



Arab Reform Initiative

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Tunisia: COVID-19 Increases Vulnerability of Rural Women

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Women working on a farm in Souk Sebt municipality, Jendouba delegation, Jendouba, Tunisia. © Alessandra Bajec



While Tunisia is often portrayed as a pioneer of women's rights in the MENA region, women in rural areas remain socially and economically marginalized. They are over-represented among agricultural workers and small traders, where they are generally paid starkly low wages, carry out exhausting physical work, lack social protection, and have very limited access to quality health facilities. Facing clear gender disparities, they have unequal access to income and economic opportunities, and the COVID-19 outbreak has further exacerbated these inequalities, rendering agricultural women particularly vulnerable to the pandemic.

While female farmers continue to play a key role in preserving food supply chains in the country in the face of the global health crisis, they operate with little legal and social protection to ensure decent working conditions. On the occasion of National Women's Day on 13 August, Tunisian President Kais Saied visited Mraideya in the Jendouba governorate, where he met female agricultural workers. He stressed the need to review laws currently in force to ensure more consistent safeguards to protect women's economic and social rights. On the ground, rural women are longing for overdue change as they continue to struggle daily for their subsistence and that of their families.

Shockingly unfair work conditions

According to figures from the Ministry of Agriculture, 32% of Tunisian women live in rural areas. The National Institute of Statistics (INS) reports that 65% of them drop out of school at an early age, contributing to an illiteracy rate of over 30% for rural women.

Women make up 70% of the Tunisian agricultural workforce but are paid around 50% less than men and have very limited access to social protection. Only 33% of women working in agriculture are protected by social security, a figure that is also much lower than men, with only 93,500 women compared to 377,000 men benefitting from the social protection scheme.¹ Numerous women are daily or seasonal workers working on large farms, often for different employers. They earn a meagre daily pay ranging between 7 and 15TND (approx. USD3 to USD6) whereas men earn between 14 and 30TND (approx. USD6 to USD10) for doing the same



work.² It is common for many women to accept 7TND a day just to have any money they can to support their families.³

They typically carry excessively heavy workloads, having to combine physically demanding farm work with home-schooling and caring responsibilities. According to a 2015 study conducted by the Tunisian Association of Democratic Women, about 60% of women in rural regions suffer from largely work-related health problems. This is because of the lack of quality healthcare in low-income areas such as Jendouba, Le Kef, Kasserine, and Gafsa.

Women farmers have no health coverage. Only a small fraction of rural women, estimated at 10%, have access to free healthcare due to the informal nature of their work.

In addition to very low pay, female farmworkers face serious risks from unsafe methods of transportation to and from their workplaces. Farmworkers are usually transported on overcrowded trucks, sometimes leading to deadly road accidents, something which has become a disturbing trend over recent years.⁴ Each worker pays a portion of her daily wage (1-3TND) to the truck drivers, who often pack the number of passengers to gain more money per trip, even if this means overcrowding the truck. In many instances, the driver throws water inside to prevent the women from sitting to make extra room in the van.

These informal transportation vehicles are commonly driven by a middleman (*samsar*) who liaises with employers and finds work in the fields for women farmers, which forces them to put up with travelling to their workplaces in unsafe conditions to secure their daily income.⁵ The middleman thus connects the large-holder-farmer with the workers and drives the informal transport to take farmworkers from their village to the workplace, a journey that can last between 15 minutes and two hours. He also takes commissions on behalf of each woman and the employer. Employers will sometimes provide transportation, although, since a vehicle is rented to that end, a fee is deducted from the workers' wages to cover travel expenses.

Ibtisema Gharby, a 31-year-old mother of three small children from Souk Sebt delegation, in the Jendouba governorate, said she and her female co-workers pay



2TND each from their earnings every day for transportation. At the beginning of 2020, Gharby and other women co-workers demanded a pay raise that would take into account the transportation fee and now receive 15TND daily instead of 13TND (approx. USD4,5 to USD5,5), for six hours of tiring physical labour.⁶ Her husband is jobless, and one of her kids has a hearing-impairment, entitling her family to free healthcare. Yet, Gharby is forced to seek financial help from her neighbours when she incurs any major costs for her hearing-impaired child. Most of the time, she has to resort to loans to be able to sustain family needs.

To resolve the problem of unsafe transportation, a decree on the organization of a non-regular public transport service for women farmworkers, in relation to Law 51 of 2019, was adopted in August 2020.

Farming during the different seasons of the year also means having to endure extreme weather conditions, with north-west and centre-west areas experiencing very cold winters.

Houda Tarhany, 49 and living in El-Azima in Souk Sebt, has been a farmer for 20 years. She works all year round. She cries when she thinks of the coming winter, knowing how hard it will be to work outside in the cold weather.⁷

Her husband, a livestock keeper, has a critical illness, and she is anaemic herself, but they have no health coverage. With her eldest daughter unemployed, and two other children in secondary and high school, it is very difficult for her to make ends meet. Tarhany pointed out that with the start of the coronavirus pandemic she and her fellow farmers avoided travelling afar for work, out of concerns for their health, resulting in a decrease in work opportunities.⁸

On top of their under-paid, hazardous, and strenuous work, female agricultural workers are also exposed to gender-based violence, in spite of the introduction of Law 58 of 2017 on the elimination of violence against women. A recent survey revealed that 59% of these women were victims of violence in farms, 40% of them claimed they had been subjected to moral violence, 31% said they had been victims of verbal violence, and 29% of physical violence.⁹

One woman in her late 30s in Souk Sebt who chose to remain anonymous said that she started working in the fields two months ago, for the first time, out of



necessity.¹⁰ Originally from Tunis, she moved to the Jendouba region, the native land of her husband who works casually on construction sites. As her children grow up, she is struggling to cover living expenses, particularly when there is little work available. During the low agricultural season, rural women have hardly any farming aside from the okra harvest.

The young woman also explained that, according to the type of crops, farmers may work by volume of harvest, not by time, meaning that she finishes work and receives her pay only once she has harvested the required quantity, however long this takes.

Another woman, who also moved to Souk Sebt to settle down with her spouse and has recently started working the land, said that pay for farming is variable and depends on how demanding the work is.¹¹ Farming okra usually pays 15TND a day whilst crops like beans and potatoes provide a wage of 13TND.

Women in other parts of rural Tunisia, primarily across the north-western and centre-western regions (Beja, Jendouba, Le Kef, Siliana, Kairouan, and Kasserine) suffer similar conditions. These same regions have a high concentration of poverty, as revealed by a [recent report](#) on the poverty map developed by the INS in collaboration with the World Bank.

COVID-19 exacerbates vulnerabilities

With lower job security than men, deprived of basic social or legal protection, at high risk of exploitation, and struggling with restrictive societal, religious, and cultural barriers, women agricultural workers are more vulnerable to worsening working conditions during the COVID-19 crisis.

During the coronavirus confinement, between March and April 2020, the socio-economic situation of many women from rural regions deteriorated. While work on farms did not stop, those depending on transportation were limited to locations they were able to access due to restrictions on mobility, which meant less work and less income. They were also putting themselves at risk of coronavirus infection when travelling on crowded transportation.



In addition to working in unsafe conditions, with employers not providing them with protective equipment for their agricultural work, women workers have also not been given protective gear such as face masks and gloves since the outbreak of the coronavirus crisis.¹²

Female smallholders – farmers who own a small plot of land and generally sell their output through food stalls or markets –, for their part, found themselves without income security, suddenly unable to sell their products amidst the general closure of food stalls and no customers in sight. Also, most farming families rely on subsistence crops and livestock they produce and eat. This was even more difficult for female-headed households, reducing such small farmers to impoverishment. Due to the lockdown in March 2020, some women farmers had to sell the little livestock they had in order to meet the essential needs of their families.

Although the Ministry of Social Affairs took exceptional social assistance measures targeting the most disadvantaged households in the form of a one-time payment of TND 200, no specific measures were contemplated for agricultural female workers.

An insufficient government response

National mechanisms have been put in place in the past years to promote women living in rural areas as the Ministry of Women, Children and Family Affairs has stepped in to increase their employability and strengthen their contribution to the economy.

One positive step was the launch of the Raida programme for the promotion of female entrepreneurship, carried out by the Ministry of Women in cooperation with the Tunisian Bank of Solidarity (BTS), targeting women, including those in rural areas, who wish to start small or medium-sized enterprises.

Since its introduction in 2016, the national programme has implemented more than 4,400 projects in all regions covering several activities for an estimated investment of 37 million TND (approx. USD 13.5 million). The initiative, which continues until the end of 2020, aims to create 8,000 projects.



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Beneficiaries receive training, coaching, and assistance in creating their enterprises which are later financed through basic loans ranging from 10,000 to 100,000 TND.

Anis Zahraz, director of women's affairs at the Ministry of Women, specified that the scheme has so far mainly benefited very small enterprises but hopes it will include more SMEs in the near future, and encourage more female-led businesses within the rural population.

The ministry has made an important step in favour of rural women by raising its financing allocation for agriculture to 30% (up from 5%) and ensuring interior regions are included in order to reinforce the principle of positive discrimination.¹³

While more efforts have been geared towards job creation, economic empowerment, and regularization of rural women's work, Zahraz explained that legislation related to financing instruments is still pending, which impedes banks from unblocking necessary funds earmarked for these women in the framework of social and solidarity economy.

One intrinsic problem is that the current legislative mechanisms do not address gender dynamics and ignore the specificities of rural women. In the case of loans for agricultural projects, women often cannot obtain credit because of gender-discriminative criteria such as, for example, having the status of farmer, land ownership, or leasing.¹⁴

There are ongoing plans within the Ministry of Women to encourage the absorption of the female agricultural workforce into GDAs (Agricultural Development Groups) and SMSAs to make sure these women are formally employed, as well as proposals under discussion to integrate intermediaries working informally into the formal sector.¹⁵

With regards to legal protection, in 2019, the government tested a measure to increase social security coverage for female agricultural workers through a mobile application called "Ahmini" (Protect Me) to help integrate 500,000 women into the official social security system. The platform originated from the partnership between its developer Maher Khelifi, Tunisie Telecom, and the National Social



Security Fund (CNSS). However, as of June 2020, only 15,000 of the targeted women had registered with “Ahmini”, many of whom are inexperienced in dealing with online applications and have poor internet coverage where they live.

The bill on social and solidarity economy (SSE), adopted in June 2020, is expected to benefit rural women through promoting sustainable employment and creating the largest possible number of mini-projects and integrated projects. By structuring the informal economy and supporting mutual companies, cooperatives, and associations, the law intends to activate a financing mechanism geared toward the creation and/or strengthening of micro- and small enterprises which are primarily dedicated to disadvantaged women in rural areas in the fields of agriculture, livestock farming, and handicraft. Ultimately, the new legislation will contribute to the social and economic improvement of these women’s lives.

Earlier in 2018, a pilot bus initiative was tested for a short period but proved to be too costly and ill-suited to rural roads. In the Jendouba governorate, the regional transportation company introduced two bus lines for women farmworkers but discarded the new scheme arguing that, without the intermediary driving the vehicle and dealing with the farmland owner, there would not be any work. Moreover, buses would not manage to access country pathways or stop and drive women from field to field.¹⁶

In mid-September, the Tunisian Forum for Economic and Social Rights (FTDES), Tunisian feminist NGO Aswat Nissa, together with other local associations, launched the "Selma Lives" campaign, calling on all relevant ministries - mainly the Ministry of Transport, the Ministry of Health, and the Ministry of Public Works - to mobilize funds in the State’s 2021 budget towards the Implementation of the government’s decree N. 724 of 2020 related to the transport conditions of female agricultural workers.

The organizations specifically called for the improvement of public infrastructure in the country’s rural interior to ensure that means of transportation, as specified in the decree, can run safely and access agricultural lands. They also demanded that relevant authorities provide financial and fiscal incentives to facilitate the purchase of vehicles for the transport of workers in the agricultural sector.



The Ministry of Women is considering studying with local partners, possibly in the areas of Jendouba and Sidi Bouzid, a plan for devising an adequate model of transport, and secure external funding for executing the pilot project.¹⁷

For Rabia Ayadi, head of the rural women's affairs department at the regional commission of the Ministry of Women in Jendouba, "there is not serious social policy response" to the plight of rural women. He also underlined that policy planning is heavily centralized, with little leeway at a local level as to what regional institutions can deliver with their stretched budgets.¹⁸

Similarly, Tunisian civil society activists criticized the lack of effective policies at the state-level in support of rural women and what they view as "institutional paralysis" in government decision-making and the implementation of laws. They also lamented the inability of local institutions to take initiatives or make any advances on the dossier.¹⁹

Local initiatives: Grassroots organizations striving to help

A host of local organizations are seeking to improve the lives of women in rural regions. These appear to be mainly initiatives supported and funded by international NGOs for short-term projects and devised around activities of technical training, women empowerment, and self-awareness. Although some NGOs constantly endeavour to secure extra funding to cover material and human resources needed for post-training supervision and accomplishment of projects, their efforts remain insufficient.

Sabrine Nait Limam, a member of AFRJ, noted that although rural women take interest and participate in the microcredit and empowerment workshops, they tend to be reluctant to initiate their small business in the agricultural sector because it demands capital and time investment in addition to know-how, equipment, and machinery. A small female farmer generally encounters major difficulties in accessing financial services such as credit, loans, or savings. She also needs to wait until her farming project bears fruits to be able to earn an income, and marketing agricultural products is not an easy task. This makes many women



resort to quicker, profitable activities like beekeeping or pastry sales, for example.²⁰

The *Jendouba-based* association also runs a project on combating school drop-outs and child labour among girls, a trend affecting children from large, poor families in rural settings. Underage girls mainly from the north-west of the country (with many cases reported in Fernana, a town situated in Jendouba governorate) are forced to quit school and are sent by their parents, especially the father, to work as domestic servants for wealthy families in Tunis and major coastal cities. Their wages are sent directly to their fathers and shared with intermediaries, who receive a commission on the transaction. These girls must perform household tasks that are unsuitable for their age and are sometimes victims of physical and psychological violence and sexual abuse.

The Association of Women Citizens and Development (AFPCD) operates in Babouch, a village in the delegation of Ain Draham in the Jendouba region, situated 3km from the border with Algeria. It works to encourage the integration of women in all activities and promote social and cultural development as well as community support.

AFPCD, whose local branch is led by Haneya Ochy, regularly implements projects targeting rural women through conducting vocational training that is focused primarily on agricultural activities (sheep, goat, rabbit, and chicken farming, cattle breeding, and beekeeping) but also includes financial management and follow-up coaching. The workshops are designed to develop women's capabilities to enable them to become livestock and food producers.²¹

The organization also acts as an “information point” for the many women in need of guidance on planning the set-up of their own activity, training opportunities, and professional support.²² This is of vital importance for the women based in the remote border village.

The severe climate and rugged geography in Babouch render agriculture impossible, and the only economic alternatives are livestock farming and production of medicinal and aromatic plants.

A woman named Farida, aged 35, who works in plant distillation and livestock



farming, is among the beneficiaries of AFPCD-run training. With the arrival of the COVID-19 epidemic, her husband became unemployed due to the economic shutdown, raising financial concerns about how she would provide for him and their two children. Farida decided to sell her flock of nine goats right away, just as several other women were forced to do in the early stages of the pandemic to sustain their families.²³

A few months later, she managed to obtain a grant that would help her and her sister-in-law launch an integrated business venture of goat and chicken farming, combined with the distillation of plants for essential oil production.²⁴

Naeema Khazre, 42, has until today been running a second-hand clothing shop alongside her pastry business to make enough income. The coronavirus lockdown hit her two jobs badly, as she could only go back to business in July. After borrowing money from her sister, she recently kicked off her own chicken farming and egg production enterprise with 300 chicks. Having gained appropriate know-how, she is hoping her investment will pay off.

Yet, employment prospects for women in rural Ain Draham remain scarce. Rajah, a 28-year-old unemployed graduate in finance and economics, denounced the fact that heavy bureaucracy and complicated regulations at the national level hinder investment and project creation.²⁵ She voiced her frustration at the lack of supportive laws in favour of women, and rural ones specifically, noting that the result is that “women have no choice but to take up any work [they can find],” enduring exploitative conditions and a miserable pay under the pressure of family necessities.

Another woman from Ain Draham, Amal, 32, who holds a PhD in geology but has no job, argued that women need to see durable, sustainable projects for income generation, which requires the intervention of women’s organizations in conjunction with the government.

In 2014, within the frame of economic self-development for rural women, the Association of Tunisian Women for Research on Development (AFTURD), with the financial assistance of the EU, created a cooperative in the Feija National Park, in the Jendouba area, after training and coaching around 28 women in a number of



activities such as eco-tourism, manufacturing of artisanal soap, apiculture, and agroforestry. Former head of AFTURD Salwa Kennou Sebei added that her organization worked hard to integrate the group of women into a mutual agricultural services company (SMSA - *les sociétés mutuelles de services agricoles*) in order to regularize them, but did not succeed due to bureaucratic issues raised by local authorities. Kennou remarked how the COVID-19 shutdown negatively impacted the situation of the female collective, as visits to the national park stopped, leaving the women with no income alongside their jobless male partners. Drawing some conclusions from her experience of working with rural women, AFTURD's former president said it is necessary to envisage a supervisory period of at least two to three years following the implementation of an economic project to ensure women's ability to carry on the business successfully. She also insisted that training workshops should include sessions on self-esteem and confidence-building and that recognition that gender violence is unacceptable be instilled in women.²⁶

The Tunisian Union of Social Solidarity (UTSS), an NGO providing micro-credits and self-development opportunities, has for the last 20 years supported rural women through its development and income-generation programme, reaching 2,600 beneficiaries across 20 governorates. It has financed micro-projects in agriculture, livestock farming, small trades (tailoring, pastry making, crafts, and plant distillation), and small businesses.²⁷

UTSS has also carried out coaching and technical assistance, benefiting 3,500 women and girls in key personal and entrepreneurial competencies (self-esteem, economic independence, micro-enterprise management, and financial education).

Besides supporting women financially and strengthening their capabilities, the union has created two female Agricultural Development Groups (GDAs) in the Kef and Nabeul governorates, along with one local women's cooperative in the Gabes region. It has also coached around 30 local professional structures (GDAs, SMSAs, associations) that have female members.

During the confinement period, UTSS intervened to provide financial aid to 10 small women-run enterprises that had been negatively affected by the coronavirus

restrictions, particularly agricultural businesses and shops.²⁸

Conclusion

Although rural women represent the backbone of food security in Tunisia and are a vital resource amid the ongoing pandemic, their long-ignored and unchanged situation paints the stark reality of second-class citizens.

The COVID-19 pandemic has highlighted how rural women, with their strong presence in informal economic activities, are among the categories most exposed to vulnerabilities, from worsening working conditions to loss of employment. The current health crisis should serve as the long-awaited call for a serious policy response.

Given the government's insufficient response and the shortcomings identified by local grassroots initiatives, the following recommendations can be put forward to improve women's socio-economic conditions:

- As an immediate step, the authorities must ensure employers provide women rural workers with the protective equipment to allow them to work without putting their health at risk of COVID-19 infection.
- Legislative mechanisms should incorporate a gender approach to extend the farmer status as well as the right to land ownership or leasing to female farmers in order to ensure equal access to credit or loans to start agricultural projects.
- Adequate legislation should be passed to activate financing instruments that will unlock the funds needed to enable rural women to set up micro and small enterprises in the agricultural sector as well as in other economic activities (i.e. livestock farming, handicraft, etc).
- Further to the regularization of rural women's work, their access to free healthcare as well as social protection should also be guaranteed.
- The government's decree regarding the transport conditions of female agricultural workers should be implemented in order both to improve public infrastructure in the rural interior regions and to facilitate the purchase of suitable vehicles for the safe transport of workers and access



to agricultural fields.

- International donors and local partners should mobilize additional funding and resources to finance durable, sustainable projects for rural women, including a post-implementation phase of two to three years in order to guarantee adequate supervision and successful completion of the project.
- The relevant ministries should increase budgets and reinforce capacities at the regional level to allow local institutions to take effective measures in favour of the economic and social development of rural women.



Endnotes

1. <https://www.webmanagercenter.com/2019/11/19/441491/tunisie-pres-de-70-des-travailleuses-agricoles-nont-pas-de-couverture-sociale/>
2. A survey on women working in the Tunisian agricultural sector issued by the Kairouan Local Democracy Agency in August 2020 showed that 58% of female farmworkers are paid 10-15 Tunisian dinars per day, 30% of whom earn less than 10 dinars daily: <https://www.tap.info.tn/en/Portal-Society/13024256-58-of-female-farm>
3. Interview with Sabrine Nait Limam, member of the Association for Rural Women (AFRJ) of Jendouba, 24 September 2020.
4. The Tunisian Forum for Economic and Social Rights (FTDES) has recorded the deaths of 40 women and the injury of 530 over the past five years: <https://www.webmanagercenter.com/2020/06/11/451919/des-associations-et-organisations-de-la-societe-civile-appellent-a-lapplication-de-la-loi-portant-creation-dune-categorie-de-transport-de-travailleurs-agricoles/>
5. Interviews with members of AFRJ, 24 September 2020.
6. Interview with Ibtisema Gharby in El-Azima, Souk Sebt, Jendouba governorate, 6 October 2020.
7. Interview with Houdaa Tarhany in El-Azima, 6 October 2020.
8. Interview with Tarhany.
9. Survey by the Kairouan Local Democracy Agency, August 2020.
10. Interview with unnamed rural woman in El-Azima.
11. Interview with rural women in El-Azima.
12. Interviews with rural women in El-Azima, 6 October 2020.
13. Interview with Anis Zahraz, 12 October 2020.
14. Interview with Kennou.
15. Interview with Rabia Ayadi, head of the rural women's affairs department, regional commission of the ministry of women in Jendouba, 24 September 2020.
16. Interviews with Rahma Jaouadi, Hanene Saidi, councillor of Jendouba municipality, and Sanaa Medfoui, deputy head of Oued Melliz municipality, 24 September 2020.
17. Interview with Zahraz.
18. Interview with Ayadi.
19. Interviews with Nait Limam and Ochy.
20. Interview with Nait Limam.
21. Interview with Haneya Ochy, 23 September 2020.
22. Interviews with staff and interns of AFPCD.
23. Interview with Ochy.

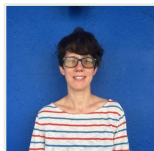


24. Interview with Farida, 23 September 2020.
25. Interview with Rajah, 23 September 2020.
26. Interview with *Salwa Kennou* Sebei, 9 October 2020.
27. Figures provided by TSS.
28. Interview with Fatma Benmahmoud, development programme manager, 13 October 2020.



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