Livelihood & Economic Inclusion Annual Report 2018 – Egypt*, https://www.unhcr.org/eg/wp-content/uploads/sites/36/2019/10/LH_Annual-Report2018.pdf; UNHCR (2017[75]), *3RP Regional Refugee & Resilience Plan 2017-2018 in Response to the Syria Crisis – Egypt*, https://reliefweb.int/report/egypt/3rp-regional-refugee-resilience-plan-2017-2018-response-syria-crisis-egypt; Entrepreneur Middle East (2018[76]), "Migrant women entrepreneurs showcase their business ideas at Cairo's women on the move", https://www.entrepreneur.com/article/311649.

3.5. Conclusions and recommendations

In the MENA region and worldwide, there has been a shift from addressing the situation of women overall to addressing the situation of different groups of women, recognising that women are a heterogeneous group. This is a positive evolution since vulnerable groups of women may require targeted approaches.

The case studies in this chapter show that countries are taking steps to improve the protection and economic empowerment of vulnerable categories of workers, including domestic workers, rural women and refugee women. Firstly, countries are building the evidence base on the challenges that these groups are facing, which forms the basis for legal/policy reform in favour of vulnerable categories of women workers. Secondly, countries are working to bring some of these categories of workers into the mainstream economy by issuing legislation and policy frameworks that apply to specific groups of workers. Morocco and Jordan have issued specific legislation covering domestic workers, which previously fell outside of the scope of labour legislation. Tunisia has issued a specific strategy and action plan on rural women. Morocco's legislation on land reforms has granted equal access to collective land for Soulaliyate women. The policy responses to the refugee crisis have shown increased attention to the situation of women refugees, both in Jordan and Egypt. Thirdly, countries are taking concrete initiatives to promote decent work opportunities for these categories of women. For example, initiatives have been taken in Egypt and Tunisia to facilitate rural women's social protection coverage. Morocco and Tunisia are promoting the social and solidarity economy concept, which offers a lot of potential to rural women. Economic opportunities for women refugees are supported in Jordan and Egypt.

This momentum can be sustained through the following recommendations, which have emerged from the case studies:

- Continue building the evidence base on vulnerable groups of women. This means disaggregating data not only by gender, but also by location, age, etc. and collecting, analysing and disseminating this data on a regular basis.
- Work with social partners and the ILO towards ratifying the ILO conventions that focus on vulnerable categories of workers, such as the ILO convention on decent work for domestic workers (C189), which has not yet been ratified by any MENA country. Ratification will allow the ILO to support countries to align their national legislation with the ratified conventions.
- Provide protection to categories of workers that fall outside the scope of the labour code. This can be done through issuing separate laws for specific categories of workers. These laws should guarantee the same rights as offered in the labour code.
- Provide special attention to vulnerable groups in relevant policy frameworks:
  - Address the concerns of rural women through either issuing a specific rural women's policy or mainstreaming gender throughout agricultural policies.
  - Continue to acknowledge the particular situation of refugee women in relevant policy documents related to refugees' participation in the host countries' labour market.
- Make sure that more development co-operation programmes and projects are implemented in remote areas in order to reach vulnerable rural populations.
- Continue efforts to formalise the informal economy with a focus on sectors where women are predominantly present, while also allowing informal sector workers to adhere to social protection schemes. Make registration for social protection schemes easier by simplifying the registration procedures and requirements and by using technology.
- Make labour inspections in rural areas and private premises possible and train labour inspectors in investigating the specific situation of agricultural and domestic workers, especially women.

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World Bank (2008), *Marchés Fonciers pour la Croissance Economique au Maroc. Volume I - Héritage et Structures Foncières au Maroc. Les Contraintes Structurelles et Institutionnelles à l'Emergence d'un Marché Efficient du Foncier au Maroc*, The World Bank, Washington DC, http://documents.banquemondiale.org/curated/fr/639221468274187453/pdf/499700v10P11651age0foncier0Mai02008.pdf. [40]

Notes

[1] Table 1 at the start of this report contains an "at-a-glance" summary of all the themes of the case studies and in-depth boxes.

[2] For details of all the ILO conventions and their ratification status by the four countries covered here, see Annex 2.A in Chapter 2.

[3] The CNDH assessment and recommendations are available in French at: https://cndh.org.ma/sites/default/files/documents/CNDH_-_AVIS_FR_Travail_domestique-_.pdf.

[4] Loi n°19-12 des travailleuses et travailleurs domestiques.

[5] Décret n° 2-17 355 du 31 août 2017 fixant le modèle du contrat de travail de la travailleuse ou du travailleur domestique.

[6] Décret n° 2-17-356 du 27 septembre 2017 complétant la liste des travaux dans lesquels il est interdit d'employer les travailleuses et travailleurs domestiques âgés entre 16 à 18 ans.

[7] ILO carried out studies of needs, motivations and concerns of domestic workers and their employers in different MENA countries including Lebanon, Jordan and Kuwait. Based on the findings of this research, the ILO report *Domestic Workers and Employers in the Arab States* proposes a number of practical solutions on how regulations can balance the needs of domestic workers and their employers (ILO, 2017[6]). While the study concludes that the most important measure to take is to make sure that domestic workers are covered by the labour legislation and that there are mechanisms for law enforcement in place, the study also proposes other creative strategies.

[8] Freedom of association is a fundamental right for different groups of workers. Including this right in the domestic workers law would allow for the possibility for these workers to create their own sectoral workers associations. These associations will allow them to make their voices heard and enter into a dialogue with other stakeholders in the country in order to improve their situation.

[9] Workers active in the agricultural sector in Tunisia can be covered by different social protection regimes and legislative frameworks: Agricultural **salaried workers** are covered by Law n° 81-6 of 1981; small farmers that are **self-employed**, are covered by Decree n° 95-1166 of 1995. However, they can also opt for the regime of Law n° 2002-32 of 2002 and its application decree 916-2002.

[10] The full strategy is not available online, only a summary in French is available at: http://www.femmes.gov.tn/wp-content/uploads/2017/07/Presentation_Strategie_FR_2017-2020.pdf.

[11] The circular was published in Flehetna (2018), “Kairouan : Mesures d’attribution des terres domaniales aux diplômés chômeurs”, available at : https://www.flehetna.com/fr/kairouan-mesures-dattribution-des-terres-domaniales-aux-diplomes-chomeurs.

[12] According to the ILO, SSE refers to enterprises and organisations (co-operatives, mutual benefit societies, associations, foundations and social enterprises) which produce goods, services and knowledge that meet the needs of the community they serve through the pursuit of specific social and environmental objectives and the fostering of solidarity.

[13] The strategy is available at https://www.sekem.com/en/societal-life/empowering-women-gender-strategy.

[14] For further details, visit https://egypt.unwomen.org/en/digital-library/publications/2019/04/the-business-case-for-improving-women-working-conditions-in-the-agribusiness-sector-in-egypt.

[15] Dahir du 26 Rejeb 1337 (27 Avril 1919) organisant la tutelle administrative des collectivités indigènes et réglementant la gestion et l’aliénation des biens collectifs

[16] The exact details of these customs may vary slightly from one collective entity to another. In addition, girls and women often do not have identity cards, which is a requirement for the registration of land rights.

This is a consequence of the fact that fathers often only register the boy child and do not register the girl child.

[17] The term *Soulala* refers to the ethnic genealogy that ties the members of a collectivity to this collectivity.

[18] Proposition de loi modifiant le dahir du 26 rejeb 1337 (27 Avril 1919) organisant la tutelle administrative des collectivités ethniques et réglementant la gestion et l'aliénation des terres collectives.

[19] Information based on interview with Rabéa Naciri, Activist, founding member of ADFM and OMDH.

[20] OECD conducted interviews in Rabat with Abderrazzak El Hannouchi, Head of cabinet, National Council for Human Rights (CNDH), Amina Lotfi, Former Programme Coordinator of UN Women Maghreb, Former President of Democratic Association of Morcocan Women (ADFM) and Rabéa Naciri, Activist, founding member of ADFM and the Moroccan Organisation for Human Rights (OMDH).

[21] Available at: https://www.unhcr.org/1951-refugee-convention.html.

[22] For details, see https://jordankmportal.com/resources/jordan-response-plan-2018-2020.

[23] The only legal framework under which Jordan deals with refugees is the Memorandum of Understanding, signed in 1998 between Jordan and the UN Refugee Agency (UNHCR). The memorandum allows UNHCR to provide international protection to persons falling within its mandate. According to the Memorandum of Understanding, Jordan accepts the 1951 Convention's definition of the term "refugee", the principle of non-refoulement (that forbids a country receiving asylum seekers from returning them to a country in which they would be in likely danger of persecution) and the fact that refugees should receive treatment according to international standards. At the same time, Jordan avoids recognising refugees officially in its domestic laws. It refers to Syrian refugees as "visitors", which emphasises the temporary nature of their stay.

[24] The publication team visited the camp in October 2018. The visit was organised by the Oxfam Jordan Office. Focus group discussions were organised with beneficiaries and managers of the various economic support services for women.

[25] Further management of the camp is referred by the Government to the Jordanian Hashemite Charity Organisation. Several international organisations support the Jordanian Hashemite Charity Organisation in the management of the camp and provide a variety of services within the camp (e.g. UNHCR, UNICEF, UN Women, UNOPS, UNFPA, Oxfam, WFP, IOM, ACTED, GIZ, Care, Save the Children).

[26] Although Jordanians might be aware of the existence of their fourth biggest city, they do not have the opportunity to visit this area and hence have no possibility to exchange with its inhabitants. Any entry into the camp is individually investigated.

[27] UNICEF, UNOPS, UN Women, UNFPA, WFP, IOM, ACTED, Oxfam, JEN, Relief International, IRD, International Rescue Committee, Questscope, Act Alliance, Save the Children, International Medical Corps, Mercy Corps, KnK Japan, The Lutheran World Federation, Save the Children, Norwegian Refugee Council, Noor Al Hussein Foundation.

[28] The participating women chose the project's name, "lel haya" (for "the life"), as they reported that it was through the project that they started to feel useful again and their life got new meaning.

[29] Every month, refugees in the Za'atari camp receive JOD 20 from the World Food Programme.

[30] The requirements include: proof of bank collateral of JOD 100 000-300 000, residency through passport stamps and residency cards, and security clearance.

[31] For further details see www.oecd.org/finance/OECD-Blockchain-Primer.pdf.