



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





Policy Recommendations
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Amman, 2nd October 2017





Policy Recommendations:

- **Policy Recommendations at three levels:**
 1. **National Government;**
 2. **Local Government;**
 3. **NGOs**

- **Sources:**
 - **From the survey;**
 - **From the focus groups;**



The Focus Groups

- Two focus groups were held at a **sub-regional level**:
 - one in Cairo on March 2, 2017 for the Mashrek region (i.e. Egypt, Palestine, Jordan and Lebanon),
 - one in Tunisia on March 24, 2017 for the Maghreb region (i.e. Tunisia, Algeria and Morocco).
- **Agenda of the focus groups**:
 - Discussion of preliminary key findings of the surveys,
 - Sharing experiences;
 - Discussion of recommendations to help improve policies at the country level.



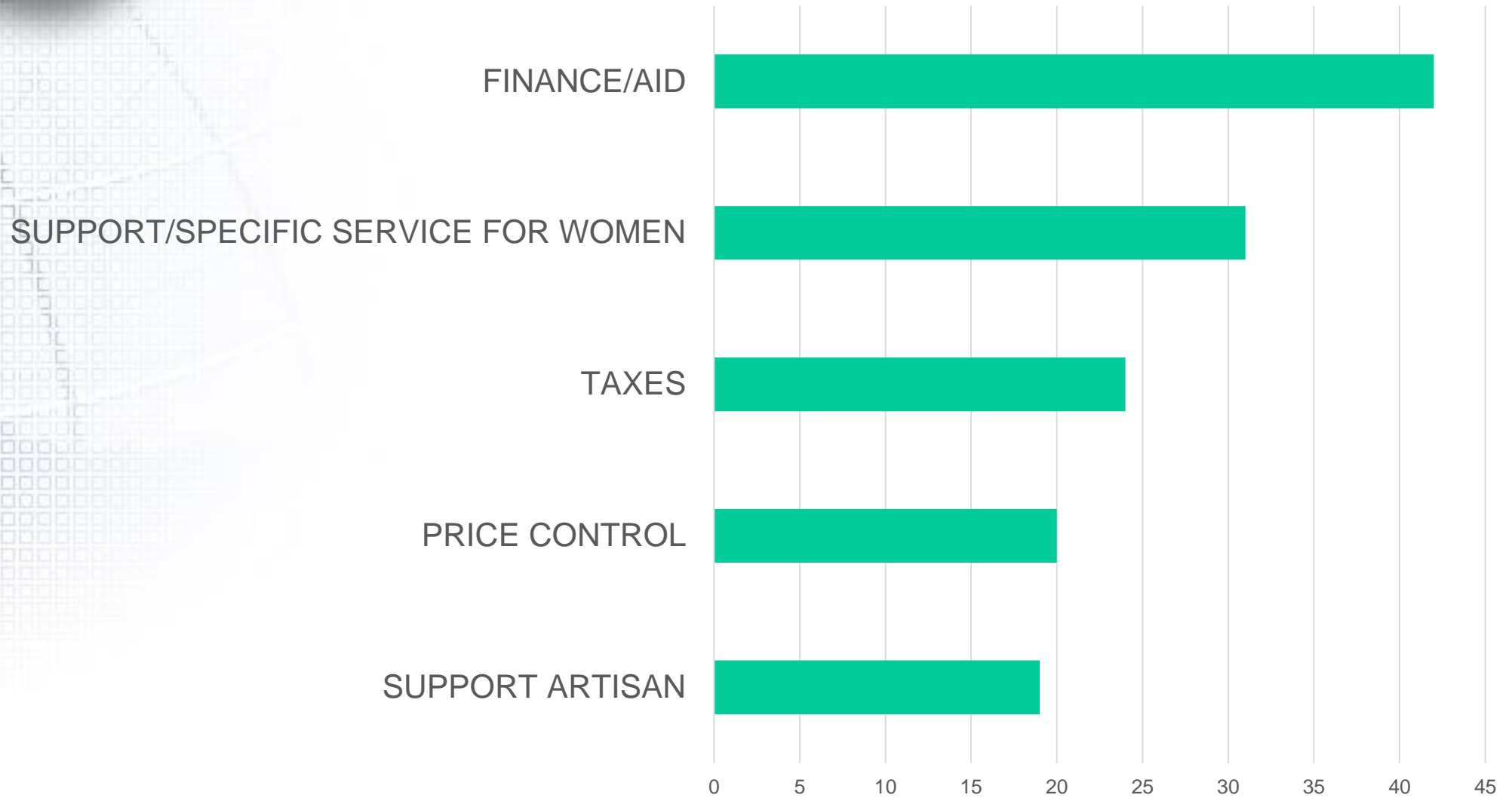
The Focus Groups (cont.)

- **Participants:**

- The focus groups gathered a very diversified group of representatives, six from each country:
 - the **public sector** directly involved in women entrepreneurship development;
 - the **private sector**, including chambers of commerce and industry, business associations, women and youth associations;
 - grassroots groups and women **NGOs** or NGOs involved in entrepreneurs' development as well as microfinance institutions.

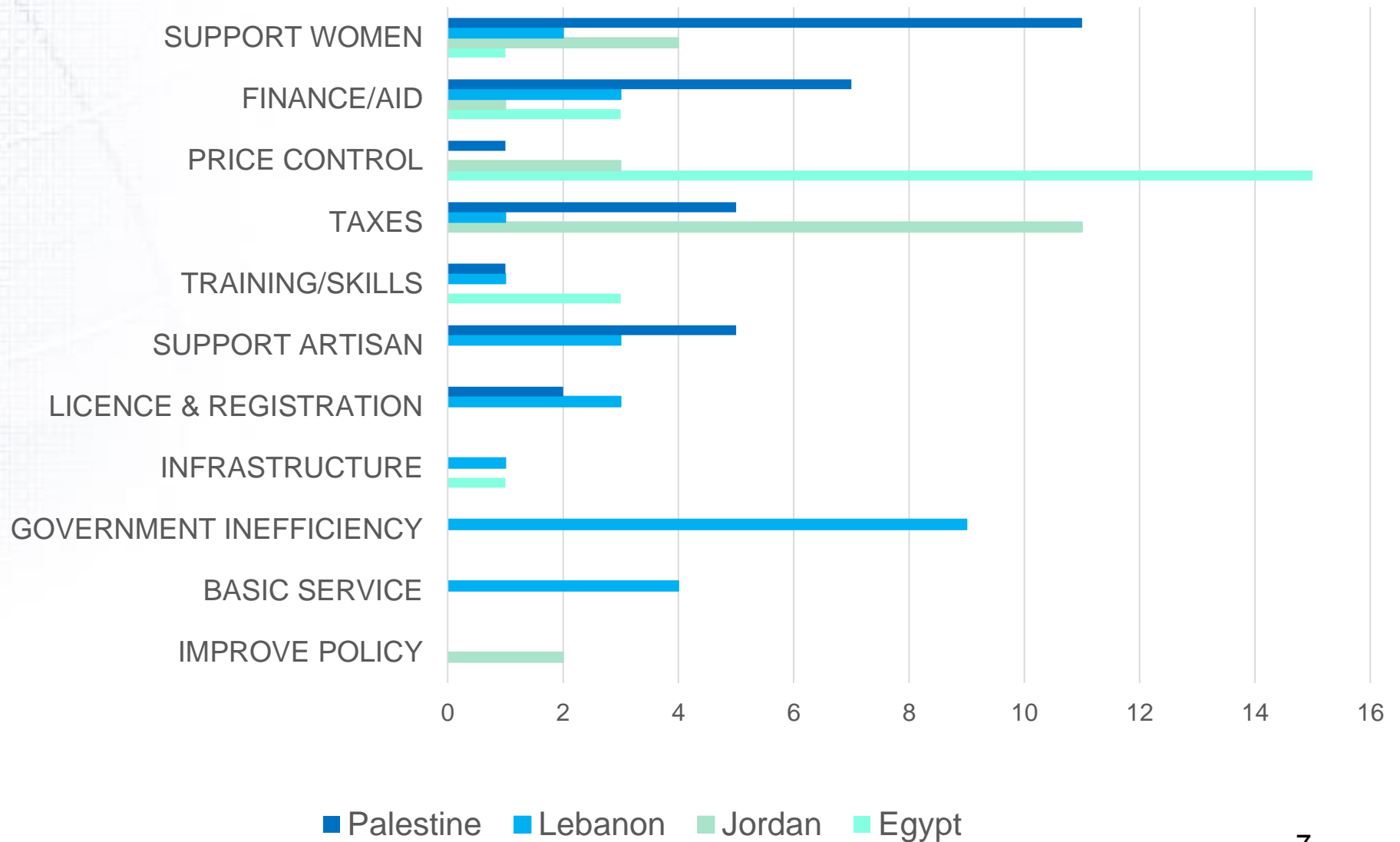


1. National Government: top 5 PRs in MED region - Survey





1. National Government: PRs in the Mashriq Region - Survey





1. National Government: suggestions from the focus groups

- **Policies:**

- Formulate and implement **national strategies specifically for women** entrepreneurship development.
- Support **decentralisation** and allow local authorities to formulate their own policies/regulations with respect to women entrepreneurs' development;
- Create a **special status for women micro-entrepreneurs** exempt of taxes and duties with a gradual approach: ensure in a first step that sufficient data on women entrepreneurs is gathered and that only the women that qualify according to the criteria defined in the status are selected and benefit from its advantages (such as those that have a legally registered activity). In a second step, the women that qualify will benefit from support measures such as exemption of taxes for a period of time, facilitation measures for their access to finance.
- Unify all the rights and obligations related to **SMEs laws** so that they may be easily accessible and understood and create an SME ministry.



National Government: suggestions from the focus groups (cont.)

- **Regulation and Procedures:**

- Ensure that entrepreneurship is **simple and user-friendly** both at regulatory as well as procedure levels:
 - by facilitating business registration procedures for women (such as one-stop-shop offices for women).
 - have easily access to Business Development Support;
 - Promote and support, with the active participation of the private sector, the creation of clusters based on industry sectors and incubation services for women.

- **Education and Awareness:**

- Support women to move their business to non-traditional sectors linked to innovation and new technologies by adapting regulations;
- developing awareness on the importance of women as entrepreneurs for the development of the country;
- changing education to reflect women's multiple capacities and stimulating the entrepreneurship model within schools.



National Government: suggestions from the focus groups (cont.)

- **Access to Markets:**

- Launch measures that will increase women entrepreneurs' sales by expanding their markets:
 - Rescale the operating debt,
 - Develop online platforms to present and sell products,
 - Encourage local stakeholders and large companies to favour small companies managed by women,
 - Grant fiscal advantages to companies that buy from or supply women entrepreneurs,
 - Launch special measures to support.



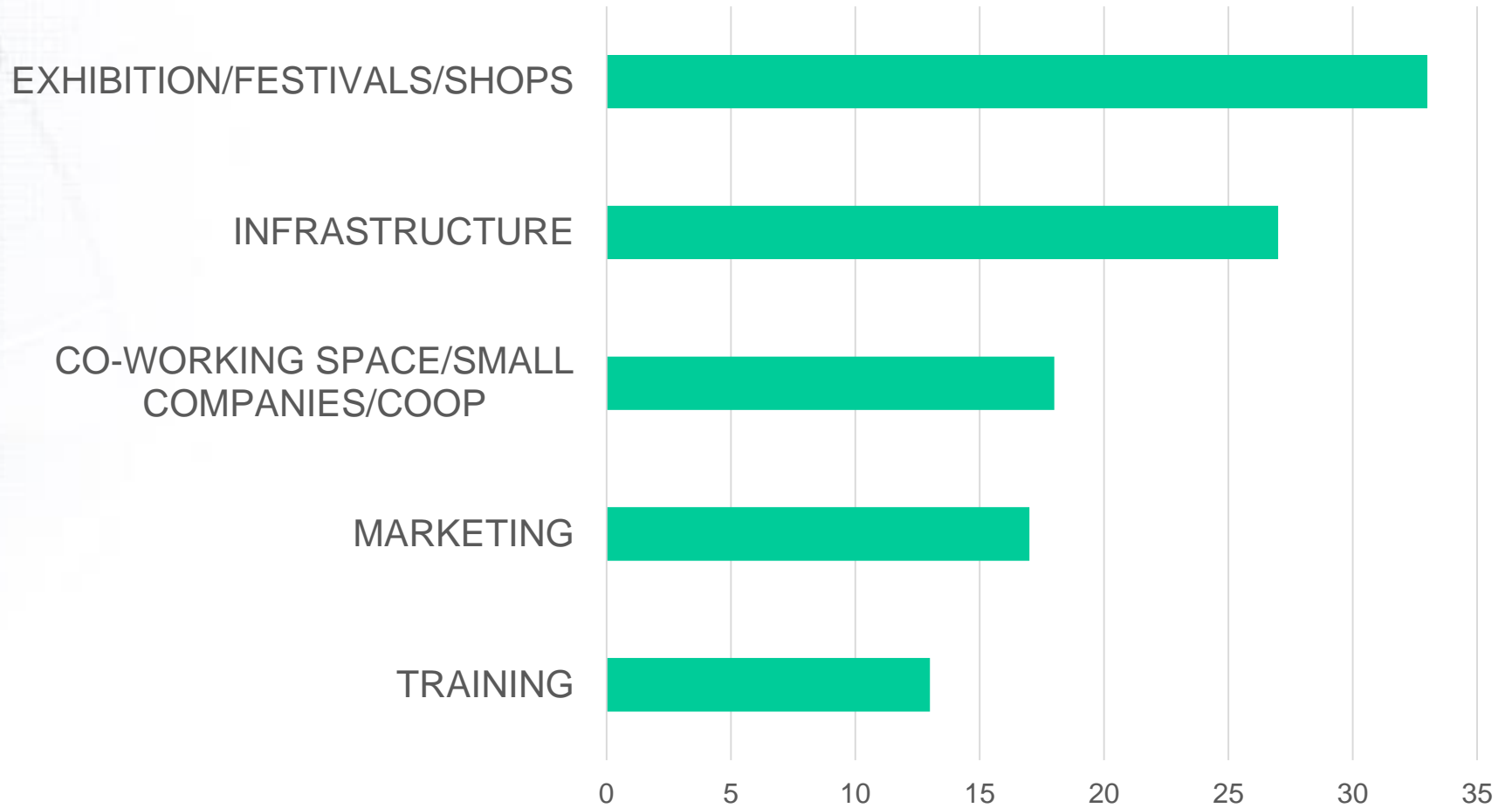
National Government: suggestions from the focus groups (cont.)

- **Finance:**

- Adapt financial communications modes and contents to the targeted women entrepreneurs and ensure access to information through well designed market studies and dedicated web-sites, videos and cartoons
- Offer loans with funds from regional or national budgets with low interest rates;
- Make special financing tools available for women entrepreneurs in accordance with the nature of their business and their needs.
- Develop local follow up services on financing for women entrepreneurs.
- Launch a joint guarantee for women that work in the same value chain in order to have access to banking guarantees.
- Develop credit and factoring products tailored to women entrepreneurs needs guaranteed by the state to facilitate the supply of raw materials.
- Provide incentives to banks to finance entrepreneurs with low interest rates.

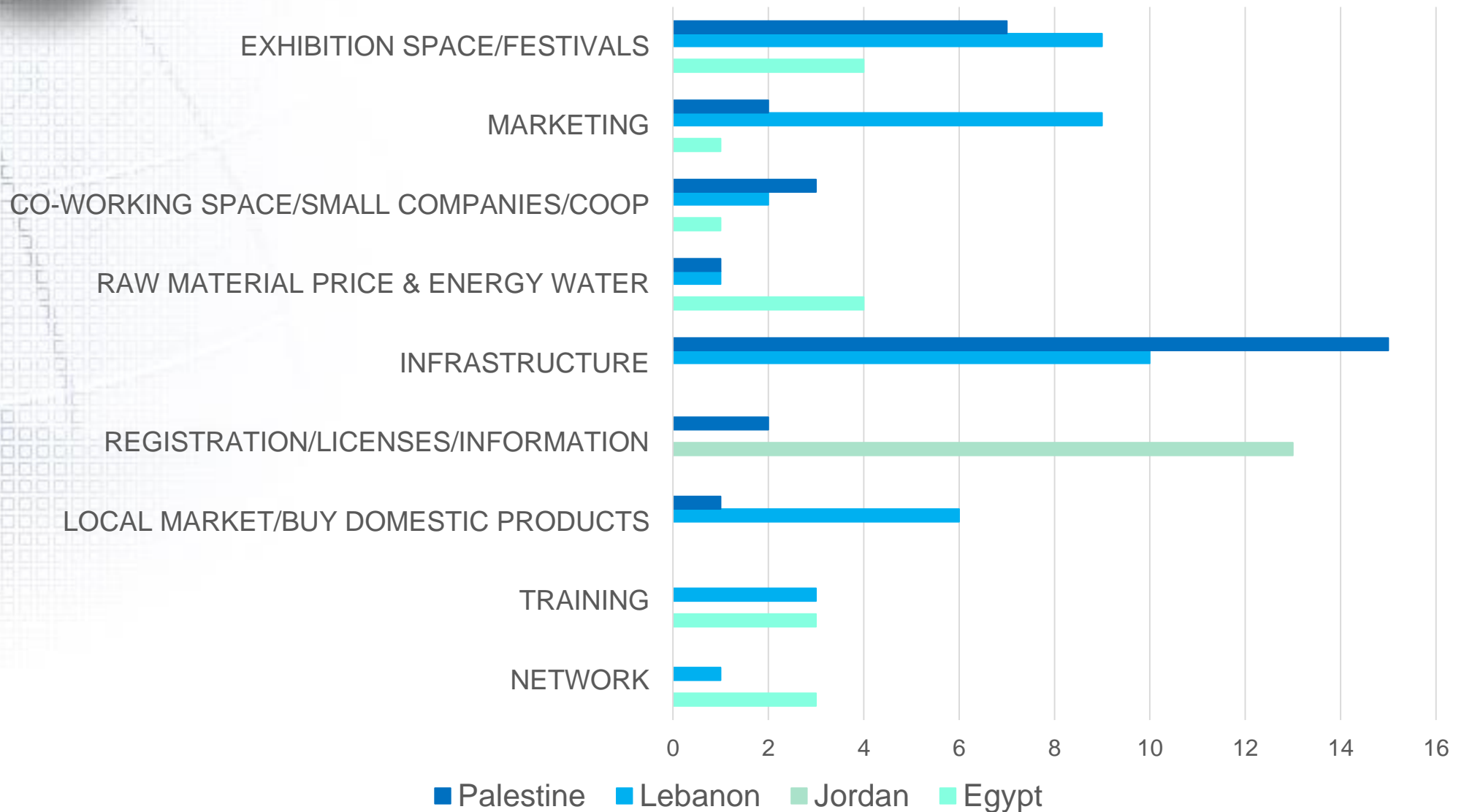


2. Local Government: top 5 PRs in MED region - Survey





2. Local Government: PRs in the Mashriq Region - Survey



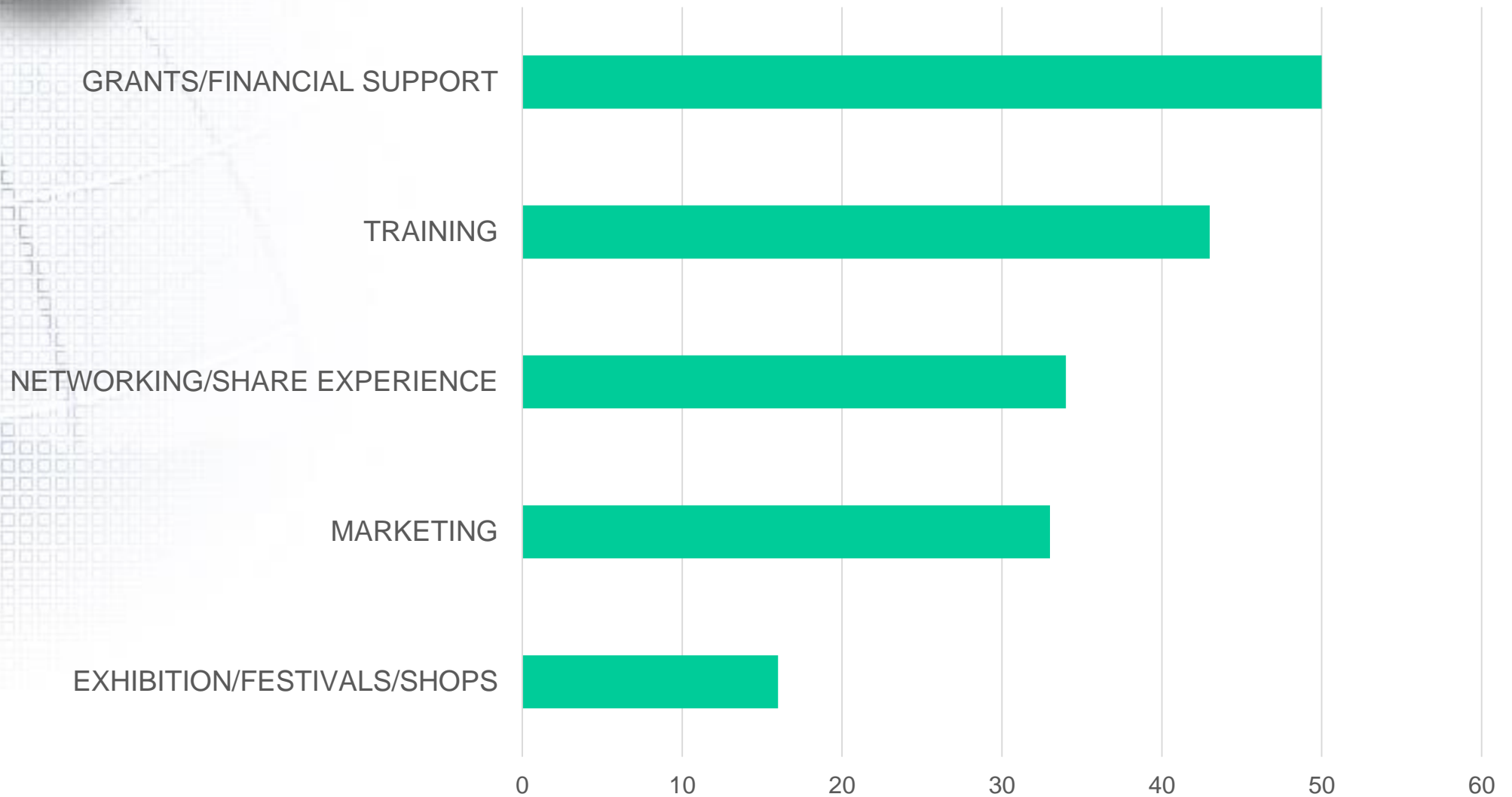


2. Local Government: PRs from the focus groups

- Allow and encourage entrepreneurs working from home to **obtain temporary licenses** until they can expand their business and be sufficiently stable to launch their operations permanently;
- Supply of **information to entrepreneurs**:
 - Improve communication and coordination of services to women entrepreneurs to ensure that the potential beneficiaries are informed of the projects and financial products they could benefit from.
 - Train some municipality officials on how to deal with entrepreneurs.
- Offer **exhibition spaces** to enhance market access.
- Ensure that **NGOs** can be represented in municipalities.
 - EX. Link art school's designers and graduates to women entrepreneurs, for instance through NGOs, to improve product quality and design.

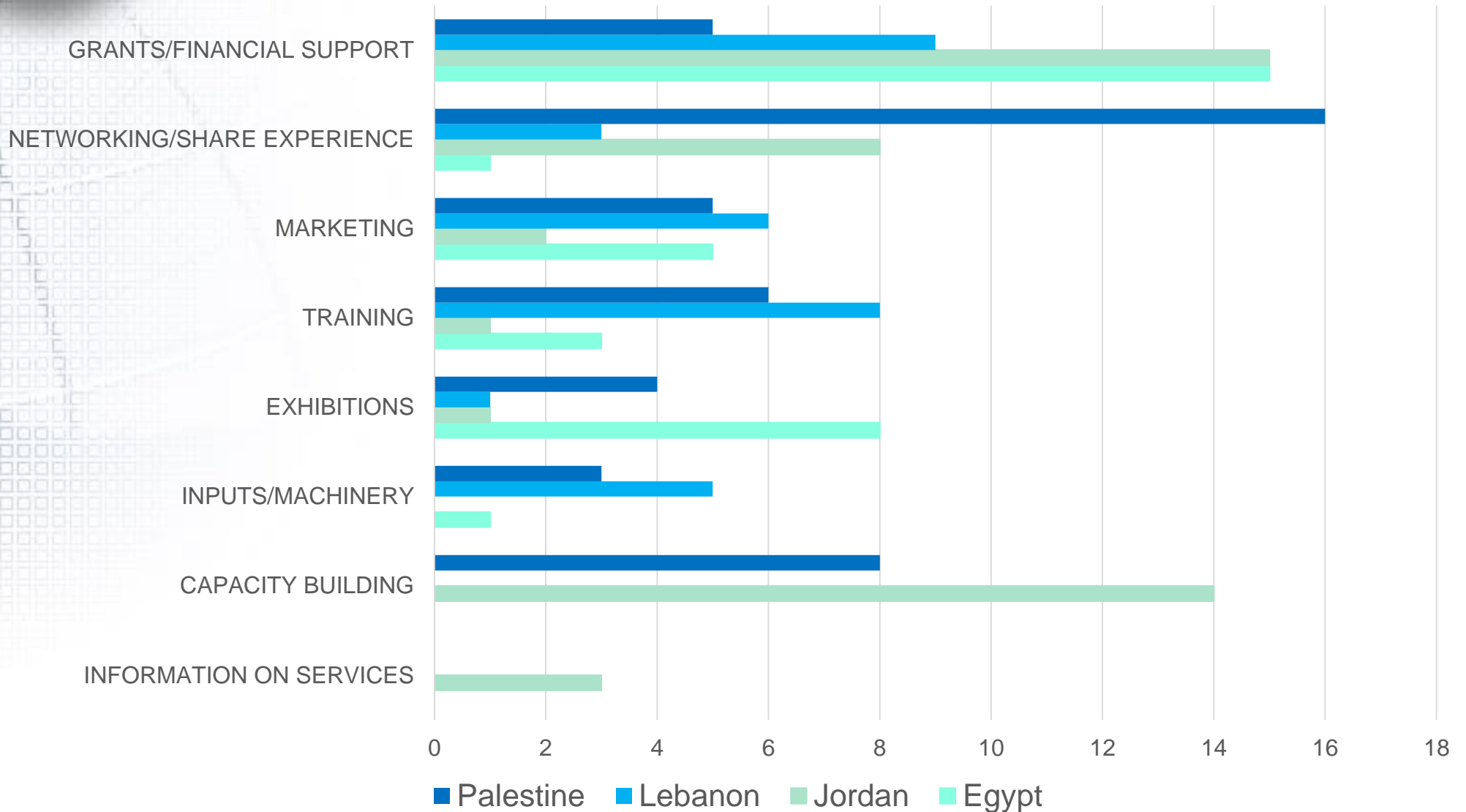


3. NGOs: top 5 PRs in MED region - Survey





3. NGOs: PRs in the Mashriq Region - Survey





3. NGOs: PRs from the focus groups

- **Awareness and training:**
 - Raise awareness about the importance of women joining the workforce and entrepreneurship (this awareness should involve not only women but also all family members including men i.e. husband, brother and father),
 - Work on culture change,
 - Share success stories and mentorship;
 - Support structures that provide trainings to develop or scale-up entrepreneurship offers.



3. NGOs: PRs from the focus groups (cont.)

- **Tailored Services:**
 - first assessing women's capacity;
 - avoiding a one size fits all training;
 - providing technical and highly skilled training based their business sectors requirements;
 - analyse markets and territories and develop projects on the markets and their potential which should match women entrepreneurs' competences and opportunities, leveraging on the potential of the resources and the potential of the territory (for instance its tourism, handicraft traditions and agriculture).



3. NGOs: PRs from the focus groups (cont.)

- **Finance:**

- **Grant** to women only if linked to certain specific obligations, which should help them develop their operations, such as buying machinery or raw materials;
- having to **bid for a procurement** process in order to learn its functioning;
- Join financial products with support measures to reduce the **interest rates** applied



3. NGOs: PRs from the focus groups (cont.)

- **Collaboration:**

- **With the governments' support:** create business hubs, accelerators and incubators.
- **Share NGOs' experiences** across the region and build a platform for NGOs to share their experiences, success stories and best practices.
- Promote **meetings with professionals** that can identify international trends to improve women's consumers' products;
- **Work with governments and private sector** to promote market links between Business to Business (B2B) and Business to Consumers (B2C);
- **Encourage women entrepreneurs** from the different surveyed countries to meet in order to facilitate their capacity to work together and encourage the creation of networks that include suppliers, buyers and financial institutions.
- Create **synergies** among female entrepreneurs and favour the coordination of small structures.



Thank you for your attention

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