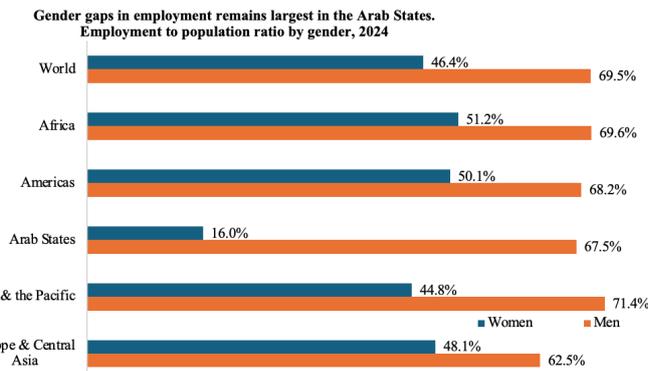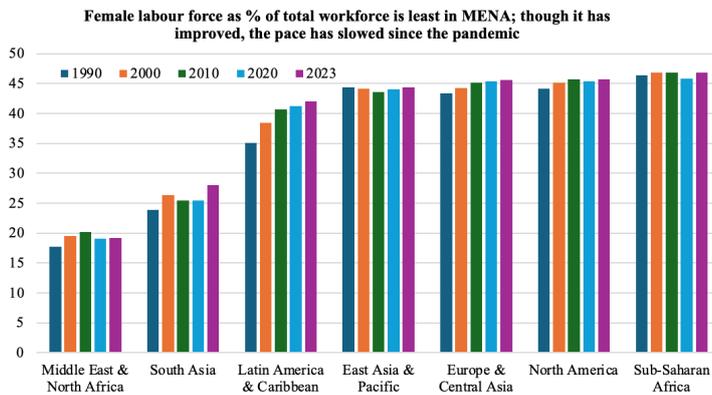# Weekly Insights 8 Mar 2025: Women & Gender gaps in MENA are Highest Globally

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Weekly Insights 8 Mar 2025: Women & Gender gaps in MENA are Highest Globally

1. MENA Female Labour Force Participation Rates are Lowest Globally. Only 16% of working age women in Arab States were employed in 2024.

- **Only about one-fifth (on average) of all women (aged 15-64) participate in the labour market in MENA**: it had been inching up, peaking in 2016 (20.7%) before dropping to 19.0% in the pandemic-hit 2020 & recovering slowly (19.17% in 2023).
- Access to education notwithstanding, **only 16% of working age women in MENA were employed in 2024** (the lowest across regions and versus 46.4% worldwide) & compared to 67.5% of men (69.5% globally). **ILO estimates gender parity in employment globally to take 190+ years (at current pace)!**

Female labour force as % of total workforce is least in MENA; though it has improved, the pace has slowed since the pandemic

Legend: 1990, 2000, 2010, 2020, 2023

X-axis categories: Middle East & North Africa, South Asia, Latin America & Caribbean, East Asia & Pacific, Europe & Central Asia, North America, Sub-Saharan Africa

One-third of MENA countries post a fall in share of female labour force (as % of total labour force) in 2023 (vs 1990)

1990 values: Kuwait, 25.6; Libya, 25.5; Egypt, 23.8; Sudan, 23.7; Tunisia, 22.3; Lebanon, 20.9; Syria, 18.7; Yemen, 18.6; Bahrain, 16.1; Oman, 15.4; Qatar, 14.8; West Bank & Gaza, 14.6; Jordan, 13.6; Saudi Arabia, 12.9; Iran, 10.7; UAE, 10.1; Iraq, 9.9

2023 values: Libya, 33.7; Lebanon, 31.5; Tunisia, 30.0; Kuwait, 24.1; UAE, 23.1; Bahrain, 21.5; West Bank & Gaza, 21.5; Sudan, 19.7; Saudi Arabia, 19.4; Qatar, 18.0; Syria, 17.9; Egypt, 17.8; Jordan, 17.5; Iraq, 16.5; Oman, 15.4; Iran, 13.3; Yemen, 7.5

Gender gaps in employment remains largest in the Arab States. Employment to population ratio by gender, 2024

Region	Women	Men
World	46.4%	69.5%
Africa	51.2%	69.6%
Americas	50.1%	68.2%
Arab States	16.0%	67.5%
Asia & the Pacific	44.8%	71.4%
Europe & Central Asia	48.1%	62.5%

Source: World Development Indicators, World Bank & "Women and the economy: 30 years after the Beijing Declaration", ILO brief, 2024.
Charts by Nasser Saidi & Associates
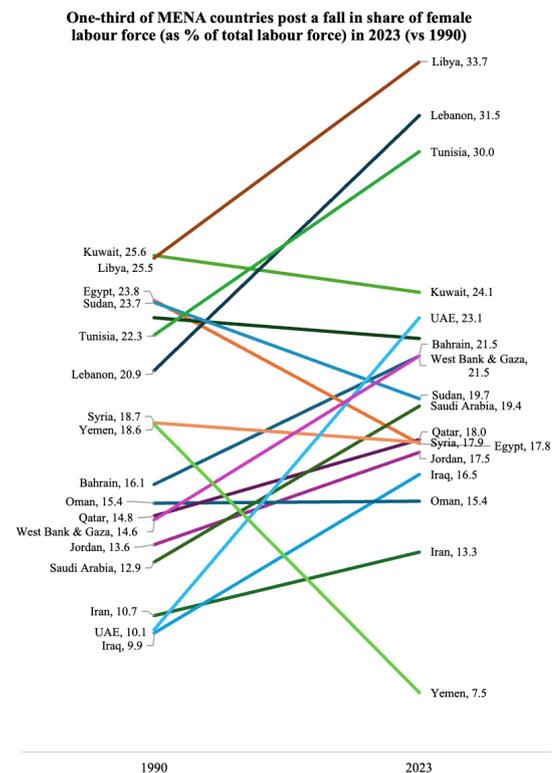
2. Female Labour Force Participation Rates are lower compared to men; FLFPR disparity across MENA & youth female unemployment much higher than overall

- **Regional disparity exists in MENA's female labour force participation rates** (FLFPR). It is relatively higher in the richer GCC countries; it is also relative higher in lower-middle income countries (such as Tunisia) versus low-income nation (such as Yemen).
- A comparison with rates in 1990 (vertical axis, LHS chart) show that **most nations have improved FLFPRs** (x-axis). Saudi Arabia posted the maximum gains (with the FLFPR rates more than doubling to 35.4% in 2023). But **Egypt, Morocco, Sudan, Syria & Yemen (1/5 of MENA countries) show lower participation rates in 2023 versus rates in 1990** .
- In some nations where participation is significantly low (e.g. Egypt), women are likely to be employed in the low-paying **informal sector**.
- Low FLFPR also coincides with **average female**

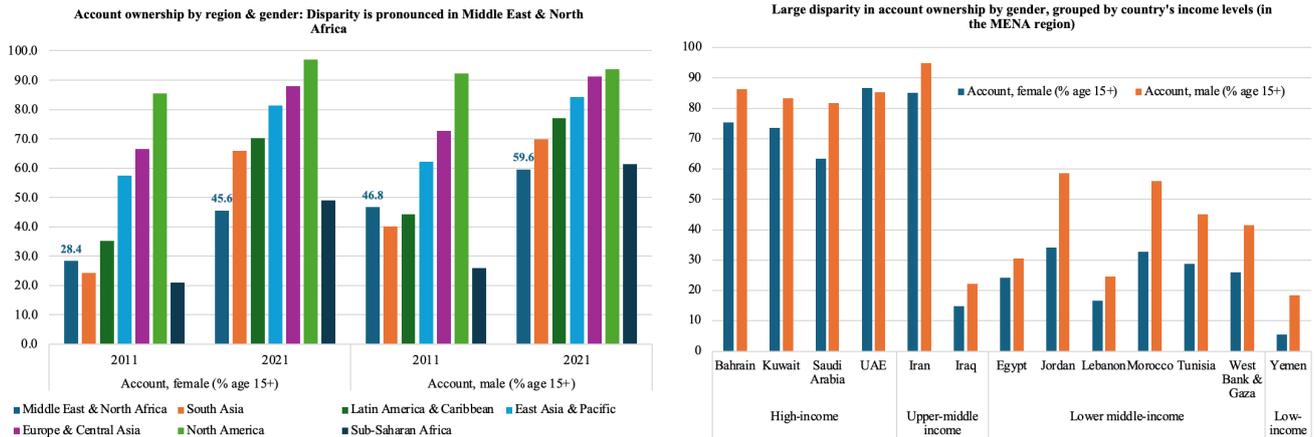**unemployment rates of 15.7% and 41.2% for young women in MENA during 2023!**
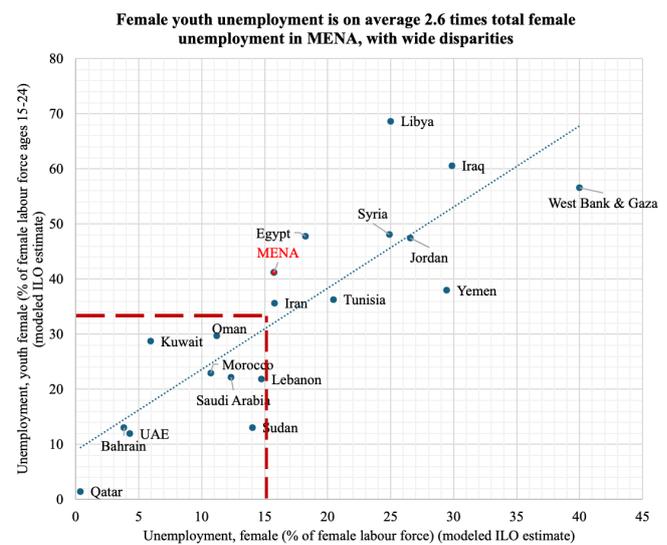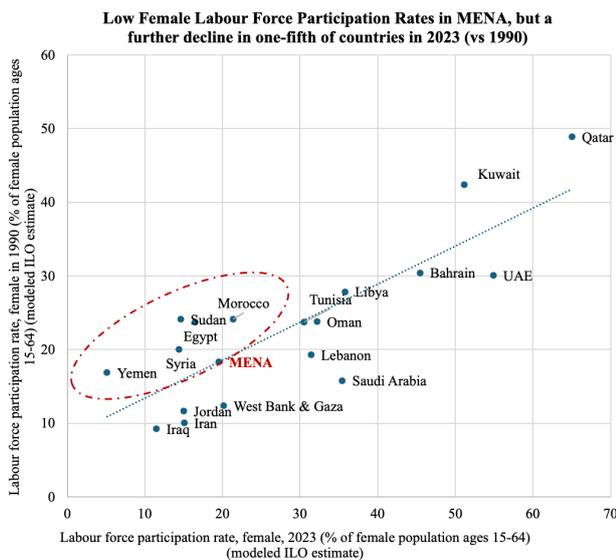
Source: World Development Indicators, World Bank
Charts by Nasser Saidi & Associates

3. Large gender disparities in financial access & usage in MENA: Low bank account ownership & saving / borrowing
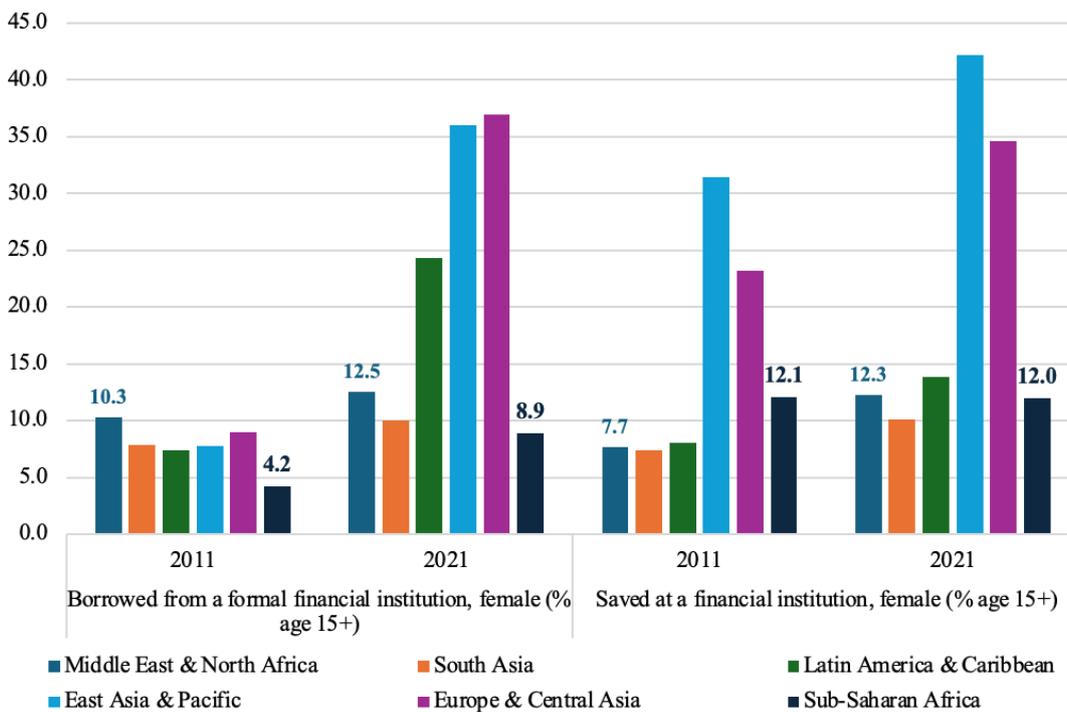
- **Worldwide account ownership has reached 76% of the global population** in 2021 versus 51% a decade prior (World Bank's Global Findex database). **Gender gap in account ownership declined:** 70% of men have accounts versus 64% of women (a gap of 6 percentage points vs 9 in previous years)

- **Disparity remains pronounced in the MENA region, though the gap has narrowed**. Both **South Asia and Sub-Saharan Africa have seen significant gains** in the rate of account ownership over time (with the rate more than doubling for women). **Within the MENA region, there is a massive divergence in ownership rates**: higher income nations have high ownership rates, but is mixed for the rest of the economies in the region. **Jordan records the highest gender gap** (59% for men vs. 34% for women)

- **Gender disparities in account ownership have an impact on usage discrepancies.** The East Asia and Pacific and Europe and Central Asia regions exhibited the highest average proportions of females who borrowed from or

saved at financial institutions, consistent with account ownership rates.

Account ownership by region & gender: Disparity is pronounced in Middle East & North Africa

Middle East & North Africa ■ South Asia ■ Latin America & Caribbean ■ East Asia & Pacific
Europe & Central Asia ■ North America ■ Sub-Saharan Africa

Large disparity in account ownership by gender, grouped by country's income levels (in the MENA region)

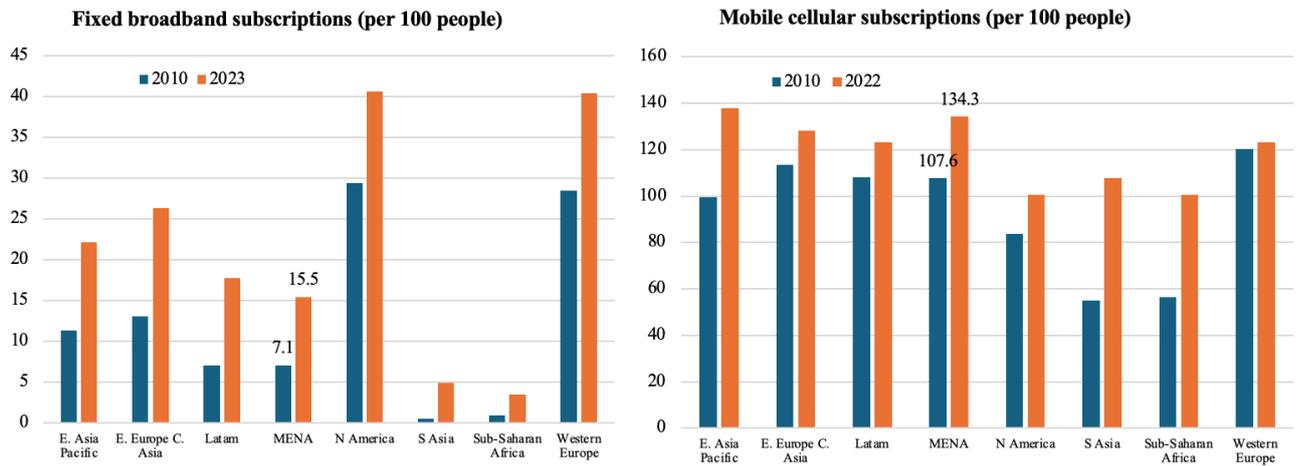■ Account, female (% age 15+)   ■ Account, male (% age 15+)

Source: World Bank's Global Findex database (latest: 2021)

Regional differences in shares of female depositors & borrowers, 2021 vs 2011
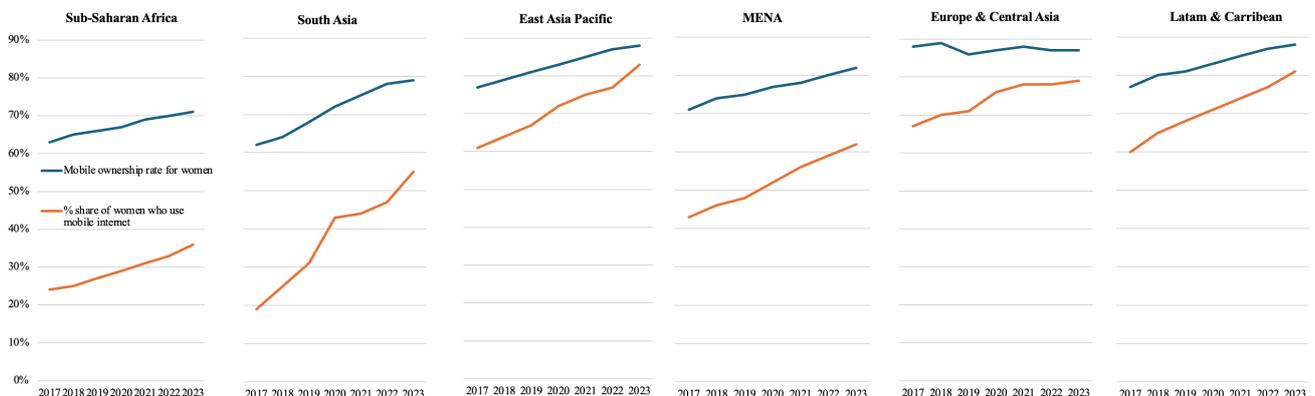
■ Middle East & North Africa   ■ South Asia   ■ Latin America & Caribbean
■ East Asia & Pacific   ■ Europe & Central Asia   ■ Sub-Saharan Africa

4. Widespread adoption of digital practices thanks to enabling

Fixed broadband subscriptions (per 100 people)

Mobile cellular subscriptions (per 100 people)

- **Post-Covid saw the widespread adoption of digital practices**, thanks also to the enabling factors such as connectivity, mobile phone ownership, reliable network coverage and internet access among others.
- **Mobile ownership and penetration rates are relatively high in the MENA region**, especially among high-income groups, and the gender gap in mobile ownership is considerably smaller than that in account ownership.
- **Mobile ownership rate for women has been rising, and so has women's rate of mobile internet adoption post-Covid**. According to the GSMA, gender gap in mobile internet adoption narrowed in 2023 for the first time since 2020 due to women adopting it at a faster rate than men.

Mobile ownership increases among women; but use of mobile internet lags behind across all regions

Source: World Development Indicators, World Bank & GSMA Intelligence, 2023
Charts by Nasser Saidi & Associates

Digital access is relatively better in MENA region; gender disparities exist in making or receiving digital payments, but have narrowed

- **South Asia, MENA and Sub-Saharan Africa have the most significant gender gaps** in the use of digital means to access an account. But **high-income GCC nations show higher instances of usage**, though the gender gap is relatively high. For example, in Saudi Arabia 32.4% of men used a mobile or internet to access an account versus only 15.3% of women.
- **Women seem more adept at using the mobile phone or internet to make purchases online**, with only Iran and Iraq behaving differently.
- **Gender-related reforms in MENA need to be rolled out to improve existing disparities.**

Using a mobile phone or the internet to access an account, male vs female

Income group	Country	Male	Female
Low income	Yemen	0.0	0.0
Lower-middle income	West Bank & Gaza	3.1	1.0
	Tunisia	4.5	3.6
	Morocco	2.3	0.7
	Lebanon	6.1	4.8
	Jordan	6.5	1.8
	Egypt	3.3	1.2
Upper-middle income	Libya	8.6	7.2
	Iraq	9.3	2.7
	Iran	54.6	36.7
High-income	UAE	50.4	36.8
	Saudi Arabia	32.4	15.3
	Kuwait	25.0	21.7
	Bahrain	31.9	23.4

Legend:
- Used a mobile phone or the internet to access an account, male (% age 15+)
- Used a mobile phone or the internet to access an account, female (% age 15+)

Using a mobile phone or the internet to buy online, male vs female

Male	Female
1.6	1.3
12.3	17.6
17.2	16.5
10.7	8.7
6.1	8.4
12.6	16.2
2.2	3.7
14.6	14.7
23.7	17.9
34.9	27.7
25.2	26.1
62.1	62.4
18.1	24.1
23.8	27.5

Legend:
- Used a mobile phone or the internet to buy something online, male (% age 15+)
- Used a mobile phone or the internet to buy something online, female (% age 15+)

Using a mobile phone or the internet to pay bills, male vs female

Male	Female
3.3	0.9
4.1	1.4
4.3	2.5
9.8	4.8
0.5	0.6
14.8	3.9
1.6	1.4
11.4	9.0
6.0	5.9
44.8	26.6
17.3	11.9
71.0	48.8
32.7	32.5
39.0	33.3

Legend:
- Used a mobile phone or the internet to pay bills, male (% age 15+)
- Used a mobile phone or the internet to pay bills, female (% age 15+)

Source: World Bank's Global Findex database (latest: 2021)
Charts by Nasser Saidi & Associates

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