



**The European Union's project for ENP South Countries  
EUROPEAID/133918/C/SER/MULTI**

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

**Survey on Women's entrepreneurship & SME  
development in (country)**

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**Beirut, April 2017**



This project is financed  
By the European Union



A project implemented by  
GIZ IS and Eurecna

### **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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## **List of Abbreviations**

AMIDEAST: American Mideast Educational and Training Services

AUB: American University of Beirut

EBESM: Enhancement of the Business Environment in the Southern Mediterranean

IESC: International Executive Service Corps

INGOs: International Non-Governmental Organisations

LAU: Lebanese American University

LLWB: Lebanese League for Women in Business

MED: South Mediterranean Region

MENA: Middle East and North Africa

MSME: Micro, Small and Medium Enterprises

NCLW: National Commission for Lebanese Women

NGOs: Non-Governmental Organisations

UNFPA: United Nations Population Fund

USAID: United States Agency for International Aid

WED: Women's Entrepreneurship Development

## 1. Introduction

The project “Enhancement of the Business Environment in the Southern Mediterranean” (EBESM) aims at improving the business enabling environment for Micro, Small and Medium Enterprises (MSME) in the South Mediterranean Region (MED)<sup>1</sup>. EBESM has launched, in 2016, the Women Entrepreneurship activity in a MSME context, aiming to enhance policies in support of women’s entrepreneurship development framework, and to give a stronger role to women in the social and economic development of the MED region.

This national report explores the framework within which women entrepreneurs in Lebanon operate or plan to operate<sup>2</sup>. It also includes the results of the surveys and interviews conducted throughout Lebanon throughout the month of December 2016. The survey helped with collecting empirical evidence on the impact of existing policies for women setting up businesses, to help improve existing policies in addition to providing a better understanding of the major challenges and obstacles that women face in initiating and developing their business. The report goes on to identify good and bad practices that can serve as general guidelines to actual and potential women entrepreneurs in the country and the MED region. This in turn leads us to suggest recommendations for policy makers.

## 2. Policies to support women’s entrepreneurship development

There are no direct, legal barriers that women face when it comes to entrepreneurship and being entrepreneurs in Lebanon, but the hurdles they do come across are largely cultural, a result of a patriarchal culture and the lacking supporting environments<sup>3</sup>. Male relatives still impact the females’ professional choices in their respective households, whether they are single or married women<sup>4</sup>. Other restrictions keeping women from being entrepreneurs may include less than favourable work regulations, a gap in information and the support services they are able to access, lack of choice when it comes to the types of businesses and sectors they can work in, a deficiency in social support and networking, in addition to the time constraint that comes with the additional responsibility of work at home<sup>5</sup>. With all these variables, it is no surprise that women entrepreneurs are a minority in the country<sup>6</sup>, constituting 30% of owners of small and medium sized businesses,<sup>7</sup> despite having no

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<sup>1</sup> The countries covered are Algeria, Egypt, Jordan, Lebanon, Morocco, Palestine, and Tunisia

<sup>2</sup> The criteria for the women chosen are that they are non-university graduates, have a majority or full ownership of their small or medium business, are principal decision makers for the business, and are full time managers of their business

<sup>3</sup> Ministry of Economy and Trade. (November 2014). Lebanon SME Strategy.

<sup>4</sup> Delphine, T. T.; CRTDA. (2012). Women and Economic Power in Lebanon.

<sup>5</sup> European Institute for Gender Equality. (2014). Good Practices in the Area of Women’s Entrepreneurship.

<sup>6</sup> World Bank. (June 2008). The Environment for Women’s Entrepreneurship in the Middle East and North Africa Region.

<sup>7</sup> Financial Times. (May 2015). The Rise of Female Entrepreneurs in Lebanon.

technical and legal constraints. Most women entrepreneurs come from a background of upper household incomes, indicating relative financial comfort and less risk in establishing businesses<sup>8</sup>.

There are also the difficulties that come with accessing finance for women entrepreneurs who are in need of it to develop their businesses. Women in Lebanon are not owners of the same amount of assets in comparison to their male counterparts; it is therefore more challenging for them to have access to loans requiring guarantees<sup>9</sup>. Less than half of the women who have applied for credit received a loan compared to 64% of men<sup>10</sup>. Another issue is that of high interest rates that has become a challenge for women setting up their own business. Women have a difficult time paying their loans back, if they access them to begin with, as a result of these high interest rates. This, combined with the high costs of living and expenses that come with running a business in Lebanon, are added obstacles<sup>11</sup>. Residents find that the income generated through the small and medium business are barely enough to cover much more than basic expenses.

Despite this, the estimated percentage of firms with female participation in firm ownership, management and workforce in the Middle East and North Africa (MENA) region was 22.7% in 2013, compared with an overall of 35.2% worldwide and 43.5% in Lebanon<sup>12,13</sup>. They are also heads of approximately 18% of all companies in Lebanon<sup>14</sup>. In recent decades, women have had to take on the role of the breadwinners in their families as a result of the males in the families dying or injured as a result of the wars in Lebanon. More recently, the economic recession in the region has made the existing need more pressing to have more than one income supporting the household, pushing more married women to work<sup>15</sup>, although it remains that more single women work compared to married women<sup>16</sup>. Another important factor is that one third of all working women operate in the informal sector, i.e. lack proper employment protection<sup>17,18</sup>. As a result, these women have no social protection or insurance unless they can access private insurance.

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<sup>8</sup>Ministry of Economy and Trade. (November 2014). Lebanon SME Strategy.

<sup>9</sup>Global Partnership for Financial Inclusion. (October 2011). Strengthening Access to Finance for Women-Owned SMEs in developing countries.

<sup>10</sup>ILO, UNDP, SIDA. (2008) Enterprises in Lebanon: A post conflict impact assessment 2006-2007: one year after.

<sup>11</sup>,Global Partnership for Financial Inclusion. (October 2011). Strengthening Access to Finance for Women-Owned SMEs in developing countries

<sup>12</sup> According to World Bank's criteria, the MENA region includes Algeria, Bahrain, Djibouti, Egypt, Iran, Israel, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, Qatar, Saudi Arabia, Syria, Tunisia, United Arab Emirates, West Bank and Gaza, and Yemen.

<sup>13</sup>World Bank. (2013). Enterprise Surveys Data for Lebanon.

<sup>14</sup> Delphine, T. T., CRTDA. (2012). Women and Economic Power in Lebanon.

<sup>15</sup> Delphine, T. T., CRTDA. (2012). Women and Economic Power in Lebanon.

<sup>16</sup> ILO contribution to CEDAW report, 2007

<sup>17</sup>Delphine, T. T., CRTDA. (2012). Women and Economic Power in Lebanon.

While there are no laws specific to business creation for women, the Lebanese constitution states that Lebanese men and women are equal before the law, with merit and competence being the only differentiator when it comes to employment<sup>19</sup>. However, law does discriminate against women when it comes to employment and labour practices, specifically through the personal statute laws. The Lebanese personal statute laws include the codes for marriage, divorce, and inheritance (males inherit double of what the female sibling does), among others. The personal statute laws in Lebanon are based on religious laws within each religious community, which are a reflection of the traditional patriarchal structure and therefore results in discrimination against women<sup>20</sup>.

Care is considered a family matter and is mainly expected to be a women's responsibility. Social rituals within the extended family structure are usually time and labour intensive, and constitute an additional burden to the woman of the household. As a result of cultural norms and expectations, women in Lebanon find it difficult to be active in the labour market due to the household expectations and responsibilities conflicting with that of work. In addition, the cultural and societal norms and pressures that are expected from women in the country remain traditional<sup>21</sup>. When a community does not foster room for equality on all the different levels of society, adding additional challenges to women progressing equally to men, it can manifest in the financial and entrepreneurial aspect<sup>22</sup>.

Public institutions such as the Ministry of Social Affairs and other governmental bodies such as the National Commission for Lebanese Women (NCLW) work on issues related to women's social and political participation, without a real focus on economic rights. In 2011, however, the Central Bank authorised NCLW to grant small loans through banks, allowing women to gain access to concessional loans in few sectors (agriculture, tourism, technology, service based activities...)<sup>23</sup>. By making it easier for women to access finance and grow their businesses, these programs reduced the financial setbacks for women entrepreneurship<sup>24</sup> and as a result improved their livelihoods. In the longer term, with the additional money

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<sup>18</sup>ILO definition of Informal sector: Some of the characteristic features of informal employment are lack of protection in the event of non-payment of wages, compulsory overtime or extra shifts, lay-offs without notice or compensation, unsafe working conditions and the absence of social benefits such as pensions, sick pay and health insurance.

<sup>19</sup> El Khazen M (2003). Discrimination Against Women in Lebanon.

<sup>20</sup>Delphine, T. T., CRTDA. (2012). Women and Economic Power in Lebanon.

<sup>21</sup> ILO. (March 2009). Caring is Work.

<sup>22</sup>Delphine, T. T., CRTDA. (2012). Women and Economic Power in Lebanon.

<sup>23</sup> National Commission for Lebanese Women. (2014). Annual Report.

<sup>24</sup> Dailey, J. (April 2015.) Strengthening Lebanon's Economy by Enhancing Women Entrepreneurship.

<http://www.iesc.org/Data/Sites/1/GalleryImages/EditorUploadImages/news/lim-women-borrowers-case-study.pdf>

feeding into the economy, it also results in a stronger growth in Lebanese economy as a whole<sup>25</sup>.

### 3. Current initiatives supporting women entrepreneurs

Women's entrepreneurship development (WED) initiatives have become familiar within the Lebanese context, as women entrepreneurs are faced with many challenges that impede their business growth.

Women-owned enterprises are more likely to operate in the informal sector, given the constraints on their time and capital. Moreover, women starting entrepreneurial initiatives typically lack access to business and technical know-how, business services and financing.

Women's entrepreneurship development (WED) initiatives emerged over the past few years to provide support services to women entrepreneurs. Most of these initiatives fall under the following categories:

- Engaging in entrepreneurship education
- Technical and vocational training
- Business development services, such as incubation and mentorship services
- Access to markets
- Access to finance, such as delivering microloans

Many institutions have become involved in designing, implementing and/or supporting the development of these initiatives. These institutions include actors from the international development sphere (UNFPA, USAID, Amideast, Womanity), the non for profit sector (Lebanese League for Women in Business, Amel Association, Al Majmoua, Nisaa Network), academia (AUB, LAU) as well as the private sector, mainly represented by banks and financial institutions (BLC, CITI Bank). The table below presents some of the main initiatives:

Initiative	Institutions	Services	Link
OSB Women Entrepreneurship Initiative	- American University of Beirut (AUB) - Citi Foundation	- Business development services - Engaging in entrepreneurship education	<a href="http://www.aub.edu.lb/osb/wepbrochure/Documents/brochure.pdf">http://www.aub.edu.lb/osb/wepbrochure/Documents/brochure.pdf</a>
Arab Women's Entrepreneurship Project	- American Mideast Educational and Training Services (Amideast) - Citi Foundation	- Business development services - Engaging in entrepreneurship education	<a href="http://www.amideast.org/lebanon/professional-development/arab-womens-entrepreneurship-project-awep">http://www.amideast.org/lebanon/professional-development/arab-womens-entrepreneurship-project-awep</a>

<sup>25</sup> Dailey, J. (April 2015). Strengthening Lebanon's Economy by Enhancing Women Entrepreneurship. <http://www.iesc.org/Data/Sites/1/GalleryImages/EditorUploadImages/news/lim-women-borrowers-case-study.pdf>



Femme Francophone Entrepreneur	Berytech	- Business development services	<a href="http://berytech.org/aide-a-la-creation-dentreprises-femme-francophone-entrepreneur/">http://berytech.org/aide-a-la-creation-dentreprises-femme-francophone-entrepreneur/</a>
Lebanon Women Entrepreneurs	- Nisaa Network - Al Majmoua - JP Morgan Chase Foundation - Cherie Blair Foundation for Women	- Business development services - Engaging in entrepreneurship education - Improving access to finance	<a href="http://www.nisaanetwork.net/page/index/4695y18069Y4695">http://www.nisaanetwork.net/page/index/4695y18069Y4695</a> <a href="http://www.cherieblairfoundation.org/lebanon-women-entrepreneurs/">http://www.cherieblairfoundation.org/lebanon-women-entrepreneurs/</a>
Women's Empowerment Initiative	- Banque Libanaise pour le Commerce (BLC) - International Financial Corporation	- Improving access to finance	<a href="https://we-initiative.com/">https://we-initiative.com/</a>
Lebanon Investment in Microfinance Program	- United States Agency for International Development (USAID) - IESC	- Improving access to finance	<a href="http://pdf.usaid.gov/pdf_docs/PA00KHBX.pdf">http://pdf.usaid.gov/pdf_docs/PA00KHBX.pdf</a>
MENNA	- Amel Association - United Nations Women's Fund for Gender Equality	- Giving technical and vocational training - Engaging in entrepreneurship education - Improving access to markets	<a href="http://www.unwomen.org/en/news/stories/2016/9/in-lebanon-refugee-and-rural-women-build-entrepreneurship">http://www.unwomen.org/en/news/stories/2016/9/in-lebanon-refugee-and-rural-women-build-entrepreneurship</a>

Most of the above initiatives fall in one of two paradigms, a market-oriented paradigm focusing on providing business training, services and loans to women entrepreneurs, and a poverty alleviation paradigm focusing on the logic of integrating low-income women in the market economy.

Most WED actors neglect factors external to women entrepreneurs that might impede the development of their businesses, such as governmental policies and cultural norms facing women. For instance, lobbying for social provisions for low-income women, such as social security and protection is limited in the context of WED initiatives in Lebanon. Therefore, the structural social, macro-economic and political constraints impeding women's entrepreneurial ventures are neglected. This trend is emphasised by the fact that the assessment of WED initiatives typically relies on parameters such as the percentage of loans that were granted to women or the number of women who attended a training. Parameters such as the role of a woman within her household, or her ability to perform her productive work given her domestic responsibilities are overlooked.

Finally, Abdo and Kerbage (2012) noticed that most of the organisations from the field do not specialise in one type of service, resulting in low-quality service provision. Organisations do not cooperate to deliver complimentary services neither. Therefore, the subsequent initiatives fail to offer the women entrepreneurs with the adequate support to succeed in their projects.

#### 4. Results of the interviews

24 Lebanese women across different regions in Lebanon were interviewed. The regions are comprised of Beirut, South Lebanon, Akkar<sup>26</sup>, and Bekaa<sup>27</sup>. None of the 24 women have a university degree. The youngest participant is 24 years old and the eldest is 60. The majority are married and have children. The kinds of products and services produced by these women's enterprises are mainly artisanal and handicrafts, food, photography and event planning.

Below are some of the main observations from the interviews:

- **Ownership:** Most started their businesses on their own, with a few exceptions of having inherited a parent's business. All interviewees are also the sole owners of their projects, except for a few whose projects have evolved into a different legal form such as cooperatives.
- **Human Resources:** Most of the women interviewed also receive little or no help in terms of operation (no employees) and none of them export their product. A few, however, were asked to make products for potential customers abroad and were unable to do so due to minimal hand labour—they did not have enough employees, but also could not hire more because they do not have enough capital.
- **Balancing Personal and Professional Life:** Most of the participants work from home, which helps them balance their work with family responsibilities. Having to do both, without any help, was a challenge for them in maintaining a productive business, but they have managed to balance both by allocating fixed time slots for both. In fact, all entrepreneurs interviewed expressed their desire to expand their business and none had the intention of leaving the kind of work they do, despite the difficulties they have faced.
- **Reasons for Starting the Business:** Many of the women linked reasons to a skill that they had already acquired from previous experience, with the majority continuing

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<sup>26</sup> Akkar governorate is located in the extreme North of Lebanon

<sup>27</sup> The Bekka valley, located in Eastern Lebanon, is a fertile valley and Lebanon's most important farming region.

their journey in that sector as a result of a passion for their business and a feeling of self-fulfilment. However, it was evident that the most prominent cause was the need for additional income to support the household. In addition, although the participants received different forms of support, mainly in the form of training and access to microloans, a considerable number expressed the additional need for further training in personal and business development.

- **Relationship with Government:** Although all participants are sceptical and resentful of governmental bodies, including their local municipalities, they all believe that these institutions can play a better role in improving the standing of their businesses. Part of the resentment comes from the absence of provision of basic services, including electricity, water, and public transportation, and when these are provided it is at a high cost. Although this constitutes a constraint for them and limits their ability to maximise efficiency, they have managed to cope. Coping includes, but is not limited to, buying water from private companies and subscribing to electricity generators. This has come at an additional cost and has negatively impacted their incomes.
- **Political Context:** The largest negative contributor to the business, however, was a result of regional difficulties. From a political perspective, the instability in the country and the region has been an obstacle in terms of enough demand for their products. This trend is similar for big businesses in Lebanon as well.

### ***The Challenges***

The challenges the women face were similar throughout the country and there were no major differences, except for the participants in Akkar who face additional challenges. Some of the recurring challenges faced by the women are mentioned below, by order of recurrence:

1. ***Competition in the market:*** the abundance of cheaper products in the same market, largely when it comes to imported artisanal and food products was a major obstacle to increasing sales, although the quality of competing products is inferior. Examples of sources of imports included Syria, Turkey, and China. For example, the women who work on traditional sewing products such as hats, socks and household items, put time and effort into these products, but customers find them expensive and instead go for the cheaper machine-made options, even though the latter do not compete in terms of quality.
2. ***Lack of demand due to the deteriorating economic situation:*** a recurring theme was that over the past few years, and as a result of the war in Syria, global economic

recession, and a decline in tourism, sales revenue has decreased. They have lost the income that comes from the tourists and customers coming in from various Arab countries, especially those who would usually enter through Syria. An additional factor affecting sales is the increasing unemployment as a result of the Syria crisis that has negatively affected incomes and demand.

- 3. *Obtaining and repaying loans:*** Women usually are less likely to be owners of assets and, as a result, creditors are less inclined to extend to women entrepreneurs loans, and to take risks with them without adequate guarantees or collateral<sup>28</sup>. The women who were able to obtain loans, either from Non-Governmental Organisations (NGOs) with micro loans programs and initiatives, and/or banks, always paid on time, or even ahead of time, but found the high interest rates a major obstacle that also demotivated them. Other forms of loans received by the women entrepreneurs were informal, mainly from friends or family members in their respective communities. Those lenders would sometimes own stores that provide products useful for the respective women's businesses.

In addition to the above-mentioned challenges, the participants living in Akkar specifically highlighted the fact that their region located in the extreme North of Lebanon had poor communication, mainly in terms of transportation and connectivity, with the rest of Lebanon, adding that they do not receive the same kind and type of aid from the international community (UN agencies and various INGOs) compared to the other regions in the country. The major obstacle expressed is that of lacking access to proper public transportation within their regions and to other parts of Lebanon, which hinders the access they have to wider markets.

### ***Key Success Factors***

**Based on our observations, the following are factors that helped develop the participants' businesses and as a result, their living conditions:**

***Adapting the product in accordance to the demand in the market:*** the participants who were in tune with the latest trends and demands in the market proved to be more successful than those who were not. For example, some participants would specifically reach out to members of the younger generation for tips and advice on what products to work on next. The participants who kept making the same types of products did not fare as well, with adverse effects on sales revenue.

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<sup>28</sup> Global Partnership for Financial Inclusion. (October 2011). Strengthening Access to Finance for Women-Owned SMEs in developing countries.

**Participating in development programs:** attending workshops and trainings with NGOs or International Non-Governmental Organisations (INGOs) that help with improving soft and hard skills was mentioned as critical for the participants in terms of personal and business development. For some, it was the participation in such initiatives that launched their businesses.

**Collecting feedback from customers:** making the effort to contact customers and ask for positive or negative feedback on the products they have purchased has proved to be successful. Not only do the customers become more loyal as a result of being included in the businesses' development, but the quality of the product would constantly develop and improve.

**Being part of a larger network in the same sector:** participants who belong to a group or foundation that brings together businesses of the same sector have proved to be more successful than those who do not as a result of the exposure that comes with being part of such networks. For example, the Food Heritage Foundation created a network of people who sell Lebanese food. Therefore, when locals or tourists want to access Lebanese food products, they can reach out to the different members of this foundation equally. As a result, all businesses get equal exposure to the market.

**Using social media for more outreach:** taking advantage of the interconnected and the online market proved to be a helpful channel. Although a few cases said that their online presence made no difference in terms of demand for the product, the large majority said it did help in terms of exposure and as a result, would get orders from different parts of Lebanon and, in one instance, from countries abroad.

**Fostering their personal drive:** participants' passion, drive, and willingness to take initiatives were the first incentive to enter the market. This went hand in hand with the need for an additional income for the household. In a few interviews, women indicated facing cultural barriers in relation to working outside their homes, such as facing strong opposition from the males of their families. However, women resisted, and successfully continued with their projects.

**Managing time:** a helpful practice was sticking to structured times for work and family. Most participants have children attending school and as a result, would take advantage of the time when their kids are at school to work on their products. Working without a structure proved to be disorienting for their ability to work efficiently. When they manage their time well, they are able to maintain a work-life balance.

### **Hindering Factors**

**Other practices had less than desired effects on the entrepreneurs. The following practices led to shortfalls in the business:**

***Lack of understanding of market needs:*** it is essential that women entrepreneurs know the potential for expansion, knowing the competition and avoiding to sell products that are too similar to others in the market. This is especially true for artisanal work.

***Not taking advantage of social media:*** the women who did not have an online presence did not tap into its potential benefits. The majority of those who did benefitted from it

***Being financially short-sighted:*** some women did not make long-term plans through budgeting, which has adversely affected the business making it unsustainable. These women spent the money as they received it, particularly in good seasons, and did not think of budgeting or saving to sustain their business throughout the rest of the year.

## **5. Good practices observed**

Various successful practices were observed to promote women entrepreneurship in Lebanon, which can be scaled up to help more businesses with their development and growth.

The initiatives taken by non-governmental organisations have proved to have a positive impact on women's entrepreneurship. For example, the collaboration of different non-governmental organisations, both international and local, that pool in their different expertise and resources have proved to be positive for the program beneficiaries, particularly in business development services and improving access to finance mechanisms. An example of that is the *Lebanon Women Entrepreneurs*, which brought together the Nisaa Network, Al-Majmou'a, the JP Morgan Chase Foundation, and the Cherie Blair Foundation.

Al-Majmou'a, in particular, is a local NGO with microfinance project and helps foster the skills of women entrepreneurs. Separately, the organisation has designed comprehensive and holistic programs, which has covered women's different needs, from basic literacy to marketing and communication strategies for their respective products. In addition, they pushed for their registration as businesses to make them official. Women interviewed have explicitly stated the direct influence of their initiatives when it comes to both their professional and personal growth. For some, it was the launch point of their careers.

Another positive practice that came out of the initiative is women accessing financing mechanisms. The participants that were able to obtain micro-loans were at a greater advantage than the ones who did not. One of the participants not only took out loans and was able to pay it back, but expressed that her ability to access another loan would help her work on a bigger project she dreams of, which is that of having her own rest house, which is a continuation of her current food production and restaurant business that attracts travellers from all over the world. Her wanting to implement this idea is based on the feedback and demands she receives from customers.

## **6. Policy recommendations**

To improve the conditions of women entrepreneurs in Lebanon, specifically among women without education, there is a need for a more proactive approach from government to counter not only the current social and economic crisis but also to help these women and businesses grow, expand and create jobs. So far, the government has adopted a *laissez-faire* policy without formal or planned support to businesses, including to women entrepreneurship initiatives. In other words, the main priority issue for policy makers in Lebanon need work on developing and implementing a socio-economic strategy centred around specific sectors with potential for growth and focusing on regional development. This would allow more targeted initiatives and coordination between different actors working across different sectors and at different levels of the value chain.

Moreover, and based on the findings of this study, the below can be considered as additional recommendations that policy makers could prioritise to foster women's entrepreneurship in Lebanon:

- 1- Reforming the Labour Law to improve working conditions for women, especially those who often have familial responsibilities. This would allow them to balance between family responsibilities and work demands and include reforms such as flexible schedule, ability to work outside of the office and access to day care services.
- 2- Improving transportation and communication mechanisms for better outreach, visibility and access to suppliers and clients. This is particularly important for entrepreneurs living in rural areas with difficulties getting to markets and clients without a car.
- 3- Providing access to accurate information, as a result of accurate research done with regards to the needs of the markets, sectors of interest and with potential for growth. That way, less of the same products are on the market and entrepreneurs, particularly

women, are provided with the needed information to start, grow and sustain their business.

- 4- Designing tailored support services, particularly financial mechanisms that are easier to access, especially for those who have minimal assets to back up loans, if any. Additional trainings and programs to foster needed skills in relation to the demands of the market are also in need, which in turn, can contribute to their ability to export to different countries and expanding their pool of demand.
- 5- Coordination between different groups for women entrepreneurs to have a fixed forum, a '*one stop shop*', when it comes to the kinds of opportunities women entrepreneurs in Lebanon can have. It can also be a space to access or contact to various issues that can come up, including but not limited to legal and management enquiries.
- 6- Easing the registration process for small businesses and creating incentives to work officially, especially for the women entrepreneurs who work informally and, as a result, do not have a safety net in terms of social services.
- 7- More collaboration between the different stakeholders investing in women's entrepreneurship to maximise efficiency in terms of project and program implementation. This can include governmental agencies, businesses, and non-governmental organisations.



## **Annexes:**

### **Annex 1: Bibliography**

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## **Annex 2: List of main stakeholders**

### **Public Sector:**

- The Economic and Social Fund for Development - Council for Development and Reconstruction- CDR
- Ministry of Economy and Trade
- Ministry of Social Affairs
- Ministry of Industry
- Ministry of Agriculture and National Observatory for Women in Agriculture and Rural Areas (NOWARA)
- National Commission for Lebanese Women

### **Private Sector:**

- American University of Beirut
- AMIDEAST
- Banque Libanaise pour le Commerce (BLC) – WE initiative
- Berytech
- Business Incubation Association in Tripoli (BIAT) – Raedat Project
- Citi Foundation
- IESC
- International Financial Corporation
- Lebanese American University (LAU)

### **NGOs and INGOs:**

- Al-Majmou'a
- 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