The National Dialogues Report

on the Recommendations for Saudi Women’s Economic Empowerment

EXECUTIVE SUMMARY
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Introduction

Since the founding of Alnahda Society (Alnahda) in 1962, it has been committed to the socio-economic empowerment of women and the activation of their role in national development. Alnahda, founded and presided by Her Royal Highness Princess Sarah Al-Faisal, has exerted all efforts to realize its vision for women to be effective partners in the development of a Saudi society characterized by justice and inclusion. Over the years, Alnahda has remained nimble, shifting its activities to address the issues that are most pressing for women to effectively interact with the rapidly changing surrounding context. Its current mission is to ensure a social environment that values women’s participation and preserves their dignity while building their capabilities to reach leadership positions.\(^1\)

Alnahda therefore aims to offer a model for civil leadership in economic development, research and advocacy both locally and internationally. In 2019, it was granted consultative status by the Economic and Social Council of the United Nations. Additionally, and alongside Saudi Arabia’s Presidency of the G20, Alnahda is the host organization of the Women 20 (W20).

The Women 20 (W20) is an official G20 engagement group established during the Turkish presidency in 2015. It is a policy recommendation engagement group which is part of the G20 process but is independent from governments. In its functioning, it mirrors the G20 process. Its primary objective is to ensure that the gender considerations are mainstreamed into G20 discussions and translated into the G20 Leaders’ Declaration as policies and commitments that foster gender equality and women’s economic empowerment.\(^2\)

Parallel to hosting the activities of the W20 engagement group, Alnahda held a series of National Dialogue events in Riyadh, Jeddah, and the Eastern Province to organize a participatory and co-creative grass-roots process for identifying priorities and recommendations pertaining to the economic empowerment of Saudi women. The purpose of this initiative was to develop a customized report representing the local perspective on women’s economic empowerment equivalent to the W20 communiqué, which reflects the perspective of G20 member states.

These events were structured around the W20’s main focus areas which include labor inclusion, financial inclusion, and digital inclusion, in addition to inclusive decision-making, as well as entrepreneurship as a cross-cutting theme, which were added this year by the Saudi presidency. Further, building on the Japan Communiqué of 2019, the W20 this year has emphasized the need for all recommendations to be underpinned by governance and accountability. Accordingly, the National Dialogues adopted an identical framework for structuring discussions and producing recommendations, with the exception of inclusive decision-making, which was designated as a cross-cutting rather than a standalone theme.

About 100 experts and specialists from the public, private, and nonprofit sectors contributed to these events. General attendance to the National Dialogues events included 150 in Riyadh, 154 in Jeddah, and 450 in the Eastern Province. Due to the unprecedented global health crisis, the National Dialogues events in the Eastern Province were carried out virtually.

This report is considered the first of its kind as a product developed by civil society based on scientific evidence, international best practices, formal data sources, and a participatory process. The conceptual framework includes three main steps:

1. Evaluating and measuring the status quo by reviewing policies and programs related to women’s economic participation, referring to global and local literature on gender-equality, and consulting stakeholders.

2. Defining criteria for gathering and shortlisting recommendations from experts, based on the following references and inputs:
   - The Kingdom of Saudi Arabia’s Vision for 2030
   - Women 20 (W20) Engagement Group’s Focus Areas
   - G20 Presidency Agenda
   - The National Council for Family Affairs’ National Strategy, “The Road Map for Saudi Women”
   - United Nations Sustainable Development Goals, namely:
     - Goal 4: Quality Education
     - Goal 5: Gender Equality
     - Goal 8: Decent Work and Economic Growth
     - Goal 10: Reduced Inequalities
   - Repetition of recommendations across cities (Riyadh, Jeddah, and the Eastern Province)
   - Addressing the impact of COVID-19 on women


Finally, the participatory process was implemented through closed roundtable discussions which included a group of subject matter experts in various fields across three Saudi cities: In person in Riyadh and Jeddah, and remotely in the Eastern Region. This is in addition to the contributions we received from attendees during National Dialogue open discussions. We look forward to dedicating all efforts and working hand in hand to ensure that every citizen has access to equal economic opportunities.

\(^{1}\) A PASTEL analysis is a framework or tool used to analyze and monitor the macro-environmental factors that have an impact on the quality and feasibility of implementation. These external factors include: Political, Administrative, Social, Technological, Economic, and Legal.
Recommendations Drawn from the National Dialogues in 2020\(^2\)

The following recommendations are pertinent to all women across the Kingdom of Saudi Arabia without discrimination based on race, social class, disability, geography, whether urban or rural, or any other form of discrimination.

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**On Inclusive Decision-Making\(^3\)**

1. Establish a gender balance program as part of the Kingdom’s Vision 2030 to lead realization of gender balance in all fields.
   
   **Lead Agency:** Council of Economic & Development Affairs.
   
   **Intended Outcomes:** Setting action plans, objectives, expected outcomes and targets, and monitoring and accountability measures to achieve gender balance and enhance women’s participation in national development.

2. Ensure that all government agencies consider and integrate gender needs and gender mainstreaming in planning, preparing, and/or analyzing budgets and restructuring revenues and expenditures to support the promotion of gender equality.\(^4\)
   
   **Lead Agency:** Ministry of Finance.
   
   **Key Performance Indicators:** Publishing and monitoring gender equality indicators and assessing the gender impact in the planning of governmental budgets.
   
   **Intended Outcomes:** Ensuring a gender balance in setting budgets and designing policies.

3. Ensure equitable access and representation of women in leadership positions in the public sector, including decision-making committees, and boards of directors by imposing a percentage of no less than 30% by 2030.
   
   **Lead Agency:** Ministry of Human Resources and Social Development - Civil Service Sector.
   
   **Key Performance Indicators:** Percentage of women in leadership positions and decision-making committees in the public sector.
   
   **Intended Outcomes:** Increasing the percentage of women in leadership positions in the public sector to 30% over 10 years.

4. Increase the percentage of women in leadership positions in business and tech across publicly-listed companies and boards in the private sector by setting voluntary and progressive annual percentages to reach gender parity by 2030. Targets would also be accompanied with an incentives scheme for the private sector to increase female representation.
   
   **Lead Agency:** Capital Market Authority and Ministry of Commerce and Investment.
   
   **Key Performance Indicators:** Percentage of women in leadership positions and board of directors in the private sector and listed companies.

5. Support and develop career growth trajectories in the private and public sectors and in academia to enable women to qualify for leadership positions.
   
   **Lead Agency:** Public, private, and nonprofit sectors.
   
   **Key Performance Indicators:** Percentage of women enrolled in training programs and courses, and promotion rates by gender.
   
   **Intended Outcomes:** Preparing women to qualify for leadership positions.

6. Allocate funding and all means of support for private and nonprofit sectors to conduct research that supports policy design and decision-making, implement surveys, produce indicators, and carry out impact assessments to achieve gender parity.
   
   **Lead Agency:** Government agencies
   
   **Key Performance Indicators:** Gross domestic expenditure on research and development as a percentage of GDP, number of research papers published by research centers that contribute to designing policies that promote gender equality, and number of research papers published in international academic journals associated with the labor market and women’s economic empowerment.
   
   **Intended Outcomes:** Increasing the percentage of gross domestic expenditure on research and development, promoting the contribution of research centers to studies that support decision-making, and encouraging scientific contribution at the international level.

7. Require employers in the public and private sectors and responsible agencies to collect and publish gender-disaggregated data in their annual reports disclosing the percentages of female representation in leadership positions and decision-making committees.
   
   **Lead Agency:** All government and data collection agencies. In addition to, private and nonprofit sectors.
   
   **Key Performance Indicators:** Percentage of female representation in leadership positions and decision-making committees and assessing the impact of diversity in the workplace.
   
   **Intended Outcomes:** Promoting transparency and healthy competition, enhancing diversity in decision-making positions, and eliminating gender stereotypes.

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\(^2\) Targets that have been set in these recommendations were determined based on those set by the W20 and international benchmarks. However, a dedicated study to identify and set targets is required.

\(^3\) Decision-making recommendations were extracted from all other focus areas and were included in a stand-alone focus-area, “Inclusive Decision-Making” considering that these recommendations are relevant across all themes. “Inclusive Decision-Making” is one of the W20’s main focus areas.
8. Incorporate and measure unavailable indicators (Annex 1) in partnership with government agencies and the private sector and include them in the General Authority for Statistics’ report to be collected and published periodically.

Lead Agency: General Authority for Statistics, government agencies, and the private sector.
Key Performance Indicators: All indicators not available below (Annex 1).
Intended Outcomes: Publishing and monitoring gender-disaggregated data on employment and labor, which will in turn increase transparency and facilitate decision-making.

On Labor Inclusion

1. Encourage and support the public and private sectors to establish affordable and quality care services as well as recreational and educational centers for children and the elderly, utilizing government facilities, and to make them available by 2030 for all participants in the labor market, including men and women, as well as job seekers.

Lead Agency: Ministry of Human Resources and Social Development, in partnership with public and private sectors.
Key Performance Indicators: Percentage of female headship, labor force participation rate of parents by gender, and labor force participation rate of caregivers (for an elderly or disabled person) by gender.
Intended Outcomes: Increasing the percentage of professionalized and affordable childcare and long-term care services to better reconcile between professional and care responsibilities and to foster job creation and increase women’s economic participation.

2. Modify Articles 151 and 113 of the Saudi Labor Law on paid maternal and paternal leave, and increase the number of paid maternity leave days to match the minimum set by the International Labor Organization and increase the number of paid parental leave (no fewer than two weeks) where leave period may be divided between parents (based on their preference), all of which are to be covered through social security benefits rather than by employers. These modifications aim to enhance shared responsibility in care and adoption of best practices.

Key Performance Indicators: Gender-based discriminatory legislation in economic participation.
Intended Outcomes: Ensuring equitable paid parental leave schemes to both parents to promote shared responsibility of care.

3. Develop procedures and safeguards to eliminate gender-based discrimination in wages, opportunities, and employment.

Lead Agency: Ministry of Human Resources and Social Development.
Key Performance Indicators: Gender gap in wages, pensions, and labor force participation.
Intended Outcomes: Narrowing the gender gap and achieving full gender parity in wages, opportunities, and employment.

4. Implement procedures and safeguards that protect employees in gig economies and alternative employment models, such as the self-employed and freelancers. Lead Agency: Ministry of Human Resources and Social Development and the General Organization for Social Insurance.
Key Performance Indicators: Self-employment rate by gender and share of freelancers by gender.
Intended Outcomes: Increasing women’s economic participation.

5. Ensure equitable access and representation of women in the labor market and reduce the share of female unemployment by encouraging and incentivizing public and private sector employers to implement progressive annual targets.

Lead Agency: Ministry of Human Resources and Social Development, and the public and private sectors.
Key Performance Indicators: Percentage of women’s economic participation in the labor market.
Intended Outcomes: Increasing women’s participation in the labor market and reducing the share of female unemployment.

6. Encourage employers to raise awareness on policies for flexible work arrangements (freelance work, remote work, and flexible time).

Lead Agency: Ministry of Human Resources and Social Development, public and private sectors.
Key Performance Indicators: Percentage of women willing to enter the labor market by the nature of challenges and obstacles they face.
Intended Outcomes: Promoting awareness on existing flexible work arrangement policies to increase women’s economic participation.

7. Encourage and support public and private sectors to provide training and qualification programs and initiatives for the rehabilitation of women who desire to return to the labor force to fulfill labor market needs.

Lead Agency: Ministry of Human Resources and Social Development, in cooperation with the Ministry of Education and the public and private sectors.
Key Performance Indicators: Percentage of women willing to enter the labor market by the nature of challenges and obstacles they face.
Intended Outcomes: Increasing women’s economic participation.

8. Strengthen links between educational programs and labor market demands and update curricula by coordinating between the Ministry of Education and the Ministry of Human Resources and Social Development to ensure equitable access and representation of women in the workforce.

Key Performance Indicators: Percentage of tertiary education graduates by gender and field of study, percentage of job seekers by gender and field of study, and...
unemployment rate by gender and educational attainment. **Intended Outcomes:** Increasing women’s employment opportunities and economic participation and reducing the share of female unemployment.

**9. Explore and investigate the reasons that drive women to remain out of Employment, Education, or Training.**

**Lead Agency:** Ministry of Human Resources and Social Development in cooperation with the General Authority for Statistics and the nonprofit sector.

**Key Performance Indicators:** Percentage of women not in employment, education, or training (NEET).

**Intended Outcomes:** Exploring the reasons that drive women to be out of employment, education or training, to create appropriate initiatives that encourage women to enter the labor market.

**10. Redesign the National Transformation Program strategic objective 4.2.2 “Increasing the participation of women in the labor market” to be in accordance with the International Labor Organization’s decent work indicators, which include indicators on labor market participation, career development, and wages.**

**Lead Agency:** Vision Realization Office.

**Key Performance Indicators:** Percentage of female employees in public and private sectors by position, average monthly wages by gender, benefits coverage by gender, retention rates by gender, and female to male promotion rate.

**Intended Outcomes:** Building a culture of transparency and designing policies that promote gender parity in the labor market.

**11. Establish and conduct a national survey that measures gender equality in the labor market to be implemented across public and private sectors.**

**Lead Agency:** General Authority for Statistics.

**Key Performance Indicators:** Percentage of female employees in public and private sectors by position, average monthly wages by gender, benefits coverage by gender, retention rates by gender, and female to male promotion rate.

**Intended Outcomes:** Building a culture of transparency and designing policies that promote gender parity in the labor market.

**12. Ensure granular reporting and data collection of labor participation, career development, and wages, and improve indicators collected related to wages and include full disclosure of benefits package, as well as link private, public and academic sector databases in order to track employee movement across sectors.**

**Lead Agency:** General Organization for Social Insurance, Ministry of Human Resources and Social Development, and Ministry of Education

**Key Performance Indicators:** Percentage of female employees in public and private sectors by position, average monthly wages by gender, benefits coverage by gender, retention rates by gender, and female to male promotion rate.

**Intended Outcomes:** Building a culture of transparency and designing policies that promote gender parity in the labor market.

**13. Require the public sector and publicly listed companies to publish annual reports that disclose gender-disaggregated data on labor inclusion.**

**Lead Agency:** Public and private sector companies.

**Key Performance Indicators:** Percentage of female employees in public and private sectors by position, average monthly wages by gender, benefits coverage by gender, retention rates by gender, and female to male promotion rate.

**Intended Outcomes:** Building a culture of transparency and designing policies that promote gender parity in the labor market.

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**On Financial inclusion**

1. **Develop and deliver innovative financial solutions and activate partnerships between public and private financial institutions to improve women’s access to financial services (monetary and non-monetary) and increase the proportion of those who qualify for and are granted personal and commercial loans.**

**Lead Agency:** Saudi Arabian Monetary Agency (SAMA) in cooperation with private banks.

**Key Performance Indicators:** Percentage of women who own a bank account, and percentage of loans provided to women.

**Intended Outcomes:** Decreasing the female share of the total population in Saudi Arabia who do not own bank accounts and increasing the percentage of loans granted to women.

2. **Eliminate regulatory barriers that restrict mothers’ rights to open bank accounts, subscribe and invest for their minor children without the need of a male guardians deed or the requirement for the husband/father to access the account, and ensure protection of women and children’s rights by establishing a platform for filing official complaints.**

**Lead Agency:** Ministry of Justice and the Saudi Arabian Monetary Agency (SAMA).

**Key Performance Indicators:** Percentage of mothers opening bank accounts, subscribing, and investing for their minors without a male guardian’s deed.

**Intended Outcomes:** Ensuring and protecting women’s and children’s rights in access to financial services without the need of a male guardian.

3. **Develop financial education programs and services delivered through digital platforms to improve financial literacy for women and all segments of society.**

**Lead Agency:** SAMA in cooperation with the private financial institutions, government agencies (i.e. Ministry of Education), the nonprofit sector, and other entities according to the target groups.

**Key Performance Indicators:** Percentage of women’s use of financial services, percentage of women who own assets, percentage of women who save, and percentage of women who own a bank account.

**Intended Outcomes:** Increasing women’s financial literacy to enable them to access and use financial services.
4. Identify social practices that restrict women’s financial rights (i.e. social practices that force women to waive their share of inheritance to their male relatives) and establish safeguards that protect women from these practices. 
Lead Agency: General Authority for Statistics, the nonprofit sector, and the Ministry of Justice.
Key Performance Indicators: Monitoring cases of violation of women’s financial rights.
Intended Outcomes: Ensuring and protecting women’s rights from social practices and maintaining women’s inheritance rights.

5. Require public and private financial institutions to publish annual reports that disclose gender-disaggregated data on financial inclusion.
Key Performance Indicators: Percentage of bank account ownership and use of financial services by gender, percentage of loans provided by financial institutions by gender, and percentage of savings by gender.
Intended Outcomes: Identifying gender-based gaps in financial inclusion indicators and developing policies that support gender parity and non-discrimination.

On Digital Inclusion

1. Secure equal digital access for all women and men through public-private partnership and investment in infrastructure that supports quality and affordable internet services across all regions of the Kingdom by 2030.
Lead Agency: Ministry of Communications and Information Technology.
Key Performance Indicators: Percentage of telecommunications and internet services coverage, and percentage of women’s use of Information and Communications Technology (ICT).
Intended Outcomes: Increasing the percentage of women who have access to digital services by 2030.

2. Enact legislation that promotes equal participation for women and men in the design and development of digital technologies such as Digital Platforms, Applications, Cloud Computing, Cybersecurity, and Internet of Things, and address the utilization of Artificial Intelligence (AI) to prevent the amplification of gender discrimination in regulations related to lending, banking, housing, insurance, employment, school and university admission, among others.
Lead Agency: Saudi Data and Artificial Intelligence Authority (SDAIA).
Key Performance Indicators: Percentage of women involved in the designing and development of digital technologies, and percentage of female ICT users.
Intended Outcomes: Promoting equal participation of women in the design and development of digital technologies and ensuring equitable access to digital services by 2030.

3. Establish strict policies that protect all target groups, including women, youth, and the elderly, from cyberbullying and cybercrime, by supporting cyber safety programs and raising awareness on available means for filing official complaints.
Lead Agency: National Cybersecurity Authority.
Key Performance Indicators: Percentage of women who have been exposed to cyberbullying and cyber harassment.
Intended Outcomes: Protecting all target groups from cybercrime through stricter policies and awareness on cyber safety.

4. Engage and guide girls and women in Science, Technology, Engineering, and Mathematics (STEM) education and employment by increasing, improving and redeveloping curricula to keep pace with digital developments, and provide incentives to public and private institutions that partner with academic institutions to increase the percentage of female participation in digital fields by 2030.
Lead Agency: Ministry of Education, in partnership with the Ministry of Human Resources and Social Development and public and private institutions
Key Performance Indicators: Percentage of female (STEM) graduates, percentage of unemployment among (STEM) graduates, and rates of female participation and retention in digital fields.
Intended Outcomes: Increasing the percentage of female participation in digital fields and reducing the share of unemployment among (STEM) graduates.

5. Encourage the nonprofit sector to provide digital literacy outreach programs to increase women’s access to e-government, e-health, and e-banking services, and to empower them economically.
Lead Agency: Ministry of Communications and Information Technology and the nonprofit sector.
Key Performance Indicators: Percentage of women with ICT skills by type of skill.
Intended Outcomes: Increasing the percentage of women’s ICT skills by 2030.

6. Require public and private digital institutions to publish annual reports that disclose gender-disaggregated data on digital inclusion.
Lead Agency: Ministry of Communications and Information Technology, General Authority for Statistics, and private ICT companies.
Key Performance Indicators: Percentage of women in the digital sector by position, gender gap in employment opportunities and wages in the digital sector, and retention rate of female employees in the digital sector.
Intended Outcomes: Building a culture of transparency and designing policies that promote gender parity in the digital sector.
On Women’s Entrepreneurship

1. Support the development and implementation of training programs, and support networks through physical and digital platforms that connect entrepreneurs with experts in the field to raise financial and commercial awareness and enhance their confidence and ability to establish their businesses.

**Lead Agency:** General Authority for Small & Medium Enterprises “Monshaat” and the Social Development Bank.

**Key Performance Indicators:** Percentage of women enrolled in entrepreneurial professional networks, programs, and initiatives.

**Intended Outcomes:** Increasing the percentage of women-owned and women-led enterprises by 2030.

2. Create conditions to promote entrepreneurship and capacity-building for men and women equally in order to increase their access to local and international markets and facilitate their transition into e-commerce.

**Lead Agency:** General Authority for Small & Medium Enterprises “Monshaat”, the Social Development Bank.

**Key Performance Indicators:** Percentage of women-owned and women-led enterprises in local and international markets by sector, and percentage of enterprises that have transitioned to e-commerce, or have added e-commerce to their activities, by gender and sector.

**Intended Outcomes:** Increasing the percentage of women-owned and women-led enterprises by 2030.

3. Encourage and incentivize investors to incorporate a gender lens in their investment analysis and decision-making and provide funding to women-owned and women-led enterprises to increase women’s access to capital.

**Lead Agency:** General Authority for Small & Medium Enterprises “Monshaat”, Social Development Bank, and businessmen and businesswomen.

**Key Performance Indicators:** Percentage of women who have access to capital.

**Intended Outcomes:** Increasing the percentage of women’s access to capital and increasing the percentage of women-owned enterprises.

4. Establish policies to prevent gender-based discrimination in access to government support and contracts (through the Elimad platform) by implementing a gender-blind process, or allocating at least 10% of contracts to women-led or women-owned enterprises or allocating 10% of purchases of businesses that have been granted contracts to female suppliers by 2030.

**Lead Agency:** Ministry of Commerce and Investment.

**Key Performance Indicators:** Percentage of acquisitions of government contracts by women-led or women-owned enterprises, and percentage of procurements from female suppliers.

**Intended Outcomes:** Increasing the percentage of government contracts acquisition by women-led or women-owned enterprises by at least 10% by 2030.

5. Set a standard definition for women-led and women-owned businesses to be applied across all measurements and Key Performance Indicators for women’s economic participation.

**Lead Agency:** Ministry of Commerce and Investment.

**Intended Outcomes:** Standardizing the definition of women-led and women-owned businesses, in accordance to international standards, to produce uniform indicators for women’s economic participation.

6. Integrate entrepreneurial education in schools by training teachers and developing quality curricula to cultivate an entrepreneurship mindset and knowledge among youth.

**Lead Agency:** General Authority for Small & Medium Enterprises “Monshaat”, the Social Development Bank, in cooperation with the Ministry of Education.

**Key Performance Indicators:** Number of schools integrating entrepreneurship education in their curricula.

**Intended Outcomes:** Increasing the percentage of entrepreneurs through encouraging an entrepreneurial mindset among students at an early age.

7. Encourage public and private sectors to publish annual reports that disclose gender-disaggregated data on entrepreneurial activities and to conduct research that bridges the gender gap in entrepreneurial participation.

**Lead Agency:** Ministry of Commerce and Investment, General Authority for Small & Medium Enterprises “Monshaat”, and the Social Development Bank.

**Key Performance Indicators:** Percentage of entrepreneurs by gender and sector, average monthly wages for entrepreneurs by gender, and number of enterprises by gender and sector.

**Intended Outcomes:** Building a culture of transparency and designing policies that promote gender parity and narrow the gender gap in entrepreneurship.
# Annexes

## Annex (1)

Table (1) Key Performance Indicators for Measuring Recommendations Drawn from the National Dialogues in 2020

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Value</th>
<th>Release date</th>
<th>Source</th>
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<tbody>
<tr>
<td>Female share of Saudi employees in senior and middle management positions subject to civil service rules and regulations</td>
<td>3.29%</td>
<td>2019</td>
<td>General Authority for Statistics: Sustainable Development Goals Indicators: <a href="https://www.stats.gov.sa/ar/985">https://www.stats.gov.sa/ar/985</a></td>
</tr>
<tr>
<td>Female share of Saudi legislators, directors, and business managers subject to social insurance laws and regulations</td>
<td>27.5%</td>
<td>2020</td>
<td>General Authority for Statistics: Labor market Statistics for Q1 2020: <a href="https://www.stats.gov.sa/ar/815-0">https://www.stats.gov.sa/ar/815-0</a></td>
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* Data may be available but has not been released to the public
### Inclusive Decision-Making

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<th>Indicator</th>
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<th>Release date</th>
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<tr>
<td>Number of research papers published by research centers that contribute to designing policies that promote gender equality</td>
<td>N/A*</td>
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<tr>
<td>Number of research papers published in international academic journals associated with the labor market and women’s economic empowerment</td>
<td>N/A*</td>
<td></td>
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<td>Female to male promotion rate</td>
<td>N/A*</td>
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### Labor Inclusion

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<tr>
<td>Percentage of unemployed Saudi women (15+ years) who have never worked as a share of unemployed Saudi women</td>
<td>98%</td>
<td>2020</td>
<td>General Authority for Statistics: Labor Market Statistics for Q1 2020: <a href="https://www.stats.gov.sa/ar/815-0">https://www.stats.gov.sa/ar/815-0</a></td>
</tr>
<tr>
<td>Average working hours for total female employees (15+ years) in their main jobs</td>
<td>40.8</td>
<td>2020</td>
<td>General Authority for Statistics: Labor Market Statistics for Q1 2020: <a href="https://www.stats.gov.sa/ar/815-0">https://www.stats.gov.sa/ar/815-0</a></td>
</tr>
<tr>
<td>Gender gap in average working hours for total employees (15+years)</td>
<td>2.5</td>
<td>2020</td>
<td>General Authority for Statistics: Labor Market Statistics for Q1 2020: <a href="https://www.stats.gov.sa/ar/815-0">https://www.stats.gov.sa/ar/815-0</a></td>
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## Labor Inclusion

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<tr>
<td></td>
<td>Clerical occupations: 43%</td>
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<td></td>
<td>Sales occupations: 48%</td>
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<tr>
<td>Number of paid maternity leave days</td>
<td>70</td>
<td>-</td>
<td>Article 151 of the Saudi Labor Law</td>
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<tr>
<td>Number of paid paternity leave days</td>
<td>3</td>
<td>-</td>
<td>Article 113 of the Saudi Labor Law</td>
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<tr>
<td>Female share (15-29 years) of total youth who are out of employment, education or training</td>
<td>45%</td>
<td>2018</td>
<td>Takamul (data extracted from the General Authority for Statistics: Labor Market Statistics for Q1 2018)</td>
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<th>Indicator</th>
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<th>Source</th>
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<tbody>
<tr>
<td>Female share of total higher education graduates (18+ years)</td>
<td>53.2%</td>
<td>2020</td>
<td>General Authority for Statistics: International Women’s Day Report: <a href="https://www.stats.gov.sa/ar/1046-0">https://www.stats.gov.sa/ar/1046-0</a></td>
</tr>
<tr>
<td>Female share of total higher education graduates, by field of study</td>
<td>Education: 73%</td>
<td>2017-2018</td>
<td>Ministry of Education: <a href="https://departments.moe.gov.sa/Statistics/Educationstatistics">https://departments.moe.gov.sa/Statistics/Educationstatistics</a></td>
</tr>
<tr>
<td></td>
<td>(STEM): 58%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Educational Sciences &amp; Teacher Preparation: 92%</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(STEM): 80%**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female share of the total heads of household***</td>
<td>5%</td>
<td>2010</td>
<td>General Authority for Statistics: Population and Housing Census: <a href="https://www.stats.gov.sa/ar/13">https://www.stats.gov.sa/ar/13</a></td>
</tr>
<tr>
<td>Average monthly pensions, by gender</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Data may be available but has not been released to the public
** (STEM) majors computed in value: Natural life sciences, physical sciences, mathematics and statistics, ICT, engineering, architecture and construction, veterinary sciences, agriculture, and health.
***Female headship
## Labor Inclusion

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Value</th>
<th>Release date</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of women willing to enter the labor market by the nature of challenges and obstacles they face</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labor force participation rate of caregivers (for an elderly or disabled person), by gender</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labor force participation rate of parents, by gender</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender gaps in benefits coverage in the private sector</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retention rates in private sector companies, by gender</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage of female employees by position, sector, and nationality</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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## Financial Inclusion

<table>
<thead>
<tr>
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</tr>
</thead>
</table>
| Share of women among owners and rights holders in agricultural land by type of ownership in 2017 | Owned: 3,690  
| Female share of the total Saudi population who own land deeds             | Residential: 18.3%  
| Female share of the total Saudi population who own securities             | Equity: 3.2%  
Bonds: 0.008%  
| Percentage distribution of the Saudi female population (15-34 years) who have a monthly income and save part of it | 50.2%                     | 2019         | General Authority for Statistics: Saudi Youth Development Survey: [https://www.stats.gov.sa/ar/1046-0](https://www.stats.gov.sa/ar/1046-0) |

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</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Saudi women who purchase financial products (stocks and insurance) online of the total number of Saudi women who make purchases online</td>
<td>0.55%</td>
<td>2019</td>
<td>General Authority for Statistics: Household and Individual ICT Access and Use Survey: <a href="https://www.stats.gov.sa/ar/952">https://www.stats.gov.sa/ar/952</a></td>
</tr>
<tr>
<td>Percentage of Saudi women who use a credit card for payment when purchasing goods and services online of the total number of Saudi women who make purchases online</td>
<td>30%</td>
<td>2019</td>
<td>General Authority for Statistics: Household and Individual ICT Access and Use Survey: <a href="https://www.stats.gov.sa/ar/952">https://www.stats.gov.sa/ar/952</a></td>
</tr>
<tr>
<td>Percentage of Saudi women who use ATM cards or electronic bank transfers for payment when purchasing goods and services online of the total number of Saudi women who make purchases online</td>
<td>13%</td>
<td>2019</td>
<td>General Authority for Statistics: Household and Individual ICT Access and Use Survey: <a href="https://www.stats.gov.sa/ar/952">https://www.stats.gov.sa/ar/952</a></td>
</tr>
</tbody>
</table>
| Percentage distribution of the Saudi female population (15-34 years) who have a monthly income and save part of it, by financial management ability | Excellent: 16%  
  Good: 57%  
  Medium: 25%  
| Percentage of consumer loans and credit card loans, by gender             | N/A*           |              |                                                                                                                                 |

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</tr>
</thead>
<tbody>
<tr>
<td>Penetration rate of fixed broadband services within households</td>
<td>33%</td>
<td>2019</td>
<td>Ministry of Communications and Information Technology: Performance Report of the ICT Sector for Q1 2019: <a href="https://www.mcit.gov.sa/ar/standard-indicators/99050">https://www.mcit.gov.sa/ar/standard-indicators/99050</a></td>
</tr>
<tr>
<td>Penetration rate of mobile broadband services among the population of Saudi Arabia</td>
<td>88%</td>
<td>2019</td>
<td>Ministry of Communications and Information Technology: Performance Report of the ICT Sector for Q1 2019: <a href="https://www.mcit.gov.sa/ar/standard-indicators/99050">https://www.mcit.gov.sa/ar/standard-indicators/99050</a></td>
</tr>
<tr>
<td>Penetration rate of high-speed wireless broadband services within households in rural areas</td>
<td>48%</td>
<td>2019</td>
<td>Ministry of Communications and Information Technology: Annual Report of the Ministry 2019: <a href="https://www.mcit.gov.sa/ar/publications">https://www.mcit.gov.sa/ar/publications</a></td>
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</tbody>
</table>

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## Digital Inclusion

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</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Saudi women who have an email out of the total number of Saudi women</td>
<td>76%</td>
<td>2019</td>
<td>General Authority for Statistics: Household and Individual ICT Access and Use Survey: <a href="https://www.stats.gov.sa/ar/952">https://www.stats.gov.sa/ar/952</a></td>
</tr>
<tr>
<td>Average percentage of Saudi women who have computer skills of the total number of Saudi women</td>
<td>34%</td>
<td>2019</td>
<td>General Authority for Statistics: Household and Individual ICT Access and Use Survey: <a href="https://www.stats.gov.sa/ar/952">https://www.stats.gov.sa/ar/952</a></td>
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## Digital Inclusion

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</tr>
</thead>
<tbody>
<tr>
<td>Female share of total STEM graduates, by field of study</td>
<td>ICT: 34.1%</td>
<td>2020</td>
<td>General Authority for Statistics: International Women’s Day Report:</td>
</tr>
<tr>
<td></td>
<td>Physics: 30.7%</td>
<td></td>
<td><a href="https://www.stats.gov.sa/ar/1046-0">https://www.stats.gov.sa/ar/1046-0</a></td>
</tr>
<tr>
<td>Percentage of Saudi women who purchase goods and services online</td>
<td>46%</td>
<td>2019</td>
<td>General Authority for Statistics: Household and Individual ICT</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Access and Use Survey:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><a href="https://www.stats.gov.sa/ar/952">https://www.stats.gov.sa/ar/952</a></td>
</tr>
<tr>
<td>Percentage of Saudi women performing online government transactions</td>
<td>18%</td>
<td>2019</td>
<td>General Authority for Statistics: Household and Individual ICT</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Access and Use Survey:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><a href="https://www.stats.gov.sa/ar/952">https://www.stats.gov.sa/ar/952</a></td>
</tr>
<tr>
<td>Percentage of schools with internet access for educational</td>
<td>100%</td>
<td>2018</td>
<td>General Authority for Statistics: Sustainable Development Goals</td>
</tr>
<tr>
<td>purposes</td>
<td></td>
<td></td>
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</tr>
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<td>100%</td>
<td>2018</td>
<td>General Authority for Statistics: Sustainable Development Goals</td>
</tr>
<tr>
<td>purposes</td>
<td></td>
<td></td>
<td>Indicators:</td>
</tr>
<tr>
<td>Information and Communications Technology indicators, by gender</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>and educational attainment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage of women involved in the designing and development of</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>digital technologies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage of women and girls who were exposed to cyberbullying</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>and cyber harassment</td>
<td></td>
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</tbody>
</table>

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## Women’s Entrepreneurship

<table>
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</tr>
</thead>
<tbody>
<tr>
<td>Number of new commercial registrations issued to women</td>
<td>127,000</td>
<td>2017</td>
<td>United Nations: <a href="https://sustainabledevelopment.un.org/content/documents/20230SDGs_English_Report972018_FINAL.pdf">https://sustainabledevelopment.un.org/content/documents/20230SDGs_English_Report972018_FINAL.pdf</a></td>
</tr>
<tr>
<td>Share of women-owned and women-led enterprises of the total number of enterprises</td>
<td>32%</td>
<td>2019</td>
<td>General Authority for Small and Medium Enterprises “Monshaat”</td>
</tr>
<tr>
<td>Percentage of women’s participation in the General Authority for Small and Medium Enterprises “Monshaat” programs and initiatives</td>
<td>43%</td>
<td>2019</td>
<td>General Authority for Small and Medium Enterprises “Monshaat”</td>
</tr>
<tr>
<td>Percentage of entrepreneurs, by gender and sector</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage of women-owned and women-led enterprises in local and international markets, by sector</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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</tr>
</thead>
<tbody>
<tr>
<td>Percentage distribution of of Saudi entrepreneurs (15-34 years), by gender and benefit from support programs provided by funding agencies</td>
<td>N/A*</td>
<td></td>
<td>General Authority for Statistics: Saudi Youth Development Survey: <a href="https://www.stats.gov.sa/ar/1078">https://www.stats.gov.sa/ar/1078</a></td>
</tr>
</tbody>
</table>

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<th>Release date</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average wages of female employees in small and medium enterprises</td>
<td>N/A*</td>
<td></td>
<td>General Authority for Small and Medium Enterprises “Monshaat” Report: Q2 2020</td>
</tr>
<tr>
<td>Total funding for women-led and women-owned small and medium enterprises</td>
<td>N/A*</td>
<td></td>
<td>General Authority for Small and Medium Enterprises “Monshaat” Report: Q2 2020</td>
</tr>
<tr>
<td>Market entry rate of women-led and women-owned small and medium enterprises</td>
<td>N/A*</td>
<td></td>
<td>General Authority for Small and Medium Enterprises “Monshaat” Report: Q2 2020</td>
</tr>
<tr>
<td>Percentage of acquisitions of government contracts by women-led or women-owned enterprises</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percentage of procurements from female suppliers</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of schools integrating entrepreneurship education in their curricula</td>
<td>N/A*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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