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Union for the
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YOUNG WOMEN AS JOB CREATORS II

Entrepreneurship from a Gender Perspective
in Albania, Egypt, Jordan, Morocco, Palestine and Tunisia



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INDEX

| | |
|------------------------------------------------------|----|
| Introduction | 3 |
| The Young Women as Job Creators Project | 5 |
| Women Entrepreneurship in Albania | 9 |
| The project implementation in Albania | 10 |
| The young women's perceptions about entrepreneurship | 12 |
| Conclusions | 16 |
| Women Entrepreneurship in Egypt | 17 |
| The project implementation in Egypt | 18 |
| The young women's perceptions about entrepreneurship | 20 |
| Conclusions | 23 |
| Women Entrepreneurship in Jordan | 24 |
| The project implementation in Jordan | 25 |
| The young women's perceptions about entrepreneurship | 27 |
| Conclusions | 29 |
| Women Entrepreneurship in Morocco | 31 |
| The project implementation in Morocco | 31 |
| The young women's perceptions about entrepreneurship | 34 |
| Conclusions | 36 |
| Women Entrepreneurship in Palestine | 37 |
| The project implementation in Palestine | 38 |
| The young women's perceptions about entrepreneurship | 39 |
| Conclusions | 42 |
| Women Entrepreneurship in Tunisia | 43 |
| The project implementation in Tunisia | 44 |
| The young women's perceptions about entrepreneurship | 46 |
| Conclusions | 48 |
| Final Project Conference | 49 |
| General Conclusions | 51 |
| References | 54 |

INTRODUCTION

Last October 2015 the European Investment Bank (EIB) hosted the 15th Conference of the Facility for Euro-Mediterranean Investment and Partnership (FEMIP) which explored the links between **private sector finance, entrepreneurship and job creation**. And within this analysis it highlighted that, considering that the Mediterranean region will see a large number of new entrants into the labour market by 2025, **creating employment opportunities, in particular for young people**, is a key priority for the countries of the region. And it was stated that whilst the role of the public sector is essential to further strengthen the enabling infrastructure and regulatory environment to underpin the growth potential, **the private sector will be critical to drive employment and job creation**.

3

In summary: in order to stimulate growth and employment, **the Mediterranean countries need more entrepreneurs**. Entrepreneurship is a powerful vector of shared prosperity: the creation of businesses and their growth foster employment and the development of new skills, boost innovation and open up markets. **SMEs are the main source of new jobs**. And in fact, they already **account for some 25% of GDP in the region and up to 80% of the region's jobs**.

But for fostering jobs and reaching the economic growth in the region boosting entrepreneurship is not enough: also the integration **of women in socio-economic development is necessary**. **Integrating women in the labour market and empowering them to reach their full potential through entrepreneurship** will bring additional talent and innovation to business activity in the Mediterranean region and can significantly raise its GDP.

Integrating young women in the labour market through entrepreneurship

With 2/3 of the region's population under the age of 24 and one in four young people unable to secure a job in the MENA region, **youth unemployment is widely regarded as a defining challenge**. In the Middle East the Youth Unemployment Rate is at 18,8%; and in North Africa at 24,4%. But also in southern Europe youth unemployment rates are shocking, achieving almost 49% in Greece, 45% in Spain and 39% in Italy.

In general, less than one in three women in MENA is in the labor force. However, **young women are particularly excluded from the labor market**, as in many countries (especially in the MENA) female youth unemployment rates exceed 40%.

While full equality in the labour markets could provide dignity and financial independence to women and boost the regional Gross Domestic Product (GDP), **young women jobseekers still confront additional barriers in their transition into the labor market**.

In this situation, **entrepreneurship appears as a real alternative** for a generation of highly qualified young women. But despite the face of entrepreneurship is increasingly female, **women also have to overcome specific obstacles in order get access to the same business opportunities as men**. The MENA region has the biggest gender differences in terms of entrepreneurship: 12% of employed women are self-employed vs. 31% of men. In the European Union women constitute 52% of the total European population but only 34.4% of the EU self-employed and 30% of start-up entrepreneurs.

Skills for entrepreneurship

Equipping young women job-seekers with the right skills and expectations is thus crucial to facilitating their entry into the workplace through entrepreneurship. In fact, encouraging adequate training and the culture of entrepreneurship from primary school and at all levels of education was one of the

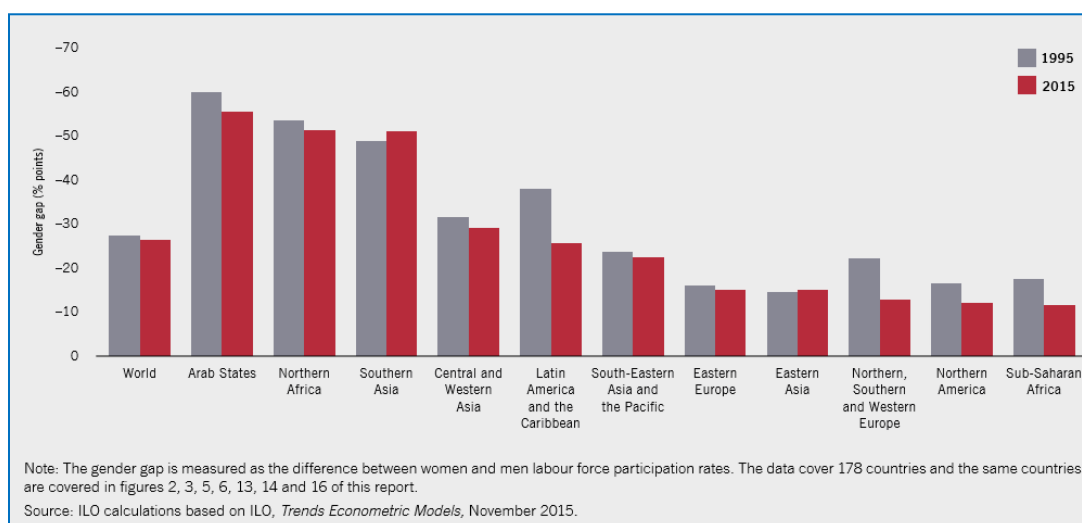
recommendations outlined at the 2015 Union for the Mediterranean *High-level Conference Fostering Women's Participation in Economic Life*. And also the Small Business Act for Europe includes training seminars to promote entrepreneurship, in particular among young people and women, and entrepreneurial learning in school and higher education as main actions.

As the ecosystem for **entrepreneurship as a basis for high-growth businesses** is not widely developed in the Mediterranean countries, there is a need to provide capacity building activities and to develop the entrepreneurial culture. Although potential entrepreneurs have many ideas, they require support to structure these into viable business proposals. And women need a specific support.

Non-financial services such as entrepreneurship and business development training can clearly contribute to the development of women's entrepreneurship (Valdivia, 2015). And promoting women's entrepreneurship tackles the root causes of sectorial and occupational segregation.

* * *

Gender gaps in labour force participation rates by region, 1995 and 2015



THE YOUNG WOMEN AS JOB CREATORS PROJECT

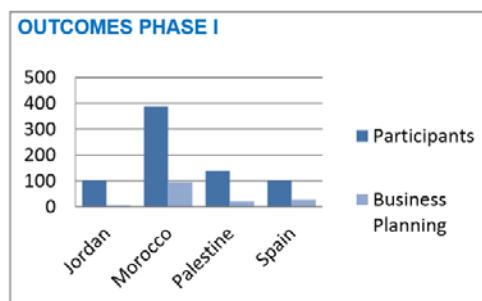
Within this context of a strong need to support young women's transition from education to work in the Mediterranean region, AFAEMME developed the "Young Women as Job Creators" initiative.

The first project phase...

... was labeled by the Union for the Mediterranean in November 2011 and has been supported by the Norwegian Ministry of Foreign Affairs, the Spanish private company Gas Natural Fenosa SDG and the European Investment Bank (EIB). *Phase I* focused on **motivating young women** so that they would perceive entrepreneurship as a real and attractive alternative to a swamped labour market and on helping some of them to transform their initial business ideas into something much more concrete (business planning).

Phase I was successfully implemented in 2013-2014 in Morocco, Palestine, Jordan and Spain. Eighteen motivating **Women Entrepreneurship Days (WEDs)**, a series of seminars providing participants with basic training and coaching to create new businesses, were held in cooperation with a total of thirty-two local universities, higher education centres, schools and national businesswomen's organisations. The WEDs brought together approximately 800 male and female university students, providing them with free advice on how to create a new business and motivating them to pursue entrepreneurial careers. The WEDs focused specifically on informing participants on the basic legal and business issues involved in setting up a new company, with an additional focus on analysing their business ideas. Throughout the project, emphasis has been placed on the role and importance of women as entrepreneurs and job creators for the development of national economies.

In order to measure the impact of *Phase I* of the project we analyzed both quantitative and qualitative data. The goal of the project's first phase was to motivate at least 100 participants per country for entrepreneurship; this was more than achieved with a total of **726 young women** in 4 countries participating in the motivational Women Entrepreneurship Days. To obtain qualitative data, we distributed questionnaires among the participants in order to gather feedback about the program as well as about the situation of women entrepreneurs in the beneficiary countries. The participants' reactions were overwhelmingly positive, stating that the project gave them an opportunity to express and explore their professional aspirations and boosted their confidence and determination to pursue their entrepreneurial careers. While there were some slight differences related to cultural and societal influences on the perception about women entrepreneurship¹, the young participants, regardless the country of residence, clearly identified the **lack of prior experience (skills) and the lack of financial resources** as main obstacles for business start-ups. These results were the foundation for the development of *Phase II*.



¹ According to the questionnaires, in all three MENA countries young women think that being a woman hinders a business or professional career while in Spain they think that it is not a barrier.

The second project phase...

... strove to go a step further - to not only motivate, but prepare participants as well for real business creation. In order to avoid abandoning them with immature Business Plans, the project guides participants in the creation of thorough and achievable plans and provides them the necessary skills for successfully running their future businesses.

Apart from the **Women Entrepreneurship Days** and the **business planning** advice, the project offered specific **training on marketing, management and finance** to the young participants, as well as individual **mentoring** in all areas where they might need support.

6



MOTIVATION - The Women Entrepreneurship Days (WEDs)

The Women Entrepreneurship Days were motivational events implemented mainly in the collaborating universities and which consisted of:

- *Women Entrepreneurship Seminars* about self-motivation and motivation, key points for setting up a company and key legislative issues, business planning with a gender perspective and coaching for entrepreneurship;
- *Role Models* (successful national businesswomen) presentations' and sharing of their experience;
- *Informative sessions* about the system of national entrepreneurship incentives;
- *Networking* encounters in which the participants had the opportunity to meet with other students and businesswomen;
- *Talent searching contest* in which the best business ideas developed during the WED were awarded with a project-related certificate;
- *Gathering of feedback*: with the aim of listening to the needs and worries of the attending young women, the audience had to fill out a questionnaire on gender equality and work/entrepreneurship;
- *Presentation of diplomas*. Each participant received a certificate of participation.

The businesswomen associations received a complete Guide for the correct implementation of the WEDs as well as a one-on-one training by AFAEMME, the project promoter.

Within the margins of the Guide, each WED was designed by the partnering businesswomen associations according to the specific needs of each country.

ADVICE - The Business Planning

Apart from the Women Entrepreneurship Days the project offered free business creation advice to women university students who participated in the WED and already had a business idea.

The business planning advice was usually provided in the premises of the participating associations.

It was initially decided that this service would be delivered to the young women who had participated in the WEDs, so as to have a filter before accepting them to take part in the training seminars. But some

partnering businesswomen associations preferred them to first go through the training sessions on Marketing, Management and Finance before developing business plans so that they would be better prepared.

GETTING THE RIGHT SKILLS - The Training Sessions

In order to guarantee the success and the durability of the potential start-ups it is crucial that the future young business owners have some fundamental business skills. These may especially need to be developed in young graduates who did not pursue university degrees which are different from economics or law. To address this, the project offered a series of group training courses on marketing, management and finance.

Following the *marketing training module*, the young entrepreneurs were better prepared to understand consumers' needs and to develop a marketing strategy which both satisfies and exceeds those needs.

The *management training module* familiarized the young beneficiaries with the wide array of challenges involved in supervising people and managing systems and projects (guidance on how to communicate effectively and motivate employees, team building, goal setting, how to handle performance reviews or time management, problem solving, ...).

The *finance training module* helped the young women to understand basic financial concepts so that they would be able to make informed financial choices: choosing and using the most adequate financial product and understanding its full implications in terms of risks, costs and benefits.

The project promoter developed a kit of training materials for the partnering associations (training manual, questionnaires and Powerpoint presentation) and for the young participants themselves (participant manual) for each of the training modules.

This required that the participants be committed to invest their time in working through in-class exercises and homework.

SUPPORTING - Individual Mentoring

The participants who successfully completed the training modules and decided to further develop their business plans with the aim of launching their business obtained individual mentoring from the partnering businesswomen associations in all the areas where they needed support.

This included support in accessing finance (the participants learned how to approach potential investors and lenders), general coaching, and support in navigating the administrative and legal steps of starting-up.

* * *

Young Women as Job Creators II has been implemented during 2015 and 2016 in Albania, Egypt, Jordan, Morocco, Palestine and Tunisia with the financial support of the Norwegian Ministry of Foreign Affairs and the Principality of Monaco.

The project has been coordinated by the Association of Organisations of Mediterranean Businesswomen (AFAEMME) and implemented through partnering businesswomen associations in each beneficiary country.



PROJECT PROPOSAL



PROJECT IMPLEMENTATION

| | | | | | |
|---------------------------------------------------------------------------------------|---------------------------------------------------|-----------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------|-----------------------------------------------------------------|
| <i>Albanian National, Professional, Businesswomen and Crafts Association (SHGPAZ)</i> | <i>Egyptian Business Women Association (EBWA)</i> | <i>Jordan Forum for Business and Professional Women (JFBPW)</i> | <i>Association Femmes Chefs d'Entreprises du Maroc (AFEM)</i> | <i>Business and Professional Women Ramallah Club (BPW-Palestine)</i> | <i>Chambre Nationale des Femmes Chefs d'Entreprises (CNFCE)</i> |
| ALBANIA | EGYPT | JORDAN | MOROCCO | PALESTINE | TUNISIA |

This project report reviews the current state of affairs in terms of women entrepreneurship in the beneficiary countries and analyses the perceptions of the young women participants regarding this situation and their access to the business world.

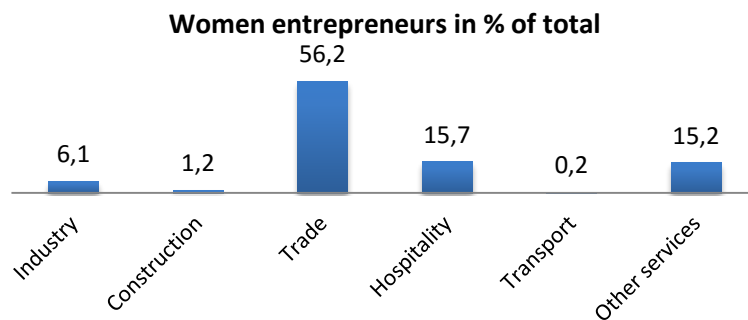
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WOMEN ENTREPRENEURSHIP IN ALBANIA

In Albania, the Ministry of Economic Development, Trade and Entrepreneurship is in charge of women entrepreneurship issues; this is in general terms a good sign, as the topic is often integrated within the family-related Ministries. Although there is no specific government body for women entrepreneurship, equality and women entrepreneurship are important issues and as such the Ministry in charge has some gender focal points which facilitate dialogue between Government and other stakeholders. Also the National Strategy for Development and Integration (2004-2020) includes the promotion of entrepreneurship as a strategic priority for women's economic empowerment.

Despite this, according to INSTAT, women only own 25.7% out of 106.477 businesses in Albania. 17% percent of SMEs business managers and owners are women (vs. 83% of men). And despite more than 50% of women in rural areas work in agriculture, only 6% of these own and manage an agricultural enterprise.

While these numbers have to be questioned as some of the women's businesses are officially registered under the husband's name even if run by a woman, there is still much to do to tap the whole potential of women entrepreneurship in Albania.



While women are well educated (the gross enrolment ratio in tertiary education is 1.41, with 1.00 being parity), several reports highlight the lack of data on women entrepreneurship and the lack of information for women entrepreneurs as important barriers for a more supportive environment for women entering business. Business associations such as Chambers of Commerce or Employers associations do not have specific sections focused on women and local public organisations do not provide direct information and support, as there are few initiatives.

The main obstacles for women becoming business owners in Albania are in line with the obstacles generally identified for women entrepreneurs: lack of experience, information and self-confidence; lack of capital; lack of time; and lack of relevant networks. Women also are hindered by constraints in the tax system, the lack of fiscal incentives for companies to support family-work balance and a limited mobility.

Finally, it has to be mentioned that there is a clear trend of women entrepreneurs focusing on "traditional female" sectors which often pay less or are less likely to result in a business with high earning potential.

The Albanian Government is making efforts to improve this data through more credit lines for SMEs and artisans but there is still a long way to go. While female unemployment is at 14.8% (2014), youth female unemployment is clearly higher with 25.3% (2014) which strengthens the need for actions to promote young women's entrepreneurship in particular.

The project implementation in Albania

In Albania, the project was implemented by the *Albanian national, professional, businesswomen and crafts' association* (SHGPAZ), an organization based in Tirana.

The project implementation started in May 2015, with the organization and celebration of two Women Entrepreneurship Days (WEDs): a first WED on the 22nd of May at the Professional Academy of Business, with 63 participants from the third and fourth year of bachelor degree; and a second WED implemented on the 29th and the 30th of May at the European University of Tirana, with 55 women participants from the third and fourth year of bachelor degree.

10

Both institutions targeted by SHGPAZ are private educational centres.

The first WED was registered and transmitted live by SCAN TV, the only economic broadcast in Albania, and it benefitted from the participation of representatives of the Ministry of Labor, the Deputy Minister of Integration, a representative of the Ministry of Economic Development, Trade and Entrepreneurship and the Deputy Major of the Tirana Municipality.

After an introduction and presentation of the project by the Association's president and the speeches from government institutions representatives and successful role models, the students were divided in five groups and worked for about two hours with a coach and trainer on the development of business ideas.

From this work a total of five business ideas were developed: a private music school for 5-15 aged; automated closets for clothes selection linked to an app; a multifunctional restaurant; a food company specialized in preparing food for children in the form of animals; and a tourism guides company for discovering northern Albania. The ideas about the music school and the intelligent closet won the business idea development contest.

The activity was closed successfully by the presentation of participation certificates and the diplomas for the best business ideas to the corresponding students.

The second WED was also covered by the TV channels for greater dissemination and included the presence of government representatives, the deputy Minister of Labor of Albania, a representative of Ministry of Economy, the Bachelor University Dean of UET and important businesswomen. The structure of this motivational session was the same as that of the first WED.

During the first WED session on the 29th twelve business ideas were developed, whereas at the second session four ideas were created. From these sixteen, four were awarded with the diploma for best business idea: a 24-hour childcare center integrated into a smart building; a website for selling second-hand books; the realization of a special bike for delivering goods; and a website for ladies.

The activity was closed successfully with the presentation of participation certificates to the students and the diplomas for the best business ideas to the corresponding students.



Trainings seminars were offered to the young women during three days of intensive work. A first training session on Marketing was implemented on the 6th of November 2015, with 18 participating women from both the Professional Academy of Business and the European University of Tirana. This was followed by a second training session on Management, on the 7th of November and from which 17 young women from both educational institutions benefitted; and a last training session on Finance, which took place on the 9th of November with 23 participants.

The training sessions took place in the Chamber of Commerce and Industry of Tirana and were opened with a motivating welcoming speech by the President of the Chamber.



Business planning advice was initially provided to 63 young women from the Professional Academy of Business and 35 participants from the European University of Tirana (some of them not having attended the training sessions) while five students from each institution took part in a more in-depth business advice (**mentoring**) for the development of a professional business.

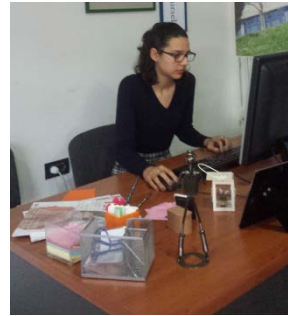
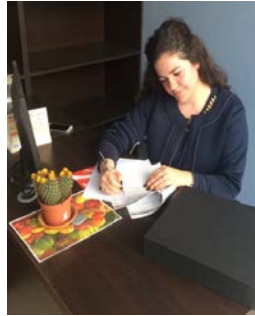
The business advising took place in the month of December 2015, both in the educational centers and in the association's premises, depending on the students' needs.

As an additional activity, the *Albanian national, professional, businesswomen and crafts' association* selected among all the young women who were trained and developed their professional business plans the best participant from the involved educational center: for the Professional Academy of Business it was Erisa Cela and from the European University of Tirana, Alda Abazaj.

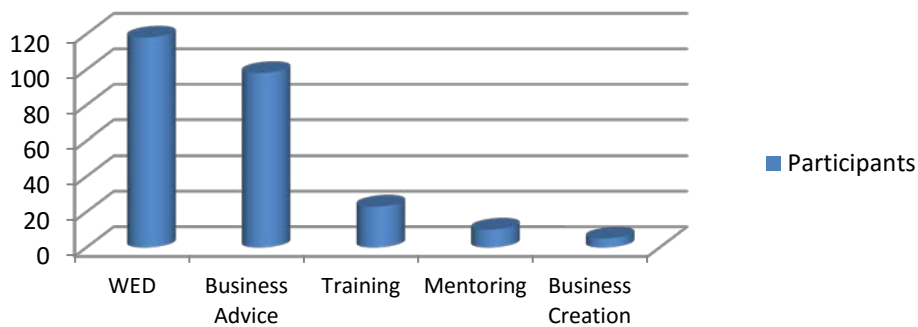
The mentoring sessions delivered by the implementing businesswomen association drove 5 participants towards real business creation which were those who managed to access funding in the project implementation period:

- Erinda Dhani started "*Dhani Green House*". "*Dhani Green House*" is trying to be one of the leading companies in the area, providing a wide range of turnkey agricultural projects and solutions for growers, retail chains and investors around the globe;
- Arjana Zaimi founded "*Atila Decorations*". With simple decoration ideas this company creates a festive mood (birthdays, marriages and other celebrations) in its clients' houses. The business is specialized in Christmas decorations, but customizes each project accurately. Arjana has already decorated some shops and three main supermarkets in Tirana, as well as one bigger market;
- Anisa Gjini started "*Like the wind*". "*Like the wind*" is a formal job market that operates online by matching job seekers and employers. The main aim of this initiative is the employment of women and girls belonging to marginalized groups. The whole process of hiring occurs online. Incomes come from a fee paid by private companies for successful transactions and from advertising in the website;

- Alda Abazaj founded “*FindTheGift.com*” (Gjejdhuraten.com). The website sells potential gifts made by regular businesses and also by Albanian handcrafters (artisans). Furthermore, there is a blog space in which the producers of the gifts write specific posts about the items;
- Asmina Aldini started “*Bakery-Confectionery Sulaj*”. The business combines the production and selling of pulp with the art of patisserie. Now this company already has 8 staff members.



Participants Path



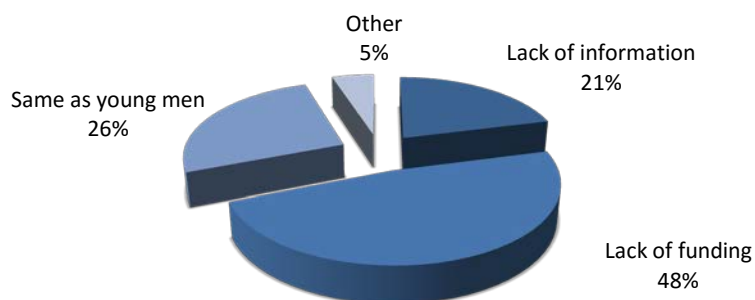
The young women's perceptions about entrepreneurship

Most of the participants were highly interested in the WEDs (50% gave the maximum rating) and in its contents (43% gave 10 points out of 10 and 33% 9 points); the WEDs did not disappoint as 58% of the participants rated the usefulness of the event as very high and 20% as high. The role models especially were a highly appreciated part of the Women Entrepreneurship Day.

They also greatly appreciated the training seminars and highly scored the seminar's quality, materials, presentations, its topics and general usefulness. Even though some materials were considered very complex, they all agreed on the fact that the event really fulfilled their needs and that the combination of marketing, management and finance was the right blend. They also clearly perceived and appreciated that the materials were tailored towards women.

This interest in motivation and training for women's entrepreneurship is related to the finding that **78% of the young women participants had thought before of starting a business**. The remaining 22% never did so, mainly because of the lack of funding, information, and previous experience.

Obstacles for young women starting a business



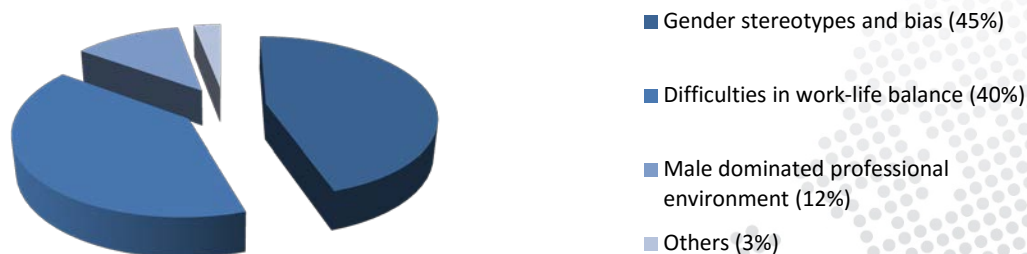
The young women either do not have the proper means or they fear the consequences should they be incapable of paying back the credit in case of failure. They also feel that they do not have enough information (as according to them there are few studies about the real situation of businesswomen in Albania) and that they lack sufficient previous experience.

Generally, the young women highlighted that they have more difficulties in starting a business than men and only few (26%) think that men and women share the same obstacles when starting a business. In fact, 72% of the respondents think that being a woman can hinder a business or professional career.

Several young women highlighted their belief that women in general are somehow underestimated and not taken seriously especially when it comes to lobbying or growing a business (stereotypes about the role of women in society and family).

They also perceive the difficulties of work-life balance as important barrier for women progressing in the business world, as most of them (70%) they think that these difficulties still mainly affect women (especially in rural areas).

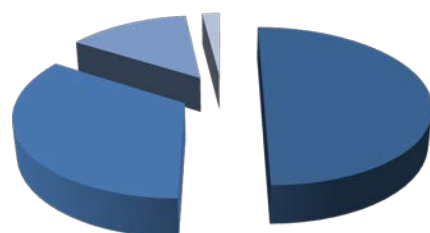
Obstacles hindering women's business and professional career



As key to improve the specific situation of young women trying to start a business, the respondents highlighted a necessary increase in funding opportunities for young women entrepreneurs and the establishment of specific business advice centers for young entrepreneurs (preferably in the universities themselves).

The inclusion of entrepreneurship courses in all university degrees was also seen as a viable option to stimulate entrepreneurship. In fact, despite the fact that 79% of the respondents think that universities already promote entrepreneurship, they also point out a lack of entrepreneurship programs tailored specially towards young women.

Solutions to eliminate/reduce obstacles for young women entrepreneurs



- More funding opportunities for young women entrepreneurs (50%)
- Business Advice Center for students (34%)
- Teach Entrepreneurship in university (14%)
- Other (2%)

As their main motivation for starting a business, the young women in Albania (42% of the respondents) cite the desire to be responsible for their own business and to generate their own income (thus, providing a greater control over their own lives).

Another significant part of the target group (34%) feels attracted towards entrepreneurship because of the hope of earning more than as an employee. Time flexibility is also a great motivating factor (19% of the respondents), especially for highly ambitious women who want to have more than just one engagement.

As other drivers the young women also mention their will to use their skills and qualifications properly (which is not always possible as an employee), the feeling of challenging themselves, the will of leading and motivating others and the opportunity of making a business of your hobby.

When it comes to identifying the main initial supporters, the young women participating in the WEDs clearly trust the strengths of business organisations, as 47% would request initial information from this kind of organisation. But the internet as well is perceived by certain respondents (29%) as their first resource of information after deciding to start a business.

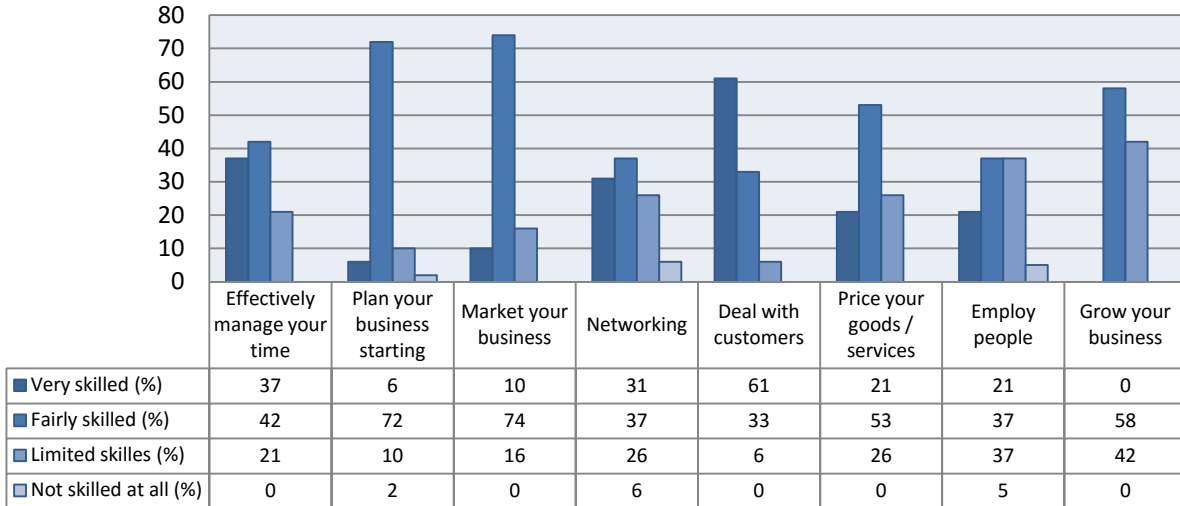
12% of the young women would ask for information from their family and friends, and only 9% identify their local government as the first access point for business creation. This would in fact confirm the data surrounding the little involvement of local public organisations in women entrepreneurship issues.

Regarding the young participants' skills for entrepreneurship, they feel very skilled to deal with customers and fairly skilled to effectively manage their time, plan their business starting, market the businesses, and price their goods/services.

They feel less confident with growing a business and employing people. With regards to their networking abilities, there was no clear trend: some felt very confident, some fairly skilled and others considered their skills very limited.

This best represents how higher education teaches the young women soft skills such as communication skills (which are crucial to deal with customers) or time management and how they learn mainly theory with little practice. Sufficient practice would make them feel much more confident with some topics learned in Business schools, such as pricing for example.

The young women's entrepreneurial skills (23 respondents)

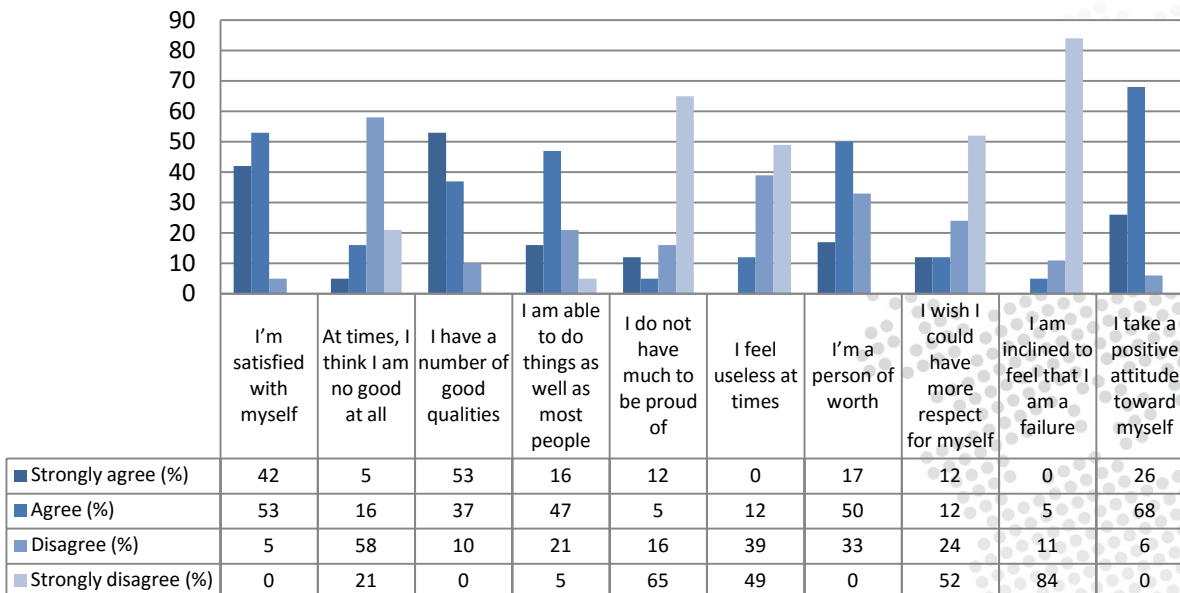


In terms of self-confidence, the young participants mostly agree on perceiving themselves as having a wide range of qualities and abilities, but they are not certain about this given that they have never put their skills into practice.

They feel useful, which is not uncommon for university students, especially if they are graduating in prestigious universities which also invest some time and money in marketing this prestige.

The young women generally feel valuable and have a quite positive attitude towards themselves because they think they are already achievers that they will have the opportunity to reach even more.

The young women entrepreneurs self-confidence (23 respondents)



Conclusions for Albania

The Government in Albania is very much aware of the importance of tapping into the potential of women in business and is thus trying to support women entrepreneurs through different initiatives, from promoting the dialogue between public sector and civil society to specific credit lines. But while **women are well educated** (important higher education enrolment rates) there is still an important **gap in terms of women's access to economic opportunities**.

High youth female unemployment rates ask for an urgent action in terms of facilitating women's transition from education to work, and while entrepreneurship is an option and there is no lack of motivation, there are some obstacles which must be removed. Women, especially young women, need a **greater support both in terms of advice and funding** so as to develop their entrepreneurial potential.

Universities should cooperate more fully with business organisations (which are viewed by the students as a main reference for entrepreneurship) so that the theory taught there can be practiced and that the young students can already start gaining real business-world experience. **Teaching entrepreneurship in all universities and offering easily accessible business** can also be key to facilitating young students' entrance into entrepreneurship, as some specific skills for entrepreneurship can't be taught through general education. There should be **specific organisations or structures helping women entrepreneurs**, ideally integrated within major business organisations.

While a high quality of education strengthens the **young women's self-confidence**, in their daily lives there are still prejudices against women, especially women in business. **Awareness-raising** campaigns to eliminate gender stereotypes are therefore still necessary.

WOMEN ENTREPRENEURSHIP IN EGYPT



In Egypt, the female unemployment rate is at about 28%. But the most alarming data is that with 64.8% the female youth unemployment rate is almost three times the male youth unemployment rate.

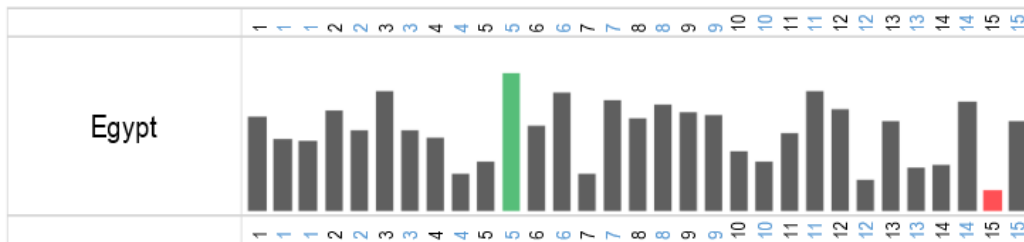
The context for these data is that of a legal system which is built on the combination of Islamic law (Sharia) and civil laws. All issues of women's rights and family are mainly sourced from Sharia, while trade, finance, criminal and labour matters are largely drawn from the French and British legislation. Despite the fact that Egypt has ratified the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), they have reservations made in Article 2 (non-discrimination in all areas of public and private life, which is one of CEDAW core principle); Article 16 (equal family rights); and some others. In 2005, legislation tried to improve women's rights through increasing the age of marriage to 18, granting women's rights to children's custody and some other improvements, but after the 2011 revolution and with the uprising of Islamic parties, there has been a setback in terms of women's rights.

So while Egypt urgently needs to tap the potential of their female population to guarantee its economic sustainability, the reservation made to article 2 is significant as it denies women's rights to substantive equality.

| Pillar | Indicator | Pillar | Indicator | Pillar | Indicator | Pillar | Indicator |
|--------|-------------------------|--------|------------------------|--------|--------------------------|--------|--------------------|
| 1 | Opportunity Recognition | 4 | Know an Entrepreneur | 8 | Highly Educated Owners | 12 | New Technology |
| 1 | Equal Rights | 4 | Internet and Networks | 8 | SME support and training | 12 | R&D Expenditure |
| 1 | Market Size | 5 | Executive Status | 9 | Innovativeness | 13 | Business Gazelles |
| 2 | Perc. Of Skills | 5 | Access to Childcare | 9 | Monopolized Markets | 13 | Female Leadership |
| 2 | Secondary Education | 6 | Opportunity Business | 10 | Entrepreneurship Ratio | 14 | Export Focus |
| 3 | Willingness to Start | 6 | Bus Freedom & Movement | 10 | Labor Force Parity | 14 | Globalization |
| 3 | Business Risk | 7 | Tech Sector Business | 11 | New Product | 15 | 1st tier financing |
| | | 7 | Tech Absorption | 11 | Technology Transfer | 15 | 3rd tier financing |

Individual level indicators are listed in black; Institutional level indicators are listed in blue

 Highest score  Lowest score



2015 Female Entrepreneurship Index. The bars' scales range from slightly below zero to the highest observed value so that countries that score a zero for a given variable still have a visible bar.

And in fact, Egypt ranks 136 out of 145 countries in the Global Gender Gap Index 2015. It doesn't achieve equality in the female to male ratio of labour force participation; wage equality for similar work; estimated earned income; number of legislators, senior officials and managers; and professional and technical workers. Egypt also presents poor data in terms of inheritance rights for daughters, existence of legislation on domestic violence and parental authority in marriage and after divorce.

Egypt is not an easy place for women to set up and grow their own companies. A 2014 report by the Washington DC-based think-tank Global Entrepreneurship Development Institute, which studied how straightforward it was for women to grow businesses in 30 countries around the world, put Egypt in 28th place. And in fact, according to a recent survey, women in Egypt account for only 11% of entrepreneurs.

Studies frequently explain this low rate of female entrepreneurship with the fact that many Egyptian businesswomen are also expected to be full-time homemakers. This “double burden” problem also highlights how female entrepreneurs who don't also carry out their family care and household duties are poorly viewed in society.

As positive data, it has to be said that eight years ago the percentage of women entrepreneurs was at only 3 percent (growth of one percent a year). There are two key reasons behind this constant rise: a lack of public sector jobs and continuing discrimination in the private sector job market, as the private sector is generally reluctant to hire women due to a fear that women will be more dedicated to family commitments. We are therefore mainly talking about entrepreneurship which arises out of necessity.

The project implementation in Egypt

In Egypt, the project was implemented by the *Egyptian Business Women Association (EBWA)*, a businesswomen organisation based in Cairo.

Women Entrepreneurship Days in Egypt took place on the 2nd and on the 18th of November 2015. The first WED, implemented in the Helwan University had 45 female participants and 26 male participants.

The association's representatives, the Vice-Dean of the Faculty of Social Work and the Faculty Dean of the University welcomed the WED participants. The session also received the support of the Assistant Manager for SMEs of the Egyptian Banking Institute.

As a role model, the implementing businesswomen associations invited Rasha Shelbaya, who started her own business with savings from her job as a stewardess in Saudi Airlines. She is now the owner of a pioneer company in skin care products with branches in Brazil and produces a corresponding TV program (“Your beauty with Rasha”). The associations also invited Samia El Nesouaty, who worked her way up to become the owner of one of the largest organizations in the field of education in Egypt, with a wide range of schools in different educational stages.

During this first WED the young women participated in practical exercises and worked on 9 business ideas as diverse as a new protein hair treatment, a poultry farm or a school for children with special needs. The best three business ideas received a project-related certificate as motivation to further work on this entrepreneurial path.

The second WED, held in the university on October 6th, motivated a total of 55 young women and 46 young men. The students were welcomed by the President of the university and were also motivated through speeches from two Business Professional Women International representatives and the Assistant Manager for SMEs at the Egyptian Banking Institute.

The implementing businesswomen association invited Laila Sedky as a role model. She is founder and manager of “Nola Cupcakes”, the most reputable Cupcakes brand in Egypt, which boasts a sizeable factory and branches in different areas. Ms. Sedky started her own business directly after graduating.

Also during this second WED the young students worked on developing their business ideas, the best of which were awarded with a project-related diploma. Business ideas were an educational sports academy which aims at teaching decision-making, teamwork and other soft skills through sports; a handicrafts company which uses simple household tools to produce handicrafts such as bags, paintings on glass and wood, chains and rings, frames or wallets; a co-working library just for women which provides a quite place for students to study and an excellent and comfortable venue for meetings, workshops and other events providing also activities for children to attract the mothers; and a recycling plant.



Training sessions were held at the Congress Service Center on the 13th, 14th and 15th of February 2016, from 9:00 a.m. to 5 p.m. The 28 women and 4 young men who participated in the training sessions were all from the Helwan University.

After an opening session by EBWA's President who highlighted the benefits of the program, the Association's Vice-President explained the functioning of the training sessions and the trainers started with the program. As a special support for the finance module, the implementing businesswomen association invited the Assistant Manager for SMEs at the Egyptian Bank Institute to speak on access to funding.

After the training sessions, ten young women participated in the **business advice** and individual **mentoring sessions**. From these ten, three already started their businesses and seven are continuing to work towards that goal.

The businesses which were started and their corresponding entrepreneurs are:

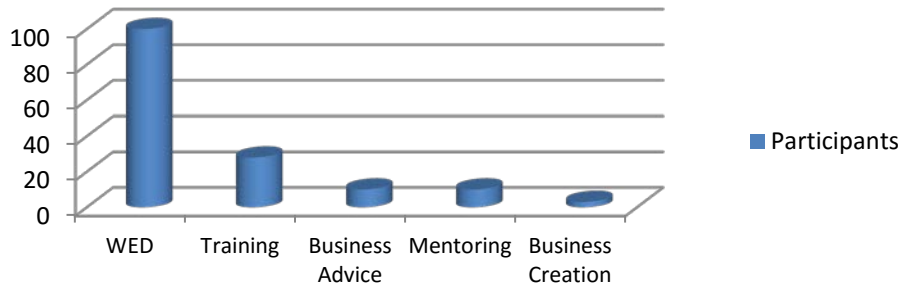
- Hala Ali, an interior designer who could start her business thanks to family savings;
- Wala Hosni, a jewelry designer who acquired sufficient finances thanks to the Egyptian Social Fund for Development;
- Eman Abdel Razik Ahmed, an accessories designer who created "EMAN Accessories" with the financial support of the Egyptian Social Fund for Development.

Other participants are currently waiting for funding from the Egyptian Social Fund for Development so to register and legalize their own businesses:

- Magda Youssef with her *Coaching & Training Center*;
- Asmaa Ibrahim with *IT Graphics*;
- Dina Abdel Kerim with *Modern Woman Kitchen*, a catering and delivering service, the idea for which was developed by a group of students during the WED;
- Sarah Sherif with *Heritage Revival*; also developed during a WED;
- Samah Essam El Din with *Affordable Accessories for Young Girls*;
- Nermine Sayed Hussain with *Fancy Accessories*, a design company;

- Nourhan Salah El Din, with her handicrafts company which uses simple household tools to produce handicrafts. This idea was also conceived during one of the WEDs.

Participants Path



The young women’s perceptions about entrepreneurship

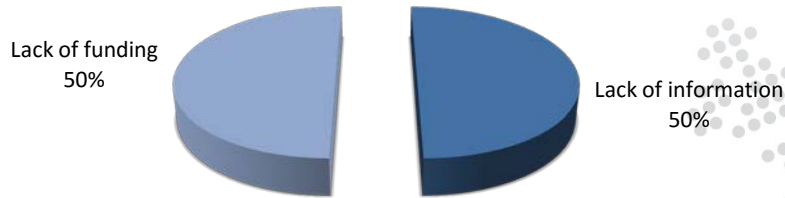
Feedback demonstrated that the participants were highly interested in the WEDs (100% gave the maximum rate) and in its contents (100% gave 10 points out of 10) and this expectation was met as 100% of the participants rated the usefulness of the event as very high.

They also appreciated the training seminars by scoring high the seminar’s presentation, its contents and its usefulness without perceiving the materials as too complex. They also clearly appreciated the fact that the materials were specifically developed for women.

This interest for motivation and training for women’s entrepreneurship is related to another positive finding which is that **100% of the young women participants had thought before of starting a business.**

Despite this great entrepreneurial spirit in Egypt, the young women never had taken steps towards business creation due to the lack of funding and the lack of information (often related to a lack of experience). And in fact, these two issues are identified by the respondents from Egypt as being the main obstacles hindering young women from starting a business.

Obstacles for young women starting a business



The young women all highlighted that being a woman can hinder a business or professional career and that men and women absolutely don’t share the same obstacles when starting a business.

As a main difference between women and men it was mentioned by the young participants that women suffer from the difficulties of reconciling work with family responsibilities and that this directly influences

their availability of time for business and professional development. They don't think that men are taking on more roles in the family and household.

As an interesting outcome, the young women in Egypt didn't relate these work-life balance difficulties to existing gender stereotypes.

Obstacles hindering women's business and professional career



As key to improve the specific situation of young women trying to start a business, the respondents highlighted a necessary increase in funding opportunities for young women entrepreneurs, as well as the establishment of specific business advice centers for young entrepreneurs as well as entrepreneurship courses in university degrees. In fact and related to the previous outcome, 100% of the respondents in Egypt considered that universities don't promote entrepreneurship. This might be a consequence of having voluntarily targeted only public universities and not private universities which unfortunately have many more resources to offer in terms of additional training for students.

The three solutions (more specific funding, more support through a business advice center for young entrepreneurs and additional training in universities) were considered all as equally important and as a global change that has to take place in order to improve women entrepreneur's ease to start a business.

Solutions to eliminate/reduce obstacles for young women entrepreneurs



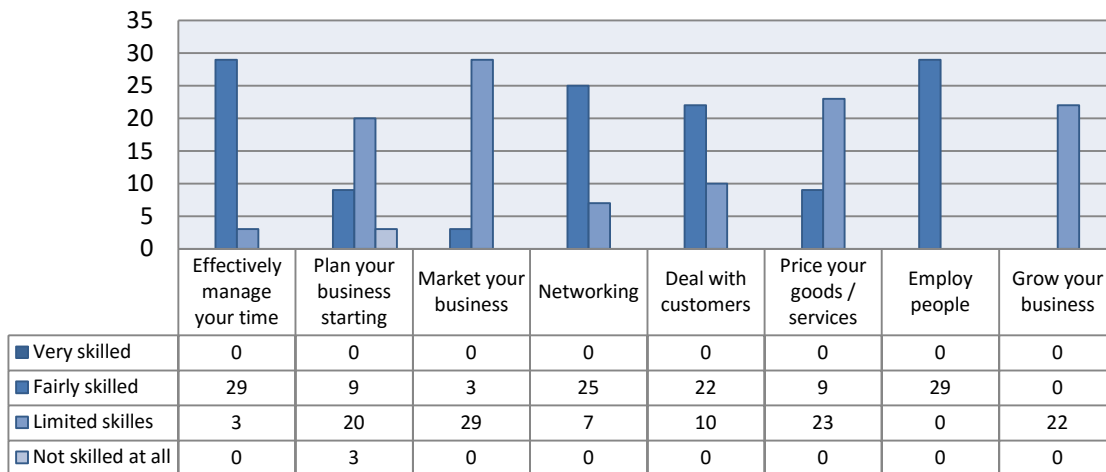
As main motivation for starting a business, the young women in Egypt highlight both the ability to organize their working time without depending on a superior and being responsible for their own business to earn their income. This greater freedom and flexibility was also mentioned by the training participants as main drivers for entrepreneurship. But for the women who were already a step forward in terms of entrepreneurship, the idea of transforming their hobby into a business, of developing their own ideas and using their skills and qualifications properly were even more motivating.

When it comes to identifying the main initial resources, the 100 young women participating in the WEDs all clearly identified the internet as the first and only source of information and support. This means that

once they have decided to start a business, Egyptian women would all start looking for information online without accessing specialized business institutions. A possible explanation might be that as they don't feel very prepared for entrepreneurship (lack of information and experience) and thus they don't feel ready to officially ask for support.

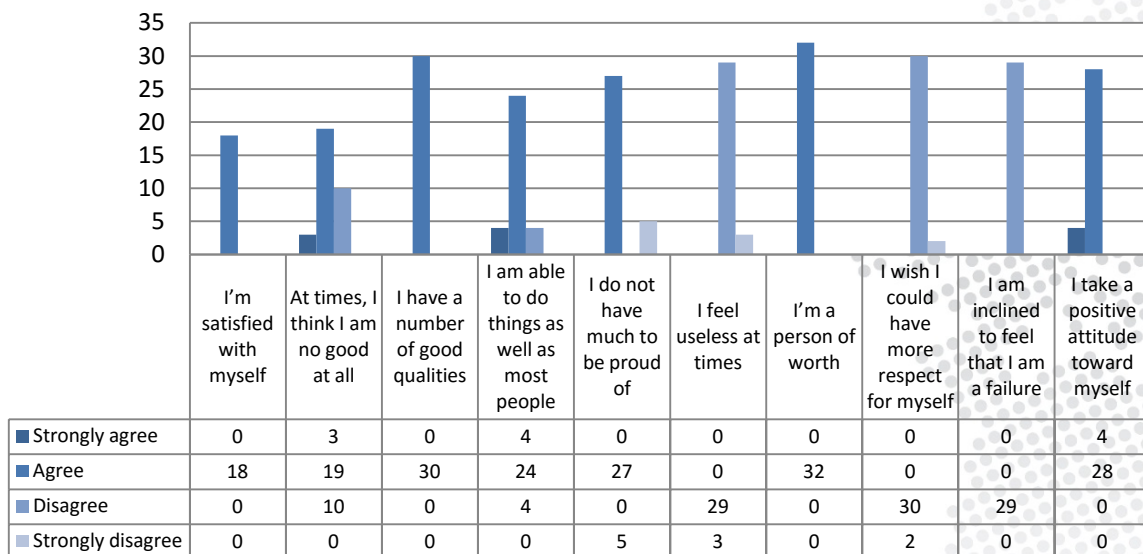
In fact, the participants reported feeling very unskilled in terms of entrepreneurship. While they think that they are more or less able to effectively manage their time, network and, surprisingly, employ people, they consider themselves to have insufficient skills to start and market their businesses,, deal with the customers, price their goods and services, and especially grow their businesses.

The young women's entrepreneurial skills (32 respondents)



In terms of self-confidence, the young participants are generally satisfied with themselves and feel a sense of self-worth, but they do not possess much confidence. Several young women said that they sometimes feel they don't have much to be proud of.

The young women entrepreneurs self-confidence (32 respondents)



The above table indicates that the young women generally feel good, useful and skilled but not well prepared specifically for entrepreneurship. This contradiction might be explained by insufficient training in business-related skills within public university curriculum.

Another explanation to highlight and which was mentioned by the WED experts, trainers and mentors is that these students were not used to participating in this kind of program. Being students from public universities and mainly having traditional and low-to-medium income family backgrounds they were not very motivated. They felt that they were starting from an unfavorable position which would hold influence over their entire life. This disadvantageous status produced within them doubts about their skills and their possibility to become successful entrepreneurs.

Conclusions for Egypt

In Egypt, discrimination against women comes both from legislation and also society itself. Although there are highly educated women active both in the labour market and in business, the general panorama is that of **more men than women enrolled in tertiary education, more men than women being active in the labour market, and more men than women being active in business.**

And in fact, the majority of the population which was represented through our sample of a medium-income group is well aware of these limitations. The young women strongly perceive the barriers to entrepreneurship constructed through the existing division of gender roles; this divide also influences their access to employment in general. **The role of women is still centered on family care and household responsibilities, and within this framework entrepreneurship is often only an expression of a need for generating incomes and not of a real desire.**

It seems that the problem of **lack of support has to be solved as the first step** to enable women's entrepreneurship, even before we can start talking about the need of more funding opportunities for women entrepreneurs.

In fact this lack of support was evidenced by the naming of the internet as the main reference for starting a business, which is actually a somewhat shocking outcome. There is **no trust in business support organisations, universities or public institutions as enablers.** Neither is family viewed as especially supportive.

These outcomes indicate the **need of global reforms** in terms of creating a more supportive environment for women. Civil society initiatives are not enough to make real changes in terms of greater economic opportunities for women in Egypt.

WOMEN ENTREPRENEURSHIP IN JORDAN

In Jordan, the percentage of labour force that is female is 18.4% (2014). Female unemployment rate is at 27.8% and the youth female unemployment rate is at an astonishing 64.8% (2014). With a roughly equal gross enrolment ratio for tertiary education², there are lots of well-educated women not being able to access a job.

The private sector is dominated by family-owned and traditional businesses. 98% of the private sector companies have less than 100 employees. The firms with a majority of female ownership are only 3.8% (2013) and the firms with a female participation in ownership 15.7%. In fact, most of the women entrepreneurs are self-employed and active in the service sector.

Given these data the Jordanian government has recently begun making an effort to promote youth entrepreneurship in order to tackle youth unemployment. Hence, the concept of entrepreneurship, innovation and out-of-the-box thinking is very new and few institutions encourage it actively. In fact, the graduates' first choice is still a civil service position.

While traditionally, in order to get business funding, entrepreneurs in Jordan approached wealthy families for support, the Government now tries to finance entrepreneurship through initiatives such as the Industrial Development Bank. This institution funds manufacturing start-ups and supports some other microfinance institutions. But there is little specific support for women excluding certain initiatives such as those led by the Queen of Jordan.

As for the legal framework, Sharia is considered to be the main source of the Jordanian Personal Status Law (JPSL) in addition to *urf* (Customary law). All matters of marriage, divorce, and inheritance for Muslims are managed through Sharia courts and for Christians by the Tribunal Courts. Inheritance rights are administrated through the JPSL, which is guided by the principle quoted directly from the Quran of "To the male, a portion equal to that of two females".

This partially explains how dominant social stereotypes continue to be influential within the dynamics of the Jordanian families. In fact, a recent nation-wide study of young men and women found that all participants believed that the mother or wife's role was housekeeping and childrearing, while the husband or father's role was to be the financial provider and decision-maker.

This dependent status of women is clear in Jordan's annual overall ranking in the Global Gender Gap Index where the country dropped systematically from the 93rd place in 2006 to the 134th in 2014 and the 140th out of 145 countries in 2015. The lowest score of Jordan's ranking is in the economic participation and opportunity field, where it is ranked 142 out of 145. This makes Jordan the fourth lowest country in terms of women's economic rights.



² Gross enrolment ratio for tertiary education in Egypt was 1.18 in 2013, with 1.00 indicating parity and less than 1.00, imparity.

The project implementation in Jordan

The *Jordan Forum for Business and Professional Women (JFBPW)* was in charge of the project implementation in Jordan.

In Jordan, the project-related activities took place in the offices of the Association, not in the universities. This decision, which was made due to organizational issues with the universities, later turned out to be a real obstacle for the young women participating in the program; their families in some cases were against the young women going to this institution, as the businesswomen association was considered by traditional families as too “modern” and not appropriate. The President of the Association herself had to approach these families and explain her life experiences to convince families about the importance of this opportunity. She illustrated the effect their participation would have in opening the doors to progress and higher earnings. With this direct involvement some families finally allowed their young daughters to go to the Associations’ premises to participate in the project-related events.

Women Entrepreneurship Days were as always the first activity with the young women university students. Four WEDs took place in Jordan, gathering students from different universities.

A first WED took place on the 16th of May 2015 with 19 participants from the Jordan University, the Alzaytoonah University, the Al-Ahliyya Amman University, the Al-Isra’ University and the Applied Sciences University. **A second WED** was organized on the 23rd of May with 27 young women from the Jordan University, the Al-Isra’ University, the Applied Sciences University, the Middle East University and the Princess Sumaya University.

A third WED on the 30th of May gathered 27 young students from the Jordan University, the Alzaytoonah University, the Al-Ahliyya Amman University, the World Islamic Sciences University, the Hashemite University, the Applied Sciences University and the Middle East University. **The fourth and last WED** took place on the 6th of June, with 30 participants from the Petra University, the Jordan University, the Al-Ahliyya Amman University, the Applied Sciences University and the Al-Isra’ University.



The training sessions took place right after the WEDs, without offering business advice to the WED participants who had a business idea, as the Association considered it most effective to first train the interested participants and then work with them on the business plans.

Twenty-four young women university students from the Jordan University, the Al-Isra’University, the World Islamic Sciences University and the Middle East University were finally selected to take part in the training sessions. The training started on the 31st of October with a session about finance and continued with the session about marketing on the 7th of November and the session about management on the 14th of November 2015.

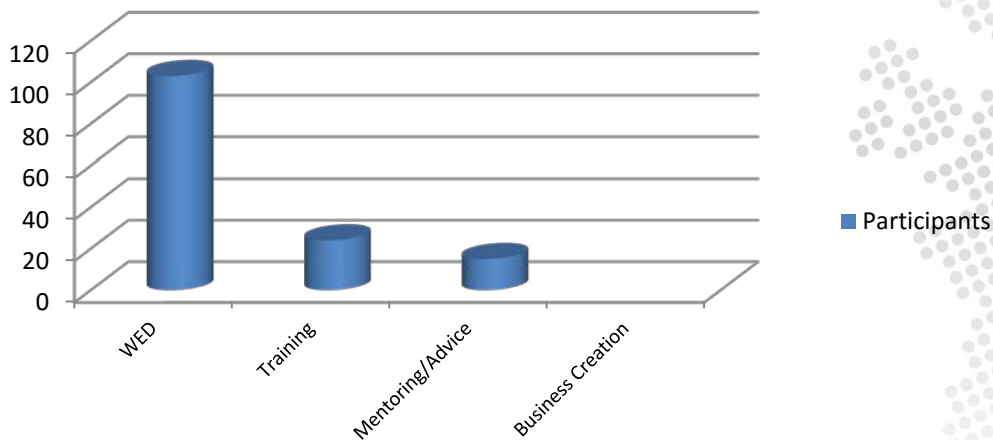


Upon concluding the training sessions the young participants proceeded to prepare their business plans (**business advice**) under the supervision of a mentor (**individual mentoring**) from the implementing businesswomen association. Follow-up of this business planning activity was made through three group mentoring and business advice sessions. From the 15 developed business plans there were 3 projects selected as suitable, by taking into account their contents but also the readiness of the young women to launch the business. These three were given specific advice to better fit their business projects into the prevailing socio-economic situation in Jordan:

- Raya Sameer, Raneem Emad and Maram Awad developed a company which produces shoes for handicapped persons;
- Sarah Al-Hiary, Mai Al-Momani and Aya are working on a center for healthy food;
- Rawan Hammad and Nadeen Al-Bawab developed a business for cultivating crops without using soil.

By the end of this project the three businesses had not yet started for different reasons. The first reason was a lack of motivation, as Jordan's economic growth is currently very low with an expected growth of 2.3% a year, which strongly discourages young women from committing money to their projects. The young women also failed in accessing the necessary funds for their projects. The mentors further identified a persisting lack of experience in terms of presenting their projects to the various funding institutions and a reluctance in approaching conventional lending institutions for loans due to opposition to the idea of paying interests (forbidden according to Islamic law), high interest rates and a high risk aversion (risk in repaying the loan).

Participants Path



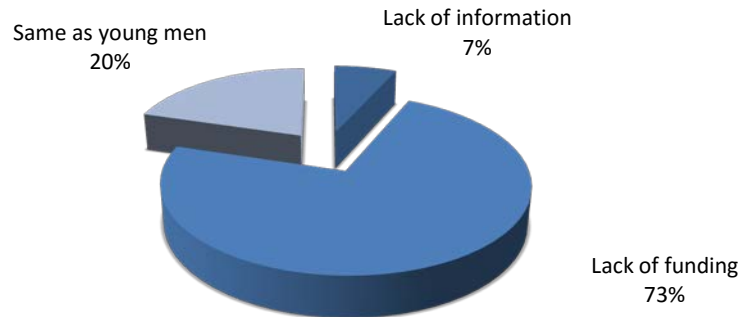
The young women's perceptions about entrepreneurship

In Jordan the initial interest for the WEDs were scored very high by the young women university students and in fact 72.2% of the 103 participants indicated that they had already thought of setting up their own company before. For both the more entrepreneurial and the less entrepreneurial participants the contents and the general usefulness of the WEDs were all scored between 8 and 10 points out of 10.

In addition the quality, contents and presentation of the training seminars were rated high by the Jordanian participants. 60% of the participants also observed and appreciated that the training materials were specially targeted to women.

The WED participants who had never thought of entrepreneurship before highlighted the lack of financial resources as main barrier to considering entrepreneurship as a viable option for them.

Obstacles for young women starting a business



Only 20% of the respondents considered that women and men have to face exactly the same obstacles when starting a business. And in fact, 59.1% of the participants believe that being a woman can hinder a business or professional career. As main obstacles hindering women from starting their own business, the young women mainly point towards existing gender stereotypes and bias as well as the related difficulties in integrating work with family responsibilities. And in fact 56.7% consider that problems of reconciling family/personal and professional life still continue to burden primarily women while 43.3% of the respondents believe that men are taking more responsibilities in terms of family and household.

Obstacles hindering women's business and professional career



In order to reduce these obstacles 40% of the young women think that there is a clear need for more specific funding opportunities for young entrepreneurs. This is related to student's commentary that they

do not consider entrepreneurship an option due to lack of funds, but it also highlights the fact that all the participants seem aware of the importance of raising money in the process of starting a company.

In line with the general findings of this project, not only funding but also motivation and skills are key for entrepreneurship. And in fact, the young women rank these almost as high as the funding issue, with 37% of the respondents asking for entrepreneurship courses in all university studies. Even if 74.2% of the young women think that universities somehow support entrepreneurship it seems that this support is not enough and should be much more concrete and intense.

Solutions to eliminate/reduce obstacles for young women entrepreneurs



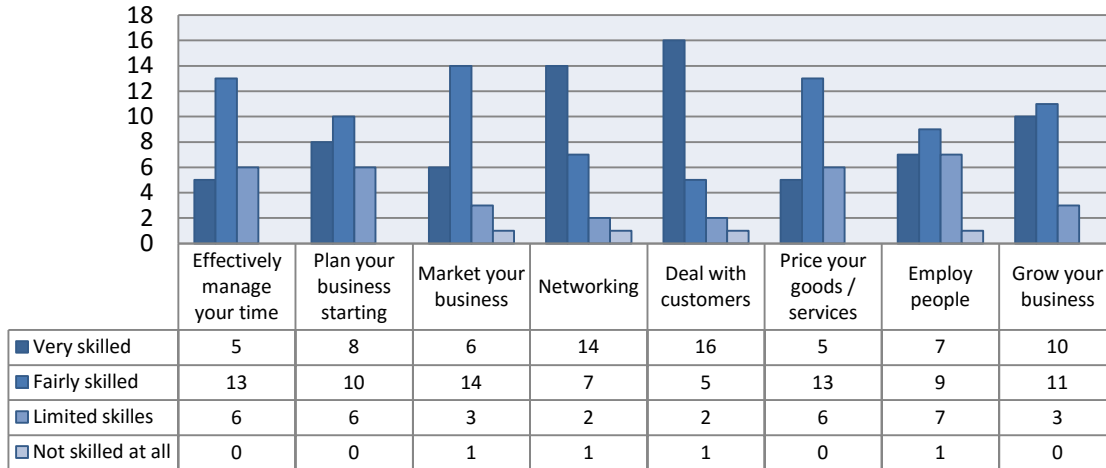
Those young women university students who are more optimistic towards entrepreneurship are driven by the idea of possibly achieving higher incomes through entrepreneurship as opposed to by working as an employee (50.7%). Only 28% of the young respondents are instead motivated by more freedom of time management. This idea of higher incomes through self-employment is clearly related to swamped labour market in Jordan with less high income jobs available and it also has to do with early stage entrepreneurship (young women are starting to get to know about entrepreneurship and are gaining interest, but are not yet involved and really committed).

Main motivators for entrepreneurship for young women who are already trained are the possibility to lead and motivate others, to use their skills and qualifications properly, and to develop a hobby into a business. Challenging themselves and the idea of becoming their own bosses were also cited a highly valued advantages. Entrepreneurship as a way to earn higher incomes was also mentioned but not as the main driver.

When asked about the first step towards business ownership, these young women indicate the internet as their main source of information and support (31%). But also family and friends (29.8%) and business organizations (28.6%) were highlighted by the young women as first stops when it comes to starting up a business. As seen in the case of Albania, in Jordan town halls or other local government institutions are not perceived as great facilitators by the young women entrepreneurs. Only 8.3% of the respondents would get in touch with their town hall as first step if they decided to start a company.

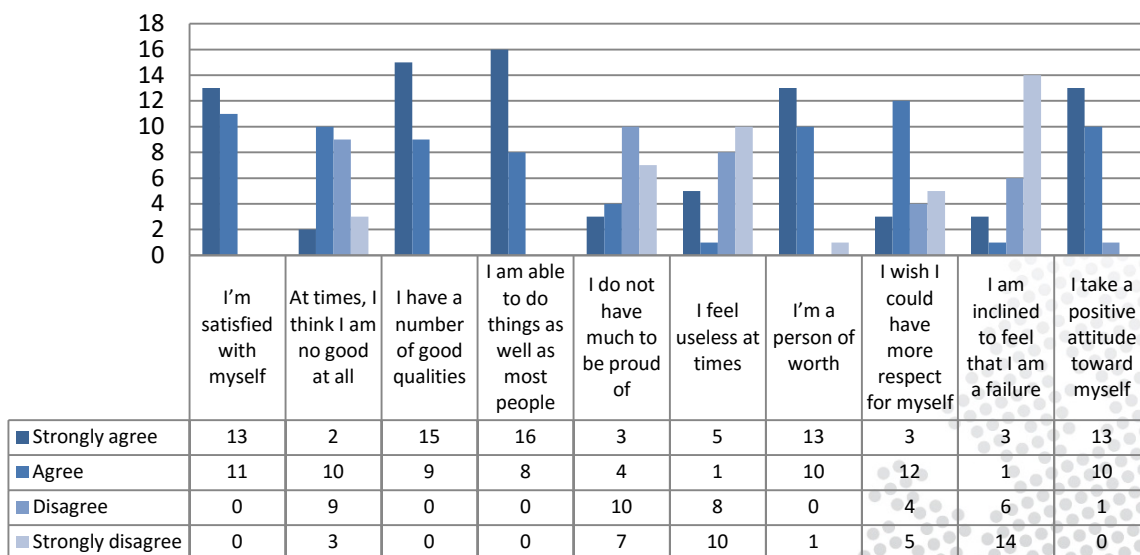
In general, the participants report feeling fairly skilled in regards to entrepreneurship, especially in dealing with customers and networking. This result would confirm universities as providing soft skills in communication to the young women. The young participants also feel skilled in managing their time, planning their businesses, marketing and growing the business, and pricing goods and services. They feel less skilled in employing people.

The young women's entrepreneurial skills (24 respondents)



In terms of self-confidence, while the young women are generally satisfied with themselves, (believing that they possess a number of good qualities, do things well and are people of worth) they sometimes doubt themselves and believe that they should have more respect for themselves. This means that they are actually aware of a certain lack of self-confidence.

The young women entrepreneurs self-confidence (24 respondents)



Conclusions for Jordan

In Jordan there are many young well-educated women not able to access the job market. And while accessing employment is not easy, data tells us that also entrepreneurship is not a viable option for women at all due to different obstacles.

While the Government in Jordan is trying to do its best in terms of youth entrepreneurship promotion there are still **few institutions effectively supporting young entrepreneurs; and fewer who target**

young women. Non-governmental institutions such as business support organisations and specialized civil society associations are playing a vital role in terms of entrepreneurship promotion and support, in some cases specifically for women. In fact, the reference for young entrepreneurs is not anymore just family and friends, but also the internet and business support organisations.

The gender stereotypes women still have to face strongly influence their professional and personal choices. And while it seems that something is changing among the new generations, **young women still perceive that being a woman can hinder their professional career due to these stereotypes as well as the related difficulties in reconciling work and family responsibilities.**

Again, in order to further motivate these young women and really make them feel that they can succeed, **universities are an important starting point.** Where universities already provided young women with useful skills, these women feel much more confident. Education is thus a way to eradicate stereotypes or at least to build strong personalities who might be better prepared for overcoming existing obstacles.

WOMEN ENTREPRENEURSHIP IN MOROCCO

In Morocco, with 10.9% (2014), female youth unemployment is not as high as in the other target countries, but still less than one in four women are employed. In other words: from 10.21 million active workers only 27,5% are women.

There is (2013) a 3.5% of firms with majority female ownership in the country, but 31.3% of firms with female participation in ownership. A 29,3% of the active male labor force is involved in entrepreneurship, compared to only 9,3% of the female labor force.

But it should be noted that female entrepreneurship also exists informally, be it in the case of non-registered women-owned businesses or in the case of male-owned registered businesses that are actually internally managed by women. Women often enter the family business or co-manage the father's or husband's company without this situation being reflected in the mentioned percentages. Furthermore, the contribution of women-owned businesses to the country's GDP is not much, as women are normally not active in sectors with a high growth potential.

In general, the situation of women and girls in Morocco is marked by limited progress. Legal reforms are few and their implementation is slow, discrimination is widespread through institutions and communities, and violence against women and girls continues to be pervasive. Although there have been many significant reforms of the law addressing women's rights and gender equality since the early 2000s, there are persisting gaps between the written law and its application.

In Morocco, there is both the will of women to take part in the social and economic development of their country and the readiness of this country to promote women entrepreneurship by creating a favorable entrepreneurial business environment. But while the government is trying to change the situation through reforms, the contradictions within the data and analysis prevents the formulation of a cohesive national strategy for women entrepreneurship promotion. This strategy is urgently needed due to several persisting obstacles for women entrepreneurs in the country, mainly related to stereotypes, culture and mindset (a lack of co-responsibility between partners, male dominated culture which attributes little credibility to businesswomen, few mixed management teams in business, limited economic independence of women). And in fact, according to the World Economic Forum, Morocco still ranks 139 out of 145 countries in terms of gender gap.



However, the good news is that Moroccan women entrepreneurs have made important achievements contributing to the social and economic development of Morocco despite all these obstacles.

The project implementation in Morocco

In Morocco the project has been implemented by the *association des Femmes Chefs d'Entreprises du Maroc* (AFEM) in partnership with six universities and training centers.

The project implementation started on the 19th of October 2015 with a first **Women Entrepreneurship Day** at the *Institut Agricole Temara* (Temara) in which 34 young women and 22 men benefitted from the motivational program. This WED was implemented in partnership with the Alumni Association and was addressed to students in the first and the second year of studies.

A second WED took place on the 20th of October at the Hassan II University in Casablanca, with 30 young women participants and 10 men. For this, WED participants were attracted not only through informative posters and flyers, but also through information booths at the university.

32

The third WED was organized for students from *ENSA Kenitra* in Casablanca. This WED, which was organized in partnership with *Jeunes Leaders Marocains* (JLM), took place on the 24th of October and was addressed to 13 young women and 6 young men from the second cycle of engineering studies.

JLM also co-organized **the fourth WED**, which took place on the 28th of October at *École Supérieure VINCI* in Rabat. Despite huge efforts and commitment from the school's director, only six young women studying engineering benefitted there from the program, mainly due to an overlapping of the program with an exams period.

A fifth WED was organized on the 29th of October at the *Faculté des Sciences Juridiques, Economiques et Sociales Ain Sebâa* (Casablanca) with the 445 participating women studying engineering in its second cycle.

On the 31st of October AFEM organized **another WED**. This took place at *Université Mohamed V – Souissi* (Casablanca) with 16 participating women studying a master degree or Doctorate in social sciences. The **seventh and last WED** took place on the 1st of November 2015 at the AFEM offices in Casablanca with 11 participating women and 4 men who were already in touch with the Association due to a previous interest in entrepreneurship.

Through this intensive WED implementation and according to AFEM, the participating universities and institutes and the Association have strengthened their partnership and agreed to develop more activities related to entrepreneurship promotion.



Despite these encouraging outcomes and a total of 525 young women being motivated for entrepreneurship, no WED participant registered for the training seminars, mainly due problems in convincing the young students about the possibility of starting a business right after graduating and without previous work experience. The students lacking previous experience in particular were impossible to convince to take part in the program.

This is how AFEM had to approach other students and young women for the **Training seminars**. The first Training seminar was about Management and it was delivered in two days: 28th of November and 16th of December 2015. Thirty-three young women participated in the first session which took place at the Hotel Idou Anfa in Casablanca and eleven in the second session implemented in Mohamed V University in Rabat.

The training seminar on marketing was delivered on the 6th of December 2015 in the Hotel Idou Anfa and with 22 participants; and in the Technopark of Rabat on the 7th of January 2016 with 8 participants.

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The Training Seminar on Finance was also implemented through two sessions: a first one on the 11th of December 2015 in Casablanca with 16 participants; and a second session on the 21st of January 2016 in Rabat, with 6 young women.

Unfortunately, these training seminar participants were not very motivated for an imminent real business creation and three intensive training seminars were apparently not enough to change their minds. Entrepreneurship was mainly considered as an option in the form of a small activity in self-employment and in conjunction with a job.



Sixteen young women did begin seriously working on **business planning** and benefitted from the individual **mentoring sessions** by the implementing businesswomen association. Four mentors from the AFEM Business Incubator were in charge of following these projects on an upon-demand-availability (also phone follow up) and with two group mentoring sessions: one on the 6th of December in Casablanca and another on the 7th of January for the young entrepreneurs from Rabat.

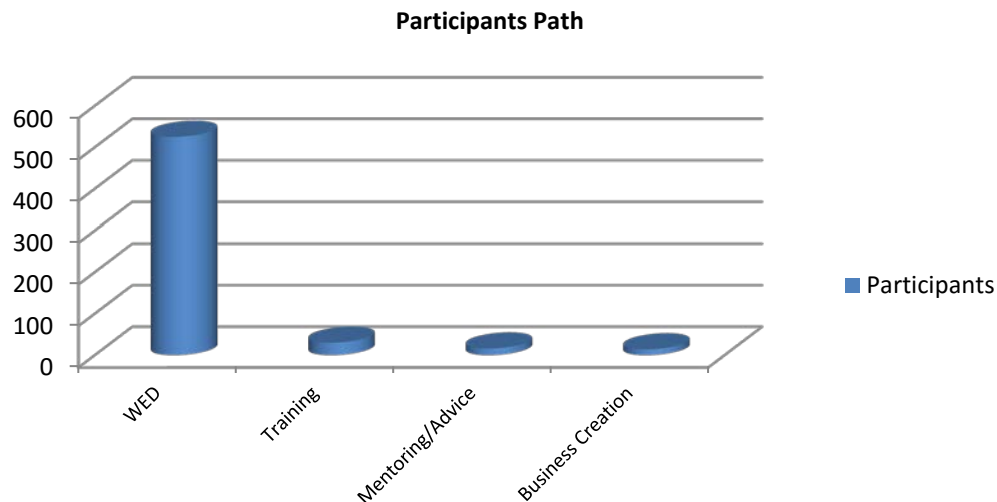
In order to facilitate real business creation AFEM established a partnership with the Moroccan Entrepreneurs Network which supports young entrepreneurs and provides loans with 0 MAD interest. Also the Government's initiative INDH was supportive.

An in fact, this partnership with funding institutions was key so to allow 14 businesses to be created within the project implementation period:

- Narjiss Zerhouni started "Bee Agency", a consulting company for sustainable development;
- Sofana Benyahya started "Sofana Art Jewerelly" which produces jewels;
- Aicha El Bakkali started "Performance Pro", a coaching and training company;
- Laila Benghebrit offers computer training services through "CNM Consulting";
- Siham Amrani creates handmade objects through "L'art deux mains"
- Ghiziane Bentchich created "Gout d'or", a shop specialized in coffee and coffee machines;
- Lamia Srairi commercialized bio cosmetics online with "Blady Cosmétiques";
- Jihanne Mhah started a crafts market which sells traditional clothes and accessories;
- Sara El Rhani created "Sensei Prod" a communications and event organization company;
- Najji Imane opened a B2B and B2C platform for micro-jobs and freelances ("Brikoule.ma");

- Kenza Abbabou works on couponing with her company “Red Tag”;
- Rachida Montassif provides consulting and training through “OLE Be Group”;
- Emmanuelle Mesnard created “Seed of light” which imports and exports *green* products;
- Jihanne Assabai, sells clothes with her company “Tribal Chic”.

Other two, Meryem Benmellouk and Laila Bousetta, are still working so to launch their businesses.



The young women's perceptions about entrepreneurship

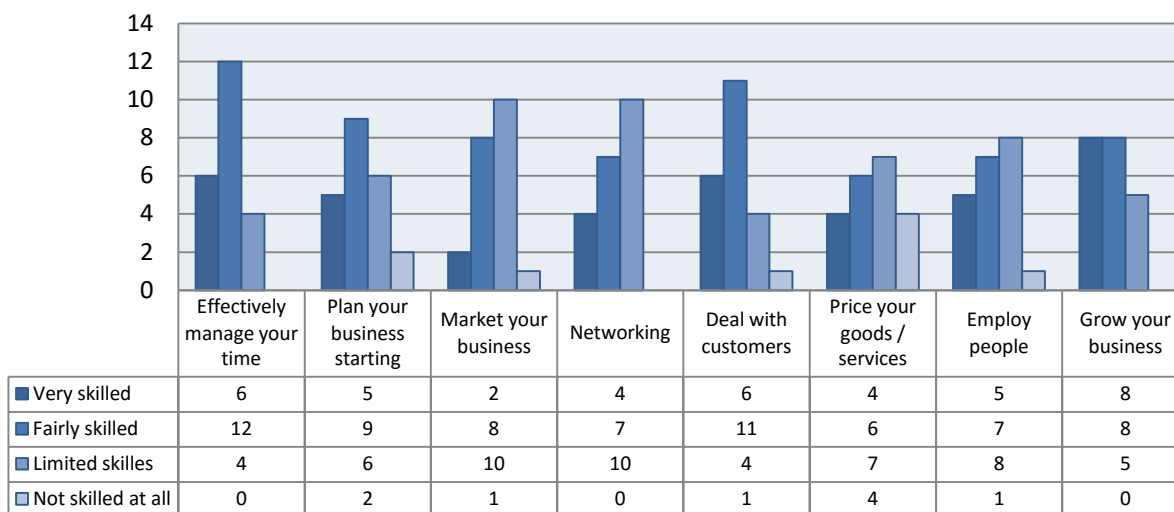
In Morocco the initial interest for the WEDs was high and in fact most of the participants had thought of starting a business before taking part of the program.

Also the quality, the contents and the presentation of the training seminars were rated high by the Moroccan participants. They especially highlighted how the participation in the seminars was helpful for developing a business project. And they also perceived that the contents of the training modules were well targeted to women, by valuating this positively even if they generally thought that things are changing in terms of gender equality (as young men are starting to get more involved in family and household for example).

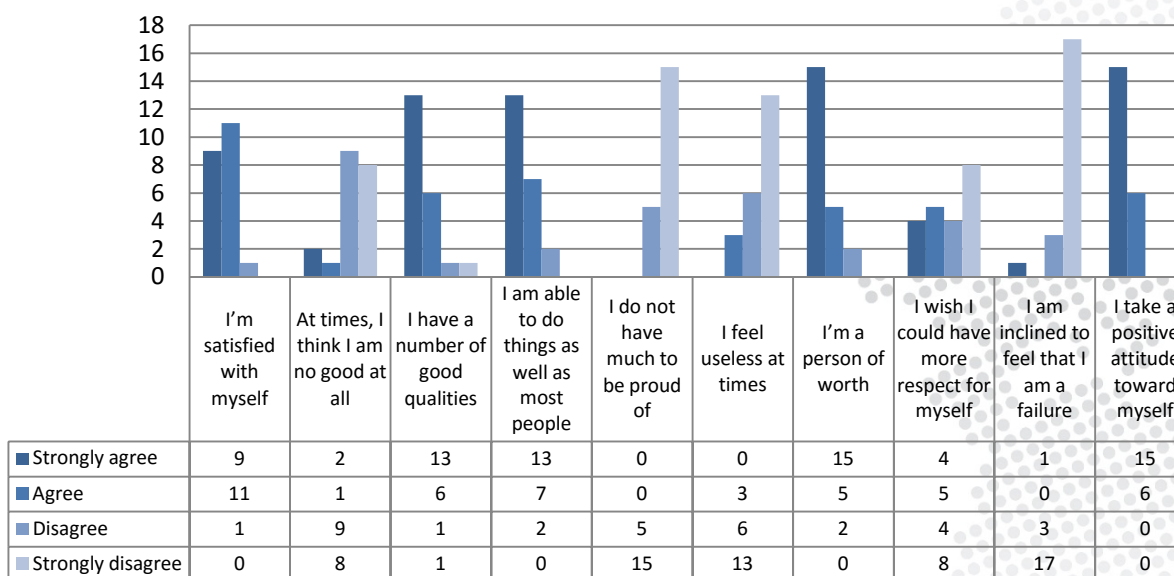
As main obstacles for entrepreneurship the young participants mention the lack of experience and the lack of necessary funding to start a business. And in fact according to the young women there is a clear need for a greater support both in terms of finance and also of non financial support, but for both men and women. As providers of this support they mainly identify governmental institutions.

In terms of motivation, the main driver for young women in Morocco to start a business is obtaining greater freedom, in terms of time-management and organization in particular. But also the possibility to really use their skills and qualifications is very important for them. This perception might be caused by the important mismatch between university degrees (existing skills) and necessary work places (needed skills) which exists in Morocco and other Mediterranean countries. Finally, although not the most important drivers, also the possibility to earn more incomes and the feeling of being your own boss, working in what you really like and the idea of challenging oneself are mentioned as motivating factors.

Regarding the young participants' skills for entrepreneurship, they feel very skilled to grow their potential business and skilled enough to effectively manage their time, plan the start of their business and deal with customers. Perceived weaknesses are highlighted in terms of pricing and employing people, while the most difficulties were founded in marketing the business and networking. Therefore it can be stated that the participants positions themselves in a mid-term in terms of the intrinsic entrepreneurial skills. This is explained by the lack of practical business experience.

The young women's entrepreneurial skills (22 respondents)


In terms of self-confidence, the young participants in Morocco are very confident and clearly agree on having valuable qualities and abilities despite an existing lack of experience. The young women have a quite positive attitude towards themselves, even if some still highlight the need to increase their self-esteem and self-respect.

The young women entrepreneurs self-confidence (22 respondents)


Conclusions for Morocco

With the mentioned difficulties faced by the implementing businesswomen association in finding committed participants for the whole program, it is clear that even if the basis for women entrepreneurship is increasingly becoming better in Morocco, **much more motivation needs to be developed and at a much earlier stage** than just in higher education.

As young women, usually not economically empowered, are still very influenced by their families and the whole social context in which they are living, a supportive context is crucial for them to step towards entrepreneurship. Despite being very self-confident, the young women are not really aware of their specific competences and this sense of lacking in skills is an important **mental barrier** for them.

Apart from this obstacle created indirectly by the young women themselves, it was also demonstrated that **stereotypes against women in business are still persisting in the Moroccan society**. This finding was confirmed also by the fact that some organizations didn't want to support the events because there were only for women.

This evidences the need of more **long-term supportive programs** which are able to perpetrate a real **change in the young women's mindsets and the society in general**—both changes which are necessary preconditions for more entrepreneurial initiatives started by young women.

WOMEN ENTREPRENEURSHIP IN PALESTINE

In Palestine there are few recent data and statistics. But the existing information tells us that, during the unstable political situation -the increased violence of the occupation, the siege, the barriers, the related impoverishment and inability to move-, the environment is generally 'blind' to women's problems seeing as how there are significant issues that confront both men and women alike.

In the West Bank and Gaza, while the gross enrolment ratio for tertiary education is equal, the youth female unemployment rate is very high, with 62.3 (2014). According to the Palestinian Central Bureau of Statistics, during the scholastic year 2013-2014 in Palestine 81.052 males and 120.256 female students were enrolled in university. But Palestine, while having the highest female higher education enrollment rate together with Tunisia, has one of the lowest participation rates of women in the workforce, even if discrimination in employment on the basis of gender is prohibited under the Palestinian Labour Law. In fact, the limitation to women's employment opportunities is not mainly legal but social, with families restricting young women pursuing certain careers or certain jobs. Women's relation with others is often confined to family or other limited circles, instead of professional networks which could empower them.

These data also reflect a clear mismatch between available skills (university degrees) and necessary skills (available job positions).

| Women's Economic Participation | Year | Total | Source |
|-------------------------------------------------------------------|------|-------|----------------------------------------|
| Labour Force Participation | | | |
| Ratio of female to male labour force participation rate (%) | 2012 | 25.2% | World Bank Gender Statistics Data Bank |
| Labour force participation, female (% of total labour force) | 2013 | 16% | |
| Labour force participation, female (% of female population 15-64) | 2012 | 15.8% | |
| Labour force participation, male (% of male population 15-64) | 2012 | 68.7% | |

Even though women have the right to access land and non-land assets and they can access financial services and are free to dispose of their income independently, the rate of firms with a majority of female ownership is also one of the lowest (2.5%) in the region and the percentage of firms with female participation is 12.6% (2013). The reality is that few women own land as Sharia law governs inheritance rights, where women may inherit but with a smaller share than men. And this directly influences women's access to credit due to a lack of collateral. Obtaining funding and loans is therefore not only a problem of scarcity of available loans, but also of high interest rates.

| MSMEs | | | |
|-----------------------------------------------------------|------|-------|----------------------------------------|
| Firms with female participation in ownership (% of firms) | 2013 | 12.6% | World Bank Gender Statistics Data Bank |
| Boards and Upper Management | | | |
| Percentage of firms with a female top manager (%) | 2013 | 1.2% | World Bank Gender Statistics Data Bank |

There also exists a traditional societal outlook against women's work as husbands are still seen as bearing responsibility for meeting the basic needs of the wife. Women who launch projects suffer from rejection, and even more so if the projects are related to traditionally male dominated sectors.

In terms of legislation, civil laws and family issues are dealt separately. While civil laws have gone through reforms, family laws continue to duplicate the laws of the Jordanian Personal Status Law which is based on religious laws that contain discriminatory provisions in the areas of marriage, divorce, child custody and inheritance.

The project implementation in Palestine

In Palestine, the implementing association *Business and Professional Women – Ramallah Club*, started the program with one Women Entrepreneurship Day, which took place on the 11th of April 2015 in the Red Crescent Society Hall in Ramallah.

The Women Entrepreneurship Day gathered 102 female and 5 male participants from the Al Quds Open University, the Women Training Center College, the Women's Technical College and the Brzeit University. After the theoretical section, the young participants worked on the practical development of their business ideas together with the WED expert from the implementing businesswomen association.



The young students then participated in the **Training Seminars**, which were delivered in three sessions: a first session on marketing which took place on the 14th of November 2015, a second session on management, delivered on the 15th of November and a last session on finance which took place on November 16th.

All training seminars were implemented in the offices of the partnering businesswomen association and gathered students from all four mentioned educational institutions. There were 18 young women who benefitted from these seminars and 4 young men.



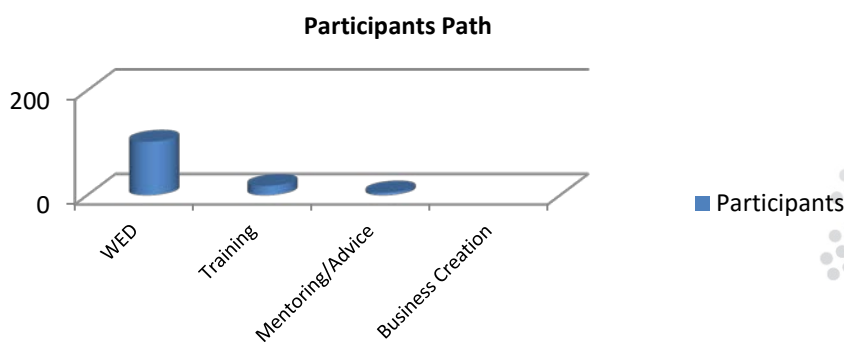
Once trained, the young women started to work on their business plans; however, only 5 decided to launch their businesses. **Business advice and mentoring** was provided to these 5 young women both on an individual basis and occasionally in group sessions. The service was provided not only in the Association's offices but also through e-mail, Whats App messages and Viber conversations.

By the end of the project implementation period, the five business plans were ready but they had not yet managed to obtain the necessary funds. Some of the women are using their own savings and family savings and are in the process of finding an appropriate office to start. But it is expected that it will be

some more time until they register, as it is usual in Palestine that official registration takes place only when the business really starts functioning.

The five businesses which are in the pipeline are the following:

- Walla Salamen, Samah Ahmah and Ahmad Khalid represent the business idea “FUN”, a learning center for kids between 11 and 18 years which aims at transferring information for kids through fun. This idea which will provide employment to 3 teachers, one accountant and one public relations expert is highly innovative for the area of Ramallah in which private schools are growing;
- Hiba Osama, Nora Ahmad, Yasmeen Ahmad and Haya Nael developed the idea of a music band to entertain and teach music to people with special needs and disabilities as there is little attention paid to this group in Palestine. The idea came from volunteer work done by the students to involve disabled persons into daily life activities, especially in universities which are not well-equipped to cater to the specific needs of this group;
- Hanan Sameer, Batool Zaed and Sabreen Taha developed the idea of “Taj Salon”, a beauty salon with very personalized service;
- “No Smoking” is another business in the pipeline which was developed by Niveen Qadah, Serrn Ahmah and Mai Khalid and which aims at advocating against smoking and at selling electronic cigarettes with the hope of reducing the consumption of tobacco;
- Sajeda Abu Kweek, SamahHadad and Rami Ahmad developed “Photography Everyday”, a photography shop which provides high quality traditional wedding photography while also providing digital media production and more fine art photography. The company also wants to provide specific training courses on photography to young Palestinians;
- “INET website design” is a business developed by Louret Shameah, Yasmeen Khalid and Haya Qandeel. INET will design and create websites in less time and with lower prices for the website maintenance than the existing ones.



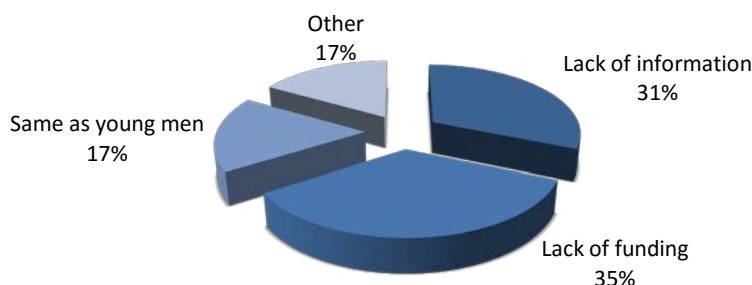
The young women's perceptions about entrepreneurship

The participants were highly interested in the Women Entrepreneurship Days with 100% rating their initial interest and the final usefulness of the WEDs with 10 points out of 10. Also the specific contents of the WED were very well evaluated with a majority of 9 and 10 points out of 10.

The young women also highly appreciated the training seminars, as evidenced by their high scores related to the seminar's quality, materials, presentations, its topics and general usefulness. Even if they thought that some materials were complex, they all agreed on the fact that the program generally was at a realistic level and they especially appreciated the fact that the materials were designed for women.

This interest in women entrepreneurship is reflected in the outcome of **65.2% of the young participants having thought before of starting a business**. Those who are not very motivated for entrepreneurship feel mainly discouraged by the lack of funding and the lack of information (which is related to the lack of previous work experience). Some also mention that they generally prefer to work for others.

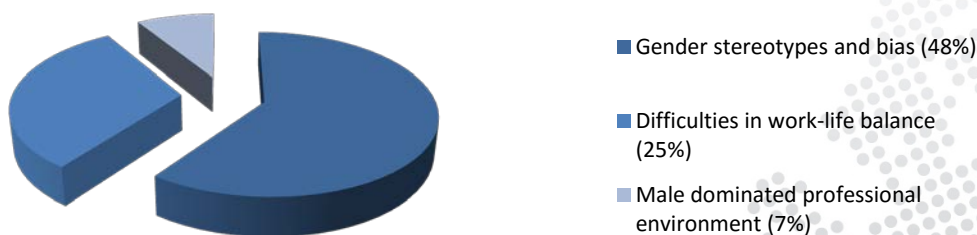
Obstacles for young women starting a business



A 69.5% of the young women university students believe that being a woman can hinder a business or professional career, while only 17% think that young women face the same obstacles in starting a company than young men.

As a main reason for these additional difficulties due to gender, the young respondents highlight the existing stereotypes and gender bias as main reason for this inequality. Some also highlighted the difficulties of work-life balance as important barrier for women progressing in the business world. In fact 69.5% think that these difficulties still mainly affect women.

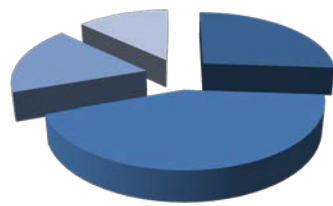
Obstacles hindering women's business and professional career



In order to improve the situation of young women entrepreneurs, the respondents mainly point towards the creation of a common business advice center for students and young women. The options of providing more funding opportunities specifically for young women entrepreneurs and teaching entrepreneurship in all university degrees were also mentioned but as additional support.

In fact, it seems that young women university students in Palestine do not especially believe in the role and capacity of the universities in promoting entrepreneurship; 70% think that universities don't promote entrepreneurship.

Solutions to eliminate/reduce obstacles for young women entrepreneurs



- More funding opportunities for young women entrepreneurs (25%)
- Business Advice Center for students (40%)
- Teach Entrepreneurship in university (25%)
- Other (10%)

The main motivators for entrepreneurship for young women in Palestine are being responsible for their own business to earn their income (39.1%) and being able to organize their working time without depending on any superior (34.7%). This idea of a greater freedom seems to be crucial as the young women also mention the freedom to adopt their own approach to work and the idea of being their own bosses as important motivating factors.

The idea that entrepreneurship is linked with higher incomes is a driver only for 20% of the young women respondents; however, this percentage increases when the young women are at a more developed stage of their entrepreneurial path (after having participated in the training seminars).

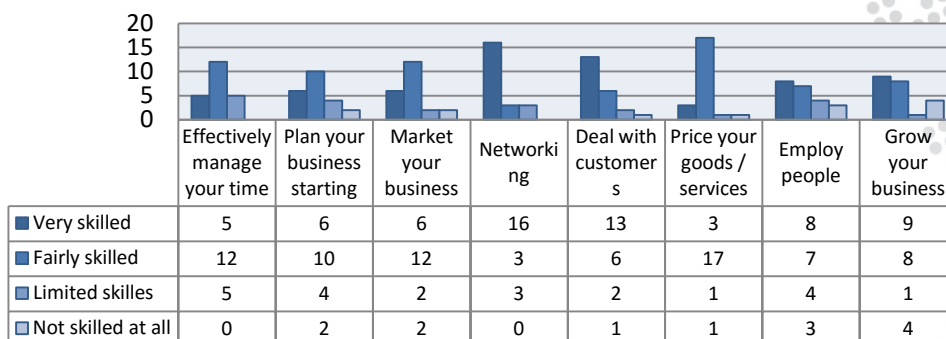
As other drivers, the young women also mention an increase in the respect others will have towards them when they are self-employed, the desire to lead and motivate others, the feeling of challenging themselves and the opportunity of making a business of their hobby and developing their ideas.

When it comes to identifying the main initial support resources, the young women participating in the WEDs clearly prefer the advice of their families and friends (46.9%) which highlights a lack of trust in official organizations. In fact, they would rather look for information via the internet (26.8%) instead of contacting a business organization (20%) or local government institution (9.5%).

Regarding the young participants' skills for entrepreneurship, they feel very capable in dealing with customers and networking; this again might reflect that as university students they have developed some basic and necessary communication skills.

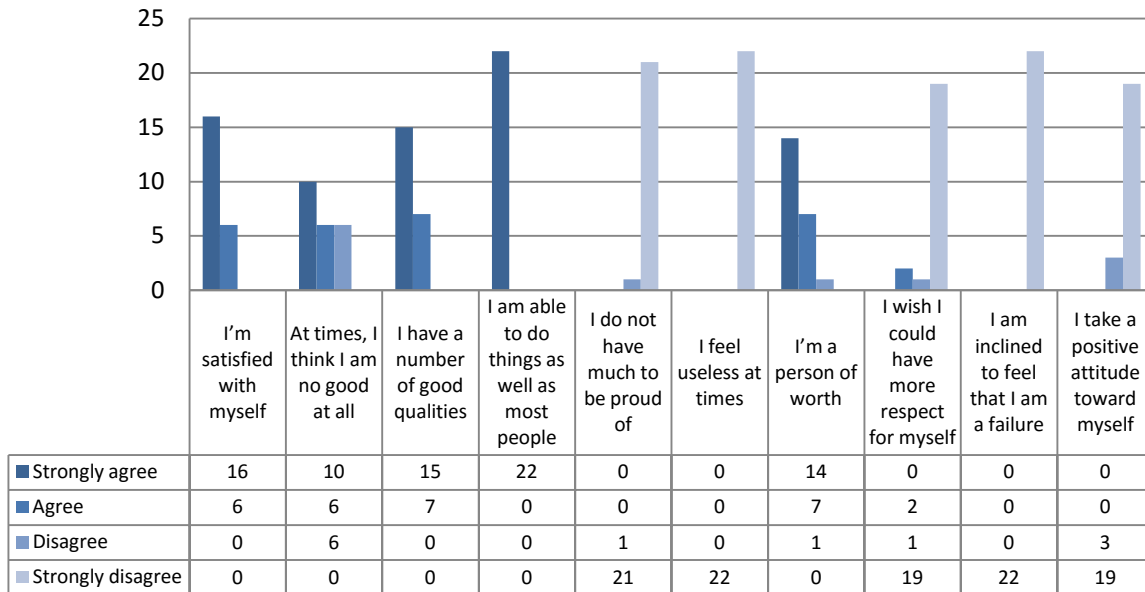
They feel fairly prepared to effectively manage their time, plan the start of their business, market their businesses, and price their goods/services. With regards to the capacity to employ people and grow the business the general opinion is not very clear; some feel very skilled, others consider themselves less skilled and some not skilled at all.

The young women's entrepreneurial skills (22 respondents)



Finally, in terms of self-confidence, the results in Palestine are quite interesting. While the young women generally feel satisfied and that they possess a series of good qualities, they don't have a very positive attitude toward themselves and even sometimes think that they are not good at all.

The young women entrepreneurs self-confidence (22 respondents)



Conclusions for Palestine

The **difficult situation of Palestine and the traditional cultural barriers** restrict the overall economic opportunities for women and their economic empowerment.

Young women grow up in a male-dominated context and, although university provides them with skills and abilities which improve their self-confidence, they are still very **unaware of their possibilities**. Additionally, they find themselves **strongly influenced by their families' opinion** in terms of their personal and professional development.

Furthermore, they are not connected with organizations outside of their daily context (family, friends and university) such as business organizations or government institutions which could widen their horizons and provide support. But it is also true that, while being much requested, **there are not much supportive organizations specifically targeting young women entrepreneurs**.

WOMEN ENTREPRENEURSHIP IN TUNISIA

In Tunisia, there is an 80% literacy rate amongst both men and women, and the overall level of education is one of the highest in the region. In fact, the gross enrolment ratio for tertiary education is at parity levels with 1.64 in 2014 (disparity being less than 1.00) and women are more than 2/3 of the higher education graduates in Tunisia. Women in Tunisia also enjoy a fairly modern lifestyle in relation to surrounding countries.

Despite this positive data, they also suffer the youth unemployment problem. With over 50% of the population being between 15-24 years of age, the youth unemployment rate is at 35%. The youth female unemployment rate is 29.9% (2014).

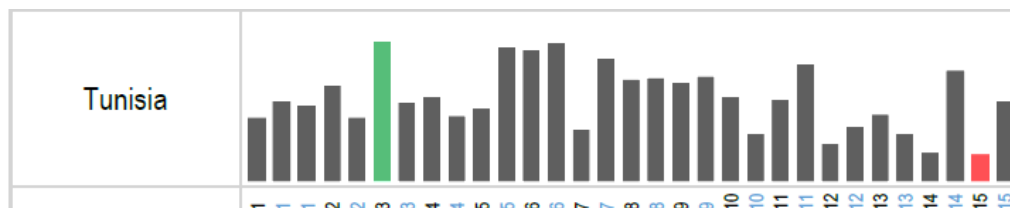
The labour force participation rate for women of working age is of only 26% (70% for men). And during the last six years, from 561.000 created employments only 17% of these posts have been filled by women. Women's unemployment rates in 2013 were at 21,9% (12,7% men) and this percentage actually increased for women graduates (41,9% of women vs. 21,7% of men).

While women in Tunisia have enjoyed certain freedoms and rights that were often denied to women in neighboring countries, the social norms are continuously shifting. The post-2011 revolution governments have not built upon these rights and have instead modified them with the help of more conservative religious interpretations. Progressive legislation dates now back to the Code of Personal Status (CPS) in January 1957, which specified women's rights to abortion, divorce, establish businesses, and open bank accounts without spousal consent.

And while Tunisia has this legislation against gender-based discrimination, the country's rank at the 2015 Gender Gap Index is 127 out of 145 countries. De facto discrimination due to existing stereotypes is a reality. The "theoretical" acknowledgement of Tunisian legislators and leaders about the role of women and their rights in society is thus not enough. In many instances bestowing these rights seems to be a strategic move within a bigger power play.

Regarding women and entrepreneurship, although Tunisian women have a high entrepreneurial spirit, the female leadership rates are still low. Several reports point towards existing support services being inadequate for promoting female entrepreneurship and generally few support measures specifically designed for women entrepreneurs.

| Pillar | Indicator | Pillar | Indicator | Pillar | Indicator | Pillar | Indicator |
|--------|-------------------------|--------|------------------------|--------|--------------------------|--------|--------------------|
| 1 | Opportunity Recognition | 4 | Know an Entrepreneur | 8 | Highly Educated Owners | 12 | New Technology |
| 1 | Equal Rights | 4 | Internet and Networks | 8 | SME support and training | 12 | R&D Expenditure |
| 1 | Market Size | 5 | Executive Status | 9 | Innovativeness | 13 | Business Gazelles |
| 2 | Perc. Of Skills | 5 | Access to Childcare | 9 | Monopolized Markets | 13 | Female Leadership |
| 2 | Secondary Education | 6 | Opportunity Business | 10 | Entrepreneurship Ratio | 14 | Export Focus |
| 3 | Willingness to Start | 6 | Bus Freedom & Movement | 10 | Labor Force Parity | 14 | Globalization |
| 3 | Business Risk | 7 | Tech Sector Business | 11 | New Product | 15 | 1st tier financing |
| | | 7 | Tech Absorption | 11 | Technology Transfer | 15 | 3rd tier financing |



2015 Female Entrepreneurship Index. The bars' scales range from slightly below zero to the highest observed value so that countries that score a zero for a given variable still have a visible bar.

The project implementation in Tunisia

The project implementation in Tunisia was done by the *Chambre Nationale Femmes Chefs d'Entreprises* (CNFCE).

The Association implemented one single **Women Entrepreneurship Day** with 114 participants from the following educational institutions: *Institut des Hautes Études Commerciales de Tunis, Ecole Supérieure des Sciences et Technologies du Design de Tunis, Ecole Nationale d'Ingénieurs de Tunis, Institut National des Sciences Appliquées et de Technologie* and *Ecole Nationale des Ingénieurs de Carthage*.

The WED was implemented on the 20th of November 2015 at the *Institut des Hautes Études Commerciales de Tunis* helped women to work on their business ideas:

- ExBio: for the creation of a centre of bioequivalence between specific and generic medicaments so to guarantee the efficiency of generic Tunisian products.
- Datum: for the valorization of waste from date production in order to produce fermented drinks and a paté to spread.
- Pelonax: use of the invasive cane « du provence » plant in order to produce energy.
- OZE: Realization of designer products by using waste
- Protège cuvettes WC: commercialization of a hygienic protection for public WCs for women and children.



The Tunisian partner decided to implement the business advice after the **training seminars** as well. This is how the second project activity after the WED was the training implementation. The seminars were offered to 25 young participants from the involved educational institutions on the 5th (Marketing), 12th (Finance) and 19th (Management) of December 2015.

The training module implementation took place in a hotel.



From the 25 training participants only 12 expressed their desire and sense of readiness to really start their companies. These 12 received in depth **business planning** advice and **individual mentoring** by the Association. The mentoring also included support in preparing their business projects' pitch.

Four of the participants have their professional business plans done and are now searching funds to realize their businesses:

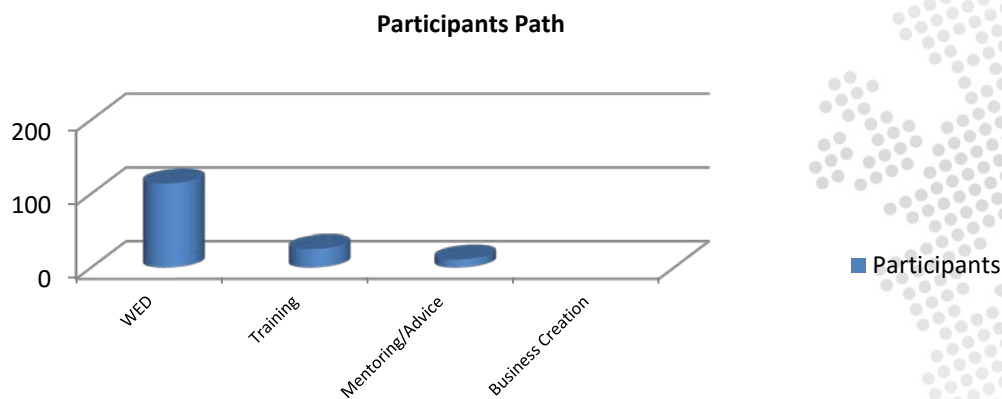
- “Trop Chou l’éclair!” by Nejla Kerfai: fine pastry to redefine in a gourmet way the choux pastry;
- “SpecialFun” by Donia Msahel: a company that auto-develops itself regularly by bringing innovation and creativity into the sports and leisure sector;
- “Bio Aroma” by Chaima Trabelsi: transforming aromatically plants with medical properties into 100% pure and natural essential oils;
- “Decision support” by Houda Bahri: a consultancy and marketing firm which provides several services.

45

Another 7 women are still working on their professional business plans as they needed to change their initial ideas in order to guarantee the businesses viability:

- A fashion company by Mariem Aouedi and with its mission to be defined (leather products brand or consultancy for fashion sector);
- “IGLOO” by Sonia Ben Fredj: Confection and selling of childcare products;
- “ECLECTIC’A” by Asma Dali: First Tunisia “Fab Lab” for the production of furniture and deco articles;
- “CULTUR’ART” by Eya Chemkhi: Third place library where individuals can meet each other and exchange ideas and information;
- “Art School” by Sassi Ghaya: Art school for children from 1 to 6;
- “Menuiserie d’art” by Karima Ben Yedder: creation of wood decorative objects, industrialization and export;
- “S2TP” by Mhamdi Dhouha: Regeneration of plastic waste.

The last 4, who did not participate in the WEDs, were included in the program at a second stage by recommendation of the collaborating universities given that only 7 of the WED beneficiaries showed interest in being involved in the training and mentoring session. And, despite the fact that 4 of these training participants were part of the groups that did the best business ideas during the WED, none of these business ideas were further turned into a professional business plan through the mentoring sessions.



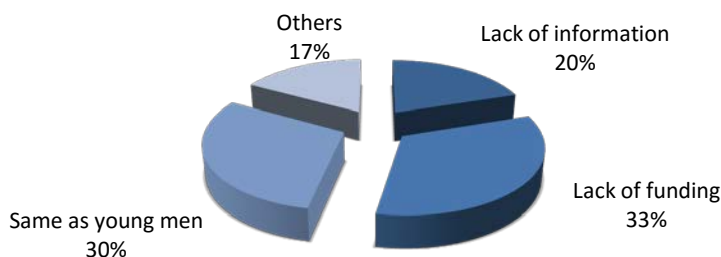
The young women's perceptions about entrepreneurship

84% of the WED participants in Tunisia considered the contents of the event interesting and very interesting. And more than 90% highlighted the usefulness of the program.

Also the contents of the training seminars were appreciated by 81% of the young women, especially those with a previous work experience. They liked the materials' quality, contents and presentation and 88% of the participants rated the usefulness of the seminars for a future business creation and management as very high. By taking into account that the young women participating in the training seminars had different career backgrounds, it is not very surprising that 60% considered some of the materials as a little bit too complex.

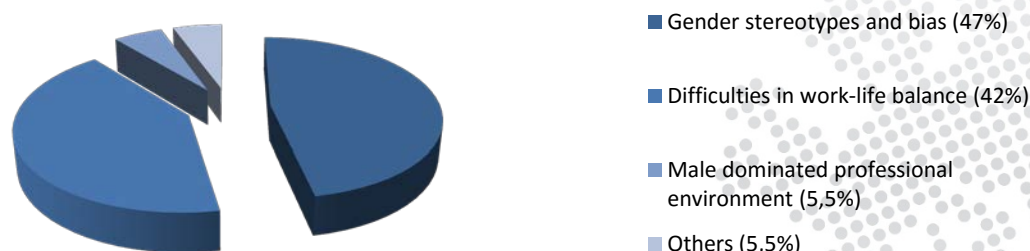
Given the interest and positive evaluation of both the WED and the training seminars it was clear that the majority of the young women university students had some entrepreneurial spirit, with 86% of the WED participants stating that they already had the idea to start a company. Those who were reluctant towards entrepreneurship mentioned the lack of funding and the lack of information as main barriers.

Obstacles for young women starting a business



30% of the respondents in Tunisia believe that the obstacles for a young woman are pretty much the same as for a young man. And in fact, only 21% of the young women university students think that being a woman can hinder a professional or business career. This 21% argues that gender stereotypes and bias as well as difficulties of work-life balance are important barriers for women progressing in the business world.

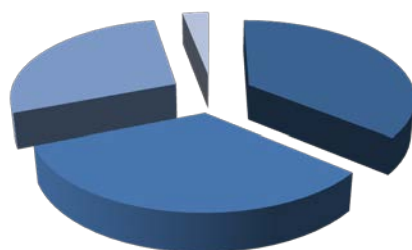
Obstacles hindering women's business and professional career



In order to improve the situation of young women entrepreneurs, the respondents mainly point towards the provision of more specific funding opportunities for young women entrepreneurs and the creation of common business advice centers for students and young women.

Also the introduction of entrepreneurship courses in all university degrees was mentioned as an option to facilitate women entrepreneurship.

Solutions to eliminate/reduce obstacles for young women entrepreneurs



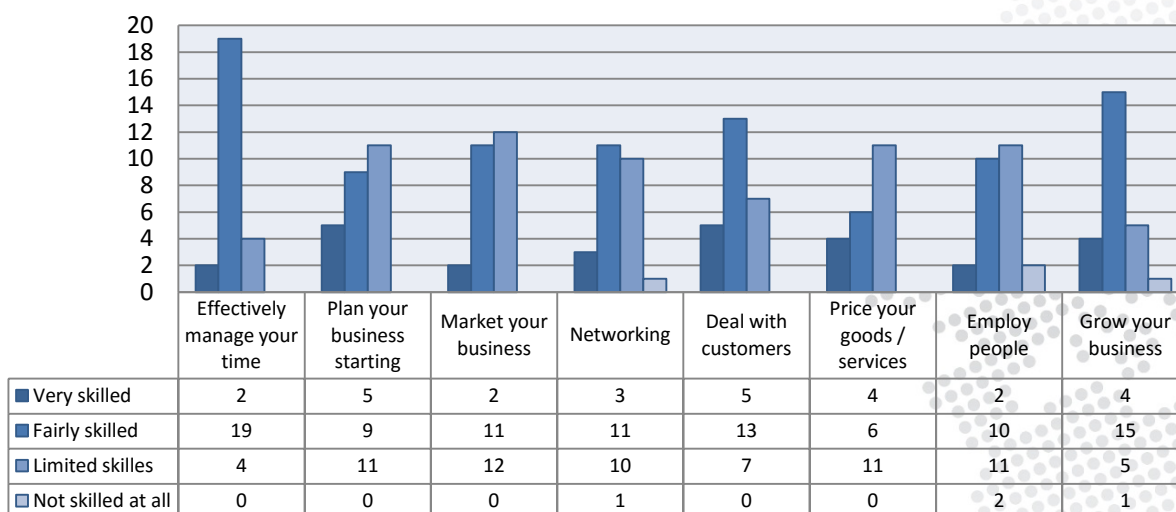
- More funding opportunities for young women entrepreneurs (36%)
- Business Advice Center for students (33%)
- Teach Entrepreneurship in university (28%)
- Other (3%)

The main motivator for entrepreneurship for young women in Tunisia is becoming their own bosses (44%), while as an additional motivator they mention the possibility to better manage their time (26%) and the hope of obtaining higher incomes (21%). In fact, while there are some other motivating factors such as challenging oneself or making a business of your hobby, the idea of economic and organizational independence is the main driver for all young women and at any stage of their entrepreneurial path.

When it comes to start a business, business organizations are identified by the young women as their main reference (46%). Family and friends (25%) and the internet are also sources of information and support for the young ladies. Almost no respondent mentioned local government institutions as supporters.

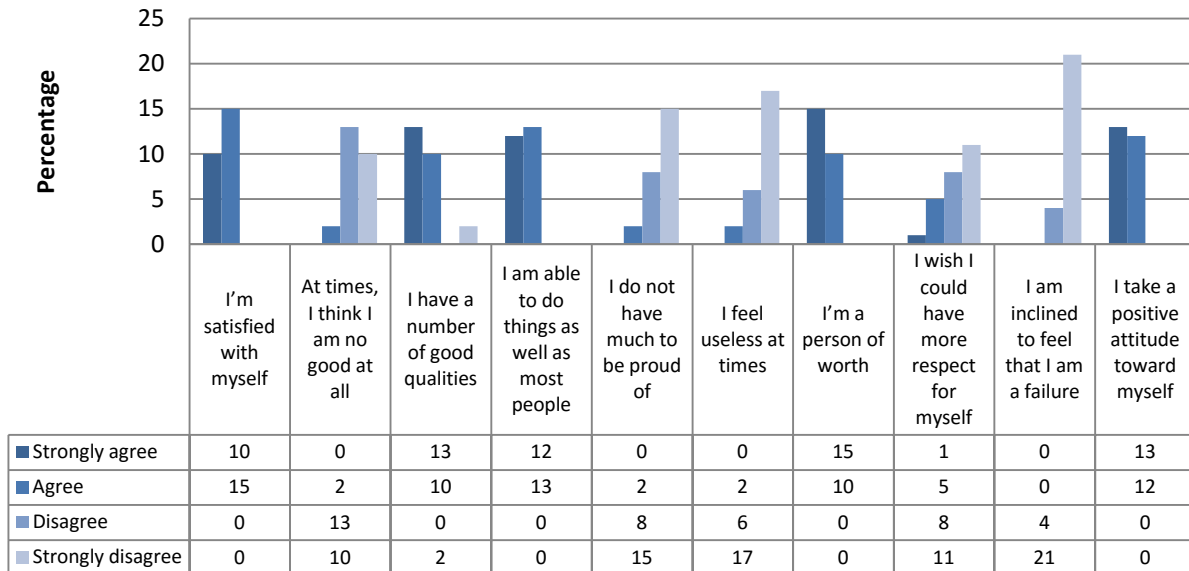
Regarding the young participants' skills for entrepreneurship, they feel skilled enough to effectively manage their time, plan the start of their business, market and grow their businesses. And, unlike in the other project countries, they consider networking as a skill where they suffer from limitations. They also believe themselves to possess limited skills to price goods and services and employ people.

The young women's entrepreneurial skills (25 respondents)



Finally, in terms of self-confidence, it was confirmed that the Tunisian young women are very confident and that they feel valuable. They are confident in having a series of useful skills and they are proud of these abilities and strengths. They also have a lot of respect for themselves.

The young women entrepreneurs self-confidence (25 respondents)



Conclusions for Tunisia

In Tunisia there is a **new generation** of university graduates, many of them being young women, **interested in entrepreneurship** and who feel skilled and ready for it.

While the **government is supporting women and women's economic development on an intermittent basis**, the women themselves in Tunisia are aware of their potential and are constantly working (with the support of civil society organizations) on improving their personal status. This is the legacy of women enjoying several years of freedoms and rights in a modern and opened society when compared to other countries of the region.

In fact just **few university students believe that being a woman itself can hinder a business or professional career** and lots perceive the obstacles of entrepreneurs as being shared by both young women and men. This result was also confirmed by the implementing businesswomen association which highlighted mostly barriers that can be applied to both men and women as obstacles for achieving real business creation. These barriers were mainly the **lack of experience of the participants and the lack of sufficient time** for the implementing business association to really push the young entrepreneurs towards business creation.

The intermittence of Governments in supporting women entrepreneurs is visible also through another outcome of the project, which is that young women clearly identify business organizations as the most appropriated supporters for entrepreneurship. And this again confirms the **importance of non-governmental organizations in supporting women's economic empowerment**.

FINAL PROJECT CONFERENCE

On the 28th of April, the Egyptian Business Women Association (EBWA) hosted in Cairo (Egypt) the VIII Mediterranean Women Entrepreneurs Forum. Within this major annual event for women entrepreneurs and businesswomen from the Mediterranean region, AFAEMME and EBWA organized the Final Conference of the second phase of the “Young Women as Job Creators” project.



During this Conference, at which was present Ms. Delphine Borione, Deputy Secretary General for Social and Civil Affairs of the Union for the Mediterranean, AFAEMME highlighted the major quantitative and qualitative outcomes of the project implementation. Representatives of EBWA and of the Jordan Forum for Business and Professional Women (JFBPW) also spoke on the implementation of the project in Egypt and Jordan.



A representative and some students from the Egyptian Helwan University were also present at the event. As concrete examples, five young women and two young men who participated in the program in Egypt shared their project experience. As a means of greater visibility these students received their diplomas for a successful accomplishment of the training seminars.



Some of the main conclusions of the Conference were:

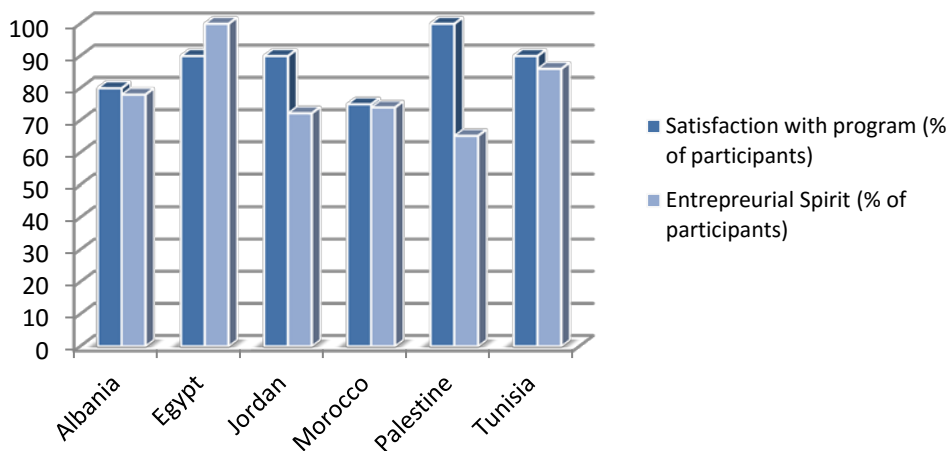
- It is crucial and necessary to introduce an entrepreneurial culture in the universities. Young women need to be aware of the potential of entrepreneurship and be encouraged to overcome the obstacles of an entrepreneurial path.
- Real and accessible role models have an important role in terms of motivating women towards entrepreneurship. Direct meetings with other young successful women entrepreneurs are far more impactful and encouraging than role models in the media.
- The family context of the young women directly influences their choices. A supportive familiar environment is key for young women entering the business world.
- Especially where the quality of education is low, access to specific training which provides the young women with fundamental skills for entrepreneurship is critical.
- It has to be taken into account that not every young woman is an entrepreneur or should become one. Entrepreneurship can be taught, but not imposed.



GENERAL CONCLUSIONS

While the **entrepreneurial spirit** of young women in the target countries is generally high and this spirit could be easily translated into effective entrepreneurship, the country of residence of these young women directly influences their entrepreneurial possibilities. The conditions for women entrepreneurship change depending on the specific background, especially because of national legislation and historical and cultural reasons. In countries such as Morocco and Tunisia, women grow up in a much more supportive context which eases their personal and economic empowerment. And in some other countries such as Egypt or Palestine there are some fundamental problems which prevent women from ascending the ladder towards entrepreneurship.

This **background strongly influences the young women's believe in their entrepreneurial future.**



Despite these country differences, there is a **general trend in the region of promoting entrepreneurship in order to tackle in particular the youth unemployment problem.** The Governments of all six countries are putting in place measures to facilitate this. Specific credit lines and funds for entrepreneurs or changes in legislation to facilitate the registration of a business are among the efforts national Governments are doing in their attempt to improve the countries' economic growth.

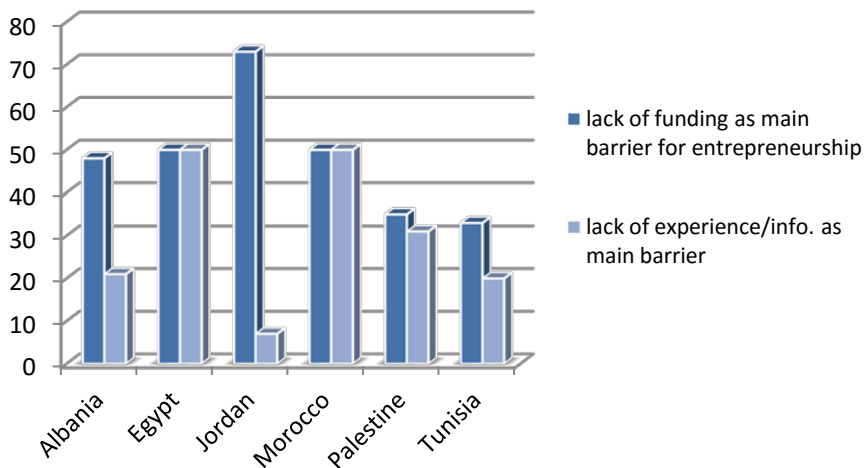
But while at this stage of history it is a fact that women are faced with specific obstacles that have to be overcome in order to access the same opportunities as men, there are **still few initiatives specifically targeting women entrepreneurs.** Some of women's main common barriers to entrepreneurship are:

- **Lack of experience.** All stages in entrepreneurship for both men and women depend on previous education and work experiences and the related ability to discover and capitalize on opportunities. While this ability might be present among educated and skilled women, the incentives for doing so seem to be limited as highly-educated women usually choose other career options than entrepreneurship, especially at the beginning of their careers. The majority of unskilled or less-skilled women entrepreneurs lack the ability to prepare their companies for survival and growth.
- **Lack of role models.** Role models are directly related to the number of emerging entrepreneurs and their influence is gender related (generally our choices tend to be more influenced by persons of the same sex). Given the existence of fewer women entrepreneurs than men, there automatically exist

fewer successful women entrepreneurs to act as accessible role models for aspiring women entrepreneurs.

- **Lack of capital.** Women's position in society has led to a lack of financial assets—a prerequisite for starting a firm. Family commitments (limitations to work on a full time basis and to engage in a career) and an existing gender pay gap increase women's obstacles in generating incomes. Women's legal position and rights to property also directly influence their entrepreneurial possibilities. And if women have less (or no) access to capital they will also opt for opportunities with less growth potential. Furthermore, most investors will only invest if the entrepreneur can match the investment with their own resources (or collaterals). Finally, gender stereotypes (the idea that women are not viewed as entrepreneurs) and women entrepreneurs' choice about the industry in which they are going to operate might influence financial institutions in their decision of credit availability.
- **Lack of time.** Related to the mentioned domestic and childcare responsibilities, it is stated that women do not have enough free time to develop their entrepreneurial skills or to develop an existing business. Less time for meeting potential supporters/investors, accessing specific training or seeking for better customers or suppliers are clear burdens for women's entrepreneurial development.
- **Lack of relevant networks.** Women are less present in professional networks that can guarantee them access to critical resources (also finance), support and information. Networks also strengthen the sense of self-confidence.

These barriers are also mainly shared by young women who are already aware of the lack of funding and the lack of experience and information as main obstacles for an entrepreneurial path.



And while the problem of financing the business projects of the young women needs a wider and more holistic change to improve entrepreneurial opportunities (for both women and men), the problem of limited experience and information can be solved by much simpler initiatives, such as teaching entrepreneurial skills at an early stage or facilitating business advice to the young women by establishing centers of reference points which are easy to access (for example in universities).

In fact, one of the main realizations of the second phase of the project is that **entrepreneurship has to enter in the young women's minds at a very early stage**. Establishing the perception of entrepreneurship as a viable future option and growing the seed of business acumen takes time.

This project teaches us how **education is essential in shaping the mindsets of younger generations**, our future. Higher education such as university degrees already helps young women in strengthening their confidence and self-confidence; the project outcomes also confirmed that universities indirectly teach some important soft skills which are useful for entrepreneurship. But offering a short-term program on entrepreneurship has turned out to be not sufficient enough to really motivate young women to make big efforts to overcome the existing obstacles and enter the entrepreneurial path.

As Henry Ford once said, "Whether you think you can, or you think you can't - you're right." This is to say that in order to get involved in entrepreneurship the entrepreneur first has to think that he or she can do it. And in order to get young women to believe they can despite all the existing obstacles, the entrepreneurial spirit has to be instilled at a very early stage, preferably at grade school level.

The "Young Women as Job Creators" project did help a number of women realize their entrepreneurial dreams, but it also brought to light the **crucial link between internal motivation and business creation**. The initiative strove to instill motivation in the participants in a relatively short window of time; while this did work for a portion of the women, for many it was an insufficient time frame to help them truly overcome their reluctance in regards to entrepreneurship. The project demonstrated that encouragement of entrepreneurial spirit from an early age is critical, and that this motivation should be instilled through many channels and on a variety of levels; it is only through a sustained and holistic effort that a long-term change can be achieved within well-ingrained societal mindsets.

Thus it remains a responsibility of all us to continue helping young women (in both this generation and those that follow) to realize that they are capable of becoming successful businesswomen. **Providing them with the right skills is crucial, but the development of self-motivation is a first step that cannot be skipped over**. And while it is capable of surmounting societal barriers and generating true change within a community, this internal drive takes far more time to develop. For this reason, the focus on motivating young women cannot stop with the end of the "Young Women as Job Creators" project; this initiative should be seen as a launching point for further endeavors to empower young businesswomen throughout the Mediterranean.

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