



NATIONAL U.S.-ARAB CHAMBER OF COMMERCE

غرفة التجارة الأمريكية العربية الوطنية

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U.S. – ARAB CHAMBER SUPPORTS WOMEN'S EMPOWERMENT IN NORTH AFRICA VIA HACKATHONS IN MOROCCO AND TUNISIA

World Bank's "EmpowerHer: Maghreb" Initiative Taps into Young Entrepreneurs and Technologists to Connect Underprivileged Women to the Marketplace

In March and April, the National U.S. – Arab Chamber of Commerce (NUSACC) partnered with the [World Bank Group](#) to support the very first Women's Economic Empowerment Hackathons in Morocco and Tunisia. The events brought together stakeholders to identify creative ways to address constraints that are preventing women in those North African countries from participating fully in their respective economies.



H.E. Fatima Marouan (center) -- Morocco's Minister of Handicrafts, Solidarity and Social Economy -- is flanked by NUSACC's David Hamod (center left) and the World Bank's Marie Françoise Marie-Nelly (center right). They are accompanied by community leaders who came to Casablanca from around Morocco to cheer on their respective teams.

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Hackathons typically engage entrepreneurs and volunteer technologists to brainstorm solutions in a fast-paced, high-stakes competition. In this instance, a major focus of the hackathon teams was to identify technological solutions to connect women from less developed parts of Morocco and Tunisia to markets in the major urban areas and around the world. The World Bank was the driving force behind the hackathons, which were supported by the private sector. Morocco's hackathons were supported by [NxtVn](#), a sponsor and a Platinum Plus member of NUSACC, among other sponsors; Tunisia's hackathons were sponsored by such U.S. companies as Microsoft and Coca-Cola, in addition to local Tunisian companies.

"Women play an increasingly important role in U.S. – Arab commerce, and our Chamber was



David Hamod (left), NUSACC President & CEO, served on the jury in the Casablanca Technopark, where eight teams from all over Morocco competed for top prize.

honored to partner with the World Bank in support of these remarkable hackathons," said [David Hamod](#), NUSACC's President & CEO. "It is said that women hold up half the sky, and leaders in the Arab world recognize the vital role that women play – at home, in the work force, and in society at large – across the Middle East and North Africa (MENA) region."

Hamod served on the jury in the [Casablanca Technopark](#), where eight teams from all over Morocco competed for top prize. [Gordon Gray](#), NUSACC's Executive Vice President and former U.S. Ambassador to Tunisia (2009 – 2012), participated in the award ceremonies in Béja, Tunisia.

Facing the Challenge Head-On: A World Bank Perspective

Marie Françoise Marie-Nelly, Director of Maghreb Operations at the World Bank, offered opening remarks at the hackathon. "These hackathons enable youth to huddle, code, tap, think, and imagine for hours in hopes of solving some of the most complex and age-old problems for women in less developed areas," she said. "EmpowerHer: Maghreb is the latest bold initiative put forth by the World Bank that re-imagines a way forward to leverage technology and the brainpower of the region's youth while economically empowering women who are often left behind."

When it comes to paid work, Marie-Nelly noted, "women still struggle in the Maghreb. About one quarter (26 percent) of all women work, which is half the level in similar middle-income countries." Microenterprises aside, she said, women's entrepreneurship is rare: "In Morocco, for example, only 4.3 percent of firms have a female top manager, compared with 7.1 percent in Egypt and 19 percent in Brazil."

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Marie Françoise Marie-Nelly, Director of Maghreb Operations at the World Bank.

“Making matters worse is the high unemployment rate for young people in the Maghreb,” Marie-Nelly continued. “Social attitudes dictate that for women, only certain jobs – usually in government – are suitable. Many young women remain unemployed for a long time. In Tunisia, for example, the average length of school-to-work transitions for men is 3.6 years, while an equivalent figure for women cannot be calculated because, even by age 29, only one-third of women work.”

“Women in the poorer regions and rural areas are hit even harder,” Marie-Nelly suggested. “Over three quarters of those who give their primary occupations as unpaid family workers

in Tunisia are women. Permanent paid work in agriculture is almost exclusively a male domain. Making matters worse is the huge gap in salaries. In Morocco, women earn 30 to 50 percent less than their male counterparts.”

Morocco’s Ministry of Handicrafts: Recognition and Respect for Women’s Service

Her Excellency Fatima Marouan, Morocco’s outgoing Minister of Handicrafts, Solidarity and Social Economy, offered keynote remarks at the hackathon in Casablanca.

“Programs like these are conceived as catalysts for improving the social status of women and to reinforce their economic capacity, especially in activities that relate to revenue generation,” she noted. “In fact, women in Morocco have invested in many innovative sectors by engaging in the creation of cooperative associations, which emphasize these women’s innate entrepreneurial abilities.” This contributes to “direct and indirect employment opportunities, the supply of goods and services, and the preservation of local cultural heritage,” she said.

In the rural areas, Marouan noted, cooperatives have helped to integrate women into revenue-generating activities. In recent years, she said, the number of women-only cooperatives has surged to over 2,300, now representing more than 15 percent of all Moroccan co-ops.

“Women who work in the social solidarity economy are impressive and admirable, and they deserve full encouragement,” Marouan urged. This is especially true in the context of national and international women’s day, she said, “and I offer my recognition and respect for their services to their country.”

In the hackathon competition in Morocco, multiple teams were winnowed down to five finalist teams, who were cheered on by communities of Moroccan women who traveled to Casablanca from all over the country. The winning team, from the Central region of the country, created a platform to address the issue of capacity development and skills by sharing relevant content for women and women’s associations through videos, experts’ advice, and other vehicles.



H.E. Minister Fatima Marouan (center) is joined by government officials, jury members, sponsors, and World Bank officials.

A Tunisian Perspective: Unleashing the Interior Regions’ High Potential

His Excellency Housine Hamdi, the Governor of Béja, thanked the World Bank for hosting the hackathon in his region of Tunisia. He underscored the importance of economic development in all of the regions in the country, noting that increasing economic opportunities for women is particularly important.

The hackathons helped to sensitize participants to the constraints that youth and women face in the less developed, interior regions. “Coopertition” among participants motivated them to work together to find solutions to assist the underprivileged.

In Tunisia, the hackathons were organized on a regional basis. Three hackathons took place among poor – but promising – regions of the country, with the participation of students and university graduates from the Northwest, Center-West, and Southeast regions. A fourth hackathon took place in the capital, Tunis, involving participants from regions that enjoy relatively higher development indices.

At the end of each regional hackathon, the top three teams advanced to compete in the finals in the Governorate of Béja. At those finals, four winning teams were selected, one from each region. Winning teams touted solutions to: identify markets for regional products; offer better and more affordable ways to gather and purchase raw materials; build capacity among underprivileged stakeholders.



The “EmpowerHer: Maghreb” initiative inspires entrepreneurs and technologists in North Africa to work hand-in-hand with local women and experts to develop prototypes, to test them, and then to pilot them. Ambassador (ret.) Gordon Gray (second row, second from left), NUSACC Executive Vice President, attended the award ceremonies in Béja, Tunisia.

Hackathon Highlights

Drawing on the extensive analytical work already undertaken by the World Bank, and in consultation with key stakeholders, the “EmpowerHer: Maghreb” initiative inspires entrepreneurs and technologists in North Africa to work hand-in-hand with local women and experts to develop prototypes, to test them, and then to pilot them. Many of the technological prototypes that were rolled out in Morocco and Tunisia in recent weeks revolved around creative apps and websites intended to connect village life to major markets in the Maghreb and beyond. Some prototypes were specifically geared toward tackling constraints that university graduates face in a “soft” economy.

Challenges taken into consideration by hackathon teams included access to:

- capacity-building opportunities;
- information about regulations affecting entrepreneurs;
- finance/credit for entrepreneurs;
- jobs via internet platforms;
- long-term support measures for entrepreneurs;
- information about pricing;
- markets for local products and handicrafts.

Winning teams were presented with checks of up to \$1,500. In addition, winning teams were awarded iPads, courtesy of corporate sponsors, as well as incubation and training opportunities, paid internships, and complimentary access to Microsoft software and tools.

The Path Forward

According to Dr. Afef Haddad – Deputy to the World Bank’s Country Director for Maghreb and Malta, as well as Manager of the “EmpowerHer” initiative – the hackathons in Morocco and Tunisia helped to pave the way for strengthening the economic and financial autonomy of women in the poorest regions. At the same time, she noted, “this initiative is empowering youth – who are important participants in the hackathons – to feel that they are part of the solution, offering them visibility and myriad opportunities.”

Dr. Haddad recognized NUSACC’s strong support for the hackathon as evidenced by the presence and participation of David Hamod in Morocco and Gordon Gray in Tunisia. “We look forward to working with the National U.S. – Arab Chamber of Commerce,” she said, “which will use its convening power to continue supporting the goals of the hackathons.” For his part, Gray noted that the “creativity and energy of hackathon participants was very inspiring, further reinforcing my confidence in the Maghreb’s future.”



First place winners of the Women’s Economic Empowerment Hackathon in Morocco receive a check for \$1,500 from NxtVn, represented by Dr. Emad Guirges (center left).

Click [HERE](#) to see a video of the Hackathon in Tunisia.

(Morocco photos by Jawhar Kodadi, [Kodadi Photography](#); Tunisia photo by World Bank)

To learn more about the benefits of membership in NUSACC, please click [HERE](#).

The National U.S.-Arab Chamber of Commerce, widely regarded as the voice of American business in the Arab world, is in touch with business communities across the United States and serves as the U.S. point of contact for the national chambers of commerce in the 22 Arab nations. On a daily basis, NUSACC works closely with leaders throughout the Arab world, as well as high-level decision makers in the U.S. business community, public policy research centers, multilateral institutions, nongovernmental organizations, media, and the U.S. Government.

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Empowering Women

Why is women's economic empowerment so important?

According to [UN Women](#):

- Women's economic empowerment and gender equality are first and foremost about basic human rights as enshrined in international human rights and labor conventions, laws and norms.
- Strong and accumulating evidence suggests that lower levels of gender inequality are associated with gains in terms of income, economic growth and national competitiveness.
- Gender equality can reduce poverty and foster a more equitable distribution of income.
- Companies with greater gender equality in their workforce and top management are better able to attract and retain female talent, to motivate their female workers, to understand and respond to the needs of female customers and to better address complex problems by incorporating more diverse views.
- Gender equality can bring dramatic gains in human development and well-being for individuals, families and societies.

Women continue to participate in labor markets on an unequal basis with men. Women could increase their income globally by up to 76 percent if the employment participation gap and the wage gap between women and men were closed, according to UN Women. This is calculated to have a global value of US \$17 trillion.

More women than men work in vulnerable, low-paid, or undervalued jobs. According to UN Women, women were far more likely than men to be in vulnerable employment in North Africa (54.7 percent versus 30.2 percent) and the Middle East (33.2 percent versus 23.7 percent).

With women now representing 47 percent of the global labor force and more than half of the world's university students, according to the International Monetary Fund (IMF), overall productivity will increase if their skills and talents are used more fully.

Elimination of barriers against women working in certain sectors or occupations could increase output by raising women's participation and labor productivity by as much as 25 percent in some countries, according to the IMF, through better allocation of their skills and talent. Improvements in any nation's standard of living depend on labor force participation and productivity growth.

Sources:

- [United Nations Women](#)
- [Women's Economic Empowerment](#)

