

# Women Empowerment Initiative

within the Saudi Annual Budget

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## Introduction

The public finance policies of the Kingdom of Saudi Arabia have helped to harness fiscal tools to bolster the development plans and achieving sustainable development goals, including promoting investment in human capital, contributing to the empowerment of Saudi women, and realizing many achievements in this area. The Kingdom is pursuing its efforts towards enhancing efficient spending on the Saudi Vision 2030 programs as well as on social security programs, and to support the eco-system for social spending that include health and education sectors. Furthermore, the Kingdom sets out to promote capital spending on investment projects within the framework of the Saudi Vision 2030 and its objectives towards developing and diversifying the economy, as well as enhancing its ability to create jobs.



01

## Women empowerment initiative within the framework of the Saudi Annual Budget

## Women empowerment initiative within the framework of the Saudi Annual Budget

Based on the Kingdom's pragmatic leadership and focus on women development, and in an effort to meet the government's aspirations to empower women, and to achieve the desired goals set out in line with Saudi Vision 2030, the Ministry of Finance is preparing the annual budget taking into account the areas related to investments in human capital, social development, and the empowerment of Saudi women.

Based on the International Monetary Fund, women budgeting is defined as an approach for governments to achieve the concept of justice between men and women through the state's budgeting process. The Kingdom is developing procedures to empower women within its general budget, in recognition of the role of women as a key partner in the development process that the Kingdom is witnessing towards a vibrant society, a thriving economy and an ambitious nation.

### General strategic objective and specific objectives

The Kingdom is seeking, through the Women Empowerment Initiative within its annual budget, to set up a comprehensive and focused approach regarding the

policies and activities that empower Saudi women by facilitating their access to available resources, enabling them to grow and prosper and reducing the gap between men and women in line with the values and principles of the Kingdom and in a way that contributes to achieving sustainable development goals which will promote strong, sustainable, balanced and inclusive economic growth.

This initiative aims to incorporate policies related to women's empowerment in fiscal policies and public finance management by including them in the annual budget preparation process. Starting from the 2023 budget, the Kingdom will apply this approach on its annual budget preparation process. Moreover, the initiative includes several specific objectives, including but not limited to the following:<sup>1</sup>

1. Taking into consideration the Kingdom's commitments concerning women's empowerment policies when preparing the annual budget to achieve the objectives of these policies by establishing measurable indicators.
2. Enhance the efficiency of spending on women's empowerment policies by the

relevant government entities.

3. Understand and analyze the effects of relevant annual budget decisions on women's empowerment policies.
4. Effective budget management in the field of empowering women and achieving inclusive economic growth.

## Areas of focus

Develop annual budget policies while taking into consideration policies to empower women in all economic, social and legislative areas including health, education, work and the like.

## Future steps and the current action plan

The Ministry of Finance will work with all relevant government entities to coordinate budget-related women's empowerment policies to ensure effective resources management to promote women's empowerment programs and policies, and to achieve the desired goals.

There are several successful international practices that can be benefited from when discussing women empowerment approach within the annual budget, including for example the following:<sup>2</sup>

1. Developing surveys to be shared with all relevant government entities to collect and analyze data on women's empowerment policies, in addition to the possibility of setting long term goals for these policies, establishing measurable indicators, and adding them to the strategies and objectives of these entities.
2. Utilizing the data related to women's empowerment policies when preparing the Budget Statement to achieve the desired goals.
3. Strengthening fiscal control and follow-up procedures to ensure spending efficiency for women's empowerment policies.
4. Utilizing expenditure data on women's policies in budget reports to enhance spending efficiency, and determine the effectiveness of performance in implementing these policies.

## 02

The achievements of  
the Kingdom of Saudi Arabia in  
**women's empowerment policies**  
since the launch of the Saudi's Vision  
2030

## The achievements of the Kingdom of Saudi Arabia in women's empowerment policies since the launch of the Saudi's Vision 2030

In the last few years, the Kingdom has made great strides in the empowerment of women in many respects, as the leadership recognizes the importance of encouraging and empowering all members of society to achieve the goals of Saudi Vision 2030. In this context, the government has implemented many legislative, social and economic reforms and initiatives that have contributed, more than ever before, to raising the level of Saudi women's participation in the public and private sectors.

Those reforms included matters pertaining to the labor market, as the Labor Law prescribes a number of rights and duties in a way that achieves the concept of justice between men and women. Article 3 of the Law states the following:

"Work is a citizen's right, and no one else may exercise it except after meeting the requirements set forth in this law. Citizens shall have equal right to work without any discrimination on the basis of sex, disability, age or any other form of discrimination, whether in the performance of work, at the time of recruitment, or when announcing it."


Moreover, Chapter 9 of the Labor Law

includes provisions related to the employment of women in a manner that guarantees their rights.<sup>3</sup> Likewise, the General Organization for Social Insurance raised the retirement age for women to 60 years.

The reforms that enhance women's participation with the purpose of promoting women's contribution to the country's development, include preventing discrimination between men and women with regard to having access to financing services, wages, jobs and working hours, as well as preventing the dismissal of women during pregnancy, and ensuring continued payment of salaries during maternity leave.<sup>4</sup>

Policies to empower women have also contributed to raising the percentage of women's participation in the areas of employment and leadership positions as well as a number of other areas including sports, justice, technology, trade, human resources, social development, financial sector and many other areas, in addition to enhancing women's academic achievement and encouraging their participation in various scientific disciplines, as the educational system in the Kingdom is based primarily on achieving the concept





of justice between men and women in every respect.<sup>5</sup> Also, these policies have contributed to promoting women's health, for example Women's and children's health clinics, and these efforts are still ongoing to achieve the goals of Saudi Vision 2030.

Despite the current global crises, and the expectations of a global economic downturn, yet the rates of Saudi women's participation in the labor market have witnessed a remarkable improvement. The participation rate of Saudi women rose from 32.4% in Q2 of 2021 to 35.6% in the same quarter of 2022,<sup>6</sup> while the unemployment rates among Saudi women dropped from 22.3% in Q2 of 2021 to 19.3% during the same quarter of 2022,<sup>7</sup> and the percentage of Saudi women in the civil service increased from 39.8% in 2017 to 41.15% in Q3 of 2021.

The Kingdom of Saudi Arabia is among the countries that have signed the United Nations Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Furthermore, the Kingdom is among the countries committed to achieving the sustainable development Goals (SDGs), including the fifth goal, and

to fulfill this commitment in a manner consistent with the endeavors of Saudi Vision 2030 for women's empowerment, the Kingdom government has implemented many decisions, for example, the establishment of the Family Affairs Council in 2016.<sup>8</sup>

This council represents different groups of society, including women, in international organizations and bodies. Moreover, the council proposes regulations and follows up on recommendations and agreements ratified by the Kingdom in international organizations, and integrates all efforts of government sectors with respect to family issues in all its categories, in order to achieve the Saudi Vision 2030 objectives.<sup>9</sup>

The Women, Business and the Law Report issued by the World Bank mentioned the great progress made by the Kingdom in the field of empowering women in many areas as a result of the recent reforms carried out by the Kingdom, which in turn led to an improvement in the Kingdom's index in the report, the index rose from 25.63 points in 2019<sup>10</sup> to 80 points in 2022<sup>11</sup>.

## Increasing women’s participation in the labor market and empowering women to assume leadership positions

Increasing women’s participation in the labor market and empowering them to assume leadership positions comes within the framework of the National Transformation Program launched in 2016, which aimed to achieve the Saudi Vision 2030 and its strategic objectives, including enabling all segments of society to enter the labor market, this encompasses

increasing women’s participation in the labor market in various fields and levels of employment, seeking to remove barriers that prevent them from joining the labor market, and providing them with tools and instruments, in addition to increasing the share of women in leadership positions<sup>12</sup>.

### Objectives of the National Transformation Program

**Saudi women economic participation rate**

Baseline<sup>13</sup>

**17%**  
in 2017

Target<sup>14</sup>

**31.4%**  
in 2025

Realized<sup>15</sup>

**35.6%**  
during Q2 of 2022



## Empowering women through the Ministry of Human Resources and Social Development

The Ministry of Human Resources and Social Development, through the General Department of Women's Empowerment and a set of initiatives and programs, has increased women's participation in economic and development activities, and enhanced their participation in the workforce in all government and private sectors, in order to achieve the objectives of the National Transformation Program,

which is one Saudi Vision 2030 program. The Ministry sets out to invest in skills and training, and to increase the share of women in the workforce and leadership positions, while seeking to reduce the gap between men and women in public and private sector jobs, and to enhance the work environment for women, through many initiatives and programs, including the following:\*

### Promote and improve women and men balance in the labor market

The project is part of the projects pertaining to the initiative to empower women in the civil service and enhance their leadership role. This project aims to achieve women and men balance in both the public and private sectors and to overcome the obstacles that impede that. Accordingly, all legislations and regulations have been reviewed; human resources procedures and practices have been examined from a sex (women and men) perspective in order to identify

any gaps; training needs have been assessed, in addition to coming up with recommendations that contributed to the issuance of a guideline to enhance human resources practices that help achieve women and men balance and reduce inequality of opportunities for everyone. The project aims to achieve this balance in all positions by focusing on a three-tiered approach concerning the enabling environment, the institutional level, and the community and individual level.



## Leadership training and guidance in partnership with Princess Noura University and INSEAD Institute

The Ministry has launched a training program targeting women leaders and employees who are expected to obtain a leadership position in various sectors with the aim of providing an ideal environment that enables them to obtain information that will enrich their leadership knowledge and provide them with everything

they need to be a leading role model. Cooperation has been made with INSEAD Institute to perform the training program, as the target is to train 1,700 female leaders<sup>16</sup>, and the number of female trainees reached 958 between July 2019 and December 2021.

## Parallel training

This initiative aims to develop training programs targeting unemployed women. The program consists of on-the-job training (by the employing company) alongside a training program (technical and personal skills) by specialized training entities. Upon

completion of the training, the female trainee obtains an approved certificate delivered by the program owner, while the participating companies are supported in various ways. Furthermore, this initiative aims to employ and train 100,000 women.

## Flexible work initiative

This initiative enables male and female job seekers and business owners to have flexible contracts, so that the worker's wage is on an hourly basis. The initiative aims to create new types of jobs, enabling the job seekers to engage in the labor market and improve their skills and experience to reduce unemployment, raise

the participation rate of female citizens in the labor market, and empower women to work and take advantage of the available opportunities and flexible contracts. The number of women beneficiaries reached 38,302 between the Q2 of 2019 and December 2021.

### Initiative to encourage remote work

This initiative aims to bridge the gap between employers and job seekers and remove the many obstacles that prevent them from having access to suitable employment opportunities. This initiative contributes to increasing job opportunities,

providing lower cost employment options for employers, while benefiting from the national workforce. The total number of women beneficiaries reached 30,985 between the Q2 of 2019 and December 2021.

### Self-employment initiative

The Ministry launched the self-employment documents service, as part of its initiatives to improve and develop the entrepreneurial environment, keep pace with new and future work patterns in the domestic and international labor market, and enable job seekers to acquire skills and experiences appropriate to the needs of

the labor market. It is expected that this will contribute to providing attractive and sustainable practical paths that should help increase the rates of Saudization and providing diverse job opportunities. The number of women beneficiaries reached 920,991 between the Q2 of 2019 and December 2021.

### The National Platform for Saudi Women Leaders

This is an interactive national platform and one of the projects of the Ministry of Human Resources and Social Development in cooperation with Princess Nourah bint Abdulrahman University. The platform contains a database of national women leaders in order to facilitate quick access

to them, whether from public or private sectors institutions or civil society institutions.<sup>17</sup> The number of women beneficiaries registered on the platform reached 9,077 between March 2020 and the Q3 of 2021.



## Empowering women through the Human Resources Development Fund (HRDF)

The Human Resources Development Fund (HRDF) aims to support the efforts to qualify the national workforce and employ them in the private and non-profit sectors<sup>18</sup>. The Fund has implemented

a number of programs to support and empower women to work and increase their economic participation, including the following:\*

### Employment subsidy program

A program provided by the Human Resources Development Fund (HRDF), Which provides subsidy for targeted qualitative recruitment. A percentage of the employee's salary is subsidized according to specified adjustments, and the establishment is entitled to an additional subsidy according to the following cases: recruitment of females, recruitment of

persons with disabilities, recruitment in villages and small towns, recruitment in small and medium enterprises, and recruitment for critical professions. The number of women beneficiaries in the employment subsidy program came to about 115,491 between 2018 and the Q3 of 2021.

### Qurrah program

A unified online portal gathering everything related to the childcare sector in the Kingdom. It aims to provide communication bridge between parents and children's hospitality centers to market and offer their services to families looking for these centers, in order to support and enable women to join and remain in the labor market. The Human Resources

Development Fund (HRDF) contributes to covering part of the cost of registration fees for two children in one of the centers registered in the Qurrah portal, with a maximum of SAR 800 per month per child for a period of four years, which will gradually decrease.<sup>19</sup> Approximately 5,240 women benefited from the program during the period between 2018 and the Q3 of 2021.

\* Data are updated until December 2021

### Wusool program

The program is provided by the Human Resources Development Fund (HRDF). It aims to enable women to work in the private sector and increase their participation in the labor market by helping working women achieve job stability and overcome commute challenges. The program works in conjunction with the vehicle steering applications in order to

provide high quality transportation services at a reasonable cost. The fund contributes to covering 80% of the transportation cost for each trip between work and home, up to 1,100 per month per beneficiary.<sup>20</sup> The program served approximately 105,271 women during the period between 2018 and the Q3 of 2021.

### Empowering women through the Ministry of Finance

The Ministry of Finance is one of the leading ministries in empowering women and emphasizing their role as a key partner to achieve their goals, based on its belief in their importance for development. The Ministry has worked over the past years to increase the percentage of women's participation at all job levels, to use their capacities, and to give them opportunities, while ensuring balanced opportunities for women and men. The Ministry has taken advantage of important events such as the International Women's Day to organize dialogue sessions, through which it reviews the achievements made in the file concerning women's empowerment and

future aspirations. The senior executives in the Ministry were also keen to support and empower women by providing the support that they needed in their work with management. Accordingly, the orientation sessions initiative was launched to create a counselling and guidance culture, especially for the ministry's female personnel, with the contribution of the Ministry's executives as their mentors during their daily professional journey<sup>21</sup>. There were 48 female employees who joined this initiative. In addition to 16 female managers joined the leadership development program.\*

\* Data are updated until December 2021

## Women empowerment diploma program in leadership dialogue skills

The Dialogue Academy for Training of the King Abdulaziz Center for National Dialogue launched the Women Empowerment Diploma in Leadership Dialogue Skills, with the aim of providing women leaders with the communication and cognitive skills necessary for their success in their work in leading governmental and non-governmental entities to achieving Saudi vision 2030 goals. This diploma provides a cognitive and developmental knowledge and aims to create a model for women's

leadership dialogue and to develop the skills and capabilities of women who have taken the leadership path in order to enable them to have communication and dialogue skills in the work and home environment and raise their productivity.<sup>22</sup> The number of women who participate in the program was 189 participants from 23 different entities. Likewise, 25 training programs were provided in the area of leadership, empowerment, dialogue and the like.\*

## Empowering women in the information and communication technology (ICT) sector

Through the National Transformation Program, one of the Saudi Vision 2030 programs, the Kingdom sought to develop the digital economy, raise the share of the digital economy in the non-oil GDP, train Saudi human capital in ICT sector, promote digital innovation and develop digital entrepreneurship and other objectives.<sup>23</sup> In this regard, the Ministry of Communications

and Information Technology is working to empower women by raising digital awareness, train women and developing their digital skills, empowering women entrepreneurs in the sector, creating employment opportunities for women within the sector and increasing their participation and empowering them in leadership positions.<sup>24</sup>

## Achievements of ICT sector in empowering women\*

- Raising the percentage of women's participation in the ICT sector professions to 30.49% through activating different programs and supporting employment, in addition to training 30,232 women as part of the Future Skills Initiative in several fields of modern, traditional and emerging technology and recruiting 15,311 women through the Future Skills and Jobs initiative.
- A program to increase leadership within the Ministry of Communications and Information Technology and increase the feminization of departments.
- Launching a program for women leaders in the digital world to increase digital and leadership skills of women. Also, The Technology Leaders Award was launched to stimulate the participation of women in the sector and enhance compliance with the standards of the work environment suitable for women.
- The second Technology Pioneers

Program that aims to raise the economic contribution of small and medium enterprises has generated 1,806 ideas by women, and 40% of the entrepreneurs in the program were women.

- Supported and increased the number of women entrepreneurs to 5,591 female entrepreneurs in the sector through entrepreneurship, innovation and business accelerator programs.
- Established a Women's Empowerment Council, in the presence of His Excellency the Minister, with the aim of identifying challenges and creating programs to enhance women's participation in the sector.
- Sponsored the Saudi Women Empowerment Conference "Tamkeen Tamayaz" to shed light on inspiring female models.
- More than 194,110 women in the Digital Giving Initiative that aims to spread digital awareness.

### Women in Data Science (WiDS) Forum\*

Based on the Saudi government's keenness to enhance the role of women in the field of data and artificial intelligence, the "Women in Data Science Forum" was launched, which brought together a number of researchers, both men and women, from Saudi institutions and academic, governmental and industrial circles, in order to provide an opportunity to exchange information and experience and

empower women in this field throughout the Kingdom. Some of the most prominent young national staff within the Saudi Data and Artificial Intelligence Authority (SDAIA) participated in the forum through workshops, in addition to female speakers from SDAIA and female experts in the field of data and artificial intelligence, to enhance the dialogue sessions.

### Empowering women in the justice sector

Women have moved to a new horizon of empowerment within the justice system in line with the Saudi ambitious vision 2030, as the Ministry of Justice sought to raise women's participation in the economy by empowering them in the justice sector and raising their participation in the Ministry's work. It also increased the Saudi female lawyers, enabling them to contribute to

the justice ecosystem and to settle cases, as well as streamlining their tasks. This was carried out through an increase in the number of licenses granted to women and the provision of specialized training programs, in addition to the provision of a range of services through the Najiz portal for women working in the area of justice.<sup>25</sup>

### Achievements of the sector in empowering women\*\*

- Increase in the employment and participation of women in the work and positions of the Ministry of Justice. More than 3,538 female employees were recruited, and more than 110 women were assigned to supervisory tasks.
- Increase in the percentage of female lawyers, as the number of women who obtained attorney licenses reached 2,136, and the number of female attorney trainees reached 3,165, in addition to enabling women to work as legal representatives, with the number of women working as legal

\* Data are updated until October 2021

\*\* Data are updated until August 2022



representatives reached 703.

- The Ministry of Justice allowed women to register with the Reconciliation Center as conciliators, in addition to providing the service for applying for a notarization license. This service

enables notary public women to issue powers of attorney and to notarize as well as terminate corporate contracts.<sup>26</sup> The number of women who obtained notarization licenses reached 100, including 90 effective licenses for practicing notarization work.

## Empowering women in the military sector

As the Kingdom continues its efforts to empower women, they have been given the opportunity to participate in a number of security tasks carried out by General Directorate of Public Security, including the Special Forces for the Security of the Two Holy Mosques, the General Department of Forensic Evidence and Police Work.<sup>27</sup> Moreover, the Kingdom has allowed women to join the military.

The Ministry of Defense expanded the

military scope for women by opening the portal of unified admission and conscription to apply for military jobs of different ranks (Soldier – Lance Corporal – Corporal-Sergeant) in its various branches of the Saudi navy, air and land forces and the medical services of the armed forces; in addition to providing the “Basic Individual” course, where the first batch of women graduated from the Armed Forces Women’s Cadre Training Center.<sup>28</sup>



## Empowering women in the area of business

Through the National Transformation Program within the Saudi Vision 2030 programs, the Kingdom aims to empower the private sector by facilitating doing business, increasing the contribution of small and medium enterprises (SMEs) to the economy and other objectives<sup>29</sup>.

To empower women entrepreneurs, increasing women's participation in business, and supporting small and medium enterprises for women, the Ministry of Commerce along with small and medium enterprises (Monshaat) have implemented several policies and programs in this regard.

### Achievements of the Ministry of Commerce in empowering women

- Establishing business centers for women characterized by the implementation of the well-rounded female employee concept within a new and sophisticated work environment that relies on modern technologies which streamline procedures and shorten time for businesswomen.<sup>30</sup>
- Enabling women to start a business activity easily, and allowing them to open business registers, request trademark registration, reserve trade

names, become self-employed and register commercial agencies, as all activities that men are authorized to engage in are permitted for women.<sup>31</sup> In 2021, women have established 48,250 companies, and the number of women partners at companies established in 2021 reached 5,950 partners, while the number of women holding management positions in companies established in 2021 came to more than 3,435 managers.\*

## Monshaat's achievements in empowering women

- Providing a service that aims to spread the culture of women's entrepreneurship. This service contributes to promoting women's culture in entrepreneurial endeavors and facilitating their access to Monshaat services and programs, as reflected in the percentage of enterprises owned by women. The total number of women beneficiaries since the launch of the service reached 2,769,734 and the number of women's enterprises increased to 45% compared to the total number of small and medium enterprises for 2022.\*
- Providing training programs through the Monshaat Academy. The academy is a platform that offers many training programs that support entrepreneurs and small and medium enterprises in order to achieve growth and sustainability by developing and building capacities and skills, where women represented 40% of the overall 47,147 beneficiaries.\*\*
- Monshaat is integrating women into all their business accelerators, with the percentage of women beneficiaries reached 10% of the overall 10,000 beneficiaries.\*\*
- Activating the university startups initiative to enable students and employees of the Kingdom's universities to convert their creative ideas into startup companies through training, mentoring support and providing financing opportunities at different stages, while ensuring the percentage of women benefiting from the initiative to be 50%. Moreover, there were 800 beneficiaries, which women represent 60% of the total beneficiaries.\*\*

\* Data are updated until September 2022

\*\* Data are updated until December 2021

## Empowering women in the area of education

The Kingdom realizes the importance of the education system and its role in achieving the objectives of Saudi Vision 2030. Hence, the Kingdom's aims to empower all segments of society and invest in their education and training. It also seeks to improve women's education and raises their professional and educational skills to enable them to participate economically. Women have the right to enroll in public schools and universities. Also, women have the right to apply for a scholarship to study abroad. The Ministry of Education has directed the provision of a number of educational and development programs to improve the environment for women working in the educational field. The ministry launched, within the National Program for the Development of Education, an initiative to improve professional and educational practices of female teachers, in

addition to presenting a series of lectures, seminars and workshops for female teachers in all regions and governorates of the Kingdom.<sup>32</sup>

In 2020, the percentage of Saudi women who graduated with a higher education degree reached 53.7%, compared to 46.3% of Saudi male graduates. During the same year, 40,250 female and male graduated in STEM\* majors, where female graduates representing 57% of the total. The most popular majors for women were communications and information technology at 28.4%, and biology and life sciences at 20.9%. In 2020, the percentage of females who graduated with higher education degrees from international universities was 29.4%, while the percentage of female applicants reached 43.5%.<sup>\*\*</sup>

## Empowering women in sports

Since the launch of Saudi Vision 2030, the Kingdom is seeking to promote the sports sector, enable it to grow, increase its contribution to GDP, encourage diversity and integration in this sector, and increase the contribution of women to the sports system.

In 2017, the Ministry of Education authorized the practice of sports in public schools for girls, and the number of women participating in various sports reached 102,000.<sup>\*\*</sup>

## Achievements of the sector in empowering women\*

- Licensing women's gyms and sport centers for the first time in 2018. The number of licensed women's gyms and sports centers reached 587 (37% of the total licensed gyms).
- The number of female players registered in the federations increased by 57% from 2019 to 2020, to reach 4,827 players.
- Establishing women's teams for the first time, as the number of women's teams reached 25.
- The participation of women in all councils of sport federations, with a minimum of one woman in each federation.
- Launching women's tournaments and international hosting under the umbrella of the sport federations for the first time, the most prominent of which are:
  - Launching the Women's Community Football League (the Saudi Sports for All Federation) in 3 cities with the participation of 24 teams in 2020.
  - Launching the Women's Basketball League (the Saudi Basketball Federation) in 4 cities with the participation of 18 teams in 2021.
  - Launching the Kingdom Open Volleyball Championship for Women (the Saudi Volleyball Federation) in 3 cities with the participation of 14 teams in 2021.
  - Launching the Saudi Women's Football League (the Saudi Football Federation) in 3 cities with the participation of 16 teams in 2021.
  - Hosting the World Taekwondo Championship for Women in Riyadh (the Saudi Taekwondo Federation) with the participation of 36 countries represented by 171 players in 2021.

## Women's health

Through the Health Sector Transformation Program, one of the Saudi Vision 2030 programs, the Kingdom aims to facilitate access to health services, improve the

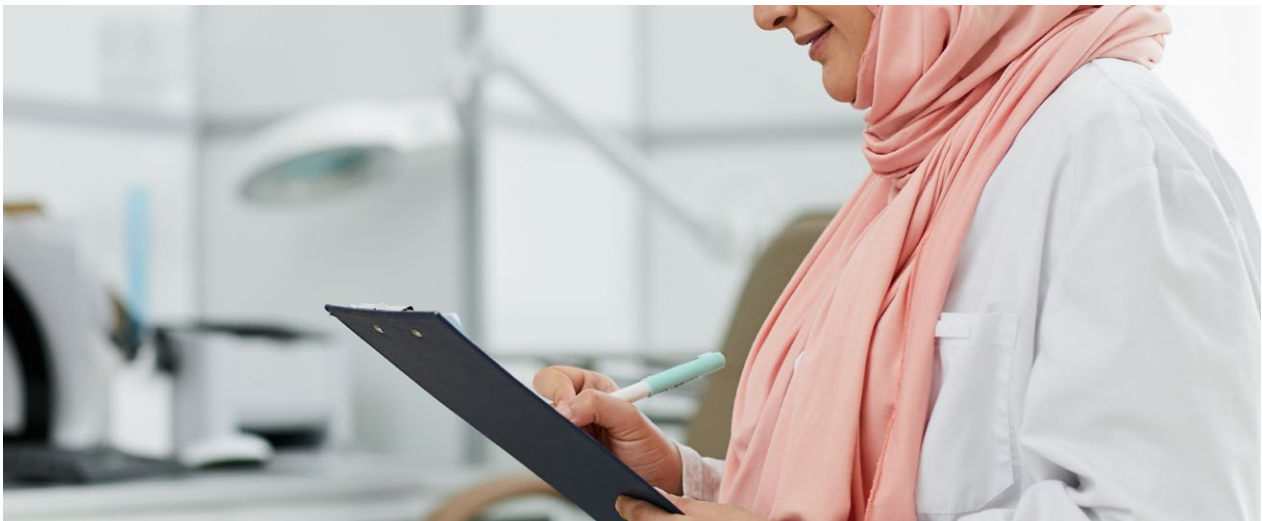
quality and efficiency of these services, promote prevention of health risks, and enhance traffic safety.<sup>33</sup>



## Women's and children's health clinics

The Ministry of Health has established women's and children's health clinics, which provide comprehensive health care services (preventive and curative) for women suffering from chronic diseases that are given priority in the Kingdom due to their prevalence, mortality rate, the suffering they cause, and the economic burden on individuals and society. The clinics also provide children's health

services by giving and following up their routine vaccinations and providing seasonal vaccinations for women and children. In addition, clinics provide preventive services through the early detection and treatment of chronic diseases, thus reducing complications and increasing the rate of recovery.<sup>34</sup> Moreover, nearly 11,370,036 benefited from these clinics.\*



## Social support for women

The Social Development Bank is considered one of the important government pillars in the field of providing support programs and development financing to all male and female citizens. It has an active role in empowering women, enhancing their role in the economy, improving their living conditions, and supporting micro enterprises in order to increase their contribution to the economy. In this regard,

the Kingdom sought to increase the volume of sales of micro enterprises supported by the Social Development Bank from SAR 360 million in 2016 to SAR 18.8 billion in 2025<sup>35</sup>. As a result, the kingdom was able to increase the volume of sales of micro enterprises supported by the Social Development Bank up to more than SAR 10.7 billion by the end of 2021.<sup>36</sup>

## Initiatives to empower micro enterprises and women

- **Vocational and professional training program**

Presented by the Social Development Bank and implemented by the Salem Bin Mahfouz Foundation. Through the program, girls are trained for freelance jobs in a number of fields such as e-marketing, graphic design, photography, party coordination, gift-wrapping, and video editing. This is done through a set of training activities, specialized consultations, providing logistical and marketing services, in addition to providing the opportunity to obtain financing from the Social Development Bank.<sup>37</sup>

- **Micro Enterprises Financing Program**

Through the program, the Social Development Bank provides a refundable financial support of up to SAR 50 thousand provided through financing intermediaries supported by financing portfolios by the Development Bank, to finance the projects of micro enterprises and owners of crafts and professions either male or female citizens.<sup>38</sup> The number of women beneficiaries reached 123,342.\*

- **Kanaf initiative**

Through this initiative, the Social Development Bank seeks to provide support to the neediest groups of widows and divorced women by providing them

with financing to help them bear the costs and burdens of life.<sup>39</sup> Nearly 21,454 women benefited from this initiative\*.

- **Ehsan initiative**

It is an initiative provided by the Social Development Bank that aims to support divorced women in order to bring peace and psychological stability for them and their children.<sup>40</sup>

- **Talat Almara'a initiative**

The Family Affairs Council, through the Women's Committee, and in strategic partnership with the Social Development Bank and the General Authority for Small and Medium Enterprises (Monshaat), launched the Talat Almara'a initiative which aims to empower and enhance the status of women and build solutions for them through projects in the areas specified in the initiative, by reaching all regions of the Kingdom and involving various segments of society in designing and developing solutions through development projects. During its first cycle, the project sought to attract 430 project concepts from all regions and governorates of the Kingdom, and 160 of the participants were trained on project development, while 26 projects obtained financing opportunities from the Social Development Bank.\*\*

## 03

Saudi Arabia's efforts to  
**empower women**  
under its G20 Presidency in 2020



## Saudi Arabia's efforts to empower women under its G20 presidency in 2020



Empowering women is at the core of the program of Saudi Arabia's G20 presidency, which is in line with Saudi Vision 2030. Some of the presidency's efforts included the following:

### Financial Inclusion:

During its G20 presidency, the Kingdom focused heavily on promoting financial inclusion for women, youth, and small and medium sized enterprises. This resulted in the "G20 High-Level Policy Guidelines on Digital Financial Inclusion for Youth, Women and SMEs"\* in order to enhance the use of financial services and digital technologies to raise the level of financial inclusion.<sup>41</sup>

### Enhancing access to opportunities for all:

During its G20 presidency, the Kingdom issued, together with its international partners, the "G20 Menu for Policy Options to Enhance Access to Opportunities for All," in order to unlock the untapped potential of all segments of society most at risk during and after the COVID-19 crisis. This policy encourages the promotion of inclusive and resilient growth to enable all segments of society to benefit from economic growth.

During its G20 presidency, the Kingdom sought to improve opportunities for women in the labor market and to eliminate gaps between men and women.<sup>42</sup>

### The Private Sector Alliance for the Empowerment and Progression of Women's Economic Representation (Empower):

Empowering women was a key priority for Saudi Arabia during its G20 presidency in 2020. The Empower initiative started in 2020 to enhance the role of women. This initiative sought to develop an informational report in order to determine the current situation of women in managerial positions in the private sector, in addition to a report on best practices with respect to promoting women's career advancement to senior levels in the private sector.<sup>43</sup>

## W20 engagement group:

W20 is one of the policy recommendation engagement groups of the G20. It aims to ensure that sex (men and women) considerations are mainstreamed into G20 discussions and reflected into the G20 Leaders' Declaration as policies and commitments that foster women's economic empowerment. The W20 communique produced under Saudi Arabia Presidency of G20 had two main focuses:

- Gender-centric measures to expedite the economic recovery
- Measures for the long-term economic empowerment of women.<sup>44</sup>

Furthermore, the Kingdom of Saudi Arabia maintained its decision-making and policy-making leadership role concerning the empowerment of women to achieve Saudi vision 2030.





## Footnotes

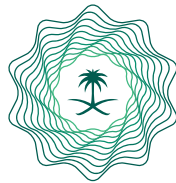
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