

Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the Middle East and North Africa region

**Benchmarking of policies and practices
to promote women entrepreneurship
development in Egypt, Jordan, Lebanon,
Morocco, Palestine and Tunisia**

A comparison with Australia, Italy and Turkey

UNIDO PROJECT REPORT



UNITED NATIONS
INDUSTRIAL DEVELOPMENT ORGANIZATION

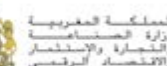
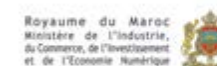
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FOREWORD

“Promoting women’s empowerment for Inclusive and Sustainable Industrial Development in the MENA region” is a project implemented by the United Nations Industrial Development Organization (UNIDO). The project, which is funded by the Italian government, aims to improve the economic participation of women and to thereby create the conditions for inclusive and sustainable growth in the MENA region, by making use of the strong potential of female entrepreneurs in Egypt, Jordan, Libya, Morocco, Palestine and Tunisia. In this regard, the project is fully in line with the recently adopted Sustainable Development Objectives (SDOs), specifically, *SDO 1: ‘End poverty in all its forms everywhere’, SDO 5: ‘Achieve gender equality and empower all women and girls’, SDO 8: ‘Promote inclusive and sustainable economic growth, employment and decent work for all’, SDO 9: ‘Build resilient infrastructure, promote sustainable industrialization and foster innovation’, and SDO 16: ‘Promote just, peaceful and inclusive societies’.*

The project was born from the observation that the MENA region has the world’s largest disparity between men and women in terms of entrepreneurship (OECD, 2014). According to recent data, while women own and manage between 31% and 38% of enterprises on a worldwide level, in the countries of the MENA region, this number is only 13% (ILO, 2015) to 15% (WB, 2013¹).

There is no standardised national data which would allow for a comparison of entrepreneurship in the six countries concerned here, but in 2013, it was estimated that the percentage of enterprises belonging at least in part to women in the MENA region was 22.7%, compared with the worldwide average of 35.2%. In the six countries covered by the project, the rates were as follows: Egypt: 16.1%, Jordan: 15.7%, Lebanon: 43.5%, Morocco: 31.3%, West Bank and Gaza: 12.6%, and Tunisia: 49.5%. The respective figures for these countries with regard to women-run enterprises are: 7.1%, 2.4%, 4.4%, 4.3%, 1.2% and 8.5%².

With the aim of helping women to strengthen their economic independence in the six target countries, UNIDO’s project was designed as a holistic approach embracing three levels of intervention:

- (1) On a macro level, it aims to support, facilitate and nurture the policy dialogue between the key stakeholders with the objective of producing a set of recommendations and action points endorsed by all parties to promote women entrepreneurship in the region,
- (2) At the meso level, the goal is to strengthen the capacities of national professional women’s associations so that they are able to provide female entrepreneurs with higher-quality and demand-driven services to support the creation and growth of their enterprises, and effectively promote an environment that is more conducive to the development of women’s entrepreneurship.
- (3) On a micro level, it promotes promising women-led investments in the target countries through training, coaching, identification and facilitation of business partnerships opportunities and access to finance.

The implementation of the project is based on a strong partnership with six local, national associations in the countries concerned: Association for Women’s Total Advancement and Development (AWTAD, Egypt), Business & Professional Women Amman (BPWA,

Jordan), The Lebanese Association for Development, Al Majmoua (Lebanon), Association des Femmes Chefs d’Entreprises du Maroc (AFEM, Morocco), Business Women Forum (BWF, Palestine), Femmes et Leadership (F&L, Tunisia), and their respective ministries of industry.

A study on female entrepreneurship in the six target countries was conducted within the framework of the activities planned for the project. The aim of the study was to 1) provide an up-to-date set of information regarding the state of development of female entrepreneurship in the targeted countries; 2) identify the challenges faced by women in the creation and development of their enterprises; 3) produce recommendations for an entrepreneurial ecosystem which is more favourable to women; and 4) provide evidence-based input in support of the dialogue between public and private stakeholders.

The study was conducted based on a literature review and an online survey carried out via six national partner associations.³ A questionnaire covering seven areas of investigation and consisting of 55 questions was developed by the Centre of Arab Woman for Training and Research (CAWTAR) in close collaboration with project partner women’s associations in the countries concerned and the United Nations Industrial Development Organization (UNIDO).⁴

The study served as a basis to the complementary benchmarking analysis carried out by Fondazione Giacomo Brodolini herein presented. The report was prepared to support the discussion held during the Conference on Women’s Economic Empowerment in Egypt, Lebanon, Jordan, Libya, Morocco, Palestine and Tunisia, organised by UNIDO in Milan on 14 October 2015.

¹The World Bank conducted a survey of 5,887 enterprises in 10 countries in the MENA region between 2003 and 2010. The findings showed that only 15% of the enterprises belonged to women.

²Source: <http://www.enterprisesurveys.org/Data/ExploreTopics/gender#middle-east-north-africa>

³UNIDO and CAWTAR (2015): Assessment of the situation of female entrepreneurship in the MENA region - Working document.

⁴The survey was carried out in two waves between 2015 and 2016 on 1210 women entrepreneurs in the MENA region. The detailed analysis of the data collected was published by UNIDO in April 2017 as a technical report entitled: “A study on women entrepreneurship development in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia ».

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EXECUTIVE SUMMARY

Worldwide, women's labour force participation is lower than that of men, managerial positions for women are very limited and they often work in the informal economy and are more likely to be unpaid for their work or face significant wage gaps. Evidence shows that gender gaps in the business environment impose real costs on society. When women do not have equal opportunities for economic participation or entrepreneurship, economies lose significant benefits that would otherwise be provided. Additional revenues through new products and services, the generation of new jobs while promoting the presence of women in the labour market significantly increases prospects for economic growth and development, both at national and enterprise levels. Looking at the Middle East and North African (MENA) region, women's labour force participation is among the lowest in the world, with twice the unemployment rate as men and 40% female youth labour force unemployment. While almost all MENA countries have closed 90% or more of the gender gap in education over the last decade and women in the region are now more likely than men to attend university¹, only 25.2% of working-age women are part of the labour force, which is well below the worldwide average rate of 50%.

In light of this and with the support of the Italian Government, the United Nations Industrial Development Organization (UNIDO) is promoting female entrepreneurship for inclusive and sustainable industrial development in six MENA countries (Egypt, Jordan, Lebanon, Morocco, Palestine, and Tunisia). It supports the enhancement of women's economic inclusion and the development of the potential of women entrepreneurs to strengthen the conditions for sustainable and inclusive economic growth and social empowerment. To this end, a thorough empirical research has been conducted by CAWTAR (Centre of Arab Woman for Training and Research) analysing the business environment conduciveness for women entrepreneurship. The CAWTAR research has been complemented by a benchmarking analysis conducted by Fondazione Giacomo Brodolini with the aim to compare the situation observed in the six MENA countries with the one prevailing in three country-models (Australia, Italy and Turkey). In fact, by comparing the women business environment in the MENA regions against the three country-models, the benchmarking analysis allows to highlight best practices that fit to the MENA context and to propose a set of *ad-hoc* recommendations to improve and ameliorate the business environment for women.

As explained in Chapter 1, the benchmark countries were identified from a group of potential candidates following a two-step methodology of (i) gauging the current position of the selected MENA countries against a set of relevant indicators and (ii) identifying critical categories of policy improvement for the promotion of women entrepreneurship in the MENA countries. Moreover, both the Global Entrepreneurship Index (GEI) and the Female Entrepreneurship Index (FEI) were used as guidelines to rank the countries. The GEI measures "the quality of the entrepreneurial environment, the entrepreneurial eco-system, and women's entrepreneurial aspirations"² through a range of individual and institutional variables, and the FEI is a barometer of a country's current situation relative to a group of other countries with respect to the conditions present that will fuel high potential female entrepreneurship development.

Once the shortlist of potential countries was established, the selection of the three model countries was finalized, considering which countries presented interesting policy measures with the

¹ World Bank (2010): Middle East and North Africa: Women in the Workforce.

² Global Entrepreneurship and Development Institute: Global Entrepreneurship Index 2016

best potential to address the constraints put forward by the CAWTAR research and which offered a good combination of models and the largest learning spectrum, whether in the short or longer run. The three benchmark countries selected are Australia (top of the range), Italy (middle in the range with some interesting policy measures targeting female entrepreneurs) and Turkey (middle in the range with interesting examples of policy measures aimed at reducing the gender gap in economic participation).

However, before comparing the situation in the MENA countries with the three benchmark countries, the areas for improvement were clearly identified. Generally, the constraints that both male and female entrepreneurs face when starting their business are similar. For all entrepreneurs, the main problems are access to credit, access to market information, registration costs, licenses and permits, and dispute resolution. However, especially in the six MENA countries there are impediments that affect women more than men, mostly because of social and regulatory rules. According to the CAWTAR report and to a complementary desk analysis, the nine areas of improvement at the core of the benchmarking analysis are the following:

1. [Regulatory, institutional and legal framework](#)
2. [General gender policies](#)
3. [Education and training on entrepreneurship](#)
4. [Access to business registration/ enterprise creation](#)
5. [Access to business development services \(BDS\) , technology, networks, representation](#)
6. [Access to credit and financial services](#)
7. [Access to markets and to information](#)
8. [Leadership promotion](#)
9. [Gender stereotyping and social constraints](#)

By developing the benchmarking analysis and assessing the gap between the MENA countries and the three benchmark countries per area of improvement (Chapter 5), ten best practises have been selected (as clearly shown in Chapter 6). According to the result of the benchmarking analysis, countries should act both in the short term, to see fast and punctual results, and in the long term, to create a positive and flourishing framework for business development, to reach a favourable business environment. The areas on which MENA countries can act to achieve results in the short term and that strictly concern women are:

- » [Access to credit](#)
- » [Business development services \(all non-financial services\)](#)
- » [Training and Entrepreneurship](#)

More specifically, seven instruments were considered to provide useful guidance/inspiration for the MENA countries and which have the possibility of generating good results in the short term:

- » [three in Italy : CIF, Guarantee fund and Law 215/92](#)
- » [three in Turkey: B-fit Sport Centres franchise, Garanti Bank and KAGIDER](#)
- » [one in Australia: WIGB](#)

In the long run, legal reforms should be implemented to have a general supportive environment that is more gender sensitive. Governments should introduce or strengthen rules and laws that encourage women leadership and engagement in political and economic life.

Finally (Chapter 7), a set of specific recommendations was provided for each of the six MENA countries, according to their specific gap and potential of improvement.

INTRODUCTION

Even though MENA countries have made considerable efforts to narrow the gender gap in recent years, much still remains to be done to raise the social and economic welfare of women in the region. Women's participation in the labour market and entrepreneurship is still among the lowest in the world despite the growth rates of the past decade.

In this context, UNIDO has developed the comprehensive project "*Promoting women empowerment for Inclusive and Sustainable Industrial Development in the MENA region*", financed by the Government of Italy, which seeks to support women entrepreneurship development in the region, by working closely with six MENA Women Business Associations³ in Egypt, Jordan, Lebanon, Morocco, Palestine, and Tunisia. The project aims at strengthening the business environment for women entrepreneurship, by fostering an inclusive policy dialogue, and by building the capacities of national business women's associations for the provision of more efficient and sustainable support to women entrepreneurs, including their capacity to network at regional level. Finally, the project aims at facilitating the creation/development of selected women-led businesses in the MENA region and promote international business partnerships.

A key activity within the framework of this project was the **study conducted by the Centre of Arab Woman for Training and Research (CAWTAR)**, from June to September 2015, based on both desk review and a survey of women entrepreneurs. The Study was complemented with a **benchmarking analysis, conducted by Fondazione Giacomo Brodolini** from July to October 2015, comparing the situation in the six MENA countries to three selected country-models, which could inspire the advocacy agenda in the MENA countries for increased female participation in entrepreneurship. The benchmarking analysis, building on the findings and conclusions of the CAWTAR Report, had three specific objectives:

- » [Comparison of the entrepreneurial ecosystems in the MENA region – as resulting from CAWTAR assessment - with three country models;](#)
- » [Proposition of short-to-medium term recommendations on how to promote women entrepreneurship in the region, based on the consideration of the identified best practices;](#)
- » [Presentation of the conclusions and recommendations of the analysis at a roundtable organised by UNIDO in Milan during the 2015 EXPO, with representatives of both the public and the private sector of the region present.](#)

After selecting the three benchmark countries, namely Australia, Italy and Turkey, the analysis was completed in October 2015, and presented during the Conference on Women Economic Empowerment in the MENA region held during the Milan EXPO on 14 October 2015. This report contains the final version of the benchmarking analysis. This integrates UNIDO's comments on the draft version and is in line with the main discussion points raised during the roundtable in Milan. In the following sections, this report presents (i) the methodology which was adopted to select the three benchmark countries and to benchmark the six MENA countries; (ii) a brief overview of the six MENA countries, based

³ These are (i) Association for Women's Total Advancement and Development-AWTAD in Egypt, (ii) Business & Professional Women Amman – BPW-A in Jordan, (iii) Lebanese Association for Development – Al Majmoua in Lebanon, (iv) Association des Femmes Chefs d'Entreprises du Maroc – AFEM in Morocco, (v) Business Women Forum- BWF for Palestine and (vi) Femmes et Leadership in Tunisia.

METHODOLOGY

The analysis sets out to compare the six benchmarked MENA countries⁴ with three benchmarking countries that are performing better in terms of female entrepreneurship, according to a number of specific indicators, but which additionally exhibit good policy measures in those areas that emerged as critical areas for female entrepreneurship in the six MENA countries.

The overall objective of the benchmarking analysis is to highlight best/replicable/inspiring practices in model countries, and eventually put forward a number of recommendations that could complement/enrich the points for discussion highlighted by the CAWTAR research and support the policy dialogue process fostered by the project.

1.1. IDENTIFICATION OF POTENTIAL BENCHMARK COUNTRIES

To identify potential benchmark countries, show-casing good examples of policy measures to promote female entrepreneurship, a two-step methodology was followed, aimed at:

1. Gauging the current position of the selected MENA countries against a set of relevant indicators and screening a number of better ranking countries as potential benchmarking countries in order to single out countries with environments, policies and instruments that adequately and effectively promote female entrepreneurship;
2. Identifying critical categories of policy improvement for the promotion of women entrepreneurship in the MENA countries, based on the areas recommended for intervention by the CAWTAR Study, and establishing a match between the latter and the instruments in place in the analysed potential benchmark countries

1.1.1 STEP 1 - RANKING AND PRE-SCREENING

To gauge the current position of the six selected MENA countries and pre-screen the potential benchmarking countries, we have referred to a number of indicators, namely:

- » **GEI:** the Global Entrepreneurship Index by GEDI (Global Entrepreneurship and Development Institute) that measures the health of the entrepreneurship ecosystems in 132 countries. Pillars for calculations relate to opportunities for start-ups, product and process innovation, human capital, internationalization, competition, technology, risk capital, risk acceptance, start-up skills, cultural support, networks, opportunity perception, high growth.
- » **FEI:** The Female Entrepreneurship Index (FEI), formerly known as the Gender GEDI, measures the development of high potential female entrepreneurship in a given country. Similar to the Global Entrepreneurship Index, the FEI framework pairs individual-level and institutional-level variables into pillars. These contain three main sub-indices that measure the quality of: 1) the entrepreneurial environment; 2) the entrepreneurial eco-system; and 3) women's entrepreneurial aspirations. GEDI's proprietary methodology captures the dynamic, inter-related nature of the pillars. Both the FEI and the GEI are based on the same framework and share some variables; however, the FEI includes 23 gender-specific va-

riables focusing on female entrepreneurs. The comparison between the two indices is useful to understand if a country is creating the right entrepreneurship conditions for female entrepreneurs: in general, a score below 50 points indicates that countries have to pursue significant changes in order to reduce barriers for female entrepreneurs.

- » **GGG:** The Global Gender Gap Index, introduced by the World Economic Forum in 2006, is a framework for capturing the magnitude of gender-based disparities and for tracking progress in addressing these gaps. The Index benchmarks national gender gaps in terms of (i) economic participation and opportunity, (ii) political empowerment, (iii) educational attainment, and (iv) health and survival, and provides country rankings that allow for effective comparisons across regions and income groups. In 2015, 145 countries were ranked.
- » **Doing Business Index,** a World Bank Group flagship publication, is the 12th in a series of annual reports measuring the regulations that enhance business activity and those that constrain it. Doing Business presents quantitative indicators on business regulations and the protection of property rights that can be compared across 189 economies. The rankings are determined by country scores on ten topics, each consisting of several indicators, giving equal weight to each topic. These are: starting a business; dealing with construction permits; getting electricity; registering property; getting credit; protecting minority investors; paying taxes; trading across borders; enforcing contracts; resolving insolvency. The country that ranked first in 2016 is Singapore, the last is Eritrea (189th)
- » **Labour indicators:** Female labour market participation, female employment rate and female unemployment rate as well as female self-employment incidence on total female employment.

After ranking the six MENA countries against these indicators – where possible, since the information was not always available for all countries or all indicators – we pre-identified a number of countries that ranked higher in the different indexes and had implemented a number of policy measures or programmes that aim to address the gender gap, promote female entrepreneurship, increase the participation of women in the economic life of their countries in general.

Based on a desk review, six countries were considered in the pre-selection of the benchmarking countries, namely Australia, Cyprus, Greece, Italy, Turkey, and USA.

Identification of these countries was guided by a number of principles, such as:

- » The inclusion in the sample of countries at the top of the ranking - Australia and USA were among the best performing countries under the selected indicators;
- » The inclusion in the sample of countries with similar conditions, in terms of gender policy framework, business environment or girls' school enrolment rate, but which performed better in terms of women business environment. Turkey, Cyprus, Greece and Italy qualified for this category;
- » The inclusion in the sample of countries with significant evidence of policy instruments to sustain women businesses, either in place or under preparation. The six preselected countries presented such evidence.

1.1.2 STEP 2 –MATCHING THE RECOMMENDED MENA AREAS OF IMPROVEMENT

The CAWTAR study served as a basis to fine-tune the identification of the benchmark countries. The study had put forward several areas for policy improvement and recommended a number of actions in each area. For the purpose of the benchmarking analysis, we summarised and organised the areas of improvement into the following nine categories:

1. [Regulatory, institutional and legal framework](#)
2. [General gender policies](#)
3. [Entrepreneurship, education and training](#)
4. [Access to business registration/ enterprise creation](#)
5. [Access to business development services \(BDS\), technology, networks, representation](#)
6. [Access to credit and financial services](#)
7. [Access to market and to information](#)

8. Leadership promotion

9. Gender stereotyping and social constraints

We then looked at the recommended actions in each of the nine categories by the CAWTAR study and screened the potential benchmark countries to focus on existing policy measures that could match the recommended actions in each policy area. Only the good practices, meeting the actual recommendations requirements and corresponding to the policy improvement areas above have been considered for the selection. In fact, all identified benchmark countries presented a number of relevant or interesting policies / instruments aimed at improving conditions for women entrepreneurship. However, not all selected measures were properly dealing with the issues identified in the recommended actions as presented in the CAWTAR report.

The following table presents the policy areas with the actions recommended by the CAWTAR study and shows the benchmark countries in which matching policy/instruments can be found for those particular recommendations.

TABLE 1: RECOMMENDED ACTIONS BY GENDER POLICY AREA AND MATCHING GOOD PRACTICES

No	Policy area of improvement	Recommended actions by the CAWTAR report	Countries with matching policy/instrument
1	Regulatory, institutional and legal framework	» General anti-discrimination and gender equality	All countries identified
2	General gender policies	» Implement gender mainstreaming with an adequate gender infrastructure » National gender strategy/ gender action plan or policy for all countries » National gender-sensitive development plan » National gender-sensitive entrepreneurship policy framework » Integration of gender in strategic policy documents and programmes	Australia/USA
3	Entrepreneurship, education and training	» Promote training programs on business management, organization, accountancy, human resources, communication, financing, etc.	Australia, Greece, Italy, Turkey
4	Access to business registration/ enterprise creation	» Start up support: counselling	All countries identified
5	Access to BDS, technology, networks, representation	» Individual support tailored to women entrepreneurs' specific needs » Women's access to incubators » Women's access to technology centres that promote scientific innovation and competitiveness of entrepreneurial initiatives through research » Women's access to chamber of commerce services	All countries identified
6	Access to credit	» Remove legal barriers hindering women's access to credit » Remove barriers in the financial and banking system that prevent women from accessing credit » Guaranteeing that women can autonomously manage their income and wealth	All countries identified
7	Access to markets and to information	» Provide support for product design, market research and market targeting	Australia, Greece
8	Leadership promotion	» Promote women's leadership in entrepreneurship associations and networks to take into account women entrepreneurs' needs » Promote women's participation in public/private policy dialogue » Enhance women's capability in negotiation, advocacy, and organisational leadership skills	Australia, Greece, Turkey
9	Gender Stereotyping and Social constraints	» Challenge social norms and gender-based stereotypes presenting positive example of women entrepreneurs (i.e. women entrepreneurs award)	Australia, USA, Turkey

⁴ Egypt, Jordan, Lebanon, Morocco, Palestine, Tunisia

An accurate review of the selected policy measures was carried out in context of the benchmarking countries. The main findings of the preliminary analysis of each selected benchmark country are summarized in the Annex. These include: (i) some background information and statistical data on women entrepreneurship (including the GEDI Indexes), (ii) a list of relevant instruments developed in each country to increase women entrepreneurship, together with (iii) a description of their main features, their objectives and intervention logic, (iv) strengths and weaknesses according to research published and/or evidence, (v) their potential adaptability to the MENA context by gauging advantages and disadvantages, (vi) any difficulty encountered in accessing information on these measures, and finally (vii) an indication of how each measure can address the policy areas put forward by the CAWTAR Study.

1.2. SELECTION OF THE BENCHMARKING COUNTRIES

The final selection of the 3 benchmark countries, namely **Australia, Italy** and **Turkey**, was based on a number of additional considerations:

- » Countries that presented policy measures with the best potential for addressing the challenges put forward by the CAWTAR research and which matched some of the recommendations expressed;
- » Countries that offered a good combination of models and the largest spectrum of learning, in the short and long run.

Australia was chosen as a top of the range model. As shown in the figures below, Australia ranks very highly for creating a healthy entrepreneurship environment, in which doing business is much easier than in the rest of the world, particularly for women. Only in the USA would women entrepreneurs encounter a better environment. Australia has a particular focus on “high potential women” who are “innovative, market expanding and export-oriented”.

Benchmarking the six MENA countries against such a high ranking model gives an idea of the widest gap and can provide MENA public and private sectors with a comprehensive picture of the areas which would benefit from increased efforts to create a more nurturing environment for women entrepreneurs to thrive.

Italy was chosen as a middle range country. Looking at the scores below, Italy performs better in supporting women entrepreneurship in particular, than in creating an adequate business environment overall.

Indeed, compared with most OECD countries, Italy has a long tradition of tailoring programmes at national and regional level that explicitly target female entrepreneurs, reflecting the political will to use female self-employment as a lever to increase the female employment rate. This framework has allowed many women to respond to the recent economic crisis by creating a business. According to data published by the Union of Chambers of Commerce⁵, out of the 6,140 new companies established between September 2012 and September 2013, 3,893 (63%) were led by one or more women. This takes place in a context which presents some similarities to the MENA countries, given, for example, the weakness of the gender equality machinery and the slow application of a gender mainstreaming approach at national level.

Turkey was chosen as another middle range country, particularly due its similarities with the MENA countries in terms of gender gap and gender equality policies. Looking at the figures below, this country performs better in creating a conducive ecosystem for entrepreneurship overall than in supporting the establishment of women-led enterprises.

Turkey’s case exhibits a number of policy measures aimed at reducing the economic participation gender gap. It has in fact made great strides in securing women’s access to finance, with banks specialising in dedicated loans for women entrepreneurs. Turkey also has a Gender Parity Taskforce to foster public-private collaboration on closing the economic participation gender gap by up to 10%. (SEE Women Entrepreneurship: Best Practices 2014). Furthermore, Turkey experienced economic growth in the boom years and proved to be resilient to the recent economic crisis of 2008-2009, which according to the Global Entrepreneurship Monitor (GEM, 2012) had a profound effect on the majority of GEM countries where the rate of entrepreneurial activity declined. However, since 2010, Turkey experienced a growth in GDP accompanied by an increase in entrepreneurial activity, including a rise in early-stage entrepreneurial activity. Before the financial crisis, about 6 in every 100 adults were entrepreneurs; after the crisis, this figure rose to 12, demonstrating a more positive outlook for entrepreneurship in Turkey. Data had shown also a slight increase in the share of women among early-stage entrepreneurs after 2009. In general, conditions for entrepreneurship in Turkey improved from 2006 – 2012 because of government support, the financial environment and government policies and programmes.

⁵ <http://www.unioncamere.gov.it/>

Countries	GEI 2015 (GEDI) Ranking / Score	FEI 2015 (GEDI) Ranking / Score	GGG 2015 Ranking / Score	Doing business 2015 Ranking on 189
Australia	3 rd 78.0	2 nd 74.8	36 th 0.733	13 th

Countries	GEI 2015 (GEDI) Ranking / Score	FEI 2015 (GEDI) Ranking / Score	GGG 2015 Ranking / Score	Doing business 2015 Ranking on 189
Italy	48 th 41.1	30 th 51.4	41 th 0.726	45 th

Countries	GEI 2015 (GEDI) Ranking / Score	FEI 2015 (GEDI) Ranking / Score	GGG 2015 Ranking / Score	Doing business 2015 Ranking on 189
Turkey	28 th 52.7	45 th 39.3	130 th 0.624	55 th

1.3. BENCHMARKING AND RECOMMENDATIONS

Following the selection of three benchmark countries, the benchmarking with the six MENA countries was carried out, according to the following steps:

1. Screening of all analysed countries - the three benchmark countries and the six MENA countries - in terms of the above-mentioned basic indicators relevant to women entrepreneurship, to allow for a straight-forward comparison.
2. Profiling the three benchmark countries in the nine areas of policy improvement resulting from the CAWTAR study and our desk review;
3. Assessment of the gap between the MENA countries and the three benchmark countries per area of improvement, using the information on the MENA countries provided by CAWTAR but complemented by some additional research;
4. Selection of relevant policy measures in the three countries matching with the areas of improvement identified in the MENA region;
5. Provision of specific recommendations to each MENA country based on best practices and successful examples of policy measures observed in the three countries.

OVERVIEW OF THE MENA COUNTRIES

This section presents an overview of the MENA countries based on the study carried out by CAWTAR and complemented with additional research on the individual countries. After presenting the state of the MENA countries under the reorganised nine areas of policy improvement, the six MENA countries are screened in terms of some basic indicators and the profile of each MENA country under the nine recommended areas of policy improvement is presented in a synoptic table.

2.1. THE STATE OF THE MENA REGION PER AREA OF POLICY IMPROVEMENT

Generally, the constraints that both male and female entrepreneurs face when starting their business are similar. For all entrepreneurs, the main problems are access to credit, access to market information, registration costs, licenses and permits, and dispute resolution. However, and especially in the six MENA countries, there are a number of impediments that affect women more than men, mostly because of social constraints and regulatory structures. The situation in each of the policy areas of improvement can be summarised as follows.

2.1.1. REGULATORY, INSTITUTIONAL AND LEGAL FRAMEWORK

According to evidence and findings presented in the CAWTAR report, the general environment needs to be supportive with more gender-sensitive laws and regulations. This means that frameworks at the national level have to be in line with international conventions and standards which call for more gender equality and for gender mainstreaming in national policies, laws, and regulations. This implies ensuring that existing and newly established bodies responsible with oversight and implementation of policies, laws and regulations relating to gender equality and specifically female employment and entrepreneurship are adequately resourced, for improved coordination, and improved dialogues, including with the relevant women's associations. Moreover, attention should be given to actions that support women in managing their traditional home-carer responsibilities with their entrepreneurial ambitions, by integrating the provision of specific services into national policies specific services that cater to such needs (as access to childcare and other facilities).

Several of the countries (Egypt, Morocco, Palestine, Tunisia) also exhibit unequal inheritance laws, which negatively affects women in accessing credit (because of lack of collateral) or their possibilities to have personal capital to start a business. Furthermore, laws in, for example, Egypt and Lebanon, still allow for gender wage gap (non-discrimination based on salary for equal work), which further stifles women business development. An example supporting this assumption comes from CAWTAR report: it is estimated that Morocco will lose 30% of its GDP if businesswomen did not receive better legal and economic protection. Another concrete example comes from Palestine. The report states that women are present at different levels of employment, but their presence decreases in upper management and decision-making levels and increases in middle and low-level jobs reflecting clear gender-based discrimination in employment, since women, regardless of their level of education, do not have equal opportunities to work.

2.1.2. GENERAL GENDER POLICIES

The intention to improve gender equality in the MENA region is evident. Inclusion of gender policies in national strategies is

increasing, and all countries have ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). By accepting the Convention, States commit to undertaking a series of measures to end discrimination against women in all forms, including the incorporation of the principle of equality of men and women in their legal system, the establishment of tribunals and other public institutions to ensure the effective protection of women against discrimination and the elimination of all acts of discrimination against women by persons, organizations or enterprises. However, several countries still show some resistance, such as by maintaining unequal inheritance law that discriminate women. This negatively affects women's prospects of economic independence and their capacities to have full access to support to pursue entrepreneurial activities, most notably to credit.

It has become widely recognized that to successfully provide equal employment and entrepreneurship opportunities for women, specific measures for women need to be in place to support them in developing their capacities and in creating and developing their businesses. Gender planning programmes can contribute to boosting the creation of economic opportunities for women, including through women-led enterprises, and can thereby enhance the economic, social and political empowerment of women at large. However, when looking at specific economic planning documents the MENA region, only few regulations and policies are in place which encourage female entrepreneurship. The thereby created gender gaps in the business environment impose real costs on society. When women do not participate equally in entrepreneurship, economies lose out on the benefits that would otherwise be provided by new products and services, additional revenues and new jobs, and similarly lag behind due to unequal development of workforce skills, considering that roughly half of the working age population is not meaningfully integrated into the labour market (CAWTAR, 2015). Consequently, effectively developing the skills and realizing the potential of women, promoting investment in women and girls for more effective development outcomes, and promoting the meaningful integration of women into the labour market will significantly increase prospects for economic growth and development at both national and enterprise levels.

Similarly, a report published by the International Monetary Fund (Women, Work and Economy, 2013⁶), highlights how gender inequality in the work force hurts economic growth. In fact, the challenges of growth, job creation, and inclusion are closely intertwined. While growth and stability are necessary to give women the opportunities they need, women's participation in the labour market is also a part of the growth and stability equation. Moreover, employment of women on an equal basis would allow companies to make better use of the available talent pool, and thereby improve their potential for growth.

2.1.3. ENTREPRENEURSHIP, EDUCATION AND TRAINING

Education has a crucial role in supporting women's empowerment, especially of young girls, and supporting their choices towards investing their efforts in entrepreneurship. Strengthening gender-sensitive education and skills development in the field of entrepreneurship from an early age is key factor to successfully and meaningfully integrate women in the work force. Improvements in education and training need to be undertaken in cooperation with the relevant institutions at all levels, including schools, universities

⁶<http://www.imf.org/external/pubs/ft/sdn/2013/sdn1310.pdf>

and TVETs, (Technical and Vocational Education and Training) as these can play a critical role in young girls' skills enhancement and capacity building and can unravel career opportunities in addition to traditional domains (handcraft, trade and services). For example, in Egypt gender based occupational stereotypes confined women to trade activities giving them very few chances to play a key role in services or manufacturing activities because of lack of previous specialized training.

Generally, gender-based occupational stereotypes are exacerbated at university and secondary technical school level and a revised curriculum could reverse the trend for females. Specific training for women can contribute to increasing the awareness of women of the opportunities they could pursue, and the possibilities they have to overcome societal, political, or any other barriers, to achieve economic, social and political independence and empowerment.

Moreover, awareness programs for both men and women can speed the removal of gender stereotypes that may systematically disadvantage women entrepreneurs to the extent that cultural beliefs about gender roles might impact men and women in the initial decision-making process of choosing to start a business in the first place. In order to have a more enabling environment for women, entrepreneurship should not be seen as a male-typical activity but as an opportunity for both. According to the UNIDO discussion paper⁷, this may require support from media and a strong communication strategy that can help shaping the image of the business sector as a more gender-sensitive place that that equally harbours opportunities for women.

Specific education and training is also required to upgrade women's technological capabilities and to enhance their entrepreneurial and business skills, in particular in marketing, business negotiations, strategy, and human resources management. These trainings are necessary to encourage women-led business creation and growth in different economic sectors, particularly in strategic sectors with high growth potential, such as in manufacturing, and to take advantage of new upcoming opportunities, presented by technological innovations, such as e-commerce.

2.1.4. ACCESS TO BUSINESS REGISTRATION/ ENTERPRISE CREATION

Enterprise creation and the necessary formal procedures, such as registration, licensing, taxation, etc. come with a high cost and can be very cumbersome. According to Doing Business 2015, for an entrepreneur to register a property, Egypt and Jordan require 7 procedures each; in Lebanon and Morocco require 5 procedures each, Palestine requires 9 procedures and Tunisia requires 10 procedures. Nevertheless, difficulties with these procedures is usually higher for women, oftentimes due to complex requirements for documentation which women may not have access to, high costs of the procedures, limited access to collateral and thus limited access to finance, particularly when combined with challenging social and cultural norms and attitudes. The CAWTAR report explains that women reported, for example, a higher perceived risk to be exposed to corruption (taxation abuse from officials, bribes, business payoffs etc.) compared to their male counterparts or difficulties because they lack the initial capital. Consequently, women often resorted to high levels of informality since difficulties in registration procedures do not incentive them to leave the informal sector. In Jordan, for example, the lengthy process of registering a new business and the lack of comprehensive social administrable supporting systems often fails to support businesswomen in balancing their multi-roles in a society where majority of Jordanian businesswomen are in their early reproductive life stage and have young children. In Egypt, women reported greater legal constraints than male-owned firms, with an average of eight months longer to resolve disputes over overdue payments.

⁷UNIDO, Assessment Report on Women Entrepreneurship in the MENA region, Discussion Paper, October 2015

Women-owned firms also report higher losses as a result of these problems (7% total sales compared with 5% for male-owned firms) To overcome these problems, and as highlighted in the UNIDO discussion paper, policies and regulations need to be improved to ensure that women business owners receive the needed support to promote and grow their business. Business advisory, registration and licensing are still not well developed in the MENA region and this implies that women of the region are reluctant to formalize their business operations because of burdensome regulations, high taxes, cumbersome laws, and other regulations, procedures, and high costs.

2.1.5. ACCESS TO BDS, TECHNOLOGY, NETWORKS, REPRESENTATION

Female entrepreneurship in the MENA region is still relatively low, whereby the majority of women-owned businesses operate in the informal sector and support services are still inadequate to effectively promote female entrepreneurship. Accordingly, specific support measures need to be designed which cater to the specific needs and challenges that women entrepreneurs face, including socially imposed family duties and their oftentimes disadvantaged position in patriarchal social systems. In Egypt and Lebanon, women and men continue to face unequal opportunities for employment, including a number of restrictions on the sectors where women can actively seek employment. In Palestine, women are mainly in home-based production schemes, while the responsibility for dealing with markets, merchants, official institutions and banks is shifted to the man. Similarly, women entrepreneurs in Egypt are constrained by mobility issues as a result of cultural norms and traditions whereby some women are prevented from traveling alone, which limits their effectiveness as entrepreneurs and their capacities to seek out necessary support or build their networks. Considering that the development of enterprises often depends on methods of personal promotion and networking, women entrepreneurs face a major obstacle due to social restrictions or access to limited non-family social networks. The lack of exposure to networks or to the dynamics of the business environment in general also results in women having limited experience in marketing or price and profit margin negotiations. Accordingly, they do not gain the technical experience required to run, develop and expand their business.

The aforementioned challenges put the women at risk to exploitation and deception, and they often end up being deprived of information on business opportunities and/or administrative procedures to which only men may be privy due to their access to informal channels of information exchange, such as cafés, restaurants or other opportunities for social gatherings. Consequently, women entrepreneurs tend to be at a disadvantage in terms of getting the resources, information and advice needed to be successful. There is thus an urgent need for services tailored to the needs of women entrepreneurs to facilitate their access to required resources, as well as to support them in developing their network to include relevant players in the industry, chambers of commerce and other key players. Such networks could ease women's access to markets and supply chains, facilitate financial and/or legal transactions, as well as generally support the effective development and growth of their businesses.

To support networking opportunities, the development and use of technology should be fostered. For example, Jordan's economy is neither agricultural nor industrial, but is rather a knowledge-based economy that mostly depends on the capabilities of its human resources. It may therefore be useful for policy makers and relevant stakeholders to reach out to women entrepreneurs to develop their skills on information technologies that can support them in their business endeavours.

According to our desk review and to the discussion paper, adequate support mechanisms and services, need to be developed for a business environment to be conducive for female entrepreneurship.

These need to include mentoring, Business Development Services, technology skills development and networking support, and could be provided through dedicated incubators and accelerators.

2.1.6. ACCESS TO CREDIT AND FINANCIAL SERVICES

As stated in the CAWTAR report, access to credit remains one of the most challenging factors for women entrepreneurs for a number of reasons. Usually banks have stricter collateral requirements for loans to women entrepreneurs, which are perceived as higher-risk, and at the same time, providing collateral can be an obstacle for many women in the MENA region. For example, the inequality in inheritance law leaves them without assets that can be used to self-finance a start-up. Similarly, women are under the guardianship of male relatives in several MENA countries, and are therefore unable to independently manage their assets. Additionally, the majority of women-owned businesses in MENA countries operate in the informal sector, which adds difficulties for women to access formal finance from banks and financial service providers. Women tend to use their personal savings to start their businesses and expansion is limited to investments that can be made from subsequent earning.

Reforms to the banking system and increased flexibility to cater to the needs of women entrepreneurs can facilitate women's access to adequate financing. For example, reforms and modernization of the banking system in Morocco is increasing the financial opportunities for women (through micro finance institutions and SME lending) and, according to CAWTAR, has the potential to become a leading example for women entrepreneurship in the region.

Furthermore, women entrepreneurs in the MENA region would benefit from improved skills development and financial literacy, which in return would enhance the demand side of bank credit. Specific training and counselling on access to finance, in combination with the implementation of specific programmes adapted to the needs and demands of women entrepreneurs, will help them in approaching financial service providers, including microfinance and traditional banking services.

2.1.7. ACCESS TO MARKETS AND TO INFORMATION

The availability of adequate information has proven critical for private sector development to translate into long-term sustainable economic growth, both in developed and developing countries. Access to information is necessary to enhance productivity and to facilitate market access, and thereby to strengthen competitiveness of enterprises. However, in most developing countries, SMEs suffer from inadequate and/or insufficient business information; information is often difficult to access, is limited in scope, and is not provided comprehensively, thereby making it often useless for the recipient (UNIDO 2005).

Following CAWTAR findings, unequal access to information for women negatively affects the development and the formalization of women-led business. No evidence specifies why women are more affected by the lack of access to information, but it may be related to lacking literacy and skills, digital skills in particular, and the fact that most women work in the informal sector. However, there is the need to increase access to information to support the creation and development of women-led businesses and to allow women to overcome fears and uncertainties that may prevent them from pursuing entrepreneurial ambitions.

2.1.8. LEADERSHIP PROMOTION

The low participation of women in decision making in the MENA region continues to tip in favour of men in various economic sectors. All political and economic decision-making posts are occupied by men and problems of female owners of small businesses are not of concern to them.

Therefore, it is necessary to empower and encourage women: even

if stereotypes are decreasing, there are still men who cannot accept that a woman might be more professionally successful than they are and they try to impede their progress, usually under the pretext that she is neglecting her family for work. Awareness campaigns are necessary to empower and encourage women in order to overcome stereotype (as mentioned before).

2.1.9. GENDER STEREOTYPING AND SOCIAL CONSTRAINTS

A number of the challenges that women face in the MENA region find their roots in the patriarchal traditions engrained into society, webbed with cultural and social stereotypes, which often rule women's liberties to work, jeopardize their independence, and which put them at a social, economic, and political disadvantage. Consequently, a significant number of women tend to leave their jobs once married (often at a very young age) and take on the responsibilities of tending to the household, and family/child-care. Even if free to work, women often find it hard to reconcile work with family-duties, which again pushes them to giving up their professional ambitions.

Formal and informal constraints, which deny women equal access to physical, financial, human and social capital, set very high barriers to entry for women, including for women entrepreneurs, and force many to operate in the informal sector with a low growth-potential. Discriminating social norms add on to these barriers, including prevailing notions of occupations deemed appropriate for women.

2.2. THE MENA COUNTRIES AND SOME BASIC INDICATORS

In the table below, we present how the different countries are positioned under a number of indicators which propose a ranking. These are the Global Entrepreneurship Index (GEI), the Female Entrepreneurship Index (FEI), the Global Gender Gap (GGG) and the World Bank Doing Business. The GNI per capita PPP is also presented to position the different countries by income. The color-coding shows the best (green) and worst (orange) performance, when the indicator includes a ranking.

The **GEI** was calculated over 132 countries in 2015, guided by several pillars (See methodology in 1.1.1). As mentioned above, the GEI gives an indication of the "health" of the entrepreneurial ecosystem in a given country. In general, a score below 50 suggests that there are several issues that may be addressed to improve the entrepreneurial ecosystem in the country. The best performing country is the USA with a score of 86.1, and the worst performing is Chad with a score of 9.9. With regards to the MENA region, all countries are below the 50-mark, but with Lebanon scoring the best with 39.9, and Egypt the worst with 27.3.

The **FEI** only screens 77 countries, which include only Egypt and Tunisia from the MENA region. Both rank quite poorly, whereby a score lower than 50 suggests that a given country must pursue significant reforms in order to reduce barriers for female entrepreneurs. In comparison, the best performing country is the USA with a score of 82.9 and the worst performing is Pakistan with a score of 15.2.

The **GGG** ranked 145 countries in 2015 with a score from 0 to 1 (See methodology), whereby the closer the score is to 1, the better. All the selected MENA countries scored poorly against this indicator and showed the greatest weakness under the pillar of political empowerment and economic participation and opportunities. In general, the MENA countries score quite well in education and health and life expectancy. The best performer is Iceland with a score of 0.881 and the worst performer is Yemen with 0.484.

The World Bank **Doing Business** index compares 189 countries. The performance of the MENA countries is mixed but shows significant weaknesses in comparison to other countries.

Index	Egypt	Jordan	Lebanon	Morocco	State Palestine	Tunisia
GEI 2016 Ranking / Score	89 th 27.3	64 th 33.5	50 th 39.9	78 th 29.5	--	62 nd 34.4
FEI 2015 Ranking / Score	66 th 27.7	--	--	--	--	61 st 30.7
GGG 2015 Ranking / Score	136 th 0.599	140 th 0.593	138 th 0.598	139 th 0.593	--	127 th 0.634
Doing Business 2015	131 th	113 th	123 rd	75 th	129 th	74 th
GNI / capita PPP int \$ 2014	10,260	11,910	17,590	7,290	5,000	11,020

2.3. THE MENA COUNTRIES UNDER THE AREAS OF POLICY IMPROVEMENT

In the following table, the information derived from the CAWTAR study and other research is organized into a synoptic table which gives a brief description of the main features for each country and each critical area for policy improvement.

TABLE 2: SYNOPTIC TABLE ON THE MENA COUNTRIES SITUATION

Ref	Policy area	Egypt	Jordan	Lebanon
1	Regulatory, Institutional and legal framework	<ul style="list-style-type: none"> » Egypt ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1981 maintaining some reservations where the Convention is not compatible with Shari'a law (Islamic laws) » Unequal inheritance law (the share of the woman's inheritance will be half of the man) » Equal access to bank loans and other forms of financial credit 	<ul style="list-style-type: none"> » Jordan ratified the CEDAW in 1992 and maintains some reservations where the Convention is not compatible with Shari'a law (Islamic laws) » Equal inheritance law even if generally, women's and men's shares will not be equal » Equal access to bank loans and other forms of financial credit 	<ul style="list-style-type: none"> » Lebanon acceded to the CEDAW in 1997 and maintains reservations to several articles: Article 9 (2) regarding nationality, Article 16 (1c, 1d, 1f, & 1g) regarding marriage and family life, and Article 29 (1) regarding arbitration. » Equal inheritance law » Equal access to bank loans and other forms of financial credit
Ref	Policy area	Morocco	Palestine	Tunisia
1	Regulatory, Institutional and legal framework	<ul style="list-style-type: none"> » Morocco acceded to the CEDAW in 1993 and in 2011 withdrew its reservations » Although there are improvements with regard to women's inheritance rights, inequalities still exist. » Equal access to credit 	<ul style="list-style-type: none"> » Given the status of Palestine as a "non-member" of the United Nations with observer status, it is not eligible to ratify United Nations international conventions. Yet, in a symbolic act, President Mahmoud Abbas signed the CEDAW in March 2009 » Women have the right to inherit, but will in general inherit a smaller share than men » Equal access to credit » Restrictions of movement 	<ul style="list-style-type: none"> » Tunisia ratified the CEDAW in 1985. The initial reservations were lifted in 2011 by decree-law No 103 » Unequal inheritance law (the share of the woman's inheritance will be smaller than of the man) » Equal access to bank loans and other forms of financial credit (TUNISIA MENA Gender Equality Profile Status of Girls and Women in the Middle East and North Africa – UNICEF 2011)

Ref	Policy area	Egypt	Jordan	Lebanon	Morocco	Palestine	Tunisia
2	General gender policies	<ul style="list-style-type: none"> » Gender equality in Egypt is greatly promoted through UNDP. Following the previous UNDP Egypt Gender Equality Strategy (2009), Egypt has adopted the UNDP Egypt Gender Equality Strategy (2013 - 2017) to ensure gender sensitivity in design, implementation, monitoring and evaluation of the UNDP country office programmes, projects and activities. » The National Council of Women (NCW), established in 2012 with the purpose of having an effective partnership and role in formulating policies and programmes related to women's advancement and the sustainability of their development, as well as defining women's active roles which support their participation in bringing about the positive transformation of their society at all levels. » The programmes launched by the Council cover 7 areas of interest: economic empowerment, social empowerment, political empowerment, legal rights of women, culture and media, gender planning, and capacity building of NCW. 	<ul style="list-style-type: none"> » Jordan has adopted The national strategy for women in Jordan 2012–2015 to eliminate all forms of discrimination against women in legislations, policies, plans, programs and national budgets in practice and application. Additionally, grass-root social culture is promoting women equity and empowerment by promoting dedicated high quality and easily accessible programs and services. » Goals and actions for the achievement of a stronger role of women in social cultural and economic life are mainstreamed in the current Jordan Poverty Reduction Strategy, however there are no specific support programmes/actions in the Jordan's National Employment Strategy (2011-2020) relating to female employment. 	<ul style="list-style-type: none"> » Since 1996, the country has adopted a national strategy for the development and promotion of women in society and their achievement of equality and full human rights. » The national strategy for women in Lebanon for 2011-2021 constitutes a public document of consultative nature for all parties concerned with the improvement of the status of women in Lebanon, and with the overall advancement of human rights in the country. » However, the National Strategy (2007-2013) does not include specific measures for women economic empowerment. 	<ul style="list-style-type: none"> » Morocco has witnessed several democratic advances that promote gender equality mainstreaming in public policies (Family Code, Nationality Code, Code of Civil Liberties, ratification of CEDAW, Morocco's commitment to the MDGs, implementation since 2005 of the National Initiative for Human Development, etc.); » The Gender Budget Report has been annexed to the Finance Bill since 2005. It is an instrument to assess public policies from a gender perspective and is subject to parliamentary questioning to ensure accountability of the government-parliament-citizens chain. » Since 2012, the Gender Report adopted a gender-based analysis of budgets from the human rights perspective. 	<ul style="list-style-type: none"> » The Ministry of Women Affairs' goal is to integrate gender, democracy and human rights into the policies and programmes of the various ministries and to promote reform of discriminatory laws. » A Cross-sector Strategy for the Promotion of Gender Equality and Empowerment of women for 2014-2016 was developed, with relevant priority policies disseminated to the heads of the <i>National Sector Strategy Team</i>. » This is a guiding document that serves as a reference for developing appropriate and gender-responsive policies that will positively influence the socio-economic and political conditions of women and men and ensure that women can fully enjoy their rights in equity within the Palestinian society. » The Guidance on Updating Sector Strategies from a Gender Perspective in the National Development Plan for 2014-2016, has been revised to include gender staffing/ membership of planning and budgeting committees at all ministries and government agencies. 	<ul style="list-style-type: none"> » Legislation for equal opportunities has gradually been introduced with the 2014 constitution. After the amendment of January 2014, Article 20 of the Tunisian Constitution enshrines gender equality and is the first constitution without any discrimination in an Arab country. » Even before 2011, some positive actions to favour women's participation in public and political life were taken. » However, on a practical level, daily practices are frustrating these ambitions. There are similar problems to other countries in the region with regards to family law (equality in inheritance law; or equality of rights between parents regarding minor children, e.g. in the case of divorce), and with regards to equality before the criminal court. » The interim country strategy paper (2014-2015) calls to improve and enforce women participation in the labour market. However, there is no comprehensive support programmes for female entrepreneurs to reflect this.
3	Entrepreneurship, education and training	<ul style="list-style-type: none"> » Generally, the percentage of the population in Egypt that has received any exposure to entrepreneurship through education and training is very low. » Moreover, there is unequal access to education and training: while women may lack the skills for certain occupations, gender-based occupational stereotypes are exacerbated at the secondary technical school level and a revised curriculum could reverse the trend for females, especially in services sector (most of the female-owned enterprises pursue trade activities while they play a very minor role in services or manufacturing activities because these activities need prior experience and training) 	<ul style="list-style-type: none"> » Entrepreneurship Education (EPE) is catered for as part of the Jordanian education system and is well developed in primary and secondary education programmes. » However, women in Jordan have expressed the need for more women-focused business education programs and the establishment of a consultation council at the governmental level where businesswomen can be represented. 	<ul style="list-style-type: none"> » In Lebanon, entrepreneurship is not included in general school curricula. » Only vocational training education curricula (secondary schools) include the promotion of entrepreneurial competencies and skills among young people. 	<ul style="list-style-type: none"> » In recent years, Morocco started monitoring entrepreneurship education initiatives and programmes adopted by the Ministry of National Education in its educational system, to improve the entrepreneurship education system and culture. » However, the education system has not succeeded in changing the negative perception of both men and women on women entrepreneurship. Improving the understanding of the benefits of women entrepreneurship, including for the family (taking into account that the biggest support for women comes from husband/families), is not part of the education programmes. 	<ul style="list-style-type: none"> » Absence of appropriate vocational and technical training available to women. » There are no trainings/programs that have the capacity to change the traditional division of the labour market in which women's creativity and capabilities are confined to traditional domains (handicraft, small trades etc). » The Youth Entrepreneurship Program (started in 2012) is one of Palestine's Education for Employment programs that provides young people with a specialized training program and technical assistance. The training uses the Intel Corp Technology & Entrepreneurship curriculum and consists of in-class and hands-on training in professional business writing, after which trainees develop a complete investment plan for the proposed business. The program targets Palestinian youth entrepreneurs, individuals and groups, ages 18-32, with innovative ideas, who are looking for guidance, both professional and financial, to help them realize their dream of starting their own business. 	<ul style="list-style-type: none"> » The education reform in 2002 focused on teaching students and adolescents behaviours and attitudes that help them to cope with the fast pace of an open-market capitalist society. The reform redefined curricula in schools to include concepts of competency, cost, quality, employability and entrepreneurship » Complementing the good efforts within the formal education system, the Tunisian system also hosts non-formal entrepreneurial learning opportunities that are not subject to formal assessment by the state, such as the CEFÉ-ANETI coaching framework for micro enterprise development (UNESCO, 2010). » Additionally, Tunisia has a training and wider support package for rural women on micro enterprise development, with a particular focus on women-led start-ups (UNESCO, 2010). » Several government institutions and NGOs developed programmes to promote an entrepreneurial spirit within universities and semi-governmental companies with a large number of employees (e.g. Tunisian Bank of Solidarity (BTS); INJAZ Al-Arab Initiative; KAB project, etc.).

Ref	Policy area	Egypt	Jordan	Lebanon	Morocco	Palestine	Tunisia
4	Access to business registration/enterprise creation	<ul style="list-style-type: none"> » Difficult business registration procedures (licensing, registration, tax cards and book-keeping) are higher for women because high costs of formal procedures, requirements which women often cannot meet, their limited access to finance and the high level of informality in which they generally pursue entrepreneurship. 	<ul style="list-style-type: none"> » The lengthy process of registering a new business affects both men and women, but women suffer from the lack of comprehensive social/ administrative supporting systems which could support business women in balancing their multiple roles in society, taking into consideration that the majority of Jordanian businesswomen are in their early reproductive life stage and have young children. 	<ul style="list-style-type: none"> » In general, there are high costs of company registration, but women reported a higher risk to be exposed to corruption compared to their male counterparts 	<ul style="list-style-type: none"> » Difficult registration procedures that do not encourage women entrepreneurs to leave the informal sector. » Moreover, women fear abuse from tax officials and other forms of corruption. 	<ul style="list-style-type: none"> » Palestine presents a difficult environment for starting a business: for example, lawyers' fees that must be paid for incorporation have been increased by the government, as well as the minimum capital requirement, which greatly affect women because of their lack of capital. 	<ul style="list-style-type: none"> » Female entrepreneurs face more complexity when registering and licensing their businesses. In fact, they report to undergo business payoffs/bribes more often than their male counterparts (CAWTAR, IFC 2007)
5	Access to BDS, technology, networks, representation	<ul style="list-style-type: none"> » Technical support to women entrepreneurs to sustain/expand their business is insufficient » A good practice is the WBDC (women's business development centre) in Egypt which is a leading example for BDS in the MENA region (Women in Business OECD, 2014). WBDS provides services such as seminars, workshop and trainings; online SME related information; business counselling; technological support to help women develop promotional materials, etc. » However, a lot of improvement is still required in the face of limited marketing opportunities for micro and small enterprises, low levels of education and skills of women, the absence of adequate services in line with constitutional rights which would enable women to carry out their multiple roles as housewives and child caretakers⁸ 	<ul style="list-style-type: none"> » Technical support to women entrepreneurs to sustain/expand their business is still insufficient. » Some opportunities that exist: <ul style="list-style-type: none"> • The JFBPW, a business women's association, started in 1997, that provides business development services for women; • the Women Business Development Incubator –IR-BID, established in 2002, provides start-up support and BDS to women focusing primarily on micro and small enterprises. 	<ul style="list-style-type: none"> » Technical support to women entrepreneurs to sustain/expand their business is still insufficient. » Some opportunities that exist: <ul style="list-style-type: none"> • Cherie Blair Foundation for Women: the project provides incubation services for women who want to scale up their businesses and enhance their marketing, financing and networking opportunities • The private company Berytech has established a fund dedicated to early-stage technology companies; it also offers a range of services, such as targeted programmes for women entrepreneurs, entrepreneurship competitions, microenterprise acceleration programmes, local and international workshops; as well as forums and networking events 	<ul style="list-style-type: none"> » In Morocco there are several organizations that provide tailored services to women entrepreneurs: <ul style="list-style-type: none"> • The Association des Femmes Chefs d'Entreprises du Maroc (AFEM) is part of the MENA Region Businesswomen's Network (MENA BWN) • The National SME Promotion Agency (ANPME) targets the development of women entrepreneurs as one of its strategic priorities and implements a dedicated project to support women-led entrepreneurship that aims to help women in developing their management skills, in accessing finance and improving their access to business networks • Association Marocaine des Femmes Entrepreneurs pour le Développement Economique et Social Nord-Sud; • Association de la Femme Entrepreneur et Operateur d'Appui de Tanger; • Several women cooperatives were developed to empower the women of rural Morocco; » These associations are themselves in need of strengthening to improve the quantity and quality of services provided to women 	<ul style="list-style-type: none"> » In Palestine there are several BDS providers: <ul style="list-style-type: none"> • The Palestinian Businesswomen's Association (ASALA) provides business development services to female micro-entrepreneurs in the West Bank and Gaza strip. It provides professional training, financial services and marketing support to help women manage their income-generating activities sustainably • The Business Women Forum of Palestine (BWF) is part of the MENA Region Businesswomen's Network (MENA BWN) • The Palestinian Network for Small and Microfinance (PNSMF) was established in 2004 to serve as a networking association that represents small and microfinance institutions and providers in Palestine • The Microenterprise program (MMP) • Women's household credit (WHC) • In partnership with the Business Women Forum (BWF), the Middle East partnership Initiative (MEPI) is helping Palestinian women entrepreneurs to realize their business ideas, with the goal of increasing the number of enterprises in the Palestinian territories • Business clubs established by Palestinian Businesswomen's Association (ASALA) 	<ul style="list-style-type: none"> » The provision of BDS services is well developed in Tunisia where there are intensive networks of entrepreneurship development centres, SME support offices, technology development centres, and employment bureaus offering advice, counselling and information to new entrepreneurs and existing SMEs » Tunisia does not however discriminate between men and women in the provision of such services » The CNFCE (Chambre Nationale des Femmes Cheffes d'Entreprise) founded in 1990 is the most established women business association.
6	Access to credit	<ul style="list-style-type: none"> » Access to finance for women is hindered by the conjunction of two factors: banks have stricter collateral requirements for loans to women entrepreneurs, since they are perceived as higher-risk clients, and women are negatively affected by unequal inheritance laws 	<ul style="list-style-type: none"> » As shown in the Doing Business report, access to credit is very poor in Jordan. » Women business owners encounter difficulties in accessing credit. Some problems are common to all entrepreneurs (high interest rates; complicated procedures) while other difficulties are specific for women (lack of collateral; lack of a business track-record; maltreatment of women based on gender discrimination) 	<ul style="list-style-type: none"> » Difficulty in accessing finance is still the main constraint for business women, for reasons similar as other MENA countries 	<ul style="list-style-type: none"> » Banks are reluctant to support female-led businesses as these are perceived as more risky. » Women face difficulties in accessing finance due to lack of collateral 	<ul style="list-style-type: none"> » Palestinian women face great difficulties in obtaining funding and/or loans due to the scarcity of loans available, the high interest rates charged, as well as the stringent requirements for guarantees and collateral, which women have trouble providing, since they lack control over financial resources and ownership of land. 	<ul style="list-style-type: none"> » Difficult access to credit since women have less access to assets, that can be used to self-finance a start-up

⁸ <http://www.un.org/womenwatch/daw/Review/responses/EGYPT-English.pdf>

Ref	Policy area	Egypt	Jordan	Lebanon	Morocco	Palestine	Tunisia
7	Access to markets and to information	<ul style="list-style-type: none"> » There is the need to increase access to information for women in to support them in creating and developing their businesses. No evidence specifies why women are more affected by the lack of information, but it may be related to lacking skills for certain occupations and the fact that most women work in the informal sector. 	<ul style="list-style-type: none"> » There is the need to increase access to information and foster innovation » Jordan's economy is neither agricultural nor industrial but is a knowledge-based economy that mostly depends on the capabilities of its human resources. It may therefore be useful for policy makers and relevant stakeholders to reach out to women entrepreneurs to develop their skills on information technologies that can support them in their business endeavours. 	<ul style="list-style-type: none"> » Access to information is hindered by the fact that information circulates through informal channels, which women usually do not have access to. » The capacity to network to obtain information is still very low. 	<ul style="list-style-type: none"> » Access to information is hindered by the fact that information circulates through informal channels, which women usually do not have access to. 	<ul style="list-style-type: none"> » Enterprises in Palestine depend on methods of personal promotion, which are difficult for women due to social restrictions and the very limited non-family social networks through which women work » Women's inability to move and their lack of knowledge of market practices (cost and prices) expose them to exploitation by e.g. intermediaries or merchants. 	<ul style="list-style-type: none"> » Women are often deprived of information on business opportunities and administrative procedures. » Frequently, women are not aware of the wide range of resources and financial instruments available, as information on support services often circulates through informal channels, which they may not have access to
8	Leadership promotion	<ul style="list-style-type: none"> » In the new parallel electoral system, parties were obliged to nominate at least one woman as part of their district candidate lists. However, while women movements are increasingly active, there is still low participation of women in decision making. 	<ul style="list-style-type: none"> » The participation of Jordanian women is still weak, and continues to tip in favour of men in various economic sectors. » 12% of the government's seats are reserved for women (18 out of 150). 	<ul style="list-style-type: none"> » While stereotypes are decreasing, gender-based discrimination is still prevalent, especially when women accede to higher professional position. This progress may be hindered by socially rooted notions of women having to tend to the family, rather than pursue professional careers. » There is no national policy to promote women leadership and representation in decision-making through positive discriminatory measure such as quotas. 	<ul style="list-style-type: none"> » 17% of seats are reserved for women (60 seats are reserved for women, while 30 are reserved for young men under the age of 40) 	<ul style="list-style-type: none"> » The 2005 Election Law (Law No. 9) and the 2007 Decree on the Election Law state that political parties must have at least 1 woman among their candidates. The law applies to the proportional representation component of the election, and the lists are closed. This guarantees about 20% women among the candidates. 	<ul style="list-style-type: none"> » Article 46 of the 2014 Constitution guarantees "equality of opportunities between women and men to have access to all levels of responsibility and in all fields. The state seeks to achieve equal representation for women and men in elected councils"
9	Gender stereotyping and social constraints	<ul style="list-style-type: none"> » Stereotyping of women and inequality » significant number of women in private sector jobs tend to leave their jobs once married (Egypt Network for Integrated Development, Policy Brief 022) » Women are largely housebound and subject to restrictions imposed by a highly patriarchal system; husbands and fathers determine whether the women are allowed to work and what. 	<ul style="list-style-type: none"> » Conservative social and cultural notions of gender roles in the household and in society » significant number of women in private sector jobs tend to leave their jobs once married » Jordanian women face barriers in the labour market, either from prevailing discriminating social norms, e.g. about women's mobility and the occupations deemed acceptable for them » Women are largely housebound and subject to restrictions imposed by a highly patriarchal system 	<ul style="list-style-type: none"> » Social norms are a major concern especially for women who become mothers. These often withdraw from entrepreneurial as women often bear the responsibility of a family/child care and find themselves sometimes forced to leave their jobs due to societal pressure and the inability to reconcile work and family. 	<ul style="list-style-type: none"> » Cultural constraints deeply rooted in the Moroccan patriarchal society. 	<ul style="list-style-type: none"> » Social restrictions limit the movement of women and hinder them seek work opportunities outside of the homes, or their village/towns of residence. 	<ul style="list-style-type: none"> » Cultural systems, family obligations and inaccessible business networks pose challenges that women may face when pursuing entrepreneurial ambitions » Female entrepreneurs are more vulnerable to extortion and corruption.

PROFILE OF THE 3 BENCHMARK COUNTRIES

This section profiles the three selected countries by looking at their entrepreneurial eco-systems from different perspectives and analysing their specific situations under each of the nine selected areas of policy improvement for promoting women entrepreneurship in the MENA countries.

As specified in the methodology, these countries were selected since they presented approaches in addressing women economic empowerment and entrepreneurship that could prove useful for the MENA region.

3.1. AUSTRALIA

3.1.1. OVERVIEW OF AUSTRALIA UNDER SOME BASIC INDICATORS

The table below provides some key indicators to assess the performance of Australia in terms of promoting women entrepreneurship against the general state of its entrepreneurial and business environments as well as labour market characteristics. According to the GEI and the FEI, Australia ranked 3rd and 2nd respectively in 2015.

According to the GEI and the FEI, Australia ranked 3rd and 2nd respectively in 2015. Both the FEI and the GEI are based on the same framework and share some variables; however, the FEI includes 23 gender-specific variables focusing on female entrepreneurs. The comparison between the 2 indexes is useful to understand if a country is creating the right entrepreneurship conditions for female entrepreneurs. In 2015, the GEI rated Australia third of 132 countries for conditions favourable for high-potential female entrepreneurship development. Australia scored 74.8 in the FEI, and therefore stands out as country that has particularly good conditions for female entrepreneurs, which is confirmed by the fact that Australia ranked almost the same according to both GEI and FEI.

According to the Doing Business¹⁰ index, in 2015 Australia ranks

¹⁰ The rankings are determined by country scores on 10 topics, each consisting of several indicators, giving equal weight to each topic, namely: starting a Business; dealing with Construction Permits; Getting Electricity; Registering Property; Getting Credit; Protecting Minority Investors; Paying Taxes; Trading Across Borders; Enforcing Contracts; Resolving Insolvency. The country that ranks first is Singapore, the last is Eritrea (189th)

TABLE 3: COUNTRY OVERVIEW: AUSTRALIA

Country	GEI 2015 (GEDI) Ranking / Score	FEI 2015 (GEDI) Ranking / Score	GCG 2015 Ranking / Score	Doing business 2015 Ranking on 189
Australia	3 rd 78.0	2 nd 74.8	36 th 0.733	10 th
	Labour Market⁹			
	» Long term female unemployment rate: 19,3%			
	» Long term male unemployment rate: 21,2%			
	» Labour force participation rate, female (% of female population ages 15+) 2013: 59%			
	» Unemployment, female (% of female labour force): 5,6%			
	» Employees, agriculture, female (% of female employment): no data			
	» Employees, industry, female (% of female employment): no data			
	» Employees, services, female (% of female employment): no data			

⁹ILO country profiles 2013

13th out of 189 countries which suggests that the regulatory environment is more conducive to start and operate a local firm. Another tool used to capture information on how easy is to do business is the distance to frontier. As shown in Table 3, this measures economies against a measure of regulatory best practice—showing the gap between each economy's performance and the best performance on each indicator. Australia is one of the countries that has the smallest number of procedures required (3) to start a business and has no paid-in minimum capital requirement. Similarly, Australia shows favourable conditions in terms of access to credit and accessing financial support (4th rank). It also ranks well when looking at the efficiency of the judicial system in resolving commercial disputes before local courts (calculated through procedures and timing requested to enforce contracts). These factors thus indicate that Australia's entrepreneurial ecosystem is conducive to starting a business easily and quickly.

Female participation in Australia's labour market is quite high. Australian women's labour force participation has increased slightly over the past decade (from 62% to 65% of the population aged 20-74 years), while men's participation has remained largely stable (at around 78%). However, while the gap between men's and women's participation rates has narrowed, it is still non-negligible (13 percentage points at January 2014).

In 2013, the female unemployment rate (female unemployment as a percentage of female labour force based on ILO estimates) was 5.6% and the long-term female unemployment rate (the number of people with continuous periods of unemployment extending for a year or longer, expressed as a percentage of the total unemployed, according to the World Bank) stood at 19.3% of total unemployment. While men and women showed the same rates of unemployment (5% in 2013-14), rates of underemployment differ (that is, the rate of workers who want, and are available for, more hours of work than they currently have). Almost one in ten employed Australian women want more work (9% compared with 5% of men). In November 2014, there were 632,000 underemployed women compared with 452,000 underemployed men.

In June 2014, women who operated their own businesses made up 12.5% of the 5.3 million employed Australian women. Around 4.6% were owner-managers of incorporated enterprises (paying themselves a wage as employees), while 7.9% were owner-managers

TABLE 4: AUSTRALIA DOING BUSINESS 2015

AUSTRALIA			
Ease of doing business rank (1–189)			13
Starting a business (Rank)	11	Dealing with construction permits (Rank)	4
DTF score for starting a business (0–100)	96,47	DTF score for dealing with construction permits (0–100)	86,57
Procedures (number)	3	Procedures (number)	10
Time (days)	2,5	Time (days)	112
Cost (% of income per capita)	0,7	Cost (% of income per capita)	0,5
Minimum capital (% of income per capita)	0		
Getting electricity	39	Registering property	47
DTF score for getting electricity (0–100)	82,32	DTF score for registering property (0–100)	74,24
Procedures (number)	5	Procedures (number)	5
Time (days)	75	Time (days)	4,5
Cost (% of income per capita)	8,4	Cost (% of income per capita)	5,2
Getting credit	5	Protecting minority investors	66
DTF score for getting credit (0–100)	90	DTF score for protecting minority investors (0–100)	56,67
Strength of legal rights index (0–12)	11	Extent of conflict of interest regulation index (0–10)	6
Depth of credit information index (0–8)	7	Extent of shareholder governance index (0–10)	5,3
Paying taxes	42	Trading across borders	89
DTF score for paying tax (0–100)	82,35	DTF score for trading (0–100)	70,82
Payments (number per year)	11	Time to exp: Documentary compliance (hours)	7
Time (hours per year)	105	Cost to exp: Documentary compliance (USD)	264
Total tax rate (% of profit)	47,6	Cost to imp: Documentary compliance (USD)	100
Enforcing contracts	4	Resolving insolvency	14
DTF score for enforcing contracts (0–100)	79,72	DTF score for resolving insolvency (0–100)	81,69
Time (days)	395	Time (years)	1

TABLE 5: AUSTRALIA PROFILE

No	Policy Area of improvement	Australia
1	Regulatory, institutional and legal framework	Australia ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1983 Sex Discrimination Act 1984 Australian Human Rights Commission Act 1986 (formerly Human Rights and Equal Opportunity Commission Act 1986) Australian Government Guidelines on the Recognition of Sex and Gender (2013) Australia has a long tradition of promoting gender equality, as the country offered suffrage to women for the first time in 1901

of unincorporated enterprises, who are classified as employers if they have staff and own account workers (or sole operators) if they do not. Most Australian women business operators (51% or 338,700 women) were own account workers (that is, they had an unincorporated business without employees). The next most common business type for women was an incorporated business with employees (155,700 women or 23%). Around 14% of women business operators (91,800 women) owned an incorporated business with no employees, and 12% (82,400 women) were employers (that is, they had an unincorporated business with employees). This pattern of business type was similar to that of men who operated businesses.

Australia adopts gender-responsive budgeting (GRB) as a gender mainstreaming tool. It entails identifying and introducing needed interventions to address gender gaps in sector and local government policies, plans and budgets. GRB also aims to analyse the gender-differentiated impact of revenue-raising policies and the allocation of domestic resources and of Official Development Assistance. The public gender budget statement, published by the federal governments, outlines the impact of the annual budget on gender equality and is released at the same time or shortly after the official budget planning. It focuses on the progress towards gender equality and the fulfilment of women's rights. The continuous production and publication of 'Women's Budget Statements' (WBSs) as the official budget document by successive Australian governments for 30 years has paved the way for the recognition of women as a critical political constituency with great attention being directed to needs and challenges faced by women in every sphere of policy-making. Senior politicians of all political factions see the value of involving in policy-making¹¹.

3.1.2. PROFILE OF AUSTRALIA UNDER THE SELECTED POLICY AREAS OF IMPROVEMENT

The table below summarizes the situation in Australia under the selected policy areas.

¹¹ Sharp R. and Broomhill R. (2013), A Case Study of Gender Responsive Budgeting in Australia, Commonwealth Secretariat. Available at: <http://www.sapo.org.au/pub/pub28083.html>

No	Policy Area of improvement	Australia
2	General gender policies	<p>Gender-responsive budgeting (GRB) and the corresponding Women's Budget Statements' (WBSs) as a tool to mainstream gender into economic and social policy, and to project the anticipated impact of all ministries' budget revenues and expenditures on women and girls.</p> <p>The Australian GRB initiative was the first attempt to analyse government budgets from a gender perspective. This initiative dates back to the mid-1980s when federal and state governments in Australia started to implement WBSs as a tool to mainstreaming gender into economic and social policy. State governments produced WBSs on the anticipated impact of all ministries' budget revenues and expenditures on women and girls.</p> <p>The GRB was made possible by a well-resourced and highly capacitated women's machinery in the government. The Women's Budget Statement 2012–13 reports on a number of initiatives, including on the Sex Discrimination Commissioner responsible for overseeing the Sex Discrimination Act (amended 2011), located within the Australian Human Rights Commission (AHRC), which also hosts the Age Discrimination Commissioner. The work of the women's machinery is complemented by a number of equal opportunity Acts, or anti-discrimination legislation, at the national, state and territory levels.</p> <p>The Equal Opportunity for Women in the Workplace in the Workplace Agency, a national statutory Agency, which administers the Equal Opportunity for Women in the Workplace Act 1999. The main objectives of the Act are to: promote and improve gender equality (including equal remuneration between women and men) in employment and in the workplace; support employers to remove barriers to the full and equal participation of women in the workforce, in recognition of the disadvantaged position of women in relation to employment matters; promote, amongst employers, the elimination of discrimination on the basis of gender in relation to employment matters (including in relation to family and caring responsibilities); foster workplace consultation between employers and employees on issues concerning gender equality in employment and in the workplace; improve the productivity and competitiveness of Australian businesses through the advancement of gender equality in employment and in the workplace.</p>
3	Entrepreneurship, education and training	<p>Access to training/education: Australia's National Women's Vocational Education and Training Strategy, which includes management and leadership programs targeted to, among other groups: rural women, indigenous populations, and immigrants</p> <p>The success rate of female entrepreneurs can be related to the multitude of good practices promoting education and training for women entrepreneurs. Among them:</p> <p>Spring board Enterprise Accelerator Program: a program launched in 2012 that provides training, accelerator, incubator for entrepreneurial women leaders that operate in high-growth industries;</p> <p>Women in global business (WIGB) program: a national program funded by Austrade proving training and counselling to help women in exporting;</p> <p>The Australian Businesswomen's Network (ABN): an online community designed to teach women the skills to start, manage and grow their business;</p> <p>Inkling Women: one of the leading training and development organisations for women leaders in Australia.</p>

¹² See the information available on the World Bank dedicated website: <http://www.doingbusiness.org/data/exploreeconomies/australia/#starting-a-business>

¹³ Women's access to SME finance in Australia, article in international journal of gender and entrepreneurship- September 2012

No	Policy Area of improvement	Australia
4	Access to business registration/ enterprise creation	<p>Australia presents a highly favourable environment for starting up a business as shown above (it ranks 7th in the World Bank doing Business in 2015¹²).</p> <p>The Australian Women Chamber of Commerce and Industry (AWCCI) provides self-employed women with the contacts and resources required to start a business. This includes providing access to potential investors, networking groups and critical information sources.</p>
5	Access to BDS, technology, networks, representation	<p>The AWCCI provides a range of workshops designed to assist women and their businesses to be more effective.</p> <p>Women entrepreneurs enjoy a favourable environment in Australia because the overall business environment is highly conducive for all and there are no specific gender obstacles. Australia stands out as a country that has particularly good conditions for female entrepreneurs and this is confirmed by the fact that Australia ranked almost the same according to both GEDI and FEI.</p> <p>With regards to gender, the GEM survey (2011) shows a high proportion of female entrepreneurs. Approximately 8.4 % of adult females are involved in setting up a business or have recently done so. Although this female TEA (Total Early-Stage Entrepreneurial Activity) rate has slightly dropped from 2010, Australia ranks second among the innovation-driven economies. This paints a healthy picture of access to entrepreneurial opportunities for Australian women.</p>
6	Access to credit	<p>Overall, empirical results¹³ suggest that the financial system in Australia does not discriminate along gender lines within the SME sector.</p> <p>The main policy implication is that Australia's financial markets do not appear to discriminate against established female-owned firms.</p>

No	Policy Area of improvement	Australia
7	Access to markets and to information	<p>The success of the Women in global business (WIGB) programme¹⁴ relies on the good quality of national and international trade infrastructure that exists in Australia: the Austrade. This is deeply engaged in contributing to Australia's economic prosperity by promoting trade, which has a long-standing tradition in Australia due political, immigration and cultural links, and which has been reinforced by increased investment. The WIGB programme was designed to promote trade for women's businesses, since, according to Australian Trade Commission data, women-led SMEs in Australia were not fulfilling their export potential when measured against the general SME population. In a country accustomed to national and international trade, a program designed specifically for women could only be successful. The WIGB program has given rise to several success stories, including The Australian Chestnut Company, Cambinata Yabbies, Auto Bake, Phoenix English Language Academy, Birkdale Nursery, Ballantyne Foods Pty Ltd, Aromababy Natural Skincare, Seven Dimensions, Ecobiotics Limited, Narrowcasters, Judith White Enterprises, Narek Gallery, Lydia Jordane International, Sylvan Australia Pty Ltd, etc.</p> <p>Another best practice example is the Spring board Enterprise Accelerator Program. Launched in 2012, it aims at accelerating the success of accomplished, entrepreneurial women leaders that operate in high-growth industries. It connects Australia's female entrepreneurs seeking capital and partnerships for growth to a global network of investors, businesses, domain experts and successful women business leaders. The program has a highly-vetted network of innovators, investors and influencers who are dedicated to building high-growth tech-oriented companies led by women. The program's success is thanks to Australia's business environment, the number of women running businesses, and Australian's innovative approach to problem-solving. These key factors are the right mix for expansion of the Springboard Enterprises network to Australia.</p> <p>Corruption is not reported to be a significant obstacle to doing business in Australia, which is known for its well-functioning and independent judiciary, transparent regulatory climate and overall low levels of corruption¹⁵.</p>
8	Leadership promotion	<ul style="list-style-type: none"> » There are many initiatives to promote leadership in women's entrepreneurship in the country: <ul style="list-style-type: none"> • The Telstra Business Women's Awards: annually recognises inspirational business women of Australia; • The annual Women's Empowerment Principles Summit: offers a space for Australian business leaders to discuss their joint leadership role in empowering women and ensuring gender equality in the workplace; • "Male Champions for Change": a group of male CEO engaged in ensuring that the issue of women's representation in leadership is elevated to the national business agenda. The group started in 2010 and was backed by the Sex Discrimination Commissioner at the time. » There are no formal quotas in force in Australia but the ASX (Australia Security Exchange- the Australian stock exchange) has enacted a self-regulation in its corporate governance guidelines, supporting gender equality and thereby achieving improvements in the presence of women in corporate boards.¹⁶

¹⁴ <http://www.wigb.gov.au/>

¹⁵ See <http://www.business-anti-corruption.com/country-profiles/east-asia-the-pacific/australia/show-all.aspx>

No	Policy Area of improvement	Australia
9	Gender stereotyping and social constraints	<p>In recent decades, Australia has made significant strides towards achieving equality between men and women. At universities, in workplaces, in boardrooms and in government, women have taken on leadership roles, paving the way for other women and girls to follow. In 1984, the Sex Discrimination Act came into force, making it illegal to discriminate against someone on the basis of gender, sexuality, marital status, family responsibilities or because they are pregnant. The Act, which gives effect to Australia's international human rights obligations under the CEDAW, has played an important role in changing community attitudes and helping advance gender equality in the country.</p> <p>Despite this progress, women and girls continue to experience inequality and discrimination in many important parts of their lives. Even if women in Australia have more employment opportunities and are more educated than ever before, gender equality at senior levels has yet to be achieved. The Australian Bureau of Statistics latest Australian Social Trends report, suggests that Australian women are held back due to a lack of confidence in their abilities and tend to be uncomfortable with self-promotion (being more hesitant to promote themselves and their accomplishments may come across as a lack of confidence in their own abilities). Gender bias can only be addressed by changing the way people think already at an early age.</p>

¹⁶ Sheridan A., Ross-Smith A., Lord L., (2013), 'Institutional influences on women's representation on corporate boards An Australian case study' in Equality, Diversity and Inclusion: An International Journal Vol. 33 No. 2, 2014 pp. 140-159.

3.2. ITALY

3.2.1. OVERVIEW OF ITALY UNDER SOME BASIC INDICATORS

The table below provides the key indicators to assess the performance of Italy with regards to entrepreneurship and business environment in general, to the promotion of women entrepreneurship and provides a general overview of labour market characteristics.

The GEI index for Italy is 41.1 (Rank 48), while the FEI is 51.4 (Rank 30). The relatively high score for the FEI Italy compared to the GEI, suggests that Italy fares well in creating favourable conditions for female entrepreneurship, considering the overall conditions for entrepreneurship. Nevertheless, several improvements have yet to be made.

According to the GEM, the rate of fear of failure is relatively high in Italy (49.1% of the adult population), similar to Poland and Greece, and higher than in the UK, Germany and France (in this order). Perceived opportunities to start a business increased in 2014 to 26.6% of the adult population (up from just 17.3% in the previous year). 31.3% believe to have the skills to start a business (less than in the other three countries cited), and notably almost twice as many men as women are involved in early-stage entrepreneurial activity. Growth expectations, measured in terms of jobs created, is generally quite low; only a mere 0.23% of those starting a business expect to have more than 20 employees. The average entrepreneur is male, with an upper or lower secondary level education active in the service sector (commercial activities in particular).

Compared to most other OECD countries, Italy has a long tradition of tailored programmes at national and regional levels that explicitly target female entrepreneurs. This reflects a long standing concern to increase the country's female labour market participation rate using female self-employment as a potential lever. As early as 1992, the Ministry of Productive Activities enacted a special law targeted at 'Positive actions in Favour of Female Entrepreneurship' (215/1992). For many years, it represented the key legislation for the promotion of female entrepreneurship in Italy and demonstrated the Governments' commitment in this regard. A recent evaluation by the Bank of Italy on the impact of the law argues that supported women-owned enterprises showed higher survival rates than a control group for an initial period of five years from their establishment (Gennari and Lotti, 2013).

According to the Doing Business index for 2015, Italy ranks 45th, improving from 56th place in 2014. Italy ranks quite low in efficiency of the judicial system in resolving a commercial dispute (ranking 147 out of 189), in taxes and mandatory contributions

TABLE 6: COUNTRY OVERVIEW: ITALY

Country	GEI 2015 (GEDI) Ranking / Score	FEI 2015 (GEDI) Ranking / Score	GGG 2015 Ranking / Score	Doing business 2015 Ranking on 189
Italy	48 th 41.1	30 th 51.4	41 th 0.726	45 th
	Labour Market²⁷			
	» Long term female unemployment rate: 54.1%			
	» Long term male unemployment rate: 60%			
	» Labour force participation rate, female (% of female population ages 15+) 2013: 40%			
	» Unemployment, female (% of female labour force): 13.1%			
	» Employees, agriculture, female (% of female employment) 2012: 3%			
	» Employees, industry, female (% of female employment) 2012: 14%			
	» Employees, services, female (% of female employment) 2012: 84%			

TABLE 7: ITALY DOING BUSINESS 2015

ITALY			
Ease of doing business rank (1-189)			45
Starting a business (Rank)	50	Dealing with construction permits (Rank)	86
DTF score for starting a business (0-100)	91,13	DTF score for dealing with construction permits (0-100)	69,31
Procedures (number)	5	Procedures (number)	10
Time (days)	5,5	Time (days)	227,5
Cost (% of income per capita)	13,8	Cost (% of income per capita)	3,6
Minimum capital (% of income per capita)	0		
Getting electricity	59	Registering property	24
DTF score for getting electricity (0-100)	76,37	DTF score for registering property (0-100)	81,6
Procedures (number)	5	Procedures (number)	4
Time (days)	124	Time (days)	16
Cost (% of income per capita)	209,4	Cost (% of income per capita)	4,4
Getting credit	97	Protecting minority investors	36
DTF score for getting credit (0-100)	45	DTF score for protecting minority investors (0-100)	63,33
Strength of legal rights index (0-12)	2	Extent of conflict of interest regulation index (0-10)	6
Depth of credit information index (0-8)	7	Extent of shareholder governance index (0-10)	6,7
Paying taxes	137	Trading across borders	1
DTF score for paying tax (0-100)	62,98	DTF score for trading (0-100)	100
Payments (number per year)	14	Time to exp: Documentary compliance (hours)	1
Time (hours per year)	269	Cost to exp: Documentary compliance (USD)	0
Total tax rate (% of profit)	64,8	Cost to imp: Documentary compliance (USD)	0
Enforcing contracts	111	Resolving insolvency	23
DTF score for enforcing contracts (0-100)	54,79	DTF score for resolving insolvency (0-100)	76,14
Time (days)	1,120	Time (years)	1.8

(141 out of 189) that a medium size company must pay in a given year, as well as in the administrative burden of paying taxes and contributions. Both commercial disputes and taxes represent an obstacle to business. On the contrary, Italy exhibits quite fast and cheap insolvency proceedings resulting in the speedy return of businesses to normal operation and increased returns to creditors. By improving the expectations of creditors and debtors on the outcomes of insolvency proceedings, well-functioning insolvency systems can facilitate access to finance, save more viable businesses and thereby improve growth and sustainability in the economy overall. Moreover, Italy ranks 21st in protecting minority investors. This indicator measures the ability of companies to raise the capital they need to grow, innovate, diversify and compete. Effective regulations define related-party transactions precisely, promote clear and efficient disclosure requirements, require shareholder participation in major decisions of the company and set detailed standards of accountability for company insiders.

Employment and unemployment dynamics in the short and medium-term in Italy, have been particularly worrying in recent years, due to the effects of the long recession. In 2013, Italy was still suffering from the financial crisis although the first signals of recovery could be noticed, with unemployment rates still among the highest in Europe (EU-28).

The female unemployment rate in 2013 was 13.1% (as a percentage of female labour force, based on ILO estimates) and the long term female unemployment rate (the number of people with continuous periods of unemployment extending for a year or longer, expressed as a percentage of the total unemployed, according to the World Bank) stands at 54.1%. These results have to be considered within a context of low female participation (if data is compared to other EU-28 countries) as the percentage of the female population aged

TABLE 8: ITALY PROFILE

No	Policy Area of improvement	Italy
1	Regulatory, Institutional and legal framework	<ul style="list-style-type: none"> » Italy ratified the CEDAW in 1985 » The Italian constitution enshrines the principle of gender equality in article 3, the principle of equal pay in article 37 and equal terms for the eligibility for public offices and elective positions in article 51. Legal provisions are in place to tackle forms of gender-based discrimination.
2	General gender policies	<ul style="list-style-type: none"> » The Department for Equal Opportunities at the Presidency of the Council is the government body responsible for legislation on gender equality. » A network of national, regional, and local (provincial) Equality Counsellors operates to promote equal opportunities and combat discrimination at the workplace. » Every government administration and public structure has an Equal Opportunities Committee which is tasked with promotion of equal opportunities in administration. » Italy has no gender equality plan. Relevant laws are all included in the legislative decree titled 'Code for Parity between Man and Woman' (Legislative Decree no. 198/2006). It tackles the promotion of gender equality; the relationship between partners, and the fight against domestic violence; gender equality in the labour market; maternity and paternity leave; the promotion of women's entrepreneurship and women's participation in political life. » A National Plan for the Family, approved in 2012, includes equal opportunities and reconciliation among its priorities. » Even if in Italy there are no binding obligations towards the implementation of gender mainstreaming, the Country Specific Recommendations drafted by the European Union institutions always include a gender perspective. As a result, the Italian National Reform Programme (NRP) has to adopt measures that are relevant from a gender perspective even if they are not always collected in a specific section of the document. For example, the 2015 NRP includes references to gender in relation to women in political decision-making, references to the Decree of the recent labour market reform (the 'Jobs Act') that includes a reform of parental and maternity leaves with the option for women to opt for part-time working instead of maternity leave, as well as a specific new provision for women victims of violence. The measures are aimed at fostering female employment.

²⁷ILO country profiles 2013

No	Policy Area of improvement	Italy
2	General gender policies	<ul style="list-style-type: none"> » The 2015 NRP does not include specific measures to promote female entrepreneurship, however the government has recently enacted a new measure⁹ to ensure access to credit to women entrepreneurs with a specific section of the Guarantee Fund for SMEs – existing since 2000 and already favouring women - dedicated to helping women entrepreneurs. This section was created in early 2014 by the Equal Opportunities Department, with an endowment of twenty million Euro matching other resources of ten million each, from the Ministry of Economic Development and the Equal Opportunities Department (see the section access to credit)
3	Entrepreneurship, education and training	<ul style="list-style-type: none"> » The Italian Chambers of Commerce are a major actor in supplying training to entrepreneurs, and offer a variety of training courses either directly by the local branches or through the specialised training agencies. Training courses are designed to assist start-up entrepreneurs with training for business planning, financial services, ICT and marketing and existing SMEs with training needs assessments and innovative training programmes for owners and managers. » In addition, there are many training programmes promoted at local level by the Committees for the Promotion of Women's Entrepreneurship (CIFs). These Committees have been established by the National Association of Chambers of Commerce in agreement with the Ministry of Productive Activities in 1999. There is one CIF in every single local Chamber (one in every Italian Province), and are staffed with experts who have been delegated by local business associations and trade unions.
4	Access to business registration/ enterprise creation	<ul style="list-style-type: none"> » Italy has achieved significant improvements in the regulatory framework in the last decade, by shortening the time needed to fulfil bureaucratic procedures to start a new economic activity. However, bureaucratic compliance is still very challenging for Italian entrepreneurs, and requires additional expertise and time to consult specialists in law and accountancy. » Most of the Italian Chambers of Commerce, together with the CIFs, have activated informative tools for new entrepreneurs, with a particular focus on women and young people to support them in the business start-up phase. These services offer: <ul style="list-style-type: none"> • self-assessment of individuals' attitude to self-employment and the degree of risk of the new activity; • information on the advantages and disadvantages of different forms of legal status for the new firm; • information on financing opportunities; • information on services available to start a business.
5	Access to BDS, technology, networks, representation	Services provided by Italian Chambers of Commerce together with the CIFs (as per enterprise creation)
6	Access to credit	<ul style="list-style-type: none"> » A study on Italy (Alesina et al., 2008) shows that female-owned small firms have to pay higher interest rates, and this gender difference is only partly explained by characteristics of the firms (different size, sector) or the owner (credit history). » Recently, the Association of Italian Banks has signed a memorandum with the Department of Equal Opportunities, with the Ministry of Economic development and the major associations of entrepreneurs to facilitate access to credit for women entrepreneurs. They will have access to a special Guarantee fund and will have the opportunity to suspend the reimbursement of the credit in case they encounter personal unexpected difficulties. » Guarantee Fund for SMEs was established in 2000. Since 2013, following an agreement between the Office of the Prime Ministers, the Department for Equal Opportunities, the Ministry of Economic Development and the Ministry of Economy and Finances, the Chamber of Commerce gives guarantees to women entrepreneurs for start-ups and activities to be implemented within 36 months. The maximum percentage of the guarantee is 80% of the financing required. » The law on Direct support by public funding to Female Entrepreneurship (former Law 215) aims at promoting substantive equality and equal opportunities for men and women by providing easily accessible funding for women willing to start their own business (loans are given in the following sectors: industry, trade, agriculture, services and tourism)

No	Policy Area of improvement	Italy
7	Access to markets and to information	<ul style="list-style-type: none"> » Initiatives available for all entrepreneurs exist, even if not specifically dedicated to women. These are: <ul style="list-style-type: none"> » Activities by the Ministry of Economic Development to facilitate access to foreign markets by increasing the degree of internationalization of the Italian production system, with special attention to small and medium-sized enterprises. The Ministry is responsible to connect all stakeholders involved in promoting the internationalization of enterprises, including ICE, associations, chambers of commerce, chamber union, and across regions. » The ICE-Italian Trade Promotion Agency is the government-led organisation which promotes the internationalization of Italian companies, in line with the strategies of the Ministry for Economic Development. ICE provides information, support and advice to Italian and foreign companies. Specifically, ICE helps Italian and foreign businesses to connect with each other through: identification of possible business partners; bilateral trade meetings; trade delegation visits to Italy; official participation in local fairs and exhibitions; forums and seminars with Italian experts; » Regional desks for the internationalization of enterprises also exist. They seek to facilitate SMEs' access to public services and tools for internationalization, ranging from community, national and regional financial instruments and insurance, support and guidance in the selection of foreign markets, support in the choice of business partners and investment, as well as attraction of foreign investments. » According to the OECD (2013), Italy has made significant improvements in transparency as regards public procurement since 2008 (including access to relevant information)²¹.
8	Leadership promotion	<ul style="list-style-type: none"> » Women's enterprises, both owned by women and managed by women, make up about one quarter of Italian enterprises (23.5% in 2012)²². » Although women' education in Italy is in line with EU standards and women are therefore largely equipped with the necessary skills, marginalization of women in the labour market still persists: segregation both horizontal and vertical is a relevant phenomenon especially for top management positions. With the adoption in 2011 of gender quotas in companies' Boards of Directors, women now have greater access and representation within boards. However due to the long recession, it is not possible to fully assess the actual effects of that measure. Furthermore Italian capitalism is dominated by family capitalism which makes it harder to assess the actual presence of women at the top managerial positions in business. » Initiatives to promote leadership in women entrepreneurship exist include the Giro d'Italia of Women Doing Business²³, a national initiative of the Chamber of Commerce, and a number of initiatives and projects funded by NGOs and by the Department for Equal Opportunities.
9	Gender stereotyping and social constraints	<ul style="list-style-type: none"> » There has been progress in gender equality in Italy in recent years in spite of the opposition of conservative political forces, whose impact is still particularly strong in the areas of reproductive health and political representation. Women outnumber men in high schools and universities. However, improvement in women's position has not homogenous across the country: progress has been greater for women in the North than in the South of Italy, as well as for women with higher levels of education. In recent decades, the higher level of education and the possibility of free access to various training courses have dramatically increased the participation of women in the labour market and, therefore, their access to corporate careers. » The codified gender roles in the Italian society have been challenged by modernisation processes and the fluctuations in the Italian economy. Following the recent economic crisis, women have shown that they can contribute equally to the economic well-being of families while pursuing professional careers and did not want to go back to their traditional role. They continued the search for employment even when they had been dismissed, and some entered the labour market for the first time to contribute to family income in time of widespread unemployment among men. However, gender stereotypes still prevail in many areas of the Italian popular culture and shapes individual as well as collective choices and behaviours. » While the patriarchal family model - especially prevailing in the rural areas - fell apart with the industrialization boom in the fifties, the family model continues to define female entrepreneurship. Italy is a country with a high number of family-run enterprises (at the end of the twentieth century, more than 95% of the companies were still owned by large and small families).

²¹OECD (2013), Implementing the OECD Principles for Integrity in Public Procurement Progress since 2008. Available at: http://www.oecd-ilibrary.org/governance/implementing-the-oecd-principles-for-integrity-in-public-procurement_9789264201385-en

²²Castagnoli A. (2013), l'imprenditoria femminile nell'Italia unita, in 'Il contributo italiano alla storia del pensiero', voce nell'Enciclopedia Italiana Treccani. Available at: http://www.treccani.it/enciclopedia/l-imprenditoria-femminile-nell-italia-unita_%28Il_Contributo_italiano_alla_storia_del_Pensiero:_Tecnica%29/

²³The name reminds of the name of Giro d'Italia a bicycle race that every year crosses the whole country. As the bicycle race also this initiative touches on the major cities of the country.

3.3. TURKEY

3.3.1. OVERVIEW OF TURKEY UNDER SOME BASIC INDICATORS

The table below shows the key indicators to assess the performance of Turkey in entrepreneurship and business environments, women entrepreneurship environment, and labour market characteristics.

Turkey provides an interesting example of a country which has achieved a very good ranking in terms of entrepreneurship environment (GEI 28th) and has progressed steadily in terms of creating a conducive environment for female entrepreneurship (FEI 45th). The discrepancy between the GEI and FEI shows that gender inequalities in entrepreneurship still occur, but they evolve in a healthy entrepreneurship environment.

With a GDP of \$753 billion, Turkey is the 17th largest economy in the world (World Bank). In less than a decade, annual per capita income has nearly tripled and now exceeds \$10,000. Although economic growth was slowed by the onset of the global economic crisis in 2007/2008, it has nonetheless remained resilient—making Turkey an example from which other countries in the region can learn. Labour markets have recovered fast after the crisis and both the seasonally-adjusted unemployment and employment rates have also improved on their pre-crisis levels. While Turkey's economic outlook remains favourable compared to the rest of Europe or indeed the MENA region, the country's medium-term challenge is to increase productivity and competitiveness while simultaneously reducing its reliance on foreign savings to make growth less volatile and more sustainable throughout the country.

Concerning Doing Business, Turkey ranks 55 out of 189. In Turkey, an entrepreneur who wants to start business needs 7 procedures to be accomplished and almost one week (country ranks 79 according to this indicator). Formally registered companies have access to services and institutions from courts to banks as well as to new markets. Where governments make registration easy, more entrepreneurs start businesses in the formal sector, creating more decent jobs and generating more revenue for the government. Additionally, Turkey ranks quite well in protecting minority investors: while the indicator does not measure all aspects related to the protection of minority investors, a higher ranking does indicate that an economy's regulations offer stronger minority investor protections against self-dealing²⁵ in the areas measured.

According to 2013 data, the female unemployment rate (female unemployment as a percentage of female labour force based on ILO estimates) was 11.9%, and the long term female unemployment rate (the number of people with continuous periods of unemployment extending for a year or longer, expressed as a percentage of the total unemployed, according to the World Bank), stood at 24.9% while the rate of male unemployment rate was 9.1%.

²⁵Self-dealing is the use of corporate assets by company insiders for personal gain (Doing Business topic)

COUNTRY OVERVIEW: TURKEY

Country	GEI 2015 (GEDI) Ranking / Score	FEI 2015 (GEDI) Ranking / Score	GGG 2015 Ranking / Score	Doing business 2015 Ranking on 189
	28 th 52.7	45 th 39.3	130 th 0.624	55 th
Labour Market²⁴				
Turkey	<ul style="list-style-type: none"> » Long term female unemployment rate: 24,9% » Long term male unemployment rate: 9,1% » Labour force participation rate, female (% of female population ages 15+) 2013: 29% » Employees, agriculture, female (% of female employment) 2012: 37% » Employees, industry, female (% of female employment) 2012: 15% » Employees, services, female (% of female employment) 2012: 48% 			

²⁴ILO country profiles 2013

TABLE 9: TURKEY DOING BUSINESS 2015

TURKEY			
Ease of doing business rank (1–189)			55
Starting a business (Rank)	95	Dealing with construction permits (Rank)	98
DTF score for starting a business (0–100)	85,18	DTF score for dealing with construction permits (0–100)	67,82
Procedures (number)	8	Procedures (number)	18
Time (days)	7,5	Time (days)	103
Cost (% of income per capita)	16,6	Cost (% of income per capita)	3,6
Minimum capital (% of income per capita)	11		
Getting electricity	36	Registering property	52
DTF score for getting electricity (0–100)	82,84	DTF score for registering property (0–100)	73,01
Procedures (number)	4	Procedures (number)	7
Time (days)	63	Time (days)	7
Cost (% of income per capita)	599,6	Cost (% of income per capita)	4
Getting credit	79	Protecting minority investors	20
DTF score for getting credit (0–100)	50	DTF score for protecting minority investors (0–100)	68,33
Strength of legal rights index (0–12)	3	Extent of conflict of interest regulation index (0–10)	6,7
Depth of credit information index (0–8)	7	Extent of shareholder governance index (0–10)	7
Paying taxes	61	Trading across borders	62
DTF score for paying tax (0–100)	79,44	DTF score for trading (0–100)	81
Payments (number per year)	11	Time to exp: Documentary compliance (hours)	2
Time (hours per year)	226	Cost to exp: Documentary compliance (USD)	87
Total tax rate (% of profit)	40,9	Cost to imp: Documentary compliance (USD)	142
Enforcing contracts	36	Resolving insolvency	124
DTF score for enforcing contracts (0–100)	68,87	DTF score for resolving insolvency (0–100)	35,09
Time (days)	580	Time (years)	4,5

Female participation to the labour market in Turkey is not high: the share of the female population aged 15 and above that is active is 29% according to ILO (estimates for 2013). For the same year Eurostat data indicates an employment rate for women aged 15-64 of 29.6% to be compared to 69.5% for men (a gender gap of 39.9%). However, large differences can be highlighted between groups of women according to their marital status and educational level, with unmarried women and highly educated women presenting systematically higher levels of employment; unmarried women graduates accounted for 82.4% in the female employment rate²⁶. In addition, women in vulnerable employment (the share of women in total female employment who are unpaid family workers or own account workers) as a percentage of women's employment stood at 42% in 2013. The distribution of women's employment among the main three sectors of employment is 48% in the service sector, 37% in agriculture, and 15% in industry. Evidently, agriculture absorbs a high share of women's employment and among them a high share (28.8% of the total employed women) is employed as unpaid family workers on a non-cash basis in small scale family farming²⁷. At the same time, the share of women in wage employment (the share

²⁶ Ilkcaracan, Ipek. 2014. "Adverse Path Dependencies in Familization of Care Regimes, Masculinization of Labour Markets and Deepening Conservatism in Gender Policy Discourse: The Case of Turkey", Paper presented at MEEA/ASSA Conference, Philadelphia, USA.

²⁷ Turkstat 2013a, Turkish Statistical Agency, data web site, Labour Force Statistics. Available at: http://www.tuik.gov.tr/PreTablo.do?alt_id=1007

TABLE 10: THE TURKEY PROFILE

No	Policy Area of improvement	Turkey
1	Regulatory, Institutional and legal framework	<ul style="list-style-type: none"> » Turkey ratified the CEDAW in 1985 » Article 10 of the Turkish constitution includes an anti-discrimination clause asserting amongst other things that women and men have equal rights. » The mandate of the Ministry for the Family and Social Policies (<i>Aile ve Sosyal Politikalar Bakanlığı</i>, MFSP) covers social services for women and disadvantaged groups.
2	General gender policies	<ul style="list-style-type: none"> » The Parliamentary Commission for Equality of Opportunity of Women and Men (TBMM Kadın-Erkek Fırsat Eşitliği Komisyonu, KEFEK) is mandated to tackle equal opportunity issues and has no role in parliamentary approval procedures. » The Ministry of Labour and the associated Turkish Employment Agency implements initiatives to improve women's employment (i.e.: training courses...) » The National gender equality action plan 2008-2013 presents actions to improve women's conditions in health, education, economy, participation in decision making, poverty, media and environment. » The 10th five-year Development Plan of Turkey (2014-2018) by the Ministry for Development includes among its goals the following: 'strengthening of women's role in social, cultural, and economic life' and indicates actions to be undertaken to achieve it. The plan includes a comprehensive support programme for female entrepreneurs under the Program for Improving Labour Market Effectiveness. The program aims to increase skilled jobs and decent employment required by a competitive economy; reduce unemployment; and increase productivity of labour by improving the effectiveness of the labour market. The Program targets are to increase female labour force participation rate to 34.9 % and female employment rate to 31 % at the end of the Plan period; to enhance effective implementation of flexible working types; to strength the linkage between employment and social assistance; and to increase the effectiveness of employment incentives.
3	Entrepreneurship, education and training	<ul style="list-style-type: none"> » In Turkey, 61% of women entrepreneurs have a university degree or postgraduate education. This is contrasted with only 35% of women in paid employment having received graduate or postgraduate education. Thus, the education level of women entrepreneurs is above that of working women, which is also observed in European countries and the USA. » Receiving a higher level of education was also reported by the women entrepreneurs as giving them the courage to start a business with a little or no support. » The importance of education was also expressed by the women who did not attend university but tried other ways to learn. In particular, women entrepreneurs engaged in open education despite being older and continued this education while running their businesses.

of female workers in wage employment in the non-agricultural sectors expressed as a percentage of total employment in the non-agricultural sector) in 2013 is 26%.

The share of self-employed women and men in 2013 is 12.3% and 27.2% respectively (Eurostat data), which is higher than the EU-28 average recorded for the same year (respectively at 10% and 18.5%).

3.3.2. PROFILE OF TURKEY UNDER THE SELECTED POLICY AREAS OF IMPROVEMENT

The following table summarizes the situation in Turkey under the selected policy area. Moreover, data presented in the table reflect a research on women entrepreneurs made by Garanti Bank²⁸ (2015).

²⁸ The research was conducted in 15 cities using random sampling covering the period 2009 to 2013 in which women's actual and legal initiatives using the products of the bank intensified. In the selected cities, a total of 304 women entrepreneurs were interviewed between February and April 2014. More detailed information regarding the work experiences of women entrepreneurs were obtained through 34 in-depth interviews with the Garanti Bank women entrepreneur customers who were not included in the quantitative research.

No	Policy Area of improvement	Turkey
3	Entrepreneurship, education and training	<ul style="list-style-type: none"> » Recently, many initiatives to promote training have been enacted in the country²⁹, with several initiatives that promote specific training for women entrepreneurs: <ul style="list-style-type: none"> • ABIGEM (European Union Business Development Centres); • AB-TESK (Women's Entrepreneurship Development Project), • information centres provide women with services they may need in order to establish and develop their own businesses (around 1 500 women have been trained on entrepreneurship in these centres); • GAP-GIDEM (Southeast Anatolia Project, Entrepreneur Support and Guidance Centres); • The South East European Centre for Entrepreneurial Learning (SEECLE) Women's entrepreneurship project; • KADAV (Women's Solidarity Foundation); • KAGIDER (Women Entrepreneurs Foundation); • KAMER (Women Centre); • KEDV (Foundation for the Support of Women's Work); • Micro credit program (MAYA); • KOSGEB (The Ministry of Industry and Trade, Small and Medium Industry Development Organization); • TESK (The Confederation of Tradesmen and Craftsmen in Turkey); • TKV (Development Foundation of Turkey); • TOBB (Union of Chambers and Commodity Exchanges in Turkey)
4	Access to business registration/ enterprise creation	<ul style="list-style-type: none"> » In 2012, Turkey made starting a business less costly by eliminating notarization fees for the articles of association and other documents. More recently though, other notarization fees and taxes were increased as well as the minimum capital requirement³⁰. The New Turkish Commercial Code (2012) has addressed the need for greater transparency and reduced bureaucracy³¹. » A lack of information and skills regarding the bureaucracy involved in establishing a business, and the difficulties encountered regarding the required applications to official institutions, were mentioned as problems by 24% of women entrepreneurs (Garanti, research on women entrepreneurs). At present, there are initiatives to support women when starting a business³², such as the Small and Medium Enterprises Development Organization (SMEDO) that began in 1990 under the Ministry of Science, Industry and Technology (Ministry, 2010). SMEDO aims to raise the share of small and medium companies in economic and social development by providing support to these companies and strengthening the entrepreneurship culture. Moreover, several organizations are supporting the improvement of access to microcredits for women. For example, the Young Businessmen Association of Turkey (GIYAD), the Turkish Economy Bank (TEB), and the United Nations Development Program (UNDP) support one of the most important projects under the name "Golden Bracelet." The goal of the unique project is to ensure microcredit for young entrepreneurs between the ages of 18 and 35, with a particular focus on women entrepreneurs, vocational high school and college graduates. While TEB is responsible for the funding and the supervision of the project, UNDP provides technical staff and GIYAD educational support
5	Access to BDS, technology, networks, representation	<ul style="list-style-type: none"> » The Turkish business environment is characterized by regulatory hurdles, and sudden changes to legislation and regulations with short implementation timeframes. » KOSGEB is an organisation established in 1990 related to the Ministry of Industry and Trade, which aims at upgrading SMEs' technological and innovation capacity, improving their competitiveness and increasing their efficiency and productivity. The organisation has 55 Enterprise Development Centres, 20 Technology Development Centres and 92 Synergy Focal Points. » According to Garanti's research on women entrepreneurs, 65% of married women state that they have support from their husbands at the stage of establishing their business followed by support by the father (59%) and the mother (54%). The support given by the families to women entrepreneurs at the stage of establishing a business significantly continues afterwards. This support is diverse and includes assistance at the workplace, provision of technical support, moral support as well as helping with household chores and childcare.

²⁹Ozar S. (2007), Women Entrepreneurs in Turkey: Obstacles, Potentials and Future Prospects. Available: <http://www.genderclearinghouse.org/upload/Assets/Documents/pdf/Comp%201%20Prop%2043%20Full%20Draft%20Turkey%20copy.pdf>

³⁰See World Bank dedicated website: <http://www.doingbusiness.org/reforms/overview/topic/starting-a-business>

³¹European Commission (2014) Turkey Progress Report. Available at: the http://ec.europa.eu/enlargement/pdf/key_documents/2014/20141008-turkey-progress-report_en.pdf

³²See Friedman B.A., Aziz N. (2012) 'Turkey and the United States: Entrepreneurship Activity, Motives, Aspirations, and Perceptions' in International Journal of Business and Social Science Vol. 3 No. 3; February 2012 available at: http://www.ijbssnet.com/journals/Vol_3_No_3_February_2012/10.pdf

No	Policy Area of improvement	Turkey
6	Access to credit	<ul style="list-style-type: none"> » A substantial part of the capital that women entrepreneurs use to establish their businesses is from their own savings. » Women who use more than one resource to obtain the necessary capital, resort to bank credit (24% of the women), support from their husband (23%) and families (19%) (Garanti) » Access to credit through the conventional channels is quite challenging for women, with banks requiring collateral to secure the loan, high credit interest levels and the costs involved in applying for a loan. » Garanti Bank, Turkey's second largest private bank, was the first Turkish bank that started providing financial support (credit) and services (training and counselling) tailored for women in 2006, in line with a new Turkish government policy supporting women entrepreneurship. Evidence from an internal research made by Garanti supported the notion that women make profitable SME customers. » Garanti's proposition for women entrepreneurs³³ initially started with the development of a package that bundled several products (predominantly credit products) together. This has evolved over time into a value proposition based around three main pillars to support women entrepreneurs: (i) Financial Support; (ii) Training, and (iii) Encouragement (See below) » KGF (Credit Guarantee Fund) provides government-funded credit guarantees for SMEs and offer special programmes for women entrepreneurs.
7	Access to markets and to information	<ul style="list-style-type: none"> » Women entrepreneurs face lack of confidence and difficulties when competing in the market. These hurdles are perceived by women as the product of gender stereotyping and are related to the double burden of work and family care. » More generally, access to information is not always transparent. However, the European Bank for Reconstruction and Development recently reported that effort has been made to further coordinate competition policies with public procurement practices and sector regulators in the network industries¹⁹. » Several initiatives exist in Turkey to address the above constraints: KADIGER is supporting women entrepreneurs in access to information; Garanti Bank and KADIGER, through the organisation of Women Entrepreneur Gathering, provide one day events typically focusing on (i) Marketing; (ii) Financial needs; (iii) Entrepreneurship in a changing environment; (iv) Presentation of local role models (selected from local women entrepreneurs and most active members of KAGIDER); and (v) How to embrace the digital platform (e-commerce).
8	Leadership promotion	<ul style="list-style-type: none"> » There is no national policy, or positive discriminatory measure such as quotas, to promote women's representation in decision-making. » Garanti Bank and KADIGER jointly organise several recurrent initiatives to encourage leadership among women entrepreneurs, for instance the WEY (Woman Entrepreneur of the Year) Award.
9	Stereotyping and social constraints	<ul style="list-style-type: none"> » There have been significant steps in Turkey's gender policy in the recent two decades, which is also due to the reforms made in Turkey's legislation closer to the EU acquis. The substantive changes in the field of gender equality began in the 1990s with the steps taken to adjust to CEDAW, and Turkey's EU accession process speeded up the transformation. The amendments to the Constitution, the Penal Code and the Civil Code are all significant steps to ensure a better gender equality. However, strengthening the legal basis for gender is a crucial point because its implementation is still limited by the prevalent social norms and practices. This is particularly important for domestic violence, gender equality in family and access to employment²⁰. » Turkish women, including women entrepreneurs, are investing significant efforts to be accepted in a patriarchal labour market while dealing with child care, and other family related (household) responsibilities. Only 28% of married women are employed in Turkey. This shows that marriage is an important factor affecting women's participation in the labour market. In Turkey, a noticeable decrease is seen in the number of women working after marriage although they were in paid employment before marriage. A married woman is expected to stop working outside the home and care for the family. If she has children, she is expected to care for the children herself and a woman who becomes a mother is confined to the home and kept from working life.

³³CASE STUDY, Garanti Bank SA: Combining SME Banking Excellence with a Proposition for Women Entrepreneurs in Turkey, IFC, March 2014

³⁴Available at: <http://www.ebrd.com/documents/strategy-and-policy-coordination/turkey-country-law-assessment.pdf>

³⁵Müftüler-Baç M. (2012), Gender Equality in Turkey, European Parliament. Available at: <http://www.europarl.europa.eu/document/activities/cont/201202/20120207ATT37506/20120207ATT37506EN.pdf>

3.4. OVERALL PICTURE FOR THE THREE BENCHMARK COUNTRIES BY AREA OF POLICY IMPROVEMENT

This section summarizes the profile of the three model countries by area of improvement.

Australia is the one of best countries to refer to, because of its favourable environment for women in general and for women entrepreneurs in particular. For the past 30 years, Australia has been implementing policies to encourage women engagement in policy and decision making, and has increasingly linked gender perspectives to national budgets since the mid-1980s. The initiative was undertaken within government and was pushed by the national machinery for gender equality, and is reflective of the government's ambition to embed gender equality into all government policies and decision-making processes. This framework makes Australia the leading example for a country where women empowerment and women entrepreneurship has been very successful, and furthermore, Australia's case exemplifies the importance of having governmental support with the respective legal and regulatory framework in place when establishing the business environment.

With regards to national education systems and trainings available to encourage entrepreneurship, all three countries have several opportunities that are all tailored to women's needs. Australia has developed a systematic strategy on education and training to promote management and leadership, in addition to programs targeted to rural women, indigenous populations, and immigrants, among other groups. In Italy, only vocational training education curricula (secondary schools) include the promotion of entrepreneurial competences and skills among young people. However, the Italian Chambers of Commerce offer a variety of training courses and, through its Committees, offer specific training activities for women entrepreneurs. In Turkey, the education level of women entrepreneurs is above that of working women. Higher levels of education encourage women to pursue entrepreneurship, and women entrepreneurs are interested in continuous training while running their businesses. However, evidence seems to suggest that a high level of education does not improve the business performance, with a need for training on specific issues. These are organised by, for example, Garanti Bank in collaboration with universities and are strictly tailored to women entrepreneurs' needs and the challenges they face.

Enterprise creation can be challenging because of, amongst other things, business registration procedures, which may affect women entrepreneurs more than men. The dedicated and personalized services offered by most of the Italian Chambers of Commerce together with the CIFs (Committees for Female Entrepreneurship) to support women in starting up the business are good examples of how to overcome the initial difficulties that an entrepreneur may face when deciding to start up a business.

For a business environment to be conducive for female entrepreneurship, adequate business development services (such as mentoring, professional services; incubators/accelerator) should be developed. Australia, Italy and Turkey show good examples to this end. In Australia, women entrepreneurs enjoy a favourable environment and several networks for women entrepreneurs are in place. In Italy, most of the Italian Chambers of Commerce together with the CIFs offer services to support women in their daily activities (including training activities to improve knowledge on administrative issues). Turkey also exhibits several structures for access to BDS and technology particularly for women; for example, KOSGEB, in the Ministry of Industry and Trade, has 55 Enterprise Development Centres, 20 Technology Development Centres and 92 Synergy Focal Points, and organize specific training for women.

Access to credit remains one of the most challenging factors for women entrepreneurs. Usually banks have stricter collateral requirements for loans to women entrepreneurs, which are

perceived as higher-risk. Moreover, providing collateral is also an obstacle for many women. To this end, the three model countries offer good instruments to help women in accessing credit. Italy, for example, has passed law 215/92 which provides specific measures for training and access to finance for women entrepreneurs in order to foster the creation of women owned enterprises in innovative industrial sectors and has established the Guarantee Fund to provide guarantees for entrepreneurs, with particularly favourable conditions for women (up to 80% instead of 60% to male). In Turkey Garanti bank started providing financial support (credit) and services (training and counselling) tailored for women.

To improve access to market and information, the Australian national programme, Women In Global Business (WIGB), relying on Austrade, is a good example on how to support women entrepreneurs' access to new markets. WIGB program is a dedicated service that supports women entrepreneurs in bringing their products and services to international markets by acting as a central source of information and resources, support and connection.

Both Australia and Italy have interesting measures in favour of women with regards to leadership promotion. Australia does not have formal quotas for female representation, but the Australian Stock Exchange, for example, has enacted a measure of self-regulation favouring gender diversity in corporate boards which is proving effective. In Italy, there are several initiatives to promote women leadership at local and national level, e.g. the Giro d'Italia of women doing business, promoted by the Chamber of Commerce and its Committees for Female Entrepreneurship. Moreover, since 2011, gender quotas in company Boards of Directors have been adopted in Italy, resulting in greater access by women and female representation on decision-making boards.

Finally, further improvements should be done in all countries to reduce gender stereotyping and social constraints. Even in Australia, where there is a long tradition of gender equality and where women have made significant strides towards achieving equality, women and girls continue to experience inequality and discrimination in many important parts of their lives. Generally, gender bias can only be addressed by changing the way people think at an early age already. In this sense, it is also important to promote an inspiring image of female role models and of successful women, including of female entrepreneurs, which can contribute to increasing women's self-esteem and confidence. For example, B-Fit Sports Center franchise, a chain of 280 women-only gyms across Turkey, is a good example of an enterprise that has overcome the gender bias, and has won several awards for the gender-smart concept. The purpose of this enterprise is to offer sports facilities and a social setting for women, which encourages them to gain their independence, by promoting women in terms of entrepreneurship while spending their free time doing sports and relaxing.

BENCHMARKING ANALYSIS

The Benchmarking analysis is developed by comparing the status of women entrepreneurship in the MENA countries with the one in the three selected countries: Australia, Italy and Turkey. The comparison examines basic indicators and focuses on specific policy areas highlighted by the CAWTAR research and a literature review as the main areas in need of improvement.

4.1. COMPARISON ON BASIC INDICATORS

The table below summarises the score and the ranking of the three benchmark countries and the six MENA countries under the different indicators. These include the GEI, representing the health of the entrepreneurship ecosystems, the FEI, indicating the conduciveness of the environment for high potential female entrepreneurs, the World Bank Doing Business indicator on the ease of doing business in terms of regulatory environment, and the Global Gender Gap, representing the gender gap persisting in terms of political empowerment, economic participation, health and survival and education attainment. The table also shows the GNI per capita PPP to provide an additional measure of comparison.

Generally, as shown in the Table below, the three benchmark countries are those that perform better in terms of women entrepreneurship environments, referring to indicators such as GEDI, GEI and FEI or Doing Business, and offer a good mixture of models and the largest spectrum of learning.

Australia stands out as a country that has particularly good conditions for entrepreneurs in general and female entrepreneurship in particular. This evidence is confirmed by the fact that Australia ranks almost the same according to both GEI and FEI and also ranks high according to the Doing Business index. Among all countries included in this study, Australia is the best performing country, and can thus provide MENA countries, with a comprehensive picture of the areas towards which efforts can be directed to create a more nurturing environment for women entrepreneurs.

Considering Italy's relatively strong ranking on the FEI compared to the GEI, Italy's case can provide examples on how to create favourable conditions tailored for women entrepreneurs, even if the overall performance of the entrepreneurship environment is not as strong. Italy can indeed show some interesting policy measures targeting female entrepreneurs, based on the strategy of promoting female self-employment as a lever to increase the female employment rate.

Turkey shows a very interesting entrepreneurship environment with a GEI ranking of 28. Even if the FEI ranking (45th) suggests the prevalence of obstacles for a favourable female entrepreneurship environment, Turkey has shown to increasingly address these hindrances with specific and dedicated measures aimed at promoting women entrepreneurship. The low performance on the GGG index (ranking 130th out of 145) shows a strong similarity with the MENA countries, amongst which indeed Tunisia is performing even slightly better than Turkey.

Similar to Italy, Egypt is performing better in supporting women entrepreneurship than in creating an overall strong entrepreneurship and business environment. While Egypt exhibits several difficulties in doing business, Egypt is paying significant attention in promoting healthy women entrepreneurship.

The FEI index is not available for Jordan. However, while Jordan is performing better than other MENA countries, the GEI index as well as the Doing Business indicate weaknesses and difficulties which are impeding effective entrepreneurship, and consequently women entrepreneurship. The GGG index shows that gender inequality aspects are persistent in Jordan and will need to be better addressed by long term programmes.

On the one hand, Lebanon stands at 123 in the ranking of 189 economies on the ease of doing business which shows the existence of several hindrances, but on the other hand, Lebanon ranks quite positively on the GEI (50th compared to 48th in Italy), which indicated towards the efforts in creating an ecosystem

TABLE 11: SOME BASIC INDICATORS

Index	Australia	Italy	Turkey	Egypt	Jordan	Lebanon	Morocco	State Pales-tine	Tunisia
GEI 2016 Ranking / Score	3 rd 78.0	48 th 41.1	28 th 52.7	89 th 27.3	64 th 33.5	50 th 39.9	78 th 29.5	--	62 nd 34.4
FEI 2015 Ranking / Score	2 nd 74.8	30 th 51.4	45 th 39.3	66 th 27.7	--	--	--	--	61 st 30.7
GGG 2015 Ranking/ Score	36 th 0.733	41 st 0.726	130 th 0.624	136 th 0.599	140 th 0.593	138 th 0.598	139 th 0.593	--	127 th 0.634
Doing Business 2015	13 th	45 th	55 th	131 th	113 th	123 rd	75 th	129 th	74 th
GNI / capita PPP int \$ 2014	42,760	34,700	18,980	10,260	11,910	17,590	7,290	5,000	11,020

that favours entrepreneurship. However, the high level of gender inequality, confirmed by the GGG rank of 138, indicates a large gender-based gap, particularly with regards to access to resources and opportunities in the country.

While Morocco is among the best performers in the MENA region, ranking 75th out of 189 economies in creating a favourable environment for businesses according to the Doing Business index, it shows room for improvement with regards to creating a favourable entrepreneurial ecosystem, with a GEI ranking of 78 among 145 countries. The FEI does not cover Morocco, however, the gender inequalities deeply rooted in the patriarchal society provide some indication on the obstacles that women may face when pursuing entrepreneurial ambitions.

The only data available for Palestine is the Doing Business index. The restrictions on movement in the West Bank and the blockade on Gaza, as well as prevalent political tensions and uncertainties have affected both men's and women's business opportunities in recent years.

Tunisia stands out as a country that has good conditions for entrepreneurship, including for female entrepreneurship, ranking almost the same on the GEI (62nd) and the FEI (61st), and raking the best on place 74 on the Doing Business Index. Moreover, the country is making significant efforts in overcoming gender inequalities as shown by the GGG index, which positions Tunisia at the highest rank in the region.

TABLE 12: THE 3 MODEL COUNTRIES AT A GLANCE

	Legal and Regulatory	Gender policies	Entrepr Educ. Training	Enterprise creation/ BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender stereotyp. social constraints
Australia	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent	Good
Italy	Excellent	Fair - with some problems	Good	Good	Good	Fair - with some problems	Good	Fair - with some problems
Turkey	Excellent	Good	Good	Fair - with some problems	Good	Weak	Fair - with some problems	Weak

For the six MENA countries, the table below shows graphically their situation under each area of improvement.

TABLE 13: THE 6 MENA COUNTRIES AT A GLANCE

	Legal and Regulatory	Gender policies	Entrepr. Educ. Training	Enterprise creation/ BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender stereotyp. social constraints
Egypt	Weak	Fair - with some problems	Weak	Weak	Weak	Weak	Fair - with some problems	Weak
Jordan	Weak	Fair - with some problems	Good	Weak	Weak	Weak	Fair - with some problems	Weak
Lebanon	Weak	Fair - with some problems	Weak	Weak	Weak	Weak	Weak	Weak
Morocco	Fair - with some problems	Fair - with some problems	Good	Weak	Weak	Weak	Fair - with some problems	Weak
Palestine	Weak	Fair - with some problems	Weak	Weak	Weak	Weak	Fair - with some problems	Weak
Tunisia	Fair - with some problems	Fair - with some problems	Good	Fair - with some problems	Weak	Weak	Good	Weak

4.2. COMPARISON PER AREA OF IMPROVEMENT

The tables below depict the situation in the three benchmarking countries and in the six MENA countries under each area of improvement, through the following colour coding.



For the three benchmark countries, Australia is excelling in all policy areas, with some room for improvement in only one area, namely gender stereotyping and social constraints. Some areas of excellence or good performance can be found in Italy and Turkey as well as some areas with fair and clearly weak performance.

The main findings of the benchmarking analysis are summarized here below by area of improvement.

Legal, institutional and regulatory frameworks

The furthest gap between the MENA countries and the three benchmarks is to be found in the area of legal, institutional and regulatory frameworks, with the majority of the MENA countries still implementing discriminatory rules against women and having signed the CEDAW with reservation. As shown in the country-specific analysis above, discriminatory rules refer to property rights, freedom of movement, inheritance laws, etc. While the laws across the MENA countries may differ with varying degrees of negative consequences for women, they tend to face discrimination along similar lines.

However, there is a strong rationale for improving women's economically productive capacities, as the contrary, worsened by prevalent discrimination and unequal allocation of resources causes overall loss of competitiveness, productivity and economic growth.

Moreover, fair allocation of public resources and transparent reporting can greatly contribute to improved gender mainstreaming and gender equality, as exemplified by Australia's case, which has been applying gender budgeting since 1984. While this has a cost at the outset, it is a justifiable one in the long run, especially when backed up by the commitment to use public resources to foster the economic empowerment of women and to close the gender gap.

Entrepreneurship education and training

With regards to entrepreneurship education and training, the six MENA countries seem to exhibit several similarities with Italy and Turkey. Prevalent stereotypes hinder female participation in more scientific and technical schools and training, in combination with the lack of entrepreneurial skills development in formal education levels, may stifle the confidence and ambitions of future female entrepreneurs in the long run. Italy, which is facing a similar challenge, provide an interesting example to address this, by offering dedicated trainings to women entrepreneurs through the Committees for the Promotion of Women Entrepreneurship of Chambers of Commerce at local and national level.

Business registration and enterprise creation/ Access to BDS, technology, networks, representation

Challenges with business registration and enterprise creation are common for both women and men, and the gaps between the MENA and the benchmark countries are well captured by the Doing Business index. However, evidence confirms that these challenges disproportionately burden women and are more likely to discourage them from starting a business.

All benchmark countries have developed dedicated facilities to support women in starting a business. An interesting experience to look at is the support provided by the Italian CIFs of the Chambers of Commerce, handholding women would-be entrepreneurs through a relatively complex environment.

With regards to BDS, gaps are measured in terms of the quantity and quality of services provided to businesses in order to grow, diversify, internationalise, innovate, and ensure representation in favour of business interest. All MENA countries need to strengthen their meso level/ intermediary support structures to varying degrees, particularly when aspiring to provide dedicated services to women. For instance, according to CAWTAR's study, formal rules and constraints imposed by society set very high barriers to entry for females and force many of them to operate in the informal sector and remain at low growth-potential. A supportive environment is therefore critical for women empowerment, and consequently the need to ensure that women's perspectives are taken into account in decision making processes to ensure that the needs and challenges they face are addressed appropriately. To this end, strong women

business associations can ensure that women entrepreneurs are adequately supported. Promoting women as entrepreneurs can contribute to a positive shift in societal perceptions about the role of women in the economy and can encourage women to consider entrepreneurship as a means to generate an income and improve their livelihoods. Thus, improving access to support services includes an improved involvement of women in relevant networks and/or associations. While Australia and Turkey operate in very different ways, the two countries have several examples of good practice in this regard.

Access to credit

Access to credit is a problem common to all SMEs, mainly linked to the resistance of bank towards SMEs, due to the higher risk involved, and to the inadequate capacity of entrepreneurs to prepare and defend a bankable business plan. Women entrepreneurs in the MENA countries may face higher resistance from banks due to challenges they face with fulfilling requirements of collateral, formal documentation, credit history, reciprocal distrust and weak female bank/financial literacy. Italy and Turkey are addressing the same difficulties with several instruments that offer dedicated credit services to women, lower the reciprocal distrust through more female/gender sensitive approaches (such as having a female bank officer), remove/lower the requests of formalities that are difficult for women to provide, and accompany the request for credit capacity building and entrepreneurship skills development.

Access to market and information

Another key constraint for SMEs is the access to market and information, particularly if venturing on export markets. This is felt even stronger by women, the reasons often rooted in culturally/ societally imposed constraints, which may translate into lack of knowledge of specific sectors/ technologies, the lack of access to male-dominant informal networks of information exchange, mobility restrictions or the hesitance of women to promote themselves and their products.

While Italy and Turkey do not seem to address these challenges with specific actions tailored to women, Australia specifically supports women's access to markets with the WIGB Programme and Austrade. In particular, the WIGB program supports women entrepreneurs to trade their products and services nationally and internationally by acting as a central source of information and resources, support and connection. Support provided includes mentoring programs, skills development and capability building workshops, inspirational speaker events and an active social media presence.

Women's leadership promotion

With regards to women's leadership the gap between the MENA countries has decreased with Italy and Turkey in recent years, however is still quite significant when compared with Australia. Turkey is adopting limited measures to increase women's quota in decision making bodies, Italy is adopting quotas to increase women's participation in company boards of directors, and Australia's stock exchange imposes a quota on women for listing a company. These measures have shown some effectiveness, but prevalent stereotypes remain the main threat to their effectiveness.

Gender stereotyping and social constraints

Social constraints and stereotypes are still very prominent in the MENA countries. The largest gap is with Australia, where actions involving men to effectively achieve change in favour of women could provide useful guidance. The gaps with Italy and Turkey are smaller and vary depending geographically. Acting on early age thinking and education proves to be the only effective way for sustainable change.

BEST PRACTICES

This section presents a number of potential good practices that could provide useful guidance for the six MENA countries according to their respective needs.

Based on the analysis of the three benchmark countries in the nine areas of policy improvement according to the CAWTAR research and our desk review, and on a gap assessment between the MENA countries and the three benchmark countries per area of improvement, we selected the following best practises.

identifying needed interventions to address gender gaps in sector and local policies, plans and budgets and seeks to create enabling policy frameworks, build capacity and strengthen monitoring mechanisms to improve accountability to women. Australia started with gender-responsive budgeting in 1984, when federal and state governments started to implement 'Women's Budget Statements' (WBSs) as a tool to mainstream gender into economic and social policy, and became more widespread since 1995. The Australian

TABLE 14: AREAS OF IMPROVEMENT MATCHED BY GOOD PRACTICES

Ref	Gender Policy Area	Specific Benchmark	Good practices
1	Regulatory and legal framework	Australia, Italy and Turkey	Laws protect individuals from gender based discrimination
2	General gender policies	Australia	Gender budgeting
3	Education and training on entrepreneurship	Australia, Italy	Early entrepreneurship education CIF training for women entrepreneurs
4	Access to business registration/enterprise creation	Italy	CIF help desk for women entrepreneurs
5	Access to BDS, technology, networks, representation	Australia, Italy and Turkey	WIGB; B-Fit Sports Centre; CIF
6	Access to credit and financial services	Italy and Turkey	Garanti Bank; 215/92. Guarantee Fund
7	Access to markets and to information	Italy and Turkey	WIGB
8	Leadership promotion	Italy and Turkey	kadiger, Giro d'Italia
9	Gender stereotyping and social constraints	Australia, Italy and Turkey	Early programs to contrast stereotypes; CIF mentoring; B-Fit Sports

A short description is presented below, whilst a more detailed description is given in Annex.

» Laws protecting individuals from gender-based discrimination – All benchmarking countries

A well-resourced and highly capacitated women's machinery in government is strictly required to co-ordinate initiatives and policies and create a favourable environment for gender inclusion and consequently for women economic empowerment. For instance, as explained in detail below, policies, regulatory frameworks and capacity building measures are the key for achieving sustainability and effectiveness of instruments such as Australia's gender-responsive budgeting.

In particular, Australia ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1983 and has a long tradition of gender equality, as the country offered suffrage to women in 1901. Italy ratified the CEDAW in 1985 and its constitution enshrines the principle of gender equality in article 3, the principle of equal pay in article 37 and equal terms for the eligibility for public offices and elective positions in article 51. Turkey ratified the CEDAW in 1985 and article 10 of its constitution includes an anti-discrimination clause asserting among other things that women and men have equal rights.

» Gender-responsive budgeting (GRB) - Australia

GRB, as implemented in Australia, is government planning, programming and budgeting that contributes to the advancement of gender equality and the fulfilment of women's rights. It entails

GRB initiative was the first attempt to analyse government budgets from a gender perspective, and the associated publicly available WBSs provide an overview of the anticipated impact of all ministries' budget revenues and expenditures on women and girls. Initiatives backed up by the GRB have impacted multiple sectors and fostered improvements in many aspects of women's lives, including health, security (freedom from violence), economic security and social protection. Sustainability of gender-responsive budgeting can however only be achieved when accompanied by changes in policies and regulatory frameworks that affect women direct and indirectly, and by adequate capacity building of relevant stakeholders, including at governmental and institutional levels. Furthermore, it requires continuous commitment by the relevant governmental authorities, e.g. by institutionalizing such gender-responsive budgeting, by periodically revising budget guidelines and formats to ensure gender responsiveness; by mainstreaming gender into relevant development strategies/policies/statements/position papers, into government implementation/planning/budgeting, as well as into monitoring and evaluation.

Since 2001, UNIFEM³⁶ has supported GRB initiatives in over 40 countries because of its proven potential to advance gender equality through more equitable budgetary frameworks and its replicability all over the world. The potential for replication and upscaling of gender-responsive budgeting work is indeed demonstrated through the increased number of countries initiating gender-responsive budgeting programmes, including among

³⁶United Nations Development Fund for Women - UNWOMEN

the analysed MENA countries (specifically Morocco, Egypt and Lebanon).

» CIF (committees of women's entrepreneurship) - Italy

The Committees for the Promotion of women's Entrepreneurship (CIFs) have been established by the National Association of Chambers of Commerce in agreement with the Ministry of Productive Activities in 1999. There is one CIF in every single local Chamber (one in every Italian Province) that are staffed with experts who have been delegated by local business associations and trade unions. They provide customised programmes for women, have informative tools for new entrepreneurs with a particular focus on women and young people, and the services they offer include self-assessment of individuals' attitude to self-employment and risk assessment of the new activity; information on the advantages and disadvantages of different formalities and legal procedures; information on financing opportunities; and information on services available for start-ups.

The success of this instrument can be related to the fact that the Chambers of Commerce are well rooted and well known across the country and citizens are accustomed to directly use their services.

» The Women in global business (WIGB) program - Australia

WIGB is a program launched by the government to support women entrepreneurs by providing information, support and access to networks in order to help them to export their products and services and to attract investment. WIGB is funded by the Australian Trade Commission (Austrade) and delivered in partnership with Australia's national and federal governments.

Internationalisation can be a difficult step to take, and entering new/foreign markets can be challenging due to lack of local knowledge (including lack knowledge of the local entrepreneurial culture, local demands and markets, or of local regulations), local competition, language barriers, as well as challenges for unknown products/brands. Consequently, the WIGB programme aims at supporting women-led businesses in entering new/foreign markets. It thereby seeks to increase the participation of women entrepreneurs in international trade and investment; to support them in developing sustainable businesses; to encourage, support and advance the involvement of women in international business; and to raise the profile of Australian businesswomen involved in international trade within the local and international business community.

This program was designed specifically for women since according to data from the Australian Trade Commission, women-led SMEs in Australia were not achieving their export potential when measured against the general SME population. Responding to this gap, the WIGB program was designed as a government program to address the barriers that were hindering women-led businesses from becoming global market leaders.

The program benefits from Australia's very good trade infrastructure. By generating market information and insight, and leveraging its connection with the government to maintain an extensive global network, Austrade is deeply engaged in contributing to Australia's economic prosperity by helping Australian businesses, education institutions, tourism operators, local governments and citizens towards internationalization. Amongst other things, Austrade helps Australian companies to grow their business in international markets, including through administration of the Export Market Development Grants (EMDG) scheme and the TradeStart programme; promotes the Australian education and training sector in international markets; provides coordinated government assistance to promote, attract and facilitate productive foreign direct investment towards Australia; and provides advice to the Australian government on relevant policies and supports in the development of policies.

» B-Fit sports centre - Turkey

B-Fit sport centres are part of a franchise chain of gyms established and led by women and which, in addition to providing sports

facilities, organize sessions of discussions and networking among women entrepreneurs. The rationale is to provide a safe social space for women, which encourages them to gain their independence and pursue their entrepreneurial goals while meeting their personal fitness ambitions. It has developed significantly since starting, and B-Fit meanwhile caters to 180,000 women in 48 cities with 220 centres, and provides all kinds of support necessary to improve the women's standards of living.

The success of this initiative is directly connected with the strict gender segregation in predominantly Muslim societies, where certain services for women can only be taken care of by women, such as by establishing a sports centre, or any other service providers, by women for women, where women can be free from the constraints they may face from society.

» Law 215/92 - Italy

For many years **law 215/92** represented the key legislation for the promotion of female entrepreneurship in Italy. It demonstrated the Government's commitment to this end, with continuous financial support and political backing. The main aim of the law was to promote specific measures for training and access to finance for women entrepreneurs and to foster the creation of women-owned enterprises in innovative industrial sectors. Financial assistance and support services were provided to women-owned business through six different calls for proposals, both at national and regional levels. While the measure was discontinued in 2006 (after 14 years), some regions continue to issue annual calls within the framework of this law and are financed with EU funding. A recent evaluation by the Bank of Italy on the impact of the law argues that supported women-owned enterprises showed higher survival rates than a control group for an initial period of five years from their establishment (Gennari and Lotti, 2013). However, despite its positive impact, an OECD study on key issues and policies³⁷ (2014) suggested that the institutional emphasis on women's entrepreneurship should be revised, and suggested the Law 215/92 to place a stronger focus on business training and coaching in addition to financial support.

» Guarantee Fund - Italy

The **Guarantee Fund** is a State-guaranteed revolving fund for SMEs set up under the control of the Italian Ministry of Economic Development to provide more favourable lending conditions to women entrepreneurs. It provides guarantees to SMEs that cannot offer enough security to obtain a standard commercial loan, and thereby facilitates enterprise creation/development particularly for women, who often cannot present collateral in the form of land or other assets. The Fund applies an approach of positive discrimination towards women entrepreneurs, given that the maximum percentage of the guarantee is 80% of the financing required (up to an amount of € 2.5 million), in comparison of 60% for male entrepreneurs. This government intervention to facilitate access to credit presents an example on how to adjust unequal starting conditions and can therefore have a significant impact on women, who have less access to external financing and have less capital for the development of their business.

The success of the fund lies in the win-win situation created. The guarantee significantly modifies the relationship between lender and borrower, by providing a positive incentive for the lender to grant a loan to a viable entrepreneur who has a security set up by the state, while the borrower benefits from a guarantee at good conditions that she/he would not otherwise have obtained³⁸.

³⁷Italy: Key Issues and Policies (2014) - OECD Studies on SMEs and Entrepreneurship

³⁸ *Serena Romano, Analysis of public policies for women's empowerment in Euro-Mediterranean countries, their impact on job creation and potential implementation in other countries*, in Societal government and innovative public management: challenges for the Euro MENA area, Euro Mediterranean Dialogue on Public Management, MED7, Rome, 2014

» Garanti Bank - Turkey

Garanti Bank was the first Turkish bank that started providing financial support (credit) and services (training and counselling) tailored for women. As of September 2013, the Bank had 140,213 customers enrolled in the Women Entrepreneurs' Programme, representing just less than 10% of its SME customer base and \$900 million in outstanding cash loans. Evidence from an internal research made by Garanti supported the notion that women entrepreneurs make profitable customers. Indeed the difference in profitability is strongly and positively correlated with the size of the enterprise, so that as a female-led enterprise grows, the value of that relationship grows significantly for the Bank. The research confirmed a strong need for women in Turkey to be encouraged to manage and grow their businesses³⁹. Moreover, the International Finance Corporation and Garanti Bank produced a case study that showed how women-founded start-ups were 15-25% more profitable than those founded by men, and related this success rate to the bank's established strength in SME banking and its dedicated efforts to provide access to finance in combination with non-financial skills development and training.

Garanti Bank offers dedicated financial services to women, such as:

- » *Women Entrepreneur (WE) Support Loans* with terms up to 60 months exclusively for women entrepreneurs.
- » *SME Project Finance Loans* developed jointly by Garanti Bank and a Credit Guarantee Fund (CGF) and offered on the basis of the investment's return and cash flow generation periods. The loan features a 6-month grace period and can be taken out with terms up to 7 years depending on the return and cash flow generation periods of the investment. The loan can go up to USD 30,000. The loan is offered with a special annual commission rate exclusive to women entrepreneurs.

Garanti Bank also offers trainings aimed at (i) providing information on how to run a business; (ii) encouraging female entrepreneurs to explore and identify new business opportunities through more active networking; (iii) developing personal and business management skills needed to successfully run a business. Since 2007, Garanti Bank organises Women Entrepreneur Gatherings in collaboration with KADIGER, through which women entrepreneurs across Turkey have been receiving business education. Gatherings are typically held in 5 cities each year, with local Garanti branches involved in organizing and promoting the events. In general, such events host on average of 150-200 participants, including around 30 percent non-clients. The local press and KADIGER's own network are extensively leveraged to advertise and promote the event in the community.

Garanti initially tried to develop a formal training program for women entrepreneurs in collaboration with KADIGER, but this proved to be very costly and difficult to organize. In September 2012, Garanti and Bogazici University established Turkey's first women entrepreneurs' executive school which provides a mini-MBA for female entrepreneurs. Tailored to the time constraints of women entrepreneurs, the course lasts only about one and a half months, and takes place in a different city each quarter. The course requires 100 hours of classroom time, followed by an examination to ensure certification⁴⁰.

Apart from the training it provides, Garanti Bank's commitment to promote and advocate female entrepreneurship is evident in the number of activities/initiatives it supports. The bank manages the WEY - Woman Entrepreneur of the Year - award in collaboration with KADIGER, as well as manages the local *Ekonomist* magazine. Central to Garanti Bank's strategy is the aim to strengthen the women entrepreneurship ecosystem, in which the bank is at the centre of an extensive network that supports and promotes female entrepreneurs in Turkey. Indeed Garanti Bank has a close affiliation

with KADIGER, it supports a number of local NGOs across Turkey to ensure regional presence; collaborates with top universities, such as Boğaziçi and Middle East Technical University; and collaborates on policy-making with the Ministry of Family Planning, KOSGEB, KGF, and TOBB (the Union of Chambers of Commodity Exchanges of Turkey).

» KADIGER - Turkey

KADIGER is a Women Entrepreneurs Association in Turkey that was founded in Istanbul in September 2002 by 38 successful women entrepreneurs. It is a nation-wide, non-profit civil society organization, and currently has 200 members from various sectors, including textiles, communication, public relations, tourism, mining, chemistry and health. KADIGER provides tailored services to its members, such as:

- » Entrepreneurship and Leadership Activities
- » Biz. (We) Women Development Center
- » Advocacy Activities for Women Empowerment
- » Activities related to the European Union, KADIGER Brussels Office
- » Cooperation with the international organizations and NGO's
- » Cooperation with the national NGO's
- » Member relations
- » Communication services

KADIGER ensures that Turkish women entrepreneurs are connected to each other and are knowledgeable of global entrepreneurship trends. The mission of the association is to develop and support entrepreneurship among women to strengthen their social and economic status, with a view to have a world in which women are independent and can play an effective role in decision-making processes. To support Turkey's accession process to the EU, and especially to increase the role of women in this process, KADIGER established the EU-Brussels office in March 2008 with the cooperation of TUSIAD (Turkish Industrialists' and Businessmen's Association). The basic aim of this office is to make KADIGER easily accessible for women vis-à-vis the European Parliament, the European Commission, the European Women's Lobby (EWL) and other European NGO's on the women's movement in Turkey; and to provide a channel of communication for Turkey on women-related issues.

» Giro d'Italia - Italy

Inspired by the bicycle race which annually crosses Italy, this initiative touches on the major cities of the country and is organized by the Chambers of commerce and CIFs. The project started from the need to extend the information on "how to do business" and to strengthen the entrepreneurial spirit, with a particular focus on youth and women. They are exposed to basic training on how to start a business and who the local service provides in order to support youth and women entrepreneurs in setting up their business.

CONCLUSIONS AND RECOMMENDATIONS

A common aspect concerning the MENA countries that sets them apart from the selected benchmark countries is certainly the inequality between men and women, even though with some distinctions (as clearly showed in Table 26). This inequality results from formal laws and regulations, as well as from social and cultural norms, largely found in patriarchal societies. This in return has stifled women's opportunities to pursue formal employment, let alone entrepreneurial ambitions, and is an impediment to their social, economic and political independence. Therefore, gender sensitivity and responsiveness needs to be mainstreamed into any laws, regulations, strategies, or institutional support, in order for women to benefit from a supportive and enabling environment. This is echoed by international pressure, conventions and frameworks, which call for improved gender equality by embedding gender-sensitive actions and approaches into relevant policies and procedures at local and national level.

While discouraging factors in the respective entrepreneurial ecosystems exist also for men, the burden is higher for women, particularly in the MENA region, both with regard to business creation (idea generation, business plan development, bureaucratic procedures or access to finance) and to enterprise development (further financing, product development or marketing). There is thus an urgent need for MENA countries to address those aspects that can effectively remove or reduce obstacles to entrepreneurship, particularly those affecting women. Australia's case provides several examples of effective gender mainstreaming (with over 30 years of experience) and how this has positively affected female employment and women-led entrepreneurship.

To create a favourable and enabling business environment, including for female entrepreneurs, short term measures for immediate results need to be implemented alongside long term solutions.

The literature review and the CAWTAR study provided an insight into obstacles faced by entrepreneurs and provided some recommendations for **short term** solutions, and the above analysis of the benchmark countries presented best practices in the implementation of such solutions.

In most cases the best practices identified included dedicated services to women entrepreneurs, such as:

- » tailored training, which takes daily and family duties into account and reinforces their self-esteem;
- » financial services with products exclusively dedicated to women entrepreneurs, to help overcome the various regulatory obstacles which make access to credit more difficult for women entrepreneurs;
- » support services for start-up or for business development for women entrepreneurs, in a safe and gender-sensitive environment;
- » dedicated services to improve access to information on markets, laws, rules and culture;
- » dedicated networks for women entrepreneurs.

Many of the good practices analysed follow this pattern of dedicated services, and it may be useful to suggest specific instruments that have proven useful, particularly when involving

TABLE 15: SELECTED GOOD PRACTICES FOR THE SHORT TERM

	Legal and Regulatory	Gender policies	Entrepr Educ. Training	Enterprise creation	BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender stereotyp. social constraints
Australia					WIGB		WIGB		
Italy			215/92 CIF	215/92 CIF	CIF	215/92 ; Guarantee Fund			CIF
Turkey					B-Fit sport centre	Garanti Bank			B-Fit sport centre
MENA countries			CIF	CIF	WIGB ; B-Fit Sports Centre ; CIF	Garanti Bank ; 215/92 ; Guarantee Fund	WIGB		B-Fit Sports Centre ; CIF

³⁹Idem

⁴⁰Case Study, Garanti Bank SA: Combining SME Banking Excellence with a Proposition for Women Entrepreneurs in Turkey, IFC, Garanti Bank March 2014

various stakeholders intervening in specific areas of improvement. Areas that would benefit from short term action and which primarily affect women are:

- » Access to credit
- » Business development services (all non-financial services)
- » Training and Entrepreneurship
- » This report considers the following six instruments as useful guidance for the MENA countries:
- » Three in Italy : CIF, Guarantee fund and Law 215/92
- » Two in Turkey: B-fit Sport Centres franchise and Garanti Bank
- » One in Australia: WIGB

All instruments show a good degree of success in the three countries where they have been implemented (Australia, Italy, Turkey). They are all dedicated and tailored to women and fit the areas of improvement identified in the MENA region, as shown in Table 2. Finally, these instruments can be easily adapted to the MENA countries and/or can be used as guidance to implement similar tools in the short run.

In the **long run**, legal reforms should be implemented to create an enabling and gender-sensitive entrepreneurial environment. Governments should introduce or strengthen the legal framework in way that encourages female leadership, promotes their engagement in decision-making processes, and improves their opportunities for social and economic participation.

Despite their high level of civic engagement, female political and economic leadership is limited. According to our research and the CAWTAR report, women are severely underrepresented in decision-making processes, including in processes that significantly affect women. Moreover, because of the lack of a supportive gender-sensitive policy framework, women require greater encouragement and support from family and often resort to less traditional routes to pursue their entrepreneurial endeavours. Consequently, most of the female entrepreneurs in the MENA region work in the informal sector or cannot realize the full potential of their capacities and of their business.

The patriarchal society dominates the social, political, and economic life in the MENA region and therefore creates significant obstacles for women due to culturally instilled stereotypes and discriminatory attitudes. This includes unequal rights over control over cash and collateral or unequal representation in public life and media. While improvements to varying degrees need to be acknowledged, gender gaps continue to exist, to certain extent justified by women's acceptance of the status quo and unequal gender norms.

In light of this, governments need to be particularly involved in the creation of an enabling business environment, and consequently, the relevant legal and regulatory framework and the corresponding institutional support need to be more gender sensitive and responsive to the needs and challenges that women face. Additionally, awareness raising programs targeting both men and women should be implemented to accelerate the removal of gender stereotypes that may systematically put women, including women entrepreneurs at a disadvantage. Any strategy to empower women needs to also aim at the sensitization of the society, thus including men, to effectively change societal behaviour and attitudes towards the female participation in social, economic, political and public life. This can be supported by the promotion of female role models and of success stories, which will also encourage women to take independent initiative and pursue entrepreneurial ambitions, and thereby realize their full potential.

COUNTRY-TARGETED RECOMMENDATIONS

EGYPT

The table below (orange code) shows that Egypt is progressively implementing policies to improve the status of women. Egypt is initiating gender-responsive budgeting programmes and is increasingly including women in the policy making processes (the electoral system obliges political parties to nominate at least one woman as part of their district candidate lists). In comparison, the table shows that there are a number of prevalent constraints in the entrepreneurial environment that are hampering the success of women. While some institutional and procedural constraints affect both male and female entrepreneurs, such as procedures to attain licenses and permits, lack of transparency in procedures, or shortage of targeted entrepreneurship training opportunities, women tend to face additional difficulties, some of which make women-led entrepreneurship almost impossible. Women report to face greater legal challenges than male entrepreneurs, largely related to inaccessibility of necessary information and/or higher corruption against them, and difficulties in accessing credit due to structural constraints in access/control over capital and collateral. Additionally, cultural norms limit their opportunities even more, including inter alia restrictions on their mobility restriction, which negatively affects their capacity to access networks and markets

constraints related to enterprise creation and development as this would foresee services, such as: self-assessment of individuals' attitude to self-employment and risk assessment of the new activity, information on the advantages and disadvantages of different formalities and legal procedures, information on financing opportunities, and information on services available for start-ups, including information on available trainings, etc.

An interesting practice for increasing representation and creating networks is **B-Fit Sport Centres**, as they were developed in Turkey. They are centres established and run by women and which, in addition to providing sports facilities, organize sessions of discussions and networking among women entrepreneurs. The rationale is to provide a safe social space for women, which encourages them to gain their independence and pursue their entrepreneurial goals while meeting their personal fitness ambitions. These centres are managed by women so they represent an opportunity to be self-employed, to create new jobs for other women (data show that women are more inclined to hire other women) and to empower women themselves. In societies that experience gender segregation, particularly in predominantly Muslim countries, where certain services for women can only be taken care of by women, a sports and networking facility by women for women, and where women can be free from the constraints they may face from society, may be crucial for their empowerment.

Egypt	Legal and Regulatory	Gender policies	Entrepreneurship Education, Training	Enterprise creation / BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender Stereotypes social constraints

In light of the above, the following practices were identified that could provide guidance for Egypt, with good prospects to improve the entrepreneurship environment for women in the short term:

- » CIFs (Italy) to improve access to tailored business development support services;
- » B-fit Sport Centres franchise (Turkey) to enhance the opportunities for networking and increasing representation;
- » Guarantee Fund (Italy) to improve access to credit in light of challenging collateral requirements;
- » WIGB (Australia) to improve access to market information.

These practices have already been presented in section 3, but the following seeks to highlight the main features and how these could be transferred to improve the entrepreneurial ecosystem for women in Egypt.

The Italian **Committees for the Promotion of Women's Entrepreneurship** (CIFs) have been established by the National Association of Chambers of Commerce to provide customized services (such as training, counselling, start-up support etc.) tailored to women entrepreneurs' needs. The effectiveness of this instrument lies in the close relationship between the CIFs and the female entrepreneurs who can receive services tailored to their enterprises and their specific needs. Women entrepreneurs in Egypt could benefit from such an instrument to overcome the

To overcome the problems related to access to credit (particularly the lack of collateral), a good practice that can be transferred to the Egyptian context is the **Italian Guarantee Fund**. The Guarantee Fund is State-guaranteed revolving fund for SMEs set up under the control of the Italian Ministry of Economic Development to provide more favourable lending conditions to women entrepreneurs. It provides guarantees to SMEs that cannot offer enough security to obtain a standard commercial loan, and thereby facilitates enterprise creation/development particularly for women, who often cannot present collateral in the form of land or other assets. The Fund applies an approach of positive discrimination towards women entrepreneurs, given that the maximum percentage of the guarantee is 80% of the financing required (up to an amount of € 2.5 million), in comparison of 60% for male entrepreneurs. This government intervention to facilitate access to credit presents an example on how to adjust unequal starting conditions and can therefore have a significant impact on women, who have less access to external financing and have less capital for the development of their business.

Finally, to address difficulties in access to markets and information for women entrepreneurs, the **Australian Women in Global Business (WIGB)** could provide good guidance. WIGB is a government-led program funded by the Australian Trade Commission (Austrade) designed to address the barriers that hindered women entrepreneurs from becoming global market leaders. It aims to increase the participation of women in international trade and

investment; to help women in developing sustainable business; to encourage, support and advance the involvement of women in international business success; and to raise the profile of business women involved in international trade within the local and international business community. This instrument could be adapted to the Egyptian context with government support and through the involvement of international partners.

JORDAN

The table below indicates that Jordan has been mainstreaming specific gender-sensitive goals and actions to improve women's social, political and economic participation and leadership. The table also shows that Entrepreneurship Education (EPE) is catered for as part of the Jordanian education system, and is well developed at elementary and secondary levels (light green). However, as indicated by the red cases in the table, women in Jordan face specific difficulties that hamper their entrepreneurial endeavours. In particular, access to start-up capital for women is made difficult by the lack of control over collateral and assets; access to finance and self-financing even poses challenges for women already in business. Additionally, due to largely conservative social and cultural norms and attitudes towards gender roles, women often lack adequate connectivity and consequently cannot gain a foothold in industrial associations, chambers of commerce and other key business networks; and are less likely to have direct connections with entrepreneurs in their social networks. Consequently, women entrepreneurs tend to be at a disadvantage in terms of accessing resources, information and networks needed to succeed.

Jordan	Legal and Regulatory	Gender policies	Entrepreneurship, Education, Training	Enterprise creation / BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender stereotypes, social constraints
	Red	Yellow	Light Green	Red	Red	Red	Yellow	Red

In light of the above, the following practices could provide guidance for Jordan to address some of the challenges in the short term:

- » B-fit Sport Centres franchise (Turkey) to enhance the opportunities for networking;
- » Guarantee Fund (Italy) to counter the difficulties linked to the lack of collateral in accessing credit;
- » Garanti Bank (Turkey) to increase the financial capacity of women-led enterprises.

To increase the social and professional network required to develop a business, the Turkish **B-fit Sports Centres** present a good practice example for Jordan. B-fit was established in 2006 with the aim to provide a safe social space for women, which encourages them to gain their independence and pursue their entrepreneurial goals while meeting their personal fitness ambitions. By promoting women economic empowerment, the centres support in increasing women's awareness about their lives and environment. They are managed by women and thereby represent an opportunity for self-employment, to create new jobs for other women (data show that women are more inclined to hire other women) and to empower women. It has developed significantly since starting, and B-Fit meanwhile caters to 180,000 women in 48 cities with 220 centres, and provides all kinds of support necessary to improve the women's standards of living.

To overcome the problems related to access to finance (particularly the lack of collateral), a good practice that can be adapted to Jordan is the **Italian Guarantee Fund**. This instrument, initially meant for both male and female-led SMEs, has introduced an approach

of positive discrimination for women and later on established a dedicated facility for female entrepreneurs. Women receive up to 80% of loan coverage (others will receive up to 60%) for a maximum amount of €2.5 million. Since 2014, women can be pre-authorized by the fund management and are in a better position to negotiate the loan with their bank. The guarantee is provided by the Italian State which makes it easier to access the credit system, and the fund relies on a system of public-private management made of representatives from ministries, banks and sector associations. Such public private partnership if introduced in Jordan could create a win-win situation for banks and women, significantly modifying the relationship between lender and borrower. A positive incentive for the lender is provided to grant a loan to a viable entrepreneur who has a security set up by the state, while the borrower benefits from a guarantee at good conditions that she/he would not otherwise have obtained.

The **Turkish Garanti Bank**, on the other hand, gives specific loans and financial support to women-led SMEs. Garanti Bank was the first Turkish bank that started providing financial support (credit) and services (training and counselling) tailored for women. Evidence from an internal research made by Garanti supported the notion that women entrepreneurs make profitable customers. Indeed the difference in profitability is strongly and positively correlated with the size of the enterprise, so that as a female-led enterprise grows, the value of that relationship grows significantly for the Bank. Moreover, in addition to the financial support, the Garanti Bank provides training and counselling targeted to its female clients, following the receipt of credit. These support women entrepreneurs to capitalize the knowledge necessary to properly manage the funds and their own capital. The establishment of more women-

focused banking facilities in Jordan can increase the number of women-entrepreneurs accessing credit to support in developing their business.

LEBANON

Even though Lebanon ranked 50th out of 132 countries in the GEO for 2015, suggesting favourable conditions for high-potential entrepreneurship development, women entrepreneurs are still facing a number of constraints in developing their business. For example, entrepreneurship is not included in general school curricula and there are no specific training programmes for women entrepreneurs. Male and female entrepreneurs in Lebanon experience significant discrepancies particularly when creating an enterprise. Women report a higher risk to be exposed to corruption, have difficulties in accessing adequate financing, as measured by both the demand for finance and the kind of financial instruments used (mainly because of lack of collateral), as well as difficulties in gaining access to markets or information. Social norms also pose major concerns for women who want to create a business, especially for women who become mothers, leading them to withdraw from entrepreneurial activity for family reasons. However, as shown by the orange cases in the table, Lebanon is progressively implementing policies to overcome gender gaps, such as by initiating gender-responsive budgeting programmes and introducing equal inheritance laws.

Lebanon	Legal and Regulatory	Gender policies	Entrepreneurship Education, Training	Enterprise creation / BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender Stereotypes social constraints
	Red	Yellow	Red	Red	Red	Red	Red	Red

Against this background, Lebanon could take inspiration from several instruments that are developed to enhance women entrepreneurship in Italy and Turkey and that can have an impact in the short run. These are:

- » Guarantee Fund (Italy) to counter the difficulties linked to the lack of collateral in accessing credit;
- » Garanti Bank (Turkey) to increase the financial capacity of women-led enterprises;
- » KAGİDER (Turkey) to enhance women leadership promotion;
- » B-fit Sport Centres franchise (Turkey) to enhance the opportunities for networking.

To overcome the problems related to access to credit (particularly the lack of collateral), a good practice that can be adapted to the Lebanese context is the **Italian Guarantee Fund**. The Guarantee Fund is State-guaranteed revolving fund for SMEs set up under the control of the Italian Ministry of Economic Development to provide more favourable lending conditions to women entrepreneurs. It provides guarantees to SMEs that cannot offer enough security to obtain a standard commercial loan, and thereby facilitates enterprise creation/development particularly for women, who often cannot present collateral in the form of land or other assets. The Fund applies an approach of positive discrimination towards women entrepreneurs, given that the maximum percentage of the guarantee is 80% of the financing required (up to an amount of € 2.5 million), in comparison of 60% for male entrepreneurs. This government intervention which relies on public-private management and partnership to facilitate access to credit presents an example on how to adjust unequal starting conditions and can therefore have a significant impact on women, who have less access to external financing and have less capital for the development of their business. If introduced in Lebanon, such a fund could create a win-win situation for banks and women, significantly modifying the relationship between lender and borrower. A positive incentive for the lender is provided to grant a loan to a viable entrepreneur who has a security set up by the state, while the borrower benefits from a guarantee at good conditions that she/he would not otherwise have obtained.

To enhance the financial capacity of women-led enterprises in Lebanon, a good practice to look at is the **Garanti Bank in Turkey**. It offers dedicated financial services to women and the loans are offered with a special annual commission rate exclusive to women entrepreneurs. Aside from financial support, Garanti Bank offers technical support (training and counselling) and is actively promoting women entrepreneurship (Turkey's Women Entrepreneur Competition). Garanti's success in effectively supporting women-led entrepreneurship is based on the bank's established strength in SME banking and the effort to address entrepreneurship in a comprehensive manner, by providing access to finance in addition

to non-financial skills development and training. Increasing the number of such dedicated services for women entrepreneurs through banks could bring a higher number of Lebanese women entrepreneurs to start and run viable and successful businesses. Such a facility could also be used to foster innovative women entrepreneurs in particular.

To encourage leadership promotion, a good practice example is **KAGİDER**, a Women Entrepreneurs Association in Turkey. It provides different tailored services to its members, including entrepreneurship and leadership activities, advocacy, liaison with international organizations and NGO's, B2B among women entrepreneurs, and improved connectivity and awareness of global entrepreneurship trends. Such a network can be easily replicated and adapted to different countries and could represent a good practice to promote women leadership in Lebanon.

Another interesting practice to increase leadership promotion, but also to give the possibility to create networks among women entrepreneurs and to have access to some specific information related to the business and markets, is **the B-Fit sports centres**. These franchise gyms are established and managed by women and, in addition offering sports activities, organize discussions groups and networking opportunities among women entrepreneurs. They provide a safe social space for women where they can improve their knowledge and awareness and encourage them to gain their independence and pursue their entrepreneurial goals. They could thus present an effective channel for business networking for Lebanese women entrepreneurs or would-be entrepreneurs.

MOROCCO

In recent years, Morocco integrated several entrepreneurship education initiatives and programmes into its educational system, which served to strengthen the educational system and the culture of entrepreneurship education (EPE). While there is demonstrated government interest towards improving conditions for entrepreneurship, women still face many constraints and difficulties in creating their own businesses compared to men. As shown in the table below, access to credit is one of the main obstacles that women face when aiming to start their own business (they lack control of collateral and are perceived as riskier clients). Additionally, women feel more susceptible to bureaucratic exploitation and corruption, such from tax officials, which hinders them from pursuing their entrepreneurial ambitions. Cultural constraints pose another significant obstacle; for example, the deeply rooted foundations of the Moroccan patriarchal society prevent women from accessing informal channels of networking and information-exchange since they are prevented from socializing in places mostly frequented by men, such as bars, restaurants, café, and clubs. Nevertheless, as indicated by the orange codes, the

Morocco	Legal and Regulatory	Gender policies	Entrepreneurship Education, Training	Enterprise creation / BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender Stereotypes social constraints
	Yellow	Yellow	Light Green	Red	Red	Red	Yellow	Red

country is increasing improving conditions for women through dedicated policies, such as gender budgeting and representation quotas.

In light of the above, good practices that could be inspiring for Morocco to improve the entrepreneurship environment for women in the short term include:

- » Australian WIGB programme for improved access to markets and information;
- » Italian law 215/92 for improved access to credits, and for improved support to develop innovative businesses;
- » Turkish Garanti Bank to combine access to credit with tailored non-financial BDS services.

The **Australian WIGB programme** presents a good practice example to supports business growth and expansion, and could be adapted to the Moroccan context with government support and/or with involvement of international partners. Morocco has a significant number of high-quality women-led micro enterprises, which would benefit from dedicated instruments that support them in developing, growing and internationalizing their businesses. Internationalisation can be a difficult step to take, and entering new/foreign markets can be challenging due to lack of local knowledge (including lack knowledge of the local entrepreneurial culture, local demands and markets, or of local regulations), local competition, language barriers, as well as challenges for unknown products/brands. Consequently, a programme such as the WIGB programme could support Moroccan women-led businesses in entering new/foreign markets by providing information, by supporting the creation of networks and establishing B2B linkages, and by supporting them in exporting and attracting investment. It would increase the participation of women entrepreneurs in international trade and investment, support them in developing sustainable businesses that are internationally competitive, and would thus raise the profile of businesswomen involved in international trade within the local and international business community.

Another good practice to support business growth and innovation, including improved access to adequate financing, is the **Italian law 215/92**, which aims to foster the creation of women-led enterprises in innovative industrial sectors by promoting dedicated skills development and financing opportunities. Financial assistance has been provided to women-owned business, combined with technical support services, through six different calls for proposal at national and regional levels. Similar to the WIGB programme, the law could be replicated in Morocco with the support of the government and/or with the involvement of international partners. Finally, the **Turkish Garanti Bank** presents a good practice example to combine access to credit with tailored non-financial BDS services. Garanti Bank follows a three-pillar approach: (i) dedicated financial support (with the Women Entrepreneur Support Loans and SME Project Finance Loans), (ii) women-targeted education (training and counselling for improved information and identification of business opportunities, and to strengthen business and management skills), and (iii) promotion of women-led entrepreneurship (Turkey's Women Entrepreneur Competition). Improving the opportunities for financial and non-financial support dedicated to women entrepreneurs can support the growth and development of women-led enterprises in Morocco.

PALESTINE

As indicated by the orange code in the table below, Palestine is implementing policies to promote the role of women: the Ministry of Women Affairs' goal is to integrate gender, democracy and human rights into the policies and programmes of the various ministries and to promote reforms of discriminatory laws. There is also a proportional representation component in the election mechanisms, guaranteeing about 20% women among the candidates. With respect to entrepreneurship, Palestine ranks 129 (out of 189) in the World Bank Doing business Index, which suggests that the regulatory framework does not encourage entrepreneurs to start a business. The conditions for women entrepreneurs (as shown by the red codes in the table below) are even more challenging. Legal and regulatory discriminations against women as well as deeply rooted patriarchal and cultural norms negatively affect women's economic independence, with limited access to capital or credit, and their mobility, hindering them from leaving their towns or even homes to work. Accordingly they have very limited possibilities to create networks, to have access to markets and to information necessary to properly develop a business. Furthermore, while there is a very high literacy rate in the country, especially among women, there are no trainings to encourage women's creativity and capabilities to foster their entrepreneurial potential.

Against this background, the following good practices could be replicated and/or adapted to the Palestinian context, to boost women entrepreneurship and to respond to their specific needs and challenges:

- » Guarantee Fund (Italy) to overcome the lack of collateral;
- » The CIFs (Italy) to increase the chances of receiving support for enterprise creation and accessing BDS;
- » Australian WIGB programme to have access to market and information.

The **Italian Guarantee Fund** can be an effective solution in the short term by providing State guarantees to women-led SMEs that cannot offer enough security to obtain a standard commercial loan. The Fund applies an approach of positive discrimination towards women entrepreneurs, given that the maximum percentage of the guarantee is 80% of the financing required (up to an amount of € 2.5 million), in comparison of 60% for male entrepreneurs. This government intervention, which relies on public-private management and partnership to facilitate access to credit, presents an example on how to adjust unequal starting conditions in Palestine and can therefore have a significant impact on women, who have less access to external financing and have less capital for the development of their business.

The **Italian Committees for the Promotion of Women's Entrepreneurship (CIFs)** were established by the National Association of Chambers of Commerce to provide customized services (such as training, counselling, start-up support etc.) tailored to women entrepreneurs' needs and challenges. The success of this instrument relies on the close relationship between the CIFs and the entrepreneurs who receive services that are tailored to their enterprises and the specific problems encountered. Such an instrument could be extremely helpful in overcoming the challenges of enterprise creation and development

Country	Legal and Regulatory	Gender policies	Entrepreneurship Education, Training	Enterprise creation / BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender Stereotypes social constraints
Palestine	Orange	Yellow	Orange	Orange	Orange	Orange	Yellow	Red

in Palestine. Services provided would include self-assessment of individuals' attitude to self-employment and risk assessment of the new activity; information on the advantages and disadvantages of different formalities and legal procedures; information on financing opportunities; and information on services available for start-ups.

An instrument inspired by the **Australian WIGB** can improve women's access to information on market opportunities and consequently improve their access to markets. WIGB is a government-led program funded by the Australian Trade Commission (Austrade) aimed to increase the participation of women in international trade and investment; to help women in developing sustainable business; to encourage, support and advance the involvement of women in international business success; and to raise the profile of business women involved in international trade within the local and international business community. WIGB activities include: mentoring programs; on-going skills and capability building workshops; an annual speaker series; and an active social media presence.

TUNISIA

Looking at Tunisia's ranking in the GEDI GEI and FEI for 2015 (respectively 62nd and 61st)⁴¹ suggests that Tunisia is progressively creating an enabling entrepreneurship environment with a special focus on female entrepreneurs. As indicated by the green cases in the table below, particular attention is dedicated to enterprise education in schools, universities and through non-formal trainings, with specific training tailored for women entrepreneurs, particularly in rural areas. Several government and non-government-led initiatives are aimed at improving opportunities for women entrepreneurs, including the guarantee of equal opportunities in the constitution, as well as dedicated programmes to promote an entrepreneurial spirit, to create networks and to provide specific BDS for women. However these efforts are still insufficient to effectively create an enabling environment for women entrepreneurship (orange case). Female entrepreneurs continue to face significant challenges (red code) in access to markets and information, and access to credit. Characteristic for the MENA region, these problems are closely related to the culturally imposed constraints, including unequal inheritance rights, the perception that women are riskier borrowers than men, and mobility constraints and limited access to information.

Against this background, the following good practice examples could provide guidance for Tunisia to improve conditions for women entrepreneurship in the short term:

- » Italian Guarantee Fund
- » Turkish Garanti bank
- » Italian law 215/92
- » Australian WIGB programme

The **Guarantee Fund** provides guarantees for SMEs that cannot offer enough security to obtain a standard commercial loan, and thereby facilitates enterprise creation/development particularly for women, who often cannot present collateral in the form of land or other assets. The Fund applies an approach of positive

⁴¹ Both the FEI and the GEI are based on the same framework and share some variables; however, the FEI includes 23 gender-specific variables focusing on female entrepreneurs.

Country	Legal and Regulatory	Gender policies	Entrepreneurship Education, Training	Enterprise creation / BDS, tech, networks	Access to credit	Access to Market & Info	Leadership promotion	Gender Stereotypes social constraints
Tunisia	Yellow	Yellow	Green	Yellow	Orange	Orange	Yellow	Red

discrimination towards women entrepreneurs, given that the maximum percentage of the guarantee is 80% of the financing required (up to an amount of € 2.5 million), in comparison of 60% for male entrepreneurs. This government intervention which relies on public-private management and partnership to facilitate access to credit presents an example on how to adjust unequal starting conditions and can therefore have a significant impact on women, who have less access to external financing and have less capital for the development of their business. If introduced in Tunisia, such a fund could create a win-win situation for banks and women, significantly modifying the relationship between lender and borrower. A positive incentive for the lender is provided to grant a loan to a viable entrepreneur who has a security set up by the state, while the borrower benefits from a guarantee at good conditions that she/he would not otherwise have obtained.

The **Turkish Garanti Bank** offers dedicated financial services to women and the loan are offered with a special annual commission rate exclusive to women entrepreneurs. Aside from financial support, Garanti Bank is actively involved in promoting female entrepreneurship by offering dedicated training and counselling and through programs such as the Turkey's Women Entrepreneur Competition. Garanti's success in effectively supporting women-led entrepreneurship is based on the bank's established strength in SME banking and the effort to address entrepreneurship in a comprehensive manner, by providing access to finance in addition to non-financial skills development and training. Increasing the number of such dedicated services for women entrepreneurs through banks could bring a higher number of Lebanese women entrepreneurs to start and run viable and successful businesses. Such a facility could also be used to foster innovative women entrepreneurs in particular.

The **Law 215/92** is specifically designed to promote female entrepreneurship in Italy. It promotes specific measures for training and access to finance for women entrepreneurs to foster the creation of women owned enterprises in innovative industrial sectors. The law aims to create equal opportunities for men and women by facilitating access to funding for women willing to start their own business (loans are given primarily in the following sectors: industry, trade, agriculture, services and tourism).

Finally, for improved access to markets and information, the example of the **Australian WIGB** could be a useful tool to support women entrepreneurs in Tunisia. WIGB is a government-led program funded by the Australian Trade Commission (Austrade) aimed to increase the participation of women in international trade and investment; to help women in developing sustainable business; to encourage, support and advance the involvement of women in international business success; and to raise the profile of business women involved in international trade within the local and international business community. WIGB activities include: mentoring programs; on-going skills and capability building workshops; an annual speaker series; and an active social media presence. The program could be easily adapted to the Tunisian context with government support and/or with the involvement of international partners.

ANNEX – PRE-SCREENING OF THE POTENTIAL BENCHMARK COUNTRIES

TABLE 16: MATCHING COUNTRIES FOR THE BENCHMARK ANALYSIS

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
AUSTRALIA						
<p>Long term female unemployment rate (WB 2013): 19,3%</p> <p>Employees, agriculture, female (% of female employment) 2012: no data</p> <p>Employees, industry, female (% of female employment) 2012: no data</p> <p>Employees, services, female (% of female employment) 2012: no data</p> <p>Labour force participation rate, female (% of female population ages 15+) (modelled ILO estimate) 2013: 59%</p> <p>Unemployment, female (% of female labour force) (modelled ILO estimate) 2013: 5,6%</p> <p>Vulnerable employment, female (% of female employment) 2013: no data</p> <p>Share of women in wage employment in the non-agricultural sector (% of total non-agricultural employment) 2012: 47%</p> <p>GEDI: 70</p> <p>According to the Global Entrepreneurship Monitoring (GEM), Australia's total entrepreneurial activity (TEA) rate in 2011 was 10.5%; i.e. 1.48 million of adults in Australia were involved in starting a new business or had established their own business. The TEA rate for Australian women was 8.4%, which means that 40% (590,000) of Australian entrepreneurs were women. The Australian Bureau of Statistics (2013) reported that in 2011, female entrepreneurs owned 33% of all the businesses in Australia. The TEA rate has risen by 2.7% from 2010. Only the USA has a higher TEA rate among innovation-driven economies with 12.3%. Australia is an innovation-driven economy with high economic development levels where new businesses are more likely be created to based on opportunity rather than necessity. 30% of Australian new businesses offer innovative products and services, which are new to customers. Australians' attitude towards entrepreneurship is relatively positive. According to GEM, more than 50% of Australians see entrepreneurship as a good career choice and place entrepreneurs high up in societal status. Almost half of the Australian population is optimistic about the opportunities and the capabilities they have to become entrepreneurs. (GEM2011)</p>	<p>Springboard Enterprise Accelerator Program was launched in 2012 http://sb.co/manifesto/</p> <p>It aims at accelerating the success of accomplished, entrepreneurial women leaders that operate in high-growth industries.</p>	<p>Established in 1999, Springboard 2000 Enterprises, Inc. is a non-profit organization dedicated to promote women entrepreneurs' access to the equity markets and is a network of entrepreneurs, investors, and advisors. The organization recruits, educates, showcases and supports women-led high-growth businesses as they seek venture capital to grow.</p>	<p>In 1997, 9 million businesses were led by women with revenues of \$3 trillion and a work force of 27 million. The growth rate of women-led businesses was twice the rate of their male counterparts and the industries they were choosing to enter were the "non-traditional sectors" such as finance, manufacturing and technology. Further research revealed, however, that while access to capital had improved for women-led businesses, women were not accessing the equity capital necessary to finance these non-traditional businesses.</p>	<p>The program is supported by both the US and Australian expert networks with a number of synergies.</p> <p>Venture-catalyst Springboard Enterprises is the premier platform where influencers, investors and innovators meet to help women build 'big businesses starting small'. Over 500 women-led companies have participated in Springboard's accelerator programs; raising over \$6.6 billion, creating thousands of new jobs, and generating billions of dollars in annual revenues. More than 80% of Springboard companies are still in business.</p>	<p>Advantages:</p> <p>The program recruits, trains, educates and supports women-led businesses with high-growth potential.</p> <p>The programme is financed by private contributions.</p> <p>The instrument has different types of facilities (accelerator, events, hub, learning centre, etc).</p> <p>Disadvantages:</p> <p>Given that the instrument targets the highest end of the scale, it might not be as easily transferable to the MENA context, as enterprises in the latter are an earlier development stage.</p> <p>It requires a high financial commitment (by public authorities or NGOs) back with high capacities for networking and support. In this case, the organization is based in the USA with global reach to accelerate women entrepreneurs' access to capital and networks.</p>	<p>3;</p> <p>5;</p> <p>6;</p> <p>7</p>
	<p>Women in global business (WIGB) program. http://www.austrade.gov.au/Women-in-Global-Business-program</p>	<p>The program was launched in December 2010 by the Parliamentary Secretary for Trade. The WIGB program supports women entrepreneurs to access global markets by acting as a central source of information and resources, support and connection.</p> <p>» Activities include:</p> <p>» a mentoring program</p> <p>» on-going skills and capability building workshops</p> <p>» an annual speaker series</p> <p>» an active social media presence</p>	<p>Internationalisation can be a difficult step to take, and entering new/foreign markets can be challenging due to lack of local knowledge (including lack knowledge of the local entrepreneurial culture, local demands and markets, or of local regulations), local competition, language barriers, as well as challenges for unknown products/brands. Consequently, WIGB supports women-led businesses in entering new/foreign markets by providing information, by supporting the creation of networks and establishing B2B linkages, and by supporting them in exporting and attracting investment.</p>	<p>Strengths:</p> <p>WIGB is undertaking a five-year longitudinal study (started in 2015) with the University of Melbourne to improve the quality of information available about Australia's women-led businesses and their participation in global trade and investment.</p> <p>The WIGB program improves women's opportunities for global trade and investment.</p> <p>Weaknesses: not suitable for start-ups. Businesses have to already be operational for 3 years and be export ready.</p>	<p>Advantage: Women benefit from increased networking with other business women. The system/concept can be replicated and adapted to different countries.</p> <p>Disadvantage: the programme is funded by the government, i.e. replication would require sufficient government interest and commitment.</p>	<p>1;</p> <p>2;</p> <p>3;</p> <p>4;</p> <p>5;</p> <p>6;</p> <p>7;</p> <p>8</p>
	<p>Female Entrepreneur Association http://femaleentrepreneurassociation.com/about/</p> <p>The Female Entrepreneur Association is an online hub with the mission to inspire and empower women from around the world to turn their ideas into a reality and build successful businesses</p>	<p>Enrolment to the Members' Club has now closed. It is not clear if the association is still running.</p> <p>» weekly videos (10') covering different topics online community to share experiences, information, advise, etc.</p> <p>» Magazine publishing success stories and interviews with female entrepreneurs from around the world</p>	<p>The platform seeks to inspire and empower women to realize their business ideas, and to connect with like-minded female entrepreneurs from around the world.</p>	<p>Strengths:</p> <p>Services (online videos, online community, master classes, free magazine, free workbooks) are available for each member and anyone can join the association.</p> <p>Weaknesses:</p> <p>» there are no professionals/experts that tutor/teach;</p> <p>» No fund available to support business;</p> <p>» membership must be paid</p>	<p>Advantages: convenient to share information and inspiring stories, and tools are easily replicable.</p> <p>Disadvantage: The platform does not provide practical support.</p>	<p>4;</p> <p>7;</p>
	<p>Women as Entrepreneurs http://womenasentrepreneurs.com.au/</p>	<p>Australia's largest community for female entrepreneurs and start-up women</p>	<p>Women as Entrepreneurs was created with the vision to build, support and promote the Australian national community of like-minded aspiring and accomplished female entrepreneurs. With partnerships, empowerment programs and inspiration, the community encourages more women to pursue entrepreneurial ambitions.</p>	<p>Strengths:</p> <p>Organization of top quality networking events which provide a platform for women where women to engage meaningfully, exchange experiences and knowledge, and which promote women-led entrepreneurship around Australia</p>	<p>Women entrepreneurs benefit from improved access to information, support and a community. This type of network can be replicated and adapted to different countries.</p>	<p>5;</p> <p>7;</p> <p>8</p>

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
TURKEY						
<p>Long term female unemployment rate (WB 2012): 31,9%</p> <p>Employees, agriculture, female (% of female employment) 2012: 37%</p> <p>Employees, industry, female (% of female employment) 2012: 15%</p> <p>Employees, services, female (% of female employment) 2012: 48%</p> <p>Labour force participation rate, female (% of female population ages 15+) (modelled ILO estimate) 2013: 29%</p> <p>Unemployment, female (% of female labour force) (modelled ILO estimate) 2013: 11,9%</p> <p>Vulnerable employment, female (% of female employment) 2013: 42%</p> <p>Share of women in wage employment in the non-agricultural sector (% of total non-agricultural employment) 2012: 25%</p> <p>GEDI: 54,6 (25)</p>	<p>KAGIDER Women Entrepreneurs Association of Turkey http://www.kagider.org/?Dil=1&SID=325</p> <p>Founded in Istanbul in September 2002 by 38 successful women entrepreneurs, KAGIDER is a nation-wide, non-profit civil society organization.</p>	<p>Today, KAGIDER has 200 members, all active in various sectors including textiles, communication, public relations, tourism, mining, chemistry and health.</p> <p>Services provided:</p> <p>Entrepreneurship and Leadership Activities</p> <ul style="list-style-type: none"> » Biz. Women Development Center » Advocacy activities for women empowerment » Activities related to the European Union, KAGIDER Brussels Office » Cooperation with international organizations and NGO's » Cooperation with the national NGO's » Member relations » Communications 	<p>KADIGER aims to increase the number of women entrepreneurs who generate added value, to strengthen existing women entrepreneurs, and to integrate Turkish women entrepreneurs in the global community.</p> <p>It thereby seeks to strengthen women's status economically and socially. KAGIDER's vision is a world in which women produce and establish their existence freely and play an effective role in decision-making processes.</p> <p>To support Turkey's accession process to the EU and especially to increase the role of women in this process, KAGIDER established the EU- Brussels office in March 2008 with the cooperation of TUSIAD (Turkish Industrialists' and Businessmen's Association). The basic aim of this office is to make KAGIDER easily accessible and a solution partner vis-à-vis the European Parliament, the European Commission, the European Women's Lobby (EWL) and other European NGO's on the women's movement in Turkey; and vis-à-vis Ankara to become a port to the EU on issues regarding women. KAGIDER is the first women's NGO in Turkey that opened a representative office in Brussels.</p>	<p>Strengths</p> <p>Although Turkey does not have a specific Women empowerment policy framework, it is increasing efforts in creating a more enabling environment, in which women entrepreneurs are connected, and have access to the adequate support services.</p>	<p>This type of network can be replicated and adapted to different countries.</p>	<p>1;</p> <p>2;</p> <p>3;</p> <p>4;</p> <p>5;</p> <p>6;</p> <p>7;</p> <p>8</p>
	<p>Garanti SME banking</p> <p>Women-owned businesses represent 40 percent of small and medium-sized enterprises (SMEs) in Turkey, but only 15 percent have access to finance. Banks in Turkey are failing to cater to this market segment, even though women entrepreneurs represent an untapped market of \$4 billion, according to a World Bank study.</p> <p>The first bank in Turkey to recognize this opportunity was Garanti Bank.</p>	<p>Women Entrepreneur Support Loans with terms up to 60 months at special return rates exclusive to women entrepreneurs. ME Project Finance Loans</p> <p>SME Project Finance Loans developed jointly by Garanti and Credit Guarantee Fund (CGF) and offered on the basis of the investment's return and cash flow generation periods. The loan features a 6-month grace period and can be taken out with terms up to 7 years depending on the return and cash flow generation periods of the investment. The maximum loan amount is USD 30,000. The loan is offered with a special annual commission rate exclusive to women entrepreneurs.</p>	<p>Garanti Bank does not provide access to credit but it follows a three-pillar approach:</p> <ul style="list-style-type: none"> » financial support, » tailored client education (training and counselling), » encouragement of entrepreneurship (Turkey's Women Entrepreneur Competition) 	<p>Strengthens:</p> <p>As of September 2013, the Bank had 140,213 customers enrolled in the WE Program, representing just less than 10 % (9.35 percent) of its SME customer base and \$900 million in outstanding cash loans. Evidence from the data analytics team at Garanti supports the notion that women make profitable SME customers. Indeed, the difference in profitability is strongly and positively correlated with the size of the enterprise, so that as a female entrepreneur grows her business the value of that relationship also grows significantly for the Bank</p>	<p>Advantages:</p> <p>International Finance Corporation and Garanti Bank produced a case study that showed how women-founded start-ups were 15-25 % more profitable than those founded by men. The study found Garanti's success with women was due to the bank's established strength in SME banking and an effort to provide more than access to finance, by adding non-financial skills development and training.</p>	<p>3;</p> <p>6;</p> <p>8</p>
	<p>B-Fit Sports Center franchise, a chain of 280 women-only gyms across Turkey that has been hailed as a gender-smart concept and been showered with awards. http://www.b-fit.com.tr/eng/WhoAreWe/OurMission.aspx#</p> <p>Having been founded in 2006 upon the concourse of 6 women who are specialized in different fields, b-fit readopted a 30-minute exercise system in a format to be welcomed liked by Turkish women and put into practice.</p>	<p>The centres offer sports facilities as well as a safe social setting for women, which encourage them to gain their independence, and to realize their entrepreneurial ambitions.</p>	<ul style="list-style-type: none"> » Encourage women at every age and income level to be more empowered to participate socially and economically, while leading a healthy lifestyle. » To increase employment and entrepreneurial opportunities for women by women. » To help women engage in social activities and projects and increase their awareness in relation to their own lives and environment. 	<p>Strengths:</p> <ul style="list-style-type: none"> » B-fit aims to increase women's strength in economic and social life by promoting women entrepreneurship and creating employment for women. » B-Fit finances most of its franchisees' start-up costs. 	<p>Advantages:</p> <ul style="list-style-type: none"> » B-Fit offers opportunities to women and emphasizes the inclusion of disadvantaged women as franchisees, employees, and customers. » This model can be replicated in all countries 	<p>5;</p> <p>7;</p> <p>8;</p> <p>9</p>

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
TURKEY	<p>Arya Women Investment Platform created in 2013.</p> <p>Arya WIP is a platform that creates acceleration and investment opportunities with strategic partnerships for women-led entrepreneurship.</p>	<p>Arya WIP is a platform that creates acceleration and investment opportunities with strategic partnerships for women-led entrepreneurship.</p> <p>Arya was founded to leverage an entrepreneurial network of investors, business people and entrepreneurs who seek to accelerate women led-entrepreneurship. Arya is currently vetting potential pilot prospects.</p> <p>Arya is not a fund and each investor makes his/her individual investment decision to for each entrepreneur.</p>	<p>Arya Academy provides trainings to women entrepreneurs and novice investors on investment readiness.</p>		<p>This model can be replicated in all countries</p>	<p>3; 5; 6; 8</p>
	<p>KOSGEB (Republic of Turkey Small and Medium Enterprise Development Organization): Entrepreneur Support Programme</p>	<p>KOSGEB has provided financial support to over 1000 female entrepreneurs each year since 2009. The programme run by KOSGEB applies a positive discrimination approach, and provides higher grants (10% more) to women who wish to start up their business.</p>	<p>» Applied Entrepreneurship Training (Trainings are arranged for general and specific target groups including youth, women, disadvantaged groups)</p> <p>» New Entrepreneur Support</p> <p>» Business Improvement Centre (BIC) Support</p>		<p>This model can be replicated in all countries</p>	<p>3; 5; 6;</p>
	<p>Mentoring Programme launched by the Finance and Advice for Women in Business Programme</p>	<p>The EBRD is providing up to €300 million in credit lines to interested Turkish banks. The European Union, the Turkish Ministry of Labour and Social Security and Turkish Employment Agency are supporting the programme with €38 million for credit enhancement, advice to small businesses and technical assistance for partner banks. So far, the first two participating banks, VakıfBank and FinansBank, have signed loan agreements with the EBRD, for US\$ 30 million and €50 million, respectively. Mentees will be able to improve their personal impact and overcome challenges by drawing on the knowledge and experience of a successful mentor. They will also have a chance to develop the management and leadership qualities that are vital for success in business.</p>	<p>The Programme, which aims to strengthen the role of female entrepreneurs in the Turkish economy and help firms led by women to grow, provides a comprehensive package of financial and technical support.</p>		<p>This model can be replicated in all countries</p>	<p>3; 5; 6;</p>

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
GREECE						
<p>Long term female unemployment rate (WB 2013): 62,0%</p> <p>Employees, agriculture, female (% of female employment) 2012: 13%</p> <p>Employees, industry, female (% of female employment) 2012: 8%</p> <p>Employees, services, female (% of female employment) 2012: 80%</p> <p>Labour force participation rate, female (% of female population ages 15+) (modelled ILO estimate) 2013: 44%</p> <p>Unemployment, female (% of female labour force) (modelled ILO estimate) 2013: 31,3%</p> <p>Vulnerable employment, female (% of female employment) 2013: 28%</p> <p>Share of women in wage employment in the non-agricultural sector (% of total non-agricultural employment) 2012: 44%</p> <p>GEDI 37,7</p> <p>According to the survey “The Greek Woman Entrepreneur face to- face” (2013) female entrepreneurs in Greece:</p> <ul style="list-style-type: none"> » Are satisfied with their decision to start up their own business (82%). » Started their business on their own (60%), primarily between the age of 18-34 (72%) » Have a high level of education (77%). » Run their businesses for more than three years,., working for more than 10 hours per day (73%). Are rewarded by: Feeling successful and proud (90%); receiving respect from their families and their social circles (90%); get strength out of their business activity (94%). » Are anxious about the economic situation in Greece (98%). » Point out the lack of supporting policies for female entrepreneurship in Greece (89%). » State that the Greek society does not support female entrepreneurship as much as it should (69%). » Mention that women entrepreneurs have the capacities to be successful entrepreneurs, but occasionally they do not have the spirit / the courage. 	<p>Female entrepreneurship Support Network – FEM.EN.S.</p> <p>http://www.femens.gr/english/Project.aspx</p> <p>Project</p> <p>Supported by the European Commission – DG Enterprise and Industry within the scope of the Competitiveness and Innovation Framework Programme 2007-2013. Its main target is the creation of a European network of female Entrepreneurship Ambassadors.</p>	<p>The project was implemented between 2010 and 2012 by the Piraeus Chamber of Commerce and Industry in cooperation with the Association of Greek Women Entrepreneurs (SEGE).</p> <p>The project’s activities included:</p> <ul style="list-style-type: none"> » Identification of male dominated sectors in Greece’s economy to produce a “Female entrepreneurship best practice guide in male dominated sectors of the economy” » Selection and preparation of female Entrepreneurship Ambassadors, who will encourage and engage target groups to undertake business activities » Operation of the national network for the promotion of women-led entrepreneurship, design and implementation of related activities (i.e. implementation of kick off events and final conference, presentations to the target groups for the promotion of female entrepreneurship in male dominated sectors, dissemination of information, website and e-forum development, etc.). » Operation of the Network at a European level via its participation in related events and meetings for the exchange of experiences and know-how with other European networks. 	<ul style="list-style-type: none"> » To increase the number of women participating in the economy and in the relevant male dominated professions/sectors. » To create an enabling environment for women by promoting gender equality and equal opportunities. » To change behaviour, attitudes, norms and values which define and influence gender roles in society and affect women’s equal integration in the economy. » To actively operate and continuously expand the Network even beyond the project lifespan. 	<p>Strengths:</p> <p>The instrument provides an environment for women entrepreneurs to develop their businesses and themselves, improves recognition of their achievements in their businesses and promotes the growth of women-owned businesses through research and information. SEGE promotes ethics and morality in women entrepreneurship, while taking initiatives that demonstrate a sense of social responsibility</p>	<p>This type of network can be replicated and adapted to different countries.</p>	<p>2;</p> <p>5;</p> <p>7;</p> <p>8</p> <p>3;</p> <p>4;</p> <p>5;</p> <p>7;</p> <p>8</p>
	<p>Greek Association of Women Entrepreneurs (SEGE).</p> <p>http://www.sege.gr/en/</p> <p>SEGE is a Pan-Hellenic, non-governmental, non-profit association for women who run a business in Greece.</p>	<p>SEGE was founded in 1997 in Thessaloniki, and is governed by a 9-member board. SEGE is a member of the Committee of Trade and Development of the World Trade Organization (WTO), the Federation of Industries of Northern Greece (FING), the Association of Organizations of Mediterranean Businesswomen (AFAEMME), while several of its members are participating in the administration Boards of Greek Chambers.</p> <p>SEGE collaborates with ministries, social partners, business associations and NGOs at local and European level to promote the interests of women engaged in business.</p>	<ul style="list-style-type: none"> » Counselling to Women Entrepreneurs » Training of women entrepreneurs and of women employed in a woman-owned business » Mentoring/Coaching of existing and aspiring female entrepreneurs Business networking at national, European and international level » Organization and support of B2B’s, in Greece and abroad » Provide information on business issues 			

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
GREECE	Balkan Women Coalition B-WCo http://www.balkancoalition.com/	The idea of the project B-WCo was developed by partner organizations from Greece, Romania, Croatia, FYROM, Serbia, Albania, Bulgaria and Turkey. The aim is the creation of a stable and multinational network of institutions and organizations from the Balkan region to develop qualifications and organize seminars to help women existing and aspiring entrepreneurs.	The main objective of the project is to create one network in order to support the cross border partnerships between educational institutions and economic and social development based on common resources. Moreover, it aims at the promotion of equal opportunities, new educational levels and post educational qualifications, based on organization of seminars and classes, to the promotion of women's contribution to the research, innovation and awareness. These are some of the principles that will be followed during the implementation of the goals. On the other hand, the woman unemployment represents on average about half the total unemployment in the eligible area, with great disparities at regional level, reflecting strongly the varying degree of integration of women into the labour market.	Strengths: Improved harmonization of actions through cooperation on projects with educational focus. The coalition of NGOs and organizations from the countries in the Balkan region will work on the development of the common training contents or concepts, the integration of skills needed in the labour market into VET and reinforcing the links between education and working life	Advantage: It is a multicounty coalition that can be replicated in other regions.	3; 5; 7; 8
	Integrated action for the support of female entrepreneurship (ΕΥΔ ΕΠΑΕ) http://eige.europa.eu/sites/default/files/documents/greek_programm_unemployed_women_greece.pdf	This intervention targets 4,000 women, aged 22-64, wishing to start their own business and become entrepreneurs. The intervention offers a subsidy of € 24,000 to each successful applicant, spread over 36 months. Priority is given to women receiving unemployment benefits and also to innovative business proposals. The budget of the intervention amounts to € 87,408,000.	The intervention aims at assisting women, aspiring to become entrepreneurs, to set-up their own small businesses and become self-employed. The intervention facilitates the entry of women in self-employment and in setting-up business, helping them to overcome the additional barriers in becoming self-employed/entrepreneurs. In fact, as compared to men, women lack track record as entrepreneurs; they tend to start with lower capital, tend to favour less ambitious projects, smaller investment and smaller loans. They have less market connections than men and exhibit less mobility due to family obligations. Lastly, in relation to men and women, young women possess lower levels of capital (both financial and human).	Strengths: » Creates a positive entrepreneurial culture, and a positive attitude towards self-employment and entrepreneurship as a viable alternative for job creation. » Technical support for the development of innovative entrepreneurial projects and complementary credit schemes that increase the disposable amount for the creation of small companies » The integration of entrepreneurship education and training in secondary and tertiary level education curriculums, irrespective of field of study or orientation (general/vocational). » Extending the family-friendly social security benefits accorded to employees to cover the self-employed merits priority, especially for self-employed women who bear the burden of maternity and leave to care for family members. Weakness: The evaluation report brought to the forefront the need for wider support of the unemployed wishing to become self-employed and start their own small business (e.g., entrepreneurship training, etc).	Potentially adaptable	3; 4; 5; 6; 7; 8

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
CYPRUS						
<p>Long term female unemployment rate (WB 2014): 64%</p> <p>Employees, agriculture, female (% of female employment) 2012: 2%</p> <p>Employees, industry, female (% of female employment) 2012: 9%</p> <p>Employees, services, female (% of female employment) 2012: 90%</p> <p>Labour force participation rate, female (% of female population ages 15+) (modelled ILO estimate) 2013: 56%</p> <p>Unemployment, female (% of female labour force) (modelled ILO estimate) 2013: 14,9%</p> <p>Vulnerable employment, female (% of female employment) 2013: 10%</p> <p>Share of women in wage employment in the non-agricultural sector (% of total nonagricultural employment) 2012: 51%</p> <p>GED: 42,5</p>	<p>The Women's Cooperative Bank was established in 2001, under the jurisdiction of the Ministry of Commerce, Industry and Tourism by 350 women, to combine the operations of a financial institution and a co-operative. It is the first Cypriot organisation that has been involved in European programmes for the promotion of female entrepreneurship.</p> <p>Given its small dimensions, the bank did not survive the financial crisis in Cyprus and the restructuring of the sector.</p>	<p>The aim of the Women's Cooperative Bank was to offer a full range of financial services to both men and women on equal basis.</p> <p>More specifically the aim of the Bank was the empowerment of women-led entrepreneurship by providing :</p> <ul style="list-style-type: none"> » Financial support, including loans, current accounts and savings accounts. » Specialised programs to support and enhance women entrepreneurship. <p>Members of the Women's Cooperative Bank Board of Directors cover various sectors including banking, industry, and academia, ensure geographical representation, and offer their services free of charge.</p>	<p>The Bank aimed to support women overcoming the difficulties they encounter in accessing financial instruments.</p>	<p>Strengths:</p> <p>During the 12 years of activity the Bank issued 470 loans (32% to men and 68% to women), contributing to the increase of women in entrepreneurship. The share of women in business had grown to 28% in 2012 from 12% in 2001.</p> <p>Weaknesses:</p> <p>The bank was small and relied on the support of other banks and authorities. This is the reason why it could not survive the harsh financial crisis that hit Cyprus.</p>	<p>The need for a reliable financial context and the support of public actors is key.</p>	6

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
ITALY						
<p>Long term female unemployment rate (WB 2013): 54,1%</p> <p>Employees, agriculture, female (% of female employment) 2012: 3%</p> <p>Employees, industry, female (% of female employment) 2012: 14%</p> <p>Employees, services, female (% of female employment) 2012: 84%</p> <p>Labour force participation rate, female (% of female population ages 15+) (modelled ILO estimate) 2013: 40%</p> <p>Unemployment, female (% of female labour force) (modelled ILO estimate) 2013: 13,1%</p> <p>Vulnerable employment, female (% of female employment) 2013: 14%</p> <p>Share of women in wage employment in the non-agricultural sector (% of total non-agricultural employment) 2012: 45%</p> <p>GEDI 41,3</p> <p>According to GEM, fear of failure in Italy is relatively high (49.1% of the adult population), similar to Poland and Greece but higher than the UK, Germany and France (in this order).</p> <p>Perceived opportunities to start a business increased in 2014 (26.6% of the adult population identified good opportunities, up from just 17.3% in the previous year). Here, Italy ranks lower than the UK, Germany and France. 31.3% of the adult population believe they have the skills to start a business - less than in the other three countries cited.</p> <p>Almost twice as many men as women are involved in early-stage entrepreneurial activity. Growth expectation, measured in terms of jobs created is generally quite low, with only a mere 0.23% of those starting a business expecting to have more than 20 employees.</p> <p>The average entrepreneur is male, with an upper or lower secondary level education active in the service sector (commercial activities in particular).</p> <p>According to the 2014 National Experts Survey, Italy ranked worse than the big European countries across almost all aspects of the entrepreneurial ecosystem; government policies, government programs and entrepreneurial education were singled out as particularly lacking. These are perceived as constraints on entrepreneurship by the majority of the experts interviewed, and in particular those in business themselves.</p> <p>In 2012 a special law (DL 179/2012) was introduced to assist in the creation and growth of innovative start-ups. Importantly, it included a clear definition of an 'innovative company'.</p>	<p>Direct support by public funding to Female Entrepreneurship</p> <p>http://www.businessplanvincente.com/2010/08/fare-impresa-per-le-donne-come-e-dove-trovare-i-soldi.html</p> <p>http://www.pmi.it/economia/finanziamenti/news/72904/fondo-pmi-per-limprenditoria-femminile-al-via.html</p>	<p>The Italian State adopted the instrument for the first time in 1992 (Law 215). The instrument provided easily accessible funding for women willing to start their own business</p> <p>Loans are given in the following sectors: industry, trade, agriculture, services and tourism</p>	<p>The law aims at promoting substantive equality and equal opportunities for men and women in access to funding. in particular:</p> <ul style="list-style-type: none"> » to encourage the creation and development of women-led enterprises, even in cooperative form; » to promote entrepreneurial training and improve the professional skills of female entrepreneurs » to facilitate access to credit » to promote family businesses managed by women; » to promote the presence of enterprises owned by women in the most innovative productive sectors 	<p>Weakness:</p> <ul style="list-style-type: none"> » bureaucratic difficulties » funding was allowed only after having paid costs (post funding) 		4; 6; 7; 9
	<p>Guarantee Fund for SMEs: created in 2013 by an agreement between the Office of the Prime Ministers, the Department for Equal Opportunities, the Ministry of Economic Development and the Ministry of Economy and Finances</p> <p>http://www.rm.camcom.it/pagina1104_fondo-di-garanzia-per-le-pmi-alle-imprese-femminili.html</p>	<p>The Managing Committee and a pool of 5 banks headed by <i>Medio Credito Centrale</i> the so called Private Manager, who manages the fund on behalf of the Ministry of Economic Development, analyses and processes the guarantee requests advanced, on behalf of the SMEs, by the banks or financial intermediaries that will grant the loan.</p> <p>This fund gives guarantee to women entrepreneurs for start-ups and activities to be implemented within 36 months. The maximum percentage of the guarantee is 80% of the financing required</p>	<p>The public sector offers only few opportunities for employment, and the similar opportunities for women in the private sector, at equal levels of education, are limited for women. Therefore entrepreneurship and self-employment account for 16% of employed women compared to the European average of 10% .</p> <p>Several studies find that women have less access to credit and they have greater difficulty in obtaining loans. This circumstance triggers discouragement.</p>	<p>Strengths:</p> <p>The intervention of the government to facilitate access to credit represents one instrument for adjustment with respect to unequal starting conditions and may have a significant impact on women, who have less access to external financing and have less capital for the development of their business</p>	The instrument is very easy to adapt.	4
	<p>Committees for the Promotion of women's Entrepreneurship (CIFs)</p> <p>Established by National Association of Chambers of Commerce in agreement with the Ministry of Productive Activities in 1999, CIFs provide dedicated services to women entrepreneurs</p>	<p>There is one CIF in every single local Chamber (one in every Italian Province) and are staffed with 1,000 experts who have been delegated by local business associations and trade unions, provide customised programmes for women, and a key source of information for women</p>	<p>Services offered include:</p> <ul style="list-style-type: none"> » self-assessment of individuals' attitude to self-employment and the risk-assessment of the enterprise; » information on the legal and regulatory frameworks and procedures; » information on financing opportunities; » Indications on services available to support business creation, particularly catered to women and young people 	<p>The success of this instrument is related with its extensiveness: chambers of commerce are well rooted and well known in the regions and citizens are accustomed to directly use their services</p>	The instrument is very easy to adapt.	4; 5; 6
	<p>Milan Chamber of Commerce's FORMAPER</p>	<p>FORMAPER is the training agency of the Milan Chamber of Commerce Industry, Craft and Agriculture, which caters to the training demands of the 325,000 enterprises that are registered with it.</p>	<p>It assists start-up entrepreneurs with training for business planning, financial services, ICT and marketing and existing SME's with training needs assessments and innovative training programmes for owners</p>			5; 6

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
USA						
<p>Long term female unemployment rate (WB 2013): 28,9%</p> <p>Employees, agriculture, female (% of female employment) 2012: no data</p> <p>Employees, industry, female (% of female employment) 2005-2009: no data</p> <p>Employees, services, female (% of female employment) 2012: no data</p> <p>Labour force participation rate, female (% of female population ages 15+) (modelled ILO estimate) 2013: 56%</p> <p>Unemployment, female (% of female labour force) (modelled ILO estimate) 2013: 7,1%</p> <p>Vulnerable employment, female (% of female employment) 2013: no data</p> <p>Share of women in wage employment in the nonagricultural sector (% of total nonagricultural employment) 2012: 48%</p>	<p>Equal Credit Opportunity Act (ECOA) of 1974 which prohibited discrimination based on gender and marital status.</p>	<p>The ECOA was later amended in 1976 to include race, religion, ethnicity, and other factors. Although concrete data is sparse, some studies have found that the ECOA had a positive impact on women's ability to obtain loans.</p>	<p>In the early 1970s, lenders would categorize and assign numerical scores to factors including income, gender, age, and personal history. Conventional "credit scoring" practices, meant to simplify credit analysis for loan officers, inherently incorporated predetermined bias, making it difficult for women to obtain conventional loans. In fact, some lenders would even discount the wages of working women applying for mortgages, even when the woman was the primary breadwinner. Further constraining, SBA backed loans in the 1960s and 1970s were larger in size, often more than what most women needed to start a business. In many ways, this made SBA loans an unrealistic option. Without access to smaller loans, women often relied on personal savings, loans from friends, or credit cards to finance their businesses. These challenges of discriminatory credit scoring and wrong-sized loans helped build a strong case to Congress about the need to improve access to capital. Women's groups, including the National Organization for Women, the Women's Equity Action League, and the National Women's Political Caucus, publicized the issue and brought in women to testify before Congress on discriminatory lending practices</p>	<p>Strengths: the Act gave all legal individuals an equal opportunity to apply for loans from financial institutions and other loan granting organizations: individuals cannot be discriminated upon factors that are not directly related to their creditworthiness.</p> <p>Weakness: Inherent in most of the controversy surrounding ECOA is the troublesome conflict between consumers' rights and creditors' interests. On the one hand, the Act seeks «to maximize the availability of credit to applicants without undue emphasis on their membership in protected groups»; on the other, it must balance the creditor's prerogative to «evaluate effectively the risk of extending credit to such group members.»</p>	<p>It could be relevant to the MENA countries if the CAWTAR research reveals credit analysis techniques that could discriminate women in the MENA countries</p>	4; 9
<p>GEDI: 76%</p> <p>The share of women-owned businesses increased from 4.6 percent of all firms in 1972 to 28.7 percent of all firms in 2007. The growth rate of women-owned firms rose by 20 percent from 2002 to 2007. The share of revenue generated by women-owned firms rose from just 0.3 percent of all receipts in 1972 to 3.9 percent in 2007. The growth of women-owned firms outpaces that all other firm types; women-owned businesses added roughly 500,000 jobs between 1997 and 2007, while the rest of privately held firms lost jobs.</p> <p>A study in 2009 noted that women-owned companies had an economic impact of nearly \$3 trillion, which translates into creating/maintaining 23 million jobs – or 16 percent of all jobs in America. In fact, according to a 2013 report, the number of women-owned firms in the United States now stands at 8.6 million.</p> <p>In 2013, one out of every ten women in the United States was starting or running a new business. Women's participation in entrepreneurship relative to men in the United States remained the same in 2013 from the previous year; seven women started or ran a business for every ten men. Of the developed economies, only Switzerland surpassed that ratio with equal gender participation.</p>	<p>The U.S. Small Business Administration (SBA)</p> <p>https://www.sba.gov/content/women-owned-businesses</p>	<p>SBA's programs provides financial and federal contract procurement assistance, management assistance, and specialized outreach to women, minorities and armed forces veterans. SBA also provides loans to victims of natural disasters and specialized advice and assistance in international trade.</p>	<p>The U.S. Small Business Administration (SBA) was created as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. It recognizes that small business are critical for economic recovery and strength, and to help the United States compete in today's global marketplace. Although SBA has grown and evolved in the years since it was established in 1953, the bottom line mission remains the same. The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U. S. Virgin Islands and Guam.</p>	<p>Strengths: There is a Women's Business Centers (WBCs) that represents a national network of nearly 100 educational centers throughout the United States and its territories, which are designed to assist women in starting and growing small businesses. WBCs seek to level the playing field for women entrepreneurs, who still face unique obstacles in the business world.</p> <p>SBA's Office of Women's Business Ownership (OWBO) oversees the WBC network, which provides entrepreneurs (especially women who are economically or socially disadvantaged) comprehensive training and counselling on a variety of topics in several languages.</p>	<p>Advantages: SBA Microloan Program has been a successful tool for women and women-owned businesses receiveing 57.4 percent of microloans, a higher rate than many other types of loans. Many lenders in the program also require borrowers to participate in specific training programs before receiving their loan. Combining loan and intensive training assistance is one of the SBA Microloan Program's distinguishing features.</p> <p>The SBA microloans are direct loans to intermediaries who then lend directly to the borrowers</p>	4; 5; 6; 7; 8; 9

Model Country	Instruments available	Instrument characteristics	Aims of the instrument	Strengths and Weaknesses	Potential adaptability in MENA context	Matching policy area
USA	Women's Business Center (WBC) Program that is an instrument of the above mentioned SBA	<p>Created in 1988, the WBC Program was originally a demonstration pilot program, enacted as a part of the broader Women's Business Ownership Act of 1988 (P.L. 100-533).</p> <p>The program was ultimately made permanent by the Small Business Reauthorization Act of 1997 (P.L. 105-135) and was subsequently reauthorized and restructured into its current form by the Women's Business Centers Sustainability Act of 1999 (P.L. 106-165). The program has not been reauthorized since that time in spite of evidence that it is effective and a good return on the investment.</p>	It provides financial, management, and marketing assistance to women entrepreneurs through a national network of nearly 100 educational centres throughout the United States and its territories, which are designed to assist women in starting and growing small businesses	<p>Strengths:</p> <p>Today, the WBC program helps more than 100 non-profit organizations across the country provide business training and counselling to approximately 134,000 female entrepreneurs and aspiring entrepreneurs, which includes women in underserved communities, each year. It remains the only authorized business counselling program statutorily purposed to serve socially and economically disadvantaged women within SBA.</p> <p>Weakness:</p> <p>The WBC program is long overdue for modernization to reduce red tape and maximize its resources to help more women start and grow businesses. It is operating on laws written more than ten years ago, without any updates</p>	Initial grants are awarded for up to five years, consisting of a base period of 12 months and four 12-month option periods. Upon successful completion of the initial five-year grant period, WBCs may apply for continuing three-year renewal grants	4; 5; 6; 7; 8; 9
	Crowdfunding	The Jumpstart Our Business Startups (JOBS) Act of 2012 (P.L. 112-106) authorized financing for entrepreneurs through crowdfunding by non-accredited investors and relaxed various securities registration requirements.	While some of the implementing regulations have been issued by the Securities Exchange Commission, not all of the regulations are complete and further action is necessary to see the full effects of this law	<p>Strengths:</p> <p>When fully implemented, the JOBS Act has the potential to greatly expand the investor base and allow women-owned companies to appeal to a wider investor audience through crowdfunding, such as other women investors. For example, analysis from one crowdfunding source from 2009 to 2012 showed that women had a 69.5 percent success rate in crowdfunding versus a 61.4 percent success rate for men.</p> <p>Weakness:</p> <p>40 percent of the funds from female investors were invested in projects by female entrepreneurs, while only 22.5 percent of the male investor funds went to female-led projects – leading to the conclusion that female entrepreneurs are more likely to attract female investors</p>	<p>Advantages:</p> <p>Expanding the investor base will provide greater options for women entrepreneurs because studies show that women are more willing to finance other women-led initiatives. Woman-owned firms reached their crowdfunding capital goal 47 percent of the time – much greater than traditional equity financing attainment by women-owned firms.</p> <p>Disadvantage:</p> <p>Requires access to internet</p>	4

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