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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 Egypt and Lebanon**

**Beirut, 28 September 2017**



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### **Disclaimer**

This report has been prepared with financial assistance from the European Commission. The opinions expressed herein are those of the authors and may not represent the position of the Commission.

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## 1. Introduction and Background

The second of a series of workshops on women entrepreneurship organised at a sub-regional level was held in Beirut on September 28<sup>th</sup> 2017 and gathered participants from Egypt and Lebanon. The overall objectives of these workshops was to disseminate and discuss among participants the results of the “Arab Women Entrepreneurs” Report and to provide inputs to feed and deepen the policy dialogue with the Mediterranean partners (MED). In turn, this will help them to implement reforms to promote the integration of women in the economy. These workshops aimed as well at providing 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 at contributing to reduce 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 and developing their businesses in the MED region.

Building on, and complementing, the work that has been achieved so far notably 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, is estimated, based on several sources of information (e.g. ILO, OECD, UNIDO) to constitute the majority of all women entrepreneurs in the region.

The Report, supported by data collected from person-to-person interviews, carried out from November 2016 to January 2017 in the seven MED countries, includes a detailed analysis aimed 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 improving the conduct of their business.

Policy recommendations at various institutional levels are formulated. These recommendations are based on the results of the interviews and also on the recommendations formulated by the participants to the two focus groups organised at a sub-regional level 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’s economic integration, the workshop’s methodology consisted in 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 on the second part which was dedicated to identifying and designing small-scale action plans, and establishing a Public-Private Dialogue (PPD) platform to contribute to fostering women entrepreneurs’ activity at country level, in a brainstorming and policy debate session. During this second part of the day, work groups, moderated by project experts, used the

results of the Report to generate specific proposals that the responsible authorities could adopt and apply to promoting policy reforms in favour of women's economic integration.

This report summarises the results of this collective work by providing the action plans and the composition of the PPD.

## 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 15 participants from Lebanon and Egypt. Egyptian participants came from various Egyptian organisations, in particular the Social Fund for Development, the Industrial Modernisation Centre, the Business Sector, and civil society.

Lebanese participants included representatives from the Ministry of Industry, the Ministry of Social Affairs, the National Commission for Lebanese Women, the Social Fund for Development, Al Majmoua, a microfinance institution, the business sector and civil society.

The participants' list is included in Annex 1.

## 4. Workshop Overview

Fruitful discussions took place and participants were actively engaged throughout the workshop. The presentations were followed by questions and answers sessions.

The majority of questions asked related to the Report's methodology, practical aspects of supporting, capacity-building policies, as well as strategies and policies to enhance women's economic status. In addition, participants focused on the country level policies, best

practices and problems encountered in the strategies developed and implemented in the other MED countries’.

In view of the interest raised from the participants in the best practices identified in other MED countries, EBESM experts presented some of the findings as possible “best practices” and as “avoidable errors or dangers” for the conception of the strategies or in the setting-up of policies, instruments and institutions at national level.

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.

All participants 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.

They also agreed on the fact that numerous mechanisms exist in each country, but that they were not always readily accessible to the women interviewed, thereby reducing their possibility to have an impact. In particular, it was felt that the interface between the local authorities, the NGOs as well as the women entrepreneurs 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 the Report and its contribution to national economies. She also highlighted the importance of providing support to women with no university education in order to allow them to better participate to the economy of their country.

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 socially empowered and sometimes 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 as well as to the economical, social and political development of their country.

Most of these women did not receive any material assistance to start their business, and they need support to survive economically, expand their business and encourage others to do the same.

Ms Char concluded by encouraging participants, to improve the policy framework in order to enable 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 from the Report.

Dr Gaspard highlighted how the “Arab Women Entrepreneurs” Report 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 and those with a secondary or technical education.

Dr Gaspard mentioned the importance of the group. Based on ILO data, it is estimated that non-university educated women in the labour market constitute at least 70% of all women employed in the MENA region. He explained that it was assumed that about 2.3 million women entrepreneurs have the same status, and became entrepreneurs by economic necessity rather than by choice.

He explained that 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 great potential for an effective improvement in employment, income conditions and, more importantly, social change.

The survey has produced interesting results on important topics. The following results are 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 traditional activities often from home 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 their activity.
- 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 in terms of training and access to capital. Training in management and marketing, by public or NGO institutions, will be crucial for their business efficiency, profitability and expansion. Affordable capital funds, even at reasonable market terms, will also provide essential means for survival and expansion.

Dr Gaspard mentioned that a remarkable finding in the survey 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 have joined the labour force and started independent businesses; most of them have received no material assistance; most are still persevering; they need help to survive 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 development 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's 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. When properly trained, women entrepreneurs, who expressed a clear determination to stay in business, would be better equipped to persevere in their business, and would also have better chances of prospering and playing a greater economic and social role in their countries.

### **5.3 Session 3: Presentation of key findings of the survey in Egypt:**

Dr Heba Nassar, who carried out the Egyptian survey, presented the main policies to support women's entrepreneurship development in Egypt; selected initiatives that address women entrepreneurs directly and specifically such as initiatives from the Ministry of Social Solidarity, the National Council for Women, the Social Fund for Development; key findings of the face-to-face interviews as well as selected good practices in Egypt in the area of family support and networking, training, networking, access to information and technology.



Dr Heba concluded her presentation by informing about the main challenges that women encounter in conducting their business and major lessons learnt to address these challenges at macro, meso and micro levels.

#### **5.4 Session 4: Presentation of key findings of the survey in Lebanon**

Ms Alia Farhat, EBESM expert for Lebanon, presented the main characteristics of the Women Entrepreneurs survey in Lebanon: the businesses are usually small in size; slow in growth; working informally and are involved in low value-added activities. The main challenges and obstacles relate to the political context, access to information, access to finance and access to markets. The women entrepreneurs in Lebanon have to face at the same time family responsibilities. All these issues were presented and discussed together with the opportunities for growth. Ms Farhat concluded in formulating some recommendations to enhance the status of women entrepreneurs in Lebanon.

#### **5.5 Testimonials: what are the challenges and key issues faced by women entrepreneurs in Lebanon and in Egypt?**

This session provided an opportunity to understand the obstacles, constraints and opportunities from the perspective of three Lebanese women entrepreneurs active in a clothes shop, catering and a car-wash business.

*Ms Z. Younes – Clothes Shop:* Political problems influence the work of entrepreneurs in the Bekaa area in the Eastern part of Lebanon. They affect negatively the sales and the overall business environment. Ms Younes had the opportunity to benefit from extensive personal and business development training. She participated to a regional exchange experience in Egypt with other women entrepreneurs. This first experience abroad encouraged her to travel to Turkey alone. She is now planning on travelling to India to find new suppliers especially for silk fabric. She mentioned that her children are very proud of her. Ms Younes needs support, mentoring and a facilitated access to finance. She explained how she wishes to continue her entrepreneurship journey

*Ms L. Saade – West Bekaa, Mouneh, Lebanon catering business:* as Ms Saade taught in schools for eleven years without a diploma, she was eventually asked to resign. In search for an income to pay for her children's university expensive fees, she started selling blueberry juice to her neighbours and her business slowly picked-up. She was able to produce 350 gallons of blueberry juice with the help of her husband. After this first business success, she could pay her son's first-year of university fees. At the request of her customers who wished to have a range of fruit products, she learnt to do all kinds of jams. Currently she produces and sells eighteen different products. Ms Saade now has a registered trade mark at the Ministry of Economy by the name "Lee'me w Reef". She hosts people in her house and sells traditional food. She wishes to expand her business to a guest house with guest rooms and traditional Lebanese food.

*Ms Z. Dirany – Bekaa, Lebanon:* Ms Dirany owns a car-wash business with her husband and they opened a café next to it for people who are waiting for their cars to be washed. She wants to expand the business by adding more cleaning services such as carpet and

bedcover cleaning. To finance her project she needs approximately 25,000 US dollars. It would take about six years to pay the loan back.

Finally, the Egyptian Social Fund for Development presented a video of a woman from Fayyume, a rural area in Egypt, running a successful weaving “industry” of mats, capes, and baskets and how her business is growing and expanding.

## 5.6 Discussions and answers

The following issues were discussed:

### *Role of men in supporting women*

#### **Question from the Lebanese Economic and Social Fund for Development:**

What is the role of men in supporting women?

#### **Response from Al Majmoua:**

Women wanted micro finance institutions to help them integrate men’s role in their business in order to get the support of their families. In networking events for example, Al Majmoua invited male relatives of the female entrepreneurs in order to see and understand what women are doing. Some men had a misconception on development and capacity building initiatives. Some thought that NGOs are trying to change their way of life in helping a “female revolution” before even attending the sessions (some had a bad impression of NGOs’ work) while others wanted to support their women and were cooperative.

### *Women interviewed in Lebanon*

#### **Question from the National Commission for Lebanese Women Committee:**

From which regions did you get the results of the survey? Did you take into consideration that in the villages there are more challenges? Challenges should be separated; they are not the same for men and women. The language is also a challenge. Is the questionnaire based on gender sensitiveness? Were questions asked on women in the presence of their male relatives, as they might be intimidated and not comfortable to answer honestly?.

### **Responses from EBESM experts**

Most successful projects, in particular in the Mashreq region, were the ones where men supported women specifically in rural areas. Most women work from home; the problems appeared when they started working outside of their homes (issues between husbands and wives.) It is true that women who work in rural areas have different problems than women who work in urban areas but it did not show strongly in the report. The report was not on women entrepreneurship and did not address other gender issues.

## 6. Work group sessions and presentations of work plans

During the performance of the working groups' sessions, intensive 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 neighbouring 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 of women entrepreneurs. CBE will coordinate with other banks to construct a mechanism to offer financial support to NGOs that will in turn finance women entrepreneurs.

The action plans discussed for Egypt and Lebanon are presented in Annex 3.A and 3.B

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

The following priorities were defined:

- 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.

A general agreement was reached on the stumbling blocks that women entrepreneurs face to develop their business: political and regional instability, low level of real incomes, corruption, and poor infrastructure. Participants also felt that both the Egyptian and Lebanese contexts offered encouraging aspects that bode well for the development of women's businesses in the years ahead: engagement of public and local authorities to enhance their situation, engagement of central banks to develop instruments specifically dedicated to women entrepreneurs, better dialogue and coordination among all actors involved in women entrepreneurship development.

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

Considering the actual political and social situation in Lebanon and Egypt, 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 shown by best practices.

## List of Annexes

## Annexe 1:

### Annex 1.A: Action plan Egypt

#### **Women's Entrepreneurship & MSME Development in the Southern Mediterranean Region Egypt Action plan – 9 October 2017**

##### **1) Objectives:**

The general objectives of the action plans are to enhance policies related to women's integration in the economy for economic growth.

The specific objectives are to enhance women's economic integration through:

1. targeted training based on a training needs analysis;
2. facilitate access to finance at affordable interest rates; and
3. enhanced public-private dialogue mechanisms.

This action plan is in line with Egypt's overall objectives to reduce poverty and to create more and better jobs as clearly mentioned in the following key programmes:

1. SDG EGYPT 2030
2. NCW women strategy 2030
3. Industrial development and foreign trade support 2017-2020

It is worth noting that the Egyptian president has declared the year 2017 as the year of Women Empowerment in Egypt

##### **2) Mechanisms and Tools to support the Action Plans**

- A-multi stakeholders engagement
- Financial and technical support and engagement by the public authorities involved in promoting women economic integration, NGOs, academia, donors, multinational corporations, through their Corporate Social Responsibility (CSRs.), banks.

##### **Public private dialogue**

Through forums, conferences, seminars workshops

Policy platform: Key decision makers' engagement in policy forums who?

Knowledge and Information hubs Where?

- Solutions, best practices, transfer of experiences regarding success stories and challenges facing by the communities themselves
- Data and information on the non-educated business women: size, characteristics, business, etc.
- Information regarding stakeholders' projects enhancing business environment at the community level

- Information regarding grants, training centres, linkage centres, financial resources, clusters at the community level

### 3) Strategy:

Better coordination between main stakeholders e.g. policymakers (central and local level), private sector, financial institutions, including micro-institutions and NGOs through the establishment of a public–private dialogue platform.

### 4) Approach:

Based on the obstacles, failures and success stories of these women as identified in the Arab Women Entrepreneurship report, design targeted training packages as well as financial instrument suitable to the target group, and engage main stakeholders in the implementation of small-scale action plans. It would be advisable to generate quick wins to demonstrate that reforms in this area could be implemented and scaled up in the future.

### 5) Stakeholders:

- Governmental: ministries, NCW,,,,,,,
- Quasi government: IMC, SFD
- Private sector, women business organizations
- NGO s
- Donors: USAID, EU, GIZ

### 6) Action Plan

A-entrepreneurial learning in schools and universities (medium and long term)

B-Information Sharing Mechanisms: Media, Tv and radio, community based solutions portal, social media

C-capacity Building programs

- Vocational and non-vocational capacity building
- Technology transfer units

D- public private dialogue hub:

- Establishment of a network for public private dialogue

E- gender specific access to finance instruments:

- Introduction of financial inclusion in all financial institutions at the local level
- Promoting banking and non-banking instruments at local level, such as crowd funding, group saving

F-Access to online markets, national exhibitions and markets and international markets as well

G- Creation of value chains and clusters

- Value chain analysis, asset based community development studies
- Creation of BDS

#### H- Creation of linkages and franchise systems

- Establishment of meeting platform B2B between MSMEs

### 7) Risks

- A. Mismatch between skills and labour market requirements
- B. qualified human resources shortage
- C. non market oriented training programs
- D. mal distribution of training programs
- E. lack of communication between stakeholders
- F. lack of coordination between supporting projects
- G. lack of women sensitive programs
- H. myths and stereotypes activities
- I. shortage of financial resources

### 8) Monitoring and evaluation systems

- Economic, social and environmental indicators to be defined
- Impact assessment to be carried out.

## Annex 1.B: Action plan Lebanon

### Women's Entrepreneurship & MSME Development in the Southern Mediterranean Region Lebanon Action plan - 12 OCTOBER 2017

#### 9) Objectives:

The overall objectives of the action plans are to enhance policies related to women's economic integration in order to reduce poverty and create more jobs.

The specific objectives are to enhance women's economic integration through:

4. targeted training based on a training needs analysis;
5. facilitate access to finance at affordable interest rates; and
6. enhanced public-private dialogue mechanisms.

This action plan is in line with Lebanon overall objectives to reduce poverty and to create more and better jobs, as mentioned in the SME strategy recently developed by the Lebanese government.

#### 10) Strategy:

Better coordination between main stakeholders e.g. policymakers (central and local level), private sector, financial institutions, including micro-institutions and NGOs through the establishment of a public-private dialogue platform.

#### 11) Approach:

Based on the obstacles, failures and success stories of these women as identified in the Arab women Entrepreneurship report, design targeted training packages as well as financial instrument suitable to the target group, and engage main stakeholders in the implementation of small-scale action plans. It would be advisable to generate quick wins to demonstrate that reforms in this area could be implemented and scaled up in the future.

#### 12) Stakeholders:

The main stakeholders:

##### A. Public Sector:

- Office of the Minister of State for Women's Affair
- Ministry of Industry
- Ministry of Economy and Trade
- Ministry of Agriculture and National Observatory for Women in Agriculture and Rural Areas (NOWARA)
- The Economic and Social Fund for Development - Council for Development and Reconstruction - CDR
- National Commission for Lebanese Women

##### B. Financial Institutions:

- Banque du Liban



- Banque Libanaise pour le Commerce (BLC) – WE initiative

**C. Microfinance Institution**

- Al Majmoua

**D. Private Sector:**

- Chambers of commerce
- Business Incubation Association in Tripoli (BIAT) – Raedat Project
- Berytech (?)

**E. Academia (Social section/Ecole sociale)**

- Lebanese American University (LAU)
- American University of Beirut
- Saint Joseph University

**F. NGOs and INGOs:**

- Amel Association
- Lebanese League for Women in Business
- Lebanese Business Women Association
- Nisaa Network
- Prodes – Promotion et Développement Social
- The Collective for Research and Training on Development Action
- Cherie Blair Foundation for Women
- JP Morgan Chase Foundation

**G. Secretariat for coordination**

- Ministry of Industry

**13) Evaluation criteria:**

The key performance indicators that measure the success of the suggested action plan are as follows:

- Increase 15% percentage of women financial inclusion in the targeted areas.
- Increase number of digital financial services women users.
- Increase in the sales and revenues of women entrepreneurs 20%.
- Increase in the financial facilities to women entrepreneurs 10%.

## Action Plan

No.	What	Who	How	Estimated Costs	When	KPIs
1	Training need analysis and matching results with existing training programmes	Local authorities + AI Majmoua + ESFD	Select a specific geographical area such as Bekaa, compile a sample of women and interview them (face-to-face) through a well-structured questionnaire to identify their training needs	5,000 Euros	Early 2018	# of women interview # of questioners filled Analysis report Final report
2	Develop a training programme and deliver the training accordingly. An assessment of these training programmes will be carried out to be fine-tuned, then generalised to other areas in Lebanon.	AI Majmoua + EFSD	Update/design a targeted training programme based on the results of the interview/survey and organise training schedule.	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	Banque du Liban, EFSD Microfinance Institution Local NGOs	Develop one financial instrument with affordable interest rates (around x%) under the leadership of BDL. This instrument will be distributed via selected banks and MFI. Work with women entrepreneurs through local NGOs to enhance their financial inclusion.	BDL to budget	2018	# of women apply to have fund #of MFI & banks involved in providing funds # of women have fund
4	Improve Market access/integrate into value chains	Central/local authorities, NGOs, Al Majmoua	Provide support in adapting/upgrading the product in accordance to the demand in targeted market; Establish larger network in the same sector Encourage/help women to integrate value chains	700,000 Euros	2018-2019	# of women expanding their customer base # of visitors to the website/social media

5	Information dissemination and awareness raising	All stakeholders, secretariat: Ministry of Industry	Inform about the new products developed (e.g. training package + A2F instrument), 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 videos produced and published
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## Annex 2: Participants list

<p align="center"><b>Sub-regional workshop on Women Entrepreneurship 28th of September 2017, Beirut – Le Bristol Hotel – Beirut List of Participants</b></p>					
#	Last Name	First Name	Function	Institution/Company	Email
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				Agency - MSMEDA	
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