Part III: Women Feeding Cities

1. Empowering Women for Inclusive & Sustainable Development – A Research study from MENA

✓ Aim, Context and Objectives of the study
✓ Challenges/Obstacles, Perceptions & Barriers to women entrepreneurship
✓ Policy Recommendations

2. New initiatives to Enhance Women Entrepreneurship in Agriculture, Climate Change and Environment - from Tanzania

FTER Enhancing capabilities of Women Entrepreneurs in Agriculture;
FTER Mainstreaming Poverty-Environment-Gender-Climate Change and SDGs Localisation
A. Empowering Women for Inclusive & Sustainable Development – Research Results on Women Entrepreneurship from MENA

1. Background

To strengthen women’s economic independence, UNIDO designed a project with a holistic approach embracing Macro, Messo & Micro level intervention. The study is about women entrepreneurship in Egypt, Jordan, Lebanon, Morocco, Palestine & Tunisia.

- Aim - to improve economic participation of women by creating conducive environment for inclusive & sustainable growth.

- Data from countries shows - while women own & manage between 31 & 38% of enterprises, this number is only 15% (WB, 2013) & 13% (ILO, 2015) official reports. This means there is lack of standardised national data for comparison- a problem of timey data.

- 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 7.1%, 2.4%, 4.4%, 4.3%, 1.2% & 8.5%. 
2. 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.
3. Context of the Study

Respondents are young (average age 40-yrs), 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. The motive was positive – i.e., they raise from identified business opportunities - a 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 - average work week for majority ranged from 30 – 50-hours. About 39% of women entrepreneurs from Lebanon & 31% 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.

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.
4. 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.

5. 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.
6. Challenges & Obstacles

- **Main obstacles** by order of importance - *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 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 large 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* & 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).
7. 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 (>78%) of respondents 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, haling remuneration & inspiring.
8. Barriers to Entrepreneurship

- The barriers are existence of stereotypes & preconceptions about role & ability of women, inability of political & economic leaders to grant positions with major responsibilities to women.
- Respondents said - to succeed, women must learn to manage themselves & manage others successfully. They required recognised experience in the field & need to maximise entrepreneurial skills.

9. 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.
10. 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
B. 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** – 4-yrs, 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