

Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the Middle East and North Africa region

A study on women entrepreneurship development in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia



PROJECT DONOR



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TABLE OF ACRONYMS

CAWTAR	CENTER OF ARAB WOMAN FOR TRAINING AND RESEARCH
GEM	GLOBAL ENTREPRENEURSHIP MONITOR
ILO	INTERNATIONAL LABOUR ORGANIZATION
MENA	MIDDLE EAST AND NORTH-AFRICA
MOOC	MASSIVE OPEN ONLINE COURSES
OECD	ORGANIZATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT
UNESCO	UNITED NATIONS EDUCATIONAL, SCIENTIFIC AND CULTURAL ORGANIZATION
UNIDO	UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION
WB	WORLD BANK



Promoting women's empowerment for Inclusive and Sustainable Industrial Development in the MENA region is a project implemented by the United Nations Industrial Development Organization (UNIDO). The project, which is funded by the Italian government and labelled by the Union for the Mediterranean (UfM), aims to improve the economic participation of women and to thereby create the conditions for inclusive and sustainable growth in the MENA region, by making use of the strong potential of female entrepreneurs in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia. In this regard, the project is fully in line with the recently adopted Sustainable Development Goals (SDGs), specifically, SDG 1: 'End poverty in all its forms everywhere', SDG 5: 'Achieve gender equality and empower all women and girls', SDG 8: 'Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all', SDG 9: 'Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation', and SDG 16: 'Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels'.

The project was born from the observation that the MENA region has the world's largest disparity between men and women in terms of entrepreneurship (OECD, 2014). According to recent data, while women own and manage between 31% and 38% of enterprises on a worldwide level, in the countries of the MENA region, this number is only 13% (ILO, 2015) to 15% (WB, 2013¹).

There is no standardised national data which would allow for a comparison of entrepreneurship in the six countries concerned here, but in 2013, it was estimated that the per-

centage of enterprises belonging at least in part to women in the MENA region was 22.7%, compared with the worldwide average of 35.2%. In the six countries covered by the project, the rates were as follows: Egypt: 16.1%, Jordan: 15.7%, Lebanon: 43.5%, Morocco: 31.3%, West Bank and Gaza: 12.6%, and Tunisia: 49.5%. The respective figures for these countries with regard to women-run enterprises are: 7.1%, 2.4%, 4.4%, 4.3%, 1.2% and 8.5%².

With the aim of helping women to strengthen their economic independence in the six target countries, UNIDO's project was designed as a holistic approach embracing three levels of intervention:

1. On a macro level, it aims to support, facilitate and nurture the policy dialogue between the key stakeholders with the objective of producing a set of recommendations and action points endorsed by all parties to promote women entrepreneurship in the region,
2. At the meso level, the goal is to strengthen the capacities of national professional women's associations so that they are able to provide female entrepreneurs with higher-quality and demand-driven services to support the creation and growth of their enterprises, and effectively promote an environment that is more conducive to the development of women's entrepreneurship.
3. On a micro level, it promotes promising women-led investments in the target countries through training, coaching, identification and facilitation of business partnerships opportunities and access to finance.

The implementation of the project is based on a strong partnership with six local, national associations in the countries concerned: Association for Women's Total Advancement and Development (AWTAD, Egypt), Business & Professional Women Amman (BPWA, Jordan), The Lebanese Association for Development, Al Majmoua (Lebanon), Association des Femmes Chefs d'Entreprises du Maroc (AFEM, Morocco), Business Women Forum (BWF, Palestine), Femmes et Leadership (F&L, Tunisia), and their respective ministries of industry.

A study on female entrepreneurship in the six target countries was conducted within the framework of the activities planned for the project. The aim of the study was to 1) provide an up-to-date set of information regarding the state of development of female entrepreneurship in the targeted countries; 2) identify the challenges faced by women in the creation and development of their enterprises; 3) produce recommendations for an entrepreneurial ecosystem which is more favourable to women; and 4) provide evidence-based input in support of the dialogue between public and private stakeholders.

The study was conducted on the basis of a literature review and an online survey carried out via six national partner associations. A questionnaire covering seven areas of investigation and consisting of 55 questions was developed by the Centre of Arab Woman for Training and Research (CAWTAR) in close collaboration with project partner women's associations in the countries concerned and the United Nations Industrial Development Organization (UNIDO). A first iteration was conducted over August and September 2015, which collected data from approximately 400 female entrepreneurs in the target countries.

The preliminary findings of this study were summarised in a working document presented during the Conference on Women's Economic Empowerment in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia, organised by UNIDO in Milan on 14 October 2015.

Since then, a second iteration of data collection was conducted in April and May 2016. This second wave of the survey comprised some modifications to the methodology, including a translation of the questionnaire into Arabic and the recruitment of researchers. Through this second wave, 810 additional female entrepreneurs were consulted, bringing the total number of respondents to 1,210.

A detailed analysis of the data collected was conducted in June 2016. This publication reports on that analysis.

¹The World Bank conducted a survey of 5,887 enterprises in 10 countries in the MENA region between 2003 and 2010. The findings showed that only 15% of the enterprises belonged to women.

² Source: <http://www.enterprisesurveys.org/Data/ExploreTopics/gender#middle-east-north-africa>

- » This report presents and analyses data gathered from 1,210 women entrepreneurs in 6 MENA countries: Egypt, Jordan, Lebanon, Tunisia, Morocco and Palestine. The survey questionnaire was conducted on-line, through six women's associations in the countries included in the study. Both in scale and approach, the study distinguishes itself as original and informative.
- » The findings of the analysis are evident, relevant and have given rise to a series of recommendations that can guide public policy and stakeholder strategies toward promoting and developing women's entrepreneurship so that it can extend into the long-term and create economic and social wealth.
- » This is true even where the work sample is affected by certain selection and representativeness biases due to the presence of specific features of those women's professional associations who organised the administration of the questionnaire.

ABOUT THE WOMEN ENTREPRENEURS SURVEYED

- » The women entrepreneurs in the sample tend to be young (age 40, on average), for the most part university graduates, with the exception of the Lebanese, and have around 10 years of experience in their entrepreneurial activities. The vast majority founded their own businesses (between 65% and 83%), or took over their family businesses as leaders.
- » The respondents' entrepreneurial motives were positive in the sense that they arose from identified business opportunities, from a yearning for personal achievement, independence or freedom, or from a recognition of their own qualifications and skills. The Lebanese respondents reported more

negative motives, for example in many cases, the decision to become an entrepreneur stemmed from the need to escape a challenging personal situation.

- » The respondents dedicate a great deal of time to their businesses, the average work week ranging, for the majority, from 30 to 50 hours. 39% of the women entrepreneurs from Lebanon and 31% of those from Tunisia spend more than 50 hours per week at managing their businesses. According to the survey results, such levels of engagement do not have a negative impact on family life.
- » Generally speaking, the surveyed women entrepreneurs do not receive regular remuneration from their businesses, and often report having to turn to other sources of paid activity to supplement their income. Two groups of countries emerged on this aspect: those in which respondents were most likely to seek supplementary income, Jordan (49.3%), Egypt (46.9%) and Palestine (42.5%) and those in which they did so much less frequently: Lebanon (17.1%), Tunisia (22.8%) and Morocco (27.5%).
- » The women entrepreneurs in the sample reported in the vast majority that they benefit from support in their entrepreneurial activities primarily through family and, to a lesser degree, through friends and colleagues. Associations and financial institutions also contribute to this support, though to a far more modest degree, except in Morocco and Lebanon (resulting, in the latter country, from the partner association's focus on micro-credit).
- » 25 to 50% of the respondents had opportunities to work with mentors and all benefited from support or assistance in solving problems and developing needed skills.

THE DISTINCTIVE CHARACTERISTICS AND OBJECTIVES OF WOMEN-OWNED BUSINESSES

- » The businesses run by women entrepreneurs operate mainly in the services, merchant and craft sectors. A small percentage is involved in the manufacturing industries and agriculture.
- » The share of individual businesses is relatively low (between 50% of Moroccan businesses and 9% of Tunisian businesses).
- » These businesses' governance structures and number of shareholders are tightly correlated to their size. The shareholder structure is primarily family-based.
- » A significant percentage of the women entrepreneurs' work in Palestine (46.67%) and in Egypt (29.94%) is home-based.
- » The main obstacles to entrepreneurship cited by the women entrepreneurs in the sample are, by order of importance, lack of financing, lack of experience, and lack of contacts. In some countries (Egypt, Jordan, Palestine), these obstacles are felt even more acutely.
- » In their start-up stage, these businesses are financed primarily using equity, with significant differences between Egypt (80.8%) and Jordan (58.6%). It is in the latter that women entrepreneurs most frequently call upon business angels (22.6%). Significant use is also made of bank credit, with sharply contrasting situations between Morocco (46.5%), and Tunisia (34.6%) on the one hand and, Palestine (14.8%) on the other hand, where receiving bank credit during the start-up phase appears to be more of a challenge.
- » The average number of people employed by the businesses

of the women entrepreneurs in the sample ranges from 2.03 (Lebanon) to 9.37 (Morocco). These figures can be explained by the strong focus on micro-credit of the Lebanese association that took part in the survey and by the high percentage of family-run businesses in the Moroccan sample.

- » The businesses represented in the survey have limited exports of their products, except for Tunisian businesses of which 20% have export levels exceeding 50%. A large percentage of businesses do not have any operations in export: Morocco (74.36%), Lebanon (69.38%) and Palestine (64.74%).
- » Obstacles to growth are connected, generally, with access to capital, recruitment, access to new markets and international markets and, in certain countries, to political conditions (Jordan, Lebanon, Palestine and Tunisia), the cost of public services (Jordan, Palestine, and Tunisia), or the lack of economic growth (Lebanon, Palestine and Tunisia).
- » The short-term objectives of the women entrepreneurs in the sample focus their business goals on growth and expansion, albeit with differences between countries. Women entrepreneurs in Morocco, Tunisia and Palestine, for instance, list one-year objectives that are more strongly focused on recruitment, capital increase and market share abroad than those of respondents from the other three countries.
- » Where recruitment is concerned, the women entrepreneurs questioned had a relatively strong preference for hiring women and qualified employees with professional skills.
- » During the months leading up to the survey, the main sources of financing included self-financing, equity funds (savings, family, friends) and bank credit, with variations, to a certain extent, by country. For instance, self-financing is signifi-



cant in Jordan, Tunisia, Lebanon and Morocco, while bank credit is extensively used in Morocco. In Lebanon, 23.3% of the women entrepreneurs surveyed turn to pawnbrokers.

PERCEPTIONS ABOUT WOMEN'S ENTREPRENEURSHIP IN CONTEXT

- » Between 20% (Egypt) and 40% (Lebanon) of women entrepreneurs in the sample feel that their environment is discriminatory toward women. However, fewer than 13% of Tunisians shared that perception.
- » Along the same lines, a small majority of respondents

skilled when it comes to international communication, networking, delegation, consulting and decision-making. In contrast, they see themselves as more competent in influencing others, solving problems, providing support, handling remuneration and inspiring. There are visible differences between the Egyptians, Jordanians and Lebanese, on the one hand, and the Moroccans, Palestinians and Tunisians on the other hand. The women entrepreneurs from the latter group appear to be more confident in their skills than those from the former.

- » Barriers to entrepreneurship, observed by the women entrepreneurs surveyed, lie in the existence of stereotypes and

businesses; however, that same experience in business is negatively correlated with the percentage of women employed in the business.

- » It follows from the above that higher education is a factor that is conducive to business expansion and job creation and that women are more likely to employ other women when they have modest expansion aspirations and when they have neither been enrolled in university education nor received any other higher education.
- » When businesses are managed by multiple shareholders, the percentage of women employees is always higher when the business leaders are women.

ficant role for less educated women entrepreneurs without a university degree. Next, the family network proves most decisive for them.

- » On average, among married women, educated women grant themselves remuneration more than less educated women, while among single women, those who are less educated grant themselves remuneration more regularly than do women with a university degree.
- » There appears to be a connection between the involvement of women entrepreneurs in association networks and business performance, in terms of their ability to generate regular income for their leaders. Involvement in association networks

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