



Enhancement of the Business Environment in the Southern Mediterranean (EBSEM)

“Women's Entrepreneurship & SME Development in MED Countries”



A project funded by the European Union



1. WE Objectives



Overall Objectives:

Contribute to reducing unemployment and poverty by enhancing policies to support women entrepreneurship development

Specific Objectives:

- Identifying main obstacles and challenges faced by women to initiate or develop their business
- Identifying success stories that could be used as models for good practices
- Collecting empirical evidence on the impact of existing policies on women setting up businesses to help improve existing policies
- Helping grassroots women and/or entrepreneurs associations become vocal in advocating specific public policies



2. Survey: Coverage – Population



Coverage:

Seven MED Countries covered: Egypt, Jordan, Lebanon, Palestine, Morocco, Algeria and Tunisia

Targeted population:

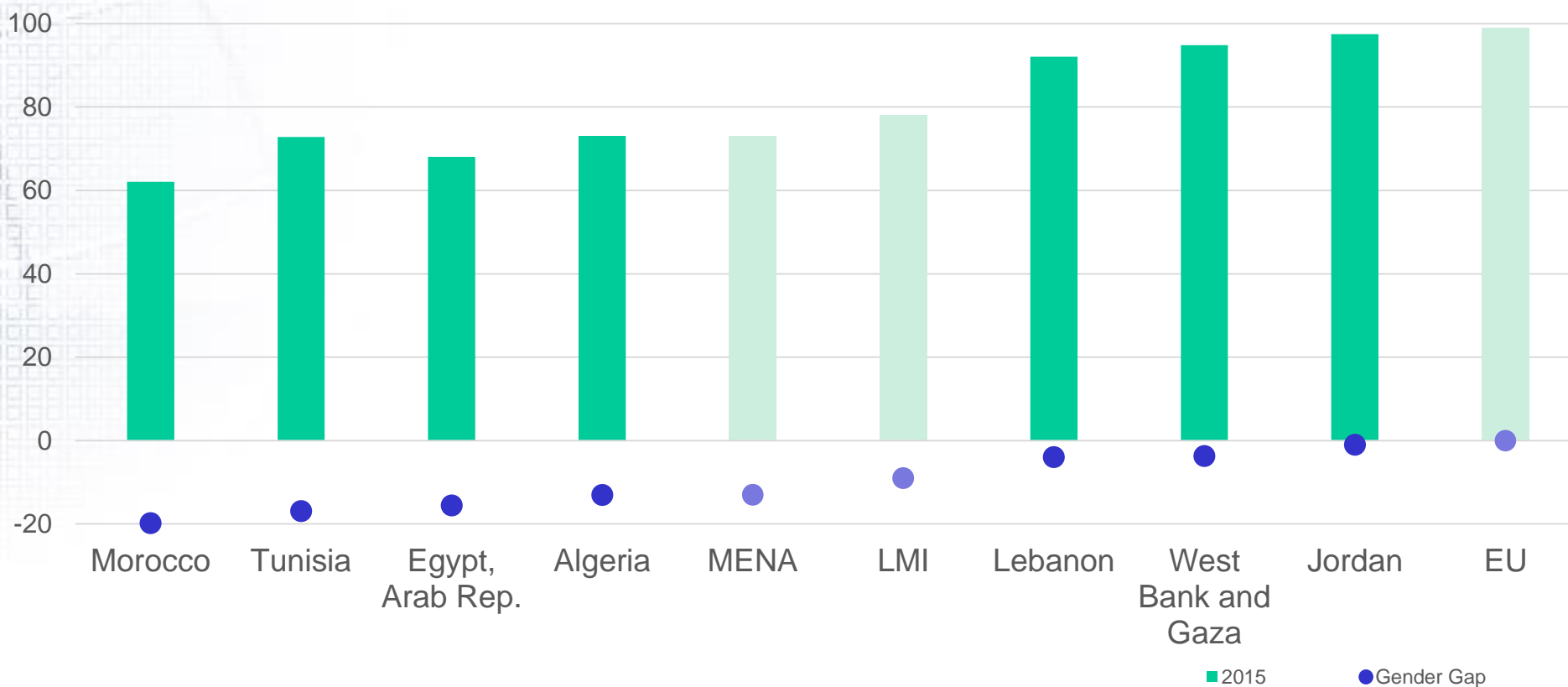
Women entrepreneurs responding to the following criteria:

- Non-university degree
- Should be in business
- Main owner and manager of the business
- Sample consistent to compare across countries
- Up to 25 interviews conducted (face-to-face) per country



3. Overview socio-economic conditions in MED countries

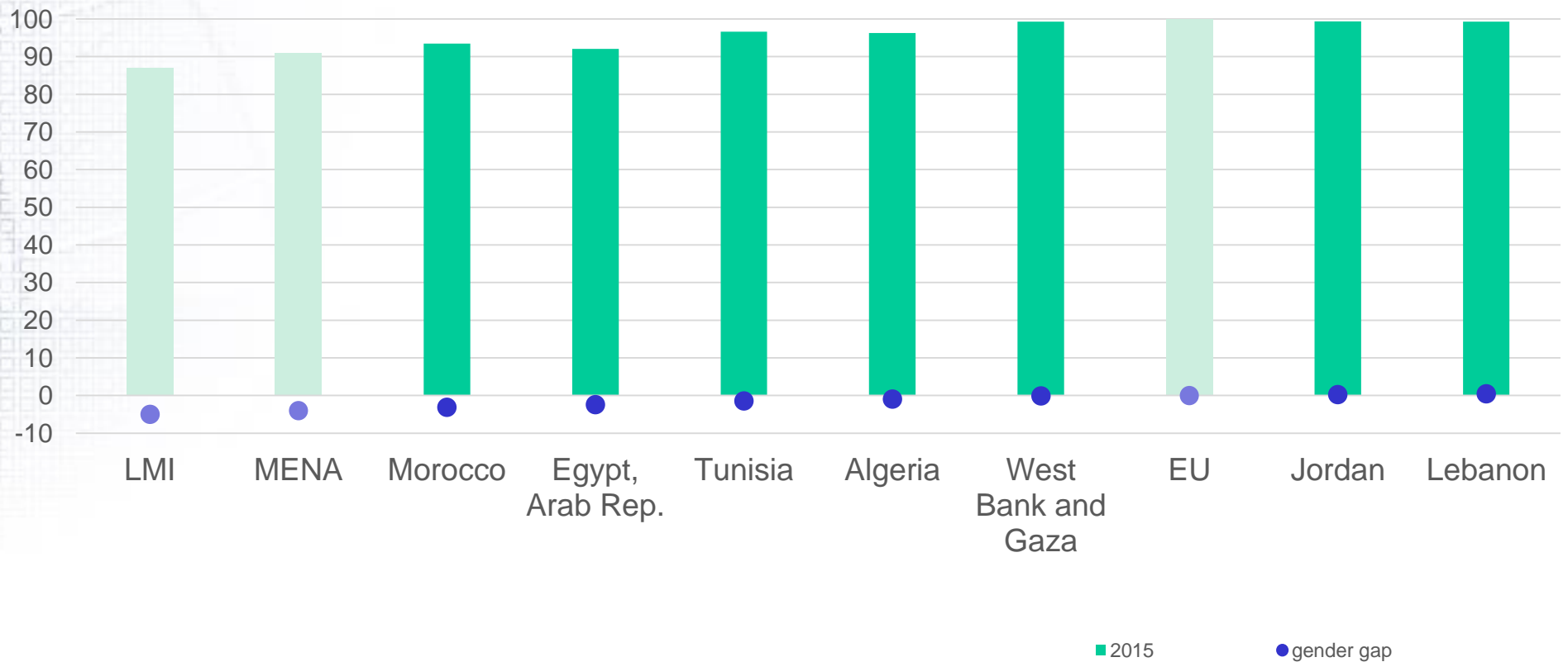
Literacy rate, adult female
(% of females ages 15 and above)





3. Overview socio-economic conditions in MED countries

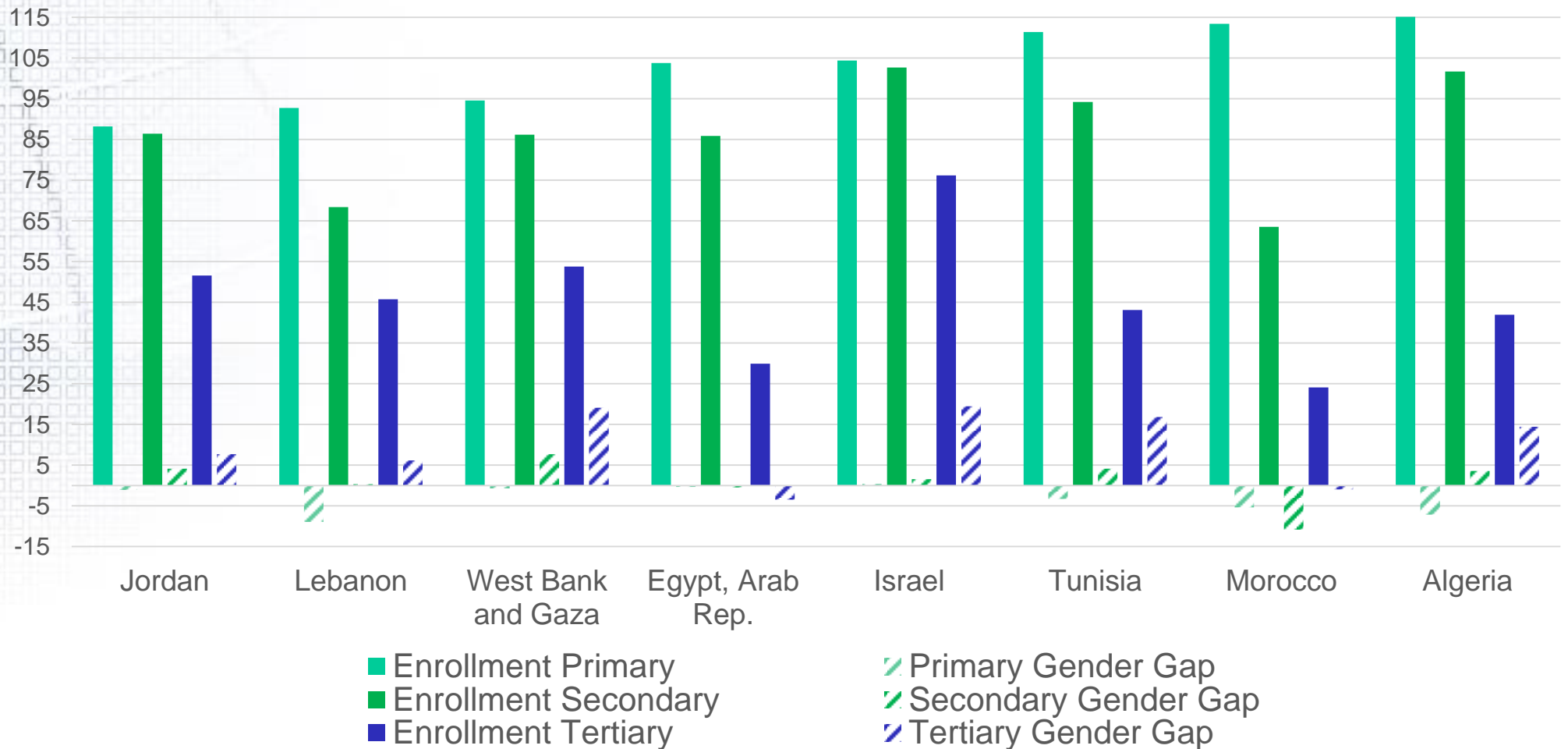
Literacy rate, youth female
(% of females ages 15-24)





3. Overview socio-economic conditions in MED countries

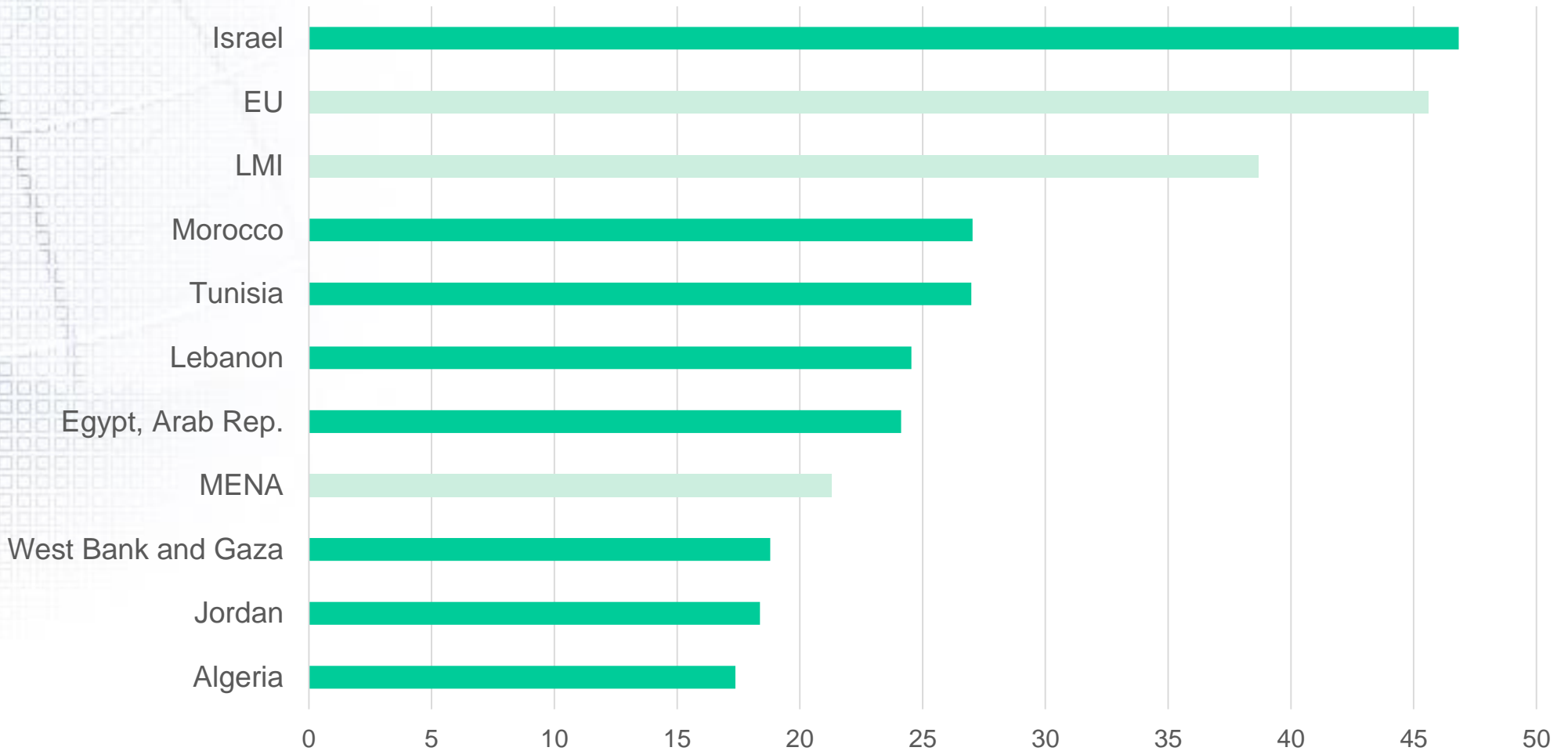
School enrollment, primary, secondary and tertiary, female (% gross)





3. Overview socio-economic conditions in MED countries

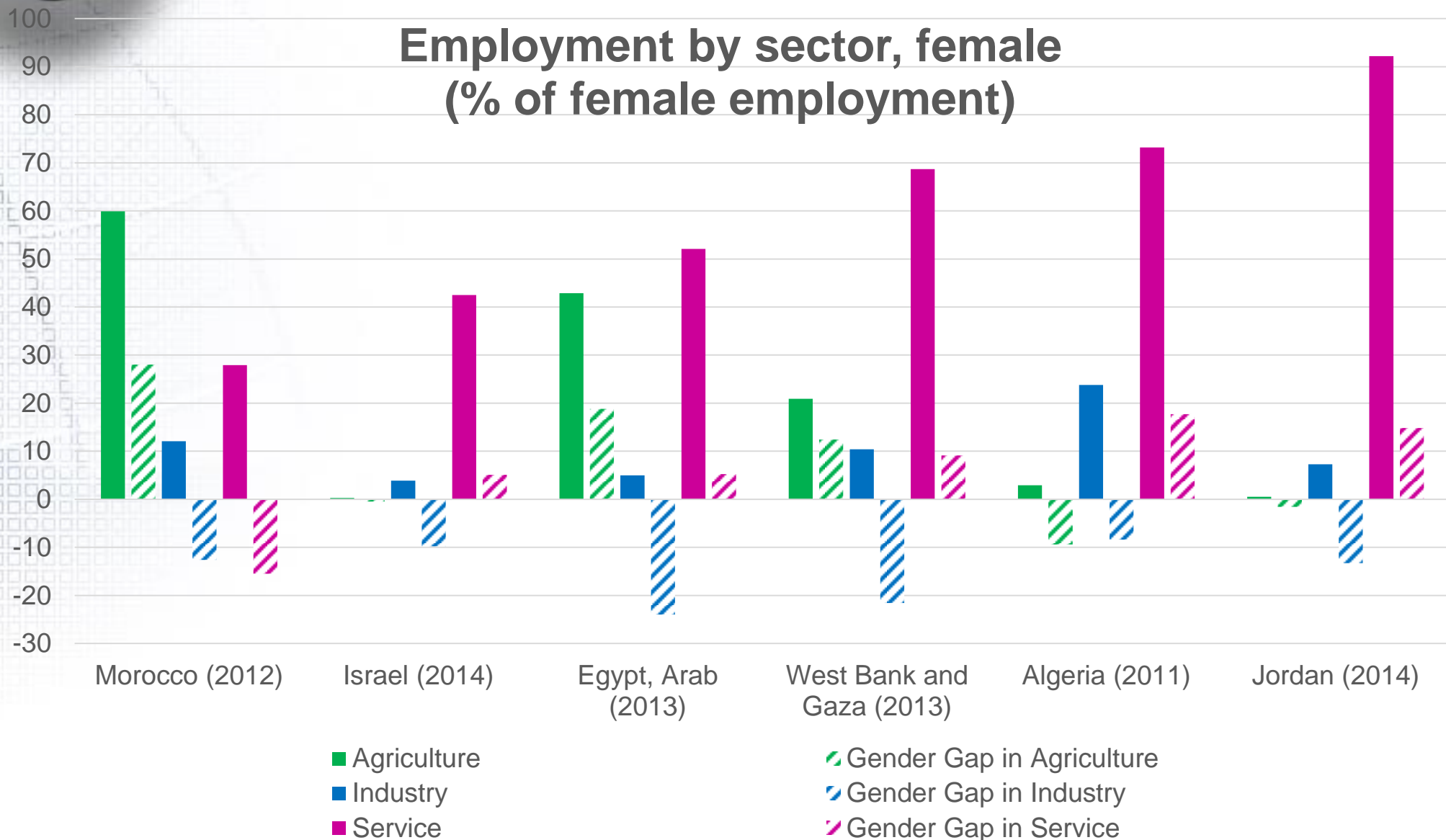
Labour force, female (% of total labour force)





3. Overview socio-economic conditions in MED countries

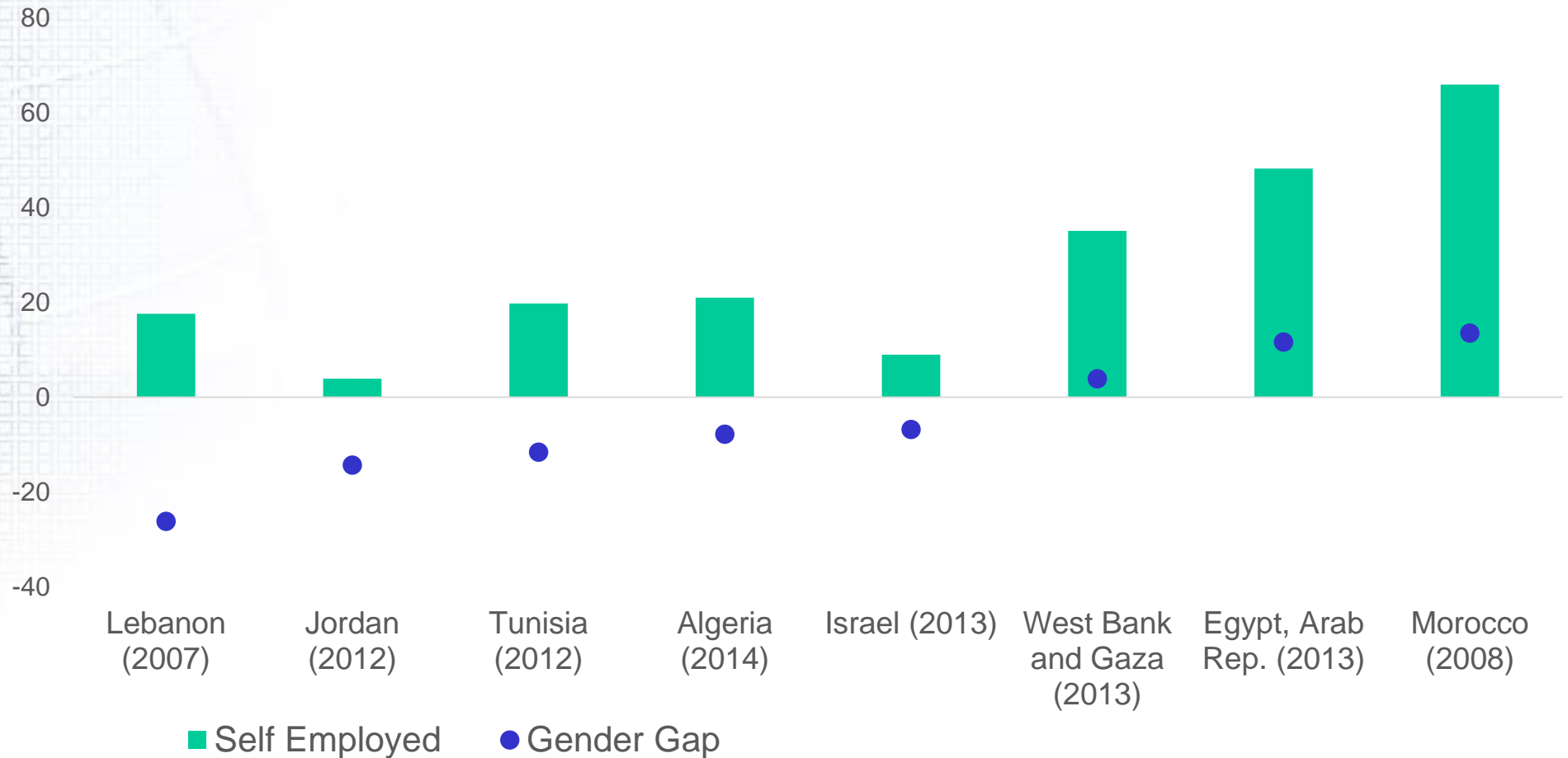
Employment by sector, female
(% of female employment)





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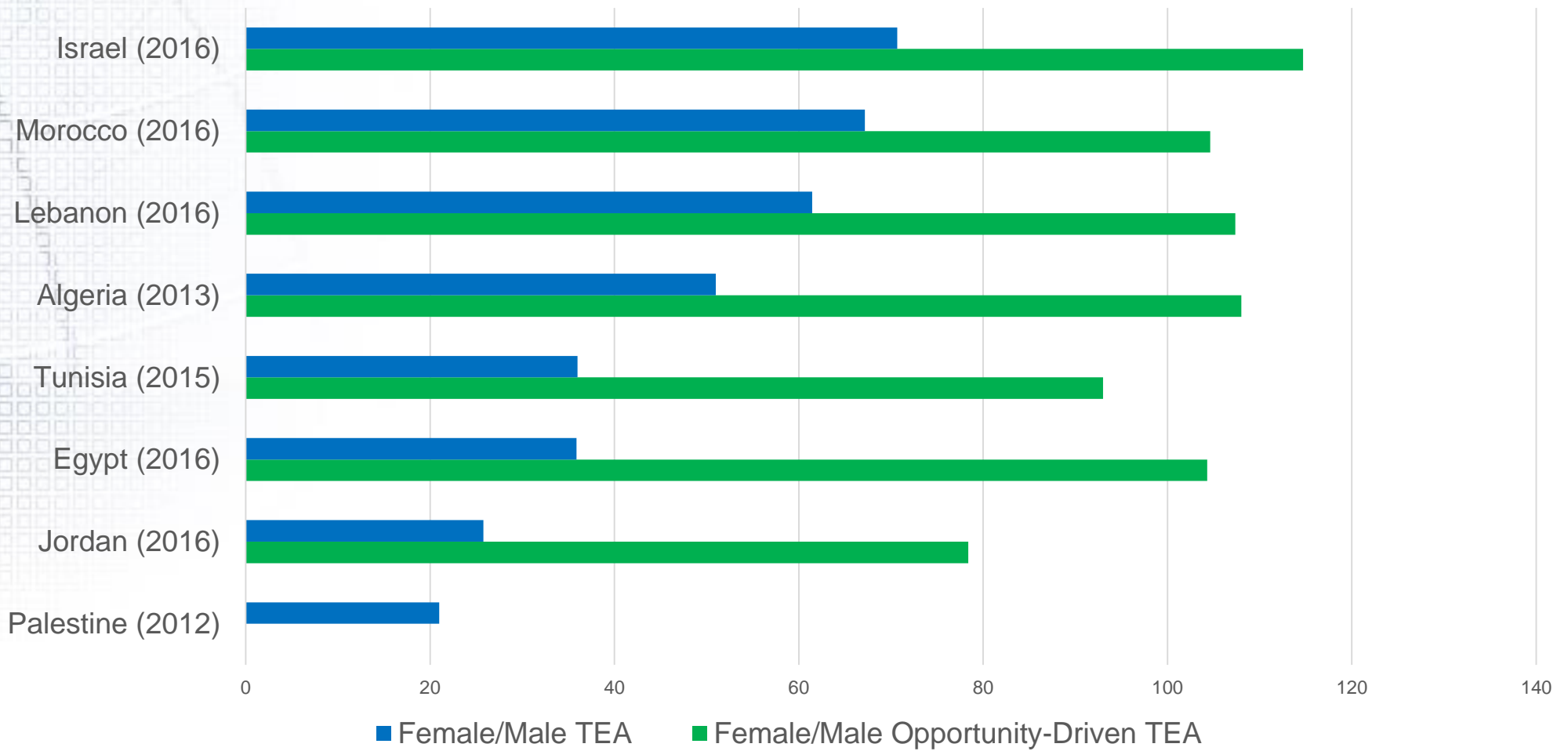
Self-employed, female (% of female employment)





3. Overview socio-economic conditions in MED countries

Total early-stage Entrepreneurial Activity (TEA)





4. National Survey: Key findings



Who are these women?

- 157 women entrepreneurs from Algeria, Jordan, Egypt, Lebanon, Morocco, Palestine and Tunisia
- Age – chiefly over 35 to over 50 years
- Marital status - 73% are married
- Children – 84% have 1 or more children
- Education – 45% high school, 30% technical and vocational, 25% primary or no education
- Mother's activity – Almost 70% not working, 28% employed and self-employed
- Father's activity – 60% independent activity and business, 32% employed (private and public sector).



5. Economic section: Key findings



Women entrepreneurs in the survey

- Are married, relatively young, with at least 2 children aged 18 or less, and no business or practical experience
- Started from a situation of unemployment, with modest family income or wealth, and little or no access to capital
- Decided nonetheless to take the risk of joining the labour force as independent economic actors in the market

Performance:

- Their activity mostly consists of elementary manufacturing of the handicraft variety
- Family enterprises dominate; are small in terms of sales and employment
- Most are profitable (about one third) or just break even (about half)
- However, most do not account for own salary or costs of utilities when home operation

Future plans

- More than 80% have decided to stay in the business or even expand
- Decision to improve and persevere even in case of losses or just breaking even

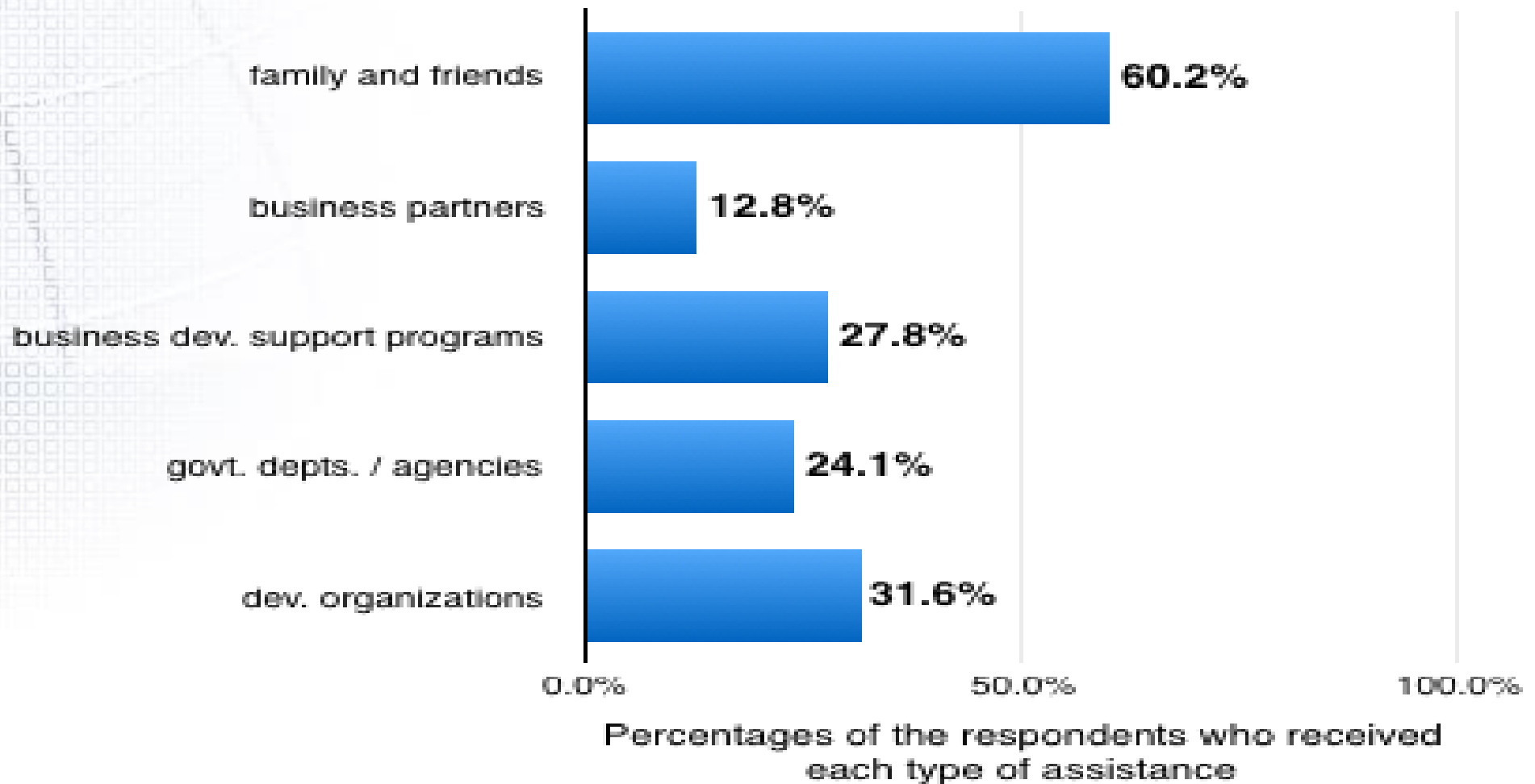


6. National Survey: Key findings



Assistance

Type of assistance used by persons who received one or more types of support - all countries



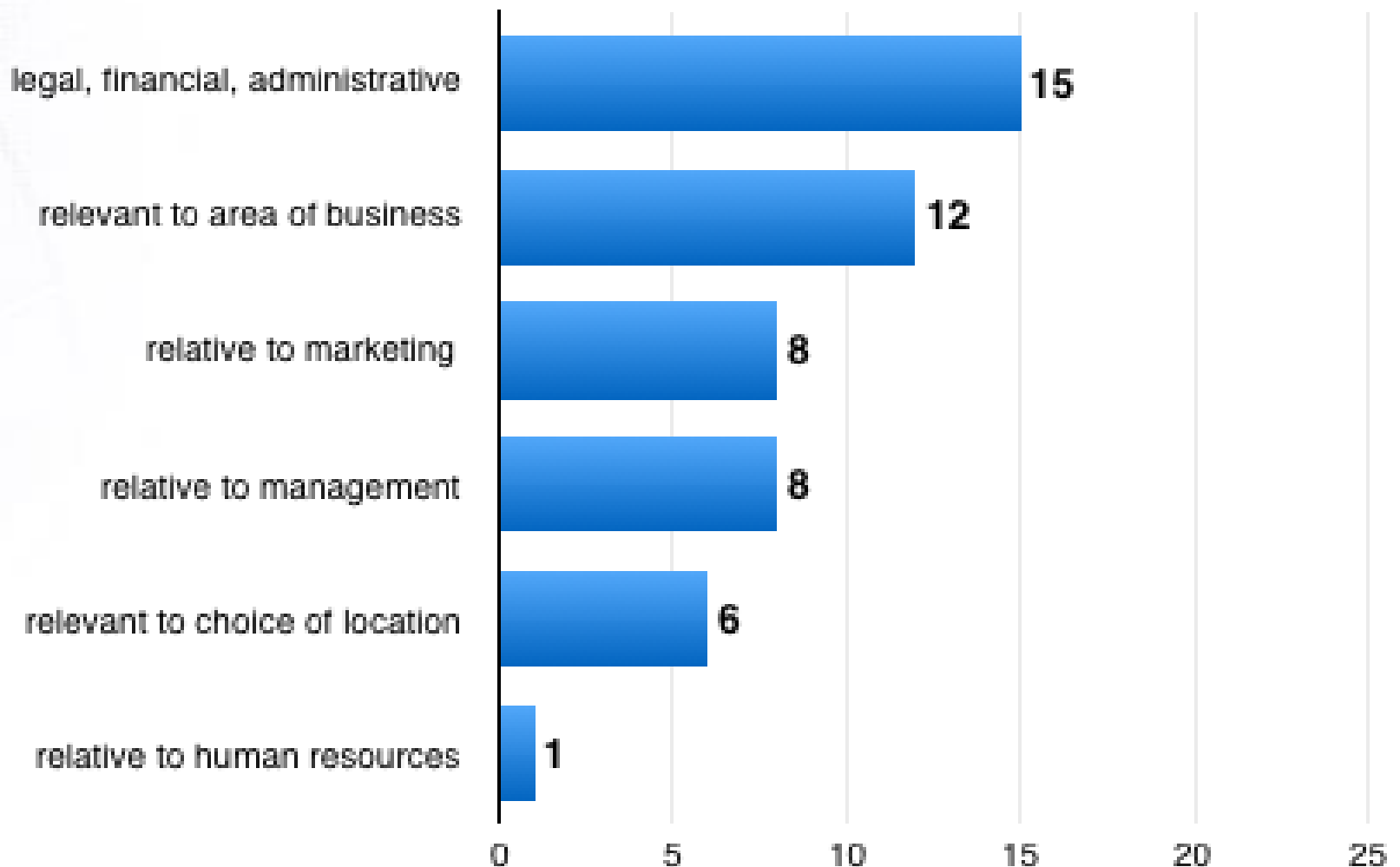


6. National Survey: Key findings



Support

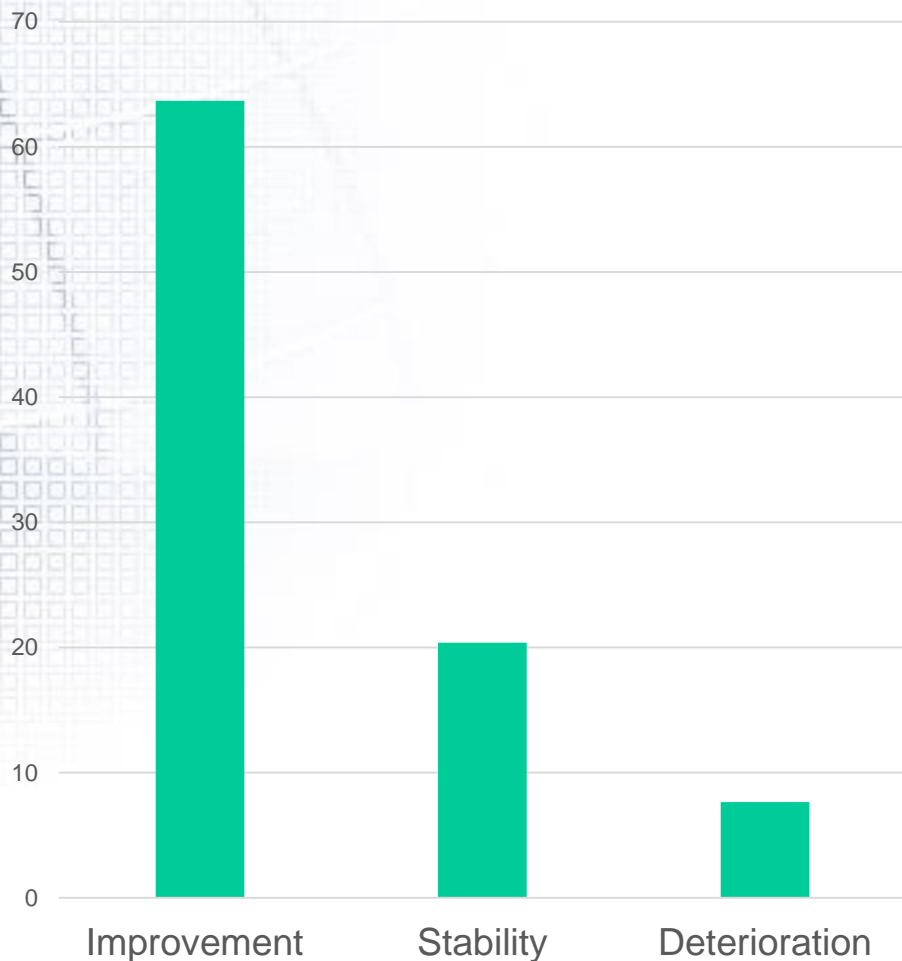
Type of support received by persons who were given only one type of assistance - all countries



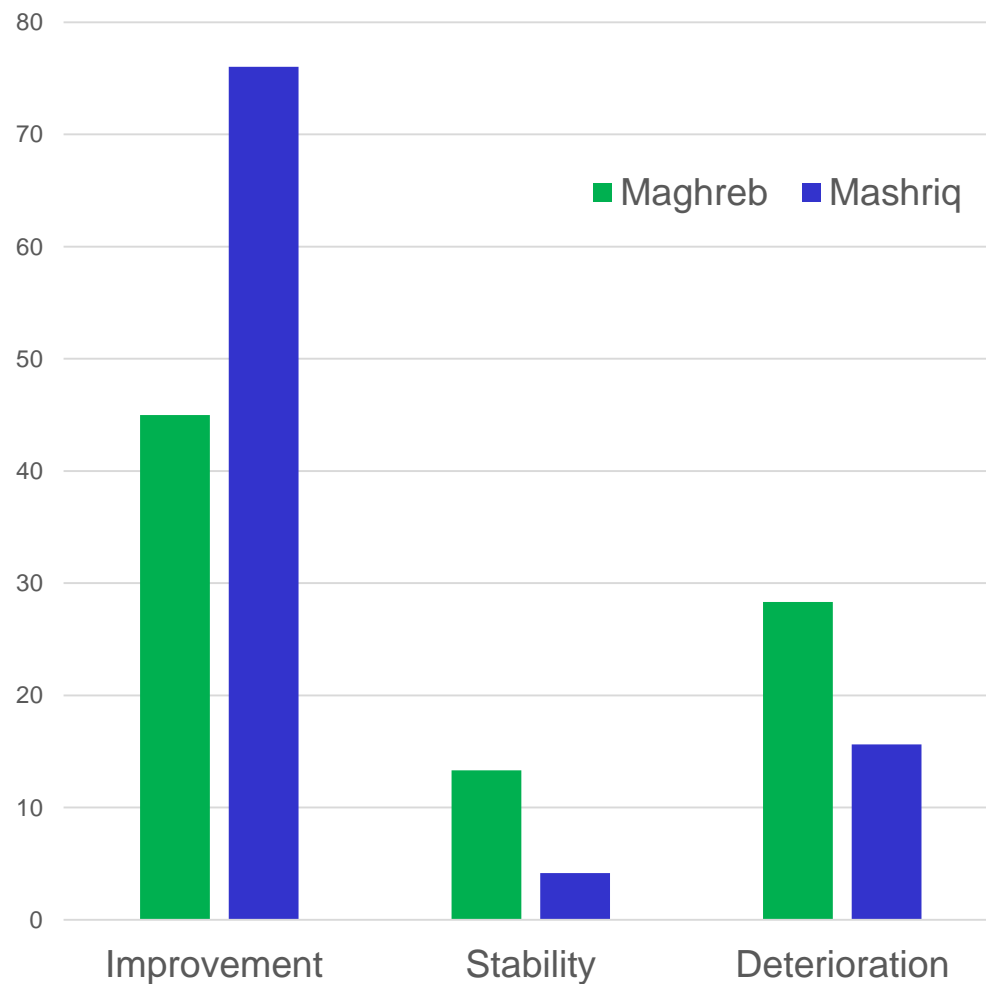


7. National Survey: Success Stories

In the last 12 months, could you please tell us if your business has improved?



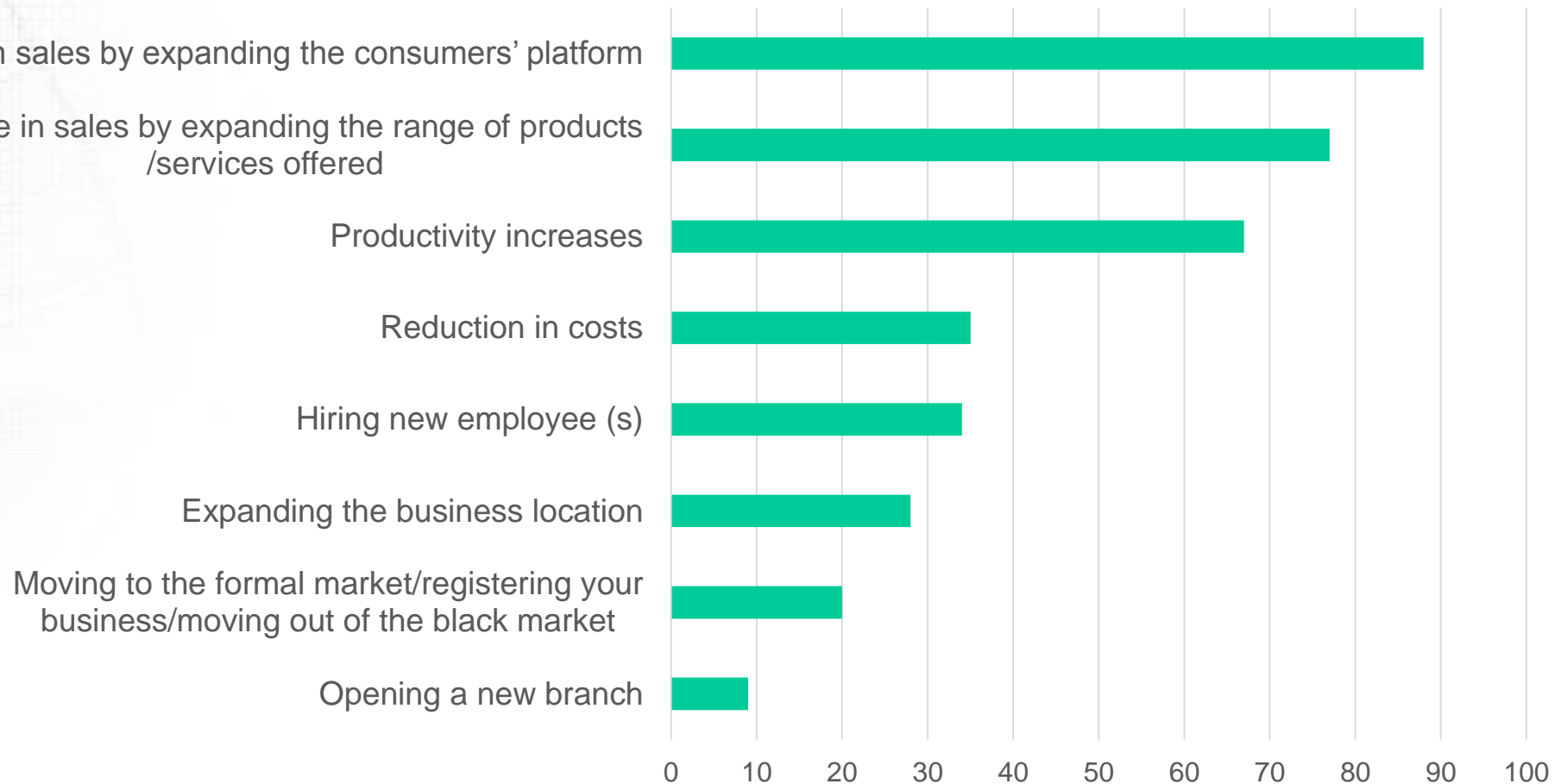
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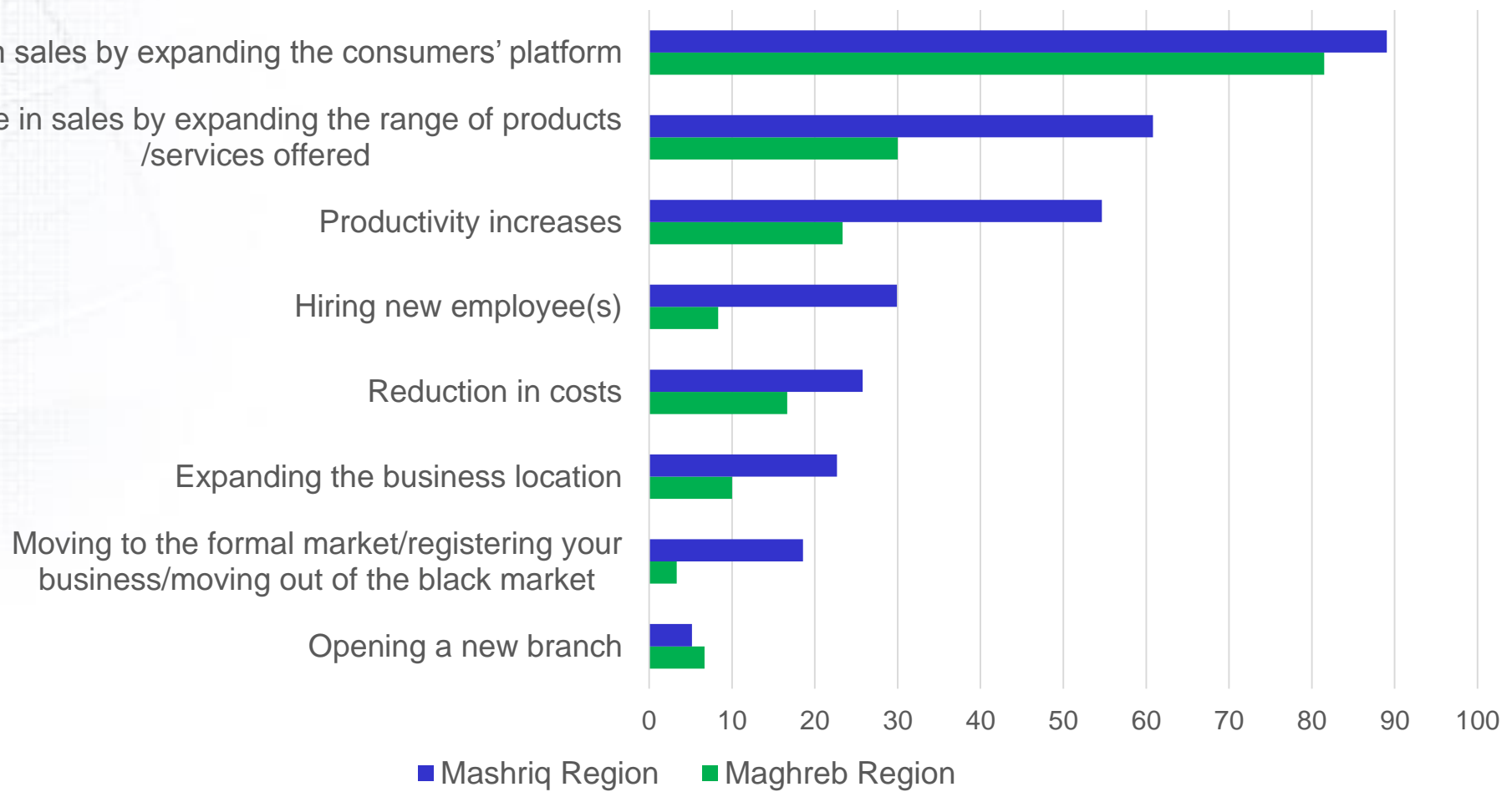
In the last 12 months, could you please tell us how your business has improved?





7. National Survey: Success Stories

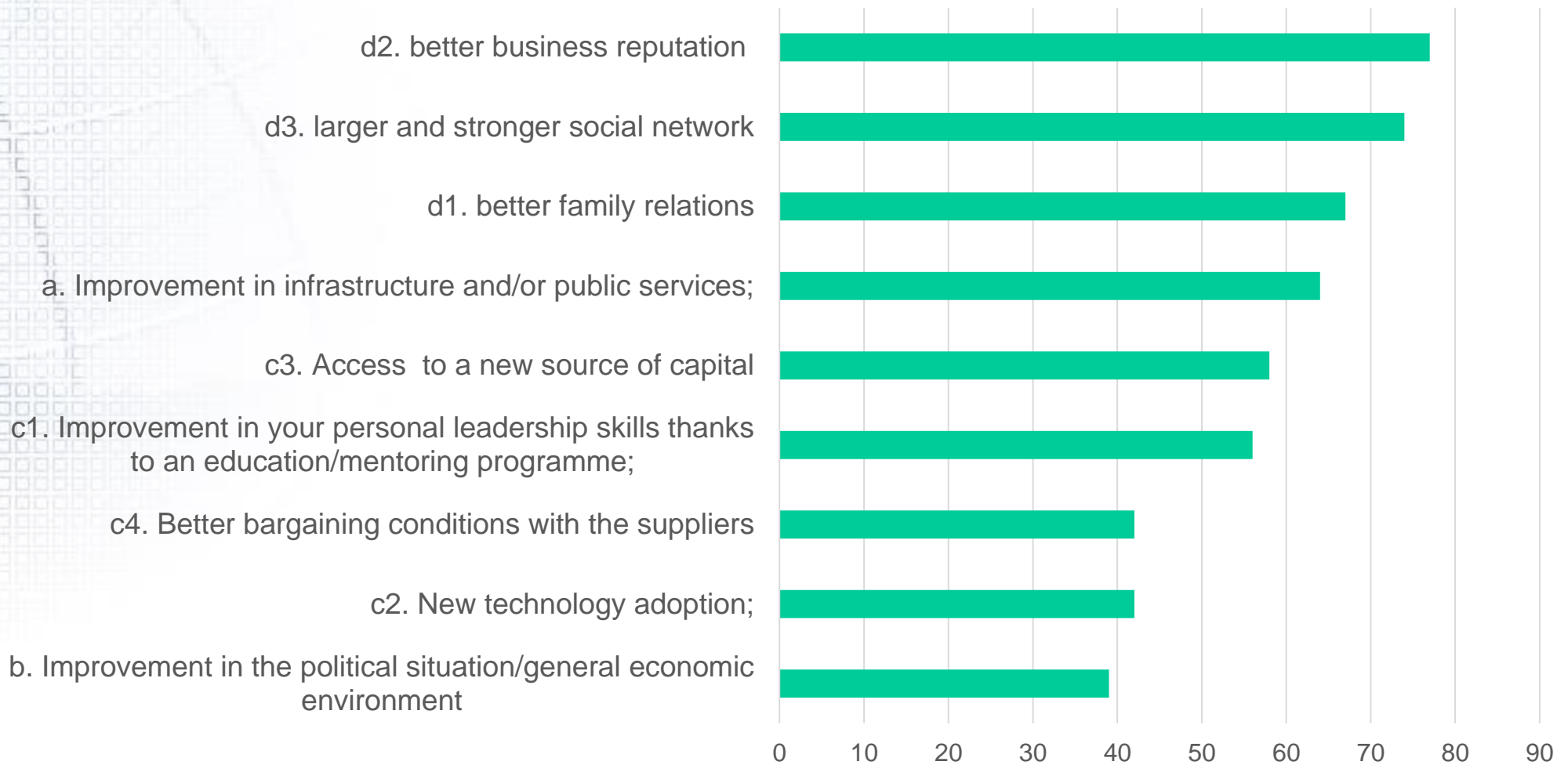
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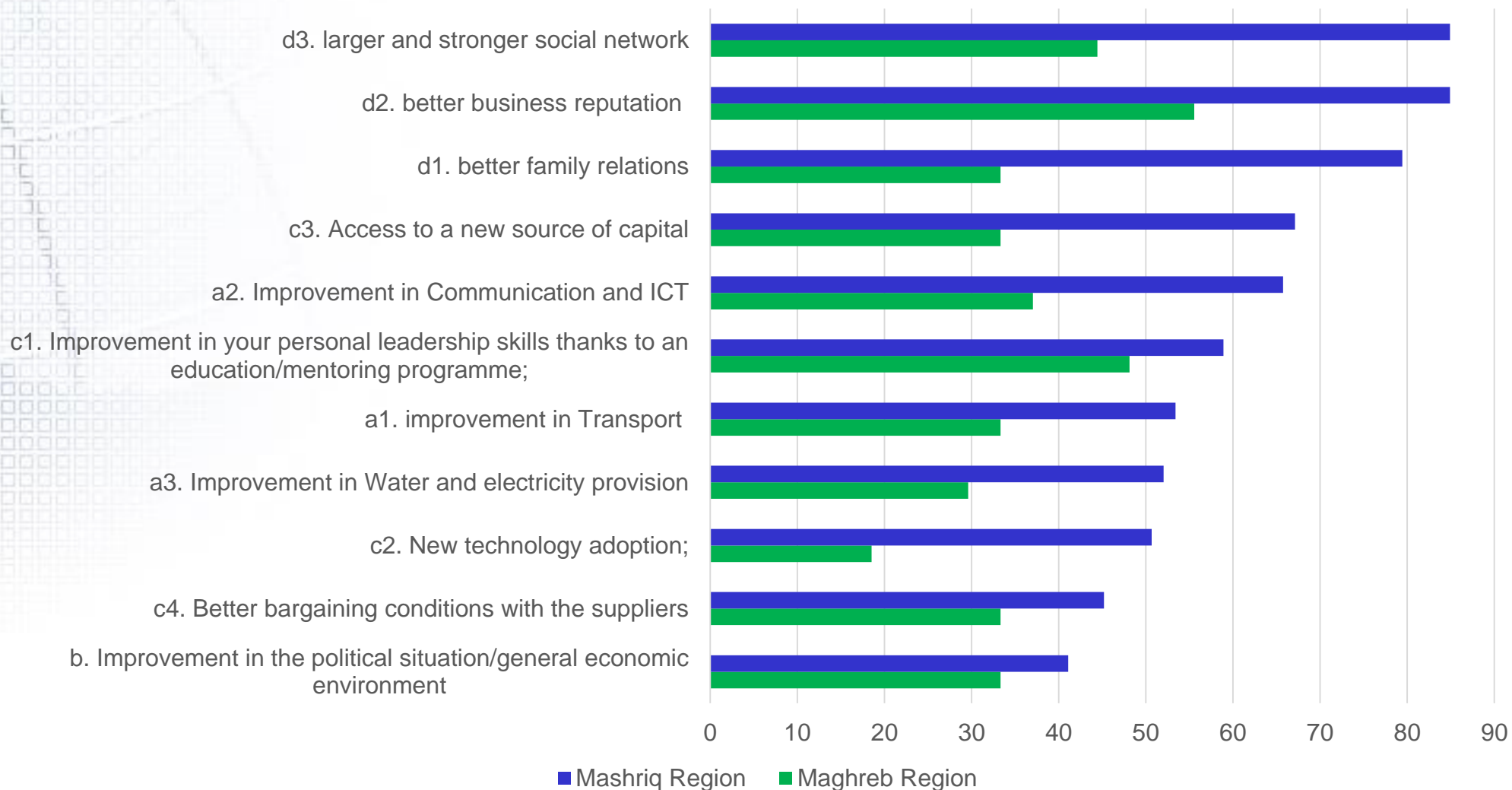
Could you please tell us how the following factors have contributed to your business success?





7. National Survey: Success Stories

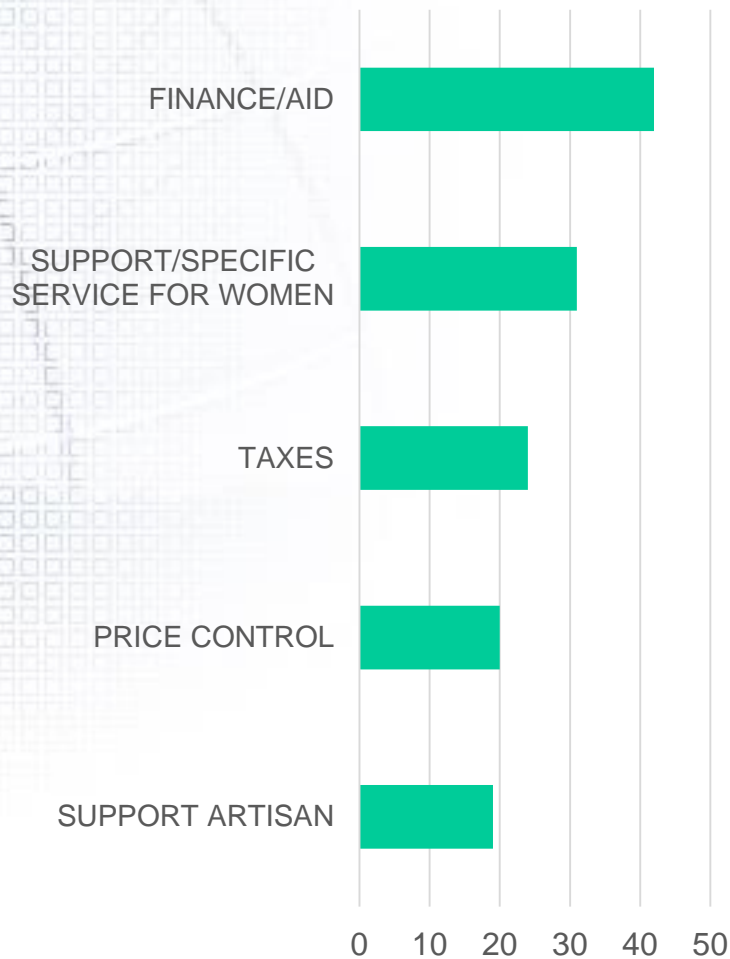
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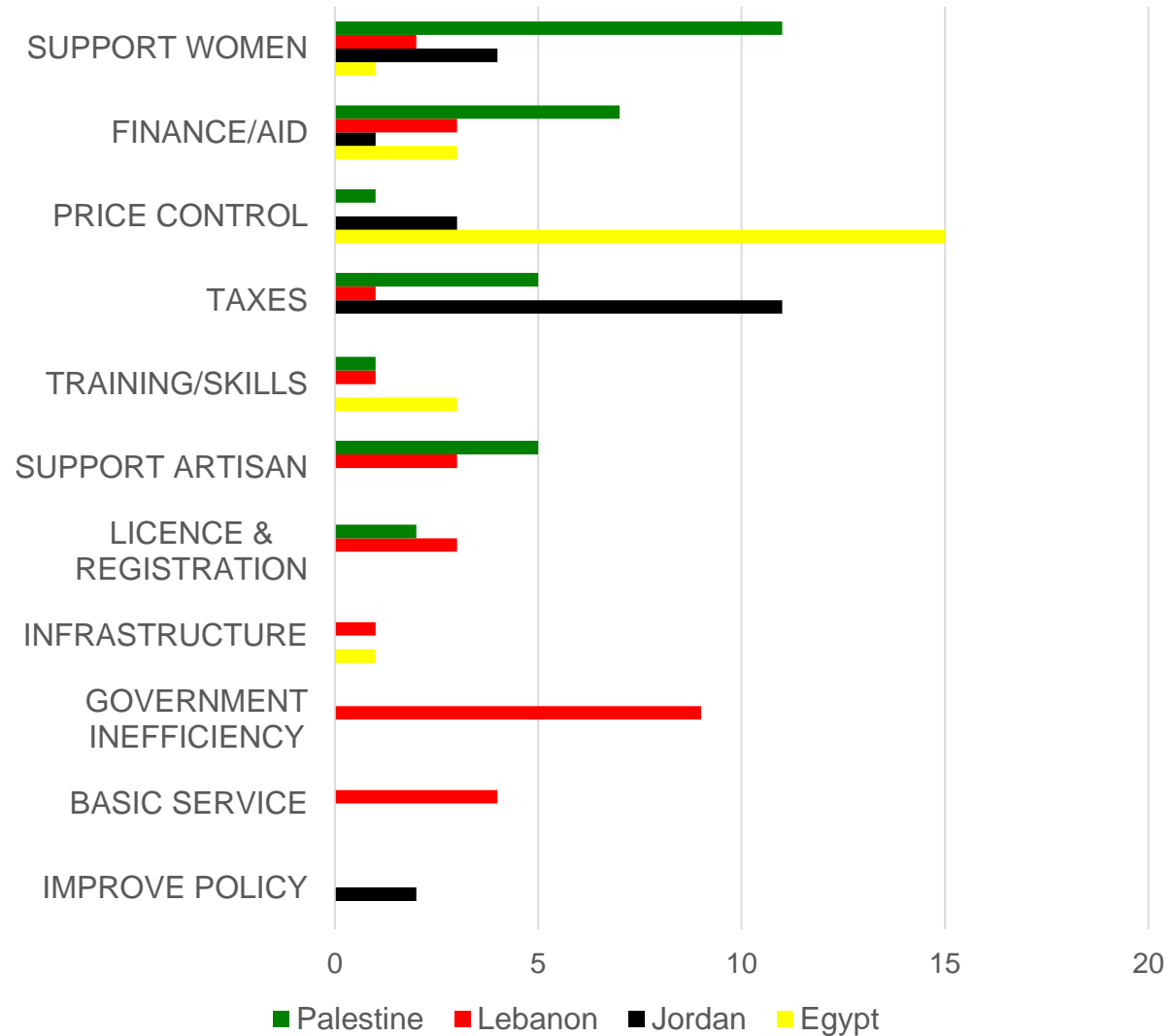
8. National Survey: Key Recommendations



Policy Recommendations to National Government: top 5 in MED region



Policy Recommendations: National Government in the Mashriq region

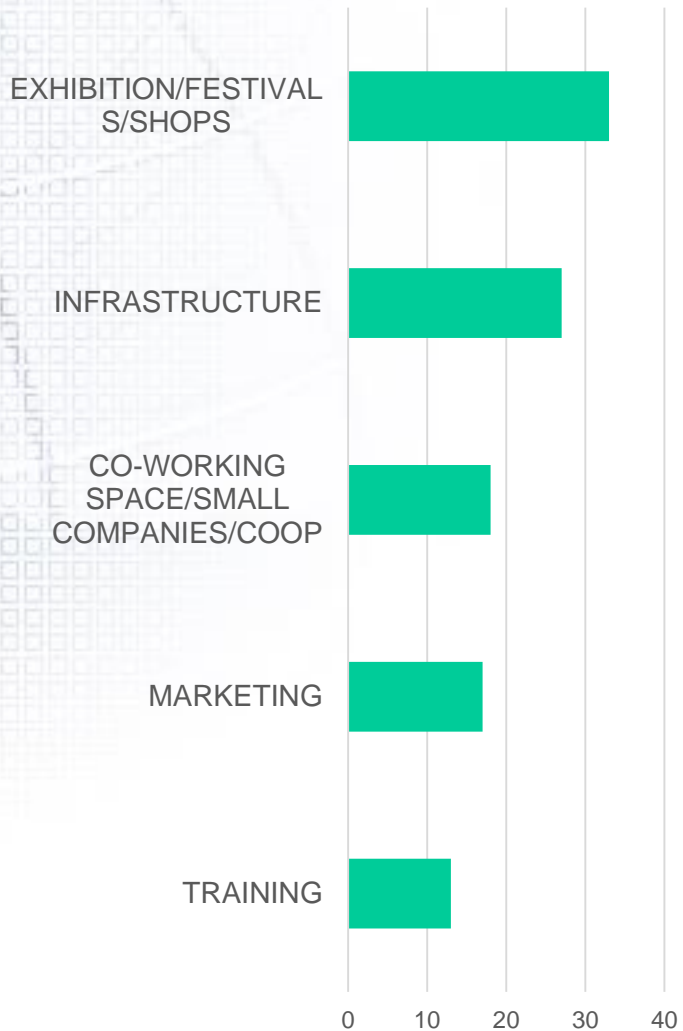




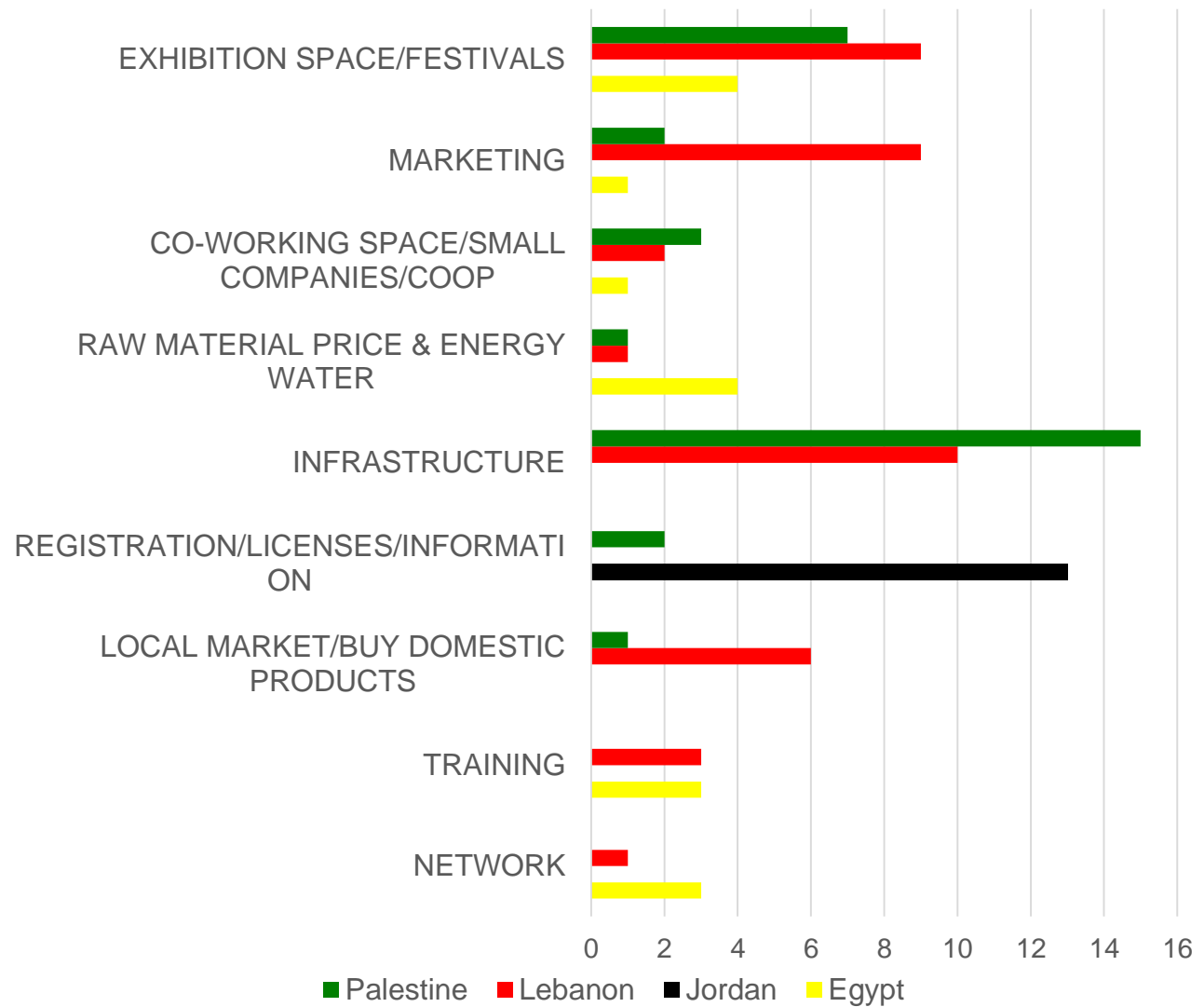
8. National Survey: Key Recommendations



Top 5 Policy Recommendations:
Municipalities in MED region



Top 5 Policy Recommendations: Municipality in
the Mashriq Region





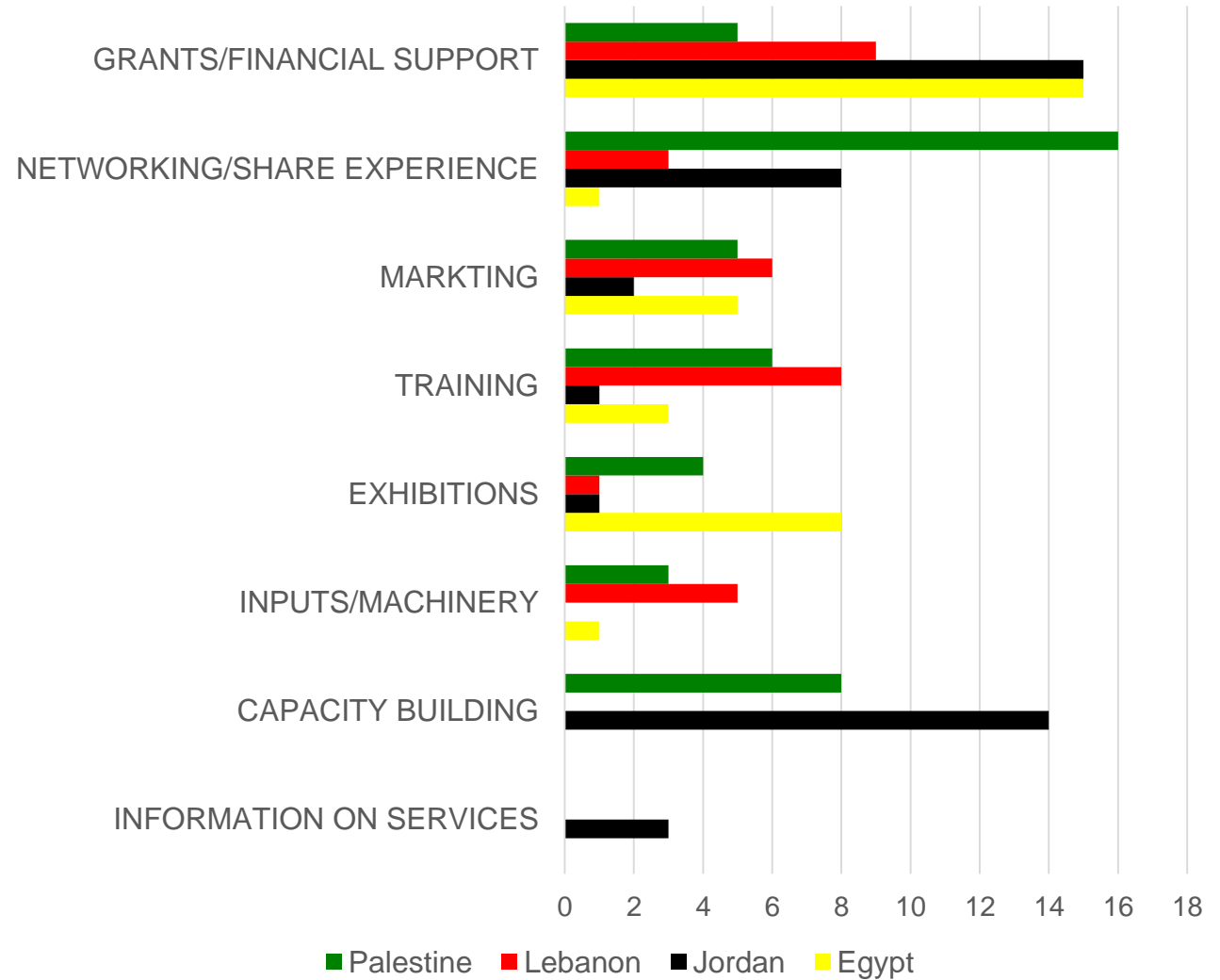
8. National Survey: Key Recommendations



Top 5 Policy Recommendations: NGOs in MED region



Top 5 Policy Recommendations: NGO in the Mashriq region





9. National Survey: Key Recommendations



- Training – develop widespread training courses in cities and in rural areas in specific skills and in business and management techniques
- Trainings should be adapted to women entrepreneurs' needs
- Provide rural support to inform on existing initiatives, help on basic needs such as filling applications, paying taxes, legal and financial advice and train on a regular basis
- Education from kindergarten to university – remove stereotypes from text books and raise girls' and boys' interest for STEM careers
- Develop public-private partnerships to launch micro-franchising systems at national level which can allow women to benefit from professional know-how and mentoring
- Follow up and list existing initiatives to maximize their potential and evaluate their results.