

COUNTRY GENDER PROFILE

UAE





1. Socio-Economic Profile

1.1 The United Arab Emirates (called either Emirates or UAE) is an Arab country in the southeast region of the Arabian peninsula¹. The UAE is a federation of seven states established in 1971 and has an estimated population of 9,666,578 in 2019². Before the discovery of oil in the 1950s, the UAE's economy was dependent on fishing and declining pearl industry³. The country's economy and society transformed after the start of the exportation of oil in 1962⁴. The UAE is currently one of the Middle East's most important economic hubs and also one of the wealthiest countries globally on a per capita basis with a gross domestic product (GDP) of approximately \$375 billion and a real GDP growth rate of about 2.3%⁵. Real GDP is projected to rise to 2% in 2018 driven by a revised OPEC+ deal resulting in increased production and by a boost in the non-oil sector⁶. Economic growth is forecasted to increase to 3.2% by 2020 through the unwinding of the OPEC+ agreement and the government's economic stimulus plans, as well as the impetus from hosting Expo 2020⁷. The Emirates is a high-income economy⁸ and falls within the high human development category on the United Nations Development Program's (UNDP) human development classification⁹. The UAE stood at 34th out of 189 countries on the UNDP 2017 Human Development Index (HDI). Its new position is eight steps higher than the 2016 standing of 42nd¹⁰. While the country's HDI of 0.863 is below that of countries in the very high human development category, it is above the average of 0.699 for counties in the Arab region¹¹.

1.2 Although the UAE had a higher standing than Bahrain and Qatar on the 2017 HDI, its position of 49th among 160 countries on the UNDP's Gender Inequality Index (GII) for the same period is lower than Bahrain and Qatar's at 47th and 44th respectively¹². The Emirates ranking of 121st out of 149 countries¹³ on the World Economic Forum's Global Gender Gap Index (GGGI) for 2018 is one step lower than its 2017 position of 120th among 144 countries¹⁴. The UAE ranked 3rd on the GGGI¹⁵. The country closed 64% of its overall gender gap in 2018, recording reduction in legislators, senior officials and managers, and healthy life expectancy¹⁶. The gender reduction was offset by a widening gender gap in wage equality¹⁷.

1. World Population Review (2019), <http://worldpopulationreview.com/countries/united-arab-emirates-population/>

2. Ibid

3. BBC (2018), United Arab Emirates Country Profile, <https://www.bbc.com/news/world-middle-east-14703998>

4. Ibid

5. GEM (2018), Global Entrepreneurship Monitor: United Arab Emirates 2016/17 Annual Report, <https://www.gemconsortium.org/country-profile/130>, P.36

6. World Bank (2018), United Arab Emirates: Economic Outlook -October 2018, <https://www.worldbank.org/en/country/gcc/publication/uae-economic-outlook-october-2018>

7. Ibid

8. World Economic Forum (2018), WEF-GGGR 2018, http://www3.weforum.org/docs/WEF_GGGR_2018.pdf, P.38

9. UNDP (2018), UAE Country Notes, http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/ARE.pdf, P.2

10. Relief Web (2016), UNDP Human Development Report, 2016, https://reliefweb.int/sites/reliefweb.int/files/resources/2016_human_development_report.pdf, P.198

11. UNDP 2018, op.cit:2

12. Ibid:5

13. WEF-GGGI (2018), United Arab Emirates Country Data, <http://reports.weforum.org/global-gender-gap-report-2018/data-explorer/#economy=ARE>

14. WEF-GGGI (2017), United Arab Emirates Country Data, <http://reports.weforum.org/global-gender-gap-report-2017/dataexplorer/#economy=ARE>

15. WEF-GGGI 2018, op.cit

16. WEF-GGGR (2018), WEF-Global Gender Gap Report, http://www3.weforum.org/docs/WEF_GGGR_2018.pdf, P.24

17. Ibid:24



Table 1. Gender at Glance in United Arab Emirates

Categories	Female (%)	Male (%)
Labor Force Participation (ILO, 2017)	52.6	92.8
Unemployment (ILO, 2017)	6.8	1.4
Bank Accounts (WEF- GGGR, 2018)	66.3	89.8
Literacy Rate (WEF-GGGI 2018)	91.47	89.4
Own Account Workers (WEF- GGGR, 2018)	0.2	0.4
Unpaid Family Worker (WEF-GGGR, 2018)	0.0	0.0
Entrepreneurship (GoAE, 2018 ¹⁸)	10	90

2. Gender in National Development: Institutional and Policy Frameworks

2.1. The constitution of the UAE guarantees equal rights to both sexes. Women enjoy the same legal status, claim to titles, access to education and the right to practice professions as men¹⁹. They are also guaranteed the same employment, health, and family welfare facilities²⁰. These equal guarantees across several sectors of the society notwithstanding, it was observed that several articles do not explicitly promote gender equality, and that most laws define the primary role of women as wives and mothers, in contrast to men, who are characterized as husbands and fathers, and have a guardianship role over women and girls²¹. Furthermore, gender and sex are not included in the UAE's 2015 anti-discrimination law²². Despite these shortcomings, the UAE is seen as a regional leader for gender equality due to its policies of providing women with equal access to education, healthcare, progressive career opportunities, and representation in the political and corporate decision-making process²³.

2.2 The discourse on gender equality and women's empowerment in the UAE started with the creation of the General Women's Union (GWU) on 27th August 1975, by Federal Law No. 6 of 1974 as the national mechanism for the women's empowerment and the development of entrepreneurship among women²⁴. The Emirates declared August 27th, the founding of the GWU as Emirati Women's Day in 2015, to recognize the crucial role of women in the country²⁵. The UAE ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in 2004²⁶. Since then, three Periodic Reports, the Initial and the Combined Second and Third were submitted to the CEDAW Committee in 2008 and 2014 respectively²⁷. A Cabinet Decree established the country's National Committee on the Sustainable Development Goals (SDGs) in 2017²⁸. The Committee is chaired by the Minister

18. GoAE (2018a) Women, <https://www.government.ae/information-and-services/social-affairs/women>

19. GoAE (ND), Women in the UAE, <https://www.uae-embassy.org/about-uae/women-uae>

20. Ibid

21. UN Women (2016), Country Gender and Economic Profiles, <http://www2.unwomen.org/-/media/field%20office%20arab%20states/attachments/2016/country%20gender%20economic%20profiles%20report%20en%202016.pdf?la=en&vs=2839>, P. 207

22. Human Rights Watch (HRW) (2019), United Arab Emirates: Events of 2018, <https://www.hrw.org/world-report/2019/country-chapters/united-arab-emirates#d91ede>

23. GoAE (2016a), UAE and the 2030 Agenda for Sustainable Development, https://sustainabledevelopment.un.org/content/documents/20161UAE_SDGs_Report_Full_English.pdf

24. GWU (ND), The Foundation of the UAE, <https://www.gwu.ae/foundation/?lan=en>

25. The National (2018), Emirati Women's Day: UAE Women Hailed for 'Enriching the Nation', <https://www.thenational.ae/uae/government/emirati-women-s-day-uae-women-hailed-for-enriching-the-nation-1.764294>

26. FIDH (2010), Women's Rights in the United Arab Emirates, https://www.fidh.org/IMG/pdf/UAE_summaryreport_for_CEDAW.pdf, P.3

27. Alhmoudi, M.A. (2016), The Impact of International Human Rights on Women's Rights In the United Arab Emirates: Progress Towards Gender Equality, <http://eprints.mdx.ac.uk/22686/1/MAIhmoudi%20thesis.pdf>, P.244

28. GoAE (2018c), UAE and the 2030 Agenda for Sustainable Development Excellence in Implementation: Executive Summary, <http://fcsa.gov>.



of State for International Cooperation and Chairwoman of the Federal Competitiveness and Statistics Authority (FCSA). The FCSA serves as the chair and secretariat of the National Committee which comprises the Ministries of Cabinet Affairs and the Future, the Foreign Affairs and International Cooperation and 12 other federal government entities²⁹. The Committee is in charge of the implementation, monitoring, and reporting of progress towards target and stakeholder engagements³⁰. The Gender Balance Committee established in 2015 to ensure equal participation of women and men in the workplace is in charge of gender equality issues on the National Committee on the Implementation of the SDGs³¹.

2.3. Gender-responsive budgeting (GRB) is in a nascent phase in the Emirates. The Gender Balance Council (GBC) organized its inaugural meeting with the International Monetary Fund (IMF) in November 2017 to “exchange expertise and opinions and identify the best international standard and practices in implementing GRB, as well as the enabling factors which contribute to its effectiveness and success in narrowing the gender gap”³². The meeting is part of the GBC’s mandate to work towards the implementation of GRB at the federal level³³. The Council’s GRB process aims to address existing gender disparities, including senior management representation in both public and private sectors, women’s participation in parliament and across science, technology, engineering and mathematics (STEM) sectors³⁴.

2.2 Institutional and Policy Frameworks

2.2.1. The GWU’s objectives include adopting policies, plans, programs and initiatives that contribute to promoting the status and position of women³⁵. Its activities include policy-making, capacity building for women, their institutions and organizations, research, engaging in legislative amendments that promote women’s rights and representing UAE women and their institutions at local, Arab and international levels³⁶. Furthermore, the Union wishes for Emirati women to present an honorable model of women’s leadership in all national, regional and international forums and achieve international standards of excellence, through distinguished partnerships, high competencies, and best practice services³⁷. The GWU hopes to do this by working with all segments of society, both individuals and institutions, and building their capacities to increase their participation in supporting and empowering women³⁸. Some of the GWU’s notable programs include Know Your Rights, National Gender Mainstreaming Initiative and Strengthening the Roles of Female Parliamentarians.

• The Know Your Rights

The project was launched in 2009 as part of the implementation of the first National Strategy for the Advancement of Women adopted in 2007. It aims to educate women on local and federal laws and regulations, familiarize women with their rights as guaranteed in the Constitution and laws of the United Arab Emirates, and strengthen their ability to defend their rights. Furthermore, women were introduced to international legislation and state treaties on women’s rights as well as the UAE laws of personal status, civil service, and labor.

• The National Gender Mainstreaming Initiative

The program was launched in collaboration with the UNDP on 8th March 2006. It included an integrated plan of action aimed at strengthening the participation between the Union and government and non-governmental institutions responsible for the integration of women’s issues into the process. The plan promotes the inclusion of the needs of both women and men in institutional strategic plans, equal opportunities and equal participation in the

ae/en-us/Lists/D_Reports/Attachments/14/UAESDGs-EN.PDF

29. Ibid:6

30. Ibid:6

31. Ibid:6,

32. Khaleej Times (2017), UAE Gender Balance Council Hosts Second Global Gender Council, <https://www.khaleejtimes.com/uae-gender-balance-council-hosts-second-global-gender-circle-with-imf>

33. Ibid

34. Ibid

35. GWU, op.cit

36. Ibid

37. Ibid

38. Ibid



development process in a way that does not conflict with the cultural and social specificity of the UAE society.

• Strengthening the Roles of Female Parliamentarians

The GWU has organized conferences and seminars enabling Emirati women interested in politics to learn about the experiences of female Arab parliamentarians and enhancing their leadership skills to participate in the country's electoral process. It must be noted that some of the project beneficiaries participated in the country's first election-eering process, of which one was appointed to the Federal National Council (FNC)³⁹.

2.2.2. The Strategy for the Empowerment of Emirati Women 2015-2021 launched in March 2015 as part of the International Women's Day celebration is an updated version of the first Strategy adopted in 2002⁴⁰. The Strategy provides a framework for the federal government and local governments, the private sector, as well as civil society organizations to develop work plans, and programs to empower women in all facets for sustainable development⁴¹. The Strategy's focus is on eight areas, namely, education, health, economy, law, environment, social affairs, information, political participation, and decision-making⁴². The Strategy also includes strategic priorities, specific milestones targets, and is based on four priorities:

- Maintaining the sustainability of the Emirati women's achievements and continue achieving further gains;
- Maintaining the social fabric and cohesion through integrating the roles of men and women to build a robust and cohesive society able to cope with emerging changes;
- Providing a decent and safe social welfare based on high foundations for women; and
- Developing the spirit of responsibility and strengthening the position of UAE women in regional and international fora⁴³.

The priorities will be implemented in two stages: the first stage is envisaged to run from 2015 to 2018 while the second, from 2019 to 2021. In every stage, there will be specific objectives based on adopted policies⁴⁴.

2.2.3. The Gender Balance Council (GBC) created in 2015, strengthens a critical national priority of the UAE, the government's strong belief in women's right to work and play their role in the development of the country, which have been deeply ingrained in the nation's culture since its founding in 1971⁴⁵. The GBC's objectives are:

- To narrow the gender gap across all government sectors;
- To enhance gender balance in decision-making positions;
- To promote the country's ranking in global competitiveness reports on gender gaps;
- To promote the UAE's status as a role model for gender balance; and
- To promote the UAE's status as a benchmark for legislation on gender balance⁴⁶

Its tasks include making recommendations on regulations, policies, programs, and initiatives, as well⁴⁷.

2.2.4 To this end, the GBC launched the Global Gender Circle initiative to reduce the gap in women's economic contribution, recommend innovative initiatives to support the global agenda and SDG 5; issue and publish white papers on gender policy recommendations; and establish a database of gender experts, by providing a key platform for thought leaders from across the world to develop new ideas and progressive solutions⁴⁸. Thus far, the

39. Ibid

40. Gulf News (2017), National Strategy to Empower Emirati Women Launched, <https://gulfnews.com/uae/government/national-strategy-to-empower-emirati-women-launched-1.1468122>

41. UNESCO (2017), Strategy for the Empowerment of Emirati Women 2015-2021, <https://en.unesco.org/creativity/policy-chanmonitoring-platform/strategy-empowerment-emirati>

42. Ibid

43. GoAE (2016b), MOFAAIC Brief on Emirati Women's Empowerment on the Occasion of the International Women's Day, <https://www.mofa.gov.ae/SiteCollectionDocuments/382016WomenDay.pdf>, P.6

44. Ibid:6

45. Emirates News Agency (2018), UAE Gender Balance Council Holds Third Global Gender Circle in Brussels, <http://wam.ae/en/details/1395302675186>

46. GoAE 2016a op.cit:72

47. Emirates News Agency (2018), UAE Gender Balance Council Holds Third Gender Global Circle in Brussels, <http://wam.ae/en/details/1395302675186>

48. Emirates 24/7 (2017), UAE Gender Balance Council Launches Global Gender Circle Initiative, <https://www.emirates247.com/news/emir->



GBC has organized three Global Gender Circle meetings. The first meeting, entitled “Vision to Action: Challenges of Gender Policy Implementation” hosted in March 2018 in New York, explored the challenges of gender policy implementation⁴⁹. The second gathering on GRB was held in conjunction with the IMF in November 2017⁵⁰. At the third edition of the initiative which took place in Brussels in March 2018, the GBC used the opportunity to highlight its achievements, and to discuss how to enhance cooperation towards their shared objective of advancing the global empowerment of women⁵¹.

2.2.5 The GBC’s other achievements include cooperation among government establishments on gender balance in the Emirates, development of a strong relationship between the GBC and key international development organizations like the World Bank, the Organization of Economic Cooperation and Development (OECD), UN Women, and the IMF⁵². The inauguration of the “Gender Balance Guide: Actions for UAE organizations” in 2017 which is said to be the first-of-its-kind globally, was developed in coordination with the OECD, as a tool to advance gender balance in the workplace and promote a gender-sensitive approach in public and private organizations across the UAE⁵³. In coordination with the Prime Minister’s office, the GBC launched the Gender Balance Index, a national recognition system awarding companies and individuals for their efforts and practices in promoting gender equality⁵⁴.

2.2.6 Additionally, the GBC is tasked with implementing the UNDP’s GII in the country by setting up the UAE’s GII to improve gender balance in the country⁵⁵. The index is designed to enhance the country’s efforts in driving women’s participation in national development. Several performance indicators will be introduced to measure gender equality across federal institutions in the country⁵⁶. The process will also examine the extent to which the government is providing an enabling environment for working women⁵⁷. It should be noted that the GBC’s initiatives promote the government’s goals of increasing women’s participation in development, which is in line with the UAE Vision 2021’s objective of the Emirates becoming one of the top 25 countries for gender equality⁵⁸.

3. Voice and Participation

3.1. Women’s Civil Society Organizations

3.1.1. The women’s civil society landscape is dominated by state-established organizations focusing primarily on economic empowerment; however, the Dubai Foundation for Women and Children (DFWC) is an exception. Organizations in the former category provide social services in education, family health care, and cultural values⁵⁹. These groups have a two-pronged objective to provide women with income and preserve their traditional activities as part of the cultural heritage of the country⁶⁰. These organizations are Umm-Al Mounineen Women’s Association in Ajman, Khorafakkan Women’s Association and Abu Dhabi Women’s Association⁶¹. The DFWC was established in 2007, and it provides shelter and rehabilitation services to victims of domestic violence⁶². The organization also provides educational programs that aim to prevent acts of violence across the UAE⁶³.

ates/uae-gender-balance-council-launches-global-gender-circle-initiative-2017-03-17-1.649809

49. Ibid

50. Ibid

51. Ibid

52. Emirates News Agency 2018 op.cit

53. Ibid

54. Ibid

55. The National (2016), UAE Seeks to Improve Gender Inequality, <https://www.thenational.ae/uae/government/uae-seeks-to-improve-gender-inequality-1.184389>

56. Ibid

57. Ibid

58. Ibid

59. Shahnawaz, M.R (2016), Preliminary Investigation of Emirati Women Entrepreneurship in the UAE: Motivating Factors, Challenges and Government Initiatives, <http://www.ijstr.org/final-print/aug2015/Preliminary-Investigation-Of-Emirati-Women-Entrepreneurship-In-The-Uae-Motivating-Factors-Challenges-And-Government-Initiatives.pdf>, P. 55

60. Ibid:55

61. Ibid:56

62. StepFeed (2017), 5 Organizations Fighting for <https://stepfeed.com/5-organizations-fighting-for-women-s-rights-in-the-arab-world-6733>

63. Ibid



3.1.2. Since the UAE does not have independent women's civil society organizations, monitoring of women's rights issues such as sending shadow reports to the CEDAW is done by Human Rights Watch (HRW), Mafiwasta, Musawah and the International Federation for Human Rights. For example, the HRW's submission to the CEDAW in 2015 in response to the UAE's Combined Second and Third Report highlighted the various challenges women encounter in their everyday lives.

4. Strategic Sectors for Gender Equality

4.1 Employment and Economic Activities

4.1.1 In 2015, 66% of Emirati women worked in the public sector, and 30% were in senior leadership associated with decision-making positions⁶⁴. The data in Table 2 shows that the gap in the labor force participation rate between women (52.6%) and men (92.8%) is high at 40.2%. Women's unemployment rate of 6.8% is 5.4% higher than that of men. On the other hand, men earned more than women, and they dominated other high-earning categories like own account and high skilled workers. However, in April 2018, the UAE cabinet approved the issuance of legislation on equality of salaries and wages between men and women⁶⁵.

Table 2. Employment and Economic Activities

Categories	Female (%)	Male (%)
Unemployed (ILO, 2017)	6.8	1.4
Informal worker	-	-
Part-time worker	-	-
High Skilled worker (WEF-GGGR, 2018)	0.6	1.7
Contributing family worker (WEF-GGGR-2018)	0.0	0.0
Own account worker (WEF-GGGR, 2018)	0.2	0.4
Mean Monthly Earnings (WEF-GGGR, 2018)	5.6	7.9
Labor force participation rate (ILO, 2017)	52.6	92.8

4.2. Agriculture

4.2.1. The UAE's agriculture sector has developed rapidly since 1971, despite the challenges of water scarcity, arable land soil, salinity, stressful environmental conditions, high production costs, agricultural pests, and post-harvest losses⁶⁶. The government invested heavily in modern technologies such as sprinklers, drip, and fountain irrigation to overcome these challenges. As a result, the number of farms rose from 4,000 in 1971 to 35,704 in 2011, with an area of 105,257 hectares⁶⁷. Furthermore, the Government of the United Arab Emirates (GoAE) has prioritized the use of hydroponic technology, which relies on nutrient-rich water to grow plants with the use of little or no soil⁶⁸. The method saves up to 70% of water while allowing for a longer growing season and avoiding chemicals. As of November 2018, 87 commercial farms are using this technology⁶⁹. These achievements notwithstanding, the Emirates is a net importer of food, importing 85% of its food needs⁷⁰. The country's main agricultural produce comprises of dates, sorghum, fresh vegetables, and fruits⁷¹.

64. GoAE 2018a, op.cit

65. Entrepreneur Middle-East (2018), UAE Passes Equal Pay Legislation to Narrow Gender Gap, <https://www.entrepreneur.com/article/311894>

66. GoAE (2018c), Agriculture, <https://government.ae/en/information-and-services/environment-and-energy/agriculture-sector>

67. Ibid

68. Ibid

69. Ibid

70. Gulf News (2015), UAE's Food Imports to Rise to \$400 billion in 10 years, <https://gulfnews.com/business/markets/uaes-food-imports-to-rise-to-400b-in-10-years-1.1482864>

71. Agriculture and Agri-Food-Canada (2017), Market Overview- United Arab Emirates, <http://www.agr.gc.ca/eng/industry-mar>



4.2.2. The sector's contribution to GDP has declined over time from 1.4% in 2006 to 0.80155% in 2016⁷². The employment rate in the sector has decreased as well. Male employment decreased from 8.354% in 1991 to 5.574% in 2005 to 0.396 in 2017, against female from 0.058% in 1991, to 0.153% in 2008 and 0.032 in 2017⁷³.

4.2.3 The UAE's focus on promoting gender equality within the sector is on providing technical training to female agriculture graduates in the UAE and the wider MENA region. In 2003, the first batch of three women was employed in quarantine centers in Dubai and Sharjah airports to handle documentation on agriculture importation⁷⁴. In 2016, the International Center for Biosaline Agriculture (ICBA), based in Dubai, designed, with support of the Islamic Development Bank, the Young Arab Women Scientists Leadership Program (YAWL) aimed at building the capacity of the next generation of young Arab women leaders, including Emirati women, in agricultural scientific research and academics⁷⁵. The program's overall goal is to help women researchers in agriculture secure leadership roles by encouraging gender-responsive working cultures and creating platforms that showcase their intellect, capability and contribution. The program was later renamed the Arab Women Leaders in Agriculture (AWLA) Fellowship Program and was launched on the eve of International Women's Day, May 7th 2019⁷⁶.

4.3. Education

4.3.1 Article 17 of the Constitution and Article 1 of Federal Law No.11 of 1972 stipulate that education is compulsory and free of charge at all stages for Emiratis from age 6 to completion of grade 12 (or age 18) in the public school system⁷⁷. Furthermore, the education of its citizenry is included as a top priority in the UAE's Vision 2021, and the Ministry of Education has adopted strategies for qualitative improvement in the sector in the Strategic Plan 2017-2021⁷⁸. These include raising the upper-secondary school graduation rate from 96.7% in 2016 to 98% by 2021 and improving the UAE's ranking on the Organization for Economic Cooperation and Development's (OECD) Program for International Student Assessment (PISA) study to score among the top 20 countries⁷⁹. The National Higher Education Strategy 2030 seeks to strengthen accreditation standards, increase research output, establish a qualifications framework, and develop curricula more geared to employment in consultation with the business sector⁸⁰.

4.3.2. Female education is part and parcel of the UAE's belief, as the founding father advocated for it as part of the country's development ideology⁸¹. The country's primary school enrollment in 2018 was 93.6 and 95.56% for girls and boys respectively⁸². At the secondary school level, the enrollment rate for the same period was 85.6% for girls and 89.4% for boys⁸³. Overall, there were more female tertiary level graduates in 2018 than male at 15.8% and 8.9% respectively⁸⁴. In terms of their course of study, there were more female graduates in the arts and humanities, education, health and welfare, natural sciences, services, and social science and journalism⁸⁵. Male graduates studied agriculture, business administration and law, engineering and information and communication technologies⁸⁶.

4.3.3 The technical vocational education and training (TVET) sub-sector is now boosted by the government as part of its push to develop a sustainable and diversified knowledge-based economy. Despite the flurry of activities in the sub-sector, gender-equality issues have been ignored. For instance, the Dubai Men's College (DMC) health service

kets-and-trade/international-agri-food-market-intelligence/middle-east-and-africa/market-intelligence/market-overview-united-arab-emirates/?id=1492621837369

72. Trading Economics (ND) United Arab Emirates-Agriculture, Value Added (% of GDP), <https://tradingeconomics.com/united-arab-emirates/agriculture-value-added-percent-of-gdp-wb-data.html>

73. World Bank (2018), UAE Agriculture Data, <https://data.worldbank.org/indicator/SL.AGR.EMPL.FE.ZS?locations=AE&view=chart>

74. Khaleej Times (2003), First Batch of UAE Women in Agriculture Centers, <https://www.khaleejtimes.com/nation/general/first-batch-of-uae-women-in-agriculture-centres>

75. AWLA (ND), About AWLA, <https://www.awlafellowships.org/about>

76. Ibid

77. GoAE(2018a, op.cit

78. WENR (2018), Education in the United Arab Emirates, <https://wenr.wes.org/2018/08/education-in-the-united-arab-emirates>

79. Ibid

80. Ibid

81. GoAE 2018,a op.cit

82. WEF-GGGR (2018), UAE Country Data, <http://reports.weforum.org/global-gender-gap-report-2018/data-explorer/#economy=ARE>

83. Ibid

84. Ibid

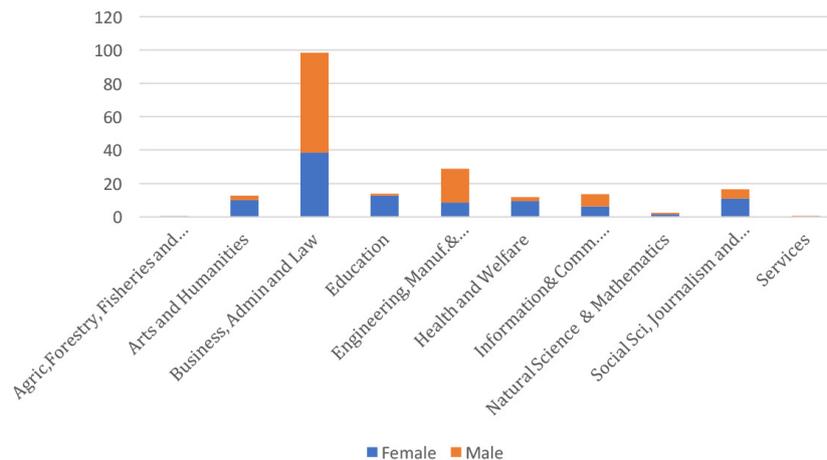
85. Ibid

86. Ibid



degree covers emergency service, while offerings in the Dubai Women's College (DWC) program was limited to medical imaging and pharmacy⁸⁷. Also, DMC offers a range of engineering courses to the Dubai Women's College's courses mainly in education, preparing students to work in kindergartens and primary schools⁸⁸. Additionally, out of the 5,370 TVET graduates across the UAE in 2012/13 academic year 3,314 were female compared to 2,056 men, it was reported that more men got job placement than women⁸⁹. The 2011/12 figures of employed graduates showed that 90% of the 1,655 male graduates were employed compared to 51% of the 2,801 females⁹⁰.

Figure 1. Degrees Attained by Graduating Students in 2018



Source: WEF-GGGR, 2018

4.4 Health

4.4.1 The life expectancy rate increased from 64.76 years and 60.78 years in women and men in 1971, respectively⁹¹ to 74 and 70 years for women and men in 2018 respectively⁹². The maternal mortality rate (MMR) fell by more than half from 16 deaths per 100,000 live births in 1990⁹³ to six deaths per 100,000 live births in 2015⁹⁴. The total fertility rate per woman is estimated at 1.7 children for 2015-2020, and adolescent fertility rate was 34 births per 1,000 women aged 15-19 years between 2006-2017⁹⁵. All births in the UAE between 2006-2017 were assisted by skilled health personnel⁹⁶. The contraceptive prevalence rate among women aged 15-49 stood at 50% in 2018⁹⁷.

4.5. Entrepreneurship

4.5.1 The entrepreneurship landscape is male dominated in the UAE, despite their low population. Emiratis account for 30% of nascent businesses and about 24.7% and 24.3% of new and established enterprises respectively⁹⁸. Nascent businesses are mostly found in Abu Dhabi at 55.6% and Sharjah at 29.6%⁹⁹. In contrast, Dubai has the highest

87. Oxford Business Group (2015), Dubai Encouraging Vocational Training and Practical Skills Education, <https://oxfordbusinessgroup.com/analysis/practical-skills-ongoing-push-encourage-vocational-training>

88. Ibid

89. Ibid

90. Ibid

91. Country Economy (2017), United Arab Emirates-Life Expectancy at Birth, <https://countryeconomy.com/demography/life-expectancy/unit-ed-arab-emirates>

92. UNFPA 2019, op.cit

93. The National (2015), UAE Halved Death in Childbirth by Half, <https://www.thenational.ae/uae/health/uae-rate-of-death-in-childbirth-has-halved-1.114948>

94. UNFPA 2019, op.cit

95. Ibid

96. Ibid

97. Ibid

98. GEM 2018, op.cit:61

99. Ibid:61



percentage of new businesses at 33,7%, Abu Dhabi at 30.3% and Sharjah at 29.6%. However, the highest proportion of new businesses is in Sharjah, followed by Dubai and Abu Dhabi at 51.4%, 27.0% and 16.2% respectively¹⁰⁰. It is said that these figures suggest high volatility and turnover of businesses in Abu Dhabi and Dubai, while businesses in Sharjah have a longer duration¹⁰¹. Men own approximately 80.8% of nascent businesses, 78.9% of new businesses, and 94.6% of established enterprises.¹⁰² On the other hand, less than 5.4% of women are involved in established businesses, 19.2% were starting businesses in 2016¹⁰³.

4.5.2. It has been argued that issues of citizenship, economic and social impact, and ecosystem support should be examined when studying female entrepreneurship in the UAE as they affect each other and inform how opportunities or challenges manifest¹⁰⁴. It must be noted that the UAE government's showcasing of women's entrepreneurial activities are focused on those who plan to expand to larger markets and with ecosystem support¹⁰⁵. Additionally, it was observed that the GoAE's emphasis on innovation is biased towards younger women within the university system¹⁰⁶. Regrettably, the university programs are not opened to older women who want to either join or return to the workforce¹⁰⁷.

4.5.3 The GoAE's initiatives to promote women's entrepreneurship include both legislative reform and the creation of institutions to enhance women's entrepreneurial activities. On the legislative front, in 2012, a Cabinet Decree to promote the participation of women on boards of government entities, authorities, and government-related enterprises was enacted in 2012. The Decree stipulated that all boards should have at least one female member. In 2017, the GBC signed a memorandum of understanding with the Securities and Commodities Authority (SCA) to increase women's representation on boards of directors of public shareholding companies to 20% by 2020. The following institutions were created:

• **Emirates Business Women's Councils (EBWC)**

In March 2002, the Emirates Business Women's Councils (EBWC) were established as an initiative of the Federation of UAE Chambers of Commerce and Industry (FCCI). There are local branches in Abu Dhabi, Dubai, and Sharjah providing support and tailoring to the needs of the Emirati women. The major of the objectives of the EBWC are:

- Lobbying on behalf of Emirati women entrepreneurs;
- Facilitating research into the problems of SMEs; and
- Functioning as a platform with national and international organizations interests in supporting Emirati women entrepreneurs. EBWC perceives Emirati women, especially youngsters as their primary target group¹⁰⁸.

•**Dubai Business Women's Council**

The Dubai Business Women's Council (DBWC), part of the Dubai Chamber of Commerce and Industry and MasterCard launched Ro'Ya ('Vision' in Arabic) in 2014, aimed at driving entrepreneurship amongst women in the UAE. The program aims to provide funding, alongside coaching and mentorship to aspiring female entrepreneurs who are looking at establishing new businesses. The vision is for Ro'Ya to become an excellent networking platform, that will improve opportunities through the exchange of knowledge and expertise, catalyzing affirmative action through Collective Community Advocacy.

The top three entrepreneurs received a cash prize of USD 50,000, USD 30,000 and USD 20,000 respectively to be used towards start-up costs. In addition, the five runners-up candidates will receive USD 5,000 each. MasterCard will continue to work very closely with the top winners, after the competition is over, and provide professional guidance and relevant networking opportunities that will kick-start their businesses and prepare them for long-term success¹⁰⁹.

100. Ibid:61

101. Ibid:61

102. GEM 2018, op.cit:61

103. Ibid:

104. GEM 2018, op.cit: 102

105. Ibid:102

106. Ibid:102

107. Ibid:102

108. Shahnawaz, op.cit: 57

109. MasterCard (2014), Dubai Business Women Council and MasterCard Partner to Launch Ro'Ya, <https://newsroom.mastercard.com/press-releases/dubai-business-women-council-and-mastercard-partner-to-launch-roya/>



•Dubai Women's Establishment

The Dubai Women's Establishment (DWE) was established in 2006 by Law No. 24. Since its founding, the DWE has played an active role in nurturing the next generation of Emirati leaders/entrepreneurs. The organization's activities since its founding include interactive seminars, training sessions, and forums aimed at encouraging Emirati women to join the labor force while equipping them with the skills to fulfill their traditional duties as wives and mothers. The Establishment aims to help Emirati women balance careers with a satisfying family life through the endorsement of appropriate gender equality policies and initiatives, providing life-long opportunities for training and work, and promoting greater participation of women in the economic and political spheres. The ultimate goal and responsibility of the DWE are to nurture a competent generation of future Emirate women leaders by establishing the infrastructure and platform to ensure and sustain their success and potential¹¹⁰.

•Women's Economic Empowerment Global Summit (WEEGS)

The Women's Economic Empowerment Global Summit (WEEGS) is a partnership between the Sharjah-based NAMA Women Advancement Establishment and UN Women. The WEEGS focus is on providing equal opportunities for women entrepreneurs locally and globally to fulfill the SDG's women's economic empowerment agenda of 2030. The Summit held every two years, promotes women's achievement in various economic sectors, gives women access to markets, introduces them to emerging economic sectors, as well as provides a platform to share best practices and commitment to action¹¹¹.

4.5.4 Women-owned ecosystem include:

- The Women Angel Investment Network (WAIN)

The Women Angel Investment Network (WAIN), the first investor network for women in the MENA region, was incorporated in 2014. The goal is to build an informed ecosystem of women investors who support women entrepreneurs in the Arab world. WAIN's mission is to:

- Educate and build self-confidence as angel investors in MENA;
- Support women-led start-up companies and women entrepreneurs in MENA through investing and mentoring;
- Improve governance by taking a Board seat with an investee;
- Create an active network of business women in MENA; and,
- Democratize access to capital by providing investment opportunities to individuals and facilitating capital-raising for entrepreneurs.

Since its inception, 28 women angels have been trained. WAIN also has a group investment fund to support female entrepreneurs with seed funding. Since 2014, seven investments have been closed for a total of \$425,500 in six out of 126 companies with a \$60,786 average ticket. WAIN's other products includes funding, skilling and mentoring. WAIN's investment portfolio include Little Thinking Minds, Dayone Response, Water-Purifying Backpack, Dharma and Bulkwhizz. Dayone was a global Top 10 finalists in the Chivas The Venture Competition in 2017¹¹².

- Women-Able: When Success is Driven By Business Skills, Networks and Community Support

Women-Able targets are trailing spouse and older women to become active in the economy. The organization was launched in 2016 to support women entrepreneurs to build a business and create economic impact. The organization is an agnostic enterprise development program with a twist-create the skills to bootstrap growth and attract funding. In Phase 1, 58 women joined Women-Able, a multinational group from 35 countries, including 5 Emirati women. Participants ages ranged from 30-70 years. Phase 2, saw businesses selected for incubation across the spectrum of ideation, go to market, and established businesses with a desire for growth. The economic impact achieved by the businesses in eight months include:

110. Ibid:58

111. WEEGS (2018), Women Economic Empowerment Global Summit, <https://weesummit.com/>

112. GEM, op.cit:103



- Hired 49 paid employees;
- 17 business achieved breakeven or made a profit; and
- 6 business started exporting goods and services, both in the MENA region and globally to the United States, United Kingdom, Africa, Europe and India¹¹³.

4.6. Water, Supply and Sanitation (WSS)

4.6.1. Water security is identified as the Emirates greatest challenge, and this is unsurprising because the country's rainfall seldom exceeds 10 cm a year¹¹⁴. Furthermore, the UAE is one of the ten most arid nations globally and consumes about 15% of the world's desalinated water¹¹⁵. Given this reality, the GoAE has initiated several policies and programs to confront this challenge. Among these are the National Strategy for Preserving Water Resources adopted in 2010, the 2014 Innovation Strategy, where water is one of the seven key pillars, the Rain Enhancement Science Program launched in 2015¹¹⁶, and the UAE Water Security Strategy 2036¹¹⁷. The Water Security Strategy, which is an all-encompassing framework, aims to reduce the total demand for water resources by 21%, increase the water productivity index to USD 110 per cubic meter, reduce the water scarcity index by three degrees, increase the reuse of treated water to 95% and increase national water storage capacity up to two days¹¹⁸.

4.6.2. The Strategy focuses on three main programs, the Water Demand Management Program, the Water Supply Management Program, and the Emergency Production and Distribution Program¹¹⁹. It is envisaged that the Strategy will achieve savings of AED 74 billion and reduce the emissions of carbon dioxide (CO₂), associated with the water desalination process, by 100 million metric tons¹²⁰. As of 2015, 99.6% of Emirates had access to an improved source of drinking water, of which 99% and 100% were in urban and rural areas respectively¹²¹. In relation to an unimproved source of water, only 0.4% of the population were affected over the same period, and they were all living in urban areas¹²².

4.6.3 The sanitation subsector in the UAE has been criticized for its inability to cope with the negative outcomes of rapid development, such as sewage disposal¹²³. Since these criticisms were aired in both national and international arenas, the GoAE has invested in upgrading and extending the sewer system across the country to build sustainable sewage disposal system. As a result, access to improved sanitation in the country increased from 97.40% in 1990 to 97.60% in 2015¹²⁴. Concerning unimproved sanitary facilities, overall, only 2.4% of the population used unimproved sanitation facilities over the same period¹²⁵. This includes 2% of the urban population and 4.8% of rural inhabitants¹²⁶.

4.7. Energy

4.7.1. The UAE is the fifth largest oil producer within the Organization of Petroleum Exporting Countries (OPEC) cartel¹²⁷. The production capacity of oil was estimated to rise to 3.5 million barrels per day (bpd) in 2017 from 2.79

113. Ibid:103

114. Gulf News (2018), How the UAE Secures its Future Water Needs, <https://gulfnews.com/going-out/events/how-the-uae-secures-its-future-water-needs-1.2192231>

115. Ibid

116. GoAE (2018d), 6. Clean Water and Sanitation, <https://www.government.ae/en/about-the-uae/leaving-no-one-behind/6cleanwaterandsanitation>

117. GoAE (2018e), The UAE Water Security Strategy 2036, <https://government.ae/en/about-the-uae/strategies-initiatives-and-awards/federal-governments-strategies-and-plans/the-uae-water-security-strategy-2036>

118. Ibid

119. Ibid

120. Ibid.

121. CIA FactBook, op.cit

122. Ibid

123. New York Times (2010), Dubai Faces Environmental Problems After Growth, <https://www.nytimes.com/2010/10/28/business/energy-environment/28dubai.html>

124. Index Mundi (2018), United Arab Emirates Improved Facilities (% of Population with Access), <https://www.indexmundi.com/facts/united-arab-emirates/indicator/SH.STA.ACSN>

125. CIA FactBook, op.cit

126. Ibid

127. GoAE (2018f), The Energy Sector, <https://government.ae/en/information-and-services/environment-and-energy/water-and-energy/energy->



million bpd in 2013¹²⁸. The country's fossil fuel consumption in 2014 was reported at 99.81%¹²⁹. The total electrification rate of the UAE as of 2012 was 98%, of which 99% and 93% were in the urban and rural areas respectively¹³⁰. The GoAE launched its "Energy Strategy 2050" in 2017 to increase the contribution of clean energy mix from 25% to 50% by 2050 and reduce the carbon footprint of power generation by 70%, thereby saving AED 700 billion by 2050¹³¹. Moreover, it also seeks to increase the consumption efficiency of individuals and corporations by 40%¹³²

4.7.2. The Strategy targets an energy mix of renewables, nuclear and clean energy sources to meet the UAE's economic requirements and environmental goals as follows:

- 44% clean energy
- 38% gas
- 12% clean coal, and
- 6% nuclear¹³³

The GoAE aims to invest AED 600 billion by 2050 to meet the growing energy demand and ensure sustainable growth of the country's economy¹³⁴.

4.7.3. Regarding women, WiSER, the Women in Sustainability, Environment and Renewable Energy was established in 2015¹³⁵ by Masdar, Abu Dhabi's renewable energy company, and the Zayed Future Prize¹³⁶. The platform is built on the following three pillars, education, engagement and empowerment¹³⁷. WiSER mentors, empower and inspire women to be catalysts of innovation, industry leaders and drivers of commercial solutions¹³⁸. WiSER aims to:

- Address the lack of female representation in the renewable industry, which creates inefficiencies;
- Empower women of all ages to create a meaningful impact by building more sustainable communities, while increasing access to renewable energy; and
- Ensure that women are in positions of leadership to help develop innovative solutions to address the growing challenges of energy security access to clean water and climate change¹³⁹.

4.8. Rural Development

4.8.1. Approximately 86.5% of the UAE's population resides in the urban areas as of 2018¹⁴⁰, and the country's rural settlements are few and far between¹⁴¹. As of 2017, UAE's rural population was estimated at 1,34 million, representing 10% of the country's overall population¹⁴². Of this number, a large majority 1,085,529 or 81% live in the Abu Dhabi Emirate¹⁴³. The Sougħa (an Arabic word meaning a traveler's gift or souvenir in local Emirati dialect¹⁴⁴) initiative was launched in 2009 as one of the Khalifa Fund for Enterprise Development's (KFED) four social outreach initiatives¹⁴⁵.

128. Ibid

129. Trading Economics (ND), United Arab Emirates Fossil Fuel Energy Consumption (% of Total), <https://tradingeconomics.com/United-Arab-Emirates/fossil-fuel-energy-consumption-percent-of-total-wb-data.html>

130. CIA Factbook, op.cit

131. GoAE (2018h), UAE Energy Strategy 2050, <https://government.ae/en/about-the-uae/strategies-initiatives-and-awards/federal-governments-strategies-and-plans/uae-energy-strategy-2050>

132. Ibid

133. Ibid

134. Ibid

135. Masdar (ND), WiSER, <https://masdar.ae/en/strategic-platforms/wiser>

136. Ibid:6

137. Ibid

138. Ibid:6

139. Ibid:6

140. CIA World Factbook (2018), UAE Country Data, <https://www.cia.gov/library/publications/the-world-factbook/geos/ae.html#people-and-society-category-section-anchor>

141. MBRSG (2018), Empowering Women in Remote Communities and Safeguarding Heritage: The Case of Sougħa, A Khalifa Fund Initiative, <https://www.mbrsg.ae/getattachment/15186c1a-d099-4c28-93dc-48ff29b0a5ca/Empowering-Women-in-Remote-Communities-and-Safegua>, P.3

142. Ibid:6

143. Ibid:6

144. SENAAT (2014), SENAAT Supports Khalifa Fund's Sougħa Establishment Training Emirati Artisans, <http://www.senaat.co/news/senaat-supports-khalifa-fund%E2%80%99s-sougħa-establishment-training-emirati-artisans>

145. Johnsen, S.E. (2015), Sougħa: A Public-Owned Establishment, Assessed as a Social Enterprise in the UAE <http://uir.unisa.ac.za/>



Sougha's mission is "to give a platform to Emirati artisans to become self-entrepreneur with the core objective of improving their financial status and preserving the Emirati culture"¹⁴⁶. The artisans are rural Emirati women who had their traditional handicraft skill or were trained to acquire a skill or both¹⁴⁷.

4.8.2. Sougha, aligned to both the UAE 2021 and Abu Dhabi 2030 Visions, is actively contributing to the provision of employment to vulnerable groups, living in rural areas, with a ripple effect on their families and communities, while innovatively reviving the traditional craft heritage¹⁴⁸. Furthermore, the initiative's model was extended to the Emirates of Ajman, Fujairah and Ras Al Khaimah¹⁴⁹. Due to the uniqueness of the initiative, it gained national and international recognition in a short period. For instance, the number of artisans rose from seven in 2009 to 500 in 2010, and as a result, the management of KFED changed Sougha to an establishment on January 2011¹⁵⁰.

4.8.3. Sougha was thus registered with the Department of Economic Development under license number CN1196352¹⁵¹. Additionally, KFED injected AED 1,000,000 as capital into Sougha Establishment¹⁵². Sougha's other successes include funding of two 12-week training programs by Senaat, a leading General Holding Corporation, as part its corporate social responsibility to the community¹⁵³. Sougha participated in the 2013 Sheikh Zayed Heritage Festival¹⁵⁴, and the 2018 International Hunting and Equestrian Exhibition in Abu Dhabi¹⁵⁵. Sougha is also associated with Etihad Airways, Masdar City, Tawazun, and Executive Affairs Authority¹⁵⁶.

4.9 Urbanization and Urban Planning

4.9.1 The UAE's rapid urbanization resulted in 86.5% of its population residing in urban areas in 2018¹⁵⁷. The Emirate's rapid urbanization to transform its arid/hyper-arid land into a world-class country is fueled by petrodollars, large-scale international and intra-regional migration and globalization¹⁵⁸. The country's lightning urban growth and the ensuing stunning infrastructure and magnificent skyscrapers have resulted in adverse environmental impacts. These hazardous impacts range from overcrowding, air, and water pollution, to problems of waste disposal and the destruction of flora and fauna. In response to these negative outcomes of urbanization, the government introduced new regulations to guide town planning and urban development. Initiatives, such as Masdar City, to reduce energy and water usage and the generation of water¹⁵⁹, coupled with the provision of sustainable and ecological friendly amenities like sewerage systems, water treatment, and waste recycling facilities, green spaces and green developments are now embedded in the UAE's development planning¹⁶⁰.

bitstream/handle/10500/19215/dissertation_Johnsen_se.pdf?sequence=1&isAllowed=y, P.74

146. Ibid:76

147. Johnsen, op.cit:76

148. Ibid:76

149. Ibid:74

150. Sougha (ND), Sougha Catalogue, http://sougha.ae/media/wysiwyg/Sougha_Catalogue.pdf, P.3

151. Ibid:3

152. Ibid:3

153. Senaat, op.cit

154. Ibid

155. MENA Herald (2018), Khalifa Fund Showcases its Successful SMEs, <https://www.menaherald.com/en/money/finance-investment/khalifa-fund-showcases-its-successful-smes-%E2%80%98adihex%E2%80%99>

156. Sougha, op.cit:3

157. CIA op.cit

158. Fazli, R.F and Faridi, R.A (2011), Urbanization in Dubai: Process, Problems and Challenges, <http://www.publishingindia.com/GetBrochure.aspx?query=UERGQJvY2h1cmVzfC8xMjMucGRmfc8xMjMucGRm>, P.201

159. GoAE (2018h), Sustainable Cities, <https://government.ae/en/information-and-services/environment-and-energy/sustainable-cities>.

160. EcoMENA (2018), Dubai's Journey Towards a Sustainable City, <https://www.ecomena.org/dubai-sustainable-city/>



5. Thematic Areas

5.1 Climate Change

5.1.1 The impacts of climate change in the Emirates include extreme heat, storm surge, sea level rise, water stress, dust and sandstorms, and desertification¹⁶¹. UAE's most vulnerable sectors to climate change are water, coastal, marine and dryland ecosystems, buildings and infrastructure, agriculture and food security and public health¹⁶². Consequently, the UAE put in place a robust policy infrastructure to stave off the disastrous effects of climate change on its economy and society. Among these are the National Climate Change Plan 2017-2050, UAE Vision 2021, the UAE Green Agenda 2015-2030, and the National Innovation Strategy¹⁶³. The objectives of the National Climate Change include a) manage greenhouse emissions while sustaining economic growth, b) build climate resilience by minimizing risks and increasing capacity for climate adaptation, and c) advance the UAE's economic diversification agenda through innovative solutions¹⁶⁴.

5.1.2. Despite acknowledging the impacts of climate change on women in international fora¹⁶⁵, gender equality issues are completely ignored in the GoAE's forward-looking local policies on climate change mitigation and adaptation. It can be argued that Emirati women will be more affected than men by the depletion of marine, increase salinity, weakened food security and damaged health because of their role as home managers.

5.2 Islamic Finance

5.2.1. The UAE is among the pioneers in Islamic finance and banking. The Dubai Islamic Bank (DIB) was established as the country's first commercial Islamic bank in 1975¹⁶⁶. At the national level, Islamic banking assets account for 19% of the country's total banking assets¹⁶⁷, 32% of global Islamic assets¹⁶⁸ and 8.3% of Dubai's GDP¹⁶⁹. According to the Emirates 2018 Islamic Banking Index, Islamic banks have a higher customer acquisition rate than conventional banks¹⁷⁰. In 2017, 55% of UAE's consumers had at least one Islamic banking product, against 47% when the index was launched in 2015¹⁷¹. On the other hand, the penetration score for conventional banks shrunk from 76% in 2017 to 63% in 2018¹⁷². There are currently 47 institutions offering Islamic financial services in the country¹⁷³ (see Figure 2). The UAE is ranked second after Malaysia on the 2018/2019 Global Islamic Economic indicator (GIEI)¹⁷⁴. GIEI shows the current health and development of the Islamic economy ecosystem.

161. GoAE (2017), National Climate Change Plan for the United Arab Emirates-2017-2050, <https://www.moccae.gov.ae/assets/30e58e2e-national-climate-change-plan-for-the-united-arab-emirates-2017-2050.aspx>, P. 20

162. Ibid:20

163. Ibid

164. Ibid:24

165. Euro News (2018), UAE's Minister of Environment Talks Climate Change, <https://www.euronews.com/2018/02/16/uae-s-minister-of-the-environment-talks-climate-change>

166. Akoum, I. (2017), Islamic Banking in the UAE, https://unstats.un.org/unsd/nationalaccount/RAmeetings/TFOct2017/UAE_1.PDF, P.9

167 Ibid:14

168 Ibid:13

169 Thomson Reuters (2019), State of the Global Islamic Report 2018/19, <https://haladinar.io/hdn/doc/report2018.pdf>, P.9

170. Arabian Business (2018), Islamic Banking Grows in Popularity in the UAE, <https://www.arabianbusiness.com/banking-finance/407471-islamic-banking-grows-in-popularity-in-the-uae-survey>

171. Ibid

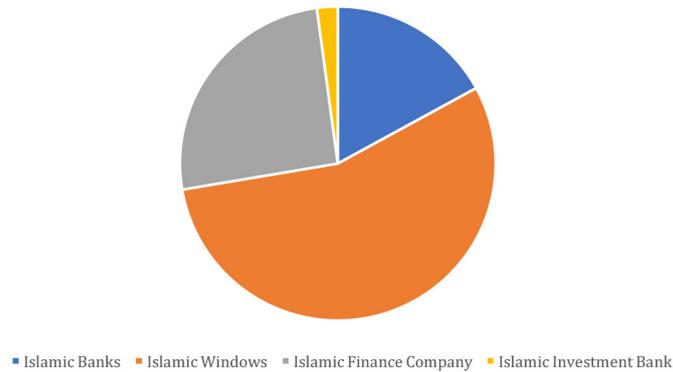
172. Ibid

173. Akoum op.cit:11

174. Ibid: 10



Figure 2. Institutions Offering Islamic Financial Services in 2017



Source: Adapted from Islamic Banking in the UAE, p.11

5.2.2 Abu Dhabi Islamic Bank (ADIB) launched its Dana banking service for women. Dana means “pearl of pearls” in Arabic¹⁷⁵. ADIB upgraded its services for women with the launch of Dana, a new package of products, services and special lifestyle benefits designed to give their female customers what they deserve¹⁷⁶. These include uniquely designed women-only areas and branches to highly skilled female relationship managers¹⁷⁷. In 2011, ADIB launched its pioneering cancer cover Takaful to all its Dana Women’s Banking customers¹⁷⁸. “ADIB Dana Cancer Takaful Plan” is a voluntary scheme that covers medical expenses for the first ever diagnosis of breast cancer¹⁷⁹. A customer will need to have passed the first 90 days after subscribing to the Takaful scheme cancer to be eligible for the cover¹⁸⁰. The subscriber will be entitled to cash compensation in case they have breast cancer.

6. Development Partners

6.1 Due to its prosperity, the UAE has a Net Contributing Country (NCC) status, meaning it receives no international donor funds¹⁸¹. However, the government works closely with development partners to align its national development priorities with the international agenda. The GoAE’s partners include:

- The International Monetary Fund
- The World Bank
- The UN System
- The Organization for Economic Cooperation and Development

7. Recommendations

1. The IsDB should provide technical advice on how to reduce agricultural imports;
2. The IsDB should provide technical support to ensure that the local climate change mitigation

175. https://www.adib.ae/en/Pages/ms_personal_dana_about.aspx

176. Ibid

177. Ibid

178 Market Screener (2011), Abu Dhabi Islamic Bank PJSC: ADIB Brings Pioneering Cancer Cover for Female by Takaful, <https://www.market-screener.com/ABU-DHABI-ISLAMIC-BANK-PJ-9059321/news/Abu-Dhabi-Islamic-Bank-PJSC-ADIB-brings-pioneering-Cancer-Cover-for-Female-by-Takaful-13852908/>

179. Ibid

180. Ibid

181. UNDAF (2016), United Nations Common Strategic Framework for the United Arab Emirates 2016-2021, https://www.unicef.org/about/execboard/files/United_Arab_Emirates_-_UNDAF_2016-2021.pdf



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GoAE (2018a), Women, <https://www.government.ae/en/information-and-services/social-affairs/women>

GoAE (2018b), UAE and the 2030 Agenda for Sustainable Development, Excellence in Implementation: Executive Summary, http://fcsa.gov.ae/en-us/Lists/D_Reports/Attachments/14/UAESDGs-EN.PDF

GoAE (2018c), Agriculture, <https://government.ae/en/information-and-services/environment-and-energy/agriculture-sector>

GoAE (2018d), 6. Clean Water and Sanitation, <https://www.government.ae/en/about-the-uae/leaving-no-one-behind/6cleanwaterandsanitation>

GoAE (2018e), The UAE Water Security Strategy 2036, <https://government.ae/en/about-the-uae/strategies-initiatives-and-awards/federal-governments-strategies-and-plans/the-uae-water-security-strategy-2036>

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