

Women at work – entrepreneurship

Promising practices and policy recommendations

In all four countries, legislation on setting up and managing a business is gender neutral. However, in reality, women entrepreneurs in MENA face additional challenges in accessing information, markets, financial services, land and other assets. Further reforms are needed to encourage women entrepreneurs and increase their influence over how business legislation and policies are being shaped.

... Mandates for women entrepreneurs ...



In Tunisia, the National Chamber of Women Entrepreneurs' manifesto commits policy makers to unleashing the potential of women entrepreneurs. It proposes **a vision for female entrepreneurship to be included in the 2019-2024 Government Programme**.

Policy recommendations



Include a **gender aspect in entrepreneurship policies** and ensure that **national gender equality strategies** address **all aspects** of gender equality at work.

.... Information and capacity building



The National Council of Women in Egypt and the Federation of Egyptian Industries have carried out a number of **capacity-building** activities to support women entrepreneurs. Tunisia's CNFCE Academy for women entrepreneurs provides **training** for women business owners on topics such as **financial management, marketing and labour laws**.

Policy recommendations



Increase **awareness of financing sources, marketing tools, technologies and labour laws** among women entrepreneurs.

..... Access to land



Tunisia's late President Essebsi proposed a law with the general principle of **equality in inheritance** for women and men. Egyptian law **penalises anyone depriving a woman of her inheritance**. In Morocco, the legislative framework was recently amended to **recognise equal rights** for women and men to **collective land**.

Policy recommendations



Facilitate women's **access to land and other assets** to encourage entrepreneurial activities. Continue the discussions on **equality in inheritance** and **penalise the illegal deprivation of inheritance**.

... Equality of investment opportunities ...



Egypt has included a **gender provision** in its **investment law**. This provision promotes **equality of investment opportunities; prohibits discrimination** on the basis of gender; and encourages **small investors**, who are typically women. It has also opened a **one-stop-shop** at the Investors Services Centre where women investors can obtain the necessary information and paperwork.

Policy recommendations



Include **gender equality provisions in investment laws** and **follow up on their implementation** so that women entrepreneurs also get to access investment opportunities.

..... Access to financial services



Jordan, Morocco and Tunisia have issued **financial inclusion strategies with gender aspects**. Egypt and Jordan have also issued **specific microfinance strategies with gender aspects**.



Banks are creating special programmes for women. Jordan's Bank El Etihad offers an array of services for female clients, for example **special savings accounts, collateral-free loans and start-up loans for women entrepreneurs**.



All four countries have laws **regulating the microfinance sector**, where the proportion of women is high.



Central banks are creating **special microfinance programmes** for women.

Policy recommendations



Implement existing **financial inclusion strategies** and offer **financial services programmes** that are specifically **tailored to women**. Encourage women entrepreneurs by **making it easier to access microfinance**.

Business registration and formalisation



To encourage more women entrepreneurs to **formalise** their businesses, Morocco has issued a law introducing the **auto-entrepreneur status**. Jordan has reviewed its legal and institutional frameworks to encourage the **formalisation of home-based businesses**, which are predominantly managed by women.



Laws **regulating microfinance** in all the countries **encourage** entities applying for this type of finance to **formalise** their businesses.

Policy recommendations



Facilitate the formalisation of businesses through **offering incentives** and **streamlining registration requirements/procedures**.