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SUSTAINABLE DEVELOPMENT GOAL 9
INDUSTRY, INNOVATION AND INFRASTRUCTURE

Assessment of the situation of women entrepreneurship in Algeria, Egypt, Jordan, Lebanon, Palestine, Tunisia

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MENA CONTEXT

Women participation rate in the labor force 21% (vs 49% worldwide and 51 % in the EU, est. 2017)

World's highest female unemployment rate at 21% (ILO 2017) more than twice the rate for men

Lowest Female Established Business Ownership Rate
(in % of Female Population Aged 18 to 64)
3% = 1/3 the rate of men (GEM 2015-2016)

Background information on the project

- ❑ **Phase I labelled by UfM** to end in May 2018
- ❑ **Phase II with FAO and UN Women** under formulation
- ❑ **National Counterparts:** Ministries of Industry of the targeted countries and Women Business Associations in Algeria, Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia.
- ❑ **Target Beneficiaries:** Women's Business Associations and women entrepreneurs (and aspiring entrepreneurs), of both urban and rural areas
- ❑ **Duration:** 36 months (Phase I) + 36 months (Phase II)
- ❑ **Project Cost :** EUR 1.4M funded by the Italian Government (Phase I).
- ❑ **Scope:** Enhance women's economic inclusion and create the conditions for a sustainable and inclusive growth by harnessing the potential of women entrepreneurs.



PILLARS OF PHASE I INTERVENTION STRATEGY





SURVEY AND LESSONS LEARNED



METHODOLOGY OF SURVEY AND DATA ANALYSIS

Survey

How?

Online with the support of national WBAs

When?

2015-2016
2017 (Algeria)

**non-probability
quota sampling
method**

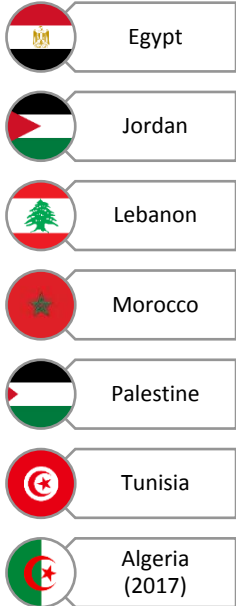
Data Analysis

BASIC SORTING

Characteristics, perceptions and expectations of the sample of women entrepreneurs surveyed

MULTIVARIABLE ANALYSIS

Behavior of women entrepreneurs in relation to relevant variables e.g. education, country, marital status



1411 Women entrepreneurs surveyed in 7 MENA countries

7 interconnected areas covered - 55 questions:

1. Personal and business characteristics
2. Membership in associations and networking
3. Institutional support and access to credit and financial services
4. Access to BDS, technology, mentoring, counselling and training
5. Optimism and outlook for business growth
6. Perception of the business environment
7. Perception of social norms and gender gaps



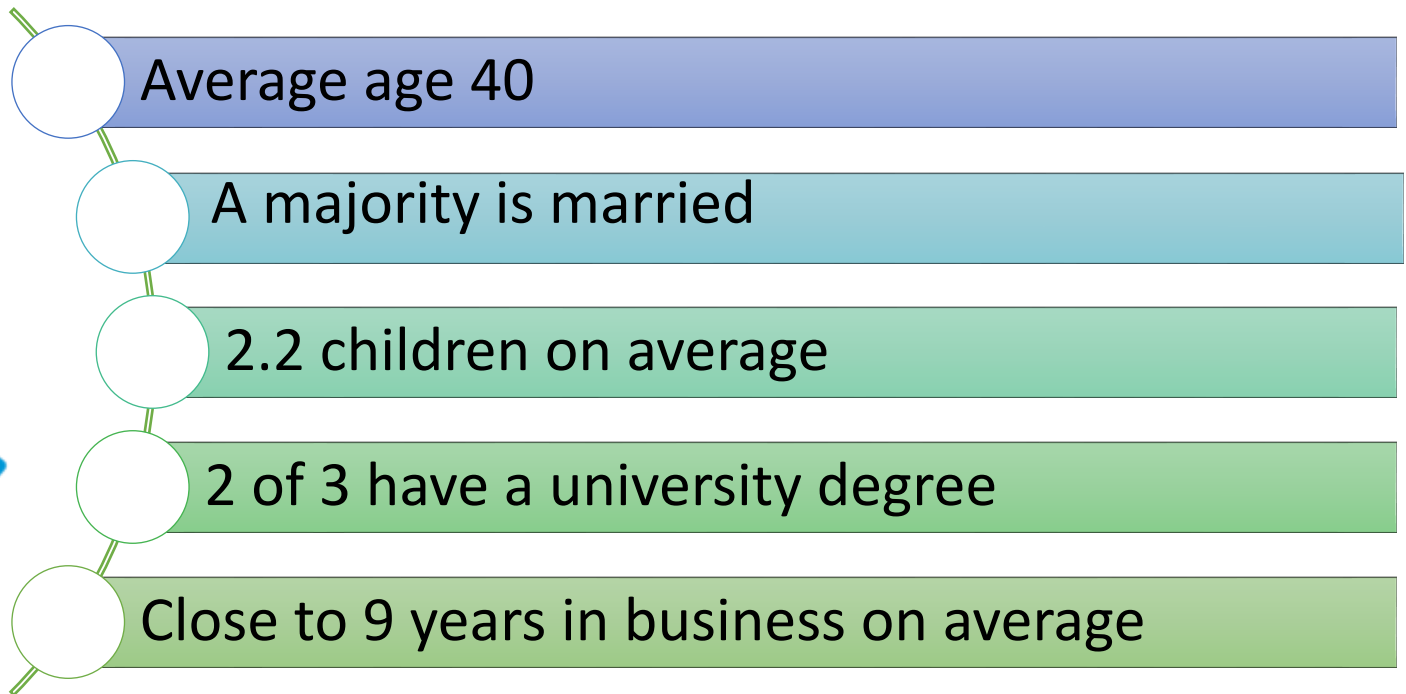
A technical paper on women entrepreneurship in the MENA region published in English, French and Arabic.

<http://www.unido.org/publications/creating-shared-prosperity/women-and-youth-in-productive-activities.html>

Profile of surveyed women entrepreneurs



1411





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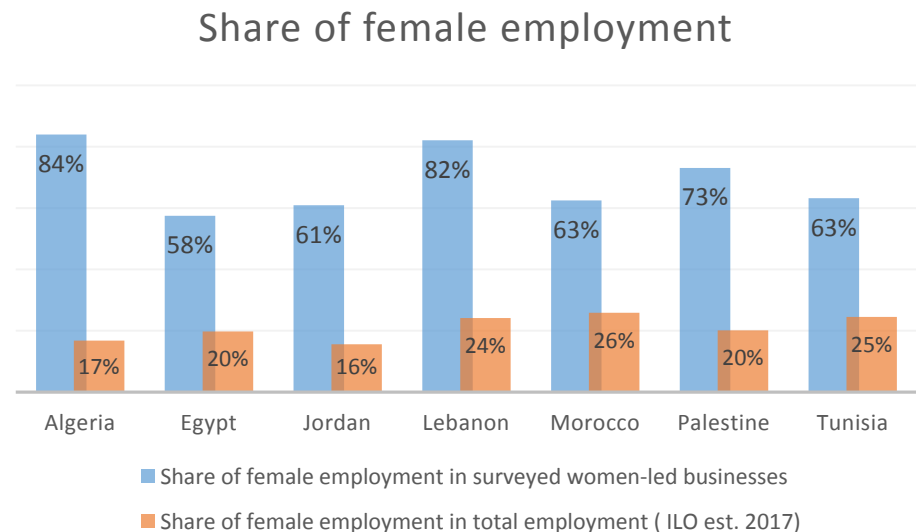
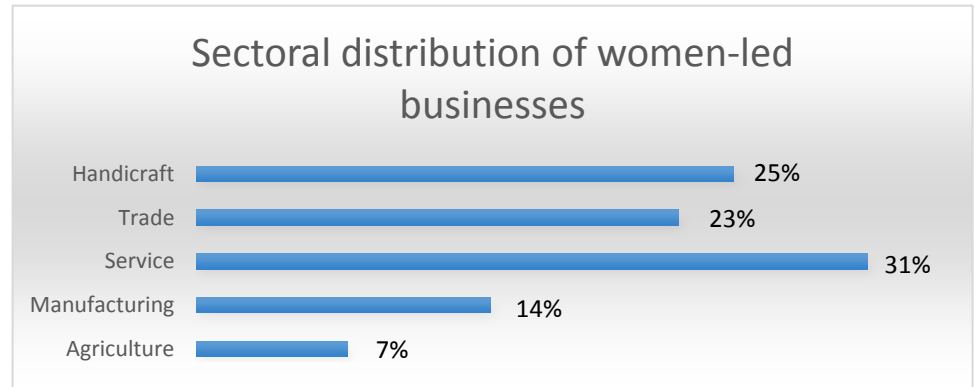


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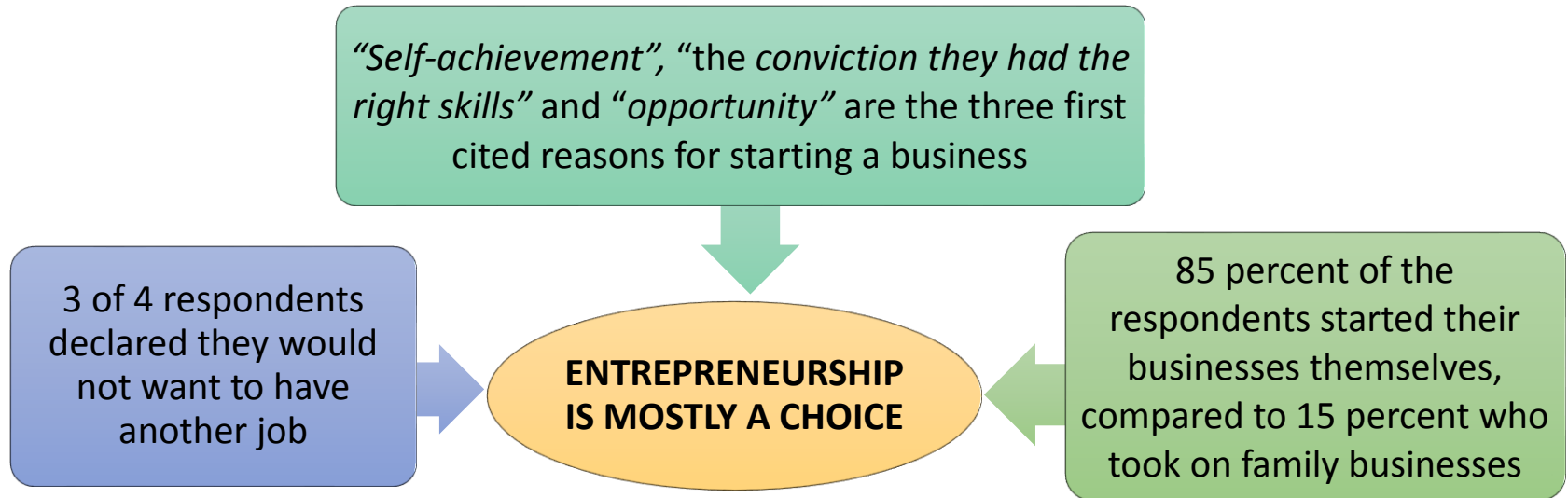
WOMEN ENTREPRENEURSHIP SALIENT FEATURES



- 1 of 4 women-led businesses in handicraft sector
- Only 7% of businesses in Agriculture and 14% in Manufacturing
- Majority of small to very small businesses: 70 percent declare less than 10 employees
- The share of female employees in women-led businesses is 3.5 times higher than in total employment



Entrepreneurship is mostly a choice...



...Translated into a strong level of commitment



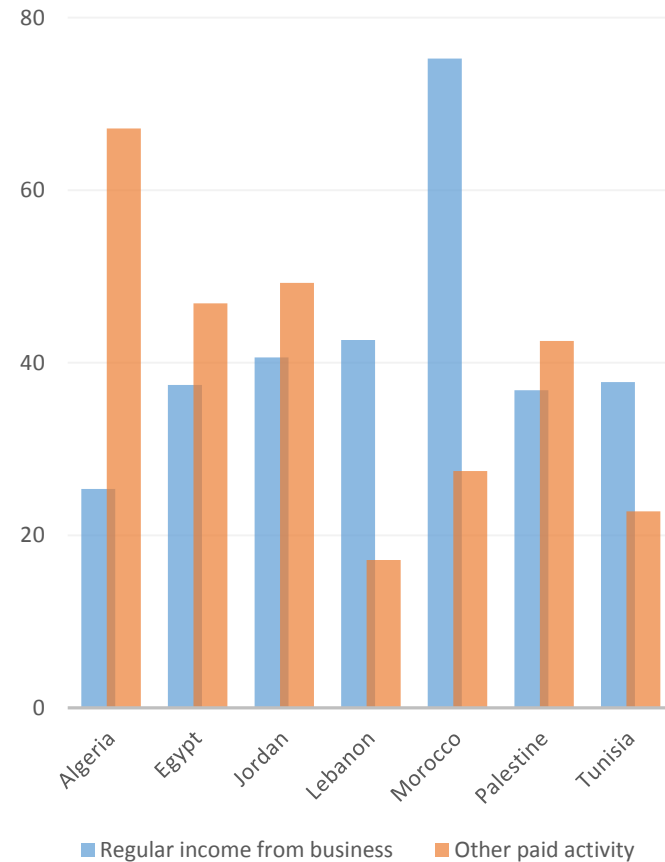
75% + of interviewed women dedicate more than 30 hours per week to their business

HOWEVER...

- Push motivations remain prevalent in some countries
- No regular income drawn from business for a majority of women
- 2 of 5 have a parallel salaried employment
- A significant percentage of women-led businesses are home-based



Regularity of income drawn from business (% of women)





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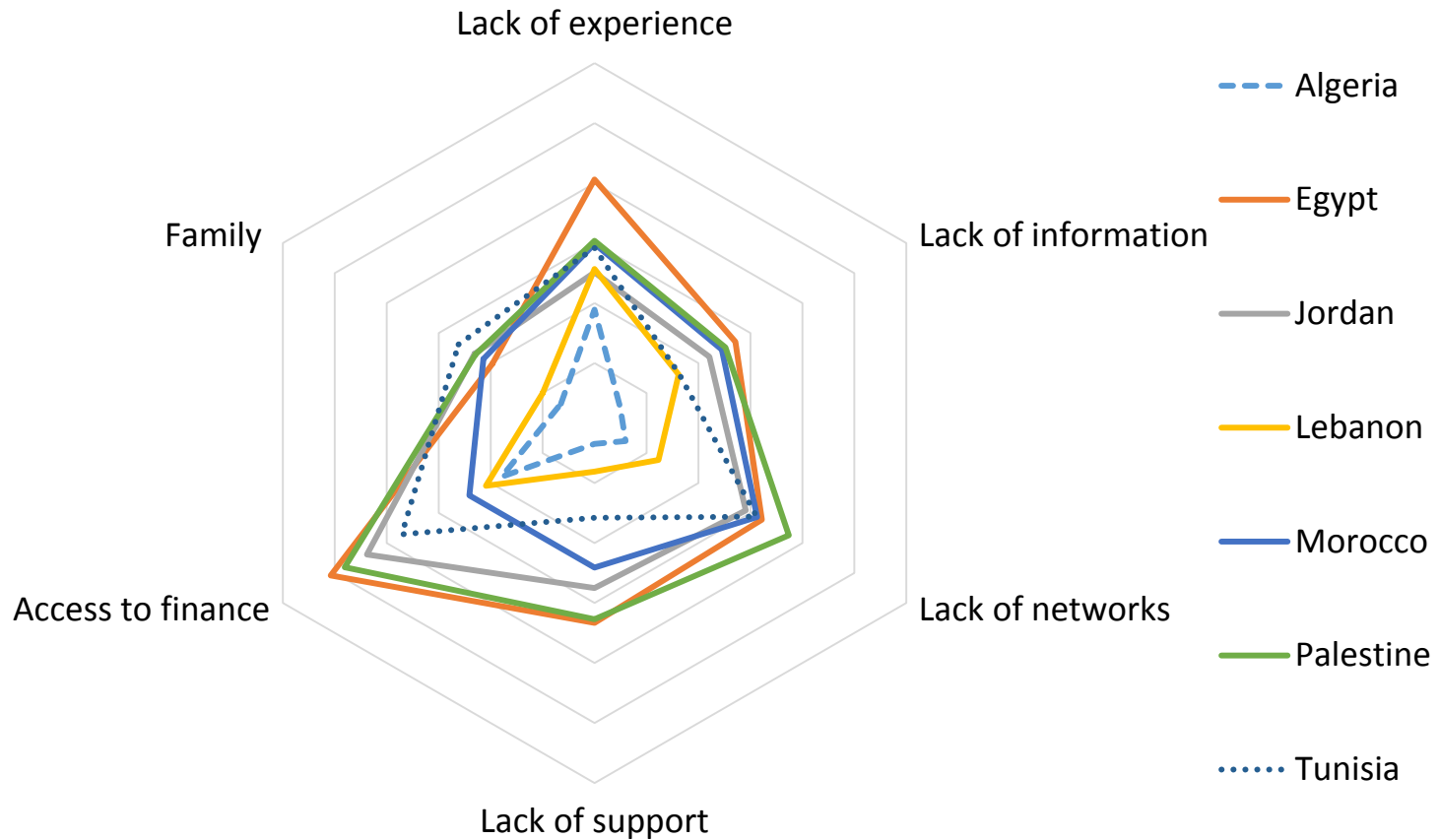


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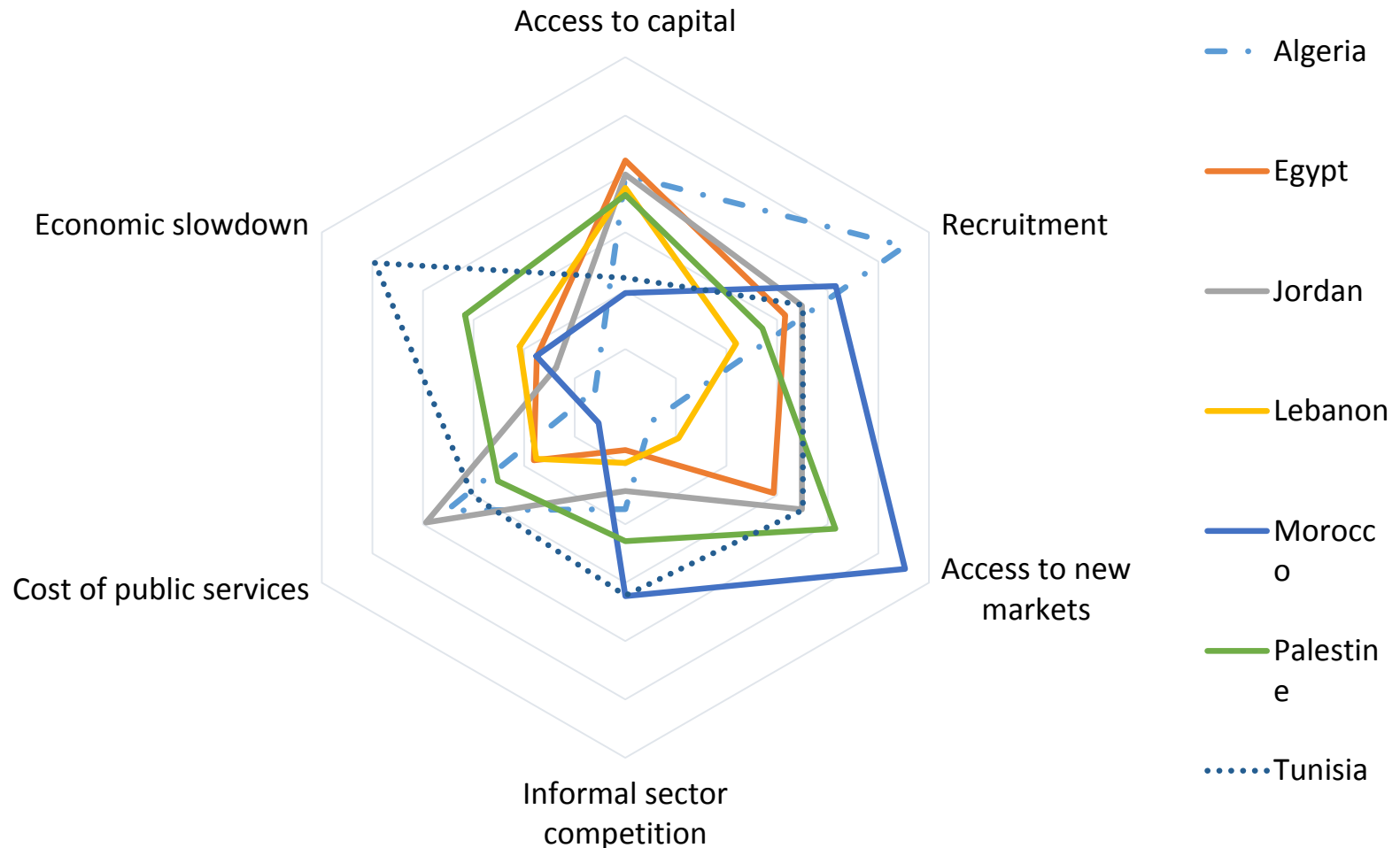
CHALLENGES AND PERCEPTIONS



OBSTACLES TO BUSINESS CREATION

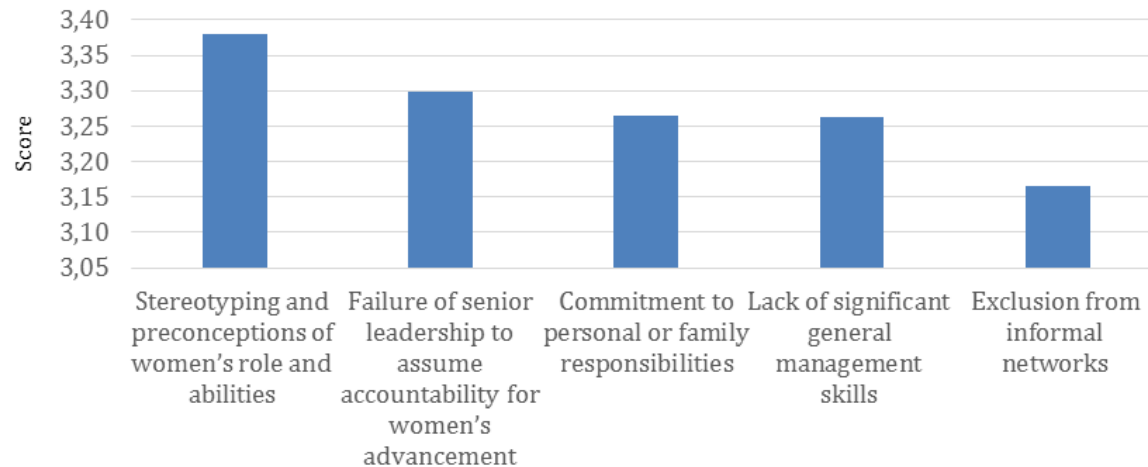


OBSTACLES TO BUSINESS GROWTH



Collective norms still hamper women entrepreneurship development

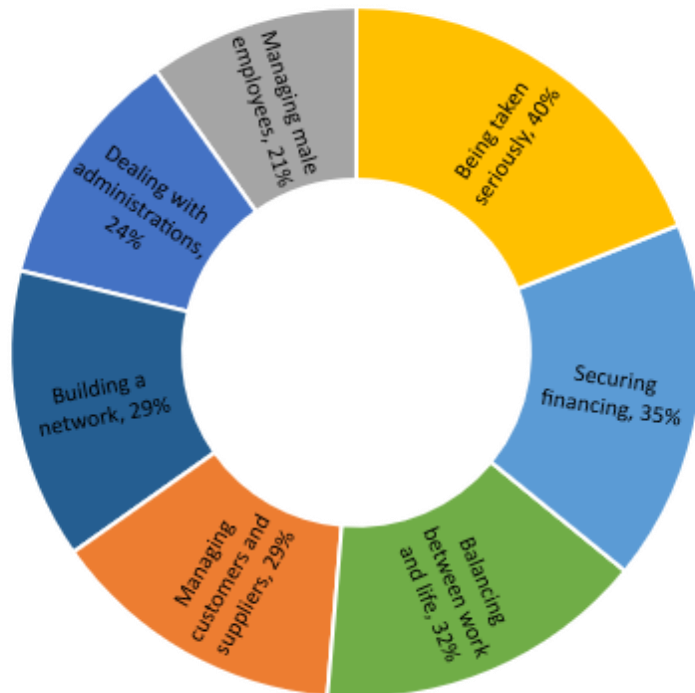
What is holding women back



For nearly half of the respondents, preconceptions and collective norms which expect women to “shoulder the brunt” of household responsibilities are still hampering female entrepreneurship.

PERCEPTION OF GENDER RELATED CHALLENGES/GAPS

According to women, men are better at...

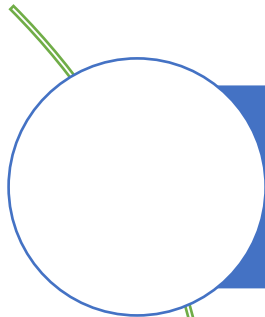


- The business support environment is perceived as more discriminatory as the overall environment.
- Being a women is perceived as implying specific challenges in particular when it comes to being taken seriously or accessing finance.
- 43.5 percent of surveyed women think that access to finance is more challenging for women than for men (issues: collaterals, complicated procedures)

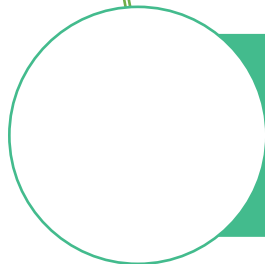


SOME KEY FACTORS FOR GROWTH AND EXPANSION OF WOMEN-LED BUSINESSES IN THE MENA REGION

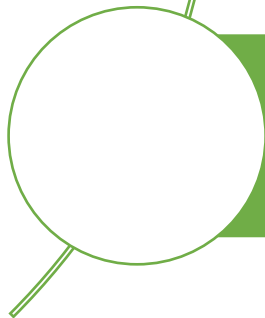




1. Educated and single women entrepreneurs tend to be more growth-oriented in terms of recruitment, capital increase and access to international markets than do less educated women.



1. Share of exports is positively related to level of education and access to networks (knowledge of markets, languages)



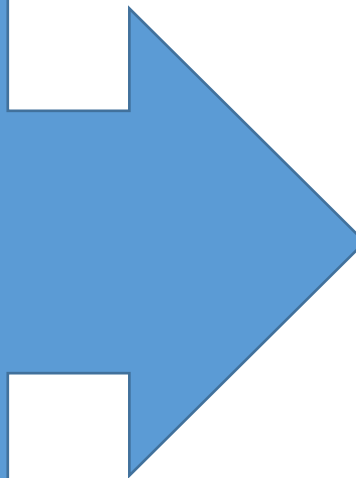
1. Networks are critical for less educated and single women



CONCLUSIONS AND RECOMMENDATIONS



- Female entrepreneurship is a lever for female employment
- Preconceptions and stereotypes still shape women's role and identity in MENA societies
- The support system for women entrepreneurs is still mostly limited to family and friends
- Access to entrepreneurial finance is a challenge and too often limited to microfinance



- Female entrepreneurship promotion needs an integrated and multidimensional approach
- Access to markets, networks, information, technology, sharing of experience and additional skills, including soft skills, needs to be enhanced
- Legal regulation and institutional support need to be more gender sensitive and to reach out to women
- Integrating financial and non-financial services shows to be effective in reaching out women and facilitating their access to finance

The design of Phase II is building upon these recommendations drawn from the survey



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