



**MENA-OECD INVESTMENT PROGRAMME
OECD-MENA WOMEN'S BUSINESS FORUM**

Working Draft – For Discussion

**Analysis of Business Development Service Provision and
Incubation for Women Entrepreneurs in the MENA Region**

December 2013

This document presents an assessment of business development services (BDS) targeting women entrepreneurs across 17 MENA economies. It aims to take stock of business development support and incubation services currently offered by government and non-government organisations to women entrepreneurs in the MENA region.

The document is submitted for discussion to the OECD-MENA Women's Business Forum meeting, to be held on 2 December 2013 in Rabat, Morocco. The discussion will help identify good practice and gaps in services provision in the region as well as develop policy recommendations to guide governments and other stakeholders in further developing such services. Following the meeting the document will be revised, building on the discussions, and prepared for publication.

About the document

The OECD-MENA Women's Business Forum (WBF), which is coordinated by Mrs Nicola Ehlermann-Cache, Deputy Head, MENA-OECD Investment Programme in the OECD Global Relations Secretariat, seeks to assess business development services and business incubators targeting women entrepreneurs in the MENA region. Mrs Nicola Ehlermann-Cache conceived and developed the project; she managed and supervised this report.

The document has been mainly prepared by Lois Stevenson, SME and entrepreneurship expert, Senior consultant to the OECD and Member the OECD-MENA Women's Business Forum. It has benefited from the support of Rayann Koudaih, Analyst, OECD, who contributed to the co-ordination of survey distribution and data collection, provided input to the methodology and reviewed the draft report.

We would like to thank the following WBF members and partners for having completed the surveys and for having provided support to reach out to key organisations in the region:

In **Algeria**: *Association des Algériennes Managers et Chefs d'Entreprises (AME)* and *Incubateur économique de développement local « J'entreprends à Créteil »*. In **Egypt**: the Social Fund for Development which manages a network of incubators: Business Incubator of Port Said, Business and Technology Incubator of Assuit, Luxor Incubator for Artistic Heritage and Craft Industries, Tala Business Incubator of Menofia; Hatshepsut Women Incubator managed by the Egyptian Business Women Association; El Mobadara Community Development and Small Enterprises Association; Endeavor; Delta Shield for Investment; the Technology Innovation and Entrepreneurship Center (TIEC); and the Women Business Development Center. In **Jordan**: iPark Technology Incubator; Jordan National Forum for Women (JNFW); Jordan River Foundation; Jordanian Hashemite Fund for Human Development (JOHUD); Noor Al Hussein Foundation/Community Development Programme; and Queen Rania Center for Entrepreneurship (QRCE). In **Morocco**: *Agence Nationale pour la Promotion de la Petite et Moyenne Entreprise (ANPME)*; *Association des femmes chefs d'entreprises (AFEM)*; *Caisse Centrale de Garantie*; *Centre National pour la Recherche Scientifique et Technique* which manages a network of incubators: *Centre d'incubation et d'accueil d'entreprises innovantes* of the *École Nationale de l'Industrie Minérale (ENIM)*, *Incubateur iBDA3* of the *Université Moulay Ismail*, *Université Ibn Zohr*, *Incubateur Technologique Marobtikar* of the *Université Hassan Ier*; *Centre régional d'investissement (CRI) de la région Rabat-Salé-Zemmour-Zaër*; *Fondation des Jeunes Entrepreneurs*; and *Fondation Création d'Entreprises (FCE)* of the *Groupe Banque Populaire*. In the **Palestinian Authority**: the Business Development Center (BDC) for Women of the Business Women Forum – Palestine (BWF-P); and the Palestine ICT Incubator (PICTI). In **Qatar**: Roudha Center for Entrepreneurship and Innovation. In **Tunisia**: the SME promotion agency of the Ministry of Industry; and Wiki Start-up. In the **United Arab Emirates**: Dubai SME; Khalifa Fund for Enterprise Development; Inc5 Incubator of Dubai knowledge Village; and Silicon Oasis Founders. In **Yemen**: Small and Micro Enterprise Promotion Service (SMEPS).

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Abbreviations and Acronyms

AECID	Spanish Agency for International Development Cooperation
AFEM	Association des femmes chefs d'entreprises
AME	Association des Algériennes Managers et chefs d'Entreprises
ANAPEC	Agence Nationale de promotion d'emploi et des compétences
ANPME	Agence Nationale pour la Promotion de la Petite et Moyenne Entreprise
APEC	Asia Pacific Economic Cooperation
BAS	Business advisory services
BPC	Business Plan Competition
BDC	Business Development Center
BDS	Business development support
BIC	Business and Innovation Center
BPW-A	Business and Professional Women-Amman
BWF-P	Business Women Forum-Palestine
CGEM	Confédération Générale des Entreprises du Maroc
CCG	Caisse Centrale de Garantie
CAD	Canadian dollar
CIDA	Canadian International Development Agency
CJD	Centre des jeunes dirigeants
CNRST	Centre National pour la Recherche Scientifique et Technique
CRI	Centre Régional d'Investissement
EBN	European Business and Innovation Centers Network
EBRD	European Bank for Reconstruction and Development
EBWA	Egyptian Business Women Association
EEDP	Egypt Enterprise Development Project
EGP	Egyptian pound
ENIM	École Nationale de l'Industrie Minerale
ESPOD	Espace Point de Départ: Association pour la promotion de l'entreprise féminine
FCE	Fondation Création d'Entreprises
FJE	Fondation du Jeune Entrepreneur
GBP	British Pound
GEM	Global Entrepreneurship Monitor
HWBDC	Hatshepsut Women Business Development Center

HWBI	Hatshepsut Women Business Incubator
ICT	Information and communications technology
ILO	International Labour Organization
<i>infoDev</i>	Information for Development
INDH	National Initiative for Human Development
IWWG	International Working Group on Women-Focused Business Incubation
JFBPW	Jordan Forum for Business and Professional Women
JNFW	Jordan National Forum for Women
JOHUD	Jordanian Hashemite Fund for Human Development
KAB	Know About Business
MENA	Middle East and North Africa
MEPI	Middle East Partnership Initiative
MSME	Micro, small and medium enterprise
NBIA	National Business Incubator Association
NCW	National Council for Women
NGO	Non-governmental organisation
OECD	Organisation for Economic Co-operation and Development
PA	Palestinian Authority
PICTI	Palestine Information and Communications Technology Incubator
QRCE	Queen Rania Center for Entrepreneurship
REDEC	Regional Enterprise Development Center
RMIE	Réseau Maroc Incubation et Essaimage
SBS	Small Business Service
SFD	Social Fund for Development
SIFE	Students in Free Enterprise
SME	Small and medium enterprise
SMEPS	Small and Micro Enterprise Promotion Service
TF	(Women's Business Forum) Task Force
TIEC	Technology Innovation and Entrepreneurship Center
UAE	United Arab Emirates
UK	United Kingdom
USAID	United States International Development Agency
USD	United States dollar
WBDC	Women Business Development Center

WBF Women's Business Forum
WBI Women business incubator
WBOT Women Business Owners Training

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EXECUTIVE SUMMARY

1. This study of the provision of business development support (BDS) services and business incubation to women entrepreneurs in MENA economies is an extension of a series of progressive works carried out by the OECD-MENA Women's Business Forum (WBF) to examine the role of women in entrepreneurship and micro, small and medium enterprise (MSME) development in the MENA region, identify priorities for improving the policy environment for women entrepreneurs in the region, and investigate women entrepreneurs' access to non-financial and financial services.
2. Through the various research studies, the WBF's goal is to address the knowledge gaps and stimulate actions to facilitate women's entrepreneurship development on a more equal opportunity basis.
3. The study was carried out with two major objectives:
 - To examine the current status of BDS provision for women entrepreneurs in the MENA economies by taking stock of the types and scope of existing BDS services in the region, including those specifically targeting women entrepreneurs; and
 - To examine the current status of women's participation in business incubators in the MENA economies and the role of women business incubators.
4. The study included a preliminary desk-top review, which included a mapping of the key BDS organisations and incubators in each of 17 MENA¹ economies and a scan of relevant literature; the design and distribution of three surveys to 135 organisations and individuals in 17 MENA economies; and fact-finding missions to Egypt, Morocco and the United Arab Emirates (UAE) with government representatives and other stakeholders.
5. The literature review did not reveal any previous studies of the delivery of BDS and incubation services to women entrepreneurs in the MENA region. The study helps address the knowledge gap on this issue and data from the received surveys enables identification and analysis of some cross-regional patterns of interest, as well as good practices.

Key Findings

6. BDS organisations recognise that women entrepreneurs face a number of challenges, mainly: cultural and social barriers; access to financing; inadequate business skills; a lack of supportive structures to assist them in starting and developing businesses and enhancing their possibilities of moving forward with their aspirations and ideas; complicated business registration and licencing regulations; and lack of access to formal business networking opportunities.

¹ Algeria, Bahrain, Djibouti, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, the Palestinian Authority, Qatar, Saudi Arabia, Tunisia, the UAE, and Yemen

7. Some government actions to improve the environment for women's entrepreneurship development have been noted in recent years, but much more needs to be done to address the constraints to women's entrepreneurship.
8. At the operational level, BDS organisations indicated a number of challenges specific to providing their services to women entrepreneurs. The biggest challenges are on the demand side as there is a much smaller pool of women entrepreneurs in the MENA economies, compared to men. More needs to be done to promote the integration of women into the labour force generally and to place a higher premium on creating awareness of the possibilities of entrepreneurship. In addition, women are often unaware of the availability of BDS services or need to be convinced of the importance of training and BDS. Therefore, to attract more women as clients, BDS organisations must make extra efforts to develop greater visibility of their services among women as well as educate them about the value of participation.
9. All of the 18 mainstream business incubators responding to the survey reported at least some women clients/ beneficiaries. The percentage among all clients varied by organisation and type of BDS service being delivered. The reported data indicate that women tend to make up a larger share of entrepreneurship training programmes than clients of other types of BDS services. Over a third of the 14 BDS organisations offering entrepreneurship training report that up to 75% of the beneficiaries are women, but another third indicate that women make up less than 30% or fewer of the beneficiaries. On the other hand, over 55% of the organisations offering management consultancy services estimate that less than 20% or fewer of their clients are women. Similarly, over 42% of the organisations estimate that women make up less than 20% or fewer of clients receiving advisory/ counselling services, and over 28% that women make up fewer than 10% or fewer of these clients.
10. About half of the responding mainstream BDS organisations make special efforts to promote and market their services to women entrepreneurs and/ or tailor these services to respond to their particular needs (e.g. mobility and time constraints, literacy issues, level of skills and knowledge, narrowness of business ideas, preparedness for starting a business). This often includes providing gender sensitivity training to their staff, advisors and trainers. The remaining BDS organisations explained that they have a gender-neutral policy of serving any MSMEs that meet their criteria for support, regardless of gender. El Mobadara (Egypt) and the Agence Nationale pour la promotion de la petite et moyenne entreprise (ANPME) in Morocco are profiled as good practices.
11. In terms of delivering BDS to women entrepreneurs, organisations noted some differences in their approach to working with clients. For example, women often lack innovative ideas for businesses because their past experience has been limited to traditionally-female areas of the economy. Thus, women tend to start similar types of businesses where barriers to entry may be low, but where there is limited opportunity for competitive advantage. This, combined with their lack of skills and know-how in running a business, means extra efforts are needed to help them think about higher-potential business ideas and to upgrade their business knowledge and skills. The low education level of women (especially in rural areas) and women's time demands (balancing business with domestic family commitments) dictates a higher level of sensitivity to how BDS and training services are delivered, for example, by adapting the timing of service provision to fit the woman's circumstances, such as by offering shorter training modules and making services available closer to the woman's domicile. Some

of the BDS organisations stressed lack of funding support as a challenge in enabling them to engage more women in their BDS services.

12. In the 18 mainstream indicators responding to the survey, women-led ventures constitute an average of about 20% of the tenants, but this ranged from none to half. Almost 40% of the incubators reported that women make up 10% or fewer of their incubator clients. Half of the mainstream incubators indicated that they make some special efforts to attract women to their incubators, however, for the most part these are relatively passive. The Palestine Information and Communication Technology Incubator (PICTI) is profiled as a good practice because of its specific actions to reserve space in the incubators for women's projects.
13. The mainstream BDS organisations and incubators both see challenges in increasing their representation of women as clients and beneficiaries. For BDS organisations, the major challenges are:
 - Lack of funding to allow the organisations to offer more programmes supporting women entrepreneurs in more regions (including in rural areas) and secure the sustainability of the organisation so their services can be provided on a more continuous basis.
 - Capacity building of staff (knowledge transfer and skills development) in various areas, such as in entrepreneurship and business development and conducting gender-sensitive value chain analysis; training of counsellors and trainers to be able to provide BDS for a larger group of women entrepreneurs and businesswomen; development of short entrepreneurship courses tailored to the needs of women who are not well educated; and opportunities for the mutual sharing of good practices, including exchange of international experience with other organisations with the same goals.
 - Lack of surveys on the BDS needs of different groups of potential women entrepreneurs and existing women-owned MSMEs.
 - More effective promotional efforts to reach out to women entrepreneurs, including stronger partnerships with associations and networks supporting women entrepreneurs.
14. Challenges to the mainstream incubators in increasing the representation of women's projects boiled down to the following: there are limited incubator spaces, the demand already exceeds the supply, women are less prepared to enter the incubation process (are in need of more pre-incubation and business skills development), and their projects are less likely to meet the merit-based selection criteria for incubating projects. They also emphasised culture, tradition and freedom of mobility as major challenges. Women's time limitations or mobility/transportation restrictions affect their ability to attend the required workshops and meetings and commit to the full incubation process; women abandon their start-up projects when they get married; and it is more difficult to convince women to proceed with their business idea due to their lack of confidence and fear of failure. Lack of readiness for incubation was also mentioned. Women need more preparation before being ready for incubation, for example, training and development in the areas of financial and management training, marketing, accounting, industrial safety training, and perhaps technical training. As well, university-based incubators mentioned that the majority of female graduates are not oriented or informed

about the possibilities of creating an enterprise, preferring instead to work in a stable salaried job or in government. Another limitation for technology incubators is that the technology area is dominated by men. Most technology professionals, from whom they draw their potential incubatees, are also men.

15. In general, the mainstream incubators and accelerators have not adopted a gender approach, despite the few indications of efforts to make women aware of the incubator facilities. This may open a door for more concerted efforts to encourage a higher level of awareness among MENA incubators of the potential and opportunities in targeting women's projects. The *infoDev's* 2013 Work Programme includes a component to integrate gender-sensitive practices into more of its programmes. It will encourage gender-disaggregated reporting for members in its incubator network (some of which are in the MENA region) to provide baseline data for monitoring and evaluation purposes, and develop best practice guidelines for incubator network members to incorporate into their programmes to facilitate the growth of women-led businesses. It will also provide gender equity training for incubator managers, strategic partners, and organisations that work in areas related to women's support, and give them access to mentorship and internship programmes that will support women to pursue opportunities in technology and business. Ensuring that MENA incubators participate in this *infoDev* women's entrepreneurship programme could produce very positive medium-term results.
16. Women-focused BDS organisations and women business incubators are seeking to fill a gap in the provision of services to help women start and develop their businesses. Only five women-focused BDS organisations responded to the survey, however, there are not a large number of fully functioning such organisations in the MENA region. Almost exclusively dependent on donor and private sources of funding, their major challenge is fund-raising to enable them to provide services to more women entrepreneurs and sustain their operations. The Business Women Forum-Palestine is profiled as a good practice.
17. There may be as many as 16 women business incubators in the MENA region, although on a global scale they are a rare phenomenon. Only two MENA organisations responded to the women business incubator survey, however, they both operate well-functioning facilities and are the first prototypes in the MENA region. Four of the women business incubators operated by the *Association des femmes chefs d'entreprises (AFEM)* in Morocco and the Egyptian Business Women Association (EBWA) in Cairo are incubating more women's ventures than the combined 18 mainstream incubators. Thus, women business incubators have the potential to be a very effective tool for providing women with start-up support to which they would otherwise not have access. Also, both the EBWA and AFEM help women develop their "readiness" to meet criteria for entry to the incubator, instead of rejecting them outright. Both the AFEM and EBWA incubators are profiled as good practices.
18. The 2012 OECD report, *Women in Business: Policies to Support Women's Entrepreneurship Development*, introduced the debate around whether women's access to BDS services are best facilitated through gender-mainstreaming of existing BDS mechanisms or "side-streaming" support for women entrepreneurs with parallel structures dedicated specifically to serving women. Over the long-term, the ideal situation would be gender-mainstreaming of existing mechanisms, but the immediate response could be a focus on parallel support structures dedicated to women, complemented by accelerated actions to gender-sensitise existing

mainstream organisations and encourage them to be more pro-active in reaching out to and serving the women's market.

Proposals for action

19. The study findings suggest that actions should address the key factors associated with increasing the representation of women among BDS and incubator clients.
20. The OECD has identified key questions for discussion with the members of the OECD-MENA WBF at the meeting on 2 December 2013 in Rabat. The proposed recommendations would serve as policy options to address the identified questions.
21. ***Should the mainstream BDS organisations set targets for a minimum percentage of women among their clients/beneficiaries? If so, how would they target women?***
22. ***Are members in favour of increasing the number of BDS organisation focusing their services specifically on women entrepreneurs?***
23. ***Proposed recommendations:***
 1. *Creating more awareness of the availability and value of BDS services among women entrepreneurs.* Women entrepreneurs need more information and awareness regarding BDS support services and their value. This can be notably achieved by making use of social media to promote BDS services and conducting awareness workshops featuring successful women entrepreneurs who can share their enterprise development strategies, and reaching out to the women's market more deliberately and aggressively.
 1. *Making the provision of BDS services more accessible to women by tailoring training and BDS services to fit the needs of women entrepreneurs.* Based on the identified needs (and obstacles) of different groups of women entrepreneurs, actions are needed to develop responsive custom-tailored training plans; modularising training so it can be delivered to women entrepreneurs over shorter durations and at a lower cost; and integrating gender-sensitivity in any training materials. In addition to entrepreneurship training, BDS must focus on capacity building to improve women's business management know-how in running a business, developing their products and services, and integrating technology in their business operations (e.g. e-business). BDS providers must also find ways of reaching out to women entrepreneurs in rural areas and small cities, where provision of BDS services is often deficient and should leverage technology and social media as vehicles for providing support to women who wish to more successfully manage work schedules and family commitments by starting a home-based business. In addition, BDS staff directly involved in delivering training, advisory, counselling or other BDS services should be provided with opportunities to gain experience, knowledge and best practices in the promotion and support of small businesses and women entrepreneurs in particular.
 2. *Fostering networks to improve women's access to information and experience exchanges.* Providing networking opportunities for women entrepreneurs is very important as a source of inspiration, exchange of experience and information, and fostering of commercial business

relationships, as well as being a vehicle for pooling of means and resources, so should be further encouraged and facilitated. Creating platforms for women entrepreneurs to network and exchange ideas can stimulate innovation and provide women with a sense of support and confidence and also enable them to be better prepared and succeed.

24. ***Would participants agree that the experience of women business incubators in the region could be leveraged by conducting capacity-building workshops in other MENA economies?***
25. ***Would there be value in forming a network of women business incubators in the region with the aim of sharing good practices and promoting the concept more broadly across the region?***
26. ***Is there merit in building a linkage with the infoDev programme on Women's Entrepreneurship to strengthen regional women business incubators and expand the concept more broadly throughout the region?***
27. ***Proposed recommendations:***

Actions to share existing regional good practices in the provision of BDS and incubator services to women entrepreneurs are implicated. Related suggestions include:

1. *Convening a regional workshop on women business incubators to share experiences in the development and operation of incubators for women, using good practice examples from Egypt and Morocco, and inviting in other international experts on the topic with the goal of stimulating greater interest in the expansion of the WBI concept more broadly across the MENA region.*
 2. *Forming a network of MENA-based WBIs and fostering linkages with the infoDev programme with the objective of sharing global good practices and perhaps seeking grant funding for regional WBI programmes.*
28. ***What should be done to encourage mainstream BDS organisations and business incubators to more effectively attract and integrate women-led enterprises into their incubation processes?***
 29. ***Proposed recommendations:***
 1. *Strengthening linkages between BDS organisations supporting the development of women's enterprises and mainstream business incubators with the aim of supplying a pipeline of incubator-ready and growth-potential women's projects. This would help mainstream incubators in attracting more women to their incubator spaces.*
 2. *Encouraging publicly-funded incubators to participate in the infoDev training on gender issues for incubator managers and more broadly in the infoDev Women's Entrepreneurship Initiative to incorporate a gender-sensitive approach to incubation and business support, including reporting sex-disaggregated data on clients.*

30. *Other proposed recommendations are related to access to finance for women entrepreneurs, funding of BDS programmes and the overall environment for women's entrepreneurs:*

1. *Assisting with linkages to sources of financing.* BDS providers should be doing more to provide women entrepreneurs with information on the various types and sources of financing, assist them in identifying the appropriate source to transform their ideas into actual businesses, and support them in their quest for loans (e.g. connecting them to financing opportunities, helping them prepare their financing proposal, accompanying them to the bank, etc.)².
2. *Improving the sustainability and funding of programmes.* Sustainable funding of BDS programmes for women entrepreneurs is essential in order for BDS organisations to ensure the sustainability and expansion of programmes to enhance women's capacities. This includes more funding for organisations providing women-focused BDS services. One suggestion is to create a MENA "Women Entrepreneurs' Fund" that would invest in the development of women's enterprises and projects to support this.

At the broader, macro-level, efforts are needed to improve the overall environment for women's entrepreneurship. The following actions are implicated:

1. *Public policies and actions in support of women's entrepreneurship:*
 - a. Develop clear public policies and more support structures to lever the creation of women's enterprises and incubate female enterprises; and implement national dialogue between public, private and civil societies.
 - b. Create more awareness of the importance of female entrepreneurship; and more actively promote the spirit of entrepreneurship among women.
 - c. Implement laws and regulations to integrate women entrepreneurs in the market system: the AME in Algeria suggested that the government should offer exemptions from social charges and taxes to encourage more women to undertake entrepreneurial activity; ease business registration procedures; and increase the flexibility of labour, including better representation in decision-making positions.
 - d. Provide entrepreneurship education in schools and universities.
 - e. Implement a system for collecting data and statistics on women in MSMEs; establish a national monitoring framework for public policies in support of female entrepreneurship, create dedicated funds to support women's enterprises.
2. *Strengthen women entrepreneurs' access to financing by:*
 - a. Developing special financing products/ instruments for women entrepreneurs
 - b. Strengthening of all existing devices to enable more access by women (e.g. loan guarantees, venture capital, financial training, mentoring and coaching geared to facilitating improved access to financing).

3. *Create more exposure opportunities for women entrepreneurs by:*

² See "Entrepreneur's guide to bank and non-bank financing for Women in the MENA region" (OECD, 2013)

- a. Fostering opportunities for women entrepreneurs to network with and learn from regionally and internationally successful women entrepreneurs (e.g. role-modelling effect).
- b. Creating and/ or reinforcing women entrepreneur's forums that are inclusive of women from all parts of the economy, and including women with microenterprises, to coordinate, link and bring together women entrepreneurs to share experience, build business coalitions, and advocate for laws and regulations in support of entrepreneurship in general and women's access to the necessary resources and services.

Overall question: Based on the findings and implications from the study, what should be the priorities for the WBF action plan over the coming term? Should there be a follow-up activity on the present report and if so, what should be its focus?

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Section 1: Background and Introduction to the Study

31. This study of the provision of business development support (BDS) services and business incubation to women entrepreneurs in MENA economies is an extension of a series of progressive works carried out by the OECD-MENA Women's Business Forum (WBF) to identify priorities for improving the business environment for women entrepreneurs in the MENA region. The 2012 OECD report, *Women in Business: Policies to Support Women's Entrepreneurship Development in the MENA Region*, the first comparative assessment of policy measures to promote women's entrepreneurship covering 18 MENA economies (OECD, 2012a), concluded that while MENA governments have made progress over the past decade in closing the gender gap, especially in the area of education, much more could be done to reduce gender inequality in economic participation. Better designed and resourced policies, stronger public-private dialogue, and targeted measures to increase women's access to financing, information, and business support services were noted as key priorities for MENA governments to help unleash the potential of women as entrepreneurs. The report made several recommendations related to the provision of BDS services to women entrepreneurs, including:

- The collection of data to assess the take-up of existing government and non-government BDS services by women entrepreneurs,
- The profiling and promotion of good BDS practices in serving women in the MENA region,
- The carrying out of an assessment of business incubator practices with respect to women entrepreneurs, and
- The facilitation of a series of learning workshops to promote the sharing and discussion of models and approaches for delivering BDS and incubation services to different segments of the women entrepreneurs' market.

This study is the beginning step in responding to these recommendations.

Why is the study important?

32. The ultimate aim of BDS programmes in developing economies is to help new and existing and micro, small and medium enterprises (MSMEs) become more stable and grow so they can improve the livelihood of families, generate jobs and contribute to economic growth (McVay, 1999). Training and technical assistance, the most common types of BDS, develop the capabilities of the entrepreneur so they are able to plan and manage their operations more effectively, help improve their technical expertise in areas of marketing, book-keeping, production technology and product development, as well as help move microenterprises out of low quality, low price products and services to higher quality and value-added markets (Esim, 2001). One of the major principles of BDS is that services need to be tailored to fit the needs of particular sectors and types of enterprises, that is, they need to be market-driven (Committee of Donor Agencies for Small Enterprise Development, 2001). Women

entrepreneurs can be considered one of the market segments for which BDS need to be tailored.

33. BDS services are largely underdeveloped in the MENA region and entrepreneurs make little use of professional services for advice and counselling (Stevenson, 2010). Global Entrepreneurship Monitor (GEM) surveys in MENA economies have found that fewer than 5% of early-stage entrepreneurs avail themselves of professional services, such as from accountants, lawyers, and BDS providers – much less so than in other regions of the world. MENA entrepreneurs primarily use their personal networks of family and friends for advice, and early-stage women entrepreneurs are even more likely to use personal sources, such as spouses and family members, and less likely to use professional sources (IDRC, 2010).
34. The provision of BDS to women entrepreneurs in the MENA region is very limited, not only because the business support infrastructure overall is relatively underdeveloped, but also because many of the service providers make little effort to tailor their services and outreach efforts to female clientele. A number of institutions, most commonly women entrepreneurs' associations or women's groups, have created business development and support centres in MENA economies to address the gap in provision of BDS to women entrepreneurs, but few studies have identified their challenges, key success factors, and potential for replication (OECD, 2012a).
35. Business incubators are a form of BDS that has become increasingly popular over the last few decades based on their demonstrated ability to foster the development of new businesses, create jobs and produce local economic development at a generally low public cost (Wilbur and Dixon, 2003) and positively influence entrepreneurial success (Lewis et al., 2011). They are an active tool to support the successful creation of new businesses and provide the structured assistance necessary for them to grow. The survival rates of incubated enterprises tend to be higher than the national average (Wilbur and Dixon, 2003), with attribution made to the hands-on support, clustering and networking provided by incubator advisors that are vital to firm survival (Al-Mubarak and Busler, 2012). Although studies of the impact of business incubators on business survival and growth rates produce conflicting results (Dalziel, 2012), evidence suggests that incubated enterprises create more jobs and grow faster than comparable non-incubated firms. Differences in impact results from the various incubator studies appear to be associated with the quality of incubator management, the length of time a venture stays in the incubator³, the screening criteria used to select venture clients, and the range of business advisory and financing services provided. The quality of business incubator management practices matters most in terms of predicting client success rates in the post-incubation phase (Lewis et al., 2011).
36. During the March 2010 meeting of the OECD-MENA WBF, participants noted that the development of business incubators may be a suitable means for improving enterprise support to women-led businesses in the MENA region. Although there are no sex-disaggregated data on the proportion of women-led projects among those being incubated in MENA business incubators, this is believed to be very low, which would be in line with findings from incubator studies in other parts of the world (Marlow and McAdam, 2012). Moreover,

³ In some studies, the length of time spent in the incubator was found to be inversely proportional to the likelihood of survival after leaving the incubator.

without targeted mechanisms, the proportion of women-led business incubator projects will remain low (OECD, 2011). The development of women business incubators can compensate for the under-representation of women in mainstream business incubators. In fact, the MENA region is seeing the emergence of women-focused incubators in recent years, but little is known about these incubators and how the concept may be expanded to greater prevalence.

37. At the November 2012 meeting of the OECD-MENA WBF, participants supported a proposal to engage in a stocktaking of women's access to BDS services in the MENA region, which could lead to the development of a good practices guidebook (OECD, 2012b). Subsequently, the OECD initiated the study of BDS-providing organisations and business incubators in MENA economies.
38. Findings from the study will be discussed by members of the WBF Task Force and subsequently disseminated to MENA governments and other stakeholders through the MENA-OECD Investment Programme to improve knowledge on successful approaches to make BDS and incubator services more accessible to women-led firms and influence actions to address unmet needs.

Objectives of the study

39. The study has two major objectives:
 - To examine the current status of BDS provision for women entrepreneurs in the MENA economies by taking stock of the types and scope of existing BDS services, including those specifically targeting women entrepreneurs; and
 - To examine the current status of women's participation in business incubators in the MENA economies and the role of women business incubators.
40. For purposes of the study, the following definitions were applied for BDS services and business incubators:

Business development support (BDS) services: "...services that improve the performance of the enterprise, its access to markets, and its ability to compete....(It) includes a wide array of business services, both strategic and operational...training, consultancy and advisory services, marketing assistance, information, technology development and transfer, and business linkage promotion....Operational services are those needed for day-to-day operations, such as information and communications, management of accounts and tax records, and compliance with labour laws and other regulations....Strategic services can help the enterprise to identify and service markets, design products, set up facilities, and seek financing" (Committee of Donor Agencies for Small Enterprise Development, 2001, *Business Development Services for Small Enterprises: Guiding Principles for Donor Intervention*, pp. 1, 11).

BDS services may be provided by public and private sector actors and target specific groups of enterprises, ranging from pre-start-ups, start-ups, newly-established enterprises, to enterprises wishing to upgrade their capacities and expand. Depending on the support providers and its aims, the specific services may include:

- Advisory, counselling, mentoring, coaching; and consultancy services ;
- Assistance with preparation of feasibility and market studies, business plans and financial proposals to access loans;
- Dissemination of business-related information and signposting of information on other micro, small and medium enterprise (MSME) programmes and support services;

- Entrepreneurship training for start-up entrepreneurs;
- Business management training for existing MSME owner-managers, including financial literacy and ICT capacity building;
- Seminars and workshops on business topics (e.g. financial management, developing export markets, improving product quality/packaging, etc.);
- Upgrading and modernisation assistance; consultancy on production and design; linking MSMEs to technology suppliers and supply chains;
- Market development, including facilitating participation in trade fairs and exhibitions.

Business incubator: “A business unit that specialises in providing space, services, advice and support designed to assist new and growing businesses to become established and profitable” (NBIA, 2012)⁴. Standard services include, but are not limited to: marketing assistance, legal and financial advisory, mentoring, and access to business networks. Business incubators differ from standard business support services in that they host start-up firms based on pre-determined selection criteria (most standard business support services offer services to any firm, either free of charge or in return for service fees) [OECD (2011), “Business incubators in the MENA Region”, in “Fostering Women’s Entrepreneurship and Employment in the Middle East and North Africa”, p. 69].

Methodology

41. The study consisted of three components: (1) a preliminary desk-top review, which included a mapping of the key BDS organisations in each of the 17 economies (compiled from extensive online searches and complemented by OECD-MENA WBF databases) and a scan of any relevant literature, (2) the design and distribution of three questionnaires, and (3) fact-finding missions to three of the MENA regions.
 42. Primary data was collected through the use of the three questionnaires which was the most expedient and cost-effective approach to gathering consistent information from across the region.
- 1) The business development support (BDS) services survey aimed to take stock of the types and scope of existing BDS services in the region, including those targeting women entrepreneurs, in order to better understand the current landscape of BDS providers and level of participation of women clients and beneficiaries. This survey covered a range of issues, including questions regarding:
 - the major objectives of the organisation;
 - the type of BDS services offered;
 - the targeted clients;
 - the percentage of women among their clients;
 - the measures used to evaluate the success or impact of their activities;
 - the qualifications and gender balance of staff;
 - their policies towards charging fees for services;
 - whether they offered any specific programmes or services for women entrepreneurs, their objectives for doing so, and the types of services offered; and

⁴ “What is a business incubator”, National Business Incubator Association
http://www.nbia.org/resource_library/what_is/index.php

- the most significant challenges faced in being more effective in meeting the needs of women entrepreneurs.

This survey also explored views on whether BDS services were adequately available to entrepreneurs and micro and small enterprises in the economy, the challenges to reaching more women entrepreneurs with these services, recent developments to improve the provision of BDS services to women entrepreneurs, and actions needed to improve the business environment for women's entrepreneurship/ enterprise development and women's access to BDS services.

- 2) Because business incubators can play a major role in providing BDS to incubating start-up enterprises in MENA economies, a brief survey was sent to mainstream⁵ business incubators, primarily to determine the representation of women entrepreneurs among their clients. It also queried about any special efforts to attract women entrepreneurs to the incubators and the major challenges to increase the representation of women-owned start-ups.
 - 3) The third survey was destined to business incubators that are operated specifically for women entrepreneurs. Although there are only a few of these in MENA economies, seeking information on their operations, objectives, activities, client enterprises, and impacts is considered an important part of the study. The survey collected information on:
 - the motivating factors for launching a business incubator for women;
 - the key objectives of the projects;
 - the number of spaces and women's enterprises being incubated;
 - the criteria for selecting incubatees;
 - the range of services provided;
 - efforts to attract women to the incubator;
 - operational features (such as staffing, funding, incubation process);
 - linkages with other networks of women business incubators, and
 - the biggest challenges in operating a business incubator for women.
42. The surveys were designed in English and French and emailed to 135 organisations and individuals across 17 MENA economies⁶ in May and June 2013. The recipients sorted into three categories: (1) government and quasi-government institutions involved in enterprise development, such as ministries of trade and industry, national agencies for MSME development, and chambers of commerce; (2) non-governmental organisations (NGOs), such as business associations, private sector actors, and universities; (3) national Task Force (TF) members of the OECD-MENA WBF who served as local contact points to help reach out to other organisations or complete the surveys as appropriate (see contact list in Annex 3).
43. The OECD received 43 completed questionnaires from 41 organisations⁷ in nine of the MENA economies: Algeria, Egypt, Jordan, Morocco, the Palestinian Authority, Qatar, Tunisia, the UAE, and Yemen. Twenty-three were from BDS organisations and 20 from

⁵ Mainstream in this sense means incubators that are open to any start-ups that meet the criteria for entry, regardless of whether the entrepreneurs are male or female.

⁶ Algeria, Bahrain, Djibouti, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, Oman, the Palestinian Authority, Qatar, Saudi Arabia, Tunisia, the UAE, and Yemen.

⁷ Two of the organisations delivered BDS services as well as operated business incubators, so completed two questionnaires.

incubators; 5 of the BDS organisations and 2 of the incubators were specifically focused on women entrepreneurs. They represented a cross-section of government providers (20 surveys); NGOs (17 surveys); private sector entities (2 surveys); and universities (4 surveys). Table 1 includes a summary of the respondents by type of survey and economy; a detailed list of responding organisations is provided in Annex 1.

44. Completed surveys were received from a cross-section of BDS providers and incubators: 20 from government providers; 17 from non-governmental organisations (NGOs); 2 from private sector entities; and 4 from universities.
45. In some cases, the survey was sent to an organisation that had network members, like the Centre National pour la Recherche Scientifique et Technique (CNRST), which coordinates the Réseau Maroc Incubation et Essaimage (RMIE) of 13 business incubators in Morocco, which distributed the survey to these members, and some of whom responded. A similar case existed with the Social Fund for Development (SFD) in Egypt which distributed the survey to its network of incubators.

Table 1. Number of survey respondents by type and economy

Economy	BDS surveys	General incubator surveys	Women Business Incubators surveys	Total (row)
Algeria	1	1	-	2
Egypt	6	7	1	14
Jordan	6	1	-	7
Morocco	5	4	1	10
Palestinian Authority	1	1	-	2
Qatar	1	-	-	1
Tunisia	-	1	-	1
UAE	2	3	-	5
Yemen	1	-	-	1
Total (column)	23*	18	2	43

Note: * Of these, five were from organisations specifically providing BDS services to women entrepreneurs.

46. In order to represent the three parts of the MENA region, Levant, North Africa and Gulf regions, three week-long fact-finding missions took place in Egypt in June 2013, Morocco in July 2013, and the UAE in September 2013. The list of organisations interviewed during these missions is included in Annex 2. They included government ministries and agencies, NGOs, business associations, women entrepreneurs' associations, private sector organisations, and donor projects.
47. Economy-focused fact-finding missions proved to be very useful in gathering supplementary data from BDS service providers and business incubators, as well as perspectives from key stakeholders on economy-level developments in support for women's entrepreneurship. To a great extent these visits also resulted in improved survey response rates.

Limitations to the study

48. The absence of any responses from eight of the MENA economies and only a small number from many of the others does not allow for cross-economy comparisons of the survey data. In an attempt to improve the survey response rate, the OECD-MENA WBF Secretariat sent several reminder emails to organisations receiving the surveys, as well as follow-up phone calls. Also, where the OECD was not able to obtain good contact information for

organisations in some of the economies (e.g. Bahrain, Djibouti, Iraq, Kuwait), the surveys were emailed to key stakeholders with whom the OECD-MENA WBF did have some liaison requesting these contacts to distribute the surveys to appropriate actors in the economy. This did not turn out to be an effective way of achieving coverage in these economies, either because the stakeholders did not redistribute the surveys or their efforts did not result in tangible outcomes.

49. In addition, even from economies where the response rate was greatest (Egypt, Morocco and Jordan), notably absent are responses from some of the key BDS providers, for example, IRADA and the Business Development Centre (BDC) in Jordan which are both very active in the field.
50. In spite of these limitations, data from the received surveys enable identification and analysis of some cross-regional patterns of interest, as well as good practices. Given that the literature review did not reveal any previous studies of the delivery of BDS and incubation services to women entrepreneurs in the MENA region, the study also helps address the knowledge gap on this issue.

Structure of the report

51. Section 2 highlights perspectives of BDS organisations on the challenges facing women entrepreneurs and actions needed to remediate these. Section 3 presents specific findings from the survey of BDS organisations. It is structured in three parts, first presenting the findings from the mainstream BDS providers, a discussion of findings from the BDS organisations offering services specifically to women entrepreneurs, and a summary of the collective findings regarding the challenges in providing BDS services to women entrepreneurs. Section 4 presents findings from the survey of business incubators in two parts, the first part profiling findings from the mainstream business incubators, and the second part profiling good practices from two projects offering business incubation specifically for women. Section 5 presents the study conclusions and implications for action.

Section 2: Impediments to the development of women's entrepreneurship and needed improvements in the environment

52. This section presents views from the BDS organisations on the major challenges facing women as entrepreneurs in their economies, the nature of government actions with a positive impact on women's entrepreneurship development, and future actions needed to improve the environment for women's entrepreneurship development.

Challenges facing women entrepreneurs

53. The issue of women's participation in BDS services in the MENA economies is more deeply embedded in the general context for women's entrepreneurship development, which includes the level of gender equity and equality. In response to the BDS survey, organisations identified a number of challenges facing the development of women's entrepreneurship in MENA economies that go beyond the provision of BDS services, but which to some extent impact on their success in increasing the percentage of women clients.

54. By far, the most commonly mentioned challenge related to cultural and social barriers (43% of the mentions), followed next by access to financing (19% of the mentions), and a lack of business skills and know-how (13% of the mentions). However, the lack of supportive structures for women entrepreneurship, complicated business registration and licencing procedures, insufficient networking opportunities and access to markets were also mentioned as constraints.

1. *Cultural and social barriers:* There are a number of gender issues with respect to women's economic participation, resulting in low labour force participation rates, and domestic constraints that limit women's career options. Entrepreneurship is seen as a male domain and there are few women entrepreneurs to serve as inspiring role models for other women (to help them realise they have what it takes to succeed) or to challenge traditional stereotypes. Because of the weak culture of female entrepreneurship, women lack self-confidence in their abilities to start and manage a business and are afraid of taking the risk. Even when in business, they are not being taken seriously by clients, suppliers, and partners. They also often lack family support, especially in the beginning, and have to struggle with reconciling family and business responsibilities. In addition, due to diverse cultural and economic restrictions, women lack mobility, particularly in rural areas, which prevents them from starting a business outside their home and reaching out to markets beyond their immediate local area.

2. *Accessing financing:* Women entrepreneurs face difficulties in accessing financing, especially from banks. One of the reasons, although not the only one, is the lack of property ownership which could be used as collateral to secure loans. In Yemen, the BDS organisations stated that women entrepreneurs do not have sufficient access to service facilities in microfinance institutions. BDS organisations see access to financing as problematic because after providing women with BDS services, the woman entrepreneur's plans can be thwarted because she is unable to secure financing for her project.

3. *Lack of skills:* Women lack skills in marketing, accounting, financial management as well as knowledge and experience in legal requirements, business planning, and budgeting which affect the development, sustainability and growth of their businesses. As well, their expertise is often limited and specific to one area, which is largely a function of gendered education and occupational choices.

4. *Lack of supportive structures for women who want to start and develop an enterprise reduces their chances of moving forward with their aspirations and ideas:* There is a lack of programmes and services that lead to women's economic empowerment (i.e. the majority of any programmes focus on addressing women's basic needs). There are a lack of tailored programmes to fit women's needs in areas of entrepreneurship and access to financing, and inadequate access to resources and supports needed for sustainability and growth of their enterprises (e.g. financing, technical and business management, training, information, BDS, networking, and technology).

5. *Having to deal with complicated processes at the start-up stage:* Complicated business registration processes often push women's enterprises into the informal sector. Women in rural areas generally lack awareness of licencing processes, which are often also complicated, and in a number of MENA economies, home-based businesses are not eligible for business registration or licencing. For example, in the UAE, many municipalities require proof of a leased business location before granting a business licence, which impedes women from starting a home-based enterprise, the desired choice of many traditional Emirati women. In Jordan, home-based businesses are only legal in the Greater Amman Municipality, again having an adverse impact on Jordanian women, many of whom also

prefer to operate from their home base. There are also a number of restrictions regarding the domiciliation of enterprises in Morocco in terms of business registration and licencing that make it difficult to have a legal home-based business.

6. *Lack of representation in networking organisations and limited access to markets:* BDS organisations from Egypt and Morocco mentioned the lack of networking opportunities for women entrepreneurs and their low level of representation in business associations and policy discussions. In Jordan and the Palestinian Authority, access to markets was mentioned as a barrier.

55. Government actions that have produced a positive impact on women's entrepreneurship development

56. Thirteen of the 23 BDS organisations (from eight of the MENA economies) were able to identify actions taken by the government that have had a positive impact on women's entrepreneurship in their economy.

- From **Egypt**, these actions included past government support for the activities of the National Council for Women (NCW) to promote women's entrepreneurship through the Women Business Development Center (WBDC) and the recent establishment of a Gender Unit in the Social Fund for Development (SFD) to address women entrepreneurs' issues. However, BDS organisations stressed that government support for the NCW and the WBDC needs to be renewed⁸ and the SFD needs to further enhance the targeting of women entrepreneurs in its many programmes, projects and funding opportunities.
- From **Jordan** comments related to legal changes in the Greater Amman Municipality to allow home-based businesses as this would help women in legalising their activities, the existence of many national projects to improve women's economic participation, notably the poverty projects project, and also increasing efforts on the part of the government to support the development of microfinance and business incubators.
- In **Morocco**, BDS organisations noted an increasing focus on taking gender into account in all government support policies in accordance with the Strategy on Equity and Equality, actions which should have positive repercussions on the development of women's entrepreneurship, including the 2013 launch of the adapted credit guarantee product exclusively for women entrepreneurs.
- The **Palestinian Authority** was reported as supporting many initiatives to encourage the role of women in the Palestinian economy and the entrepreneurship of women.
- In **Qatar**, the government's commitment towards women's entrepreneurship and economic development are stated in the National Vision 2030 and the National Development Strategy, although clear direction and push regarding specific actions was noted as lacking. The Roudha Center in Qatar urged that the government needs to play a stronger leadership role in developing a national action plan for women's entrepreneurship development and

⁸ According to key informants during the study visit to Egypt in June 2013, government support for women's entrepreneurship development had disappeared under the Morsi government. In fact, no budget had been allocated to the National Council for Women and an existing Council reserve of EGP 2 billion was confiscated back to the government's general budget fund, leaving the NCW and the WBDC with no government funding support.

encouraging local organisations to support women's entrepreneurship through their corporate social responsibility or community support.

- Organisations in the **UAE** stated there are many government MSME support programmes (Dubai SME, Ruwad Establishment, Sheikh Saqr Programme, etc.), plus a number of local programmes and initiatives that have been effective through awareness, inspiration, engagement, skills development and mentoring. The government has recently established an Intilaq licence, primarily for women entrepreneurs, allowing the operation of a home-based enterprise, applying to such activities as tailoring, jewellery-making, and handicrafts, although excludes food-related businesses, such as catering which must have a business address in order to be licenced. With the Intilaq licence, homemakers have the flexibility to develop a side business which may over time evolve into a full-time business. During field interviews in the UAE in September 2013, a representative from the Sharjah branch of the Khalifa Fund for Enterprise Development commented that 90% of their male clients have a day job and run their businesses on a part-time basis, stating that it is rare for the men to leave their full-time jobs. However, women may start a business from their home, but are more likely to turn it into a full-time business.
- In **Yemen**, the government has established Women's Units in some ministries, but needs to provide them with more support in order to work efficiently.

Improving the environment for women's entrepreneurship

57. In terms of what needs to be done to improve the environment for women's entrepreneurship, BDS organisations stressed three major priorities: public policy and actions, access to financing, and increased exposure opportunities.

1. *Public policies and actions in support of women's entrepreneurship*: BDS organisations clearly stated the need to create a policy environment that is more conducive to women's economic participation in general and women's entrepreneurship specifically (over 68% of their comments). They recommended the following actions:

- Develop clear public policies and more support structures to lever the creation of women's enterprises and incubate female enterprises; and implement national dialogue between public, private and civil societies.
- Create more awareness of the importance of female entrepreneurship; and more actively promote the spirit of entrepreneurship among women.
- Implement laws and regulations to integrate women entrepreneurs in the market system: the AME in Algeria suggested that the government should offer exemptions from social charges and taxes to encourage more women to undertake entrepreneurial activity; ease business registration procedures; and increase the flexibility of labour, including better representation of women in decision-making positions.
- Provide entrepreneurship education in schools and universities.
- Implement a system for collecting data and statistics on women in MSMEs; establish a national monitoring framework for public policies in support of female entrepreneurship, create dedicated funds to support the development of women's entrepreneurship and their enterprises.

2. *Strengthen women entrepreneurs' access to financing* (25% of comments): BDS organisations (particularly in Egypt, Morocco and Yemen) stated that women need to have better access to financing. They suggested:

- the development of special financing products/ instruments for women;
- establishment of women's facilities in microfinance institutions; and strengthening of all existing devices to enable more access by women (e.g. loan guarantees, venture capital, financial training, mentoring and coaching geared to facilitating improved access to financing).

3. *Create more exposure opportunities for women entrepreneurs* (7% of comments):

- Foster opportunities for women entrepreneurs to network with and learn from regionally and internationally successful women entrepreneurs (e.g. role-modelling effect).
- Create and/ or reinforce women entrepreneur's forums that are inclusive of women from all parts of the economy, and including women with microenterprises (i.e. not just limited to elites) to coordinate, link and bring together women entrepreneurs to share experience, build business coalitions, and advocate for laws and regulations in support of entrepreneurship in general and women's access to the necessary resources and services.

DRAFT

Section 3: Findings from the survey of BDS organisations

58. This section is presented in three parts. Part 3-A covers findings from the mainstream BDS organisations that serve entrepreneurs and MSMEs, regardless of gender. Part 3-B presents findings from the BDS organisations dealing specifically with women entrepreneurs. Part 3-C presents views of all of the BDS organisations on the challenges in providing BDS services to women entrepreneurs and the necessary actions to further facilitate access.

3-A. Mainstream BDS organisations – clients, services, and participation of women entrepreneurs

Primary entrepreneur clients

59. Almost all of the responding mainstream BDS organisations target potential entrepreneurs who are in the process of developing a business idea (89%), entrepreneurs in the start-up stage (89%) and entrepreneurs who are in the early stages of development of an operational business (83%). About 60% provide BDS services to entrepreneurs with established businesses that want to expand their operations.

60. Eleven of the 18 organisations (61%) target entrepreneurs with a particular profile. These might include the unemployed, entrepreneurs in the poorest governorates or in rural areas, young university graduates, rural youth, home-based enterprises, very small (micro) enterprises, or university students. The remaining BDS organisations target MSMEs generally, but with no particular demographic profile.

61. Nine of the organisations (half) reported that they make special efforts to target more women clients:

- 1) The Association des Algériennes Managers et chefs d'Entreprises (AME) (Algeria)
- 2) El Mobadara (Egypt)
- 3) Social Fund for Development (SFD) (Egypt)
- 4) Noor Al Hussein Foundation (Jordan)
- 5) Jordanian Hashemite Fund for Human Development (JOHUD) (Jordan)
- 6) Agence Nationale pour la Promotion de la Petite et Moyenne Entreprise (ANPME) (Morocco)
- 7) Caisse Centrale de Garantie (CCG) (Morocco)
- 8) Khalifa Fund for Enterprise Development (UAE)
- 9) Small and Micro Enterprise Promotion Service (SMEPS) (Yemen)

Staffing of the mainstream BDS organisations

62. The mainstream BDS organisations report an average total staff complement of 52, but this covers a wide range from 6 to 260⁹. The average number of staff directly involved with clients in an advisory, training or consultancy capacity is much smaller: an average of about 15, and ranging from 3 to 50. The female composition of advisory, training and consultancy staff averages 46% (from 5% to 85%).

⁹ El Mobadara in Egypt was excluded from the average calculation because they reported 560 staff members, the majority of which are involved in the microfinance arm of the organisation. Including them would have inappropriately skewed the average size figure.

Most common BDS services

63. The most common services being provided by BDS organisations are advice and counselling for pre-start-ups and start-ups (94%), entrepreneurship training (89%), advice and counselling for existing enterprises (89%), help with developing business plans (83%), and training in business management skills (78%) (Table 2). The least common service is training in the use of information and communications technology (ICT) for business development.
64. It is obvious that most of them offer a large number of BDS services, the average being 11; however, this ranges from four services to 15 services, as a few of the organisations are quite specialised in their role in supporting MSMEs.

Table 2. Prevalence of BDS services provided

Types of business development support services provided		Number of respondents	Percentage of respondents
1.	Advice and counselling for pre-start-ups and start-ups	17	94%
2.	Entrepreneurship training (on how to start a business)	18	89%
3.	Advice and counselling for existing enterprises	16	89%
4.	Help with developing business plans	15	83%
5.	Training in business management skills	14	78%
6.	Help with feasibility studies on business ideas and new projects	13	72%
7.	Help with marketing planning	13	72%
8.	Information on markets, business opportunities and other business-related matters	13	72%
9.	Referrals to other available sources of business support/ programmes	13	72%
10.	Facilitating access to financing through linkages and/ or referrals	12	67%
11.	Mentoring and coaching services	11	61%
12.	Helping clients with preparing financial proposals to obtain financing	11	61%
13.	Training in financial literacy	11	61%
14.	Management consultancy services for existing enterprises	9	50%
15.	Other (e.g. entrepreneurship clubs for sharing of good practices, intellectual property and commercialisation services, product development and design, value chain studies, lean production capacity)	8	44%
16.	Training in the use of ICT for business development	7	39%

Percentage of women among BDS clients

65. The other data of interest is the total number of entrepreneurs (and potential entrepreneurs) receiving the various BDS services from these organisations on an annual basis and the percentage represented by female clients. This varies considerably by both organisation and type of BDS services (Table 3).

Table 3. Number of participants receiving BDS services (and share of women among the clients)

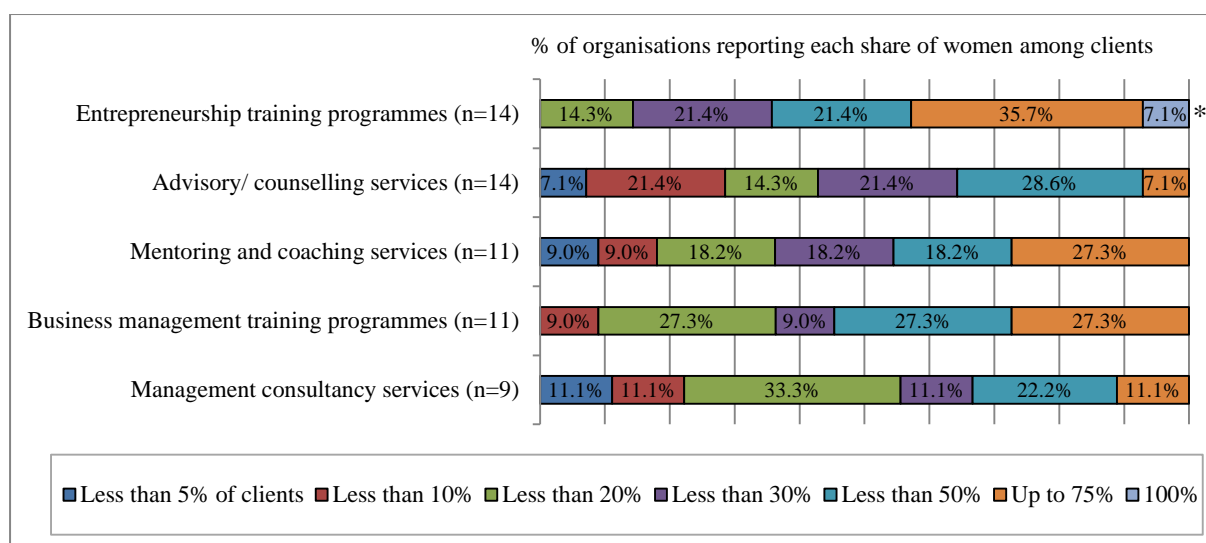
BDS organisation	Entrepreneurship training programmes	Advisory/counselling services	Mentoring and coaching services	Business management training programmes	Management consultancy services
AME - Algeria	No data (F = < 50%)	N/A	No data (F = < 50%)	No data (F = < 50%)	No data (F = < 50%)
El Mobadara, Egypt	351 (F = 55%)	1,103 (F = 30%)	N/A	N/A	N/A
Endeavor Egypt	N/A	24 (F = < 30%)	24 (F = < 20%)	N/A	24 (F = < 20%)
SFD, Egypt	No data	No data	N/A	No data	N/A
TIEC, Egypt	400 (F = < 50%)	75 (F = < 10%)	75 (F = < 10%)	75 (F = < 10%)	75 (F = < 10%)
iPark, Jordan	80 (F = < 30%)	15 (F = < 5%)	15 (F = < 5%)	N/A	N/A
JOHUD	No data (F = up to 75%)	No data (F = < 50%)	No data (F = < 50%)	No data (F = up to 75%)	No data (F = < 50%)
Jordan River Foundation, Jordan	1,413 (F = up to 75%)	849 (F = < 50%)	172 (F = up to 75%)	927 (F = up to 75%)	N/A
Noor Al Hussein Foundation, Jordan	360 (F = up to 75%)	110 (F = up to 75%)	110 (F = up to 75%)	200 (F = up to 75%)	90 (F = up to 75%)
QRCE, Jordan	40 (F = < 50%)	N/A	10 (F = < 30%)	40 (F = < 50%)	N/A
ANPME, Morocco	40 (F = 100%)	469 (F = < 9.4%)	N/A	193 (F = < 14%)	N/A
CCG, Morocco	N/A	600 (F = < 30%)	N/A	N/A	N/A
CRI, Morocco	N/A	No data	N/A	N/A	N/A
Fondation Création d'Entreprise (FCE), Morocco	1,500 (F = < 20%)	No data (F = < 20%)	N/A	No data (F = < 20%)	No data (F = < 20%)
Fondation du Jeune Entrepreneur (FJE), Morocco	300 (F = < 30%)	100 (F = < 30%)	N/A	100 (F = < 30%)	100 (F = < 30%)
Khalifa Foundation for Enterprise Development, UAE	660 (F = up to 75%)	10,060 (F = < 50%)	728 (F = < 30%)	N/A	N/A
Dubai SME, UAE (total of 3000 clients a year)	No data (F = < 20%)	No data (F = < 20%)	No data (F = < 20%)	No data (F = < 20%)	No data (F = < 20%)
SMEPS, Yemen	16,000 (F = < 30%)	600 (F = < 10%)	180 (F = < 65%)	2000 (F = < 50%)	100 (F = < 5%)

Notes: Bracketed references are to percentage of females (F) among the clients. The total number of clients reported is not consistently for the same time period. N/A indicates that the organisation does not provide the BDS service. "No data" indicates that the organisation did not provide data on the total number of clients.

66. Overall, the reported data indicate that women tend to make up a larger share of entrepreneurship training programmes than clients of other types of BDS services. Over a third (35.7%) of the 14 BDS organisations offering entrepreneurship training report that up to 75% of the beneficiaries are women, but another third or so estimate that women make up less than 30% or fewer of these trainees (Figure 1). On the other hand, over 55% of the organisations offering management consultancy services estimate that less than 20% or fewer of their clients are women. Similarly, over 42% of the organisations estimate that women

entrepreneurs make up less than 20% or fewer of clients receiving advisory/ counselling services, and over 28% that women make up less than 5% or 10% of these clients.

Figure 1. Percentage of women clients among BDS participants by type of BDS service



Note: n = the number of organisations reporting data. * This is an entrepreneurship training programme supported by the ANPME in Morocco that specifically targets women entrepreneurs. ANPME does not normally provide entrepreneurship training as part of its programme offerings to small and medium enterprises (SMEs).

67. The percentage of female clients and their distribution across types of BDS should be interpreted with some caution for three reasons. First of all, most BDS providing organisations do not maintain accurate sex-disaggregated statistics on their clients so are making estimates only. Secondly, there is a small number of responding organisations and there is no indication of how representative these are of the whole population of BDS-providing organisations in MENA. Thirdly, in economies with a very small share of women among all entrepreneurs, one cannot expect women to constitute a significantly larger share of BDS clients. For example, in Jordan women represent only about 5% of the self-employed; in Morocco, between 10%-12% of business owners, and in Egypt about 20%. However, it is noted in the case of Jordan, that up to 75% of the clients/ beneficiaries of the Jordan River Foundation, the Noor Al Hussein Foundation and JOHUD are women. These organisations have a primary mandate for poverty reduction in rural areas and seek to improve the employability, technical and entrepreneurial skills of the low-income population. Since Jordanian women are much less likely to be in the employed labour force than men and have fewer employment opportunities, they provide a larger pool of potential clients. Much of their BDS support is focused on helping women develop modest income-generating activities, primarily at the microenterprise level.

68. The majority of the BDS organisations (70%) do not charge any fees for services to their MSME clients. Charging a fee would not be the normal practice in government agencies, such as the Egyptian Social Fund for Development, Dubai SME, the Khalifa Fund for Enterprise Development, etc. Neither would it routinely be the case for NGOs that have a development mandate and donor-supported funding. In fact, one of the purposes of any donor funding is to be able to provide BDS services to start-ups and micro and small enterprises that would otherwise not be able to afford access.

69. Five of the organisations do charge fees for certain activities, sometimes a minimal or symbolic fee, which they feel renders a higher level of commitment on the part of the beneficiaries. This is especially the case with entrepreneurship and business management training courses. El Mobadara in Egypt would like to see BDS for MSMEs become more of a commercial value proposition, but the professional provision of BDS in Egypt is a relatively new concept and MSMEs are not used to availing or paying such services. However, El Mobadara requires small and medium enterprises to pay the full cost of the service (because they have more ability to do so) and microenterprises to pay only a portion of the costs, generally offering free services only during the early stage of a new project to gain the entrepreneur’s trust and build credibility. In some cases, the organisation (e.g. El Mobadara and SMEPS) will discount training fees to women clients to reflect their lower ability to pay the full costs.

Strength of efforts to attract more women entrepreneurs as clients/ beneficiaries

70. Half of the 18 mainstream BDS organisations indicated that they make special efforts to promote and market their services to women; half specifically target women for some of their BDS services; and eight have developed tailored BDS products/ services or approaches for provision to women entrepreneurs (Table 4). Only six organisations do all three (a third), and six do none of these things (a third). The latter group stated that they operate on a “gender neutral” basis, meaning they offer their services to any MSMEs that meet their criteria for support, regardless of gender. They, as well as three other of the organisations, do not do anything differently to promote and market their BDS services to women beyond what they would normally to attract any clients/ beneficiaries. Of these organisations, some serve a very specific target group of either more established businesses with high-growth potential (Endeavor Egypt) or technology enterprises (e.g. TIEC and iPark), where there is a much smaller pool of potential women clients from which to draw.

Table 4. Extent of focus on attracting women entrepreneurs

	Makes special efforts to promote and market BDS services to women	Specifically targets women for any BDS services	Tailors specific BDS products or services to women entrepreneurs
1. AME - Algeria	X	X	X
2. El Mobadara, Egypt	X	X	X
3. JOHUD, Jordan	X	X	X
4. ANPME, Morocco	X	X	X
5. CCG, Morocco	X	X	X
6. SMEPS, Yemen	X	X	X
7. SFD, Egypt	-	X	X
8. Noor Al Hussein Foundation, Jordan	-	X	X
9. Jordan River Foundation, Jordan	X	-	-
10. CRI, Morocco	X	-	-
11. Fondation du Jeune Entrepreneur (FJE), Morocco	X	-	-
12. Khalifa Foundation for Enterprise Development, UAE	-	X	-
13. Endeavor Egypt	-	-	-
14. TIEC, Egypt	-	-	-

15.	iPark, Jordan	-	-	-
16.	QRCE, Jordan	-	-	-
17.	Fondation Création d'Entreprise (FCE), Morocco	-	-	-
18.	Dubai SME, UAE	-	-	-

71. Of the organisations which do make special efforts to promote and market their services to women, for some this involves special marketing efforts, often in collaboration with other national programmes targeting women or with women entrepreneurs' associations. For example, the CCG in Morocco developed a protocol with AFEM to partner in organising regional caravans to create awareness and provide information to women entrepreneurs about ILIAKI, their new loan guarantee product designed for women. SMEPS in Yemen networks with microfinance institutions to promote its services among their women clients and organises open seminars and workshops to which women are invited. The Jordan River Foundation develops partnerships with other national programmes targeting women to promote its assistance and services offers special entrepreneurship awareness sessions for women using a business game developed by the ILO or similar exercises.
72. For a few of the organisations, the marketing and promotion is not any different than for all potential clients, but may be more sensitive to channels where women are likely to be reached and/ or make use of visual or oral communication tools that are inclusiveness of both women and men. For example, the Fondation du Jeune Entrepreneur in Morocco conducts targeted awareness sessions to stimulate interest in entrepreneurship among young women and is inclusive of women's start-ups in its presentation of success story profiles and promotional materials. The ANPME in Morocco customises its communication tools to be inclusive of women by representing visuals of women in its brochures and using female voices in its radio promotions.
73. The nine organisations that specifically target women for some of their BDS services either modify their existing service offerings to better respond to the needs and circumstances of women clients or offer new BDS products or services. The following examples demonstrate how BDS organisations can be more inclusive of women in their promotional and marketing efforts and more gender-sensitive in the approach to providing BDS services to women entrepreneurs.
- *The Association des Algériennes Managers et chefs d'Entreprises (AME)* offers special coaching workshops for women entrepreneurs related to project activities that they are more likely to pursue. One of the objectives is to help women be more innovative in their project activities.
 - *The Small and Micro Enterprise Promotion Service (SMEPS)* (Yemen) has implemented special programmes for women entrepreneurs in order to improve their self-confidence as entrepreneurs and their capacity for managing their businesses. It offers Women Business Owners Training (WBOT), a programme developed by SMEPS and the ILO that includes three phases of training, coaching and follow-up workshops. Another initiative is the Sector Rehabilitation Businesswomen Project which has many activities to support women entrepreneurs, such as seminars on taxation procedures and laws targeting women entrepreneurs in the agriculture, healthcare, services and education sectors. It also offers free vocational and entrepreneurship training to women (in recognition that they have

more difficulty covering partial fees), provides transportation to and from the training; and schedules meetings, open seminars, and workshops scheduled according to women's needs and time demands.

- *El Mobadara* (Egypt) promotes tailored BDS services to women (e.g. vocational training, entrepreneurship training, and exhibitions) through the Regional Enterprise Development Centers (REDECs) in six governorates. It also adjusts its training materials to accommodate the lower education levels of women in rural areas, organises transportation to and from training locations, and charges lower training fees to women because of their lesser ability to pay the full costs.
- *The ANPME* (Morocco) made the decision to offer special programs for women entrepreneurs in order to improve the gender balance among its programme participants. To achieve this, and in recognition of the important role of women in the socio-economic development of regions, ANPME supports the "EntreElles in Regions" project, which helps develop the performance and competitiveness of 80 women's enterprises by meeting their post-creation training and business support needs through an eight-month programme of training workshops and individual coaching. Once women entrepreneurs have completed the preliminary EntreElles programme they are more likely to be eligible for ANPME's mainstream support programmes and thus able to further improve the performance of their enterprises. As a consequence of the preliminary preparation women entrepreneurs receive in the EntreElles programme, ANPME has been able to increase the share of women among its SME clients from 2% in 2008 to closer to 12% in 2013, thus illustrating the impact of preparatory efforts to scale up the management skills and enterprise performance of women-owned enterprises to enable them to meet the criteria for other government-support programmes.
- *The Noor Al Hussein Foundation* (Jordan) reaches out to women entrepreneurs with the objective of strengthening their micro and small enterprises, enabling greater financial independence and improved household income, improving their self-confidence, inspiring more respect and recognition from others, and giving them a greater say in their family life. Ultimately supporting women entrepreneurs will contribute to an improved quality of life in rural communities and promote gender equality and women's economic empowerment. The Foundation provides women entrepreneurs with the full range of BDS services, including assistance with feasibility studies and business plans, product development and design, start-up and advanced managerial training, and business counselling and mentorship. A special project is the Village Business Incubator (virtual model) which promotes the role of rural women in economic development by encouraging them to establish micro and small enterprises that reach beyond traditional home and gender-based models. Centred in Irbid, it targets women in 21 villages in Northern Jordan focusing on value added activities in different sectors, such as food processing, handicrafts, small manufacturing services, environmentally friendly and eco-tourism products oriented to the fair trade channels. The programme adopts an integrated approach to enterprise development providing a flexible package of BDS services that can be accessed at the Centre or at the woman's home or place of business, including specialised technical training and assistance with marketing and links to financial institutions.¹⁰

¹⁰ The BDS services include enterprise training; managerial and technical training; business planning; and one-to-one counselling (including advice on how to overcome difficulties and working collectively with the women to develop solutions to conquer the challenges they encounter); product development and design; and market analysis and marketing counselling

- The CCG (Morocco) launched a special loan guarantee programme for women starting a business that is delivered with some advice and counselling. The ILAYKI product offers a higher level of guarantee than the standard product and was developed in early 2013 in response to data indicating that only 3% of the standard guaranteed start-up loans were for women's enterprises.
- The *Egyptian Social Fund for Development (SFD)* is about to launch a new and innovative project funded by the European Bank for Reconstruction and Development (EBRD) as a component of the MSME Support Programme approved by the MENA Transition Fund in 2013.¹¹ The project aims to strengthen the capacity of the SFD to focus on women's entrepreneurship development in three key regions of the country where there is a high number of women among SFD clients (Greater Cairo, Delta and Upper Egypt). The first two years of the pilot project (2013-2015) will support women entrepreneurs to access non-financial business development services (following the EBRD Business Advisory Services (BAS) model¹²) in order to improve their performance. The targeted beneficiaries are women entrepreneurs who already have established business that have been in operation for at least two years; have a discernible competitive advantage and credible track record over recent years; are financially and commercially viable and have the management and financial resources to follow through on any business advice and take effective action; have a genuine need for business advice and a capacity to absorb the assistance given, yet have little or no previous experience of using external consultants and lack resources to finance a complete project; and are ready and able to pay at least 10% of the total net project cost. In the pilot phase, the project aims to assist approximately 60 women entrepreneurs with targeted advisory services and mentoring that will lead to the improved performance of their enterprises plus train approximately 150 women entrepreneurs in advanced entrepreneurial and management skills (including on how to access financing). It will also train approximately 15 local business advisers in delivering BAS to women entrepreneurs and train at least six SFD personnel "on the job" to facilitate the provision of business advisory services to women entrepreneurs. This component will contribute to building the capacity of business advisors to serve the women entrepreneurs' market.

74. The projected funding for this project is USD 3.25 million, half for the first two-year pilot phase, and half for a project extension for an additional two years if the pilot is deemed a success. In the extension phase, the project could be replicated in other regions of Egypt and/or broadened to provide support to women start-ups with feasible business ideas or to other MSME segments such as youth, particular clusters, or focused sectors. Through the implementation of this project, the SFD will also gain experience, knowledge and best practices in the promotion and support of women entrepreneurs. This is a good example of

(e.g. branding, packaging and labelling products and services); participation in exhibitions, bazaars and fairs to display and sell women's products; and assistance with business registration and linkages with financial institutions to facilitate loans.

¹¹ Source: "EBRD MSME Support Programme and SFD Proposal", MENA Transition Fund document: <http://www.menatransitionfund.org/content/msme-support-programme-proposal>

¹² The EBRD BAS model is followed in a number of developing and emerging economies. BAS projects cover a wide range of advisory services in the areas of: marketing, strategy, organisation, operations, ICT, engineering solutions, quality management, resource efficiency, and environmental management. Support from local BAS teams include: *Project Development* including enterprise diagnostics, matching enterprise needs (demand) with consultancy offerings and support in defining consultant assignments; *Monitoring* during project implementation; a *Flexible Grant* up to 90% and capped at EUR10,000 to cover the costs of advisory services; *Evaluation* follow-up one year after project completion to assess the impact of the project and steps taken to continue growth of the enterprise, including through access to finance.

efforts to reach out to women entrepreneurs with more established enterprises that have growth potential which are often not represented well in the mainstream business support programmes for established SMEs. Monitoring results of the implementation of the project may provide useful lessons for other MENA economies.

75. It is also interesting to note that six of the seven BDS organisations reporting that they provide gender-sensitivity training¹³ to their counsellors, trainers, and staff working directly with clients are among those who are tailoring BDS products or services to respond to the needs of women clients/ beneficiaries. In this sense, gender-sensitivity training may be an important factor in improving the response of BDS organisations to the needs of women entrepreneurs. The remaining 61% of the BDS organisations have either never thought about providing gender sensitivity training to staff (6) or do not feel it is necessary (5).

Good practice profiles in mainstreaming women into BDS

76. Based on findings from analysis of the mainstream BDS organisations, ANPME and El Mobadara are singled out as illustrative good practices in increasing the representation of women among their clients (Boxes 1 and 2). They stand out because of their commitment to reaching out to and tracking the percentage of women among the clients of their BDS services and MSME assistance programmes, implementing gender training to staff, and tailoring initiatives to meet the development needs of women entrepreneurs.

Box 1. ANPME, Morocco (the “EntreElles in Regions” Project)

Under provisions of the new Constitution which makes it very clear that all public support must target women on an equality basis, the Moroccan government is encouraging all of its MSME support programmes to adopt a “gender approach” which sees a higher percentage of women-owned enterprises among the beneficiaries. In 2008, ANPME observed that only 2% of its SME programme clients were women-owned enterprises. Their key BDS programme is the Moussanada Programme which aims to improve the competitiveness of SMEs by offering them a consulting service to help solve their technical and operational challenges and enhance their growth potential. ANPME covers 60% to 80% of the cost of the consultancy work to a maximum of 1 million MAD and can support up to 700 SMEs a year. To be eligible for the subsidy support, the SME must have turnover of no more than 175 million MAD and be current with its tax and social security payments and provide proof of this. This programme has achieved significant results in enabling assisted SMEs to improve their overall performance. However, women entrepreneurs were not availing themselves of the programme, and often female applicants (in the competitive process) did not meet the criteria for acceptance. In response, one of ANPME’s initial efforts was to implement “Moussanada for Women”, which involved hiring consultants to proactively identify women entrepreneurs with the potential to be Moussanada clients and then helping them to prepare for qualification to the Moussanada and other ANPME programmes.

Subsequently, the ANPME partnered with GIZ to develop and implement a women’s entrepreneurship development programme that would attract more participation of women in its programmes: the “EntreElles in

¹³ According to the World Bank “Gender and Development: A Trainer’s Manual”, “gender sensitivity” is the ability to acknowledge and highlight existing gender differences, issues, and inequalities and integrate these into strategies and actions. Gender sensitivity training challenges culturally-embedded and deeply-held views about women’s roles in society and the economy that underlie sex-based discrimination. Gender awareness achieved in gender sensitivity training enhances understanding of the socially-determined differences between women and men based on learned behaviour which affects access to and control over resources. This awareness can then be applied through gender analysis into projects, programmes, and policies to increase development effectiveness. Gender sensitivity training reinforces an approach that fully takes into account the different needs, priorities, and opportunities of both women and men and demonstrates awareness that men and women are different and thus their experiences, needs and issues are different. The objective of gender-sensitivity training is to better ensure that women and men receive equitable benefits from the services provided.

Regions” project. This initiative targets women entrepreneurs in the early post-creation phase of their businesses, aims to strengthen women entrepreneurs’ managerial capacity and ability to direct the daily operations of their businesses, and is delivered in partnership with the Regional Investment Centres (CRIs). The GIZ funding was very important because the core ANPME programmes only apply to existing SMEs with at least one or two years of operation, thus the incremental outside funding allowed ANPME to work with women in the start-up phase.

The EntreElles in Regions project has two major components: a five-module training course and individual coaching. The training includes modules on marketing and sales, management and organisation, personnel development, negotiation skills, accounting, taxation and informatics, and covers the fundamentals of productivity and quality. It was launched in four regions, starting with the selection of candidates in May 2011. The criteria for selection included two dimensions. The first set considered the level of education of the woman entrepreneur, the years of experience she had before starting the business, and the number of years of previous experience in a field related to the business. The second set concerned the business: the number of permanent employees, the type of business premise, the amount of invested capital, the sector of activity, the age of the business, and its potential. Points were allocated for each criterion and meetings were held with candidates who met at least 80% of the criteria, from which the final selections were made.¹⁴ Any projects that could not visibly profit from the project were eliminated. Of the first group of women entrepreneurs accepted into the programme, 92.5% had at least one university degree; 69% had a business that was at least one year old; 77% had at least two years of previous experience in a field related to the business; 60% had at least three permanent employees; 57% had an investment of more than 50,000 MAD; and half had an ambitious plan for developing and diversifying the business.

Consultants carried out an initial diagnostic of each woman’s business to identify its strengths and weaknesses and any difficulties, as well as areas where coaching would be beneficial. The diagnostic also provided the baseline for the eventual evaluation of the impact of the EntreElles interventions.

ANPME had already gained experience in developing tools to advance women’s entrepreneurship through previous projects supported by GIZ. With these in mind, ANPME approached the one-stop shops at the CRIs and offered to make these tools and training methodologies available to help them better respond to the needs of women entrepreneurs. Four CRIs responded, each of which assisted in putting together a group of 20 women entrepreneurs that had benefited from CRI services. These 80 women (mostly with very small enterprises) were then given the eight months’ worth of EntreElles post-creation training and coaching using the resources of AFEM, the Association pour la promotion de l’entreprise féminine (ESPOD) and another small women entrepreneurs’ association). The second phase of the programme is being completed and the third phase will reach out to women entrepreneurs in more regions.

For women in the beginning phases of having a business idea, ANPME also partners with AFEM and ESPOD to run training programmes. Some of these women who start businesses become Moussanada and Imtiaz recipients. One example is a woman entrepreneur who started making cakes in her home and now has a big patisserie with 150 employees and sells her products all over Morocco. However, after women entrepreneurs were trained, they often reported difficulty in accessing financing. One of the barriers was their lack of know-how in developing bankable proposals and presenting these to banks. ANPME responded by providing training to enable them to do this, including helping women entrepreneurs develop a network of groups of women and coaching them on how to approach banks. In partnership with GIZ and AFEM, they also produced small films of women’s success stories to provide role-models to others and produced a Toolkit for Women Entrepreneurship (“Entrepreneuriat féminine au Maroc: Boîte à outils de la femme entrepreneur”, GTA and ANPME).

The EntreElles in Regions project, along with ANPME’s other developmental and promotional efforts have succeeded in bringing more women entrepreneurs into ANPME’s conventional SME assistance programmes. In

¹⁴ See: “ANPME/GTZ/CRI Project EntreElles en Région Seconde Version: Rapport Intermédiaire 20/01/2012”.

2012, ANPME realised the following percentages of women-owned enterprises among their clients:

- Moussanada clients – 9.4%.
- Infatih clients – 7% (programme targeting the acceleration of digital technology usage among SMEs with revenues of less than MAD 3 million); the current target is to raise the rate of women beneficiaries of the programme to 20%.
- Imtiaz clients – 8.8% (programme supporting businesses with high growth potential that do not need consultancy assistance but require equity to enable further growth).
- Inmaa clients – 4.6% (extensive programme to assist SMEs in the transformation to “lean” production systems and more efficient work organisations).

Improving the conditions for the creation of enterprises by women promotes economic growth; the decision to offer special programmes for women entrepreneurs is driven by the will to strengthen their autonomy and financial independence and develop the performance and competitiveness of their enterprises. In these respects, ANPME’s efforts are reaping positive outcomes. In line with its commitment, ANPME has implemented actions to integrate the gender approach in both the organisation and in its programme and service offerings. All ANPME executives are aware and take into account the specificities of gender, whether in terms of targeting or in deployment of programmes. Whenever a programme is not adequately reaching women-owned businesses (Moussanada, Infatih, Imtiaz, ...), corrective actions are taken to improve the target performance. Moreover, as part of the EntreElles programme in the regions, a training of trainers was conducted in order to refine their ability to support the needs of women entrepreneurs according to their personal and professional specificities.

Box 2. El Mobadara, Egypt

El Mobadara started with a grant of EGP 600,000 from CIDA in 1996 to subsidise the provision of BDS services in Upper Egypt, and by 2013 had EGP 50 million of capitalisation. It was operating with 24 branch offices throughout Egypt delivering micro-credit and providing BDS services through BDS units that have been set up in its partner network of six Regional Enterprise Development Centers (REDECs) in Upper Egypt.

In 2008, El Mobadara became the executive agency for implementation of the CAD\$ 4.75 million CIDA-funded Egypt Enterprise Development Project (EEDP), the first Egyptian entity ever to be assigned an executive agency role by CIDA in Egypt. The EEDP is a five year project with the goal to generate improved employment opportunities (and reduce poverty) through support to MSMEs with emphasis on Egypt's marginalised groups, in particular women and youth.

The main purpose of the project is to provide demand-driven non-financial services to MSMEs in six governorates (Qena, Sohag, Banisuef, Fayoum, Gharbia, and Behira) in an effective and sustainable manner, by building the capacity of six REDECs to render gender-responsive, environmentally-sensitive, and demand-driven BDS services to existing MSMEs and start-ups.¹⁵ In addition to the CIDA funding, the Social Fund for Development (SFD) allocated a credit line to El Mobadara of CAD\$ 24 million to support micro-credit lending in the six governorates where EEDP activities are being carried out. The intended result of the EEDP is to effect an increased availability of affordable, acceptable and gender-responsive non-financial services to MSMEs through the REDECs with targets to offer BDS packages to approximately 6000 start-ups and existing MSMEs, as well as enhanced access to affordable financial services targeting male- and female-owned MSMEs to support the creation of at least 15,000 jobs.

Integrating gender equality in BDS for MSME clients is a strong cross-cutting aim of the EEDP. The objective is to encourage female entrepreneurs to develop and improve their MSMEs and to move from the informal to the formal sector. This is achieved by providing access to BDS services that respond to the needs of women

¹⁵ See: <http://www.eedpegypt.org/w1/en/main.php?id=1> and: <http://www.acdi-cida.gc.ca/cidaweb/cpo.nsf/projEn/Z020846001>

entrepreneurs, raising REDECs' awareness on gender equality, and delivering training to provide their staff with a better understanding of gender equality and improve their ability to integrate a gender approach in all REDEC activities, including applying gender sensitive value chain analysis. In fact, annual and monthly targets are set for the inclusion of women in BDS services and client satisfaction monitoring is done semi-annually. In addition, there is a commitment to provide soft loans to women entrepreneurs.

In Mobadara's experience, special BDS efforts are needed to respond to the needs of women entrepreneurs in Egypt. Women have less access to mainstream services (due to mobility restrictions, especially in rural areas) so the services need to be offered in close proximity of the woman's enterprise. They have more demands on their time than male clients because of their family responsibilities, which means that entrepreneurship (and other) training has to be delivered in shorter modules. Women in rural areas often have less education and experience, so need simpler training materials. Women need more flexibility with cost-recovery fees because they have less ability to pay for training. El Mobadara is responding to these circumstances by working with the REDECs to make training and advisory services available closer to the woman entrepreneur's residence and often providing group transportation to bring women to the training locations. Training materials have been simplified and the scheduling of training takes into account women's time constraints. In addition, the fees charged to women clients are lowered (never more than EGP 100) because of their lesser ability to pay normal fees. By responding to these circumstances of women, El Mobadara has adopted a more gender-sensitive approach to the delivery of BDS services. It also offers vocational training for women in the handicrafts sector, and technical skills upgrading to female workers in the artichoke cluster. Of these trainees, it is expected that 10%-15% will start their own business. It is also developing training modules for women in Gharbia, based on the ILO's Know About Business (KAB) course.

El Mobadara and the partner REDEC network have achieved very favourable results in terms of women's representation among their BDS clients. Over 55% of those receiving entrepreneurship training have been women, over a third of those receiving other training and technical assistance and market access BDS, and over a quarter of those who have been assisted in facilitating access to financing.

Type of BDS	2009-2010		2010-2011		2011-2012		2012-2013*		Total	
	M	F	M	F	M	F	M	F	M	F
Entrepreneurship training	0	7	223	166	149	115	79	272	451	560 (55.4%)
Other training and technical assistance	128	87	1559	956	2257	1169	572	281	4516	2493 (35.5%)
Market access BDS	7	1	7	16	50	25	19	2	83	44 (34.6%)
Facilitating access to finance	22	4	118	46	191	75	122	35	453	160 (26%)
Input supply	0	3	12	4	85	27	61	11	158	45 (22.2%)

*As of June 2013.

One of the biggest challenges faced by El Mobadara in providing BDS services to women is their low level of education and the effort required to upgrade their enterprises to be able to function in supply chains, particularly in the food-processing sector. They see great opportunities for supporting women entrepreneurs through supply chain integration, but more skills are needed in conducting gender-sensitive value chain analysis.

3-B. BDS organisations specifically serving women entrepreneurs

77. A number of BDS organisations created solely for the purpose of meeting the needs of women entrepreneurs were identified in the mapping of MENA economies performed by the

OECD-MENA WBF in 2010 and 2011. These were listed in the report, *Women in Business: Policies and Programmes to Support Women's Entrepreneurship in the MENA Region* (OECD 2012a, Annex C). Although the BDS survey was sent to most of these organisations, only five from four economies responded.

- Hatshepsut Women Business Development Center (HWBDC) operated by the Egyptian Business Women Association (EBWA), Cairo;
- Women Business Development Center (WBDC) under the auspices of the NCW, Cairo;
- Jordan National Forum for Women (JNFW) Women Development Center Project, under the patronage of Her Royal Highness Princess Basma Bint Talal;
- Business Development Centre (BDC) for Women, operated by the Business Women Forum-Palestine (BWF-P);
- Roudha Center for Entrepreneurship and Innovation, Doha, Qatar, a private sector initiative.

78. The major objectives of these organisations are to strengthen women's economic empowerment and increase their economic participation by providing them with access to support services, training, information, skills enhancement and networks that will assist them in establishing and/ or growing their own businesses and building their management capacities. Through this support, women can be enabled to make a fuller contribution to economic growth and the creation of new jobs. These organisations are also generally committed to promoting entrepreneurship as an option for young women, including those studying at the universities.

Rationale for providing special programmes for women entrepreneurs

79. The **EBWA** has been in operation since 1995, serving as a membership organisation for women entrepreneurs in Egypt. Until it opened the Hatshepsut Women Business Development Center in 2010, it acted as mutual resource organisation for its members, organised many national and regional entrepreneurship conferences to promote women's entrepreneurship, and conducted some outreach activities to mentor young women. The goal of creating a good practice women's business development center that could be replicated in other parts of Cairo and other parts of the country had been a long-standing aim of the EBWA. This would address the need for dedicated services to reach out to the large number of potential women entrepreneurs in the country, as well as to meet the development needs of existing women entrepreneurs who were not being adequately served by existing BDS organisations. The Center became a reality in 2010 with two-year funding of EUR 500,000 from the Spanish Agency for International Development Cooperation (AECID). The major goal is to help women contribute to job creation and Egypt's economic growth.

80. In the case of the **WBDC** in Egypt, the major rationale was to address large gender gaps in the unemployment rate for women by offering new untraditional ways to enhance women's participation in the labour market while still being able to meet their family and child-caring responsibilities. Encouraging women to start their own businesses and helping them develop the necessary capacity and skills was the NCW's major rationale for establishing the WBDC, in addition to fulfilling its mandate for the economic empowerment of women.

81. Prior to establishing the BDC for Women, the **BWF-P** conducted research on the needs of businesswomen and entrepreneurs in the Palestinian Authority, noting the major ones being:
- The need for more training and technical assistance;
 - The need for more information about business registration and the importance of this step in the development and success of their businesses;
 - The need for encouragement and support for new entrepreneurs and graduates to open new business operations and for current business owners to expand their existing businesses;
 - The need for networking, mentoring and access to financing opportunities; and
 - The absence of accurate and reliable contact information related to businesswomen.
82. These gaps provided a rationale for launching the BDC for Women.
83. The **Women Development Center Project of the JNFW** is an off-shoot of their overall mandate to empower Jordanian women, one aspect of which is economic empowerment. The major objective in offering BDS services to women is to assist them in generating more income so they are better able to become economically independent, which will eventually contribute to community welfare.
84. The **Roudha Center** was created by a group of Qatari businesswomen in 2010 to address the gap in services for women entrepreneurs, none of which exist in Qatar. Many women in Qatar are highly educated but not in the workforce due to the very conservative culture. The Roudha Center aims to promote a female entrepreneurial and leadership culture in Qatar by identifying, organising, and promoting women entrepreneurs and innovators. Through a network of partnerships, it seeks to provide programming and resources, interactive workshops, incubation, mentorship, and legal services to address women's needs and support their entrepreneurial activities.
85. These five organisations share many of the same objectives, namely:
- To increase the economic empowerment of women and their ability to be more economically independent;
 - To increase the number of women entrepreneurs and support existing women entrepreneurs to grow their enterprises and be more successful; and
 - To help women evaluate business and market opportunities and develop the skills, capacity, and knowledge to pursue higher-potential business opportunities, transfer to the formal economy, and prepare for the next stage of development.

Primary clients by stage of development

86. These organisations all cater to women in the various phases of entrepreneurship/ business development, including potential entrepreneurs in the process of developing a business idea and established enterprises in the expansion phase. The majority target women with a certain demographic profile. For example, the Hatshepsut Women Business Development Center (HWBDC) in Egypt targets young university graduates, low-income women, unemployed women, home-based enterprises, and women in the informal sector.

Staff dimensions

87. The women-only BDS organisations are considerably smaller than the mainstream BDS providers with an average paid staff complement of around nine (ranging from 5 to 12), with an average of five involved with clients in an advisory, training or consultancy capacity (ranging from 2 to 11). To leverage their staff capacity, they make use of volunteers for mentoring and coaching and contract out certain functions, such as training, to external trainers. Although the regular staffs of women-focused BDS organisations are generally all female, any out-sourcing of consultants, trainers and advisors may include men. When hiring staff and trainers, they seek people who are knowledgeable about gender issues and experienced in working with women-targeted projects.

Scope of BDS services provided for women entrepreneurs

88. These organisations provide the full range of BDS services to their women clients, similar to the mainstream BDS organisations (Table 5).

Table 5. Prevalence of BDS services provided

Types of business development support services provided	Number of respondents	Percentage of respondents
1. Advice and counselling for pre-start-ups and start-ups	5	100%
2. Entrepreneurship training (on how to start a business)	5	100%
3. Advice and counselling for existing enterprises	5	100%
4. Help with developing business plans	5	100%
5. Training in business management skills	5	100%
6. Help with feasibility studies on business ideas and new projects	5	100%
7. Help with marketing planning	5	100%
8. Information on markets, business opportunities and other business-related matters	5	100%
9. Referrals to other available sources of business support/ programmes	5	100%
10. Mentoring and coaching services	5	100%
11. Training in financial literacy	5	100%
12. Management consultancy services for existing enterprises	5	100%
13. Helping clients with preparing financial proposals to obtain financing	4	80%
14. Training in the use of ICT for business development	4	80%
15. Facilitating access to financing through linkages and/ or referrals	3	60%
16. Other (e.g. networking, matching, e-market facilitation, product development assistance, training on trade agreements, trade fairs/ exhibitions, leadership and personal development)	3	60%

Number of women clients accessing BDS services

89. The number of women clients served on an annual basis varies by organisation and type of BDS service (Table 6). The provision of entrepreneurship training generally has more reach than other services, because this can be provided to groups of women by external trainers, if

necessary. Also, the total number of women reached by all services is not a simple function of adding up all of the categories because some women are making use of more than one service. Although it is not possible to compare the outreach of women-only BDS organisations with that of the 18 mainstream BDS organisations due to the lack of detailed data from the latter, it appears that the women-only organisations are relatively efficient in attracting women clients and beneficiaries.

Table 6. Number of women participating in the various BDS programmes and services on annual basis

	WBDC	HWBDC	JNFW	BWF-P	Roudha Centre
Entrepreneurship training programmes	525	650	50-70	100	50+
Business management training programmes	340	50	80-100	85	50
Advisory and counselling services	300	4,500 hours	70	25	20
Mentoring and coaching services	100	20 (young graduates)	50	135	15
Management consultancy services	300	N/A	30-50	120	15
Other BDS and training services	No data	N/A	70	255*	30**

Notes: * Networking and matching; ** Leadership and personal development.

Marketing and promotion of services

90. The five organisations catering specifically to women entrepreneurs are at an advantage in terms of their promotion efforts, compared to the mainstream BDS organisations, because they are already known as being “women-friendly” and their general promotion and marketing materials target the women’s market. These organisations use a wide range of approaches to attract women clients, including use of television and radio promotion; use of social media (for the specific purpose of reaching out to young women); conducting awareness sessions at universities and in regional communities; publishing success stories profiling women entrepreneurs and role-models; creating partnerships with other business support and financial institutions; participating in women’s empowerment and entrepreneurship conferences; and organising trade fairs and exhibitions for women entrepreneurs. The Women Business Development Center (WBDC) in Egypt also uses its Cleo-store website (e-commerce support portal) to display products of Egyptian business women (www.cleostore.com) and its Afkar Gedida business information website (www.afkargadida.org)¹⁶ to help existing and potential women entrepreneurs who wish to improve or start their own business.

Sources of funding to develop and offer BDS to women entrepreneurs

91. A major factor in the number of BDS clients that can be served is the amount of financial resources available to the organisation, since the operation of their centres is generally highly dependent on external financing. Four of the organisations have received donor funding to develop their BDS services for women entrepreneurs, two support their work from private sector contributions (one to supplement donor support and one to support all of its activities)

¹⁶ The Afkar Gedida site provides information about business ideas (services, commercial and manufacturing), samples of feasibility studies, investment opportunities and the legal steps required to establish a private business. It also helps entrepreneurs by acquainting them with export procedures and conditions, and provides information about NGOs, associations and financial institutions that support MSMEs.

and one of them (the WBDC) charges a small fee to clients to help recover some of the costs, particularly from training.

92. Both the HWBDC and the JNFW (Women Development Center) have received funding from the Spanish Agency for International Development Cooperation (AECID), the BWF-P received funding from the Cherie Blair Foundation for Women to establish its BDC for Women, and the WBDC was initially supported by a grant from the United States International Development Agency (USAID). Pre-2011 revolution, the WBDC also received a budget allocation from the NCW, but since then, the NCW has not received any funding from the government, so the WBDC has had to downsize from 20 to 11 staff and dramatically decrease its operations.¹⁷ In addition, it has had to adjust its training offers (e.g. shorter modules) and impose a small fee to its training participants to help recover some of the costs. The Roudha Centre in Doha initially received some support from Silatech, but operates solely with private sector support.
93. The BWF-P is singled out as a good practice (Box 3) because of its innovative approaches to stimulating interest among potential and existing women entrepreneurs through the use of business plan competitions.

Box 3. The Business Women Forum-Palestine (BWF-P) Business Development Center for Women

The BWF-P is a national, non-profit, membership-based association established in 2006 to help strengthen the role of businesswomen and entrepreneurs as leaders in the Palestinian economy through advocacy, networking, and the provision of business services to build their capacities and skills and contribute to reducing the barriers women face.¹⁸

The Business Development Centre (BDC) for Women was established in May 2009 with initial funding support of GBP 117,983 from the Cherie Blair Foundation for Women (Enterprise Development Programme). The BDC aims to enable businesswomen and female entrepreneurs to develop their businesses and build their competitive advantage, independent of whether the business is officially registered. Its specific objectives are to encourage women's entrepreneurship, increase the number of MSMEs owned by women, enable women to better access local and international market opportunities, and facilitate the transition of informal enterprises to formal status.

The BDS services provided include:

- Preparing feasibility studies for projects in different sectors both for start-ups and women interested in expanding their existing businesses;
- Evaluating available local and international marketing opportunities and assisting in upgrading marketing services to members (to access services of the BDC, women must become members);
- Offering legal consultation services during business registration and post-registration phases;
- Providing information and assistance in identifying financing sources;
- Providing tailored and professional training and skills upgrading, as well as technical support in administrative, financial, and marketing fields;
- Offering coaching, consultancy and mentoring; and

¹⁷ During the 2011 revolution, offices of the WBDC, which were located in Tahrir Square, were burned and all of its databases destroyed. It has since temporarily relocated in offices near the Giza Pyramids and is gradually recreating its databases and support systems to meet the needs of women entrepreneurs in all regions of Egypt where the NCW has a presence.

¹⁸ <http://www.bwf.ps/index.php/en/about-us/who-are-we.html>

- Pre incubation of high growth (high tech) projects.

To promote the availability of its BDS services, the BWF-P uses social media channels, partners and networks with several national and regional forums, such as the Palestinian Investment Fund and the MENA Business Network, distributes promotional materials through all BWF-P events and activities, and communicates success stories.

In providing BDS to women in the West Bank and Gaza, the BWF-P sees many challenges. First of all, women make up only a small percentage of all entrepreneurs in the economy and are not encouraged to start their own businesses. Further, there are few successful women entrepreneurs who can act as inspirational role models. Although many women do have ideas and capabilities to become entrepreneurs, they tend to lack innovative ideas because of the gender segregation in occupations. They also lack the skills, knowledge and information to start or run a business and so need lots of developmental support. Women who are in business tend to work with home-based, unregistered businesses which limits their opportunities for market expansion and growth.

Many of the BDC's clients are young, university educated women. The BWF has been able to extend its reach to this market segment through initiatives such as the "Young Women Entrepreneurs Leading Role" project. This project was geared to empowering young women entrepreneurs to be financially independent by building their capacity to develop business plans and launch their own small and medium enterprises. Within the framework of the project, the BWF launched the "The Business Plan Competition (BPC) Programme" to benefit 80 aspiring women entrepreneurs aged 20 to 40. Participants were selected from among women in the West Bank who either were: recently graduated from a business school and interested in entrepreneurship; had already identified a business project and needed to learn how to implement it; were in the process of launching or starting a business and needed assistance; or had recently started a business, but in the informal sector. The BPC programme team contracted a management consultancy firm to conduct four training sessions on "How to Develop a Business Plan" that were delivered in full-day workshops in Bethlehem, Hebron, Ramallah, Jenin, Tulkarem, and Jericho. The initial series of workshops was followed up with advanced training for a select group of women, after which they submitted proposals to the business plan competition. A committee selected the best 13 business plans, which were further supported through promotional and media support and business management consultation provided by the BWF and its partners. This has helped the BWF attract young educated women to the BDC.

The BWF also hosts the Online Business Plan Competition for Palestinian women entrepreneurs in the South Area of the West Bank (supported by MEPI). This competition aims to encourage women entrepreneurs to start and develop their own businesses through training, coaching, and access to networks. Women submitting business proposals receive training and online coaching on how to develop their business plan and those with successful business plans (winners of the competition) are provided with further professional consultancy and coaching and seed money (of US\$5,000) to help initiate and develop the business. They also win a business trip where they have the opportunity to present their business idea in front of local and international investors. Winners of the Palestinian competition can go on to compete in the BiD-Network global competition open to women entrepreneurs in emerging markets.¹⁹

An important component of the business plan competitions is the coaching provided to participants to help them improve their business plans and empower them to progress their businesses to the next level. It is noted that the BWF's Business Plan Competition modules was selected by the European Training Foundation as one of the best practices in encouraging entrepreneurship and building the capacities of women entrepreneurs.

¹⁹ <http://www.bidnetwork.org/women/> ; <http://www.bidnetwork.org/en/competition/bwf-southern-west-bank-challenge/>

3-C. Challenges in providing BDS services to women entrepreneurs and actions needed to further facilitate their access

94. Just over half of the 23 BDS-providing organisations were of the view that BDS services were adequately available to entrepreneurs and micro and small enterprises in their economy. Respondents from the 11 organisations who did not have this view offered a variety of reasons:

- too few organisations to meet the demand for BDS services, especially in rural governorates;
- the provision of entrepreneurship training and resource materials in English limits provision to the better educated entrepreneurial population;
- insufficient BDS offerings to new start-ups, youth and women; and
- a lack of availability of qualified BDS advisors combined with the absence of university programmes to prepare qualified advisors, and lack of regional certification programmes for advisors.

95. Others stated that there were many initiatives, but lots of room for improvements, such as the need for more targeted services, upgraded quality of service provision, more innovative approaches, and easier access to BDS services, especially for start-ups. As well, further developments are necessary to better coordinate BSD services by identifying the needs of MSMEs at different stages of the business lifecycle and structuring BDS services appropriately.

Biggest challenges faced by organisations in providing BDS to women entrepreneurs

96. At the operational level, BDS organisations indicated a number of challenges specific to providing their services to women entrepreneurs. The biggest challenges are on the demand side. First of all, there is a much smaller pool of women entrepreneurs in the MENA economies. BDS organisations in the Palestinian Authority, Egypt, Morocco, and the UAE, in particular, remarked that women are not sufficiently encouraged to start businesses and so the first challenge is to convince them that entrepreneurship is a viable option. In other words, entrepreneurship is largely seen as male domain with a weak culture of female entrepreneurship. The current cultural mind-set produces a higher level of risk-aversion among MENA women, a lower level of confidence in being able to start and run a business, and conflict around determining how to balance family responsibilities with entrepreneurial activity. This suggests that more needs to be done to promote the integration of women into the labour force generally and to place a higher premium on creating awareness of the possibilities of entrepreneurship as a viable option for women. In addition, women are often unaware of the availability of BDS services or need to be convinced of the importance of training and BDS. Therefore, to attract more women as clients, BDS organisations must make extra efforts to develop greater visibility of their services among women as well as educate them about the value of participation.

97. In terms of delivering BDS to women entrepreneurs, organisations noted some differences in their approach to working with clients. For example, women often lack innovative ideas for businesses because their past experience has been limited to traditionally-female areas of the economy. Thus, women tend to start similar businesses (e.g. jewellery-making, handicrafts,

personal services, food-related) where barriers to entry may be low, but where there is limited opportunity for competitive advantage. This, combined with their lack of skills and know-how in running a business, means extra efforts are needed to help them think about higher-potential business ideas and to upgrade their business knowledge and skills. The low education level of women (especially in rural areas) and women's time demands (balancing business with domestic family commitments) dictates a higher level of sensitivity to how BDS and training services are delivered, for example, by adapting the timing of service provision to fit the woman's circumstances, such as by offering shorter training modules and making services available closer to the woman's domicile, as noted in Section 3.A.

98. Finally, some of the BDS organisations stressed lack of funding support to enable them to engage more women in their BDS services. In particular, organisations in Egypt, Qatar and Yemen mentioned the difficulty in accessing funding to develop programmes for women.

Efforts made in the past five years to improve the provision of BDS to women entrepreneurs

99. Fourteen of the 23 BDS-providing organisations were aware of efforts over the past five years to improve the provision of BDS services to women entrepreneurs (the others were not aware of any). In half of the 14 cases, the efforts were internal to the organisation, while the other half emphasised broader developments external to their own activities.

100. In terms of internal developments, the organisations reported on-going and enhanced activities to serve women entrepreneurs, such as by:

- mapping and analysing the needs of women entrepreneurs;
- organising special workshops on a regular basis to deal with the specific problems faced by women;
- increasing efforts to improve provision of management training to women entrepreneurs;
- hiring a specialist team to provide services to women entrepreneurs;
- taking corrective actions in their programmes to increase the participation of women;
- offering special rates for women entrepreneurs to encourage their participation in training and BDS programmes;
- signing protocol agreements with women entrepreneurs' associations and partnering with other organisations on events for women entrepreneurs; and
- using social media to expand their reach to young women.

101. With respect to broader efforts to improve the provision of BDS to women entrepreneurs, Egyptian organisations noted an increasing level of support from donors, international organisations and NGOs for BDS provision to women entrepreneurs and the launch of new BDS initiatives (e.g. the HWBDC in Cairo). Jordanian organisations observed several programmes focusing on entrepreneurship training for women, the establishment of a number of international associations (with Jordanian chapters) with the aim of increasing the role of women in creating job opportunities and enhancing their income, the establishment of women business incubators, and more events and workshops focused on women entrepreneurs. Moroccan organisations see increased interest of associations in targeting programmes for women entrepreneurs. In addition, the recent launch of the Moroccan National Strategy for Promotion of Very Small Enterprises is expected to benefit women entrepreneurs, especially in the informal sector. In the UAE, there are evolving efforts to encourage women's

entrepreneurship and provide the needed BDS services to support women in starting or growing a business. These efforts are in response to increased female entrepreneurial activity and a greater level of understanding of women's unique needs and requirements.

Additional support needed to be more effective in meeting the BDS needs of women entrepreneurs

102. In terms of the kinds of support they would need to better meet the needs of women entrepreneurs²⁰ (the supply side of BDS provision), BDS organisations prioritised more funding (9 of the 22 different mentions) and knowledge transfer and skills development (8 of the 22 mentions). The remaining mentions were varied.

- *Funding*: Funding for the development of women-focused BDS services is either provided by the government or donors; the government-funded programmes generally delivered by government agencies. More funding resources (from donors, government contributions and the private sector) would allow the organisations to offer more programmes supporting women entrepreneurs in more regions (including in rural areas) and secure the sustainability of service provision on a more continuous basis.
- *Knowledge transfer and skills development*: More technical (and funding) support is needed to build the capacity of staff in various areas, such as in entrepreneurship and business development and conducting gender-sensitive value chain analysis; train counsellors and trainers to be able to provide BDS for a larger group of women entrepreneurs and businesswomen; develop short entrepreneurship courses tailored to the needs of women who are not well educated; and expand opportunities for the mutual sharing of good practices, including exchange of international experience with other organisations with the same goals.
- *Other*: Other mentions were the need for databases of women trying to start a business (which could be a potential source of clients as well as useful in targeting promotion of BDS services); surveys on the BDS needs of targeted women in different areas; better outreach to reach more women entrepreneurs; and stronger partnerships with associations and networks supporting women entrepreneurs. In some respects, these needs are related to improving the capability of BDS organisations to identify women's needs as well as potential clients and being more effective in their promotional efforts. Finally, there was the suggestion that the institutionalisation of BDS services would be an asset. In most of the MENA economies, BDS is not a very well developed concept and entrepreneurs do not have a tradition of seeking external professional advice and assistance. Thus, there is still a need to "educate the market".

103. With respect to actions needed to improve women's access to BDS services, the comments of BDS organisations²¹ clustered into five thematic areas:

1. *Creating more awareness among women entrepreneurs* (18% of related comments): BDS organisations in Egypt, Jordan, Morocco, and Yemen indicated that women entrepreneurs need more

²⁰ The BDS survey only required organisations that offered BDS products or services that specifically targeted women entrepreneurs to answer this question. These included eight of the mainstream BDS organisations and the five women-only BDS organisations.

²¹ This question of asked of all respondents to the BDS survey.

information and awareness regarding support services and their value. One option is to conduct awareness workshops featuring successful women entrepreneurs who can share their enterprise development strategies. As well, it is important to make better use of social media to promote and support BDS.

2. *Tailoring training and BDS services to fit the needs of women entrepreneurs* (46% of comments; with 70% of these comments coming from the mainstream BDS organisations): More concerted efforts are needed to gain a better understanding of the women's market by examining and collecting data on women's self-employment and home-based entrepreneurship, as well as on their needs. Several recommended the development (and use) of custom-tailored training plans to groups of women with specific training needs by identifying the obstacles they face and proposing solutions, modularising training so it can be delivered to women entrepreneurs over shorter durations and at a lower cost, and integration of gender-sensitivity in any training materials. Apart from entrepreneurship training, BDS must focus on capacity building to improve women's business management know-how in running a business, developing their products and services, and integrating technology in their business operations (e.g. e-business). Another BDS service that needs to be expanded is support to help women transfer their businesses from the informal sector to the formal sector. BDS providers must also find ways of reaching out to women entrepreneurs in rural areas and small cities, where provision of BDS services is often deficient and should leverage technology and social media as vehicles for providing support to women who wish to more successfully manage work schedules and family commitments by starting a home-based business. In addition, BDS staff directly involved in delivering training, advisory, counselling or other BDS services should be given opportunities to gain experience, knowledge and best practices in the promotion and support of small businesses and women entrepreneurs in particular.

3. *Fostering networks to improve women's access to information and experience exchanges* (18% of comments): Providing networking opportunities for women entrepreneurs is very important as a source of inspiration, exchange of experience and information, fostering commercial business relationships, as well as being a vehicle for pooling of means and resources, so should be further encouraged and facilitated. Creating platforms for women to network and exchange ideas which can stimulate innovation and provide women with a sense of support and confidence can also enable them to be better prepared and succeed. Furthermore, networking needs to be enhanced between women entrepreneurs, officials and organisations providing BDS.

4. *Assisting with linkages to sources of financing* (11% of comments): BDS providers should be doing more to provide women entrepreneurs with information on the various types and sources of financing, assist them in identifying the appropriate source to help transform their ideas into actual businesses, and support them in their quest for loans (e.g. connecting them to financing opportunities, helping them prepare their financing proposal, accompanying them to the bank, etc.).

5. *Improving sustainability and funding of programmes* (11% of comments): Sustainable funding of BDS programmes for women entrepreneurs is essential in order for BDS organisations to ensure the sustainability and expansion of programmes to enhance women's capacities. For example, the JNFW in Jordan suggested that the government should adopt a national policy to ensure the sustainability of BDS services, as well as to reduce the fragmentation of BDS services provided by NGOs. A supplementary recommendation forthcoming from the Egyptian members of the WBF Task Force was to create a MENA "Women Entrepreneurs' Fund" that would invest in the development of

women’s enterprises and related support projects, with the suggestion that Task Force members develop such a proposal for presentation to the Alliance of Arab Women.

Section 4: Findings from the survey of business incubators

4-A. Mainstream business incubators

104. There are an unknown number of business incubators in MENA economies, however, preliminary research carried out by the OECD-MENA WBF Secretariat indicated there may be over 200 standard (i.e. serving clients regardless of gender) business incubators in the region (OECD, 2011).

105. Eighteen mainstream business incubators from seven MENA economies responded to the WBF survey (see Annex 1). Half of these incubators were under the auspices of government entities, three were privately-owned incubators, and the remainder were operated by NGOs or universities.

Economy	Number of responding incubators	Economy	Number of responding incubators
Algeria	1	Palestinian Authority	1
Egypt	7	Tunisia	1
Jordan	1	UAE	3
Morocco	4	Total	18

106. The majority consisted of incubators focusing on technology-based and innovative start-ups. A third of them are open to general start-ups, irrespective of sector. The number of spaces available for start-up enterprises/ teams ranges from 10 to 48 (averaging 25).²² The throughput of enterprises through the incubators on an annual basis depends on the number of incubating spaces and the policy with respect to tenure of incubator tenants. For example, the SFD incubators in Egypt and the Dubai SME incubators allow the start-ups to remain in the incubator for up to 36 months, whereas, the IN5 Incubator in Dubai seeks to spin-out 15 new enterprises per quarter (from entrepreneurial teams of three members), which would produce 45 new start-ups per year.

Participation of women entrepreneurs in mainstream business incubators

107. The most important information sought from these incubators was the percentage of women entrepreneurs among their start-up enterprises. Table 7 shows that women-led enterprises constitute from zero to half of the incubatees, with two-thirds of the incubators reporting that the participation of women-led ventures does not exceed one in five of the enterprises, and almost 40% that it does not exceed one in ten. The average is about 20% of the tenants.

108. Using the estimates provided for the share of women-led enterprises for the 12 incubators that reported on their total number of spaces, it appears that about 60 women’s enterprises are being incubated (in the 12 incubators). It is interesting to note that the women incubators operated by AFEM in Morocco and the EBWA in Egypt have more than this number in only four of their incubators (see discussion in the section on women business

²² Only 12 of the 18 incubators responded correctly to this question.

incubators), suggesting that supporting more women business incubators would produce comparatively substantial results.

Table 7. Percentage of women-owned start-ups in the reporting business incubators

Percentage of women-led incubating enterprises	Number of incubators reporting	Percentage of incubators
None	3 – TIEC – Egypt (of 14 spaces) – Business and Technology Incubator-Assuit – Egypt (of 27 spaces) – Université Ibn Zohr, Agadir – Morocco	16.7%
5%	1 – iPark Technology Incubator – Jordan (of 35 spaces)	5.5%
8%	1 – Tala Business Incubator, Menofia, Egypt (of 12 spaces)	5.5%
Less than 10%	1 – IN5 Incubator – Dubai (of the 45 entrepreneurs in spaces for 15 ICT start-up teams per quarter)	5.5%
10%	1 – Luxor Incubator for Artistic Heritage and Craft Industries – Egypt	5.5%
<i>Sub-total</i>	7	38.7%
20%	5 – Business Incubator Port Said – Egypt (of 11 spaces) – Centre d’Incubation et d’Accueil d’Entreprises Innovantes, ENIM – Morocco – Wiki Start Up – Tunisia – Silicon Founders – Dubai (of 33 spaces) – Dubai SME incubators (of 48 spaces)	27.8%
25%	1 – Incubateur Technologique Marobtikar, Université Hassam 1 ^{er} , Morocco	5.5%
30%	1 – Mansoura Business Incubator – Egypt (of 23 spaces)	5.5%
33%	1 – Incubateur iBDA3, Université Moulay Ismail – Morocco	5.5%
40%	1 – Delta Shield for Investment – Egypt (of 10 spaces)	5.5%
50%	2 – Palestine ICT Incubator (PICI) (of 10 spaces) – Incubateur Économique de Développement Local in Algeria (implemented by AME) (of 20-25 spaces)	11.1%
Total	18	100%

Special efforts to attract women entrepreneurs to the incubators

109. Half of the incubators indicated that they make special efforts to attract women entrepreneurs to their incubators, but for the most part, these are rather passive. For example, they may just simply be using publicity to reach out to women or organising workshops to promote the role of women in entrepreneurial and micro and small enterprise projects, which are at least the first steps in creating awareness among women of the available incubator resources. Only two of the incubators indicated that they actively seek incubator project proposals from women entrepreneurs.

110. The most aggressive approach is taken by the Palestine ICT Incubator (PICTI) (see Box 4). Not only does PICTI undertake special efforts to support and motivate women entrepreneurs to apply to the incubator programme, in 2012, it launched a special business incubation programme for women, starting in Gaza and now in the West Bank. The desk-top review also revealed that the Badir ICT incubator in Riyadh has established an annex incubator for women entrepreneurs.

Box 4. The Palestine ICT Incubator – Women’s Entrepreneurship Initiative

The Palestine ICT Incubator (PICTI) is the first technology based incubator in Palestine. It was established in 2004 as an initiative of the Palestinian Information and Technology Association to support Palestinian entrepreneurs in developing innovative business ideas and establishing start-ups. It also aims to support the entrepreneurial spirit among Palestinian youth and create more jobs for fresh graduates. PICTI has supported the incubation of more than 100 start-ups and contributed to the creation of more than 600 jobs through two incubator locations, one in the West Bank and one in Gaza.

The incubator programme includes a pre-incubation unit designed to provide technical assistance to entrepreneurs who have an innovative product ideal but need further development before they can successfully be considered for entry to the incubator. By providing these entrepreneurs with customised professional consulting services, they can develop “incubator-ready” proposals for consideration by the PICTI technical and evaluation review panels. The pre-incubation period can take from one to three months. PICTI organises and coordinates a network of business service professionals with the necessary practical experience, training and technical skill sets to meet the needs of incubator clients. With support from the International Youth Foundation/ USAID, PICTI launched the Palestine Network of Mentors with more than 50 mentors who are available to mentor incubating enterprises.

In 2012, it revised its business model in partnership with the European Business and Innovation Centers Network (EBN) and was announced as the Palestine Business and Innovation Center (BIC) with a full membership in EBN and more focus on innovation and acceleration in all sectors. At the same time, it launched a special awareness, training and capacity-building campaign, through partnerships with universities in the West Bank and Gaza, to support and motivate women entrepreneurs to apply to the incubator to develop their project ideas.

Although the incubator only has 10 spaces for incubating enterprises, half of them are typically owned by women entrepreneurs. Recently, the PICTI dedicated a special incubation programme for women, starting in Gaza and replicated in the West Bank. The project, supported by Oxfam-Great Britain and DANIDA, seeks to incubate another five start-ups by women in Gaza over the next few months.

Source: BDS survey and website: <http://www.picti.ps>

111. Incubators reporting no special efforts to attract women's projects stated that their mandate is to support promising start-ups, regardless of gender, and that selection decisions are based on the merits of the business proposal, the potential opportunity, and other criteria. Other reasons for not specifically trying to attract more women's projects to the incubator are the short supply of incubator spaces, or in the case of technology incubators, because women in the technology sectors are in short supply.

Major challenges in increasing the percentage of women-owned start-ups in the incubators

112. The incubator organisations were asked to elaborate on the challenges they would foresee (or were having) in increasing the percentage of women-owned start-ups in their facilities. The responses varied considerably, although could be clustered under two major themes: culture and tradition, and the lack of readiness for incubation.
113. Culture, tradition and freedom of mobility was the most frequently mentioned challenge and raised by responding incubators from five different economies (Algeria, Egypt, Morocco, the Palestinian Authority, and Tunisia). Supporting comments referred to women's time limitations or mobility/ transportation restrictions that affect their ability to attend the required workshops and meetings and commit to the full incubation process; women abandon their start-up projects when they get married; and the difficulty of convincing women to proceed with their business idea due to their lack of confidence and fear of failure. One respondent described entrepreneurship as "a bigger leap for women".
114. Lack of readiness for incubation was mentioned by incubator organisations in Egypt, Jordan and Morocco. Statements indicated that women need more preparation before being ready for incubation, for example, training and development in the areas of financial and management training, marketing, accounting, industrial safety training, and perhaps technical training. As well, university-based incubators mentioned that the majority of female graduates are not oriented or informed about the possibilities of creating an enterprise, preferring instead to work in a stable salaried job or in government.
115. Another limitation for technology incubators is that the technology area is dominated by men. Most technology professionals, from whom they draw their potential incubatees, are also men.
116. Basically, these challenges could be interpreted in the following way: there are limited incubator spaces, the demand already exceeds the supply, women are less prepared to enter the incubation process (are in need of more pre-incubation and business skills development), and their projects are less likely to meet the merit-based selection criteria for incubating projects.
117. As solutions, two of the incubating organisations suggested that efforts would be needed to highlight successful women entrepreneurs as role-models to encourage young women to pursue entrepreneurial activity. Others stated that they would have to increase awareness of the incubator among women. One of the incubating organisations in Dubai suggested that they could develop a campaign targeting women's start-ups, for example, by reserving one of the start-up cycles for women entrepreneurs, perhaps focused on 3-D solutions in the fashion industry in which many Emirati women are active.

General observations about incubation models in the MENA economies

118. While it was the intent of the incubator survey to profile the practices of mainstream incubators in the MENA economies, it is useful to make a few observations about general development trends in incubator models. Incubators are often operated within the framework of government institutions, such as the case of the SFD incubators in Egypt, the Dubai SME incubator, the IN5 incubator in Dubai Knowledge Village, and the Silicon Oasis Founders incubator in Dubai. Others are operated by universities and often beneficiaries of some government funding support, such as the case of the university incubators in Morocco.²³ And others are operated by private sector entities, such as the Delta Shield for Investment incubator in Egypt. One of the ways in which private incubators differ from government-operated incubators is that they often take equity positions in the start-up enterprises. For example, Delta Shield for Investment takes 10% of the shares of the company in exchange for start-up capital and also provides assistance to the start-up in developing its business model. The structure and profile of university-based incubators varies from economy to economy, but one of the drawbacks in functionality is that they are often managed by professors on a part-time basis and not-operational in the summer periods, such as the case with the university incubators in Morocco.
119. The demand for incubation services in MENA economies is growing. To some extent, this is being driven by the plethora of regional and national business plan competitions, and implementation of initiatives, such as Start-Up Weekend.²⁴ As part of the emerging eco-system for entrepreneurship, a burgeoning number of motivated new entrepreneurs are seeking incubation support to take their business concepts to the next level. Another recent development in the MENA economies, as in other parts of the world, is the emergence of business accelerators. This model of business incubation focuses on intensive incubation of start-ups over three to six month periods to accelerate the launch of their enterprises into the marketplace. The intensive incubation involves a work space, mentorship, coaching, networking, and often seed capital, in exchange for an equity stake and the promise of rapid growth and valuation. The goal of accelerators is to support three or four start-up cycles a year. Accelerators also prefer to work with start-up teams of at least three people. Not only does this bring more human capital and talent to the start-up, but team-led start-ups tend to have higher success and growth rates. Among survey respondents, this describes the Delta Shield for Investment, Silicon Oasis Founders, IN5, and Wiki Start Up incubators, however, there many other examples popping up across the region, including Oasis 500 in Jordan and Flat6Labs in Cairo and Jeddah. None of the regional accelerators focus specifically on women's start-ups, but some of the teams may have female members.

²³ The university incubators in Morocco are members of the 13-incubator network (RMIE) established by the CNRST (although not all are active). The incubators themselves do not receive special government funding, but the most innovative incubating enterprises can apply for project seed funding from the CNRST in the amount of MAD 230,000. According to CNRST, only two of the 12 incubation projects funded in 2012 were women-led. The pending admission of the AFEM incubators to the RMIE network is expected to increase the number of CNRST funded projects supporting women's enterprises.

²⁴ Startup Weekends, a global initiative sponsored by the Kauffman Foundation, Google and Microsoft, are 54-hour crash courses on business creation where entrepreneurs and aspiring entrepreneurs can find out if their start-up ideas are viable. On Friday, attendees make pitches on their best ideas and inspire others to join their team. Over Saturday and Sunday teams focus on customer development, validating their ideas, practicing LEAN Start-up methodologies and building a minimal viable product. On Sunday evening teams demo their prototypes and receive valuable feedback from a panel of experts. Startup Weekends are operational in more than 100 countries. See: <http://www.startupweekend.org/>

120. In general, the mainstream incubators and accelerators have not adopted a gender approach, despite a few indications of efforts to make women aware of the incubator facilities. This may open a door for more concerted efforts to encourage a higher level of awareness among MENA incubators of the potential and opportunities in targeting women's projects. The 2013 Work Programme of *infoDev* (*infoDev*, 2013) includes a component to integrate gender-sensitive practices into more of its programmes. It plans to carry out an extensive survey of its network members, map the needs of women members, and identify opportunities for interventions that will lead to gains in the growth of women-led businesses. It will encourage gender-disaggregated reporting for members in its incubator network (some of which are in the MENA region) to provide baseline data for monitoring and evaluation purposes, and develop best practice guidelines for incubator network members to incorporate into their programmes to facilitate the growth of women-led businesses. It will also provide gender equity training for incubator managers, strategic partners, and organisations that work in areas related to women's support, and give them access to mentorship and internship programmes that will support women to pursue opportunities in technology and business. Ensuring that MENA incubators participate in this *infoDev* women's entrepreneurship programme could produce very positive medium-term results.

4-B. Women business incubators

121. There are few studies of women business incubators, so not much is known about their global prevalence, although evidence suggests they are a rarity. *InfoDev* estimates there are more 6000²⁵ business incubators round the world, with fewer than 1% focused on women entrepreneurs (i.e. women business incubators).²⁶ Neither have there been many studies on the operational characteristics of women business incubators. A project to identify and profile women business incubators in various regions of the world, carried out by the *infoDev* International Working Group on Women-Focused Business Incubation (IWWG) in 2008-2010, concluded that because women have more difficulty starting businesses than men, gender-based incubation should be explored, especially in Africa and the MENA region. Furthermore, that special business incubation for women is needed because women have different demands, priorities and motivations when starting and operating their businesses, noting that they need specific networks (or to be introduced to existing networks), prefer to be mentored by women, and require flexibility in the provision of services because of their triple work burden (domestic, family care, and business) (IWWG, 2010).²⁷ As good practice for a women's incubator, the IWWG report noted the importance of providing kindergarten or day

²⁵ More recent 2012 estimates from the National Business Incubator Association put the figure at 7000 business incubators worldwide (<http://www.nbia.org>).

²⁶ Saffar, A.M (n.d.), "Women Business Incubation (WBI) as a Gateway to Economic Development: Findings from an *infoDev* World Bank Study on WBI", Powerpoint slides. Online at: http://www.nina.com.my/phocadownload/Women%20Business%20Incubation%20as%20a%20Gateway%20to%20Economic%20Development_Annuar%20Saffar.pdf/. At the time of the study in 2008-2009, the highest prevalence of women business incubators was found in South Korea, 14 of the estimated 270 or so South Korean incubators.

²⁷ The IWWG has 27 members from more than 20 countries and is supported under the umbrella of the *infoDev* project "Gateway to Economic Development through the Empowerment of Women". The main objectives of the project were to: generate knowledge outputs that help build the capacity of existing business incubators targeting women entrepreneurs; promote the sharing of knowledge about women incubation; summarise the challenges for women incubation specific to countries or regions and outline activities needed for further improving the support structures for the incubation of women entrepreneurs; establish a foundation for strengthening cooperation and network building between women incubators globally; and learn about global project organisation and network building. *InfoDev* (Information for Development) is a special programme of the World Bank and other international development agencies aiming to improve employment, competitiveness, and sustainable, inclusive growth for innovative, technology-enabled ventures.

care facilities (which could in fact be run as women-owned enterprises) and flexible incubation arrangements depending on the circumstances of the target groups identified for a particular incubator. They also pointed out the flexibility of incubator programmes to target different groups of women, and the opportunity of business incubators to encourage women to venture into non-traditional and innovative sectors with growth potential.

122. A web search reveals that women business incubators are becoming more prevalent. This is particularly notable in the United States and Canada, a response to growing demand for facilities to help women start and grow sustainable enterprises. Most of these initiatives appear to be started by either women's associations or women entrepreneurs who have become a success and see the need to coach and mentor other women in an incubation environment where women can co-locate and support each other. Principals behind the recent launch of the SheEO Incubator for young women entrepreneurs (18-35 years of age) in Toronto, Canada, make the case that women need a safe environment where they can be vulnerable and share openly what they are struggling with, whether it is lack of confidence, difficulty with dreaming "big" and taking risks, lack of know-how, or issues related to dealing with life-business balance. Traditional business incubators are much less likely to address these issues, focusing solely on the business challenges around market penetration, financing and legal issues.²⁸

123. In the mapping of women business incubators, the OECD-MENA WBF was only able to identify nine organisations with a total of 16 such incubators in six of the 17 MENA economies included in the study (Bahrain, Egypt, Jordan, Morocco, Oman, and Saudi Arabia):

1. AFEM Women Business Incubators in Casablanca, Rabat, El Jadida and Tangier – Morocco. AFEM started its first incubator for women in Casablanca in 2006. This was the first such incubator in the whole MENA region. Based on its success, a second incubator was launched in Rabat in 2009. Since then, two smaller incubators have been opened.
2. Bank Muscat Business Incubator Programme with a total of four locations in Muscat, Barka and Mirbat – Oman. Started in 2010 in collaboration with the Omani Women's Association and other women's groups.
3. BADIR ICT Women Incubator in the BADIR ICT Incubator, Riyadh – Saudi Arabia. The first female project was accepted in 2012.
4. Business and Professional Women-Amman (BPW-A) Business Incubator – Jordan. Started in 2010.
5. Business Incubator in Taibah-Women's Society for Social Development in Madinah, supported by the Alwaleed bin Talal Foundation - Saudi Arabia. Started in 2013.

²⁸ "Only women need apply", *The Ottawa Citizen*, 24 September 2013.

6. Centre for Development of Bahraini Women Entrepreneurship at the Bahrain Business Incubator Centre – Bahrain²⁹. Launched in 2011, with support from the Bahrain Development Bank.
 7. EBWA Hatshepsut Women Business Incubator – Egypt. Launched in Cairo in November 2011.
 8. Jordan Forum for Business and Professional Women (JFBPW) Women Business Incubators in Amman and Jerash – Jordan. Started the Amman incubator in 2008 or 2009.
 9. Prince Sultan Fund for Women Development Business Incubator, Eastern Province – Saudi Arabia. The mission of the Fund for Women Development (established in 2007) is to empower Saudi women to contribute to the overall national development. The Development Centre itself provides entrepreneurship and leadership training, business support, funding, and networks for Saudi women entrepreneurs. The incubator, the first business incubator for women in Saudi Arabia, is an extension of the existing base of support from the organisation.³⁰
124. Further to these, the Abu Dhabi-based Khalifa Fund for Enterprise Development initiated the Kitchen Incubator Project in partnership with the United Arab Emirates University to meet the need for a licenced, shared kitchen facility to cater to the food sector and help in fostering an entrepreneurial culture, primarily among women.³¹ The four-month pre-incubation phase of training, business workshops, and business plan development started with 12 applicants in October 2012. The incubation phase was delayed for several months because the UAE University incubator facility encountered administrative and legal difficulties with the Abu Dhabi Food Control Authorities, but was expected to kick off again in the fall of 2013.

Profile of two good practice incubators for women

125. Only two women business incubators responded to the OECD survey. Because they both demonstrate good practices in the region with respect to the incubation of women entrepreneurs, they are individually profiled in Boxes 5 and 6. A brief summary of their characteristics and features are highlighted below.
126. *Rationale for creating the women business incubators (WBIs):* The incubators were developed to respond to a gap in provision of incubation services to women identified by AFEM and the EBWA as a result of their association work in offering networking and business development opportunities for their members. Many women who wanted to start

²⁹ In 2010, Bahraini officials announced plans for the construction of up to 39 business incubators specifically designed to help women entrepreneurs (see “Business Incubators for Women Entrepreneurs”, *TradeArabia Business News Information*, Manama, 9 November 2010 (<http://tradedearabia.com/touch/article/EDU/188761>); however, no information is available on the status of this project.

³⁰ <http://www.psfw.org/en/business-incubators.html>

³¹ The incubator is a licenced, commercially equipped facility that enables women to start food-related businesses that they otherwise would not be able to start from their home base. Operating any kind of food production business from a domestic kitchen is not allowed in the UAE, so this deters many potential women entrepreneurs from pursuing their business ideas in this area of activity. The costs of establishing a commercial kitchen and obtaining a license to operate would be prohibitive for most women.

businesses did not have access to an environment where they could work on refining their business ideas and planning the development of the business, while also having access to training, mentoring and coaching and a network of other women entrepreneurs. The WBIs were designed to provide a safe and welcoming space for women to receive the emotional support they need as well as the entrepreneurial and management capacities.

127. *Objectives of the WBIs:* The objectives of the two incubation projects are similar – to create a favourable environment for creation of businesses by women, incorporating a gender approach, that will enable them to launch viable businesses that are sustainable after completing the incubation process and can continue to create jobs and grow.
128. *Scale of the incubators:* The incubators vary in size. The Casablanca incubator can host 26 start-ups, the Cairo incubator has work stations for 20 start-ups, and the incubators in Rabat and Tangier are smaller, with only 7 and 4 spaces respectively. The incubators employ only a small number of staff, but make extensive use of association members to provide mentoring and coaching to the incubating enterprises and of external consultants and trainers.
129. *Profile of women clients:* Both the AFEM incubators and the HWBI are open to working with women entrepreneurs across all sectors. The majority in the AFEM incubators tend to have business services enterprises, while in the HWBI, women are working on a variety of enterprises, including business and personal services and handicraft/ jewellery production. Both incubators would like to see more diversification in the project ideas, but women tend to develop projects that are aligned with their interests, knowledge and experience. Both AFEM and the EBWA make efforts to promote the incubator services among young educated women (e.g. conduct awareness sessions at universities), but other than that, AFEM does not seek a particular profile, whereas the EBWA targets women from lower and middle-income groups, women who already have fledgling microenterprises, and women who may be operating in the informal sector. However for incubation, their project ideas must show some aspects of innovativeness and commercial promise.
130. *Number of women entrepreneurs being served:* The incubators are moderate in size; the HWBI can incubate 20 enterprises at a time in their space, and the AFEM incubators have room for as many as 40. Since its first intake of enterprises in 2011, the HWBI has graduated 24 enterprises and is in its second cycle. Since 2006, the AFEM incubators have graduated more than 70 enterprises. This throughput takes into consideration that women are allowed to stay in the incubators for 12 to 18 months and a bit longer if the enterprise is still not ready to launch into its own space.
131. *Description of the incubation processes:* AFEM and the HWBI have established external evaluation committees to screen the project applications and make the determination of business plans that have the highest potential for success in terms of feasibility, viability, sustainability. They also look for some aspects of innovativeness. They have different approaches for helping to prepare women for entry into the incubators (and being better able to meet the selection criteria). AFEM includes a pre-incubation phase as part of its process. Women entrepreneurs with promising business who need more skills and business plan development before being ready to apply to the incubator are accepted into the pre-incubation phase where they receive focused advice and counselling. In the case of the HWBI, women entrepreneurs can participate in the training and advisory services offered through the

HWBDC to improve their entrepreneurial skills and business know-how and later apply for business incubation when they have a business plan. In both the Egyptian and Moroccan cases, these efforts to help prepare women for entry to the incubators through early-stage BDS services differentiate them from the more traditional, mainstream business incubators where this is not a routine component. This may be important lesson learned for mainstream incubators wanting to attract more women to their incubators as they indicated that one of the reasons they did not have a higher percentage of women-led start-ups among their incubates is that women tend to be less prepared and thus deemed not ready for the incubation process. In the actual incubation process, women entrepreneurs at HWBI and the AFEM incubators are provided with a work space, computer, internet access, etc. and receive training in areas of business management, counselling, and mentoring by other women entrepreneurs who are members of the EBWA or AFEM.

132. *Approaches used for attracting women clients to the incubator:* AFEM and the EBWA both aggressively promote their incubators through a variety of channels, including media promotion (television, radio and social media), awareness sessions at universities (to reach out to young educated women) and in communities, presentations at entrepreneurship conferences, and developing linkages with other institutions in the entrepreneurship ecosystem.
133. *Funding of the incubator programmes:* The HWBI and the AFEM incubators were dependent on donor funding for their initial establishment and, to a great extent, for their operation. Nominal fees are charged to incubating enterprises for the use of incubator facilities, but this is not nearly sufficient to recoup the costs of delivering the incubation services. Consequently, raising funds is an on-going challenge.
134. *Linkages with other WBIs nationally or internationally:* The EBWA has linkages with incubators for women in Paris, Morocco and Jordan, and would find it useful to share experiences on the operation of women business incubators with other countries – particularly in learning about innovative services and approaches and solutions for common challenges. AFEM is a member of the Fédération des Pionnières which is a network of 20 incubators in Europe that shares the same business model, procedures, logo and name “Pionnières”.³² AFEM reports that it would benefit from sharing with other networks in the MENA region, Europe, Asia and North America, as some countries have developed special expertise and know-how in the field of women incubators.
135. *Biggest challenges in operating a WBI:* AFEM and the EBWA face three of the same challenges: identifying more innovative projects (women tend to concentrate in traditionally-female sectors of activity); working around the schedules of the women entrepreneurs in organising the training and other incubation components, who due to their other life and family commitments are not always able to be physically present in the incubator; and identifying sources of funding to sustain the incubator activities.

³² The Federation des Pionnières was established in 2005 by a group of committed women’s advocates (in Paris) who lobbied with public authorities and regional development entities on the merits of launching a business incubator which would support and house projects led by female business leaders in the innovative services sector. Successful in their efforts, the Federation develops and leads a network of women’s business incubators under the “Pionnières” brand, supporting companies which offer innovative personal and corporate services. See: <http://www.federationpionnieres.org/>

Box 5. AFEM Business Incubators for Women Entrepreneurs, Morocco

The Association des Femmes Chefs d'Entreprises (AFEM) is a major women entrepreneurs' association in Morocco with about 600 member (employing more than 50 000 workers) and, eight branches. It offers mentoring, training and professional development to members, advocates for policies and programmes in favour of women's entrepreneurship, and operates four incubators for women entrepreneurs located in Casablanca (26 spaces), Rabat (7 spaces), El Jadida (4 spaces), and Tangier, and with plans to open more in other parts of Morocco. Incubating enterprises can stay in the incubator for up to 18 months.

The incubator project arose as an extension of AFEM's existing activity in providing BDS service to its members. AFEM has a one-stop shop online access to information on financing and offers two related programmes: (1) consultancy to accompany SMEs to access financing; and (2) Women in Business (WIB) programme which creates focus groups of 15 people from different sectors to support women entrepreneurs with technical assistance in their efforts to access financing. DANIDA funds in the past have enabled them to provide mentoring to women in trade unions and to train trainers to do social mentoring. GIZ has also been supporting AFEM's work in building the capacity of other organisations to serve women entrepreneurs. In its BDS services, AFEM offers capacity training to women entrepreneurs, networking, e-learning, and English classes (important to doing business internationally). It is also a partner in the launch of the EBRD Business Advisory Service (BAS) in Morocco.

AFEM is ISO certified (version 2008) for its incubation processes and is itself a good practice in the incubation of women-owned start-ups. It has produced two documents outlining guidance in the management of a business incubator for women: "Guide de modelisation de l'incubateur" which outlines best incubator practices in leveraging the creation of enterprises based on their experience launching and operating women business incubators and "Les meilleures pratiques de l'incubateur en tant que levier de création d'entreprises". These resources would be very valuable for other organisations motivated to create their own women business incubators in the MENA region.

Objectives of the incubator project

The first incubator in Casablanca was opened in 2006. The motivating goal was to contribute to creating a favourable environment for business creation in Morocco incorporating the gender approach. AFEM's objective with the project was to enable women with projects to have the logistical and human resources to develop their projects, reduce their isolation by bringing them all together in a co-working space to facilitate the sharing of experiences and best practices, and encourage them to sustain their businesses in the long term by being part of a strong network of professional support through AFEM membership. Based on the success of the Casablanca incubator, AFEM opened up the second incubator in Rabat in 2009 and subsequent incubators in El Jadida and Tangier.

Service offerings

The incubators provide the full range of incubation services including:

- office space; internet and phone access; and printing, copying and other administrative services;
- entrepreneurship training workshops and seminars;
- business advice by incubator counsellors;
- mentoring by experienced entrepreneurs or other professional bodies from the business community;
- help with accessing start-up financing;
- follow-up coaching once the women entrepreneurs have left the incubator with an operational enterprises and access to the range of support services available to AFEM members.

Selection criteria and approach

The incubators are open for admission to any kind of business idea, however, AFEM seeks women who have an

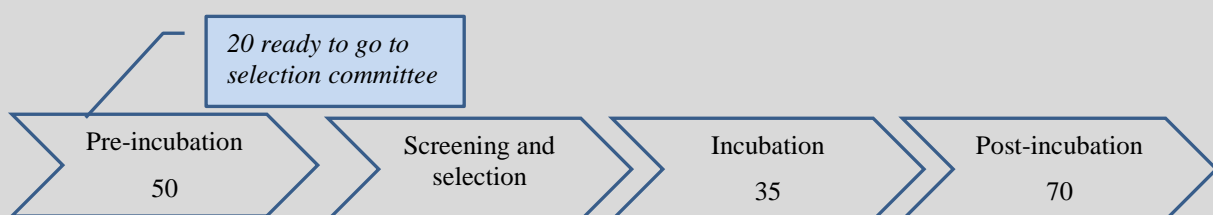
economically feasible, sustainable, innovative and bankable business idea, and are motivated and committed to the success of their project. The selection process is assisted by a committee comprised of representatives from AFEM, the ANPME, the Banque Populaire Fondation Création d'Entreprise, and the regional investment centres. The acceptance of applicants for the incubators spaces focuses on the business plans with the best chances of success (considering the business idea and the profile of the woman entrepreneur, etc.) and the decisions are made on the basis of rated points against the screening criteria.

Incubation phases

AFEM provides incubation support for women from pre-start-up, to start-up, through to post-creation. In fact providing help and support throughout all phases of the incubation/ project development process is considered one of the key success factors in its incubation of women's enterprises. Consequently, the incubator process involves three stages:

1. Pre-incubation phase: Because women often need more preparation before being ready to be admitted to the incubator, AFEM provides a pre-incubation period where they can be assisted with bringing their project to the point where it can meet the criteria of the incubator selection evaluation committee. In the pre-incubation phase, women are often in the idea stage and are provided with help to develop a business plan. The woman could spend from one to three months in the pre-incubation period. No training is provided at this stage, only counselling and advice, although the ILO is encouraging AFEM to start delivering entrepreneurship training to the pre-incubatees using ILO training tools. When the business plan is ready, it is taken to the incubator selection committee which uses a very systematic screening and evaluation system based on a number of criteria and rated points. If the project is admitted to the incubator, then phase 2 begins. The pre-incubation phase allows AFEM to identify a pipeline of future applicants to the incubator, which it is always in the process of doing.
2. Incubation phase: Once admitted to the incubator, the women entrepreneurs have opportunities to reinforce their capacities and capabilities (coaching, mentoring, etc.). They receive 2-3 cycles of training a year. The first general cycle of training is a five-day programme covering topics such as time management, sales management, financial management, etc. The subsequent cycles are more specialised for example in marketing through use of social media. In the ensuing partnership with the ILO, more training in business/ management skills will be offered. The progress of each enterprise is monitored carefully to help the incubatees work through human resource problems, financing problems, marketing problems, etc. They may stay in the incubator for up to 18-24 months, depending on their progress. Examples of incubating enterprises include: business services, web marketing, e-commerce, communications agency, training and coaching company, consulting, media services, etc.
3. Post-incubation phase: After leaving the incubator, the enterprises are supported with post-incubation follow-up whereby the women entrepreneurs can access all of AFEM's support services as members of the association.

As of July 2013, there were 85 women entrepreneurs in the pre-incubation and incubation phases: 50 in pre-incubation (20 projects of which were ready to be presented to the incubator selection committee) and 35 in the incubators. Another 70 have graduated from the incubators and are in the post-incubation stage.



Incubator marketing and promotion

It is very important to promote the availability of the incubator services. For AFEM, this begins with lots of media promotion (radio, Facebook) to promote the incubation programme opportunity for women; participation in salons; awareness caravans in cities around Morocco where women are invited to present their business plans for consideration; and strong promotion in universities. It also nurtures partnerships with other organisations in the entrepreneurship eco-system in Morocco, such as the regional investment centres, the chambers of commerce, the Agence Nationale de promotion d'emploi et des compétences (ANAPEC), NGOs, and the Réseau Maroc Incubation et Essaimage (RMIE). It is in the process of preparing a partnership with Students in Free Enterprise (SIFE) chapters in Moroccan universities to strengthen its links in the university network, which will also help to generate more innovative projects from young educated women.

Staffing

The incubator project is staffed by a full-time incubator manager, who also provides much of the counselling and advice to the women entrepreneurs, a freelance consultant, and part-time services of AFEM's Director General, the AFEM secretariat, and the AFEM communications manager who spends part of her time in promotion of the incubators. In addition, four members from the AFEM Board and committees volunteer their time to incubator activities.

Measures of impact

The major measure of success is the rate of sustainability of incubated companies, i.e. businesses that have left the incubator because they are able to "fly in their own". In general, the incubated enterprises create 2-3 jobs per enterprise, but AFEM has only started to implement a system for tracking the performance of the enterprises after they have left the incubator (e.g. the job-creation impacts and survival and growth rates).

Funding

The AFEM incubators are funded through different sources. The Middle East Partnership Initiative (MEPI) funded the Casablanca incubator; UN Women supported the Rabat incubator and the National Initiative for Human Development (INDH), a government initiative, provided the space to create the incubator in El Jadida. Funding has also been provided by the Spanish Agency for International Development Cooperation (AECID), MEPI, the Dutch Embassy (for the incubator in El Jadida), and the OCP Group. Each incubator project is funded for 2-3 years, so AFEM operates the incubators on a project basis. When one grant ends, the search for another project funder begins. AFEM also charges an annual fee MAD 1500 to the women entrepreneurs for use of the incubator and its services, but this is not nearly enough to cover the annual operational costs for the AFEM incubators of about MAD 1 million.

Operational challenges

One of the major challenges is being able to offer the entrepreneurship training for incubates because the women entrepreneurs are very busy. Another is to identify more innovative projects, such as in processing, green business, ICT, which is sometimes difficult because of the mindset of some women, especially in rural areas where many work in agriculture. Also, it is more difficult for the incubator in El Jadida to attract clients because the culture of entrepreneurship is very weak in that region. Other challenges include: increasing the sustainability of projects after the incubation period, incubating social enterprises, and perennially, identifying sources of funding that support the goal of regionalising the incubators.

Future plans

Several development activities are underway. AFEM is adding more incubator space in Casablanca in joint cooperation with the Centre des jeunes dirigeants (CJD). It is also negotiating its entry into the RMIE (incubator) network of the Centre National pour la Recherche Scientifique et Technique (CNRST); if admitted, the most innovative projects in the AFEM incubators will be eligible for the MAD 230,000 of funding support from the CNRST. At the 19 June 2013 meeting of the Deauville Partnership in Morocco, a proposal was presented regarding three-year funding totalling about MAD 13.8 million for the sustainable maintenance of

three of AFEM's existing incubators and creation of three new ones. (The status of this proposal is undetermined.)

Sources: Information gained from an interview with AFEM officials during the study visit to Morocco Cairo in July 2013, responses to the incubator survey and the AFEM website (<http://afem.ma>).

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Box 6. Hatshepsut Women Business Incubator, Egypt

The Hatshepsut Women Business Incubator (HWBI) is the first and only business incubator for women in Egypt. It is an initiative of the Egyptian Business Women Association (EBWA) and is housed in the Hatshepsut Women Business Development Center (HWBDC) in Cairo. It was created in November 2010 with EUR 500,000 of funding from the Spanish Agency for International Development Cooperation (AECID) and local and regional activity funding from DANIDA.

The incubator has space for 20 start-ups and since it started accepting applicants in 2011 has graduated 24 businesses. In June 2013, the incubator spaces were fully occupied by incubating enterprises that can stay in the incubator for 12-18 months.

Objectives of the incubator project

The major objectives of this incubator project are to build an entrepreneurial culture and increase female employment and socioeconomic integration by supporting the establishment of viable businesses created by women that will be capable of successfully developing after the end of their stay in business incubator. Its vision is to become a national reference for promoting a new generation of businesswomen capable of generating wealth and employment.

Service offerings

The incubator provides the full range of incubation services including:

- office space; internet and phone access; and printing, copying and other administrative services;
- entrepreneurship training workshops and seminars;
- business advice by incubator counsellors;
- mentoring by experienced entrepreneurs or other professional bodies from the business community (often drawn from EBWA members);
- help with business registration formalities and accessing start-up financing (e.g. guidance in developing financing proposals and referrals to the Social Fund for Development for micro or small loans);
- technical assistance with product development, design, packaging and branding; and
- marketing of their products through national, regional, and international exhibitions and trade fairs.

One of the ways in which the HWBI is distinctive is that it is housed inside the Hatshepsut Women Business Development Center (HWBDC). This Center provides a social and psychological support service that can guide the professional reorientation of those women whose business plans are not selected for entry into the business incubator, with the objective of either preparing them better for reapplication or “getting them on the right track” for moving forward with their business ideas. This is an important feature because in the case of traditional, stand-alone incubators, rejected applicants do not have an option for accessing the support they need to further develop their business idea outside of the formal incubation process. As well the Centre will continue to counsel and advise those women entrepreneurs having entered the business incubator, who must abandon it for some reason.

Selection criteria and processes for entry to the incubator

As selection criteria for admission to the incubator, the EWBA looks for women (between the ages of 20-40) who are highly motivated, have an existing or innovative business idea, and have low- to middle-income status. Women wishing to enter the incubator must complete an application form, which is presented to an evaluation committee consisting of members of the EWBA Board, partner organisations (such as the Social Fund for Development), financial institutions and independent entrepreneurs. Once the evaluation committee has made its initial selections, based on a review of the applications, it conducts interviews with the women entrepreneurs before making the final selections.

Types of incubation projects

Businesses being started in the incubator are diverse: interior design, cultural industries, media and public relations, video production, graphics, fashion design, garments and textiles, touristic products, jewellery and accessories, handicrafts, and home accessories and décor.

Incubator marketing and promotion activity

To create awareness of the incubator and attract women as clients, the EBWA widely disseminates information through an outreach strategy that involves several channels and partnerships: media coverage, including radio and television programmes; awareness sessions in universities; social media to reach young educated Egyptian women; promotion through conferences, forums, and seminars; and partnerships with other institutions.

Staffing

The incubator employs six paid staff (some of whom share their time with the HWBDC) and engages both EBWA Board members and young volunteers to provide support to the women entrepreneurs.

Operational challenges

Raising operational funds for the incubator activity is an on-going challenge. The EBWA commits considerable time to mobilising resources from regional financial institutions and the private sector to sustain its support for women entrepreneurs. During the initial periods of donor funding, all training programmes and incubation services were provided to the women entrepreneurs without charge. Now that this funding has ended, incubating enterprises are asked to pay EGP 200 monthly for use of the physical space, but no charge for other services. However, these fees, plus the minimal fees for training programmes offered by the HWBDC are not sufficient to cover the operational costs of the incubator. The EBWA raises sponsorship revenue from a number of its conferences and events and reinvests a portion of this back into the HWBDC and the business incubator.

The biggest challenges faced by the EBWA in operating a business incubator for women are: (1) the actual physical presence of the incubating women entrepreneurs in the incubator depends on their personal daily life commitments, which requires flexibility; and (2) many of the women tend to specialise in the same sectors, e.g. fashion design, jewellery, and handicrafts. One of the challenges is to help women explore more diversified and innovative projects.

Plans for the future

The EBWA has a five-year plan that includes opening more women business incubators in other Cairo locations as well as in other Egyptian governorates. For women entrepreneurs, proximity to their home base is very important; therefore, to be serviced well through incubation services, the facility has to be within reasonable reach.

Sources: Information gained from an interview with the EBWA during the study visit to Cairo in June 2013, responses to the incubator survey, and the incubator website (<http://www.hwbdc.net>).

Section 5: Conclusions and implications

136. Findings from the Global Entrepreneurship Monitor (GEM) consistently show, across countries, that adult women have less confidence than men in their ability to start and run a business and a higher fear failure that would prevent them from starting a business (Kelley et al., 2011, 2013). This leads to a lower intent on the part of women to start a business in the future, as well as lower levels of actual entrepreneurial activity. In fact, the gender gap in all of these indicators is greater in the MENA region than any other region of the world (Kelley et

al., 2011, 2013). In addition, women in MENA economies appear to be driven more than men by “necessity” in starting a business as opposed to “opportunity”, a function of the fewer employment opportunities for MENA women.

137. Hundreds of thousands of MENA women ARE involved in entrepreneurial activity and could benefit from BDS, training and other support services to help them start and develop their businesses. This would produce significant economic benefits to MENA economies and well as contribute to women’s economic empowerment.
138. In MENA countries, BDS and incubation services in general are underdeveloped. Most initiatives have been launched within the past five to 10 years as governments have focused more on the importance of MSME and entrepreneurship development to job creation, social stability, and economic growth.
139. Findings from this study indicate that mainstream BDS organisations and incubators are generally aware of the constraints faced by women. This is not always translated into programmes and services to address these needs at different levels, since only half, many of which are NGOs, are making special efforts to promote their services to women and adapt their programmes and services to accommodate their specific needs. While the others insist they have a gender-neutral policy of serving all enterprises within their mandate (meaning they offer their services to any MSMEs that meet their criteria for support, regardless of gender), this reflects more of a “one size fits all” approach that does not recognise different market segments with different needs.
140. Depending on the mandate and objectives of BDS organisations and incubators, the percentage of women among their clients varies, but collectively a rather small number of women are participating as beneficiaries on an annual basis. The percentage of female clients tends to be much higher in entrepreneurship training programmes than in more advanced forms of BDS services, such as management consultancy. In the case of the mainstream business incubators, the selection of applicants is based on merit of the business proposal and the perceived likelihood of success in the marketplace, again regardless of gender. The technology and innovative incubators, in particular, state that few women are in the technology sectors and thus are much less likely to be incubator candidates. As well, a number of the mainstream incubators state that women are less likely to have the requisite knowledge and skills to develop feasible business proposals and are not “ready” for incubation. On the other hand, the four incubators operated by AFEM and the EBWA are incubating more women’s enterprises than the other 18 mainstream business incubators combined. This suggests that when women’s enterprises are specifically targeted for incubation and the entrepreneurs provided with pre-incubation preparation, women business incubators can be very instrumental in producing a pipeline of viable, job creating and growth-potential enterprises.
141. To fill the gap in service provision to women, women entrepreneurs’ associations, in particular, are playing a major role. Donors and international organisations have been vital in promoting the provision of BDS and incubation services to women entrepreneurs in the developing MENA economies. In the developing MENA economies, donor-supported MSME projects often set targets for the inclusion of women among beneficiaries, such as the case with the CIDA-funded EEDP project through El Mobadara. In addition, special BDS projects

targeting women are largely donor-funded, such as the Business Development Center in the BWF-Palestine (Cherie Blair Foundation for Women), and the EntreElles in Regions Project in Morocco (GIZ). Without donor support from USAID, AECID, and the UN, women business incubators in Egypt and Morocco would likely not exist. In the developed MENA economies, the provision of BDS and incubation services rests more on the shoulders of governments, foundations, chambers of commerce (e.g. through their businesswomen committees) and private sector business associations (such as the Roudha Center in Qatar); however, there are few initiatives.

142. Both BDS organisations and incubators attribute cultural and social norms as the biggest barrier to women's entrepreneurship development, suggesting that at the macro level, there are major societal and institutional changes are needed. Essentially, women's entrepreneurship development in MENA is embedded in a "gender-biased" context of patriarchal societies where a high degree of gender inequality still exists. Policies to foster gender equity as well as women's economic empowerment and entrepreneurship are essential to creating a favourable context for women to pursue entrepreneurial activity. Vossenbergh (2013) proposes that equity between women and men is only likely to be achieved by policy actions that favour women and which are sustained over a long period of time, suggesting the need for women-focused programmes. The policy framework for women's entrepreneurship development must be diverse, addressing the normative aspects of entrepreneurship (social and cultural norms), promoting societal attitudes conducive to women's entrepreneurship, improving the legitimacy of women's efforts to become entrepreneurs, fostering an enabling environment, and removing institutional constraints, including addressing the work-family interface (Vossenbergh, 2013).
143. The report, *Women in Business: Policies to Support Women's Entrepreneurship Development* (OECD, 2012a), introduced the debate around whether women's access to BDS services are best facilitated through gender-mainstreaming of existing BDS mechanisms or "side-streaming" support for women entrepreneurs with parallel structures dedicated specifically to serving women (Pettersson and Hedin, 2010). Over the long-term, the ideal situation would be gender-mainstreaming of existing mechanisms. However, the immediate response could be a focus on parallel support structures dedicated to women, complemented by accelerated actions to gender-sensitise the existing mainstream organisations and encourage them to be more pro-active in reaching out to and serving the women's market.
144. MENA governments recognise the importance of women's economic empowerment, which has led to policy statements and initiatives to integrate women more effectively into the labour market, including as entrepreneurs (OECD, 2012a). In this regard, MENA governments have endorsed the 2007 Declaration on Fostering Women's Entrepreneurship in the MENA Region, as well as the 2009 Action Plan On Fostering Women's Entrepreneurship and Employment in the Mena Region with a view of strengthening women's involvement in the economy and women's economic empowerment.

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Annex 1. Completed and useable responses to the three OECD-MENA surveys

Economy		BDS survey		General business incubator survey		Women business incubator survey	Total (row)
Algeria	NGO	Association des Algériennes Managers et chefs d'Entreprises (AME)	NGO	INCUBATEUR Economique de Développement Local « J'entreprende à creteil »			2
Egypt	NGO	**Hatshepsut Women Business Development Center (HWBDC), Egyptian Business Women Association (EBWA)	G	Business Incubator - Port Said (SFD)	NGO	Hatshepsut Women Business Incubator (HWBI), (EBWA)	14
	NGO	El Mobadara Community Development and Small Enterprises Association	G	Business and Technology Incubator – Assuit (SFD)			
	NGO	Endeavor-Egypt	PS	Delta Shield for Investment			
	G	Social Fund for Development (SFD)	G	Luxor Incubator for Artistic Heritage and Craft Industries (SFD)			
	G	Technology Innovation and Entrepreneurship Center (TIEC)	G	Mansoura Business Incubator (SFD)			
	G	**Women Business Development Center (WBDC)	G	Tala Business Incubator, Menofia (SFD)			
			G	Technology Innovation and Entrepreneurship Center (TIEC)			
Jordan	G	iPark	G	iPark Technology Incubator			7
	NGO	**Jordan National Forum for Women (JNFW)					
	NGO	Jordan River Foundation					
	NGO	Jordanian Hashemite Fund for Human Development (JOHUD)					

Economy		BDS survey		General business incubator survey		Women business incubator survey	Total (row)
	NGO	Noor Al Hussein Foundation/ Community Development Programme					
	NPO	Queen Rania Center for Entrepreneurship (QRCE)					
Morocco	G	Agence Nationale pour la Promotion de la Petite et Moyenne Entreprise (ANPME)	U	Centre d'Incubation et d'Accueil d'Entreprises Innovantes, École Nationale de l'Industrie Minérale (ENIM), Rabat	NGO	Association des femmes chefs d'entreprises (AFEM)	10
	G	Caisse Centrale de Garantie (CCG), Rabat	U	Incubator iBDA3, Université Moulay Ismail, Meknès			
	G	Centre Régional d'Investissement (CRI) de la Région Rabat-Salé-Zemmour-Zaër	U	Université Ibn Zohr, Agadir			
	NGO	Fondation Création d'Entreprises (FCE) du Groupe Banques Populaires	U	Incubateur Technologique Marobtikar, Université Hassan 1 ^{er} , Settat			
	NGO	Fondation du Jeune Entrepreneur (FJE)					
Palestinian Authority	NGO	**Business Development Center (BDC) for Women, Business Women Forum – Palestine (BWF-P)	NGO	Palestine ICT Incubator (PICTI)			2
Qatar	PS	**Roudha Center for Entrepreneurship and Innovation, Doha					1
Tunisia	G	Direction générale de la promotion des PME – Ministère de l'Industrie	PS	Wiki Start Up, Tunis			1
UAE	G	Dubai SME	G	Dubai SME, Dubai			5
	G	Khalifa Fund for Enterprise	G	In5 Incubator, Dubai Knowledge			

Economy		BDS survey		General business incubator survey		Women business incubator survey	Total (row)
		Development		Village			
			G	Silicon Oasis Founders, Dubai			
Yemen	G	Small and Micro Enterprise Promotion Service (SMEPS)					1
Combined totals (column)		23 (** indicates a women-focused specialisation)		18		2	43

Note: G = government; NGO = non-governmental organisation; NPO = non-profit organisation; PS = private sector; U = university

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Annex 2. List of interviewed organisations during study visits

Egypt 9-13 June, 2013	Morocco 1-5 July 2013	United Arab Emirates 8-12 September 2013
Organisation	Organisation	Organisation
1. Canadian International Development Agency (CIDA)	1. Agence Nationale pour la Promotion de l'Emploi et des Compétences (ANAPEC) www.anapec.org	1. Dubai SME www.sme.ae
2. Delta Shield for Investment	2. Agence Nationale pour la Promotion de la Petite et Moyenne Entreprise (ANPME) www.anpme.ma	2. Dubai Chamber of Commerce Business Women Council www.dwbc.ae
3. EBRD – SBS project	3. Association des Femmes Chefs d'Entreprises au Maroc (AFEM) www.afem.ma	3. Heels & Deals www.heelsanddeals.org
4. Egypt Competitiveness Project, USAID	4. Caisse Centrale de Garantie (CCG) www.ccg.ma	4. IN5 Incubator www.in5.ae
5. El Mobadara	5. Centre régional d'investissement de Rabat-Salé-Zemmour-Zaër (CRI) www.rabatinvest.ma	5. International Business Women Group (IBWG) www.ibwgdubai.com
6. Endeavor Egypt	6. Confédération Générale des Entreprises du Maroc (CGEM) www.cgem.ma	6. Ruwad Establishment, Sharjah www.ruwad.ae
6. Hatshepsut Women Business Development Centre/ Incubator, Egyptian Business Women Association (EBWA)	7. Centre National pour la Recherche Scientifique et Technique (CNRST) - Coordination Cell of the Morocco Incubation and Spin-off Network (RMIE) www.rmie.ma ; www.cnrst.ma	7. Sharjah Business Women Council www.swbc.ae
8. Social Fund for Development www.sfdegypt.org	8. ESPOD (Espace Point de Départ: Association Marocaine pour la Promotion de l'Entreprise Féminine), Centre Mubadarates	8. Silicon Oasis Founders www.SiliconOasisFounders.com
9. Women Business Development Centre (WBDC), National Council for Women (NCW)	9. Fondation de Création d'Entreprise (FCE), Banque Populaire www.fondationinvest.ma	
10. WBF Task Force members	10. Fondation du Jeune Entrepreneur (FJE) www.fjemaroc.ma	
	11. Jeunes Au Travail Project, International Labour Office (ILO) www.jeunesautravail.org.ma	
	12. Rabat Institutes	
<i>10 meetings</i>	<i>11 meetings</i>	<i>8 meetings</i>

Annex 3. List of organisations sent the surveys

	Organisation by economy	BDS survey	General business incubator survey	Women business incubator survey
Algeria				
G	Agence nationale de développement de la petite et moyenne entreprise (ANDPME)	X	X	X
G	Conseil économique et social (CNES)	X	X	X
G	Ministère de l'industrie, de la petite et moyenne entreprise et de la promotion de l'investissement	X	X	X
NGO	Association des femmes algériennes chefs d'entreprise : Savoir et Vouloir Entreprendre (SEVE)	X	-	X
NGO	Association des femmes cadres algériennes (AFCAR)	X	-	X
NGO	Confédération générale des entreprises algériennes (CGEA)	X	X	X
TF	Association algérienne des femmes managers et entrepreneurs (AME)	X	X	X
TF	Association des femmes cadres algériennes pour la revalorisation et l'élargissement de l'encadrement féminin	X	X	X
TF	University law professor	X	X	X
Bahrain				
G	Bahrain Economic Development Board	X	X	X
Djibouti				
G	Agence nationale pour la promotion des investissements (ANPI)	X	X	X
Egypt				
G	General Authority for Investment and Free Zones	X	X	X
G	Ministry of Investment	X	X	X
G	National Council for Women	X	X	X
G	Social Fund for Development	X	X	X
G	Women Business Development Centre (WBDC)	X	-	X
NGO	Alliance for Arab Women	X	-	X
NGO	Alexandria Business Women Association	X	-	X
NGO	Business Women Association for Development	X	-	X
NGO	Business Women of Egypt 21 (BWE21)	X	-	X
NGO	Egyptian Business Women Association	X	-	X
NGO	El Modabara	X	-	-
NGO	Endeavor Egypt	X	-	-
NGO	Flat6labs	-	X	-

	Organisation by economy	BDS survey	General business incubator survey	Women business incubator survey
PS	Delta Shield for Investment	X	-	X
TF	Egypt Junior Business Association	X	X	X
TF	Lecturer in Business Administration, British University in Egypt	X	X	X
TF	Special Foods Industry International	X	X	X
Iraq				
TF	Ministry of State for Women's Affairs	X	X	X
Jordan				
G	IRADA (under the Ministry of Planning and Co-operation)	X	-	-
G	Jordan Chamber of Commerce	X	X	X
G	Jordan Enterprise Development Corporation (JEDCO)	X	X	X
G	Jordan Investment Board	X	X	X
NGO	Business and Professional Women Association – Amman	X	X	X
NGO	Business Development Center	X	-	-
NGO	Euro-Jordanian Advanced Business Institute	X	-	-
NGO	General Federation of Jordanian Women	X	X	X
NGO	Jordan Forum for Business and Professional Women	X	X	X
NGO	Jordanian Hashemite Fund for Human Development (JOHUD)	X	-	-
NGO	Jordan National Commission for Women	X	X	X
NGO	Jordan River Foundation	X	-	-
NGO	Jordanian Women's Union	X	X	X
NGO	Noor Al Hussein Foundation	X	-	-
NGO	Oasis 500		X	
NGO	Queen Rania Center for Entrepreneurship	X	-	-
TF	Al Jidara	X	X	X
TF	INJAZ	X	X	X
TF	Schema Consulting	X	X	X
TF	Young Entrepreneurs Association	X	X	X
TF	Zaru Law	X	X	X
Kuwait				
TF	Kuwait Transparency Society	X	X	X
TF	Supreme Council for Planning and Development	X	X	X

	Organisation by economy	BDS survey	General business incubator survey	Women business incubator survey
Lebanon				
G	Business Incubator Association in Tripoli (Under the Ministry of Economy)	X	X	-
G	Ministry of Industry and Trade	X	X	X
G	South Business Innovation Centre (Under the Ministry of Economy)	X	-	-
NGO	Beirut Institute	X	-	X
NGO	Berytech	-	X	-
NGO	Business Incubation Association in Tripoli	X	X	X
NGO	Lebanese Council for Women	X	-	X
NGO	Lebanese League for Women in Business	X	-	X
NGO	National Commission for Lebanese Women	X	X	X
NGO	National Committee for the Follow-up of Women's issues	X	-	X
NGO	The Arab International Women's Forum	X	-	X
TF	International Labour Organisation Regional Office for Arab States	X	X	X
TF	Lebanese International University – School of Business Administration	X	X	X
TF	United Nations Industrial Development Organisation (UNIDO) - EDIP	X	X	X
Libya				
G	Libya Enterprise – National SME development agency	X	X	X
Morocco				
G	Agence de développement social	X	X	X
G	Agence nationale pour la promotion de l'emploi et des compétences (ANAPEC)	X	X	X
G	Agence nationale pour la promotion de la petite et moyenne entreprise (ANPME)	X	X	X
G	Ministère des affaires générales et de la gouvernance	X	X	X
NGO	Association des Femmes Chefs d'Entreprises	X	-	X
NGO	Conseil National pour la Recherche Scientifique et Technique (CNRST) – Réseau Maroc Incubation et Essaimage	-	X	-
NGO	Espace point de départ pour la promotion de l'entreprise féminine (ESPOD)	X	-	X
NGO	Fondation de création d'entreprise (FCE) Banque Populaire	X	-	-
NGO	Fondation du Jeune Entrepreneur	X	-	-
NGO	Jossour forum des femmes marocaines	X	-	X

	Organisation by economy	BDS survey	General business incubator survey	Women business incubator survey
NGO	Women in Technology	X	-	X
TF	Association marocaine pour la promotion de la femme rurale	X	X	X
TF	Confédération générales des entreprises marocaines (CGEM)	X	X	X
TF	GFI Maroc	X	X	X
TF	Juriste	X	X	X
TF	Top Class Espresso	X	X	X
TF	Women in the city	X	X	X
Oman				
NGO	Intilaqaah	X	-	-
NGO	National Training Institute	X	-	-
NGO	Omani Women Association at Al-Mudhibi	X	-	X
NGO	Omani Women's association	X	-	X
NGO	Sharakah	X	-	-
NGO	Tawasul	X	-	-
Palestinian Authority				
G	Ministry of National Economy	X	X	X
G	Palestinian Investment Promotion Agency	X	X	X
NGO	Business Women Forum - Palestine	X		X
NGO	Palestinian Business Women's Association (ASALA)	X	-	X
NGO	Palestine Information and Communication Technology Incubator (PCTI)	-	X	-
TF	Alpha International for Research Polling and Informatics	X	X	X
TF	Gender Equality and Women's Empowerment Programme in OPT – ILO Jerusalem Office	X	X	X
Qatar				
G	Enterprise Qatar – Ministry of Business and Trade	X	X	X
NGO	Qatari Business Women's Association	X	-	X
NGO	Roudha Center for Entrepreneurship and Innovation	X	-	X
NGO	Women Entrepreneur Association	X	-	X
Tunisia				
G	Agence de promotion de l'industrie et de l'innovation (APII)	X	X	X
G	Agence nationale pour l'emploi et le travail indépendant (ANETI)	X	X	X
G	Chambre de commerce et d'industrie de Tunis	X	X	X

	Organisation by economy	BDS survey	General business incubator survey	Women business incubator survey
G	Ministère de l'industrie et du commerce	X	X	X
NGO	Center of Arab Women for Training and Research (CAWTAR)	X	-	X
NGO	Chambre nationale des femmes chefs d'entreprise	X	-	X
NGO	Femmes chefs d'entreprise mondiales	X	-	X
NGO	Institut arabe des chefs d'entreprise	X	X	X
NGO	Women's Enterprise for Sustainability	X	-	X
NGO	Union tunisienne de l'industrie, du commerce et de l'artisanat (UTICA)	X	-	X
PS	Wiki Start-up	-	X	-
TF	Club des exportateurs de Tunisie	X	X	X
TF	Consultants and professors	X	X	X
TF	LED CO	X	X	X
TF	MENA Business Women's Network	X	X	X
TF	World Association of Women Entrepreneurs	X	X	X
UAE				
G	Abu Dhabi Business Women Council	X	X	X
G	Dubai Business Women Council –Under the Dubai Chamber of commerce and Industry	X	X	X
G	Dubai Chamber of Commerce and Industry	X	X	X
G	Dubai SME	X	X	-
G	Dubai Women Establishment	X	X	X
G	Emirates Competitiveness Council	X	X	X
G	Sharjah Business Women Council	X	X	X
NGO	Al-Sayedah Khadijah Bint Khwailid Business Women Center	X	-	X
NGO	International Women's Business Group	X	-	X
NGO	Khalifa Fund for Enterprise Development	X	-	-
NGO	Ruwad Establishment	X	X	X
G	Silicon Oasis Founders	-	X	-
NGO	Studio 9	-	-	X
Yemen				
G	Small and Micro Enterprise Promotion Service (SMEPS)	X	X	X
G	Social Fund for Development	X	X	X
G	Women's National Committee	X	X	X
NGO	Youth Economic Development Centre	X	-	-
TF	Yemen Federation Chambers of Commerce and Industry	X	X	X

Note: G = government; NGO = non-governmental organisation; PS = private sector; TF = Task Force Member