# Women in Agribusiness: Challenges and Opportunities in Lebanon

Report for UN Women, Lebanon Office

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# Acronyms

| BIAT   | Business Incubation Association in Tripoli                       |
|--------|--|
| ESCWA  | United Nations Economic and Social Commission for Western Africa |
| FAO    | Food and Agriculture Organization                                |
| GAC    | Government of Canada   |
| IFC    | International Finance Corporation                                |
| IDAL   | Investment Development Authority of Lebanon                      |
| IPC    | Integrated Food Security Phase Classification                    |
| ILO    | International Labour Organization                                |
| LEEP   | Lebanon Enterprise and Employment Programme                      |
| LCRP   | Lebanon Crisis Response Plan                                     |
| MoL    | Ministry of Labour   |
| MSMEs  | Micro, small and medium-sized enterprises                        |
| NGOs   | Non-governmental organizations                                   |
| NSSF   | National Social Security Fund                                    |
| PSDP   | Productive Sectors Development Programme                         |
| PwDs   | People with disabilities   |
| SGBV   | Sexual and gender-based violence                                 |
| UNDP   | United Nations Development Programme                             |
| UNICEF | United Nations International Children's Emergency Fund           |
| UNIDO  | United Nations Industrial Development Organization               |
| WED    | Women's Enterprise Development                                   |
| WEF    | World Economic Forum   |
| WEPs   | Women's Empowerment Principles                                   |
| WOLBs  | Women-owned and/or women-led businesses                          |

# Introduction

This study, which examines the conditions of women in Lebanon's agribusinesses, is the second gender analysis under the Productive Sectors Development Programme (PSDP). PSDP is a three-year programme that prioritizes gender-responsive opportunities in Lebanon's agriculture and agrifood sectors. Funded by the Government of Canada (GAC) and coordinated by the Resident Coordinator's Office, PSDP is a joint initiative by six United Nations organizations: the Food and Agriculture Organization (FAO), United Nations Industrial Development Organization (UNIDO), United Nations Development Programme (UNDP), International Labour Organization (ILO), United Nations International Children's Emergency Fund (UNICEF) and UN Women.

The programme aims to support micro, small and medium-sized enterprises (MSMEs), cooperatives and farmers in said sectors to respond to and overcome structural and financial challenges. It focuses on women and female youth in disadvantaged areas. It also operates on macro, meso and micro levels through legislative and policy reform for an enhanced enabling environment; institutional support to facilitate product exports, and individual capacity-building for businesses, SMEs and employees to achieve overall programme objectives.

UN Women undertook an intersectional gender analysis during PSDP's baseline phase. The <u>analysis</u> looked at the daily roles and responsibilities of women across fruit and vegetable value chains in the North of Lebanon. It focused on the voices and perspectives of women, recounting the opportunities and challenges in the agriculture sector. It found that women are deeply involved in various agricultural activities but continue to face limited access to resources, such as land and capital; cyclical issues related to personal status laws affecting marriage, family and inheritance; and risks of exploitation due to the high informality of the agriculture sector. Despite facing structural and daily obstacles, women express a growing interest in engaging across all segments of the agricultural value chain. They are enthusiastic about attending training sessions, accessing grants, starting cooperatives and finding income-generation ideas through agriculture in light of the crisis.

This analysis, conducted at the endline phase, examines agribusinesses, especially women-led ones, in Lebanon. It aims to understand patterns and dynamics of agribusinesses as well as the opportunities and working conditions of women employed in, or part of, the supply chain of agribusinesses.

Figure 1: Women's Empowerment Principles

# The Principles Leadership Promotes Gender Equality Equal Opportunity, Inclusion, and Nondiscrimination Health, Safety and Freedom from Violence Education and Training Enterprise Development, Supply Chain and **Marketing Practices** Community Leadership and Engagement Transparency, Measuring and Reporting

Source: UN Women and UN Global Compact. WEPs. 2023.

This study applies the <u>Women's Empowerment Principles</u> (WEPs) in its analysis. The WEPs, established by UN Women and the United Nations Global Compact in 2010, are based on international labour and human rights standards. The WEPs guide companies in evaluating and assessing their internal policies and conduct towards workers, with the goal to enhance progress on gender equality and women's empowerment within the workplace. The WEPs also focus on addressing sexual harassment and exploitation, as well as implicit and explicit forms of sexual and gender-based violence (SGBV) in the workplace and barriers to prevention, accountability and reporting of such cases.

In this context, the present study's objectives are two-pronged:

- ❖ To gain insight into the dynamics and patterns of women entrepreneurs and farmers in Lebanon's agrifood sector.
- ♦ To understand the challenges and opportunities of women in agribusiness supply chains, focusing on working conditions, including issues of wage dynamics, informality, SGBV in the workplace and well-being.

The purpose is to provide learning and accountability not only to PSDP's members but also to other agencies, ministry bodies and the private sector involved in the agriculture and agrifood sector. By examining the protocols and policies of existing agrifood businesses, as well as understanding the programme's interventions across different agencies, this study identifies gaps and opportunities for women within the agriculture and agrifood sector.

# Context

Lebanon continues to grapple with a severe economic crisis that has led to complex and prolonged humanitarian issues. Since 2019, the country has been facing a major financial crisis<sup>1</sup> in tandem with a protracted Syrian refugee crisis, magnified by the COVID-19 pandemic, the Beirut Port Blast in August 2020 and ongoing global conflicts, such as the war in Ukraine, which has led to surges in energy and food prices. Additionally, at the time of the report writing, the war on Gaza had escalated tremendously, with armed clash in South Lebanon leading to mass displacements and threats extending throughout the country, which has further exacerbated a highly fragile context.

The country's financial crisis is characterized by extreme levels of public debt, with Lebanon having one of the highest debt-to-GDP ratios in the world.<sup>2</sup> The local currency's dramatic devaluation has lost over 95 per cent of its value against the US dollar. This has weakened an already feeble public infrastructure and has further hindered access to fuel, food and medicine.<sup>3</sup>

The crisis has disproportionately affected women, including those from other marginalized groups – such as Syrian and Palestinian refugees, migrant workers, women with disabilities, etc. – and has made them more susceptible to external threats. Female-headed refugee households, particularly Syrian ones, are among the most food-insecure and impoverished groups in the country, often finding themselves exploited in the agriculture sector.<sup>4</sup> Ultimately, gender-specific coping mechanisms have surged, including increased cases of domestic violence, school dropouts and child marriages.<sup>5</sup>

Lebanon's gender disparity is among the highest globally, ranked at 132<sup>nd</sup> out of 153 countries on the 2023 World Economic Forum's *Global Gender Gap Report*.<sup>6</sup> The country also has one of the lowest rates of women's labour market participation globally (29.3 per cent, compared to 70 per cent for men), with women twice as likely as men to be unemployed, work in unfavourable conditions and receive lower pay and profit.<sup>7</sup>

Women entrepreneurs face various obstacles at individual, household, community and national levels. The ongoing economic crisis is likely increasing female unemployment. Those women who are in the workforce are predominantly in wage employment, and women continue to have limited representation

<sup>&</sup>lt;sup>1</sup> For more, see Human Rights Watch 2022.

<sup>&</sup>lt;sup>2</sup> World Bank 2022.

<sup>&</sup>lt;sup>3</sup> Human Rights Watch 2022.

<sup>&</sup>lt;sup>4</sup> IPC 2023.

<sup>&</sup>lt;sup>5</sup> UNICEF 2021.

<sup>&</sup>lt;sup>6</sup> WEF 2023.

<sup>&</sup>lt;sup>7</sup> ESCWA 2022a.

in management positions. Studies show that many women in Lebanon became the main breadwinners after COVID-19 and the economic crisis, particularly given the shift to home-based businesses, which has been facilitated by local and international non-governmental organizations (NGOs) favouring that.<sup>8</sup>

Studies continue to show that caregiving responsibilities, exacerbated by limited access to childcare, impact women's ability to engage in formal and informal networks. Lebanon's maternity leave is only 10 weeks, falling short of the recommended 18 by the International Labour Organization (ILO).

Access to finance is also a huge challenge, further limited for women due to discriminatory banking practices and stringent collateral requirements. The ongoing crisis further complicates credit availability, hindering business expansion. Meanwhile, sexual discrimination and harassment in the workplace persists, despite recent legislation addressing sexual harassment.<sup>10</sup>

Within this context, Lebanon's agriculture sector is pivotal for the country's development, particularly because of its ability to engage rural and urban women, be flexible, adapt to crises and spur potential innovation and diversification. Lebanon's agriculture sector has historically contributed 2.5 per cent to GDP, supporting rural communities during the Syrian crisis before the 2019 financial collapse. From 2013 to 2020, the sector demonstrated adaptability, stabilizing rural areas and sustaining the livelihoods of refugees and host communities.

Meanwhile, the industrial sector remains a vital component of Lebanon's economy, predominantly comprising small and medium-sized enterprises that significantly contribute to the GDP and employment. According to UNIDO, the manufacturing sector now contributes around 5.1 per cent of GDP, down from 7.6 per cent in 2018. In terms of employment, approximately 194,000 people are employed in the sector, with 40 per cent in informal work, and women constitute 17 per cent of the formal industrial workforce. The agrifood industry is crucial, contributing around 50 per cent of the industrial sector's value added. According to FAO, the agrifood industry in Lebanon contributes an additional 5 per cent to GDP. Further, 17 per cent of total exports in 2020 were from the agrifood sector, with the main categories being vegetables, fruits, nuts, beverages, vinegar, spirits, edible preparations, fats and oils. 14

<sup>&</sup>lt;sup>8</sup> CARE International 2023; Turkmani 2022.

<sup>&</sup>lt;sup>9</sup> Turkmani 2022.

<sup>&</sup>lt;sup>10</sup> Jabbour and Elzir 2022; Diab et al. 2022.

<sup>&</sup>lt;sup>11</sup> Turkmani 2022; Turkmani and Hamade 2023.

<sup>&</sup>lt;sup>12</sup> Internal UNIDO statistics.

<sup>&</sup>lt;sup>13</sup> Dal et al. 2021.

<sup>&</sup>lt;sup>14</sup> International Trade Center 2022.

Cooperatives, particularly in agrifood, offer opportunities for economic empowerment and job creation, especially in rural communities.<sup>15</sup> However, the industrial sector, including agrifood, faces long-term challenges, including high production costs, limited market access, quality concerns and inadequate access to financing. Informality is prevalent in the agriculture, fishery and forestry sector, estimated at between 98.1 per cent, impacting access to funds and decent working conditions.<sup>16</sup>

However, the agriculture sector is not without its challenges – it exists within an insecure economic and political climate and is compounded by historical neglect and fragmentation. Farmers, producers and agricultural workers remain among the country's most insecure groups. <sup>17</sup> Similarly, despite the small gender gap in entrepreneurial activity, the industrial sector also faces challenges, such as a lack of skilled labour. The absence of strategically planned industrial zones, negative perceptions of technical and vocational education and training, and the impact of the Syrian crisis on the labour force further compound the sector's challenges. Addressing these issues is crucial for the sustained growth and development of Lebanon's industrial sector.

The crisis exacerbates structural issues, necessitating a shift towards a balance between export-oriented production and local food security. Currently, domestic production meets only 20 per cent of local demand. Challenges for men and women in agriculture include limited productivity, unequal land distribution, inefficient agricultural practices, water management problems, oligopolistic market control, and shortcomings in agriculture and food policies. The ongoing inflationary pressures in Lebanon have significantly impacted women farmers and food processors, making it increasingly challenging for them to afford essential inputs like pesticides, greenhouses, polyethylene, fertilizers and seeds. Studies show that women in agriculture are also uncertain about how to price their goods effectively to balance sales and meet consumer expectations. <sup>19</sup>

The agriculture and food sector lacks transparent and efficient wholesale markets, and existing policies lack a coordinated approach at various levels. The historical focus on services like real estate, tourism, and banking, coupled with insufficient governmental capacity and political will, has hindered effective policy implementation. The <a href="https://doi.org/10.2020/2025-National Agricultural Strategy">2020-2025-National Agricultural Strategy</a> falls short in identifying regional developmental needs, emphasizing the need for formalization and social protection.

<sup>&</sup>lt;sup>15</sup> Turkmani 2022.

<sup>&</sup>lt;sup>16</sup> CAS and ILO 2022.

<sup>&</sup>lt;sup>17</sup> Hamade 2022.

<sup>&</sup>lt;sup>18</sup> CARE International 2023.

<sup>&</sup>lt;sup>19</sup> CARE International 2023.

Despite these challenges, the past couple of years have witnessed the rise of multiple micro, small and medium-sized enterprises (MSMEs) within the agriculture and agrifood sector. MSMEs are a lifeline for households in Lebanon, accounting for around 50 per cent of the country's employment.<sup>20</sup> The World Bank's 2019 *Enterprise Survey* reports that 9.9 per cent of MSMEs are co-owned by women.<sup>21</sup> However, it is important to note that there is no agreed-upon definition of businesses led or owned by women in Lebanon, and that the latter and former are often used interchangeably.<sup>22</sup>

Lebanon does not have an official MSME registry but the Investment Development Authority of Lebanon (IDAL) reported that between 93 and 95 per cent of businesses in the country are small and micro-sized enterprises. Meanwhile, the lack of official MSME registries, as well as the lack of a standardized definition of MSMEs in the country, poses challenges in understanding the scope and characteristics of these businesses. He Different institutions use varying criteria, contributing to confusion and inconsistency in determining the size and nature of MSMEs. The Ministry of Economy and Trade, in partnership with UNDP, advocated for a unified definition of MSMEs that relied on an annual turnover of LBP 500 million (micro), 5 billion (small) and 25 billion (medium). This definition, of course, no longer applies, considering the oscillation of the local currency. Meanwhile, Kafalat, a financial company in Lebanon that assists MSMEs, defines them as having fewer than 40 employees.

However, this study is interested in MSMEs within the agriculture and agrifood sectors, specifically women-led businesses and women entrepreneurs. It focuses on agribusinesses (i.e. organizations that are engaged in forestry, agriculture and related products in Lebanon).<sup>26</sup> It also uses the definition of women-owned and/or women-led businesses (WOLBs) from Expertise France's study on women entrepreneurs in Lebanon (i.e. businesses in Lebanon whereby "women own greater or equal to 51 per cent of the enterprise, and/or where a woman is in a senior managerial role"). As per the study, WOLBs, especially larger ones, should have policies that promote gender equality in the workplace.<sup>27</sup> Simultaneously, the study seeks to probe the extent to which women in power are able to exercise their

<sup>20</sup> Expertise France 2021.

<sup>&</sup>lt;sup>21</sup> World Bank 2019.

<sup>&</sup>lt;sup>22</sup> Expertise France 2021.

<sup>&</sup>lt;sup>23</sup> Expertise France 2021.

<sup>&</sup>lt;sup>24</sup> UNDP and MOET 2020.

<sup>&</sup>lt;sup>25</sup> Expertise France 2021.

<sup>&</sup>lt;sup>26</sup> Van Fleet 2016.

<sup>&</sup>lt;sup>27</sup> The ILO has a Women's Entrepreneurship Development (WED) Assessment Framework that includes a set of criteria that can be evaluated at a national level to enhance the environment to foster women's entrepreneurship. This encompasses a legal and regulatory system that is sensitive to gender and promotes women's economic empowerment, efficient policy leadership and coordination for the advancement of WED, availability of gender-sensitive financial services, access to gender-sensitive business development support services, access to markets and technology, and the inclusion of women entrepreneurs in policy dialogue.

power and make decisions, considering that managerial roles may be a masked parameter for measuring progress.

Agribusinesses are critical for food security, employment and inclusive economic growth in developing economies.<sup>28</sup> Studies show that businesses in the agriculture and agrifood sectors have a potential multiplier effect because they support rural incomes, empower women and contribute to sustainability.<sup>29</sup> Women also play significant roles across the agriculture value chain and make up a significant percentage of the workforce in agricultural processing, wage employment in factories and smallholder farming.<sup>30</sup> Some studies show that women make up 70 to 80 per cent of the global workforce in harvest and post-harvest work, including labelling, mixing, packaging, pruning and picking.<sup>31</sup>

# Methodology

The methodology relied on a qualitative approach, combining an extensive review of relevant literature and in-depth interviews with a range of stakeholders. A total of 64 in-depth interviews were conducted, both in-person and remotely (when requested by the interviewee).

Questions focused on issues of gender and social inclusion, as well as general challenges and opportunities. They were adapted from the Danish Institute for Human Rights' toolbox for human rights assessment of the impact of businesses, as well as the UN Women/UN Global Compact's Women's Empowerment Principles (WEPs). Selection criteria focused on location, company size and workforce composition. Most MSMEs interviewed, however, were micro and small. PSDP staff provided the preliminary database for interviewing MSMEs that have participated in their programme. Through snowball sampling and the consultants' network, 32 additional MSMEs were interviewed. Some medium and large agribusinesses were interviewed for further comparative and analytical purposes.

Forty interviews were conducted with MSME owners and employers.<sup>33</sup> Of these, 29 were womenowned or led.

<sup>&</sup>lt;sup>28</sup> IFC 2016.

<sup>&</sup>lt;sup>29</sup> IFC 2016.

<sup>&</sup>lt;sup>30</sup> IFC 2016; Turkmani 2022; FAO 2021.

<sup>&</sup>lt;sup>31</sup> Gereffi & Fernandez-Stark 2019.

<sup>&</sup>lt;sup>32</sup> Snowball sampling refers to a technique whereby existing participants refer or help recruit other participants. For this study, some MSMEs interviewed helped consultants reach out to other similar MSMEs.

<sup>&</sup>lt;sup>33</sup> Thirty of the MSMEs interviewed were PSDP beneficiaries.

MSMEs were spread out across Lebanon and included areas in the North, South, Akkar, Bekaa and Beirut-Mount Lebanon. Eleven interviews were conducted with representatives of women-led cooperatives specialized in agrifood processing based across the country.

Data were analysed thematically, with a focus on employment dynamics, challenges in agribusinesses, patterns and dynamics within workspaces, and the ways in which the country's sociopolitical context affects the sector and the employers and workers in it.

Some of the main limitations included research fatigue, especially among PSDP beneficiaries who had been involved in several interviews and focus group discussions prior to this study. However, data collectors attempted to accommodate their time and, when requested, interviews were conducted over the phone or via Zoom.

Programme staff from PSPD were also interviewed on best practices and lessons learned. Finally, agriculture and MSME experts, as well as other programme staff working in relevant interventions were also consulted for this study. This enabled the triangulation and validation of findings from MSMEs and cooperatives.

# Findings

# Women in agribusiness

Women in Lebanon are vital players in the agribusiness value chain, involved in production and cultivation, processing, marketing, distribution and logistics. However, as is the case globally, women in Lebanon continue to encounter distinct challenges– including limited or no access to farmland, fewer educational and training opportunities in agriculture compared to men, restricted access to agricultural inputs and machinery, a lack of credit and financial services, lower wages for equivalent work, and heavier workloads involving household responsibilities like cleaning, cooking and childcare.<sup>34</sup>

In Lebanon, interviewed women in agribusinesses noted that production costs are high, especially considering the limited infrastructure and support services, as well as the fragmentation of agriculture land. Key informants also added that there were challenges that women MSMEs in Lebanon faced with regards to limited expertise in post-harvest management.

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<sup>&</sup>lt;sup>34</sup> IFC and UN Women 2019.

Asked to define women-owned enterprises in Lebanon, interviewees often linked it to women launching and/or expanding the business, having a strong say in decisions, and owning capital and shares. Thus, building on Expertise France's 2021 study on women entrepreneurs in Lebanon, this study uses the definition of agricultural WOLBs in Lebanon as "businesses where women own greater or equal to 51 per cent of the enterprise, and/or where a woman is in a senior managerial role. [...]. WOLBs should also have policies to support gender equality in the workplace (relevant for relatively bigger companies), such as opportunities for employing more women, equal pay, and protocols and policies to address sexual harassment and any discriminations based on gender." Based on this definition, nearly half of interviewed MSMEs for this study had women who owned greater or equal to 51 per cent of the enterprise; however, very few of these businesses had policies to support gender equality.

## Challenges

The informality and challenges faced by MSMEs, particularly women-led agribusinesses in Lebanon, make integrating gender equality values in these companies challenging. The first principle of the WEPs, high-level corporate leadership, requires Chief Executive Officers and executive teams to establish goals and targets regarding women's empowerment, with clearly measurable indicators. It also relies on managers to be accountable for ensuring that policies are gender sensitive, as well as working towards eradicating all forms of discrimination against women.

MSME owners, whether participants in PSDP or not, had a loose understanding of the Women's Empowerment Principles. Some MSMEs said they had received gender-related training from UN agencies or NGOs but did not have a comprehensive understanding of what the WEPs entail. Moreover, when asked why only a few companies had gender-sensitive policies, interviewees said it was because of their businesses' informality; the lack of finance or technical know-how to prioritize and enforce rules and regulations; or the inability to hire permanent employees.

A number of employers noted that perhaps there was no need for formal policies as MSMEs were naturally friendly, familial and gender-friendly spaces. Other employers and MSME-owners added that it was not a priority. One male MSME-owner in the North of Lebanon said: "The idea of enforcing gender quotas or other things like this doesn't apply to our business models. We operate like families. And we cannot be forced to do something. We choose people based on merit and social capital and financial costs. Things will change naturally on their own and it is better if it happens in a voluntary and long-term way." However, as will further be demonstrated, this perception might be different among employees

<sup>&</sup>lt;sup>35</sup> Expertise France 2021.

who, in order to feel comfortable, might need clear policies on maternity leave, flexibility and social protection. Interestingly, this was uncovered during an interview with an employee in a large agribusiness firm. Her employer, a male in Bekaa, added that his firm values flexibility and gender sensitivity. However, his employee, a woman who had recently given birth, said she had only taken eight weeks off after giving birth because "it was not clear to her how many days she could have off and was worried about the effect that might have on her job."

There were other key barriers to WOLBs in the agribusiness industry. A key barrier reiterated by many women is bureaucracy and the overwhelming procedures for setting up and registering businesses. One woman in the Bekaa, for instance, said, "Women are less likely to go to the Ministry of Finance, or the Ministry of Interior; these things take time, and you usually need *wasta* (nepotism). These government institutions aren't friendly, especially to women." When probed, interviewed women said that they found government institutions highly bureaucratic and slow, as well as dominated by men – whether in terms of officers and administrative staff, or visitors demanding services. This leads them to either not undertake legal and administrative requirements for formalizing businesses or hiring someone (often a male), for an additional cost, to undertake the service on their behalf.

Indeed, several other women – including those in cooperatives – reported finding registration processes to be quite expensive and inefficient, highlighting their need for legal support. This is also coupled with a growing distrust towards State institutions. A male entrepreneur in Tripoli noted that he had "lost complete trust in the State. Why should I pay taxes? What do I get in return? I'd rather be informal like most other businesses in the country. The Government gives me no incentives and I don't want to be accountable to it."

In addition to informality and the perception that "our business operates like a family" as a justification for inaction, women entrepreneurs face layers of discrimination, including biases and stereotypes that impede their ability to access opportunities and resources. One interviewee, a women entrepreneur in Beirut, noted that she often felt expected to navigate between being perceived as either nice or competent but not both. These subtle biases are more challenging to overcome than explicit norms and impact women's leadership potential.

#### Many women in MSMEs reported that they are significantly affected by domestic responsibilities.

One woman entrepreneur in Beirut described it as "a constant feeling of guilt; if you are giving your [all to your] business, you feel that you're neglecting your household responsibilities; and if you are focusing on the house, you feel like you're neglecting your passions."

Studies have shown that the absence of gender-sensitive awareness or scepticism regarding the business case for gender-balanced leadership may prevent companies from prioritizing initiatives to advance women in agribusiness.<sup>36</sup>

Interviewees also reported a lack of professional development opportunities for women, particularly in roles involving front-line operational or financial responsibilities. Particularly due to a lack of access to learning opportunities, women entrepreneurs appear to face challenges in business management, including limited access to formal tools and networks. Finally, key informants working in the field of MSMEs reiterated that women continue to face challenges in inventory management and budgeting skills, coupled with stock depletion, which hinders business growth, particularly impacting women retailers.

Ultimately, perhaps the most persistent and often-mentioned challenge for women entrepreneurs in the agribusiness industry is lack of access to finance. Limited access to formal loans and liquidity challenges, exacerbated by a decrease in purchasing powers, were continuously identified as primary barriers to women's, and men's, growth in the agribusiness industry. Multiple studies concur with this, finding that women's access to financial services in Lebanon is indeed lower than that of men.<sup>37</sup> In Lebanon, a mere 3 per cent of bank loans are provided to female entrepreneurs in comparison to men.<sup>38</sup> Interestingly, when women MSME-owners were asked about the key challenge to instilling WEP 1, they often (mistakenly) related it to requiring more consistent cash inflow. One woman, for instance, noted, "Most of the grants and support I've received have allowed me to [reach] my main goals of launching and expanding my business. But in order to employ more women, and provide them with necessary insurance and salaries, I need to have an HR team. I can't even imagine that yet! It's so far." Indeed, women businesses noted that financing would enable them to pay better salaries, to retain skilled staff and to motivate women employees – key requirements for meeting the Women's Empowerment Principles.

Considering this context, it was interesting to have discussions with women and men who own, have founded or lead an agribusiness MSME in Lebanon to better understand their patterns, as well as their opportunities for growth and WEPs integration.

<sup>&</sup>lt;sup>36</sup> IFC 2016.

<sup>&</sup>lt;sup>37</sup> Expertise France 2021; Mercy Corps, forthcoming.

<sup>&</sup>lt;sup>38</sup> IFC and UN Women 2019.

# Patterns and dynamics of agribusinesses in Lebanon

Women-led MSMEs often prefer the agribusiness industry because they consider it to be flexible, women-friendly and potentially lucrative. Although the sample of MSMEs interviewed for this report were mostly in agribusiness, when women were asked why they chose said sector, they noted that many women-led MSMEs prefer agrifood processing and other related enterprises. The reasons offered were it is a "suitable" industry; "it has long been dominated by women"; "it thrives in urban and rural areas, and can empower rural woman, who are among the most disenfranchised groups in the country"; "it allows flexibility and a part-time schedule, making it easier to fulfil childcare and domestic responsibilities"; "it is profitable" and "allows for the development of a niche or a unique selling point"; "it is tied to our identity as Lebanese; we love food and we have a history of agriculture"; and "it is versatile". <sup>39</sup> In addition, it can involve a range of women – from educated young women interested in viticulture and wine tours to elderly women who would rather work from their homes, at their own paces, in catering or mouneh (Lebanese foods consisting of dairy, fruits and vegetables prepared and stored in a traditional way).

**Women-led MSMEs were indeed versatile.** Among those interviewed, there were women who operated:

- dairy and crop farms and sales
- mouneh production and other food-processing ventures, including jams, zaatar (oregano) butters (peanut, almond, carob), sesame, rose water and orange blossom; vinegar; vegan and dairy-free dips and sauces
- frozen food production
- beekeeping
- olive oil production
- ❖ small-scale livestock
- herbal and medicinal products<sup>40</sup>
- perfume, skin-care and soap-making
- ♦ bakeries and confectionery businesses<sup>41</sup>
- catering services

<sup>&</sup>lt;sup>39</sup> It is worth noting that there is a thin line between what women have so long been used to doing, due to gender norms and stereotypes, and what they might genuinely enjoy doing. Nevertheless, reflections on this question were recorded without interpretation for this section.

<sup>&</sup>lt;sup>40</sup> Some of the products produced include: chamomile, anise, green tea, sweet marjoram, thyme, sage and peppermint.

<sup>&</sup>lt;sup>41</sup> Confectionery businesses include those selling sweets and chocolates.

- ❖ agritourism, including farm-to-table restaurants/cafés/recreational activities, as well as guesthouses
- wine production
- floral shops and nurseries
- aguaculture and operating fish restaurants
- ♦ horticulture businesses<sup>42</sup>
- organic food stores and farms.

Although women have long played a role in agrifood processing, the economic crisis and pandemic pushed many women in Lebanon to open or expand MSMEs due to growing financial needs, clear gaps in the market, and the financial, logistical and technical support provided by a range of international agencies, local NGOs and private sector initiatives.

Today, MSMEs are bolstered by a range of initiatives in Lebanon, including those led by international organizations, NGOs and local grass-roots networks. Although gaps do remain in support for women entrepreneurs in Lebanon, existing initiatives do have a gendered focus and provide women and other marginalized groups with technical assistance, capacity-building, in-kind support and direct cash. The economic crisis, coupled with the Beirut blast, has meant there has been a scaling-up of social protection programmes, as well as support to MSMEs. Some of these projects or initiatives include, or are led by, the Lebanese League for Women in Business; Basmeh & Zeytooneh; Berytech; Beit el Barak; George N. Frem Foundation; the Lebanon Enterprise and Employment Programme, among others.<sup>43</sup>

Women report that they are much more comfortable starting a business today than they were five years ago, despite the economic crisis and the country's other challenges. This is due to multiple reasons, including: growing confidence among women; increased social acceptance around women working, due to media campaigns, legal changes and grass-roots political advocacy; a growing economic need, especially after crises have led to a loss of livelihood support; and increased support from NGOs within the country. For instance, a woman in West Bekaa noted that she had always enjoyed making flower bouquets, picking fresh flowers from her garden or nearby forests. However, it was only after the financial and economic crisis that she considered turning it into a business. "I thought to myself, it was time to make money from my hobbies. And I'm not the only one; especially with the right training, women in West Bekaa started to make unique cheeses, produce soap and sell honey. It was as if the crisis gave us an excuse to ask for money for our labour." Another woman lost her job during COVID-19 and the

<sup>&</sup>lt;sup>42</sup> This includes the production, processing and sale of fruits and vegetables, as well as floriculture and seeds.

<sup>&</sup>lt;sup>43</sup> For a more comprehensive list, see UN Women 2020.

financial crisis and leveraged her background as an agricultural engineer to start a business in baby-food production, recognizing the lack of local baby-food products in the market.

Another woman in Akkar concurred with this finding, noting that the crisis pushed her to expand her business in organic zaatar cultivation. She was supported by multiple initiatives and attended export academy courses by UNIDO/Berytech, took courses at the Business Incubation Association in Tripoli (BIAT), and will be attending the Arab SMEs Summit in Marrakesh, also facilitated by BIAT. She also received an in-kind grant for an air dryer and leaf-extraction equipment. This support, combined with her dedication, has given her the confidence and the technical knowledge to oversee three export-ready products: zaatar mix, oregano leaves and oregano powder.

Many women reported that they saw emerging needs in the market and wanted to meet them. As mentioned, one woman agribusiness-owner started producing baby food, since most baby food in Lebanon is imported and expensive. Another woman in South Lebanon who had long been a fruit-and-vegetable farmer received a grant for a distillery and a soap-making machine, allowing her to expand her sales to include lavender oils, rosewater oil and olive oil soap. Soon, she opened a shop under her house to sell her products. A third woman in Akkar received a grant as well after developing a business proposal for a shop that sells grains and nuts in Akkar. All three women emphasized that the crisis prompted them to take their professional lives more seriously, as it highlighted the potential severity of their situations.

Ultimately, those three women, in addition to dozens of others interviewed, all emphasized that setting up, maintaining and expanding an agribusiness requires a supportive environment with access to finance. Challenges with access to financial resources, as well as cultural, legal and political barriers, have meant that a lot of women interviewed say their agribusiness remains small and informal, with mostly temporary and seasonal employees as opposed to fixed-term ones.

Key informants from PSDP and other development agencies noted that women grantees and entrepreneurs are often highly successful, sometimes even more successful than their male counterparts. One key informant noted that a lot of women entrepreneurs are often very involved and hands-on in their agribusiness and that there is a growing pattern of innovation and creativity in the sector, spearheaded by women. Another key informant added that women entrepreneurs are highly likely to achieve success in agribusiness because of their attention to detail, especially with regard to the quality of food, packaging and agritourism. Ultimately, it is important to note that while some of these perceptions are underlined or even driven by gender stereotypes, they do reflect the prevalence of women's involvement in the sector due to skills and talent.

It was also reported that women are often averse to taking risks, as they have a lot to lose. A study exploring this notes that risk aversion among women entrepreneurs is also often influenced by prevailing social norms that emphasize job security over entrepreneurial ventures.<sup>44</sup>

Women who own or lead businesses shared and reflected on key traits or life skills that they believed to be critical for their success. These include: being problem-solvers; believing in their agency; being empathetic to the context as well as the needs of their colleagues and clients; and having a creative approach to work. Several also added that it was critical to have a strong work ethic, study the market closely and reflect on how best to market their products or services. A number of respondents were fixated on the notion of "different genders bringing different insights and characteristics to the workplace." When asked for specific examples, interviewees said women were more detail-oriented, socially intelligent, participatory and attuned to the needs of employees.

Still, one shop-owner in Tripoli said, "despite this, we are still at a disadvantage to men, because history has been on their side for longer."

Despite the qualitative nature of the study, it was also quite clear that agribusinesses owned by men were more likely to be registered and formalized; have more employees; make more profit; and have more access to both social and financial capital.

Many women entrepreneurs also reiterated the importance of male support, especially from family members. Women with supportive partners, siblings or fathers tended to bring this point up several times when discussing one of their main sources of encouragement. While it appears that supportive male family members are an incentive, many of the women interviewed were able to succeed despite not having encouragement from male family members. For instance, a dairy producer and grocery-shopowner in Akkar had been discouraged by her father and brother from working. However, after making enough profit, she was able to prove to them that she could in fact support the family. Similarly, several women without partners also exhibited successful business models and approaches. Thus, while it is critical to acknowledge the importance of male support, it is critical to reinforce the idea that success without "male protection" is attainable.

# Opportunities

Conversations with women entrepreneurs in the agricultural and agrifood sectors shed light on the various opportunities. As has been noted, the support provided by international agencies, NGOs and

<sup>&</sup>lt;sup>44</sup> Expertise France 2021.

private sector initiatives for women's entrepreneurship has been critical, particularly when the support is targeted, tailored, flexible and long-term. Ultimately, much of the support does incorporate a gender lens and hence attracts and supports more women entrepreneurs.

Women who received support from multiple initiatives – financial, technical, networking-related and in-kind equipment – were more likely to have expanded their business and improved their profits. Interestingly, women entrepreneurs noted that there has historically been duplication and redundancy in the support provided; however, seven women reported that over the past couple of years, support has been more closely triangulated and agencies and NGOs are in close coordination with each other. These women described how the various forms of support they received complemented each other, contributing significantly to their business development. A key opportunity for women is support with marketing and access to new markets – whether in local sales points, with national supermarkets or new export markets.

#### Women also added that having digital literacy in the agribusiness industry was key for their success.

This includes marketing on social media platforms, including Instagram and Facebook. This helped boost their sales and lead to more collaboration with other agribusinesses or online sales points. Moreover, four women who'd received targeted training programmes for their agribusiness said they were able to develop essential business skills such as inventory management and budgeting.

While all MSMEs interviewed do not have the Women's Empowerment Principles instilled as policies, a number of these agribusiness companies have taken active measures to encourage women's leadership. Several women and men entrepreneurs noted that they are trying to develop an atmosphere that supports better working conditions for women; and several employees and workers interviewed concurred with this finding. Some entrepreneurs gave examples of mentorship programmes for women; trainings on women's empowerment, especially in terms of the skills and confidence needed for leadership roles; flexible hours and part-time arrangements; and equal pay.

Said interviewees were mostly urban MSME owners or employees, although there were a couple of rural entrepreneurs, as well as rural cooperatives, who also expressed a desire for instilled WEPs.

Women entrepreneurs said it was critical to create a more nurturing and flexible work environment. Many of their business models, despite not having gender-sensitive policies, tend to be flexible to enable them to meet other care-related demands. Some shops, for instance, opened only in the afternoons; others, especially cooperatives, had shared areas where children could spend time.

Moreover, the agrifood sector does have strong export potential, is resilient and has enabled many innovative and creative ventures led by women. Interviewees note that it also has the potential to have social impact in rural areas and create linkages across the value chain from production to processing, to agritourism and to diversified market opportunities.

Agribusiness companies also have the potential to introduce more formal employment opportunities for rural communities. Several informal agribusinesses have worked towards registration, setting up National Social Security Fund (NSSF) benefits for workers and providing contracts to employees. Studies show how critical this is, as "modern agricultural value chains offer opportunities for wage and self-employment with better pay and working conditions than in traditional agriculture". Agribusinesses, especially larger ones, offer ongoing opportunities for rural men and women throughout the year, as has been seen in wineries, agritourism enterprises and food-processing cooperatives.

Key informants, including PSDP stakeholders, report that investing in women's economic empowerment has strengthened MSMEs across Lebanon. Studies show that agribusinesses with women in managerial positions attract more women, and that supportive workplaces for women result in substantial cost reductions for MSMEs.<sup>46</sup> Studies also illustrate that establishing workplaces that prioritize women's employment in agribusinesses – including policies that promote work-life balance and a harassment-free culture – benefits both men and women, fostering a more pleasant and productive work environment.<sup>47</sup> One woman entrepreneur noted that creating a diverse and inclusive workforce has been rewarding, particularly because her staff do not look for employment elsewhere and give her enterprise their very best.

Findings around women's tendency to hire more women when they lead a business were mixed. **Both** men and women entrepreneurs interviewed said that they strongly believed in gender equality in the workplace if the position, context and industry was women-friendly. Many of the men entrepreneurs interviewed said they prefer gender-diverse teams, especially in agrifood enterprises. Many MSMEs supported by PSDP, as well as other development actors, remain small and informal, posing challenges in assessing their ability to implement the WEPs. Several women-owned businesses were more expressive and assertive on equal rights in the workplace; however, in practice, that does not necessarily translate into better working conditions or more meaningful employment. Ultimately, based on interviews, women entrepreneurs appeared more enthusiastic than men entrepreneurs about hiring more women, and more likely to recognize their needs and the critical perspectives that women bring to

<sup>&</sup>lt;sup>45</sup> IFC 2016.

<sup>&</sup>lt;sup>46</sup> Ibid.

<sup>&</sup>lt;sup>47</sup> Ibid.

the table. Several women-led businesses, especially those that are social enterprises (i.e. businesses with social impact goals), tend to foster an inclusive environment that does support the needs, growth and development of women in the business.

Another key opportunity is building networks among women entrepreneurs in the agribusiness industry. Women entrepreneurs can benefit from developing partnerships and networks with likeminded individuals, particularly with other women leaders across the country. Multiple interviewees noted that a supportive network enables them to share challenges, exchange opportunities and foster collaboration. Such networks create a sense of community that challenges stereotypes, promotes confidence and reinforces the idea that women-led businesses are not inherently more likely to fail. Some of the women interviewed said it is critical to shift towards a mindset of growth and expansion. This requires addressing unconscious biases, cultural barriers and workforce obstacles that hinder women's professional aspirations.

One interviewee, an owner of a social enterprise in Beirut, noted that a diverse workforce, whether in terms of gender or nationality or age, was critical for success in Lebanon. She added that one of the main drivers of her business' success has been the inclusive and accepting atmosphere, which has encouraged many of her employees to feel a sense of ownership and belonging to the MSME.

Key informants, more so than MSME-owners, reiterated that one of the key opportunities is to advocate for family-friendly policies in the workplace, including parental leave and childcare support.

When and where possible, onsite childcare, even if informal, would encourage more women's engagement. Indeed, 60 per cent of women in Lebanon attribute their lack of participation in the workforce to childcare responsibilities.<sup>48</sup> This concern is particularly pronounced in Beirut, where challenges related to distances and access to family support are more prominent than in smaller cities and towns.<sup>49</sup> However, as other studies have also shown, the childcare system in Lebanon is not reliable and is often costly and inflexible.<sup>50</sup>

Some women noted that being a part of a family business can enable more flexibility and allow women to assert their needs and share responsibilities. For instance, in one family business led by a woman, she was able to bring her children to her shop after school. She was also able to balance shifts at home with her husband's mother, which she said was good for her overall. However, this can be a slippery slope, as male relatives may interfere in women's decision-making capacities. Moreover, women in family

<sup>&</sup>lt;sup>48</sup> Abou Char, Elzir and Jaber 2022.

<sup>&</sup>lt;sup>49</sup> Expertise France 2021.

<sup>&</sup>lt;sup>50</sup> ESCWA 2022b; Abou Char, Elzir and Jaber 2022.

businesses might not earn the same wages as they would if they were working in a non-family business and in some cases, as one key informant noted, they might not be paid regularly or on time, as they are "family" and not employees. Indeed, studies indicate that while women in family businesses may hold diverse roles, they are often expected to occupy secondary positions, such as heading specific business functions like finance or sales and are prone to potential discrimination due to both gender stereotypes and decision-making dynamics within family businesses.<sup>51</sup>

# Working conditions of women in the agrifood sector

The Women's Empowerment Principles stipulate that women and men should be treated fairly and equally at work, without discrimination and with respect for human rights. The principles also focus on ensuring the health, safety and well-being of all workers. Ultimately, reports show that in order for companies to incorporate such principles, there need to be adequate resources available, as well as intersecting efforts to include flexible work options, extensive training on human rights and GBV (including sexual, emotional, and psychological violence) for the leadership board and employees, supply chain diversity and career development initiatives, among others.<sup>52</sup> Considering that the MSMEs interviewed for this study were mostly small and informal, the frameworks developed for assessing the WEPs in the workplace are often not relevant; thus, this section approaches the working conditions of women in the workplace in a way that is relevant to Lebanon's context.

Ultimately, findings show that wages for skilled employees in the agriculture and agrifood sectors continue to adjust to the current economic reality, with a slow but upward recovery. Key informants highlight that while the Lebanese economy is slowly recovering from the impacts of the economic and financial crisis – with the agriculture and agrifood sectors showing potential for innovation and expansion – recovery remains unsustainable and uneven, with geographical differences and rampant inequality across households. Although women in Lebanon, especially in rural areas, play a critical role across the agricultural value chain, issues of wage inequality and discrimination remain. Syrian women especially take on many labour-intensive tasks, such as harvesting, trimming, cleaning, sorting and packing, without being fairly compensated and with little to no social protection.<sup>53</sup>

<sup>&</sup>lt;sup>51</sup> Vadnjal and Zupan 2009.

<sup>&</sup>lt;sup>52</sup> UN Women 2021.

<sup>53</sup> Turkmani 2022.

# Wages and rampant informality

Minimum wages in Lebanon are decided by the Ministry of Labour (MoL). Prior to the financial crisis, between 2013 and 2020, daily workers in Lebanon were paid LBP 30,000 per day, equivalent to roughly USD 20. In May 2023, in light of the crisis, the MoL adjusted daily wages to LBP 410,000 per day, which is now equivalent to USD 4.55 – a significant four-fold reduction. Similarly, with regards to employed staff, the monthly minimum wage was set at LBP 675,000 prior to the financial crisis, equivalent to USD 450 per month. As of May 2023, it was set to LBP 9,000,000 per month, equivalent to 100 USD.

Before the financial crisis, wages for skilled employees were significantly higher than the MoL's minimum wage. Interviews with informants indicated an average of USD 800 to 1,200 for skilled employees in the agrifood sector. However, many agribusinesses have struggled to keep up today. Interviews show that large firms, especially those with export potential or those capable of attracting funds and clients from the diaspora – i.e. through wineries or agritourism – can pay pre-2019 wages today. For instance, one woman working in administration and marketing at a winery disclosed that before 2019, her monthly salary was USD 800. From 2019 to 2022, it fluctuated between USD 300 and 600. As of 2023, it has increased to USD 750 – still slightly below the 2019 USD value. However, many other workers noted that their monthly wages remain significantly lower than pre-2019 wages.

The reality of women's labour in agribusinesses varies depending on the nature of their employment, location, educational background and skills, as well as the agricultural season. It is also affected by NGO activities in the region and location (i.e. whether NGOs provide cash-for-work), thereby raising the average wages in the area or creating tension between employers on the matter. Ultimately, workers in agriculture have various hourly rates, depending on the area. At the time of data collection (November and December 2023), Syrian workers in agriculture in the North of Lebanon and Akkar were earning between LBP 300,000 to 800,000 a day (roughly between USD 3 and 9), with women significantly more likely to be on the lower end of the wage scale. In Bekaa, Syrian workers were earning between USD 8 and 20 per day at times, especially if working for a winery or tourism-related enterprise.

In agrifood processing, wages are higher, between USD 200 to 400 in the Bekaa and USD 100 to 300 in Akkar per month. If workers are paid per day in processing and/or MSMEs, wages can range between USD 5 to 20.

Generally, based on interviews, large enterprises tend to follow the Lebanese Labour Law and women employed therein have better working conditions than women employed informally in micro, small and sometimes even medium enterprises. Except for those working in large enterprises, most of the

women employees interviewed noted that they do not have adequate health and social safety measures, and do not feel confident about being able to cover all their basic needs, including rent. Indeed, much of the labour in agribusinesses remains informal and both Lebanese and Syrian workers do not benefit from health insurance outside of work premises. The difference is that Lebanese workers may be employed formally, especially in large agribusinesses, whereas most Syrians are informal workers.

Majority of challenges reported by women working in agribusinesses relate to low wages and inadequate social protection. For informal or daily workers, the challenge was not only low wages but the feeling of job insecurity, as well as receiving their wages late or on a weekly basis instead of a daily, as promised. This finding applied to both informal male and female workers.

Some interviewed employers or owners of medium to large enterprises, both men and women, said that they try to compensate for the low wages by providing flexibility, medical support and in-kind bonuses. Key informants report that employees within large agribusinesses are more likely to be registered at the NSSF and receive more robust compensation. Indeed, three employers from large firms said they provide transportation, NSSF, coverage of private health insurance in cases of emergency, and regular bonuses. However, there were several women in both medium and large enterprises who were not registered for NSSF. When asked why, they noted that they had discussed with owners, who had offered them either NSSF registration or higher financial compensation, and workers chose the latter. This practice is illegal but appears to be quite common post-2019, with both employees and employers preferring to avoid the hassle of NSSF registration. Large enterprises often have group insurance that cover labourers within their premises and factories in cases of injuries.

The Lebanese Labour Law stipulates that working hours must not exceed 8 hours a day, or 40 hours a week – and if workers exceed those hours, they should be remunerated. Moreover, after continuous employment for at least one year, workers should have 15 days of paid leave as well as 20 additional days of public holidays per year. All workers in medium and large agribusinesses confirmed the above. However, most interviewees headed or worked in small and micro enterprises, in which case most workers were seasonal and temporary. Indeed, daily workers in Lebanon are not legally entitled to paid leave.

Most employers in MSMEs noted that contracts are often verbal because employees in their enterprises do not have permanent positions and are seasonal. The MSME owners interviewed often reported that even in cases where employees are daily workers, there is a culture of non-discrimination in the workplace, and an enforcement of health and safety measures. Several owners noted that in the agribusiness industry, there is no discrimination between men and women, nor between Lebanese or

Syrians. However, over half of the employers interviewed noted a preference for hiring Lebanese women over Syrian ones. When asked why, they said they preferred to support women from their country, especially during such hard times. However, they did say they hired Syrian women either because Syrians accepted lower wages and did not have to be registered at the NSSF, they performed the job well or they had good relations with them and their community. This highlights a complex dynamic regarding the employment of Syrian women in Lebanon. It suggests that while some Lebanese employers express a preference for supporting women from their own country, they continue to hire Syrian women for various convenience-related and logistical reasons.

**Permanent Lebanese employees in agribusinesses, whether small or large, generally reported good working conditions.** They reported not working more than 8 hours a day, having a lunch break and being compensated for extra work during high tourism or production seasons. The owner of a winery reported that he is trying to move the model from seasonal employment to permanent employment, whereby his employees, both men and women, would be paid outside of harvest schedules and peak seasons. During periods where there is less work, he focuses on training sessions to empower his employees. Interestingly, studies show that retaining the same seasonal workforce annually offers significant financial advantages, as familiar workers are more efficient, require less training and work faster. <sup>54</sup>

Even in cases where workers were on the higher end of the wage scale, they reported that they are often not able to meet their basic needs. However, women said they still preferred working at agribusinesses in agricultural production because conditions were safer, and they did not have to pay fees to the *shawish* (i.e. the informally appointed community manager among Syrian refugees, who often liaise on matters related to settlement, work and aid distribution). They also reported having lunch breaks and generally feeling safe.

Globally, the pandemic negatively affected global supply chains and affected women across the board. A global survey of 600 MSMEs found that 84 per cent of women-led MSMEs saw a significant worsening of their sales because of the pandemic. <sup>55</sup> In Lebanon, interviewees noted that the pandemic and the economic crisis were a double-edged sword. On the one hand, they disrupted the work of MSMEs, but on the other hand, they provided an opportunity for women to start home businesses. Moreover, the economic crisis and the blast had severe impacts on women entrepreneurs. But in the recovery phase, women reported that there are growing opportunities for their involvement in the agriculture supply chain. Multiple women entrepreneurs noted that they have a preference for purchasing raw

<sup>&</sup>lt;sup>54</sup> IFC 2016.

<sup>&</sup>lt;sup>55</sup> WEConnect International, as cited in IFC 2021.

materials from women-led organic farms or condiments from women-led cooperatives. However, they did not always have the necessary resources or contacts. One woman in North Lebanon, who owns an MSME selling grains and organic vegetables, recommended a directory in Lebanon that connects different sustainable and women-led nodes within the value chain to ensure that supply chains are gender equal.

Key informants noted that interventions must aim to ensure inclusive and sustainable supply chains, provide support for women MSMEs and entrepreneurs, link suppliers that show potential for human rights and gender equal policies, and support networking and collaboration between women across the value chain.

## Worksite safety and GBV

In the absence of effective mechanisms for implementing Law 205 and to decrease reliance on NGOs and external agencies, businesses in Lebanon can take the initiative to develop their own anti-sexual harassment policies tailored to their culture and structure. These policies should clearly define what constitutes sexual harassment, outline reporting procedures and specify consequences for violations. This can be done by implementing a confidential and accessible reporting mechanism within the organization's HR policy. Indeed, one large agribusiness is currently working on such a mechanism. This could involve setting up a designated person or committee to receive and investigate complaints.

Examples of GBV in the workplace may include unwanted sexual advances, discrimination based on gender or pregnancy, withholding wages and verbal or physical abuse by employers or colleagues. Whereas data collection in the agricultural sector, particularly in production, has shown an increase in the reporting of GBV in the field,<sup>56</sup> data collection in the agribusiness sector for this study did not. Interviewed women employers and employees said there have been no reported cases of SGBV in the workplace. One woman even expressed that she feels safer at the social enterprise where she works than she does at home, saying: "it has been a refuge for me". Other women added that working in MSMEs led by women was an antidote to insecurity and GBV.

Nevertheless, it is important to remember that GBV incidents are often underreported due to various factors. These may include fear of retaliation, cultural norms that discourage speaking out against perpetrators, lack of trust in authorities or support services and limited awareness of what constitutes

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<sup>&</sup>lt;sup>56</sup> Turkmani 2022.

GBV. Moreover, power dynamics within workplaces can further inhibit reporting, particularly if the perpetrator holds a position of authority or influence.

While it might be the case that SGBV isn't being reported due to taboos, or a more rigid understanding of what defines SGBV, it is worth noting that the interviewed women in agribusiness reported feeling safe and supported in the work environment. Nevertheless, none of the MSMEs interviewed had internal policies to prevent or address SGBV. Even large firms did not have internal policies to address SGBV, although HR personnel noted that in cases of SGBV, the right measures would be taken – either legally, in reference to the country's anti-sexual harassment law, or internally, by investigating the case and taking the necessary recourse. Nevertheless, studies do show that strict anti-sexual harassment rules create safer and more productive workplaces, which is critical for agribusinesses, especially those with a high proportion of temporary or low-paid women workers supervised by men. <sup>57</sup>

Referral systems for GBV survivors are crucial for providing support and access to services such as counselling, legal aid, medical care and safe housing. However, these systems may face challenges in terms of responsiveness and efficiency, including long waiting times, limited resources and stigma associated with seeking help. When asked, many employers and employees were not aware of existing referral mechanisms in Lebanon in cases of SGBV. Only two employers and one employee mentioned the KAFA and ABAAD hotlines. This indicates that there is little awareness regarding GBV hotlines or protection mechanisms in the country.

Interviewed women working in cooperatives and social enterprises noted that one of the successes of their business models is the establishment of secure and confidential spaces. Indeed, although not all cooperatives or social enterprises have safety measures in place, a number of women reiterated that one of the advantages was a workplace with ongoing support for women's struggles and needs.

Workplace dynamics and accommodations

Key informants note that it is necessary to implement flexible work arrangements and provide necessary resources, as well as continued support for vulnerable groups like those with pre-existing conditions, pregnant women and mothers with young children. A report on the private sector response in the Arab world, specifically with regards to gender equality, finds that it is important to create a culture

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<sup>&</sup>lt;sup>57</sup> IFC 2016.

that supports mental and community health through accessible wellness initiatives, tools like telemedicine and therapy, and the creation of virtual support groups.<sup>58</sup>

The inclusion of people with disabilities (PwDs) and elderly individuals in agribusinesses in Lebanon requires a multifaceted approach that accommodates physical accessibility and assistive technologies and equipment. When and where possible, physical accessibility to agricultural facilities – including farms, shops, processing centres and mills – needs to be improved. Some suggestions include adding ramps and developing accessible restrooms, two interventions that a cooperative in South Lebanon reported having implemented to facilitate the work of its PwD members. That particular cooperative produces bamboo crafts and processed foods with the support of PwDs.

Another challenge in worksites is safety and accommodation for mothers. During interviews with employees, it was noted that there is a need for designated rest areas for pregnant women and time-off for breastfeeding breaks as this can support the health and well-being of pregnant and breastfeeding employees. Interviewees also suggested lactation rooms in the workplace.

Women in Lebanon, particularly Syrian agricultural workers, are also vulnerable due to precarious legal and political dynamics. This includes outdated papers, little to no legal recourse during cases of abuse or exploitation, as well as continuous scapegoating by politicians and media organizations. <sup>59</sup> Thus, effective monitoring and supervision of work by MSME-owners or HR personnel is critical. A large agribusiness in Lebanon noted that to ensure basic dignity among workers, it has supervisors that oversee Syrian workers and enforces non-verbal agreements with shawish to ensure they do not abuse their position of power. There were no cases of child labour reported in agribusiness workplaces, either in those led by men or by women.

Two employees – one male and one female – noted that there had been cases where they'd felt upset at the workplace or mistreated, but it was in relation to not being paid on time or not having good relations with the owner. In cases where both women and men were employed for the same position in administrative, logistical and marketing roles, some reported having the same wages and being supported in similar ways.

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<sup>&</sup>lt;sup>58</sup> IFC and UN Women 2022.

<sup>&</sup>lt;sup>59</sup> Turkmani 2022.

# Occupational health and safety and well-being

Ultimately, workers may encounter some hazardous tasks while harvesting, processing and packaging – and some activities in agribusinesses require repetitive movements, prolonged standing, and potential exposure to machinery, pesticides and fertilizers. <sup>60</sup> Interestingly, as noted in the former section, there is a perception reiterated by both employers and employees that MSMEs in agrifood processing are significantly safer than agricultural workers. There is also a perception that even if it is temporary or low-wage work, it is more suitable for Lebanese women than production work in agriculture. It was also noted that while the agricultural sector often lacks comprehensive occupational health and safety regulations and enforcement, the industrial sector, including agrifood processing, is more likely to have occupational health and safety measures in place.

Three women noted that some of their main needs include childcare assistance and support for their mental well-being. Findings from a global survey by CARE during the pandemic reveal that women are nearly three times more prone than men to report experiencing notable mental health repercussions such as anxiety, loss of appetite, sleep disturbances and difficulty in performing daily tasks.<sup>61</sup>

Several workers in agribusinesses noted that they feel that their employer, or colleagues, would support them during moments of crisis. One woman gave an example of a surgery she had to perform for her son. Her employer gave her a loan and two of her colleagues cooked and helped her during that time. It seems that in many agribusinesses, especially rural cooperatives and urban social enterprises, there are strong social relations among employees and between employees and employers. Entrepreneurs, especially women, reiterated the importance of maintaining a healthy and friendly dynamic in the workplace. Key informants noted that peer support networks can also play a huge role. However, there were no observed cases of institutionalized or formalized unions or forms of collective bargaining.

#### Training opportunities

In some cases, especially in medium and large enterprises, women employees received career development training and opportunities – either directly through the enterprise or via a third-party entity such as a business incubator or NGO. In such interventions, employees reported feeling empowered and supported, and expressed a stronger sense of ownership and responsibility about the MSME itself. Similarly, in medium and large enterprises, there have been employee training policies on

<sup>&</sup>lt;sup>60</sup> IFC 2016.

<sup>&</sup>lt;sup>61</sup> Kluger 2022.

different topics – first aid, occupational health and safety hazards, risk assessment and even human rights or gender training. Enterprises that received human rights or gender training were often social enterprises or cooperatives, and they received the training as part of a larger support package from international organizations or other relevant private sector initiatives. Despite that, no MSME interviewed had an internal human rights or gender equality policy.

Two younger women employed in MSMEs noted needing support with learning opportunities. One of them, for instance, said: "In an ideal world, I'd be supported to finish my undergraduate degree to better contribute to the enterprise. However, I know this might not be an option." Although many interviewed MSMEs lack the means to support employees with university-level education, efforts should be made to connect employees with existing vocational training programmes or NGO-provided training as well as providing financial support with paying tuition fees. For instance, in two cooperatives whose members had received attended trainings provided by FAO under the Ra'idat el Reef programme, interviewed members reported that the training provided them with the skills and information they needed to improve their roles.

Moreover, training programmes and awareness-raising campaigns should be implemented to educate employers and workers about disability rights, reasonable accommodations, and inclusive practices in the agricultural sector. Several of the cooperatives and MSMEs interviewed have received such training through programmes like Ra'idat el Reef. Ultimately, such trainings can help foster a more inclusive work environment where individuals with disabilities and elderly workers are valued for their skills and contributions.

## Conclusion

The agribusiness landscape in Lebanon is full of opportunities for women entrepreneurs despite the challenges they face with limited access to resources, discriminatory norms and bureaucratic hurdles. The informality of many businesses, coupled with a lack of gender-sensitive policies, further compounds these challenges. However, amid these challenges, women-led MSMEs exhibit resilience and creativity.

The agribusiness sector, considered flexible and women-friendly, attracts a diverse range of workers and entrepreneurs. Support from international organizations, NGOs and local initiatives plays a crucial role in empowering women entrepreneurs, fostering their growth and contributing to the sector's development.

Key opportunities lie in building networks among women entrepreneurs, advocating for family-friendly policies and addressing unconscious biases. The potential for inclusive and sustainable supply chains, supported by initiatives that provide technical assistance and access to markets, remains high. Moreover, recognizing the insights and characteristics that women bring to the workplace can foster diverse and thriving agribusinesses.

Meanwhile, the working conditions of women in the agrifood sector in Lebanon are complex, marked by challenges such as low wages, informality and inadequate occupational safety. The Women's Empowerment Principles, which emphasize fairness, equality and well-being, face barriers in their implementation due to lack of awareness, economic constraints and the specific context of small and informal enterprises in the country.

The dynamics of wage adjustments, informality and diverse working conditions further complicate the landscape. Large enterprises tend to adhere more closely to labour laws, providing better conditions, while many small and medium enterprises struggle to meet pre-2019 wage levels. The informal nature of employment, particularly for daily workers, exacerbates challenges such as job insecurity and late wage payments.

While formal employment, especially in large enterprises, aligns with legal working hour regulations and offers better conditions, a considerable portion of the workforce, particularly in small enterprises, operates informally with limited health and social safety measures.

In terms of gender-based violence and workplace safety, the study reveals a nuanced picture. While cases of SGBV were not reported within agribusiness workplaces, the absence of internal policies to address SGBV raises concerns. The importance of implementing strict anti-sexual harassment rules is critical, as they contribute to safer and more productive workplaces, especially crucial for sectors with a high proportion of low-paid women workers.

The report also highlights the positive impact of peer support networks and emphasizes the need for flexible work arrangements, continued support for vulnerable groups and accessible wellness initiatives. Training opportunities and well-being support, particularly in medium and large enterprises, contribute to empowering women employees and fostering a sense of belonging and loyalty.

As Lebanon moves towards recovery, strategic interventions that prioritize women's economic empowerment, ensure inclusive supply chains and address systemic barriers are essential. The success stories of women-led agribusinesses highlight the changing dynamics within the agrifood industry, and the increased engagement of women entrepreneurs, as well as the prevalence of opportunities for

innovation and diversity. Simultaneously, challenges abound in the sector and interviews highlight the need for continued support in the form of trainings, support with accessing finance, updating and implementing policies, legal advocacy, and more flexibility within the workplace.

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# Annex A: Data collection toolkit

The toolkit relies on and adapts the Danish Institute for Human Rights" toolbox for human rights' assessment of the impact of businesses and the UN Women/Global Compact WEPs principles. Below is the informed consent form used, along with the toolkit for the three different types of interviews to be conducted.

#### Informed consent form

Thank you for agreeing to meet with us today. I am a consultant for UN Women and am working on a gender analysis focused on working conditions in agribusiness firms across Lebanon. The aim of our interview is for me to learn more about your firm/your employment, in order to understand more opportunities, gaps, challenges and recommendations based on your experience.

The interview is expected to be approximately 1 hour, to 1 and a half hours and will follow a semistructured approach. All information provided by you will remain confidential and shall not be used for any purpose other than this study. Similarly, your identification will not be disclosed either without your consent.

Your participation in this interview is voluntary and you may refuse to participate in this interview and can at any stage withdraw your consent or discontinue participation even after the interview has started. Your decision relating to participation in this interview is not linked to any penalty or loss of benefits. If there is any question posed to you during the interview that causes discomfort, embarrassment or conflicts with your privacy and thinking, you can refuse to answer it.

The findings of the study will be presented anonymously, without disclosing your identity and will be solely for academic, policy and project related use. If quotations from the interview are used in the report, they will not be attributed to you personally. The collected data and study findings will be available to the consultants and UN Women.

Thank you for your time.

#### PSDP Stakeholders

#### **BACKGROUND**

- 1. What is the mandate of your organization?
- 2. How is the PSDP aligned with this mandate? Please provide examples.
- 3. Briefly, what work did your organization do under the PSDP programme?
- 4. Generally, what are some of the challenges men and women refugees, Lebanese, rural, urban face in the workspace in Lebanon?
- 5. What are their main needs when it comes to income-generation and livelihood opportunities? What are the main trends when it comes to women in agribusinesses (more specifically) or women within the workplace?

#### DESIGN

- 6. To what extent was your organization involved in the design of PSDP? Tell us more.
- 7. Do you think it understands, acknowledges, and addresses gender and economic needs within today's context?

#### **IMPLEMENTATION**

- 8. How long has your organization been involved with PSDP?
- 9. Tell us about the implementation process. Who were the main beneficiaries of the interventions?
- 10. What were the main challenges faced in implementation? E.g., economic tensions, politicial and social issues, COVID-19, organizational challenges such as delayed decision-making, budgetary constraints, lack of resources, etc.
- 11. How did your organization deal with these issues?

#### **IMPACT & SUSTAINABILITY**

- 12. What has been an immediate/anticipated impact of the interventions implemented by you? (e.g., increased awareness on gender equality principles, enhanced capacity of women's skills, better working conditions, etc.)
- 13. How was this impact measured? Can you share more on your M & E frameworks? Has the framework been adequate for monitoring data? What are its drawbacks, if any?
- 14. Based on your experience, what aspects of the project need to be improved for enhanced impact and sustainability of the PSDP's project interventions?

## HUMAN RIGHTS & GENDER EQUALITY

15. Did your organization undertake any assessments or surveys undertaken to measure/learn about the beneficiaries' understandings of gender in the agriculture and agrifood sector? Share more if possible.

## LESSONS LEARNED

- 16. Based on your experience of working on other programmes, what have been the comparative advantages and disadvantages of PSDP?
- 17. How can the PDSP's interventions be improved for better project performance? (e.g. more proactive support to key stakeholders, improved linkages and coordination, quicker decision-making, etc).
- 18. Any other key lessons you'd like to mention?

#### Agrifood businesses and firms

#### CONTEXT

- 1. Can you tell us when you opened your business? Tell us more about your company, what it does and hierarchy structure/board, as well as the number of employees.
- 2. Walk us through the challenges and opportunities you face in your company, particularly in light of the economic crisis.
- 3. Walk us through challenges women and girls might particularly face when it comes to getting hired in the agriculture and agrifood industry. What stereotypes exist? What sociocultural barriers? What policies and institutional dynamics might prevent their involvement?

#### EMPLOYMENT DYNAMICS

- 4. How are workers recruited? (probe on different type of employees)
  - a. Are there any gender quotas?
  - b. What is the number of women employed? [Probe on this]
- 5. What are the normal working hours for different types of staff?
- 6. Do people work overtime, if so what types of staff work overtime, how often, and how are they compensated for overtime?
- 7. What systems does the company have in place to manage excessive working hours and overtime?
- 8. Do employees take breaks during their working day? When, where and how?
- 9. Do employees get any paid leave (e.g. sick, maternity and annual leave)?
- 10. How are wages determined? How have wages changed due to the economic crisis? Are wages suitable to Lebanon's current cost of living?
- 11. Are there any differences between the wages of women and men? Do you hear of wage differences between men and women in the agriculture sector? Tell us more why this dynamic may or may not exist.
- 12. Are there any women in leadership positions? Share more which positions and probe on the most senior position within the company.

#### SOCIAL SECURITY & HEALTH CARE

- 13. Does the company pay social security benefits, e.g. health care, unemployment benefits?
- 14. In addition to the government social security benefits, does the company have any social security and/or pension schemes for its employees?

#### HARASSMENT, DISCRIMINATION & LABOUR

- 15. Have employees ever been discriminated against on the basis of sex, sect, political preferences, nationality, disability, membership in a trade union or any other factor? If so how, by whom (e.g. from co-employees or the employer) and why?
- 16. Have there been cases of sexual harassment? If so how, by whom and why?
- 17. Are any young employees (under 18) or child employees (what age?) employed? If yes, what kind of work do young workers do? Do they work during school hours?
- 18. Does the company check the age of employees when first hired? If yes, what age verification methods are used?
- 19. Are there mechanisms in place for employees' health, well-being, and safety, including through safe working conditions, health insurance and protection against violence and harassment? These can include informal mechanisms.

#### OCCUPATIONAL HEALTH AND SAFETY

- 20. Have there been any accidents/injuries at the workplace in the past?
- 21. Does the company have a health and safety policy and procedure?
- 22. What are the main types of health and safety issues or incidents for the company?
- 23. How are health and safety managed?
- 24. Is the company inspected by the Government on health and safety standards; if so, how often?

### SECURITY ISSUES AND CONFLICT

- 25. Do employees feel they are physically secure in their working environment? If not, why not?
- 26. Have there been any tensions between refugees/host communities; different political parties; tribes in the area? How has this affected employees?
- 27. Have employees ever been involved in security incidents, e.g. involving local communities or armed groups? If so, what happened?

# RECOMMENDATIONS AND REFLECTIONS

- 28. How do you think companies and businesses can encourage women to be more involved in the agriculture and agrifood sector?
- 29. What role can ministries, municipalities, local leaders, families, and community members play in facilitating the above?
- 30. Do you know of any businesses, firms, or entities that are taking concrete actions to advance gender equality and women's empowerment in Lebanon?
- 31. Any final comments or feedback?

#### Workers/Rights holders

#### EMPLOYMENT DYNAMICS

- 32. How were you hired? Can you walk us through that process? What sort of questions were you asked during the interview?
- 33. Do some workers have contracts, while others don't?
- 34. What are your working hours?
- 35. Do employees work more than what was specified during initial conversations with the employer/intermediary?

#### WAGES

- 36. What is the average wage? How much do women get paid, and how much do men get paid? If relevant, probe on differences in wages between nationals and refugees.
- 37. Do you think the wage is fair?
- 38. Do you get paid on time? If not, does this happen regularly?
- 39. Have there been any reductions made to your salary? On what basis, if so?
- 40. Benefits: Do you get holidays, overtime renumeration, sick leave?
- 41. Is there any form of social security or health care? Can you please share more regarding that?
- 42. Have you, or anyone you know of, ever experienced any form of abuse at work? Can you share?
- 43. If Lebanese: is there any syndicate or trade union or cooperative, you belong to or have previously belonged to? Can you share more?
- 44. If Syrian: are there any cases of solidarity or support between Syrian workers? What about between Lebanese and Syrian workers?

#### HARASSMENT, DISCRIMINATION AND CHILD LABOUR

- 45. Do you think there is equal and fair treatment of women and men within your workspace? What about in general?
- 46. Have employees ever been discriminated against on the basis of sex, sect, political preferences, ethnicity, disability, or any other factor? If so how, by whom (e.g. from coworkers, management, or third-party contractors) and why?
- 47. Do women receive any support during pregnancy? Is there paid maternity leave? If so, for how long?
- 48. Are any young workers (under 18) or child workers (what age?) employed? If yes, what kind of work do young workers carry out? Do they work during school time?

49. Does the company check the age of workers when first hired? If so, what age verification methods are in place?

#### GRIEVANCE MECHANISMS

- 50. What does an employee do if they have a complaint or concern about their employment or working conditions?
- 51. Is there a possibility of speaking with (if available) HR or manager?
- 52. Do you have any specific concerns or complaints you'd like to share with us?

#### OCCUPATIONAL HEALTH AND SAFETY

- 53. Have you witnessed any accidents or injuries at the workplace?
- 54. Do employees have any concerns about health and safety, can they give an example?
- 55. Do employees receive health and safety training?
- 56. Do employees receive personal protective equipment if this is necessary for the job?
- 57. Are there health and safety incidents in the workplace? If so, what are they, do they relate to any particular departments or areas of operation?
- 58. Do employees have access to any health care facilities?

#### SECURITY ISSUES AND CONFLICT

- 59. Do employees feel they are physically secure in their working environment? If not, why not?
- 60. Have there been any tensions between refugees/host communities; different political parties; tribes in the area? How has this affected employees?
- 61. Have employees ever been involved in security incidents, e.g. involving local communities or armed groups? If so, what happened?