



**ENHANCEMENT OF THE
BUSINESS ENVIRONMENT IN
THE SOUTHERN
MEDITERRANEAN**





**Lessons Learnt and Best
Practices
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1. Lessons Learnt



- **Non-graduate women represent the majority of women entrepreneurs in this region and their share is expected to increase in the near future;**
- **Young women have the potential to do better than their mothers since they benefit of a better access to education.**



1. Lessons Learnt (cont.)

- These women entrepreneurs put a lot of hours and efforts in their work but **their businesses are barely profitable and they do not pay themselves a salary on a regular basis;**
- **Most women work from home, are active in the informal sector and rarely belong to a business association.**



1. Lessons Learnt (cont.)

- **The main constraints that prevent these women to expand their business are access to capital and lack of managerial and marketing skills.**



2. Best Practices

- Many actors, including the public and private sectors, NGOs, international donors or organisations, have developed and implemented several programmes and initiatives to support women entrepreneurs in the MED region.
- To enhance the efficiency and effectiveness of these programmes and increase the number of women involved, **these programmes should be expanded, better advertised and implemented in proximity of women's premises.**



2. Best Practices (cont.)

- A capillary and tailored made service is more in line with these women's work-life balance and economic situation;
- **Moreover, most of the successful initiatives are based on a close collaboration among the different actors involved.**
- Sharing good practices and learning from the experiences of neighbouring countries could save time and money and increase the effectiveness of the programmes that will be implemented in the future.



2.A. Access to Finance

- **The Banque Tunisienne de Solidarité (BTS)** adheres to the Tunisian policy to support female entrepreneurship and offers unique conditions for granting loans by abolishing a series of binding procedures.



2.B. Trainings and Business Development Services

- The Tunisian **Industry and Innovation Promotion Agency's (APII)** opened a **One-Stop Shop** that is available in the APII's twenty-four regional directorates. It is entitled to carry out all the required procedures for the incorporation of companies. simplifying and accelerating procedures, the government encourages investments. The One-Stop Shop allows all legal and administrative procedures to be undertaken within the same administration and under one roof.



2.B. Trainings and Business Development Services (cont.)

- To incentivise the creation of micro and small enterprises, the **Moroccan government** has introduced a new legislation⁵¹ and a new tax system. The self-entrepreneur status introduced with the legislation prevents entrepreneurs from the duty of registering their business, protect them from seizure of the main residence and give them access to simplified procedures for the creation and closure of their business activity and a more favourable fiscal regime. Women have particularly benefited from the new status; indeed 46% of **the six thousand new “self-entrepreneurs” are women** (L’Economiste, 2016).



2.B. Trainings and Business Development Services

- The **female entrepreneurship national plan “RAIDA”** is part of a public-private partnership launched in Tunisia in 2016 by the Woman, Family, and Childhood Ministry with private stakeholders such as the Banque Tunisienne de Solidarité (BTS). RAIDA is a major public policy programme that encourages private female entrepreneurship initiatives by facilitating their access to credit and adopting favourable measures.



2.B. Trainings and Business Development Services

- Morocco was chosen for the launch of the international **Microsoft Cloud Start-up Academy** programme, which is a six-month tailor-made training and mentoring programme available to women since 2015 on the most recent cloud technologies. The objective of the training is to support fifty women in launching their innovative cloud technologies based company. Mentoring is provided by local and international Microsoft managers and is based on the development of entrepreneurial and ICT skill as well as reinforcing the participants' technical skills.



2.B. Trainings and Business Development Services

- Since 2015 and on a yearly basis, ten women entrepreneurs in the MENA region are identified by the **NGO Womenpreneur** based in Morocco. The selected entrepreneurs are supported in their company's development with a training and mentoring yearly programme. The programme is focused on the development of skills in six key areas: planning, leadership, financial management, personal development, networking and marketing. The women entrepreneurs can engage with experts and experienced entrepreneurs either directly or via digital platforms.



Thank you for your attention

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