

WOMEN AND POVERTY IN LEBANON WITHIN THE CONTEXT OF THE ARAB WORLD*

*Kamal Hamdan, Head of Economics Division
Consulting and Research Institute
and Zena Ali Ahmad*

1. Overview: Women and Poverty¹

Recent conferences have underlined the fact that poverty has a gender profile. The Preparatory Committee for the World Summit for Social Development (1995) emphasized the inter-relationship of three core issues: social integration, poverty reduction, and productive employment. The Committee also insisted that the concerns and priorities of women need to be an integral part of all efforts directed towards these three areas of emphasis. Furthermore, the International Conference on Women and Development (ICPD, 1994) underlined the link between population dynamics and female poverty, and the issue of "women and poverty" was one of the focal points of the Fourth World Conference on Women (FWCW, 1995). Thus, there seems to be increasing global evidence and awareness, especially in Less Developed Countries, that poverty has a gendered dimension and that women tend to experience the effects of poverty unevenly and differently. It is currently estimated that more than 70 percent of the world's poor are women.² Women control fewer resources, earn lower incomes, and do not enjoy the same access to production and human resources and assets as men do. Gender discrimination occurs in all facets of life, including access to employment, education, nutritional support, and health care. Women's limited access to the benefits of development constitutes a very important cause of their poverty.

In this article, we will try to shed light specifically on the issue of female poverty in Lebanon. Whenever possible, we will use income indicators to assess the extent of female poverty; in some cases, we use supplementary indicators to provide some insight into the living conditions of women in Lebanon. Finally, whenever applicable, poverty indicators in Lebanon will be compared to those in the Arab World in general.

Although the level of poverty has declined in global terms, the Arab world, a part of the Middle East and North Africa Region, has witnessed an increase both in the percentage of the poor vis-à-vis the total population and in the poverty gap.³ It should be noted, however, that economic growth, poverty, and development trends vary significantly among the different countries of the Arab region. For example, the United Nations

Development Program (1980-1990) estimated the percentage of people living in absolute poverty (1980-1990) at 14.6 percent and 17 percent in Jordan and Tunisia, respectively, as compared to 37 percent in Morocco and 60 percent in Somalia.⁴

Poverty in Lebanon is still a controversial issue. Although everybody agrees that poverty exists and that the war has led to an increased impoverishment of the Lebanese population, the extent and depth of poverty, as well as the characteristics of the poor, are not sufficiently known.

2. Female Poverty

Poverty is particularly related to demographic factors. Arab countries face severe constraints with a population growth rate that reached 2.9 percent during 1960-1992; this rate is the highest of all regions in the developing world and is even higher than that of the Least Developed countries (2.7 percent during 1960-1992).⁵ The population growth in Arab countries is projected to reach 2.7 percent (1992-2000) which almost equals that of the Least Developed countries (2.7 percent) and is higher than the index for developing countries (1.9 percent).⁶ The rapidly growing population and the young age-group factor in the region exerts pressures on several levels, such as the management of scarce resources, the provision of adequate education and health facilities to poor families, and the creation of productive employment opportunities.

In Lebanon the demographic profile is somewhat brighter. Women currently constitute about 51 percent of the total Lebanese resident population,⁷ with an average yearly population growth of 1.8 percent (1970-1995).⁸ The Lebanese civil war has resulted in slower population growth, especially after 1986, and more so for the female population as a result of several factors including emigration. External migration has affected the male population to a higher degree; it is estimated that a net balance of 23,500 Lebanese left the country between July 1993 and the end of 1995, of whom only 15 percent were women.⁹ Furthermore, the demographic consequences of the civil strife have been more severe for the male population. These demographic changes have tended to "feminize" the Lebanese society.

2.1 Female Poverty in Relation to Income Levels

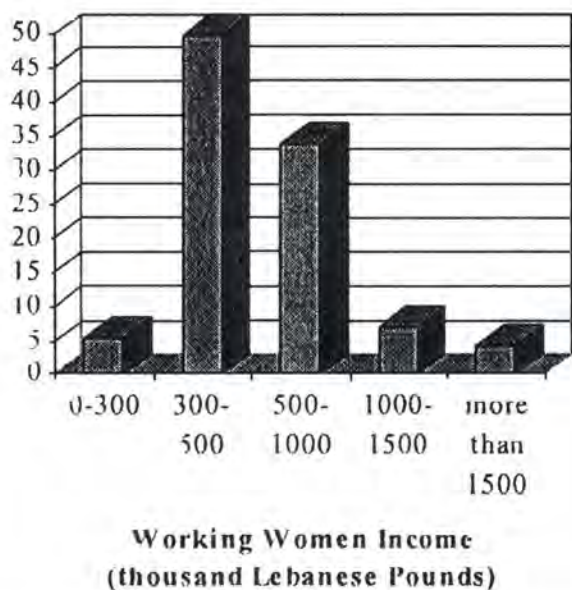
It is estimated that 25 percent of the population in the Arab countries lived below the absolute poverty line in 1980-1990, with 30 percent and 22 percent in rural and urban areas, respectively.¹⁰

* The opinions in this article reflect those of the authors and not of the institutions for which they work.

Lebanon has no nationally established poverty line. Thus, the depth of poverty in general, and the extent of the feminization of the poverty phenomenon in specific, cannot be accurately determined on the basis of the currently available statistical base. The Lebanese National Report to the Social Development Summit¹¹ estimated that the lower and upper poverty lines for a family of five in urban areas for the year 1993 amounted to more than \$300 and \$600 per month, respectively. The report further indicated that 7.5 percent and 28 percent of Lebanese families live below the lower and upper poverty lines, respectively, and that poverty particularly hits rural populations, wage earners, and the socially disadvantaged groups, including women. For the same year, the upper poverty line for a family of five in rural areas was estimated at \$377.5.¹²

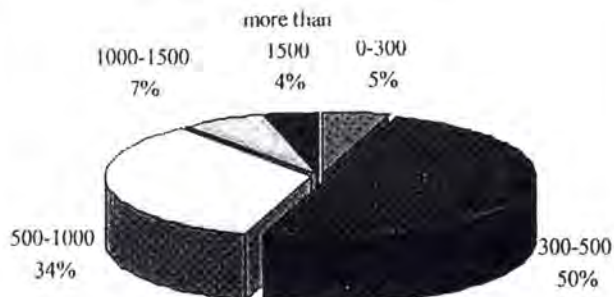
Data on female income levels have been revealed in a study conducted in 1996 by the Institute for Women's Studies in the Arab World (IWSAW) on the female labor force in Lebanon.¹³ This study indicated that 17.1 percent of Lebanese families earned a total family monthly income below LL500,000 (approximately US\$ 300), and that 35.3 percent of families earned a monthly income ranging between LL500,000 and LL1,000,000 (around US\$ 300-\$600). The study also showed that family incomes vary among geographical regions and are lower in rural regions, especially in South and North Lebanon.

Family Income of Lebanese Families (1996)



Source: *The Institute For Woman's Studies in the Arab World: Female Labor Force in Lebanon, 1997 (Unpublished).*

**Working Women Income
(in thousand Lebanese Pounds)**



Source: *The Institute For Woman's Studies in the Arab World: Female Labor Force in Lebanon, 1997 (Unpublished).*

The same study¹⁴ revealed that the monthly income of 55 percent of working women was less than LL500,000; of these, 5.4 percent earned less than the minimum wage declared by the Government (LL300,000). Only 10.9 percent of working women earned more than LL1,000,000 per month.

The IWSAW study also noted that low female incomes tend to be a bigger problem in peripheral rural areas of the country.¹⁵ The proportion of working women with average monthly incomes above LL500,000 declines as we move from urban and peri-urban areas (Beirut and Mount Lebanon) to rural areas. Low income levels (below LL300,000) are found mostly in South Lebanon and the Bekaa.¹⁶ On the other hand, earning levels increase as we move from younger to older age groups (between the ages of 25 years and 50 years). It is important to note that the monthly income of about 8 percent of women in the 55-64 year age group was less than LL300,000, whereas that of 45 percent of women in the same age group ranged between LL300,000 and LL500,000.¹⁷ Finally, the level of income was found to be directly related to educational level; 90 percent of illiterate working women were reported to earn extremely low incomes (*i.e.*, less than LL500,000 per month), and 23.5 percent of these did not even earn the minimum wage declared by the Government.¹⁸

Thus it seems that the earning level of most working women is relatively low. However, these data can only be considered indicative of earning levels of working Lebanese women and cannot be accurately correlated with the poverty status of Lebanese women in general. But, even without statistics to detect gender discrimination in the level of income, a discrimination by international standards is evident, since the average wage of women amounts to only three-fourths of the male wage, if we disregard the agricultural sector. Hence, we may suspect that wage discrimination would be particularly evident in the case of women who are employed in the agricultural sector¹⁹ in Lebanon where a woman's daily pay is sometimes only half of what men earn.²⁰

2.2 Female Poverty in Relation to Social Indicators

Income and social indicators are equally important to determine living standards. When available, consumption poverty indicators are indicative of these standards. Indicators on social progress and access to social services form supplementary indicators to measure living standards. These indicators primarily include life expectancy, infant mortality, nutrition, literacy, and access to primary education, health, and clean water.

2.2.1 Female access to primary education

In global terms, women continue to suffer from inequality, deprivation, and poverty. Illiterate women out-number men two to one, while girls constitute the majority of children who have no access to primary education.²¹ In the Arab World, the gross and net female primary school enrollment rates amounted in 1990 to 90 percent and 82 percent, respectively.²² The gross female enrollment rates for Arab countries at the secondary and higher education levels in 1990 were 47 percent and 10.7 percent, respectively.²³

In Lebanon, the picture is brighter: female enrollment rates in primary school were estimated in 1995 at 96 percent for the 5-9 year age group,²⁴ showing a substantial increase from the 1970 level (87.2 percent).²⁵ The increase in the gross female enrollment rates between 1970 and 1995 is observed to be higher than that of the resident population as a whole (whose primary enrollment rates increased from 90.2 percent in 1970 to 96 percent in 1995). Female enrollment at intermediate and secondary education levels also compares favorably to the Arab region as a whole, reaching 93.7 percent and 59.2 percent for the 10-14 year and 15-19 year age groups,²⁶ respectively, in 1995.

Gross enrollment at the pre-university levels

Age Group	Sex	1970	1995
5-9 years	Females	87.2	95.9
5-9 years	Total	90.2	95.9
10-14 years	Females	79.5	93.7
10-14 years	Total	85.2	93.0
15-19 years	Females	37.7	59.2
15-19 years	Total	46.0	57.0

Source: *The National Commission for Lebanese Women: The Reality of Lebanese Women 1970-1995, 1997.*

Gross enrollment at the university level

Age Group	Sex	1970	1995
15-19 years	Females	1.7	4.1
15-19 years	Total	2.1	5.4
20-24 years	Females	4.2	18.5
20-24 years	Total	10.8	18.2
25-29 years	Females	1.3	-
25-29 years	Total	4.2	-

Source: *The National Commission for Lebanese Women: The Reality of Lebanese Women 1970-1995, 1997.*

These figures indicate satisfactory progress in female access to primary education in Lebanon in the past twenty five years. Female access to basic education, regardless of income levels, has improved in the country. However, these rates do not take into consideration the quality of education nor do they account for regional differences. It is expected that girls in urban settings have better access to education, especially at the secondary and university levels.

2.2.2 Female literacy

Total literacy rates are social indicators of development. Adult literacy is associated with positive social, economic, and personal effects. Female literacy (for women between the ages of 15-24) in the Arab World amounted to 46 percent (1980-89) as compared to 70 percent for males.²⁷

Female Illiteracy per Age Group (%)

Age group	Illiteracy rate 1970	Illiteracy rate 1995
10-14 years	12.1	2.2
15-19 years	20.1	3.6
20-24 years	28.5	4.8
older than 25 years	59.4	25.6
Total	43.3	17.8

Source: *The National Commission for Lebanese Women: The Reality of Lebanese Women 1970-1995, 1997; and the Central Directorate of Statistics: Active Population in Lebanon, Sample Survey, 1970.*

The female illiteracy rate in Lebanon (for women older than 10 years) is lower than the average in the Arab region and was estimated at 17.8 percent in 1995²⁸ (registering a decline from 43.3 percent in 1970).²⁹ It should be noted, however, that illiteracy rates vary significantly among the different age groups and regions of the country and are observed to be much higher among older age groups and in remote rural areas. It is

also observed that female/male illiteracy ratios have been declining during the past two decades, thus closing the gap between male and female illiteracy in the country. Finally, female enrollment in vocational and technical education in Lebanon has increased in the past years. However, girls still account for only 34.2 percent of the total number of students in public technical schools.⁴⁰

Improvement in female literacy levels is a favorable indicator of social change. Access to education is one factor that can help to break the circle of impoverishment. One remark here is essential: although poverty in Lebanon is not associated with total illiteracy, it is linked to low access to intermediate, secondary, and university education. The Government has subsidized public schooling systems, but the shortage of public higher education structures in rural areas remains a problem. This shortage is a primary reason for the limited access of rural populations to post-primary education. Female enrollment rates at post-primary education levels would be much higher than their current levels if the public education infrastructure were sufficient to respond to the national need. This is especially true because low-income rural families do not have any cultural resistance towards female education, especially at the pre-university levels.

2.2.3 Female Access to Health Services

Female access to health services is a primary social indicator to assess living standards. This indicator includes (but is not limited to), life expectancy at birth, fertility rates, and maternal mortality rates.

Life expectancy at birth is one of the indicators of over-all health conditions. In Lebanon, female life expectancy at birth is estimated at 70.5 years³¹ (1990-95), which is higher than the aggregate female life expectancy for the countries of the Arab region (64.9 years, 1990-95).³²

Total fertility rates in Lebanon declined from 5.2 in 1970 to 4.1 in 1995³³ and are expected to decline even further in coming years, especially as a result of the increased average age of marriage for women. Current fertility rates in Lebanon are also among the lowest in the Arab region, where the average rate was 4.8 in 1992.³⁴ It is to be noted that fertility rates in Lebanon have equally declined in all age groups, and that the average age for giving birth remained 30.1 years.³⁵ Maternal mortality rates are also crucial indicators of the over-all health status of women. In Lebanon, maternal mortality is estimated at 2 per 1000 live births in 1988,³⁶ as compared to a higher rate of 2.8 in the Arab region as a whole.³⁷

Other health indicators include the availability of medical professionals through ratios of physician population, nurse population, and nurses/physicians. These indicators for Lebanon and the Arab World, respectively, are³⁸: physicians per population (1990): 413 and 2230; nurses per population (1990): 2,174 and 2,960; and nurses per physicians (1990): 0.2 and 0.3.

It is observed that the first two indicators show an advantage for Lebanon.

Another indicator of female access to health is malnutrition. Globally, adult women suffer more than adult men from malnutrition (iron deficiency, anemia, iodine deficiency) and stunting (caused by protein-energy deficiency malnutrition).³⁹ In Lebanon, no accurate data on the status of female malnutrition exist.

About 21 percent of the population in Arab countries lacks access to clean drinking water.⁴⁰ In 1995, only 6 percent of Lebanese households did not have any access to water networks or artesian wells, whereas 40 percent of households did not have access to clean drinking water.⁴¹ This data is observed to be lower than the aggregate value for the Arab countries as a whole. Since this figure is not gender desegregated, it does not reflect the access of women to this basic health infrastructure. It also does not capture regional disparities, but it is expected that access to such services in rural areas is much lower. For example, only 18 percent of the rural population in Lebanon had access to sanitation services as compared to an overall rate of 75 percent (1988-1993).⁴²

2.2.4 FEMALE ACCESS TO PRODUCTIVE EMPLOYMENT

International literature indicates that the global causes of the feminization of poverty include the gender inequality in access to economic opportunities, unequal status of women in the labor market, and the status and power of women in the family. Although women's access to employment and their economic participation are not viewed as specific indicators to assess the level of poverty, productive employment provides an escape route from poverty and deprivation. Furthermore, poverty can be traced to different patterns of employment and to obstacles faced by individuals in earnings and savings. Even when women are employed, the quality of their employment usually puts them at a disadvantage, since they are generally active in low-income economic activities. The access of women to high-income jobs is hindered by three major factors:

- women's reproductive responsibilities are generally perceived to be their primary function, which reinforces structural barriers to women's access to productive assets and which limits their time and mobility for productive work;
- women are perceived as secondary income earners, whereas men have priority in the allocation of opportunities for productive employment; and
- women face unequal access to the productive assets and services that are especially needed for reinforcing and increasing their access to productive employment.

Female participation in the labor force in Arab countries (19 percent/ 1990-92)⁴³ is observed to be the lowest anywhere in the world. Female participation in the labor force varies among different countries of the Arab world, ranging from 4 percent in Algeria and 6 percent in the United Arab Emirates to 29 percent

in Egypt and Sudan.⁴⁴

The female global activity rate in Lebanon is currently estimated at 18.5 percent⁴⁵ which shows a considerable increase from its level in 1970 (14.3 percent).⁴⁶ Women currently constitute about 20.7 percent of the Lebanese labor force,⁴⁷ up from the 1970 level of 17.5 percent.⁴⁸ It is noted that female participation in the labor force in Lebanon is higher than the aggregate rate for Arab states.

The highest activity rate for female labor in Lebanon was recorded in the 25-29 year age group. Some structural improvement in the age structure of the female labor force has been observed during the past two decades; women enter the labor market earlier than they used to, and they stay economically active for a longer period of time. On the other hand, single women constitute the majority of the female labor force in Lebanon. In contrast to the geographical distribution of the female labor force in 1970, when the majority of working women were located in rural areas (39 percent) and Beirut (31 percent),⁴⁹ recent studies reveal that the highest concentration of the female labor force is currently found in Beirut suburbs and the peri-urban areas. However, its sectoral distribution has not changed significantly. In 1995, about 81 percent of the female labor force was employed in the services sector, but only 15 percent and 4 percent were active in the industrial and agricultural sectors,⁵⁰ respectively. As is the case for the labor force in general, the percentage of the female labor force in the agricultural sector has declined considerably in the past twenty years. There has also been a significant decline in the percentage of self-employed women in Lebanon between 1987 and 1995. The increase in the percentage of paid labor, especially with relevance to the female labor force, can be attributed to the difficulties that women entrepreneurs and women working as family-help face to access production assets and to secure significant income levels. This is especially true for those who work in the informal sector and have small-scale production levels. Internal migration and the decline in agriculture employment can also explain this variation.

Taking all of the above into consideration, it is worthwhile to note that Lebanese working women feel that their gender limits their access to employment opportunities as well as their access to higher income levels.⁵¹ More than 35 percent of working women complain about low earnings.⁵²

In the near future, the working population in the Middle East and North Africa region is expected to grow rapidly because of increases in life expectancy, lower mortality rates, and higher fertility rates. This growth is projected to be one-third higher than the population growth as a whole.⁵³ Projections of the size of labor in eight countries (Algeria, Egypt, Iran, Jordan, Lebanon, Morocco, Tunisia, and Yemen) indicate a growth rate of about 4 percent a year, which will double the labor force between 1990 and 2010⁵⁴. With job creation lagging behind growth in the labor force, unemployment has become a serious problem

in many Arab countries. Unemployment has increased in the Middle East and North Africa region, in 1993 it was higher than in any other region in the world. Unemployment rates are highest among women, especially in the formal labor market. The female unemployment rate in Lebanon was estimated at 5.6 percent in 1995⁵⁵ and was observed to be higher in the 15-19 and 20-24 year age groups (reaching 16.9 percent and 9.3 percent, respectively).⁵⁶

2.2.5 Female Access to Productive Assets

One of the global causes of poverty is that the poor lack access to the financial and human assets that are much needed to increase levels of income and improve living standards. For example, the lack of access to credit is a persistent barrier to attaining economic independence, whereas the barriers to the access to information form a constraint to skills improvement. The lack of access to production assets can measure the extent to which the poor remain poor.

Although this fact is observed to be valid in Lebanon, especially for women who work in the informal sector, there are no reliable gender-desegregated data on this issue that can be specifically used to measure female access to production assets. The Lebanese National Report to the Fourth World Conference on Women⁵⁷ indicated that women continue to have marginal access to credit facilities (only 5 percent of housing loans from the National Housing Bank were given to women). The Report also provides some basic facts about the low access of Lebanese women to land.

These data indicate that Lebanese women face obstacles in trying to access production assets, whether technical expertise, land, capital, credit, etc. Unless such assets are made available to women, and especially to vulnerable groups that live below or near the subsistence level, poor female groups cannot escape from deprivation and break the circle of poverty. This does not mean, however, that this constraint is the only factor that creates female poverty; nevertheless, it remains an important barrier that women face in their efforts to improve their standard of living.

2.3 Specific Female Poverty Groups

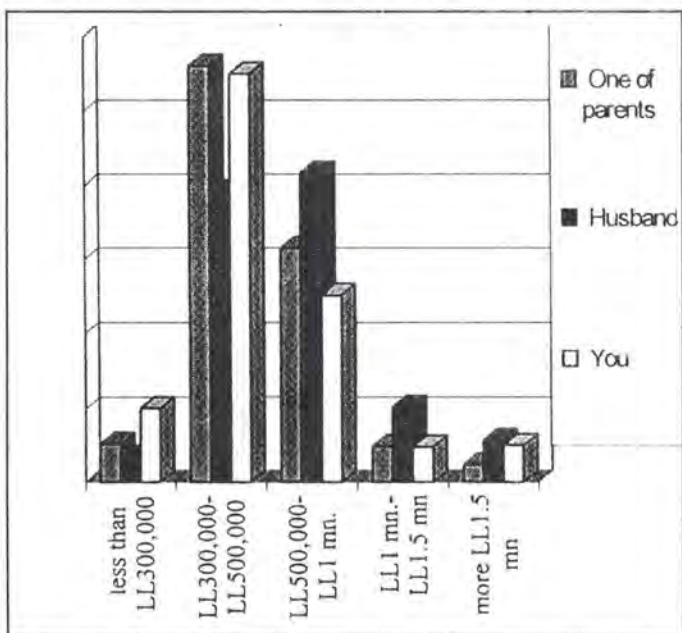
Other indicators are internationally used to study women's poverty, namely the proportion of women-headed households and that of women active in the informal sector. Although existing information on self-employed women may be taken as an indication of female activity in the informal sector, the probability of over- and underestimation might be high.⁵⁸ However, the link between women-headed households and activities in the informal sector has been established in many cases

through the incidence of poverty. This association can also be observed in Lebanon, where the majority of self-employed women are widowed and thus presumably heads of households, and where single or married women who do not assume financial responsibility for their families show a higher tendency to be self-employed.⁶⁰

2.3.1 Female Heads of Households

Global studies based on a variety of poverty indicators such as household income, point out that households headed by women are poorer than male-headed households. Women-headed households are especially vulnerable to poverty and deprivation, since they are associated with the lowest family incomes. In Lebanon, about 14.2 percent of households are headed by women (1995),⁶⁰ showing a considerable increase since 1970 (11.3 percent).⁶¹ Although most of these women are widows, the percentage of single women who are heads of household has also increased. The current percentage of women-headed households in Lebanon is lower than in Egypt (1988: 30 percent), but higher than estimates for other Arab countries (1988: 6 percent in Iraq, 10 percent in Jordan, 13 percent in Syria, and 5 percent in Yemen).⁶²

Income Levels and Heads of Households in Lebanon



Source: *The Institute for Women's in the Arab World (op.cit.)*.

The study of the female labor force in Lebanon revealed that most women who are heads of household earn between LL300,000 and LL500,000. The difference between the percentage of female heads of household and male heads of household who earn less than LL500,000 is remarkable.⁶³ A comparison among female wages, shows that widowed and

divorced working women (generally heads of household) earn lower monthly wages than single and married women.⁶⁴ This indicates that women have less access to higher income levels than men, and that poverty particularly prevails amongst women heads of household. A study conducted on women who are heads of household in Cairo indicated that the majority are illiterate and tend to earn half the disposable income of poor male-headed households.⁶⁵ It is also observed that women heads of household suffer continuous fatigue due to their income generating and household activities. The study on the female labor force in Lebanon has shown that, as a result of economic pressure, women who head their household work more hours than single or married working women.⁶⁶ Finally, women primarily work to supplement incomes. About 37 percent of working women in Lebanon contribute more than two-thirds of their income towards family expenses.⁶⁷ About 85 percent and 70 percent of widowed and divorced working women contribute 75-100% of their income towards family expenses, respectively.⁶⁸ The percentage of widowed and divorced working women who contribute most of their income to family expenses is more than four times higher than that of single women who do likewise. This is an indication of the different needs and living standards of women-headed households.

2.3.2 Female Workers in the Informal Sector

Another category of women associated with poverty includes those whose primary source of income is work in the informal sector. This sector tends to be a major source of livelihood for women in low-income households. Employment in the informal sector indicates a lack of formal employment opportunities, which compels workers to seek income sources in labor-intensive, small-scale self-employment activities. Several studies conducted by the Economic and Social Commission for Western Asia (ESCWA) reveal the relationship between work in the informal sector, social stratification, and poverty. Informal sector employment forms a leeway for poor households with low skills and low production assets, especially in markets suffering from economic recession. International statistics indicate that women's involvement in the informal sector has grown in the past decade in the developing world as a result of economic crises and structural adjustment efforts, which have reduced job opportunities in the formal sector and have increased the need for additional family income. However, such employment, if not strengthened with safety nets and increased access to production assets, cannot help women to move into the formal employment sector and will perpetuate their economic vulnerability.

Due to the complexity and invisibility of female employment in the informal sector, few Arab countries have estimated the size of this phenomenon. Although there are no formal statistics on the percentage of the labor force in the informal sector in Lebanon, this sector is estimated to absorb a high percentage of the female low-skilled labor force. It is believed that the

percentage of workers in the informal sector has gradually increased in the last two decades as a result of the economic and social consequences of the civil war, which has resulted in the decrease of the capital stock and productivity, the destruction of many enterprises, and the emergence of many small-scale businesses on the basis of an economic decentralization policy following the redistribution of the Lebanese population among the different regions of the country.⁶⁹

Most female activities in the informal sector are restricted to marginal, small-scaled, gender-biased production patterns and outputs. A survey conducted by ESCWA in 1989 on a sample of 200 low-income households, confirms the link between the type of informal activities carried out by women and the traditional perceptions of the gender role; women are confined to traditionally “feminized” activities such as dressmaking, knitting, embroidery, etc.⁷⁰ The study also confirmed that women who work in the informal sector face constraints in access to credit, marketing outlets, protection by labor legislation, and skill-enhancing training activities.

Women who work in the informal sector usually have low educational qualifications. This has been confirmed in Lebanon where more than 40 percent of self-employed women are illiterate, or were found to have elementary education and only 17 percent had a university degrees.⁷¹ Furthermore, most self-employed women had only had a brief, and most probably, a low quality informal vocational training.⁷²

Thus it seems that self-employed women in the informal sector are at a disadvantage regarding the level of earnings as well as access to expertise, credit, and other resources. Furthermore, the income derived from such informal activities is not stable, particularly because of the limited invested capital, market size and customer base. Women who work in this sector say that their constraints include lack of access, financial resources, adequate marketing channels, and adequate vocational training that responds to market demands.⁷³

2.3.3 Rural women

Rural poverty is a dominant feature of life in all regions of the world; it affects almost one billion people. The poor constitute 36 percent of the total rural population in more than 110 developing countries of the world.⁷⁴ While urban poverty is a growing phenomenon, the rural poor still account for more than 80 percent of the total number of poor people in those countries.⁷⁵ Poverty in Arab countries is no exception to the global trend. Available studies indicate that the majority of poor groups are located in rural areas. In Egypt, Morocco, Yemen, Sudan, and Somalia, the majority of the population is rural. The percentage of poverty in rural areas is higher than in urban areas in eight Arab countries (Jordan, Algeria, Egypt, Morocco, Sudan, Mauritania, Djibouti, and Somalia). In other countries, such as Iraq where the rural population accounts for only 27 percent of

the total population, the poverty percentage in rural areas is as high as 30 percent.⁷⁶

Another indicator of rural poverty is the difference between rural and urban areas in the access to basic services such as health services, clean water, and sanitation. This is clear in almost all Arab countries, although the degree of difference varies among countries. In Egypt and Morocco, only 26 percent and 19 percent, respectively, of the rural population have access to sanitation, as compared to 80 percent and 100 percent, respectively, of the urban population. In Yemen, only 22 percent of the rural population have access to health services, as compared to 50 percent of the urban population. In Algeria 55 percent and 40 percent of the rural population have access to clean water and sanitation, respectively, as compared to 85 percent and 80 percent of the urban population.⁷⁷

The Lebanese National Report to the Social Development Summit stipulated that the Lebanese rural population and especially small-scale farmers suffer particularly from poverty and deprivation. The rural areas have always been neglected, also before the war, and they have experienced many problems, including internal migration to urban areas, land fragmentation, a deteriorated basic infrastructure and services, the lack of agricultural credit schemes, and so on. During the past two decades the share of the agricultural sector in the total GDP and labor has declined dramatically. All these factors have had negative effects on farmers, especially on the small-scale farmers who own less than ten dunums (equivalent to 1000 meter square). Taking this into consideration, small-scale farmers in Lebanon constitute a group of the population that is especially vulnerable to poverty, and rural women constitute a specific category of Lebanese women associated with poverty. The female contribution to the agricultural sector has been overlooked, always having been assumed to be part of women’s household obligations. Rural women’s access to productive resources is limited. Women in these regions, especially those working in the agricultural sector, suffer from heavy burdens caused by their reproductive roles and responsibilities, unpaid labor-intensive agricultural work, unequal access to productive resources and production assets especially land, capital, extension services, technology, and credit, as well as gender division of labor. Small-scale, rapid-participatory appraisal surveys carried out in rural areas of Lebanon clearly indicate the high burden carried by women, especially in labor-intensive crops, such as tobacco. These appraisals have indicated that the daily income of women in rural areas is LL6,000, as compared to LL12,000⁷⁸ for a man.

Furthermore, women head about 10 percent of all rural households in Lebanon.⁷⁹ These women face the same constraints as all women heads of household, but even more so because they face cultural barriers and because their work is mostly concentrated in the agricultural sector where access to land is crucial. Thus, another factor that increases the vulnerability of rural women to poverty is the increased percentage of rural women headed households.

Heads of Rural Households by Gender in Lebanon (1970 and 1987)

Year	Total rural households	Total rural men headed households	Total rural female headed households	% rural households headed by females
1970	153,844	143,801	10,043	6.5
1987	248,200	221,219	26,981	10.9

Source: *Economic and Social Commission for Western Asia (ESCWA): Women and Poverty in the ESCWA Region: Issues and Concerns, Series of Studies on Arab Women and Poverty, 1995.*

Women in general, and rural women in particular, have limited decision-making power within their families. In rural female-headed households, women do not have decision-making power even when they are widowed or divorced.

2.4 Gender Disparities

In 1995, the United Nations Development Program devised two composite measures to capture gender disparities and measure

their impact on social progress. The Gender Development Index (GDI) is a gender-related human development index that focuses on inequality between women and men, and measures average achievement of a country in human basic capabilities: life expectancy, educational attainment, and income, and takes note of inequality in achievement between men and women.

The Gender Empowerment Measure (GEM) focuses on three variables that reflect women's participation in political decision-making, their access to professional opportunities, and their earning power, and is used to examine whether women and men are able to actively participate in economic and political life and take part in decision-making. While the GDI focuses on capabilities, the GEM examines whether these capabilities are used to increase the availability of opportunities in life. It should be noted, however, that these two indexes can only capture what is measurable and do not cover other important dimensions of gender inequality. Examining these two indicators in 1995 has made several conclusions clear, particularly:

- no society in the world treats its women as well as its men;
- gender equality does not depend on the income level of a society; and
- significant progress has been achieved in the past two decades, though there is still a long way to go.

Lebanon ranks relatively well in comparison to other Arab

Gender Development Indicators in Selected Countries of the Arab World

Indicator	Year	Lebanon	Syria	Egypt	Sudan	Iraq	Yemen	Algeria	Arab States	The World
GDI rank	1995	65*	72	92	109	78	117	84		
GDI value	1995	0.622	0.571	0.453	0.332	0.523	0.307	0.508		
Female share of earned income (%)	latest year	21.8	11.3	8.2	18.5	17.7	9.2	7.5		
Female life expectancy at birth (years)	1992	70.5	69.2	64.8	54.4	67.5	50.4	68.3	63.3	64.4
Female adult literacy (%)	1992	89	51.6	36.1	30.6	40.9	26.0	44.1	61	
Combined gross enrollment ratio (%)	1992	71.2	61.5	60.5	27.0	47.9	22.5	59.9	48	55
GEM rank	1995	103**	81	96	102	47		87		
GEM value	1995	0.212	0.285	0.237	0.219	0.386		0.266		
Seats held in parliament (%women)	1994	2.3	8.4	2.2	4.6	10.8		6.7		
Administrators and managers (% women)	1992	2.1	5.6	10.4	2.4	12.7		5.9		
Professional and technical workers (% women)	1992	37.8	26.4	28.3	28.8	443.9		27.6		

Source:

UNDP 1995

(*op.cit.*).

* GDI rank is over 130 countries. The lowest index is for Afghanistan and is equivalent to 0.169, while the highest is for Sweden and is equivalent to 0.919.
** GEM rank is over 116 countries. The lowest index is for Afghanistan and is equivalent to 0.111, while the highest is for Sweden with an index of 0.757.

countries on the Gender Development Index, even better than its rank on the Human Development Index (101). However, it ranks lowest on the GEM, which reflects the low access of Lebanese women to decision-making and to economic, political, and professional participation. The figures indicating the access of Lebanese women to professional opportunities and participation in economic decision-making, as reflected in women's share of professional, technical, administrative, and managerial jobs, reflect a professional segregation and a lower access to managerial positions. The access of women to opportunities and decision-making in the political sphere is particularly low.

2.5 Conclusion

The information provided in this article is insufficient to measure female poverty in the Arab world in general and in Lebanon in particular, or to determine the extent of the feminization of this phenomenon in Lebanon and the region. Nevertheless, most of the indicators on the status of women rate Lebanon favorably in comparison to other Arab countries.

The data indicate that the majority of working women in Lebanon have relatively low incomes that cannot sustain their livelihood. It is also clear that gender discrimination exists on the level of income, although this cannot be proved statistically. Further in-depth, studies on income and consumption among the population in general and among women in particular are needed to gauge the size, depth, and severity of female poverty

in the country. Given the currently available statistical base, it is not possible to measure female poverty in relation to income and income levels accurately.

If one were to determine the extent of female poverty in relation to social indicators, one would have to conclude that female access to basic social necessities to maintain an acceptable living standard is better in Lebanon than in other Arab countries. But we must remember that the social indicators mentioned in this article are national averages that do not reflect geographical disparities in female access to basic social services.

And what about the female groups that are especially vulnerable to poverty - especially women heads of household, women with low qualifications and educational level who work in the informal sector, and rural women who work in the agricultural sector. Several indicators on these female groups indicate that their socio-economic status is problematic. Special measures should be taken to include these groups in the development process and to enable them to earn enough so as to enjoy an acceptable living standard.

Finally, emphasis should be placed on increasing the participation of women in national and household decision-making and in political life, and on granting women access to productive employment opportunities and production assets. These measures would help to increase their level of income and improve their standard of living.

The following Tables and figures provide an idea on regional comparisons between Arab States and other regions of the world for some selected indicators.

**Regional Comparisons for Selected Indicators for Females
(Index: Male = 100)**

Region	Life Expectancy at Birth		Adult Literacy		Enrollment Ratios						Economic Act Rate
	1970	1992	1970	1992	Primary (6-11 years)		Secondary (12-17 years)		Tertiary (18-23 years)		
	1970	1992	1970	1992	1970	1990	1970	1990	1970	1990	1970
Sub-Saharan Africa	108	106		66	72	85	60	72	34	46	65
Arab States	105	105	38	61	63	92	47	77	34	65	13
South Asia	97	101	40	55	60	75	43	60	30	48	35
East Asia	103	106		80	87	96	76	79	53	73	73
South East Asia and Pacific	106	106	72	90	90	97	74	95	62	73	57
Latin America & the Caribbean	107	108	91	97	101	98	91	98	96	70	27
Least Developed Countries	105	105		57	61	84	43	67	25	44	63
All Developing Countries	103	104		73	79	88	68	78	49	70	53
Industrialized Countries	111	109								73	52
World	104	105								59	53

Source: United Nations Development Program (UNDP); Human Development Report 1995

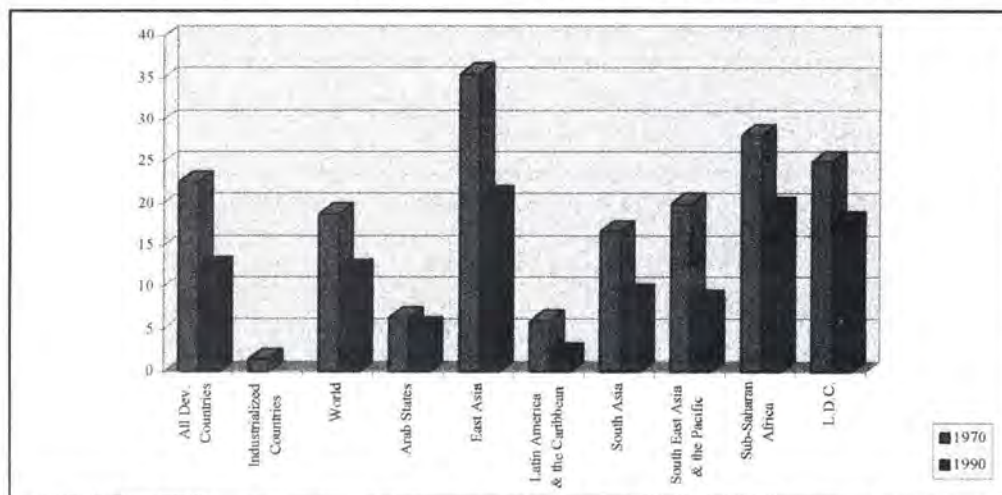
Women and Capabilities
Selected Indicators for Arab Countries

Country	Female net enrollment				Female tertiary students		Female life expectancy at birth		Total fertility		Maternal mortality rate (per 100,000 live births)
	Primary		Secondary		Per 100,000 people	Index (1980=100)	Years	Index (1970=100)	Rate	Index (1970=100)	
	Ratio	Index (1980=100)	Ratio	Index (1980=100)							
Year	1992	1992	1992	1992	1992	1992	1993	1993	1992	1992	1993
Bahrain	100	132	87	171	2011	371	74	116	3.8	59	60
United Arab Emirates	99	132	79		1185	268	76	121	4.2	64	26
Qatar	78	94	72	138	3072	183	74	119	4.3	63	
Kuwait					1569	118	77	114	3.1	43	29
Libya	96				1486	417	65	123	6.4	85	220
Saudi Arabia	57	154	30	188	1215	310	72	134	6.4	88	130
Algeria	89	125	50	208	844	307	69	127	3.9	52	160
Jordan	89	98	37	62	1906	161	70	126	5.6	71	150
Tunisia	93	129	40	222	869	290	69	127	3.2	49	170
Oman	71	222			413		72	150	7.2	100	190
Syrian Arab Republic	92	115	39	130	1419	147	69	122	5.9	76	180
Lebanon					2482	118	71	107	3.1	57	300
Egypt	82		60		1056	101	65	125	3.9	64	170
Iraq	74	79	30	97			68	121	5.7	80	310
Morocco	53	113	24	150	715	262	65	123	3.8	54	610
Yemen					147		51	123	7.6	100	1400

Sudan					245	292	55	124	5.7	85	660
Mauritania					104		53	121	5.4	83	930
Somalia							49	117	7	100	1600

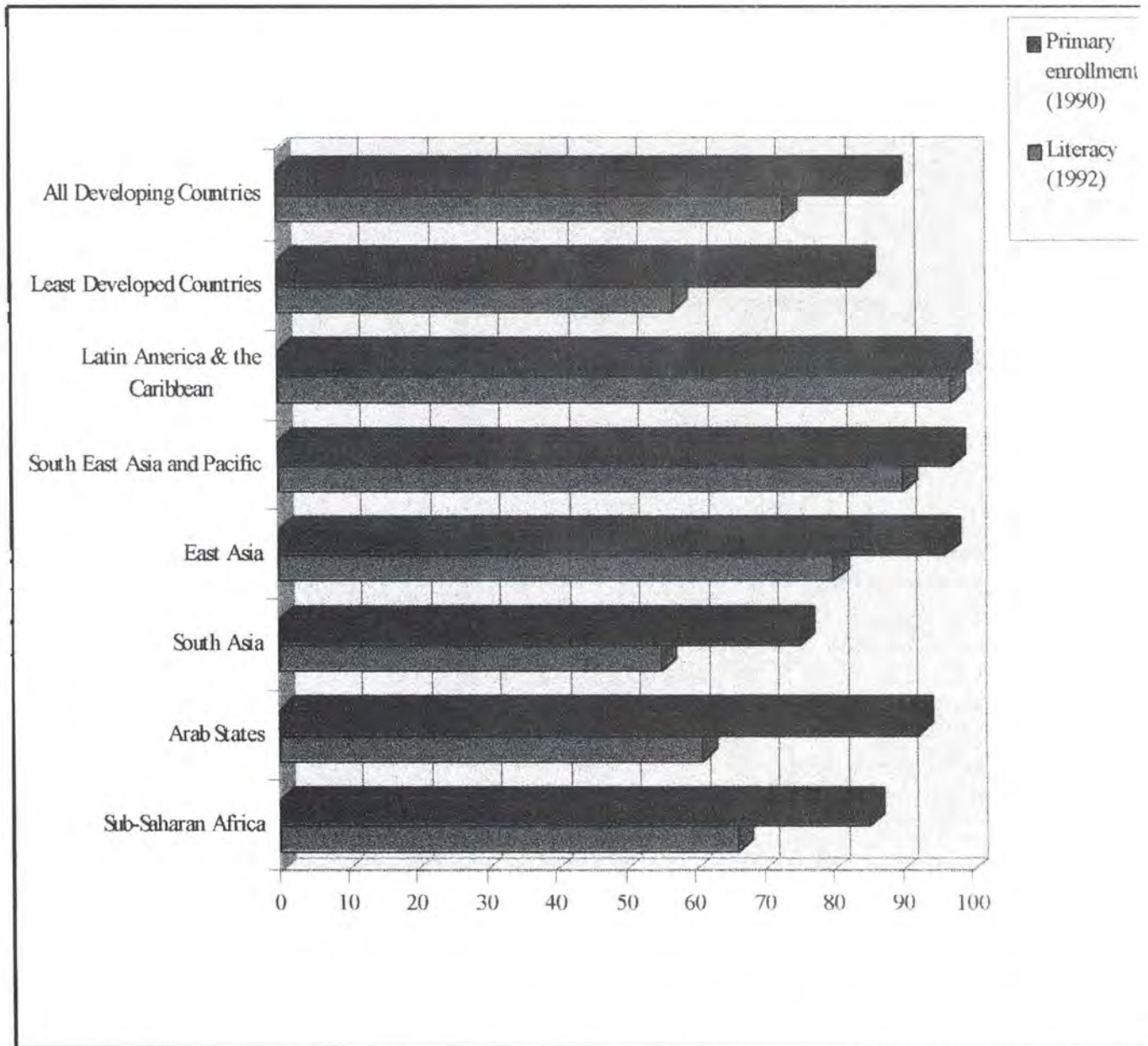
Source: United Nations Development Program (UNDP): Human Development Report 1996

Female Child Economically Active Rate (% age 10-14 years) in Selected Regions



Source: United Nations Development Program (UNDP): Human Development Report 1995

Regional Comparisons for Female Primary Enrollment Ratios and Female Literacy
(Index: Male = 100)



Source: United Nations Development Program (UNDP): *Human Development Report 1995*

ENDNOTES

1. In the context of this article, poverty is defined as "the inability to maintain a minimum standard of living." From the *World Bank, World Development Report, 1990*.
2. United Nations Population Fund (UNFPA): *The State of the World Population, 1995*.
3. World Bank: *World Development Report 1990, 1990*.

4. The United Nations Development Program (UNDP): *Human Development Report, 1994*.
5. K. Hamdan and Z. Ali-Ahmad for the International Labor Organization: *Poverty in the Arab World, 1996*, as published in *Preventing and Eradicating Poverty*, UNDP, 1996.
6. *ibid.*
7. The Ministry of Social Affairs and the United Nations Population Fund (UNFPA): *Household and Population*

Survey, 1996.

8. The National Commission for Lebanese Women: *The Reality of Lebanese Women 1970-1995*, 1997.
9. The Ministry of Social Affairs and UNFPA (op.cit.).
10. UNDP: *Human Development Report*, 1994.
11. The Ministry of Social Affairs: *The National Report to the Social Development Summit*, 1995.
12. The Consultation and Research Institute: *Rapid Needs and Capacity Assessment Study- Phase I*, conducted for the High Relief Committee and the World Bank, 1994.
13. The Institute for Women's Studies in the Arab World: *Female Labor Force in Lebanon*, 1997 (unpublished).
14. The Institute for Women's Studies in the Arab World (op.cit.).
15. The percentages of working women whose monthly income is less than LL500,000 per geographical region are: 78% in Bekaa; 69% in South Lebanon; 66% in North Lebanon; 52% in Mount Lebanon; and 36% in Beirut. (The Institute for Women's Studies in the Arab World; (op.cit.).
16. The percentage of working women whose monthly income is less than LL500,000 in the different Mohafazat of the country are: Beirut 46%, Mount Lebanon 52%, South Lebanon 70%, North Lebanon 66%, Bekaa 78%.
17. *ibid.*
18. *ibid.*
19. UNDP: *The World Development Report*, 1995. It is suspected that this ratio is lower in the agricultural sector.
20. The Ministry of Agriculture: *Women in Agriculture in Lebanon*. National Report, 1994.
21. UNDP: *Human Development Report*, 1995.
22. UNDP: *Human Development Report*, 1994.
23. *ibid.*
24. The Ministry of Social Affairs and UNFPA (op.cit.).
25. Central Directorate of Statistics: *Active Population in Lebanon*, Sample Survey, 1970.
26. The Ministry of Social Affairs and UNFPA (op.cit.).
27. UNDP: *Human Development Report*, 1994.
28. The National Commission for Lebanese Women (op. cit.).
29. Central Directorate of Statistics (op.cit.).
30. The National Commission for Lebanese Women (op.cit.).
31. ESCWA: *Selected Social Trends in the ESCWA Region*, 1997.
32. *ibid.*
33. The National Commission for Lebanese Women (op.cit.).
34. UNDP 1995 (op.cit.).
35. *ibid.*
36. Economic and Social Commission for Western Asia (ESCWA): *Women and Poverty in the ESCWA Region: Issues and Concerns*, Series of Studies on Arab Women and Poverty, 1995.
37. UNDP 1994 (op.cit.).
38. For the Arab World: UNDP 1994 (op.cit.); for Lebanon: ESCWA: *Selected Social Trends in the ESCWA Region*, 1997.
39. UNDP 1995 (op.cit.).
40. UNDP 1994 (op.cit.).
41. The Ministry of Social Affairs and UNFPA (op.cit.).
42. ESCWA: *Selected Social Trends in the ESCWA Region*, 1997.
43. UNDP 1994 (op.cit.).
44. *ibid.*
45. ESCWA: *Selected Social Trends in the ESCWA Region*, 1997.
46. The Central Directorate of Statistics (op.cit.).
47. The Ministry of Social Affairs and UNFPA (op.cit.).
48. The Central Directorate of Statistics (op.cit.).
49. The Central Directorate of Statistics (op.cit.).
50. The Ministry of Social Affairs and UNFPA (op.cit.).
51. The Institute for Women's Studies in the Arab World (op.cit.).
52. *ibid.*
53. World Bank: *A Population Perspective on Development: Middle East and North Africa*, 1995.
54. *ibid.*
55. The Ministry of Social Affairs and UNFPA (op.cit.).
56. *ibid.*
57. The National Commission for Lebanese Women: *The National Report to the Fourth World Conference on Women*, 1995.
58. Self-employed women also include categories of highly educated professionals such as self-employed doctors, lawyers, and so forth.
59. The Institute for Women's Studies in the Arab World (op.cit.).
60. The Ministry of Social Affairs and UNFPA (op.cit.).
61. The Central Directorate of Statistics (op.cit.).
62. ESCWA: *Selected Social Trends in the ESCWA Region*, 1997.
63. The Institute for Women's Studies in the Arab World (op.cit.).
64. *ibid.* The study indicated that the percentage of working women who earn less than LL500,000 per marital status was: 74.6% of widowed women, 53.3% of divorced women, 61.5% of single women, and 42.9% of married women.
65. ESCWA: *Women and Poverty in the ESCWA Region: Issues and Concerns*, Series of Studies on Arab Women and Poverty, 1995.
66. Dr. Antoine Haddad: *Poverty in Lebanon*, 1995.
67. The Institute for Women's Studies in the Arab World (op.cit.).
68. *ibid.*
69. K. Hamdan: *A General Overview of the Informal Sector in Lebanon*, published by the Economic Research Forum, Cairo, March 1996.
70. Economic and Social Commission for Western Asia: *The Role of Woman in the Informal Sector: A Case Study in Lebanon*, 1989.
71. The Institute for Women's Studies in the Arab World (op.cit.).
72. *ibid.*
73. UNIFEM/ Consultation and Research Institute: *Strengthening Institutions for the Development of Women Enterprises*, Phase II, 1994.
74. The International Fund for Agricultural Development: *The State of Rural Poverty*, 1993.

75. *ibid.*
 76. K. Hamdan and Z. Ali-Ahmad (op.cit.).
 77. *ibid.*
 78. The Ministry of Agriculture (op.cit.).
 79. Economic and Social Commission for Western Asia (ESCWA): *Women and Poverty in the ESCWA Region: Issues and Concerns*, Series of Studies on Arab Women and Poverty, 1995.

REFERENCES

- Economic and Social Commission for Western Asia (ESCWA): *Women and Poverty in the ESCWA Region: Issues and Concerns*, Series of Studies on Arab Women and Poverty, 1995.
 Economic and Social Commission for Western Asia. Dr. Antoine Haddad: *Poverty in Lebanon*, 1995.
 Economic and Social Commission for Western Asia: *Selected Social Trends in the ESCWA Region*, 1996.
 Economic and Social Commission for Western Asia: *The Arab Women and Work: The Reality and the Needs for Development*, 1992.
 Economic and Social Commission for Western Asia: *The Role of Woman in the Informal Sector: A Case Study in Lebanon*, 1989.
 K. Hamdan and Z. Ali-Ahmad for the International Labor Organization: *Poverty in the Arab World*, 1996. Published in *Preventing and Eradicating Poverty*, UNDP, 1996.
 K. Hamdan: *A General Overview of the Informal Sector in Lebanon*, published by the Economic Research Forum, Cairo, March 1996.
 The Institute for Women's Studies in the Arab World: *Female Labor Force in Lebanon*, 1997 (unpublished).
 International Fund for Agricultural Development: *The State of Rural Poverty*, 1993.
 The Lebanese Republic, The Central Directorate of Statistics: *Active Population in Lebanon*, Sample Survey 1970.
 The Lebanese Republic/ The Ministry of Agriculture: *Women in Agriculture in Lebanon, National Report*, 1994.
 The Lebanese Republic/ The Ministry of Social Affairs and the United Nations Population Fund (UNFPA): *Household and Population Survey*, 1996.
 The Lebanese Republic/ The Ministry of Social Affairs: *The National Report to the Social Development Summit*, 1995.
 The National Commission for Lebanese Women: *The National Report to the Fourth World Conference on Women*, 1995.
 The National Commission for Lebanese Women: *The Reality of Lebanese Women 1970-1995*, 1997.
 World Bank: *A Population Perspective on Development: Middle East and North Africa*, 1995.
 United Nations Development Fund for Women, Consultation and Research Institute: *Strengthening Institutions for the Development of Women Enterprises*, Phase II, 1994.
 United Nations Development Program (UNDP): *Human Development Report*, 1995.
 United Nations Development Program (UNDP): *Human*

- Development Report*, 1994.
 United Nations Population Fund (UNFPA): *The State of the World Population*, 1995.
 United Nations: *The World's Women 1970-1990: Trends and Statistics*, 1991.
 World Bank: *World Development Report*, 1990.

Study

Working Women in Lebanon
 by Kamal Hamdan
 and Zena Ali Ahmad.

Monograph

Lebanese Women Writers and Poets
 by Samira Aghaci, Rachid El-Daif
 and Sabah Zwein.

Study

Women, Media, and Sustainable Development
 by Irene Lorfing.

Study

Women in the Literature of Tayeb Saleh
 by Saleh Ibrahim.

Biography

Salwa Nassar, the first Lebanese woman physicist
 by Najla Akrawi