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**Enhancement of the Business Environment in the
Southern Mediterranean**

**Women's Entrepreneurship & MSME Development in the
Southern Mediterranean Region**

**Sub-regional workshop for
Jordan and Palestine**

Amman, 2 October 2017



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1. Introduction and background

The third of a series of workshops on women entrepreneurship organised at a sub-regional level was held in Amman on October 2nd 2017. The overall objectives of these workshops are to disseminate and discuss among participants the results of the Report entitled “Arab Women Entrepreneurs” and to provide inputs to feed and deepen the policy dialogue to help Mediterranean partners (MED) implement reforms to promote the integration of women in the economy. These workshops aim as well to provide a platform for policy dialogue, peer learning, sharing experiences and good practices (North-South and South-South) among the policymakers, representatives of the private sector, microfinance institutions, civil society and experts.

The “Arab Women Entrepreneurs” report is part of the “Women Entrepreneurship” Activity, implemented by the EBESM - “Enhancement of the Business Environment in the Southern Mediterranean”- a regional project funded by the EU, which aims to contribute to reducing unemployment and poverty in the MED region by enhancing policies to support women’s entrepreneurship development. This is expected to substantially increase the number of women starting businesses in the MED region.

Building on, and complementing, the work that has been achieved so far by the OECD and UNIDO in this domain, this survey-based report targeted non-university educated women entrepreneurs in Algeria, Egypt, Jordan, Lebanon, Morocco, Palestine, and Tunisia. This non-university educated group is selected as a proxy for the low to low-middle income group that, in the MED region, constitutes the majority of all women entrepreneurs in the region.

The report, supported by data collected from surveys (person-to-person), carried out from November 2016 to January 2017 in the seven MED countries, includes a detailed analysis aiming at proposing evidence-based policy recommendations to national authorities. It identifies obstacles, challenges and favourable factors that women encounter when doing business. The report identifies good practices, as well as obstacles, that may inform women entrepreneurs’ in the future on better ways to conduct their business.

Policy recommendations at various institutional levels are formulated. These recommendations are based on the results of the surveys and also on the recommendations formulated by the participants to two focus groups organised at a sub-regional level by the Project in March 2017, in Tunis for the Maghreb countries (i.e. Tunisia, Algeria and Morocco), and in Cairo for the Mashreq region (i.e. Egypt, Palestine, Jordan and Lebanon).

With a view to enhance national policies in favour of women economic integration, the workshop’s methodology consisted of a first part (half a workday) to present the results of the report and the main good practices, and to propose a reflection on policies that are appropriate to each country’s specific situation. On this basis, it was then possible to focus the second part of the session on brainstorming and policy debate (work groups during the afternoon sessions), dedicated to identifying and designing small-scale action plans, as well as to establishing a public-private

dialogue (PPD) platform that would contribute to enhancing the situation of women entrepreneurs at country level. During the second part of the day, work groups, moderated by project experts, used the results of the Report to generate specific proposals that the country could quickly adopt and apply with the objective of promoting policy reforms in favour of women economic integration. The action plans and the composition of the PPD compiled in this report summarise and synthesise the results of this collective work.

2. Workshop Objectives

The general objectives of these sub-regional workshops were to disseminate and discuss among participants the results of the analytical work produced by the project, in order to help MED partners implement reforms in the domain of woman entrepreneurship.

In particular, the specific objectives were to:

- 1- Present and discuss the key findings, best practices and policy recommendations included in the report;
- 2- Receive participants' feedback on the report; and
- 3- Set up the composition of a public-private dialogue platform as well as action plans to contribute to enhancing the situation of women entrepreneurs at country level.

The three sub-regional workshops were organised as follows:

- 1- Tunis, on 21 September for Algeria, Tunisia and Morocco;
- 2- Beirut, on 28 September for Egypt and Lebanon; and
- 3- Amman, on 2 October 2017 for Jordan and Palestine

3. Participants

The one-day workshop gathered around 20 participants from Jordan and Palestine. Jordanian participants came from various organisations, including the Central Bank of Jordan, the Jordanian National Commission for Women, JEDCO, banks, the business sector, and civil society.

As for Palestine, the Business Women Forum was present. The SBA coordinator, the representatives of the Palestinian Monetary Authority and the Federation of Palestinian Chambers of Commerce, Industry and Agriculture were not able to attend this workshop due to last minute internal consideration. (See participants' list in Annex 1).

4. Workshop Overview

The majority of questions asked by the participants were relative to the methodology adopted by the report, practical aspects of women-support, capacity-building policies, and strategies and policies to enhance women's economic condition. In addition,

participants focused on necessary policies at country level, and on best practices and problems encountered in other MED countries' strategies and implementations.

The particular interest from participants in best practices identified in other MED countries has led the experts to present some of the findings as possible "best practices" and as "avoidable errors or dangers" in the conception of the strategies or in the setting-up of policies, instruments and institutions.

The ultimate purpose of the presentations and of the work groups was not only to share and transfer knowledge and expertise, but importantly to discuss ways to improve policies to help women develop their businesses, to create more employment, and to contribute to poverty alleviation.

While optimum strategies and policies are difficult to identify, the workshop participants did display a high degree of consensus on a number of women entrepreneurs needs and on policy approaches from central and local authorities, private organisations, including banks, and NGOs.

Both questions and answers clearly pointed to the importance and urgency of better service integration and improved collaboration - among all the country's key stakeholders - to support women's business development.

There is broad agreement on the fact that numerous mechanisms exist in each country, but also that these are not always readily accessible to these women, which reduces their impact. In particular, it is felt that the interface between the local authorities and NGOs should be improved.

5. Workshop Summary

The workshop was articulated around 5 sessions.

5.1 Session 1: What we would like to achieve together today

Ms Marie-Jo Char informed about the importance of this report and its contribution to national economies. She also highlighted the importance of providing support to this specific category of women to actively participate in the economy.

She reminded the audience that this survey-based report focused on a particular group, which is that of women entrepreneurs with no university education, coming from a low to low-middle income category. These women have become entrepreneurs by necessity, not by choice. This target group constitutes the majority – around three-quarters- of all women entrepreneurs in the MED region. This target group is important firstly for economic reasons as these women integrated the labour market and became economically active and financially independent from their husbands and families, while previously they were mostly economically inactive, with modest income and wealth, and little or no access to capital. These women have become more economically independent and simultaneously empowered as social and political actors. They can be important actors of change in particular in rural

areas. They contribute to the welfare and prosperity of the household, the community the country and the economy, as well as to the social and political development of a country.

These women have received no material assistance to start their business, and they need support to stay economically alive, expand their business and encourage others to do the same.

Ms Char concluded by encouraging participants to actively participate in this workshop, to improve the policy framework in order to enable these women to become more economically active, which will lead to unemployment reduction and poverty alleviation.

5.2 Session 2: Presentation of the results of the Report

Dr Toufic Gaspard presented in greater detail the methodology, key findings and policy recommendations emanating from this report.

This report entitled “Arab Women Entrepreneurs” is different, if not unique. While a few studies on women entrepreneurs in the MED region have been undertaken, this report focusses on only one group of women entrepreneurs, those without a university education as represented in the survey. This group includes illiterate women up to those with a secondary or technical education.

This is an important group. Based on ILO and UNIDO data, it is estimated that non-university educated women entrepreneurs constitute at least 70% of all women entrepreneurs in the MENA region. The corresponding number is about 2.3 million women entrepreneurs who have no university education, and who have become entrepreneurs by economic necessity rather than by choice.

The sample size of the survey is relatively small, dictated by budget and time considerations. A total of 157 women were interviewed in the seven countries: Algeria, Egypt, Jordan, Lebanon, Morocco, Palestine, and Tunisia. Interviews were conducted face-to-face, mostly on the business premises. There is a definite **need for a larger survey** of this specific group of women entrepreneurs, which carries a greater potential for an effective improvement in employment, income conditions and, more important, social change.

The survey has produced interesting results on an important topic. The following is based on a large majority of responses:

- Our respondents are married, relatively young in their 40s, with at least 2 children, and no business or practical experience.
- Before embarking on their venture, they were mostly economically inactive, with modest income and wealth, and little or no access to capital.

- They started small family businesses, operating from home traditional activities such as handicraft, often with the help of family members.
- Most are barely profitable. But the remarkable finding is that, no matter what the business outcome is, more than 90% of the women stressed that they **wished to persevere** or even expand.
- The women greatly value their experience and their role as **independent economic actors**. Their **social role**, by way of giving a public example of enterprising independent women, may be more important than their economic role.
- Almost all the women entrepreneurs indicated their need for training and access to capital, being the two top needs. Training in management and marketing, by public or NGO institutions, will be crucial for their business efficiency and profitability. Affordable capital funds, even at reasonable market terms, will also provide essential means for survival and expansion.

A remarkable finding in our study was that close to 90% of all the interviewed women entrepreneurs indicated a strong determination to persevere in their businesses, whereas only about a third indicated profitability. Clearly, assisting in providing a more enabling environment, or at least a level playing field for them as for men in their country, would do much to keep them economically active. Their success or survival in business goes beyond empowering women economically to that of liberating them.

The non-university educated women entrepreneurs in the MED region present a **valuable target group** for the promotion of economic and social development in the region. They are women; they have joined the labour force and started independent businesses; they have received no material assistance; most are still persevering; they need help to stay alive as economic and social actors.

It is therefore recommended to study in greater detail this group of women entrepreneurs, and to contribute to their survival and success through the provision of specific training courses and easier access to capital.

Dr Gaspard concluded his presentation by saying that the most important policy recommendations to enhance women entrepreneurship development should focus on two types of assistance: training in management and marketing skills and access to capital. Therefore, the return on the investment necessary for the delivery of that kind of assistance is expected to be quite high. The women entrepreneurs, who expressed a clear determination to stay in business, would then be better equipped to persevere in their business, and would also have better odds to prosper and play the economic and social role that is naturally theirs in their countries.

5.3 Session 3: Presentation of key findings of the survey in Palestine

Dr Suhail Sultan presented the main results of the Palestinian Women Entrepreneurs Country Profile. Dr Sultan presented the main characteristics of these entrepreneurs as they are smaller in size; slower in growth; working informally and are involved in low value-added activities. After that, the main challenges and obstacles, which are focusing on access to information; access to finance; and access to markets; and family responsibilities, were presented and discussed.

Ms Doa Wadi, Executive Director of the Business Women Forum and SBA's coordinator and advisor in women entrepreneurship affairs, presented some examples of good practices from the government sector, private sector, and NGOs with special attention to the role of the Business Women Forum (BWF), such as the following:

- In 2014, the Ministry of National Economy (MoNE) started to integrate the gender dimension in all statistics used by the Ministry. This will also help the Ministry to develop a national policy targeting women entrepreneurs based on accurate data.
- A cooperation agreement was signed between the Bank of Palestine and the Federation of Palestine's Chambers of Commerce, Industry and Agriculture, 1) to promote awareness among the Bank's customers and women entrepreneurs about the importance of registering at the chambers of commerce; and 2) to enhance their [whose?] knowledge about financial and non-financial advisory services provided by the Bank to Palestinian women entrepreneurs
- Business Women Forum established a one stop shop in its premises to sell financial products specifically geared for women entrepreneurs. BWF developed also two specific projects: 1) ROZANA to provide support to women entrepreneurs to improve their micro-projects through tailored technical assistance; and 2) The Al Thimar Company provides specific channels to women entrepreneurs to market their products.
- The Bank of Palestine launched an exclusive program to support Palestinian women entrepreneurs (?) under the title "Felestineyeh", in Partnership with BWF which aims to empowering Palestinian women entrepreneurs in all economic and social aspects.

5.4 Session 4: Presentation of key findings of the survey in Jordan

Ms Lamia Dabbas gave an overview of the key findings of the report focusing on the main challenges encountered by these women, in particular 1) access to finance; 2) the legal, regulatory and business environment constraints; 3) limited business and technical skills of women entrepreneurs. Ms Dabbas, together with Ms. Nadia Al Seed, CEO of Bank Al Etihad presented the programme "Shorouq" launched by the bank. "Shorouq" is a comprehensive package of banking solutions, as well as financial and non-financial services, specifically designed for women, which aims at empowering women by allowing them to achieve the financial freedom and security they aspire to. This program was designed for different categories of women; women

in business, professional women, affluent women, busy housewives, as well as women considering to invest for their families or retirement.

5.5 Session 5: Lessons learnt and good practices from the MED region

Dr Novella Bottini, from EBESM presented the following major lessons learnt from this study as well as some good practices observed in the MED region:

- 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 from a better access to education;
- The main constraints that prevent women without a university education to expand their business are access to capital and lack of managerial and marketing skills;
- Many actors, including in 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 homes or business premises;
- A capillary and tailored-made service is more likely to succeed with the women entrepreneurs' work-life balance and economic status;
- There are several good practices observed in the MED region, they are all presented in detail in the Report. However, it is worth noting that 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.

5.6 Session 6: Testimonials: what are the challenges and key issues faced by women entrepreneurs in Jordan and Palestine?

This following session provided an opportunity to understand the obstacles, constraints and opportunities as expressed by two Jordanian and one Palestinian women entrepreneurs active in a chocolate industry, an online book library and soap production.

Ms K. Suliman from Palestine:

The journey began ten years ago, when Ms Suliman from Beita, Nablus, was equipped with a machine to make soap from olive oil, and received some training in marketing and financial management. Ms Suliman decided to add fragrance to the soap, which was new in this area. After some networking, a local businessman offered to export samples of her soap to Germany, Canada and Dubai. Ms Suliman seized the opportunity and signed a contract to deliver 6,000 bars of soap. She quickly faced a first challenge - the group's basic soap cutting equipment could produce a maximum of 200 bars a day, and there seemed no way to meet the exporter's deadline. Ms Suliman searched the internet for ideas and found a new

design of cutter that could triple the output - but she could not afford it. Instead, she made her own homemade version from wood. With the innovative new cutter, she produced 3,000 bars in just five days. Ms Suliman started a Facebook page to reach new markets. Ms Suliman, a mother of five,, who was married at fifteen and left school early, invested some of the profits from her business to go back to school and obtain her high school certificate and diploma. Ms Suliman said "before, I had to get permission from my husband to travel. My husband was sceptical at first. Now I have more independence, respect, and more confidence. We make decisions in our homes, and our children know that the role of a mother is more than just cooking and cleaning."

Ms D. Abu Rageb from Jordan:

Ms Abu Rageb started her career as an employee in a chocolate industry where she learned the business. She then decided to develop her own small industry by producing chocolate for people with special needs such as diabetics or allergic to gluten. To expand her business, she applied for a small grant through JEDCO. Today, Ms Abu Rageb, is managing a fifteen employees successful business, which she intends to further expand by opening new production lines.

Ms R. Ghanawmeh and Ms Nisreen Shamayleh from Jordan:

The journey started with a dream which was, at that time, to produce films for children. However, this sector was difficult to access for Jordanian women. Ms Ghanawmeh and Ms Shamayleh Roula faced several cultural and financial barriers to make their dream come true, but they were determined to persevere, no matter the challenges. They applied for a loan through JEDCO and were able to start the production. The first film was successful and has been marketed in several Arab countries. To reduce their operational costs, they subcontracted some of the production rather than directly hiring employees. Today, they have plans to expand their film production business. To do so, they worked on developing their technical, marketing and managerial skills through training courses to be able to scale up their business.

5.7 Discussions and answers

The discussions that followed the presentations revolved mainly around the support to be provided to women entrepreneurs.

There is an effective need to develop specific financial instruments dedicated for women; the need to join efforts and to improve the coordination among the public and private sectors; an enhanced coordination between the donor's community and the government is also vital to support women. Moreover, the need for networking was raised. It would be crucial for women entrepreneurs to share their experiences through networking; this would be also helpful to tap into new business opportunities.

6. Work group sessions and presentations of work plans

During the working groups' sessions, discussions took place between experts and participants, which led to outline five (5) key actions that could be implemented in a relatively short period of time.

The lively discussion, in particular the debate between policy makers, representatives of the private sector and the civil society enabled the workgroup to identify some good practices from neighboring countries that could be adopted, such as the initiative of the Central Bank of Egypt (CBE) that signed an agreement with the National Committee of Women for financial inclusion. CBE will coordinate with other banks to construct the mechanism with financial institutions to give money to NGOs that will then provide finance to women.

The action plans produced by each national teams are presented in Annex 3.A and 3.B

7. Wrap-up session: conclusions and the way forward

The following priorities were identified:

- Focus on improving the situation of women entrepreneurs in rural areas;
- Provide support to help them upgrade and expand their business, especially through training and finance.

There was a general agreement about most of the stumbling blocks ahead for these women business growth and entrepreneurship development: political instability, regional instability, low level of real incomes, corruption, and poor infrastructure. Participants also felt that the engagement of public and local authorities to enhance the women situation, engagement of central banks to develop instruments specifically dedicated to these women, better dialogue and coordination among all actors involved in women entrepreneurship development are crucial.

The recommendations and action plans developed by all participants, if implemented, should be able to support women's efforts and produce quick positive results.

Considering the actual political and social situation in Jordan and Palestine, the two countries may require technical and financial assistance, though these exist at a national level. More importantly, they will require the joint efforts of, and coordination among, all stakeholders involved in the domain of women entrepreneurship as best practices showed.

List of Annexes

Annex 1:

Annex 1.A: Action plan Palestine

Action	What	Who	How	Cost	When
1	Design and implement training manuals to foster women entrepreneurship	NGOS and donors	Needs assessment, design, and delivery of training materials	500,000	2018
2	Raise awareness to the issues of women's entrepreneurship	Ministry of National Economy (MoNE), NGOs, academic institutions and banks	Media, social media, workshops and brochures	200,000	2018
3	Marketing hub to promote women entrepreneurs' businesses	MoNE, NGOs, and Paltrade	B2B Meetings, and trade agreements	500,000	2018
4	National policy framework	MoNE and key stakeholders	Develop a draft policy to be endorsed by the ministerial cabinet	150,000	2018
5	Access to finance	PMA, and Financial institutions	Link financial packages with BDS	50,000	2018

Annex 1.B: Action plan Jordan

No.	What	Who	How	Estimated Costs	When	KPIs
1	Training need analysis and matching results with existing training programmes	Local authorities + NGOs + Irada	Select a specific geographical area such as Balqa/salt, select a sample of women entrepreneurs and interview them (face-to-face) through a well-structured questionnaire	5,000 JOD	Early 2018	# of women interview # of questioners filled Analysis report Final report
2	Develop a targeted training programme and deliver the training accordingly. An assessment of these training programmes will be carried out for fine-tuning, then generalised to other areas in Jordan.	Irada (tbc)	Update/design a targeted training programme based on the results of the interview and organise a training schedule. Cost-sharing training basis (90%-10%). The 10% will be reimbursed 1) one year after, based on profits. Or 2) a loan will be provided and reimbursed one year after.	100,000 Euros	2018	# of training programmes # of trained women # of women have a fund # of training material distributed

3	Facilitate A2F and enhance financial inclusion for women entrepreneurs	Central Bank of Jordan (CBJ) MFIs Community: community based organizations (CBOs)	Link the supply and demand to address gaps and develop one financial instrument with affordable interest rates (around 7%) under the leadership of CBJ. This instrument will be distributed via selected banks and MFIs Work with women entrepreneurs through CBOs to enhance financial inclusion.	CBJ to budget	2018	# of women apply to have fund #of MFI & banks involved in providing funds # of women have fund
4	Establish E- Market place	AvermaSoft, CBJ, Post office, Jordan Food and Drug Administration and CBOs	Develop market place solution, and processes to develop and manage delivery and payments and processes for inspection.	700,000 euros	2018	# of people join E-market % of product sold # of visitors to the website
5	Information dissemination and awareness raising	All stakeholders, secretariat: JEDCO	Inform about the new products developed, compile a catalogue of success stories, disseminate information through media (e.g. radio, television, social media etc.) and develop communication material (e.g. brochure). involve academia in the process.	100,000 euros	2019	# of publicities distributed #of films produced and announced

Annex 2: Participants list

Sub-regional workshop on Women Entrepreneurship 2nd of October 2017, Amman – InterContinental Amman List of Participants						
#	Last Name	First Name	Function	Institution/Company	Email	Signature
1	Zaidah	Nuha	Deputy Secretary General	Jordanian National Commission for Women	nuha.z@johud.org.jo	Signed
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