

International Mayors Forum
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Women Feeding Cities
AND

Make cities & human settlements inclusive, safe, resilient & sustainable

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1. Introduction

- ☞ Cities & urban settlements are at the core of major global frameworks. As a result **SDG 11 is aiming at making cities & human settlements inclusive, safe, resilient & sustainable**,
- ☞ The New Urban Agenda adopted in Quito, **emphasizes on the Role of Cities** in achieving SDGs well beyond SDG 11.
- ☞ There is a recognition that more than 2/3 of the 169 SDG targets can only be achieved **through involvement of local leaders particularly in urban areas. Local governments & other stakeholders** play essential role in adapting & implementing SDG targets in cities & human settlements.

2. Objectives

- ☞ The overall objective of this session **is to provide a space for dialogue & knowledge sharing through discussions on SDGs**, particularly implementation of SDG 11 at local level, better understanding of lessons, best practices & mechanisms to accelerate transformation of local communities into resilience

2.1. Specific objectives are:

- 1. Gaining knowledge & skills** for implementing the 2030 Agenda & the relevant SDGs at local level;
- 2. Enhancing understanding of the links between SDG 11 & other SDGs**, and other relevant development issues, such as the Paris Agreement & the New Urban Agenda;
- 3. Creating or expanding a network of mayors & local authorities** towards achievement of SDGs at local level;
- 4. Experience sharing & peer-to-peer collaboration** amongst mayors, local authorities, experts & other stakeholders involved in the implementation of SDG 11 & related SDGs at local level;

3. Lay out

- ☞ The session focuses on SDG 11 target (11.1), highlight related activities in other SDGs (1, 2, 8, 10 & 17) to maintain a balance between the different SDGs that critically affect women's lives & livelihoods.
- ☞ Even if focus is on SDG 11 target 11.1 where the topic “*Women feeding cities: Food Security, Micro-finance & Enterprise Development*” fits, it provides series of best practices case studies, research findings & recommendation *to enhance participants understanding of what is going around the world & how can it be practiced in their own localities.*

4. UN Interventions

- ☞ With 17 Goals, 169 targets & 230 indicators, the SDGs are established to address **5-Theme:**
 - *People, Planet, Prosperity, Peace & Partnership*
- ☞ The *SDGs are more ambitious than their predecessor - the MDGs.* They are based on **10 Principles** – *Universality, Indivisibility, focus on Human Rights, Peace & development, Good Governance & Rule of law, Inclusive Growth & Job Creation, Global Partnership, Climate Change, Cities & the Youth*
- ☞ **The 17 SDG goals are: End Poverty & Hunger,** Attain healthy life, Provide equitable and inclusive quality education, Attain *Gender equality, Secure water and sanitation* for all, modern energy services for all; Ensure access, *Sustainable economic growth and decent work for all*; **Reduce inequality,** sustainable industrialization, *safe and sustainable cities, Sustainable consumption & production,* Address climate change; Conservative and sustainable use of Marine resources, Protect and restore terrestrial ecosystem, *Peaceful and inclusive societies,* Promote the means of implementation and global partnership
- ☞ Grounded by *the vision of equality* as enshrined in its Charter, the UN works for *eliminating discrimination against women & girls; empowering women & achieving equality between women & men as partners & beneficiaries* of development, human rights, peace & security.
- ☞ Placing women's rights at the centre of all its efforts, *the UN leads & coordinates efforts to ensure that commitments on gender equality & women empowerment translate into action* throughout the world.
- ☞ Through its various agencies, *it provides strong & coherent leadership* in support of Member States' priorities & efforts, building effective partnership with civil society & other relevant actors.
- ☞ Through its agency based programs/projects, *it tackles poverty & inequality, build women's capacities to create their own business, fight for their human and material rights, enable them to access sources of finance & protect their environment*

Part I: Make cities & Human Settlements inclusive, safe, resilient & sustainable (SDG 11)

- ☞ World today is urbanizing at unprecedented rate in history. For many people, *the chance to move to a city is a chance for a better life*—a larger income, interesting employment, comfortable residence & ready access to modern amenities.
- ☞ However *Cities have also become places of deep inequality & despair*. New migrants, many of them women, can end up in over-built slums, poorly connected to public transport or essential services such as clean water.
- ☞ As a result, *life became dangerous & unhealthy*, with many obstacles to gaining a secure foothold in the urban economy.
- ☞ Specifically, *for women, gender discrimination has magnified, adding risks to not being able to take a bus* to a clinic to deliver a child can result in permanent disability or death.
- ☞ Natural disasters *kill more women than men & kill women at a younger age than men*. If she survives a disaster such as a flood or earthquake, a *woman will likely have fewer options to recover*.
- ☞ Cities & human settlements *can be safe, prosperous, equitable & pleasant places to live, by including every citizen in their development process*.
- ☞ *All elements of urban governance, planning & finance need to actively embed gender equality measures*. Women deserve equal roles in making decisions about an ever more urban world.

5.1. Progress in achieving SDG 11 in 2017

- ☞ In 2015, close to 4 billion people (54%) of world's population lived in cities. This number is *projected to increase to about 5 billion people by 2030*.
- ☞ *Fast urbanization brought challenges*, including growing slum dwellers & air pollution, inadequate services & infrastructure, unplanned urban sprawl, which make cities more vulnerable to disasters.
- ☞ *Better urban planning & management are needed to make the world's urban spaces inclusive, safe, resilient & sustainable*. As of May 2017, *149 countries were developing national-level urban policies*.

- ☞ *The proportion of urban population that lives in LDC slums fell from 39% in 2000 to 30% in 2014.* Despite the gains, the absolute number of residents who live in slums continued to grow, in part due to accelerating urbanization, population growth & lack of appropriate land & housing policies.
 - *In 2014, an estimated 880 million urban residents lived in slum conditions, compared to 792 million urban residents in 2000.*
- ☞ As more & more people move to urban areas, *cities typically expand their geographic boundaries to accommodate new inhabitants.*
 - From 2000 to 2015, the *expansion of urban land outpaced the growth of urban populations.* As a result, *cities are becoming less dense as they grow,* with **unplanned urban sprawl challenging more sustainable patterns of urban development.**
- ☞ The safe **removal & management of solid waste** represents one of the most vital urban environmental services.
 - *Uncollected solid waste blocks drains, causes flooding & lead to the spread of water-borne diseases.* Based on data from cities in 101 countries from 2009 to 2013, only **65% of the urban population** was served by municipal waste collection.
- ☞ Air **pollution is a major environmental health risk.**
 - In 2014, 9 of 10 people who live in cities *were breathing air that didn't comply with safety standard of WHO.*
- ☞ Disaster such as drought, floods and storms **kill more women than men due to structural gender inequalities**

To counter this, the UN works *to ensure urban public spaces are safe that women & girls enjoy them without being assaulted or harassed.* For instance:

- ✓ *UN Women's Safe Cities Global Initiative* has generated several innovative results through partnerships with mayors' offices, national Governments, women's groups & other community partners.
- ✓ *It promoted disaster-risk reduction planning & training to reduce the number of women impacted by disasters* to mitigate the effects of climate change and help women become more resilient.

Case study: Country Initiatives on Safe Cities (SDG 11)

In line with implementation of the *Kigali Safe Cities programme*, UN Rwanda & Kigali municipality *identified & implemented priority physical improvements on 14 minimarkets*. The activity which *boost employment in the informal sector* allowed access of women hawkers to safer & more productive markets. Women dominate the street vending activities of Kigali, *are more prone to sexual & gender based violence & harassment in public spaces*.

In collaboration with City of Kigali, UN Rwanda contributed to the *construction of a mini market for the City hawkers*. The construction has infrastructure & services such as storage facilities, running water, electricity, refuse collection, sanitary & storage facilities, display space, toilets & rubbish bays, exterior fencing, car park for clients & day care center for children for breastfeeding mothers. *Street women hawkers believe their livelihoods improved & their safety guaranteed*. The approach of *constructing safe mini markets for women & girls taken by the City of Kigali solved problem of Illegal Street hawking, served the city's environment to become hygienic solved the problem of tax evasion*.

The UN *sponsored participation of five delegates to the Safe Cities Global Leaders' Forum held in New Delhi, India from 10 to 12 June 2015*. The global meeting *shared & discussed evidence based approaches, practices, tools & learnings to advance the international knowledge base on safe cities for women & girls*. Participants from Rwanda can provide up-to-date knowledge & good practices from implementation of Kigali Safe City Programme *that aims to prevent & respond to sexual harassment & other forms of sexual violence against women & girls in public spaces*. Delegates were also able to discuss priority areas for safe city policy & programme actions *focusing on sustainability & national accountability which links to SDG 11 on Safe Cities*.

PART II: Interventions to end Poverty & Hunger, Reduce Inequality & Promote Inclusive Growth

The following sections will focus on the SDGs linked directly or indirectly to *Women Feeding Cities* with some evidences of success.

SDG 1: End poverty in all its forms everywhere

- ☞ Despite curiosity, frugality & entrepreneurship than men, **most women lack access & the means to have resources at their disposal or in their account.** As a result, **more than 1.3 billion women don't have an account at a formal or informal financial institution.**
- ☞ **Gender inequality keeps women poor, deprive them basic rights & opportunities for securing food & well-being for themselves & their family.**
- ✓ **In Africa women make significant contributions from farming & feeding their facilities, to bringing income to the household as wage, to creating jobs as entrepreneurs & taking care of family & elders.**
- ☞ However, a woman farmer for instance, **may not be able to make her crops flourish like a man, because she doesn't have the same access to seeds, credit, technology & extension services.**
- ☞ Women are unlikely to own land—**only 20% of landowners globally are women. Most African laws deprive women's right to inherit & share family property** - social convention simply favour her male relatives.
- **Poverty comes with many risks & discriminations and leaves most women less resilient or more vulnerable. As a result in a period of economic downturn, women are less likely to have savings & abilities to make up for lost income.**
- **Poor girls are more than twice likely to marry in childhood as those who are wealthy.** They then face potentially life-threatening risks from early pregnancy & often lose hopes for an education & a better income.
- ✓ However, **women have the right to equal access to all avenues to end poverty**, through social protection safety nets use of the latest technology. Full realization of these rights will be key to achieving the SDG 1.
- ✓ The UN is helping its members to design effective policies & programs & acts to end poverty **through providing trainings & practical skills, & mobilizing resources to empower poor women economically**, give them a **voice**, strengthen social services & **increase awareness of women's rights to control land & other forms of property, inheritance, natural resources, appropriate technology & financial services.**

Case study: Country Initiatives on Ending Poverty in All its Forms (SDG 1)

UN Women Ethiopia has been supporting the Government *to accelerate rural women's economic empowerment*. The program launched in 2012 at global level & 2014 in Ethiopia *aims to secure rural women's livelihoods & rights in the context of sustainable development*. The programme is also being implemented in Guatemala, Kyrgyzstan, Liberia, Nepal, Niger, Rwanda & Tanzania. Each country has defined its specific programme implementation plan based on the local context, *in partnership with government & other national stakeholders in line with country priorities*.

The *Joint Programme on Rural Women's Economic Empowerment* aims at accelerating rural women economic empowerment *in the context of the country national policy priorities* as defined by Ethiopia's GTP I & II, & in contributing to the SDGs.

SDG 2: End hunger, achieve food security & improved nutrition & promote sustainable agriculture

- ☞ Women prepare *up to 90% of meals in households around the world*, yet when times are tough *women & girls eat less*. In many cases, households led by women *may not eat enough* simply because women earn at lower levels, & are less prepared to cope with crisis.
- ☞ In poor households, *women are less likely to get nutrients they need, including to manage physical demands of pregnancy & breastfeeding. Gender inequality intersects* with inadequate health care, insufficient education & limited income to drive these deprivations.
- *Inequities in food consumption stands out in contrast to women's significant role in agricultural production in Africa*. Women consist an average of 43% agricultural labour force in developing countries & *over 50% in parts of Asia & Africa*. Yet their potential contribution to food security remains constrained by *unequal access to land & other productive assets*.
- Female farmers receive only 5% of agricultural extension services from 97 countries studied, only 15% of the world's extension agents are women and 10% of total aid for agriculture, forestry and fishing goes to women
 - ❖ Ending hunger means that all women *can produce and consume enough food with adequate nutrients*.
 - ❖ All women working in agriculture, if unshackled from discrimination, *can contribute to greater global food security*.
- ✓ The UN acts to *stop hunger by supporting women's role in food security* as the cornerstones of food production & utilization.
- ✓ *Provides training & access to information technology* for women farmers to achieve significantly higher agricultural productivity.
- ✓ *Raises awareness among decision makers & rural women alike* on the need for *legal changes for more equitable distribution of assets & services*.
- ✓ *Steers online global knowledge hub* www.Empower.org where women can share practical knowledge around food production & technology.

Case study: Initiatives on Ending Hunger, achieving Food Security, Improved Nutrition & Promoting Sustainable Agriculture

To accelerate women's access to agricultural technologies, the UN in partnership with development partners hosted a regional *Share fair for Rural Women's Technologies in East & Southern Africa* (ESA) coinciding with International Day of Rural Women & World Food Day in 2014. It gathered over 100 innovators from 14 countries showcasing their technologies displaying *affordable ways to accelerate productivity, enhance value addition & income, improve nutrition, save time, & reduce postharvest losses*. Over 300 registered participants attended the event. The fair promoted *technologies & innovations that support rural female smallholders*, brought together rural women innovators, policymakers, academics, food producers, investors, financial service providers & other technology innovators to discuss and resolve the rural-urban food insecurity issue

Specific results include - *creation of a permanent technology repository* comprising a menu of technology options that meet needs of female farmers; *establishment of a Technologies Promotion Group* to devise a strategy for upscaling appropriate technologies with expected reach up to 2 million beneficiaries; through high-level policy dialogues to convey women's voice & concerns to influence high-level policy-makers.

Youth innovators awarded for innovations in agricultural technologies, mobilizing young men & women for profitable engagement in agriculture. In 2015, ESA regional office scaled its efforts based on results of the fair focussing on upscaling innovative technologies for rural women through the establishment of African Women in Technology (AWIT) & entertainment initiative with several partners (UN Women Kenya CO, FAO & IFAD) targeting about 6 million viewers in Kenya, Uganda & Tanzania on issues such as *post-harvest losses, women's land rights, women's economic empowerment*.

African/Alliance Women in Technology (AWIT) initiative was launched at the World Economic Forum in Cape Town in June 2015. Initially a website has been developed & hosted by UN Women with the goal of gathering information associated with & emerging from initiatives. You can browse on www.empowerwomen.org/cop/awit. Through this initiative, *the UN is establishing a global alliance to promote upscaling of rural – urban agricultural technologies for women*.

SDG 8: Promote inclusive & sustainable growth, full productive employment & decent work for all

- ☞ In an inclusive economy, ***decent work means a living wage, workplace safety & protection against discrimination.***
- ☞ Twenty years ago 40% of women were engaged in wage & salaried employment - ***today 48% of women are being paid wages, which is less than men.***
- ☞ Globally, ***women still work at lower rates than men.*** Gender stereotypes often define ‘**women’s work**’ channelling women into some of the worst jobs.
Among 143 countries studied ***at least 90% have some legal restriction on women’s employment.*** On the contrary, when economies are geared towards ***achieving women’s rights & gender equality,*** benefits such fair societies & greater economic dynamism accrue to everyone.

Therefore, **women must have equal access to decent work, productive resources, financial services & equal voice in economic decisions.** We need to ***prioritize economic rights & growth for all,*** which includes - ***advocating for legislation on equal pay for equal work, better access to employment opportunities, safety from sexual harassment in the workplace & other critical rights.***

In the UN ***we promote women’s ability to secure decent jobs, accumulate assets & influence institutions & public policies*** that determine growth & development. We ***measure women’s unpaid care-work & influence employers to take actions***
We engage the private sector to create equal opportunities for women at work in the marketplace & in the board rooms, through the Women’s Empowerment Principles.

Case study: Selected initiatives on decent work & economic growth for women (SDG 8)

Since 2012 the UN invested in ***building capacity of women entrepreneurs in public procurement,*** so that they have the ***practical skills & knowledge to submit winning bids for tenders.*** In 2015, UN Women in Kenya worked on this in a deeper focus. In addition to working with MSE suppliers, ***it supported dialogue platforms that brought together buyers*** (i.e. Procurement Officers from Public entities) to sensitize them on their role in implementation of Preference & Reservations Scheme based on the 2011 & subsequent amendment regulations & Financial Institutions ***to discuss critical issue of access to trade finance.***

However, ***Trade finance continues to be a big barrier for disadvantaged groups who need access to affordable capital*** for them to service government contracts within the stipulated time. This unique three-pronged approach was ***effective & contributed towards achieving the goals of decent & economic growth for women*** which leads to SDG 8 on promoting inclusive & sustainable economic growth, full & productive employment & decent work for all.

Right now Several countries in the region are working on gender responsive budgeting as well.

SDG 10: Reduce inequality Within & Among Countries

- ☞ The *percentage of women in parliament doubled in the last 20 years, but only translated into 22% of women in parliament*
- ☞ *Inequalities widened across & within many countries*, even amid those with *high rates of economic growth*. Disparities are caused by practices within countries & in the global economy *are unjust & weaken the social fabric*.
- ☞ *Today, more women are in the workforce, in politics, in leadership roles, breaking stereotypes & societal taboos, yet, gender discrimination makes women prone to deeper disparities.*
- ☞ Globally *women earn 24% less than men*, with varied gaps between countries & *they are more likely to be in vulnerable employment than men*, with *up to 75% of women's jobs being informal or unprotected*.
- ☞ *Worldwide 83% of domestic workers are women*—most are not legally entitled to a minimum wage. Gender discrimination is intersecting with other types such as - age, disability, ethnicity & economic status, *multiplying the burden of inequalities many times*.
- ☞ *Social norms that treat women as 2nd class citizens* in many cases translate into structural obstacles to progress, such as: *laws that fail to punish perpetrators of gender-based violence and budgets that do not fund the services women need most*.
- ✓ Whether the issue is fiscal policy or safe migration or improved regulation of global financial markets, *different & potentially unequal outcomes for women & men need to be recognized*. Only then can deliberate actions be taken to correct them, within & across countries.
- ✓ The UN works *to help reduce inequality within & among countries through advocacy* for decent work, social protection & gender-sensitive economic policies around the world. *It is mandated to focus on empowering women & reducing gender inequalities* in all spheres.
 - ✓ It advocates for *employment policies that improve labour market conditions & advance decent work for women*, as well as *making sure domestic workers can migrate safely & receive social protection*.

Case study: Initiatives on Reducing Inequalities among citizens & Countries (SDG 10)

In 2015, the UN Eastern & Southern Africa contributed to *generating credible evidence & knowledge on positive impacts of investing in gender equality & women's empowerment & building capacity for development impact*. This led to successful advocacy that influenced the development discourse, policies & actions in the region specifically, in agriculture & extractive industries (EI). The UN has been able to demonstrate with evidence & data *the substantive losses of Human Development due to inequality* through its study in '*The Cost of Gender Gap in Agriculture in Malawi, Tanzania & Uganda*'.

The study documented *the larger gap between male & female farmers (28-31%) & represents a significant amount of money (\$67-105 million)* which can only be closed through smart interventions & subsequently take up to 400,000 people out of poverty in Malawi, Tanzania & Uganda.

Similarly, in 2016/17 the UNDP Regional Office for Africa has *published and distributed to Countries an influential book on the cost of inequality in SSA*,

The key message in both cases is -Africa needs to close the gap based on the fact that - for Africa to achieve its 2063 vision & the SDGs, it is important to *bring women to the heart of Africa's development & transformation & address the inequalities* affecting women in diverse sectors of the economy.

Based on the Cost of the Gender Gap in Agricultural Productivity Study in the three countries, *the loss in GDP due to the inequalities shall form a basis for diverse interventions contributing to reduction of inequalities among countries in Africa*.

SDG 17: Strengthen means of implementation & revitalize Global Partnership for SD

“To deliver on the promise of a prosperous & peaceful future, development actors will have to find innovative ways of working together & leveraging genuine partnerships that make the most of expertise, technology & resources for sustainable & inclusive growth.

UN-SG, António Guterres “Repositioning the UN development system to deliver on 2030 Agenda – ensuring a better future for all,” June 2017

- ☞ The SDGs will mean little without the means to implement them. ***Finance, technology, capacities, partnerships & data are the key primary tools.***
- ☞ Governments worldwide are increasingly using ***gender-responsive budgeting to ensure implementation of gender equality policies*** and action plans. ***But the costing of selected national action plans show financing deficits as high as 90%. Furthermore, only 5% of foreign aid funds had gender equality as a principal objective in 2012-2013.***
- ☞ Success of SDGs depends on ***a stable global economy & the ability of each country to make policy choices*** aimed at achieving all the goals.
- ☞ ***Gender equality is central to all SDGs***, but often ***women end up on the short end of the means of implementation*** in whatever form. Only, a third of countries have an ***office for gender statistics***, even though data distinguished according to gender is critical to defining the best ways to achieve gender equality.
- ☞ ***Many countries simply do not know how many women lack clean water or face abuse within their homes.***
- ☞ Women have ***the right to equal access to & benefits from each of the means of implementation***. They also ***need to lead decisions being made*** — whether in ministries of finance, companies that produce technologies, statistical offices or institutions charged with global economic oversight.
- ☞ The UN is working ***to put women at the centre of the means of implementation through global leadership*** of the drive to adopt gender-responsive budgeting, a tool to realize commitments to women’s rights. It is also at the forefront in ***helping women to access technology***.

PART III: Women Feeding Cities

1. Empowering Women for Inclusive & Sustainable Development - Research Results on Women Entrepreneurship from MENA

To *strengthen women's economic independence*, UNIDO designed a project with a holistic approach embracing the Macro, Messo & Micro levels of intervention. The following study result is about *women entrepreneurship* in Egypt, Jordan, Lebanon, Morocco, Palestine & Tunisia.

- ✓ Aim of the project was to *improve economic participation of women by creating conditions for inclusive & sustainable growth*.
- ✓ Data from countries show, *while women own & manage between 31 & 38% of enterprises*, this number is only 13% (ILO, 2015) to 15% (WB, 2013) official reports. Thus, *there is lack of standardised national data to allow comparison of entrepreneurship* in the concerned countries.
- ✓ In 2013 the estimated percentage of enterprises belonging to women in the region was 22.7%, compared with the worldwide average of 35.2%.
- ✓ The rate of Entrepreneurship development by country shows - Egypt (16.1%), Jordan (15.7%), Lebanon (43.5%), Morocco (31.3%), West Bank & Gaza (12.6%), & Tunisia (9.5%) & the *respective figures of women-run enterprises* were found to be: 7.1%, 2.4%, 4.4%, 4.3%, 1.2% & 8.5%.

1. The survey

☞ *The women entrepreneurship* survey in the target countries was aimed to:

- ✓ *provide an up-to date information* on the state of development of female entrepreneurship in the countries;
- ✓ *identify challenges* faced by women in creation & development of enterprises;
- ✓ *produce recommendations* for entrepreneurial & more favourable ecosystem to women; and
- ✓ *provide evidence-based input* for dialogue between public & private stakeholders.

☞ *Study was conducted on 1,210 female entrepreneurs/respondents. The findings were presented during Conference on Women's Economic Empowerment* in Egypt, Jordan, Lebanon, Morocco, Palestine & Tunisia, organised by UNIDO in Milan, 14 Oct 2015.

2. Context of the Study

- ☞ Respondents sampled are *young (average age 40-years)*, mostly University graduates, except for Lebanese with 10-yrs of experience in entrepreneurship.
- ☞ Majority (65% - 83%) *founded their own businesses or took over their family businesses as leaders*. This *motive was positive* – i.e., they raise from identified business opportunities, *desire for personal achievement, independence/freedom, or from recognition of their own qualifications & skills*.
- ☞ Lebanese respondents reported *negative motives* – i.e., in many cases the decision stemmed from *the need to escape a challenging personal situation*.
- ☞ Respondents *dedicated time to their businesses* - the *average work week for majority ranged from 30 – 50-hours*. About 39% of women entrepreneurs from Lebanon & 31% of those from Tunisia *spend more than 50-hours per week managing their businesses*,
- ☞ Entrepreneurs *don't receive regular remuneration from the businesses*, instead they turn to other sources of paid activity to supplement their income. As a result two groups emerged i.e., those respondents who most likely *seek supplementary income* - Jordan (49.3%), Egypt (46.9%) & Palestine (42.5%) - & those who *did less frequently* - Lebanon (17.1%), Tunisia (22.8%) & Morocco (27.5%).
- ☞ Most entrepreneurs reported they *benefited from support of family & to lesser degree from friends & colleagues. Associations & financial institutions also contributed to the support* though to modest degree except in Morocco & Lebanon.
- ☞ *25 - 50% of the respondents had opportunities to work with mentors* & benefited from support or assistance in solving problems & developing needed skills.

3. Characteristics of the Entrepreneurs

- ☞ *Businesses operate mainly in services, merchant & craft sectors*. A small percentage were involved in *manufacturing industries & agriculture*.
- ☞ *Share of individual businesses is low* - between 50% of Moroccan & 9% of Tunisian. The *governance structure & number of shareholders* are *correlated to their size*, the structure of shareholders is *primarily family-based* & sizeable number of entrepreneurs' work in Palestine (46.67%) & in Egypt (29.94%) *as home-based*.

4. Motives/Objectives

- ☞ *Short-term objectives* was to focus on business goals - *growth & expansion*, although differences between countries i.e., in Morocco, Tunisia & Palestine list *one-year objective* more focused on *recruitment, capital increase & market share abroad*. On recruitment, they had *strong preference for hiring women & qualified employees with professional skills*.
- ☞ *Main sources of financing* - *self-financing, equity funds* (savings, family, friends) & *bank credit*, with some variation by country. For e.g., *self-financing* is significant in Jordan, Tunisia, Lebanon & Morocco. *Bank credit* was used in Morocco. In Lebanon, 23.3% of the entrepreneurs turn to *pawn-brokers*.

5. Challenges & Obstacles

- ☞ **Main obstacles** cited by order of importance are - **lack of finance, experience & contacts**. In Egypt, Jordan, Palestine, these obstacles are **felt acutely**
- ☞ At start-up stage, the **businesses were financed using equity**, with significant differences between Egypt (80.8%) & Jordan (58.6%). In the latter case women entrepreneurs most frequently call upon business angels (22.6%).
- ☞ **Bank credit is also used significantly** in Morocco (46.5%) & Tunisia (34.6%) in contrast with situations in Palestine (14.8%), where **receiving bank credit during the start-up appears to be a challenge**.
- ☞ Surveyed businesses **have limited exports of their products**, except for Tunisian businesses of which 20% have export levels exceeding 50%.
- ☞ A significant percentage of businesses **don't have any operations in export** - Morocco (74.36%), Lebanon (69.38%) & Palestine (64.74%).
- ☞ **Obstacles to growth** are linked to - **access to capital & new international markets, recruitment**, & in some countries **political conditions** (Jordan, Lebanon, Palestine & Tunisia) and **cost of public services** (Jordan, Palestine, & Tunisia), or **lack of economic growth** (Lebanon, Palestine & Tunisia).
- ☞ **Average number of people employed by the businesses** ranges from 2.03 (Lebanon) to 9.37 (Morocco). These figures can be explained by the **strong focus on micro-credit** of the Lebanese Association that took part in the survey & by the **high percentage of family-run businesses** in the Moroccan sample.

6. Findings & Perception on Women's Entrepreneurship

- ☞ Between 20% (Egypt) & 40% (Lebanon) of the entrepreneurs **feel their environment is discriminatory toward women**, but (< 13%) of Tunisians shared that perception. Majority of respondents (>78%) in Tunisia felt **the support provided to women is the same as that of men**. This feeling was less strong in Lebanon (46.99%) & in Palestine (47.22%).
- ☞ Factors **negatively affect the businesses** in the sample are - **regulatory environment, followed by laws & public order**.
- ☞ For many respondents, **access to financing is more difficult for women**, this perception is more prominent in Lebanon, Tunisia, Jordan & Morocco & **less so in Egypt**.
- ☞ Sampled entrepreneurs feel **it is more difficult to be taken seriously as woman in business, managing male employees, achieving work-life balance & effectively dealing with administration** are also seen as specific challenges to women.
- ☞ Almost all respondents **perceive themselves as less skilled compared to men** when it comes to **international communication, networking, delegation, consulting & decision-making**.
- ☞ By contrast, **they see themselves as more competent in influencing others, solving internal problems, providing support, halting remuneration & inspiring**.

7. Barriers to Entrepreneurship

- ☞ Observed barriers lie in *the existence of stereotypes & preconceptions about role & ability of women, inability of political & economic leaders to grant positions with major responsibilities to women.*
- ☞ Respondents expressed - to succeed, *women must learn to manage themselves & manage others successfully.* They also *require recognised experience in their field & need to maximise their entrepreneurial skills.*

8. Critical Factors for Survival & Expansion of Women's Businesses

- ☞ Entrepreneurs *with university degree have a higher number of employees than those who didn't have a degree.* In contrast, *the percentage of women employed is higher when the female entrepreneur is single & a non-university graduate.*
- ☞ The longer women has been entrepreneur *the larger their home-based work, less engaged in the businesses & continue to hold supplementary side work*
- ☞ Women most engaged in businesses are those *who are married & have own premises to host their activities.*
- ☞ *Single women who are less educated & sole owners of their businesses* posted *very high levels of engagement,* although there are various levels of engagement depending on the type of financing.
- ☞ *Single women entrepreneurs are more engaged when they have taken out bank credit, while married women are more engaged when they have financed their businesses using equity capital.*

9. Summary Policy Recommendations

- ☞ Educate and avail improved market information & communication systems for entrepreneurs;
- ☞ Promote entrepreneurship & facilitate entrepreneurial behaviours among women;
- ☞ Establish foundations of a knowledge based business & entrepreneurship among women

2. New Initiatives to Enhance Women Entrepreneurship in Agriculture, Climate Change & Environment - Tanzania

Project 1: Mainstreaming Poverty-Environment-Gender-Climate Change & SDGs for SD & Poverty Eradication in Tanzania

Objectives –*National level* - integrating poverty, environment, gender & climate change goals into policies, guidelines, frameworks & programs.

Local level - enhance capacities in poverty & gender analysis, business development, resources mobilisation & dialogue between LGAs, private sector & CSOs

Implementing Partner: Ministry of Finance and Planning (MoF&P)

Start Date: 1 July 2018 **End Date:** 30th June 2022

Duration, Partnership - Four years, in collaboration with PED of MOF&P, the President's Office for Regional Administration & LGAs

Outputs - i) Local authorities technical capacities (in planning & budgeting) to implement poverty-environment-gender-climate change goal & relevant SDGs built; ii) Capacities for partnership development with private, gender responsive livelihood improvement, poverty eradication, ENR sustainability & SDGs built; iii) Productive capacity & incomes of women from natural resource management & extractive industries (enterprises) increased

Budget - Required: 5,800,000 **Available:** 2,150,000

Project 2: Enhancing capabilities of Women Entrepreneurs in Agriculture sector

Objectives – i) *reduce poverty by supporting women entrepreneurs increase their incomes from agribusiness*; ii) *promote women economic empowerment through enterprise development & creating sustainable employment in agriculture*; and iii) contribute to the achievement of SDG 1, 5, 8 & 9.

Implementing Partner: School of Agricultural Economics & Business Studies - SUA

Budget - Required: 6,474,709 **Available:** 500,000

Duration: TBD – *the project is on pipeline development*

THANK YOU