

**International Mayors Forum**  
**Lilongwe, Malawi — 16-18 May 2018**

**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](http://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](http://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 2<sup>nd</sup> 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:** 30<sup>th</sup> 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**