

MENA-OECD INVESTMENT PROGRAMME

PROMOTING WOMEN'S ENTREPRENEURSHIP IN THE MENA REGION

BACKGROUND REPORT AND POLICY CONSIDERATIONS

- Working Group 4 -

Contact:

Marie-Florance Estime, +33 1 45 24 94 48, e-mail: Rebecca.scheel@oecd.org

TABLE OF CONTENTS

Background	3
PART I. EXECUTIVE SUMMARY AND DRAFT RECOMMENDATIONS	0
Overview	0
Draft Recommendations	1
Overarching Policy Recommendations	1
Policy Recommendations Regarding the Thematic Areas.....	2
PART II. PROPOSED STRATEGIC ACTION PLAN FOR FOSTERING WOMEN'S ENTREPRENEURSHIP IN THE MENA REGION	6
Introduction	6
Section I. Implementation of Action Plan and Stakeholders.....	6
Methodology	7
Organisation of the Work.....	7
Institutional Stakeholders and Partners	8
Women Entrepreneurial NGO Stakeholders and Partners.....	8
Section II. Action Lines.....	9
Building Knowledge and Awareness of Women's Entrepreneurship	9
Building Advocacy Capacity	11
Building Women Entrepreneurial Capacity and Skills.....	12
Building Networks, Business Partnerships and Trade Linkages	13
Section III. Fast Track Initiative: Local Reviews on Women's Entrepreneurship (LRWE)	14
Section IV. Timetable: 2006 - 2010	15
Section V. Resources	15
PART III. WOMEN'S ENTREPRENEURSHIP IN MENA COUNTRIES: A BRIEF OVERVIEW OF ISSUES AND POLICIES	16
Improving systematic knowledge on women's entrepreneurship	17
National reviews on laws and regulations affecting women's entrepreneurship.....	18
Learning (how to conduct) effective advocacy	19
Increase visibility through media and trade events.....	20
An integrated approach to capacity building: From entrepreneurial literacy and training to business development services	21
Entrepreneurial literacy	21
Business incubators	23
The Role of Associations.....	24
The Importance of Government Agencies.....	25
Improving the regulatory framework	25
Financing	27
ANNEX A. LIST OF COUNTRIES IN THE MENA REGION	29

ANNEX B. THE LOCAL REVIEWS ON WOMEN ENTREPRENEURSHIP'S (LRWE) METHODOLOGY	30
--	----

**WORKSHOP ON BUILDING AWARENESS ON WOMEN's ENTREPRENEURSHIP IN THE
MENA REGION :**

BACKGOUND REPORT, CONCLUSIONS AND RECOMMENDATIONS

Background

1. In 2004, the MENA Region and the OECD launched an *Initiative on Investment and Governance* in order to promote broad reforms, to enhance investment and sustainable development, and to strengthen interregional as well as international partnerships throughout the MENA Region. This MENA-OECD Initiative consists of two programmes: the “Public Governance Programme” aimed at modernising the government structures and processes in MENA countries and the “Investment Programme” aimed at improving the policies and environment for investment and governance.
2. The Investment Programme is comprised of five working groups, including the MENA-OECD Investment Programme Working Group 4, which focuses on “*Promoting Policies for Financial Sector Development and Enterprise Development in Support of Diversification*”. The OECD Centre for Entrepreneurship, SMEs & Local Development (CFE)¹, whose strategic objective is to foster the development of an entrepreneurial society, capable of innovating, creating jobs and seizing the opportunities provided by globalisation, participates actively in Working Group 4 of the MENA-OECD Investment Programme.
3. At the 7-8 February 2005 meeting of Working Group 4, the CFE was invited to conduct an activity (Output No. 3) on: “**Improving the Policy Environment and Building Capacities for Entrepreneurship and SME Development**”. This activity is comprised of two modules: 1) An Entrepreneurial Business Environment for Entrepreneurship & SME Growth; and 2) Promoting Women’s Entrepreneurship in MENA Countries.
4. In the context of this activity (Module 2), the CFE organised a Workshop on *Building Awareness of Women's Entrepreneurship in the MENA Region*, 11-12 July 2005, in the OECD Istanbul Centre, Turkey. The Workshop was held in the framework of the *OECD Bologna Process on SME and Entrepreneurship policies*, which is a dynamic political mechanism that fosters the entrepreneurial and SME Agenda at global level and promotes high level dialogue on related policies worldwide. The Workshop was also held in line with the *Istanbul Ministerial Declaration on Fostering the Growth of Innovative and Internationally Competitive SMEs*, in which Ministers endorsed the promotion of women’s entrepreneurship as a means to economic growth and social cohesion.
5. This successful two-day event provided an excellent opportunity for relevant stakeholders in the MENA region to discuss interactively the challenges, as well as strategies for promoting women’s enterprise development as drivers for growth and economic development; to exchange best practices with regional and international experts; and to initiate international co-operation to accelerate women’s enterprise development in the region. Gathering together over 80 participants from the MENA Region, OECD member and non-member economies, the Workshop brought forward concrete policy recommendations.

1. For more information, please see www.oecd.org/cfe/sme



MENA – OECD INVESTMENT PROGRAMME

The following document is divided up into three parts. Firstly, the Executive Summary and Draft Recommendations will give a concise overview of the outcomes and recommendations that emerged from the Istanbul Workshop. Secondly, the OECD has proposed a Strategic Action Plan based on feedback from expert meetings and participants at the Istanbul Workshop. This proposed Strategic Action Plan is addressed to all stakeholders. Lastly, an overview of issues and policies related to women's entrepreneurship in the MENA Region, based on the plenary sessions and parallel workshops held during the Istanbul Workshop.

PART I : EXECUTIVE SUMMARY AND DRAFT RECOMMENDATIONS**Overview**

6. The OECD Centre for Entrepreneurship, SMEs and Local Development (CFE) Workshop which took place at the OECD Istanbul Centre on 11-12 July 2005 was a successful initial effort to facilitate Awareness-Building about Women's Entrepreneurship in the MENA Region. The 86 workshop participants were from 21 countries (7 MENA, 9 OECD including Turkey, 3 other non-member economies, plus representatives from 2 international organisations, ILO and UNIDO). Although the total number of MENA countries represented was fewer than originally hoped for, the extremely animated discussion, constructive suggestions and sense of empowerment among the participants from the region were positive developments.

7. The main objective of the Workshop was to clarify and explore the various aspects of building awareness on women's entrepreneurship in the context of two considerations. The first is the critical relevance of men's involvement in the issue. Men occupy key positions in MENA economies and society, and have the capability to bring about positive changes in these countries. The second is the importance of establishing or reinforcing women advocacy networks. Women should improve their capacity to influence decisions shaping the regulatory, legal and social environment in which they work. To realise these goals, it is important to create systematic knowledge about women's entrepreneurship that could serve as a basis for discussion and to formulate policy initiative and actions.

8. Turkey's Minister of State in Charge of Women's Affairs, Mrs. Nimet Çubukçu, who opened the workshop, noted that many women in Mediterranean-rim nations hold back from setting up businesses because of social and other pressures. In Turkey, she pointed out, only 10% of employers are women, and 66% of enterprises founded by women have only one employee. If the energy and initiative of women in setting up their own firms can be unleashed, she told the opening session of the workshop, women can be a powerful force for prosperity. "Women are the key to development in the region," she said. "Supporting them as entrepreneurs will provide an impetus to social and economic development."

9. At many points during the workshop participants called for women's enterprise development policies and programmes in the MENA Region to focus "not just on micro enterprises and microfinance, but on initiatives that address the missing middle," in order to foster the growth of larger women-owned enterprises that can provide jobs, spur economic growth, and assist in diversifying national economies. Indeed, participants viewed women's enterprise development as a strategic tool for addressing the region-wide challenge of unemployment, and saw "women entrepreneurs as part of the solution."

10. Participants emphasised that the Workshop recommendations were congruent with the Tunis Declaration issued at the 16th session of the Arab Summit held in Tunis on 22-23 May, 2004. In the Declaration, the Leaders of the Arab States are endeavouring "to pursue reform and modernization in our (Arab) countries and to keep pace with the rapid world changes ...by widening women's participation in the political, economic, social, cultural and educational fields and reinforcing their rights and status in society...".

11. Participants also agreed that over the last decade the OECD has played a lead role among international organisations in the area of women's entrepreneurship. They also recognised that the OECD Bologna Process on SME & Entrepreneurship Policies provides a useful framework for linking the issues related to women's entrepreneurship to the broad problematic of entrepreneurship and SME growth. The OECD's on-going activities related to SME Financing, SME & Entrepreneurship Statistics, and SMEs in Global Value Chains were of particular interest as a means of sharing good practices with other economies.

12. Building on the earlier Workshop discussion, the plenary sessions and three parallel roundtable sessions produced concrete draft recommendations related to the following sub-themes: Education, Finance, Capacity Building, Convincing Stakeholders, Building a Public Affairs Strategy, and Fostering Economic Diversification.

13. Participants urged for a multi-annual *Strategic Action Plan for Fostering Women's Entrepreneurship* in the MENA Region to be launched including short-term, medium-term and longer-term priorities. They also made a plea that the principle of an Action Plan receive high consideration from Ministers at the MENA Investment Ministerial in November 2005 in Jordan. Furthermore they recommended that this Action Plan be developed and implemented in close co-operation with the OECD.

Draft Recommendations

14. Participants developed both overarching policy recommendations, as well as recommendations relating to the six primary themes of the Workshop.

Overarching Policy Recommendations

15. Participants called on governments and other relevant stakeholders to:

- Improve the regulatory and legislative framework relating to women regarding such issues as: property rights, inheritance, mobility, the freedom to be entrepreneurial, and the right to have a national identity card.
- Introduce or enforce legislation against gender discrimination in the public and private sectors.
- Assess the current state of women's entrepreneurship in the MENA countries by developing and maintaining the related factual data and statistics, so that policy makers can make informed decisions based on empirical evidence.
- Integrate gender issues into the initial planning stages of programme design and government policies.
- Promote awareness of the importance of women's entrepreneurship in building strong economies, and acknowledge and promote the positive impact of their work in improving living conditions for their families.
- Bring more women into positions of economic influence by giving them the mandates and tools that they need in order to become entrepreneurial.
- Develop and ensure easy access to those resources required to support and encourage women's entrepreneurship, including access to education and training, business

MENA – OECD INVESTMENT PROGRAMME

development services, credit, information and communications technologies, appropriate business premises and mobility.

- Develop the infrastructure and services needed for women to coordinate their family and professional lives, including nurseries and school bus systems.
- Create a collective strategy and outreach campaign via the media so that stakeholders deem it important for women to take a more active part in society and the economy.

Policy Recommendations Regarding the Thematic Areas

16. To strengthen the economies of the region, create jobs for its citizens, and enhance economic diversification, governments and relevant stakeholders are encouraged to focus their efforts in the following areas:

Equal Educational Opportunities

For Girls to Enhance Economic and Entrepreneurial Literacy, and for Women to Foster Economic Growth

17. Participants developed recommendations relating both to educating school children and to training adult women.

18. With regard to schools, governments throughout the region are invited to:

- Ensure that curriculum reform includes positive messages about women and work, that equal educational opportunities are provided for both boys and girls, and that sexist stereotypes in schoolbooks and classrooms are eliminated.
- Include economic and entrepreneurship education in school curricula, starting at an early age. The curriculum should include confidence building, and sensitise both boys and girls to the entrepreneurial spirit.
- Strengthen linkages between the business sector and the schools, and include women entrepreneurial role models.

19. With regard to adult women, the creation of women's business centres that can serve as "one-stop shops" is recommended for women who want to start or grow businesses. Resources for women's business development need to have local content and control so that they are culturally sensitive and can provide effective follow-up. It was also emphasised that the model should be an integrated one that co-ordinates existing support and takes into account the holistic needs of women. (Participants noted that one-stop-shop centres for women's businesses could be of considerable value in areas where women's mobility and/or access to technology are limited).

Finance and Business Development Services for Microfinance and Business Growth

20. Recommendations concerned microfinance and financing for growth, and stressed the crucial role of business development services (BDS) in helping to facilitate growth. Participants called for:

- A solid legal framework to enable microfinance institutions (MFIs) and other financial providers to operate more efficiently and transparently. Gender disaggregated data and

analysis are also needed for effective policy making with regard to women's entrepreneurship.

- Because MFIs can set artificial limits on business growth, a more integrated framework, including banks and other financial services institutions, is needed to support the needs of “the missing middle” — the post-start-up, growth-oriented woman business owner. Financing assistance should include both financial services and BDS, such as financial training and coaching, and include women as points of contact. Specific tools and financial products for women should also be considered.
- Governments should encourage financial institutions to set targets for loan authorisations for women entrepreneurs in growth-oriented firms.
- Governments should work with international organisations/donors and local financial institutions to establish and implement a loan guarantee program for growth firms owned by women entrepreneurs.
- The Global Banking Alliance for Women (GBAW, founded as an outgrowth of the 2nd OECD International Conference on Women Entrepreneurs in SMEs (Paris, 2000), and now housed at the International Finance Corporation/World Bank) could play a useful role in sharing international best practices about banking with women entrepreneurs with banks in the MENA Region.

Capacity Building for Women's Entrepreneurship and Women's Business Associations

21. Women entrepreneurial capacity building was recognised as a vital ingredient for economic development in the MENA Region, and included recommendations with regard to stakeholders in the public, private and NGO sectors. Capacity building should relate to setting up and expanding services that enhance women entrepreneurs' capacities, through the following actions:

- Supporting the establishment of a regional virtual women's entrepreneurship resource centre. It was suggested that it could be hosted, for example, by the Centre for Arab Women Training and Research (CAWTAR, based in Tunis and funded by the UNDP, World Bank and the Ag Fund).
- Implementing training programmes and business development services.
- Establishing and nurturing women's business associations so that they can organise workshops, provide support and mentoring programmes, facilitate access to credit and to markets, undertake advocacy, and provide best practice exchanges.
- Creating gender-based business incubators to facilitate the start-up of women-owned businesses (incubators were considered to be particularly useful in dealing with challenges that women face with regard to mobility, networking and marketing in some MENA countries).

22. Enhancing capacity building also requires simplification of regulatory and registration procedures (for enterprises, NGOs, etc.) which are extremely difficult in many MENA countries.

Convincing Stakeholders and Decision Makers

Because recognition plays such an important role in providing role models for women entrepreneurs, and in convincing stakeholders of women's economic and social contributions, participants called for:

- Having national governments launch and support a multi-pronged campaign in each MENA country, to change public attitudes towards women in work and in business.
- Additional recommendations for enhancing awareness include:
 - Research that showcases women's economic contributions. Stakeholders need reasons to support women's entrepreneurship. Therefore, fact-based information is extremely important, especially relating to economic impact and programme outcomes.
 - Strong associations that can train, empower, facilitate business linkages and provide advocacy for women entrepreneurs.
 - Government co-sponsorship with women entrepreneurial associations of an annual women entrepreneurship awards programme, designed to profile the contributions of women business owners in their local economies. Examples include the *Top Woman Micro-enterprise of the Year/Top Woman SME of the Year Awards* that Jordan soon will be honouring, or the *Top 10/25/50 Women Entrepreneurs* who are honoured in many other countries. National awards could be followed several years later by Regional Awards, and be supported by donors or corporations.
 - Women entrepreneurial trade fairs and trade missions. Such events would increase women's ability to do business networking; make women's entrepreneurship visible to the government, corporate and banking sectors, and the general public; and increase women's sales.
 - Media coverage in the print and electronic media, and strategic efforts to enhance both the quantity and quality of media coverage about women-owned businesses. Because many media outlets are either government-controlled or have some degree of government support, governments should grant women entrepreneurial associations access to these media outlets, or facilitate access.

Public Affairs and Advocacy – Enabling Women Entrepreneurial Voices to Be Heard

23. In order for women business owners to contribute effectively to job creation and economic growth, their voices must be heard by policy makers, bankers, the media, prospective women business owners, and other stakeholders. Therefore, participants emphasised the crucial role of advocacy, and called for the following actions:

- Creation of an advocacy network in the MENA Region to stimulate research about women's entrepreneurship; Identify legislation and regulations that need to be changed or adopted; Enhance advocacy skills, educate policy makers about the economic contributions that women-owned businesses can make to the region; Host workshops, and; facilitate the exchange of best practices.

- Creation of a public-private partnership to provide advice to policy makers on women's business issues including recommendations on how women's enterprise development can create jobs and spur economic growth. Participants recommended that it be driven by women business owners, with the public sector invited to participate.

Fostering Economic Diversification

24. Associations of women entrepreneurs can be a driving force for economic development and diversification. To be effective vehicles for constructive change, participants recommended the following:

- That women's associations receive development assistance for core activities, including management, governance, capacity building, training, programme development, advocacy, etc., until they can become self-sustaining. That formal collaborations among donor agencies be encouraged, to increase the efficiency and the effectiveness of support for women's business programmes.
- That ministries concerned with economics, microenterprises and SMEs, human resources, trade, investment, etc. create a public sector office, initiative and/or focal point for women's enterprise development, in partnership with women's business associations, in order to more effectively leverage women's potential contributions to the economy.
- That women's business associations throughout the MENA Region be encouraged to form an affiliate association to exchange ideas, develop joint programmes (including events that promote women's entrepreneurship), and promote business relationships between their members. A MENA Association of Women Business Owners (MENA-AWBO) could share and promote best practices amongst its member associations.

PART II.**PROPOSED STRATEGIC ACTION PLAN FOR
FOSTERING WOMEN'S ENTREPRENEURSHIP IN THE MENA REGION****Introduction**

25. To assist in fostering women's entrepreneurship in the MENA Region, a comprehensive action plan is called for in order to harness the commitment and mobilise key stakeholders, including: women's business associations and NGOs; current and potential women entrepreneurs; male and female policy makers; banks and financial institutions; researchers; media; and international institutions that are seeking to encourage economic diversification and social cohesion in the region. The OECD, through its expertise in SME and entrepreneurship-related issues, and in particular women's entrepreneurship, is in a unique position to help facilitate this important process.

26. Following the *Istanbul Workshop for Building Awareness of Women's Entrepreneurship in the MENA Region* (July 2005), and the draft recommendations emerging from this event, the OECD Centre for Entrepreneurship, SMEs and Local Development (CFE) has identified four initial key areas where action is needed in order to encourage women's enterprise development in the Region:

- Building knowledge and awareness;
- Building advocacy capacity;
- Building women entrepreneurial capacity and skills, and;
- Building networks, business partnerships and trade linkages.

27. This Part is divided into several sections. **Section I** will give an overview as to the implementation of the proposed Strategic Action Plan and concerned stakeholders. **Section II** will illustrate the four Action Lines to be implemented in the proposed Strategic Action Plan. **Section III** will give an overview of the timeline for the implementation of the Action Lines. **Section IV** will deal with the Fast Track Initiative and **Section V** will discuss the resources of the proposed Strategic Action Plan.

Implementation of Action Plan and Stakeholders

28. The proposed Strategic Action Plan targets countries in the MENA region (full list in Annex A) and all relevant stakeholders that have the capacity to influence women's enterprise development: women's business associations and NGOs; current and potential women entrepreneurs; male and female policy makers who are working to create jobs and bring economic diversification to the region; banks and financial institutions; researchers; media; and international institutions.

29. It is proposed that the OECD CFE would create an *Advisory Board* in order to monitor this five-year initiative, comprised of both MENA representatives and international experts from the relevant stakeholders. The CFE, with input from this Advisory Board of male and female stakeholders, would develop a comprehensive programme based on the proposed Action Plan to foster the development of women's entrepreneurship in the region.

30. An evaluation component would be an ongoing feature of the proposed Strategic Action Plan, so that progress can be measured and improvements can be instituted on a timely basis. Activities are expected to lead to concrete results, both with regard to existing women entrepreneurs, and to women who decide to start a business as a result of the awareness programme and training.

31. The results of the proposed Action Plan would be presented periodically to ministers, as well as at high-profile women entrepreneurial conferences in the region, for example, on International Women's Day. OECD countries also would be invited to participate in meetings, *on a voluntary basis*, with a view to sharing good practices.

Methodology

32. The proposed Strategic Action Plan *addresses all relevant stakeholders*: 1) MENA Governments: policy makers and decision makers; 2) the private sector in the MENA Region: women's NGOs and business associations, existing women entrepreneurs, potential women entrepreneurs, business researchers, financial institutions, the media, international organisations / institutions working in the region and; 3) the OECD.

33. In each of the four action areas, the OECD proposes to conduct a *stock-taking diagnosis during the first stage, 2006-2007*, in the form of workshops and reports, to quickly develop a picture of the state of women's entrepreneurship, including obstacles to overcome. The Istanbul OECD Workshop on *Building Awareness of Women's Entrepreneurship in the MENA Region* allowed for a preliminary picture of key obstacles and opportunities with regard to building awareness in the MENA Region (Action Line 1), and therefore this proposed Action Line is more developed in this document. Similar stock-taking exercises would be envisaged with regard to the other three action items in order to further develop the proposed Strategic Action Plan.

34. From the preliminary stock-taking exercises, the OECD proposes to further identify and develop specific areas for action in the form of a proposed Programme of Work to be carried out in the *Second Stage, 2008-2010*.

Organisation of the Work

35. The proposed Strategic Action Plan would be carried out by the OECD Centre for Entrepreneurship, SMEs & Local Development (CFE) as part of the Istanbul Follow-up of the OECD Bologna Process on SME & Entrepreneurship Policies. It would draw on the accumulated work and experience of the OECD Working Party on SMEs & Entrepreneurship in the area of women's entrepreneurship over the last ten years. At the same time as the findings and outcomes of the proposed Strategic Action Plan, and the Programme of Work are developed, the outcomes would be regularly reported and discussed at the WPSME meetings. It would allow for a continued and fruitful sharing of experiences between the OECD member countries and the MENA Region. The lessons learnt from the implementation of this concrete proposed Strategic Action Plan along with its results, would provide a valuable contribution to the WPSME endeavours to promote best practices for the benefit of its member countries, and where possible, non members. It would also draw on the specific expertise of the Local

MENA – OECD INVESTMENT PROGRAMME

Economic and Employment Development Programme (LEED) Programme in the area of women's entrepreneurship based on the identification of concrete needs, the implementation of operational practices, (such as capacity building sessions carried out by the OECD Trento Centre), and the use of networks at local level.

36. The CFE Secretariat would also work closely with other Directorates and Services of the OECD (in particular: DAF, DSTI, DELSA, EDU, CCNM).

37. The proposed Strategic Action Plan will also benefit from the OECD activities on Investment, Finance and Enterprise Development carried out by the *OECD Centre for Private Sector Development in Istanbul*, which is managed by the Directorate for Financial & Enterprise Affairs (DAF). The Centre provides a central platform for co-operation between the OECD and transition or emerging economies, including the MENA Region, on private sector development policies through its approach to policy dialogue and exchange of experiences and development of best practices for market economy reform. Therefore, it can play a leading role in helping to catalyse the growth of women's entrepreneurship in the target countries and thereby contribute to economic growth, social inclusion, and political stability.

38. The OECD Istanbul Centre was instrumental in the organisation of the Istanbul Workshop on Building Awareness of Women's Entrepreneurship in the MENA Region. It would be envisaged to hold similar events at the Centre in the framework of the proposed Strategic Action Plan as well as in MENA countries that express their wish to sponsor such activities.

Institutional Stakeholders and Partners

39. It would be desirable that the following proposed Strategic Action Plan be carried out in co-operation with regional partners and international institutional stakeholders that are interested in the economic diversification of the MENA Region, such as:

- **Potential regional partners of an institutional nature** could include, but not be limited to: the League of Arab States, Islamic Development Bank, European Investment Bank, etc.
- **Potential international institutional stakeholders and partners** could include, but not be limited to: World Bank/International Finance Corporation, including its new Global Banking Alliance for Women, United Nations agencies (e.g., ILO, UNCTAD, UNDP, UNECE, UNIDO, UNIFEM), the African Development Bank, European Commission, International Council for Small Business as well as other organisations, donor agencies, banks, corporations and other stakeholders interested in the region.

Women Entrepreneurial NGO Stakeholders and Partners

40. Potential women's business associations (WBAs) and NGO stakeholders and partners could include:

- *Global organisations* such as: Les Femmes Chefs d'Entreprises Mondiales (FCEM – *the World Association of Women Entrepreneurs*) and the International Women's Forum, which have affiliate associations in some countries targeted by this initiative.
- *Regional NGOs* that include a focus on women's entrepreneurship in the MENA Region, such as the Alliance for Arab Women, the Arab International Women's

Forum, the Centre for Arab Women for Training and Research (CAWTAR), Council of UAE Business Women.

- *National or local associations of women business leaders* in each participating MENA country (e.g., Association des Femmes Chefs d'Entreprises du Maroc (AFEM), the International Women's Forum chapter in Jordan, the Kagider Association of Women Entrepreneurs in Turkey, Lebanese Business Women's Association and the Qatar Business Women Forum).
- *OECD member and non-member economies*: the private sector would be invited to participate in activities as appropriate.

Action Lines

Building Knowledge and Awareness of Women's Entrepreneurship

Objectives

41. The main aims of this activity are to learn what is currently known about women's entrepreneurship in each country in the MENA Region and to increase awareness of the economic and social impact of women's entrepreneurship and the social, cultural, economic, legislative and regulatory obstacles faced by established and potential women business owners, as well as the women's business associations (WBAs) that represent them. This Action Line also aims at identifying the needs of women entrepreneurs in the targeted countries for specific policies and programmes, in order to facilitate the creation of women-owned businesses, and enhance the performance of existing ones.

42. It is envisaged that the Programme would work with existing and potential women entrepreneurs, women's business associations and NGOs, policy makers, researchers, financial institutions and the media in participating countries to increase awareness, accelerate the start-up rates for women-owned businesses, and enhance women entrepreneurs' potential for success. WBAs and the media are expected to play an important role in building public awareness and support.

The Proposed 2006-2010 Action Plan: Building Knowledge and Awareness

First Stage 2006-2007

In the first two years, it is envisaged that the following activities related to building knowledge and awareness would be undertaken:

Government-led Action:

- Collect gender disaggregated SME data.
- Promote a strategic campaign to change public attitudes towards women in work and in business.
- Create a national awards programme for women entrepreneurs.
- Identify or create a MENA clearinghouse of information and data resources about women's entrepreneurship, where information can be housed, organised and made available online (perhaps through the Tunis-based Centre for Women's Training and Research, or CAWTAR).

Private Sector-led Action:

- *Hold annual regional meetings with relevant stakeholders* to present case studies and best practices focused on one to two primary topics each year. The annual meeting could be supplemented with periodic online forums with guest experts.
- *Launch an evaluation process* and presents Flagship Awards to outstanding women enterprise development programmes, similar to that initiated by the PROWESS umbrella organisation in the UK.
- *Development of a training programme in the region for women and women-friendly print and electronic journalists* who are interested in reporting on women's enterprise development. In addition, one or more top journalists could receive a fellowship to study at a top graduate school of journalism elsewhere in the world.
- *Create a speakers bureau of women entrepreneurial role models and advocates*, who would give speeches and media interviews. Provide them with speech and media training.
- *Conduct a campaign to build awareness of women's entrepreneurship*, targeting existing and potential women entrepreneurs and the associations that represent them, as well as policy makers, banks and financial institutions, the media and other stakeholders.

OECD-led Action

- *Catalyse information and data gathering* on women entrepreneurs and the women's business associations and NGOs that represent them in MENA countries with a view to determining their needs, as well as the legislative and regulatory obstacles that they face. Survey government on what programmes, policies and services exist for women entrepreneurs in their respective countries. To be carried out in co-operation with governments and the private sector.
- *Conduct outreach that would increase awareness by policymakers, the business community, the media and the public* of the value and contributions of women's entrepreneurship to their country, and the potential economic and social return on investment from investing in this sector of the economy.
- *Increase the awareness of women who have already started businesses* about the existence of resources and capacity-building tools that can help them to grow increasingly successful businesses. Also, identify successful women entrepreneurs who can serve as role models for others.
- *Increase women's awareness* of the value and contributions of entrepreneurship, both for their own social and economic benefit, and the broader impact on their families and communities.
- *Convene a workshop of MENA business policy experts and researchers from the private and public sector* and provide training on key policy issues in women's entrepreneurship and to strengthen their capacity to collect surveys, field data and other information that would be valuable to policy makers and other stakeholders. Create a network of researchers from this workshop, and link them via an online forum. Also, create linkages to international organisations and associations specialising in gathering data on women's entrepreneurship. Work with government officials and business researchers. This workshop would also produce a comprehensive report on women's entrepreneurship in the MENA Region.
- *Conduct one or more Expert Roundtable Meetings* with key stakeholders in order to develop a detailed Strategic Action Plan and Programme of Work for 2008-2010 aimed at increasing awareness of the social and economic benefits that would be derived from fostering women's entrepreneurship.

The Second Stage 2008-2010

In the subsequent three years, it is envisaged that the activities related to building knowledge and awareness would continue based on feedback that is received following the initial stock-taking activities in 2006-2007.

Building Advocacy Capacity

Objectives

43. The main aims of this activity are to enable WBAs and women's NGOs to become more effective advocates and spokespersons on behalf of women's enterprise development. The action line would focus on facilitating access to knowledge, training and advocacy networks, with a view to improving women entrepreneurs' and WBAs' capacity to address policy makers and provide them with information to support the creation of a legislative and regulatory framework favourable to women's enterprise development.

**The Proposed 2006-2010 Action Plan:
Building Advocacy Capacity**

First Stage 2006-2007

In the first two years, it is envisaged that the following activities related to building advocacy and policy making capabilities and reform would be undertaken:

Government-led Action:

- Foster collaboration and facilitate consensus between the NGO, private and public sectors with regard to development and adoption of a legislative and regulatory reform agenda to reduce barriers to women's entrepreneurship.

Private Sector-led Action:

- *Create an advocacy network* in the MENA Region to stimulate policy discussion about women's entrepreneurship, identify legislation and regulations that need to be changed or adopted, and enhance advocacy skills with a view to informing policy makers about the economic contributions that women-owned businesses can make to the region. Also host workshops, and facilitate the exchange of best practices.
- *Create public-private partnerships* to provide advice to policy makers on women's business issues, including recommendations on how women's enterprise development can create jobs and spur economic growth.

OECD-led Action:

- *Organise a workshop* in order to provide WBAs and women's NGOs with training on advocacy, public affairs, legislative and regulatory reform, and effective utilisation of the media, as well as information about how to create public-private partnerships that could provide policy advice to governments. Develop a Handbook on Advocacy following the workshop. Hold periodic *online forums* to continue to share experiences and expertise.
- *Provide training and work with government policy makers* to increase their understanding of the economic and social impact of women's entrepreneurship. Provide access to information that would enable them to initiate evidence-based policy making with regard to women's enterprise development.
- *Conduct one or more Expert Roundtable Meetings* with key stakeholders in order to develop a detailed Strategic Action Plan and Programme of Work for 2008-2010 aimed at building advocacy capacity by facilitating collaboration between WBAs/women's NGOs, researchers and policy makers with a view to

catalysing legislative and regulatory changes that would accelerate women's enterprise development.

The Second Stage 2008-2010

In the subsequent three years, it is envisaged that stakeholders would continue working based on feedback that is received from the initial stock-taking activities in 2006-2007.

Building Women Entrepreneurial Capacity and Skills

Objectives

44. A main aim would be to facilitate economic development and job creation through capacity building and *train-the-trainer initiatives* for WBAs and women entrepreneurial NGOs, so that they could leverage institutional know-how. This action-oriented activity would enable them to build capacity and to operate more efficiently. This targeted programming would be designed to accelerate the diffusion of best practices, strengthen these NGOs, and enhance their efforts on behalf of women's entrepreneurship. The training would also improve their members' access to know-how, contacts, training, mentoring, finance, networks, markets, et cetera, in a way that would enable women to start and/or grow increasingly successful businesses.

45. In addition, the programme would aim to provide capacity building for banks and financial institutions, so that they can become effective facilitators of women's enterprise development in their countries.

The Proposed 2006-2010 Action Plan: Building Women Entrepreneurial Capacity and Skills

The First Stage 2006-2007

In the first two years, it is envisaged that the following activities related to capacity-building and skill-building would be undertaken:

Government-led Action:

- *Work with WBAs and other women entrepreneurial intermediaries* to reach women who may want to start a business, and facilitate their access to training as well as information about business development services.
- *Work with WBAs and other women entrepreneurial intermediaries* to reach existing women entrepreneurs, and facilitate their access to training as well as information about business development services that would enable their businesses to become more sustainable and/or to grow.
- *Develop linkages between financial institutions and established and start-up women owned businesses*

Private Sector-led Action:

- *Tailor capacity building training for potential women entrepreneurs* (e.g., in confidence-building, market research, introductory networking skills, selection of business sector, micro-credit, and basic business and financial management), and *tailor capacity building training for existing women entrepreneurs* (e.g., in accessing markets, business and financial management, accessing debt and equity finance, utilisation of information and communications technologies, etc.).
- *Work with banks and financial institutions to increase their understanding of the business potential of the women entrepreneurial market*, and the financial products and services that women need at all stages of

business growth.

OECD-led Action:

- *Develop a Toolkit for WBAs and NGOs* that would enable them to more effectively provide business development services to potential and existing women entrepreneurs at national, regional and local levels (perhaps through the creation of such vehicles as a women's business centre one-stop-shop, "life centre" or women's business incubator). *Hold a capacity building workshop* and expert roundtables to facilitate this NGO capacity building.
- *Hold a capacity building workshop to inform bankers and financial institutions* about how women's entrepreneurship would help facilitate economic and social development in their countries, and help develop a significant market for their institutions.
- *Conduct one or more Expert Roundtable Meetings* with key stakeholders in order to develop a detailed Strategic Action Plan and Programme of Work for 2008-2010 aimed at building women's entrepreneurial capacity and skills.

The Second Stage 2008-2010

In the subsequent three years, it is envisaged that much more in-depth work would be undertaken with regard to capacity-building for the relevant stakeholders based on feedback that is received for that module following the initial stock-taking activities in 2006-2007.

Building Networks, Business Partnerships and Trade Linkages

Objectives

46. Growth-oriented women entrepreneurs want to know how to build successful business partnerships and enter new markets. Governments and NGOs regularly organise business networking and trade events, but rarely market these opportunities to women-owned businesses. Women entrepreneurs need to know that these resources and events exist, and must be prepared to participate effectively. This initiative would help women entrepreneurs in participating countries prepare to actively and effectively participate in business partnerships and trade linkages in their local business communities, as well as with nearby countries, including the European Union. This would lead to potential business deals among participants, more trade linkages, expanded involvement by women entrepreneurs in participating countries in international trade and national, regional and global supply chains, and stronger growth-oriented, women-owned businesses that can create jobs.

***The Proposed 2006-2010 Action Plan:
Building Networks, Business Partnerships and Trade Linkages***

The First Stage 2006-2007

In the first two years, it is envisaged that the following activities related to networks, business partnerships and trade linkages would be undertaken:

Government-led Action:

- *Facilitate business networking, partnership development and trade linkages amongst women entrepreneurs.*

Private-Sector-led Action:

- *Use eBusiness, eCommerce and other virtual and face-to-face methods to foster greater trade linkages.*

OECD-led Action:

- *Foster the development of networks, business partnerships and match-making opportunities for women entrepreneurs by surveying growth-oriented women entrepreneurs in participating MENA countries to understand their product and service offerings, and their goals for growth. Use the survey feedback to develop a database of companies that could benefit from business networking, match-making, and growth-oriented training initiatives. Provide this information to relevant governments, for use in their export outreach programmes.*
- *Develop guidebooks for workshops on Business Partnerships and Doing Business Internationally, including how to get started by being ready to invest time and resources, network locally, recognise cultural and social differences, develop an exporting strategy, network regionally and internationally, identify target markets, customise offerings for international markets, use government and NGO resources, etc.*
- *Conduct one or more Expert Roundtable Meetings with key stakeholders in order to develop a detailed Strategic Action Plan and Programme of Work for 2008-2010 aimed at building networks, business partnerships and trade linkages.*

The Second Stage 2008-2010

In the subsequent three years, it is envisaged that much more in-depth work would be undertaken with regard to networks, business partnerships and trade linkages, based on feedback that is received for that module following the initial stock-taking activities in 2006-2007.

Fast Track Initiative: Local Reviews on Women's Entrepreneurship (LRWE)

47. It is envisaged that some countries in the MENA Region might want to take the lead, or fast track, with regard to the development of women's enterprise in their respective country. The Fast Track Initiative would assemble those countries that would wish to become the lead co-ordinating country, or champion, in one or more Action areas and as such host events, sponsor activities, and participate actively in the implementation of the proposed Strategic Action Plan. Most importantly, these countries would also participate in a special Local Review on Women Entrepreneurship (LRWE) (please see Annex bfor details regarding the LRWEs methodology, study process, resources and costs). The LRWE are optional for other countries not participating in the Fast Track Initiative.

48. These LRWEs are designed for countries that wish to conduct extensive local reviews of women's entrepreneurship, in order to develop more comprehensive policy and programme interventions both at the national and sub-national level. Evidence shows that countries, regions and localities that have adopted policies supporting women entrepreneurs had a clear impact in the numbers and growth of women owned businesses.

49. The OECD/CFE/LEED local reviews are a unique tool to assess the context in which women entrepreneurship develops at local level. The main aim of the project is to paint a comprehensive picture of the actual and potential situation of women entrepreneurs in a given territory in order to explore the role of women's entrepreneurship in the dynamics of local development. The activity would result in an initial report prepared by a local expert, that would serve as a basis for the work of the international experts

participating in the LRWE and a final report with a clear accounting of the current local situation and a proposal for action.

50. A set of policy recommendations, aimed at national, regional or municipal levels would be produced in order to propose specific adjustments which could also benefit from international examples of best practices. A handbook or guidebook on women's entrepreneurship would incorporate all the necessary steps for an efficient implementation of national policies and programmes. Local seminars would also be held in each host region or municipality, to present the final report in order to disseminate more widely the results of the report, to enlist the participation of other local development agents, to create new dynamics, and to raise awareness about the contribution of women entrepreneurs to local economic growth and social inclusion. Finally, a comparative international conference could be held after the project was completed and at least three LRWEs had been undertaken.

Timetable: 2006 - 2010

51. A more detailed timetable and Programme of Work from 2006 to 2010 would be developed after feedback is received from MENA policy makers on the proposed Strategic Action Plan and following the initial stock-taking activities.

Resources

52. In order to implement this proposed Strategic Action Plan, MENA countries and participating private sector associations and organisations are encouraged to participate in the activities carried out by the OECD, including the Local Reviews on Women's Entrepreneurship (LRWE). Furthermore, countries and the private sector are encouraged to host meetings and contribute actively to the proposed activities.

53. With regard to the development of a Programme of Work and the proposed activities to be carried out by the OECD Centre for Entrepreneurship, SMEs and Local Development (CFE) in the framework of the proposed Strategic Action Plan, voluntary contributions would be sought from MENA countries and OECD member countries, as well as from foundations and international donor organisations. A detailed budget would be developed and presented at a later stage with the proposed Programme of Work.

PART III.

WOMEN'S ENTREPRENEURSHIP IN MENA COUNTRIES: A BRIEF OVERVIEW OF ISSUES AND POLICIES

54. The rationale of the Workshop held at the OECD Istanbul Centre on 11-12 July 2005 was that building awareness is a first, essential phase for developing women's entrepreneurship in MENA countries. While a number of factors influence women's ability to realise their potential as entrepreneurs, such as equal access to education, family policies and financing, little can be realised without a clear acknowledgment of the potential contribution of women's entrepreneurship to economic growth and a firm commitment by decisions makers. The main objective of the Workshop was therefore to clarify and explore the various aspects of building awareness on women's entrepreneurship in the context of two considerations. The first is the critical relevance of **men's involvement in the issue**. Men occupy key positions in MENA economies and society, and have the capability to bring about positive changes in these countries. The second is the importance of **establishing or reinforcing women advocacy networks**. Women should improve their capacity to influence decisions shaping the regulatory, legal and social environment in which they work. To realise these goals, it is important to **create systematic knowledge about women's entrepreneurship**, including the development of gender disaggregated data, that could serve as a basis for discussion and to formulate policy initiative and actions. In this context, the OECD is currently actively engaged in a range of statistical activities and new initiatives relating to a better international statistical underpinning and comparability of SMEs, the statistical systems used for measuring SMEs, the basic characteristics and structures, factors of success and failures of entrepreneurship.

55. The two-day Workshop was organised around parallel round table sessions to allow for active participation by all attendants. An array of six relevant themes were proposed to guide discussion. Speakers at the Workshop were asked to address policy issues concerning awareness building about women's entrepreneurship through concrete examples and case studies. In addition to speakers from MENA countries, experts from several international organisations, OECD members and non-OECD members were invited to present relevant case studies and best practices. The rationale of the Workshop was to draw from the case studies and discussion, practical lessons and best practices transferable to MENA countries.

56. In order to build on the success of the Workshop, participants suggested that it would be beneficial to convene (regularly) a group of policy makers interested in accelerating women's enterprise development in the MENA Region, to share perspectives, challenges and good practice. Periodic face-to-face meetings could also be supplemented with online fora on particular topics, and could include guest experts on topics of interest, including policy makers and experts from non-MENA countries who have addressed similar challenges in the past.

57. This overview summarises the Workshop discussion and highlights the main messages conveyed by the participants. Discussion moved from the recognition that MENA economies, characterised by high unemployment and an underdeveloped private sector, need economic diversification, and that women entrepreneurs can play a critical role in realizing this much needed change; to the analysis of several specific examples concerning women's entrepreneurship development; and finally, to the elaboration of a set of concrete recommendations to governments and stakeholders.

58. This Part is divided into four sections. The first illustrates the relevance of creating systematic knowledge on women's entrepreneurship. The second section addresses the issue of advocacy by reviewing some effective tools to increase women's ability of conducting advocacy. The following section presents an integrated approach to capacity building, which goes from developing entrepreneurial literacy and training for girls and adult women, to the provision of business development services. Finally, the last section reviews relevant issues relating to financing and presents some considerations on how to improve the regulatory framework.

Improving systematic knowledge on women's entrepreneurship

59. Women in the MENA Region are not very often viewed as being significant contributors to economic development. Because decision makers and stakeholders need reasons to support women's entrepreneurship, it is critical to improve availability of fact-based information, particularly as it relates to economic impact and programme outcomes. The Austrian Institute for SME Research presented an Austrian case study that demonstrated the role that research can play in helping to increase public understanding of the economic impact of women's entrepreneurship. Speakers from Canada and the United States (US) highlighted the critical role that research and statistics have played over the last decade in enhancing the credibility and status of women entrepreneurs in North America.

60. Speakers from the OECD Secretariat, ILO, Austria, Canada, Egypt, Jordan, Morocco, Turkey and the US stressed the importance of strengthening the factual and analytical basis for policymakers related to SMEs and women's entrepreneurship. Systematic knowledge on women's entrepreneurship will permit cross-country comparative analysis and policy relevant studies in the MENA Region. An internationally comparable set of indicators could be used for monitoring the level of entrepreneurial activity and the entrepreneurial environment in each country, and for monitoring the impact of women's enterprise development initiatives in the MENA Region on job creation and economic growth.

61. To date, limited in-depth research has been conducted with women entrepreneurs in the region. The European Commission funded a survey by the Association des Femmes Chefs d'Entreprises du Maroc (AFEM), conducted in 2001 with AFEM's 250 members, which identified obstacles that Moroccan women entrepreneurs face in both the planning/start-up and business management phases. There is still a lack of longitudinal data for long-term analysis and conclusions.

62. Participants emphasised the importance of having a virtual women's entrepreneurship resource centre in the MENA Region to collect research, case studies, templates, best practices and other information, and to make it available for national and regional research, analysis and action. A possible host might be the Centre for Arab Women Training and Research (CAWTAR), based in Tunis and funded by the UNDP, World Bank and the Ag Fund. The periodic convening of researchers, policy makers, women entrepreneurs and association leaders, and other relevant stakeholders, to exchange research findings, lessons learnt, and to plan steps in research, can contribute to advance women's enterprise development in the MENA Region.

63. Participants expressed keen interest in the experience gained by an APEC training programme for researchers in Asia, organised in South Korea in the past. Several international researchers interested in doing more effective research about women's entrepreneurship attended the programme, and the training helped spur extensive new research on women's entrepreneurship in the Asia-Pacific region. Participants stated that a similar capacity building workshop for researchers could be beneficial for the MENA Region.

National reviews on laws and regulations affecting women's entrepreneurship

64. A number of speakers called for co-ordinated national reviews of laws, regulations, and cultural and social barriers that negatively impact women's ability to participate effectively in the workforce and in entrepreneurship. They recommended that this be undertaken as part of a region-wide process of stock-taking and analytical review, designed to promote the introduction or enforcement of legislation against gender discrimination in the public, private and NGO sectors. Furthermore, they urged that identical methodologies, survey instruments as well as indicators be used throughout the MENA Region in order to ensure comparability of data and to facilitate more effective sharing of learning and best practices.

65. Speakers from Canada, the US, the ILO and the OECD also emphasised the value of conducting national reviews and assessments of the enabling environment and available resources for women's enterprise development at the national and local levels in order to identify gaps and develop solutions that are culturally appropriate for the MENA Region. Two assessment methodologies were presented:

1. *Local Reviews on Women's Entrepreneurship (LRWE)*: The first model was developed by the OECD Centre for Entrepreneurship, SMEs and Local Development, *and targeted to stakeholders at the local level*. The methodology, approved by the LEED Directing Committee and successfully implemented in several analyses of local entrepreneurship and local partnerships, aims to explore the role of women's entrepreneurship in the dynamics of local development. Entrepreneurship among women is important for local development and for economic development more broadly, to the extent that entrepreneurial talent among women is unused or underutilised.

With this in mind, the methodology endeavours to paint a complete picture of the existing and potential situation of women's entrepreneurship in a given territory, ascertaining the policies, programmes and projects that work and exploring the economic, social and cultural obstacles or opportunities concerning the creation and expansion of women-created enterprises at local level. The project is aimed at policymakers at the national, regional and municipal levels, and it calls for the participation of a network of international experts from the public, private and non profit sector. Based on a multidisciplinary approach in order to explore all the factors influencing women's entrepreneurship, relying on desk work and fieldwork, the analysis results in recommendations to help policymakers take suitable measures to foster women entrepreneurship in conjunction with their local development strategies and enterprise creation policies.

Some MENA country representatives at the conference expressed a strong interest in using the CFE/LEED methodology as a tool for local analysis to be carried out in their countries. MENA countries are invited to consider the possibility of undertake a national, regional or local analysis based on this methodology.

2. A second model, the *Atlantic Integrated Framework*, was developed by Annette St-Onge and Lois Stevenson of Canada in the early 1990s for the four economically depressed Eastern provinces of Atlantic Canada, with underwriting from the Business Development Bank of Canada. The methodology includes policy coordination and leadership, project development and management, advocacy, and gender sensitivity. Programme components include training and mentoring for women entrepreneurs; promotion, awareness building and role models; support centres, business development services and the availability of information; access to financing; research; regulations and legislation; and access to business premises. The Integrated Framework has been adapted by the International Labour Organisation and African Development Bank for use with developing countries, notably in Ethiopia, Kenya and Tanzania. A case study of the use

of the Integrated Framework in Africa was presented along with its potential applicability to the MENA Region.

Learning (how to conduct) effective advocacy

66. In order for women business owners to contribute effectively to job creation and economic growth, their voices must be heard by all stakeholders, including policymakers, bankers, the media, prospective women business owners, and other stakeholders. With this in mind, speakers from NGOs and international institutions emphasised the crucial need for training women entrepreneurial associations and their leaders to conduct effective advocacy.

Strategy and commitment in advocacy: NAWBO

The 35-year-old National Association of Women Business Owners (NAWBO) has approximately 8,000 members in 83 chapters across the US. For many years, it has been the pre-eminent strategic leader in advancing women's enterprise development in the US. NAWBO has orchestrated legislative hearings, drafted legislation and successfully lobbied for passage, persuaded the White House to issue presidential Executive Orders, played a national leadership role in two White House Conferences on Small Business, utilised successful media strategies, and organised the world's first women entrepreneurial trade mission.

The strategic high point of its advocacy efforts was NAWBO's work on the Women's Business Ownership Act of 1989, which has shaped the women entrepreneurial landscape in the US for the past 16 years. This legislation addressed businesswomen's access to credit, mandated a federal census of all women-owned businesses, created what became more than 100 women's business centres in the US, and created the National Women's Business Council, which provides policy advice to the US President, Administrator of the US Small Business Administration and the American Congress. Sixteen years later, the Council continues to play an important role in helping to shape public policy about women's enterprise development.

Creating a 'face' for women's entrepreneurship: The Kagider Association of Women Entrepreneurs (Turkey)

The Kagider Association of Women Entrepreneurs in Turkey was founded in 2002. The founders noted that the male employment rate in Turkey was 69.5%, while the female employment rate was 27.9%. Only 12.5% of women were entrepreneurs, and only 0.7% of the women participating in the labour force were employers. Of even greater concern to them was the fact that the female economic participation rate had been declining.

To address these challenges and create a "face" for women's entrepreneurship in Turkey, Kagider was founded by 37 prominent women entrepreneurs in Istanbul who wanted to contribute to the country's social and economic development by increasing the number of successful women-owned businesses. Kagider now has 111 members in all sectors, and provides training, consultancy, and mentoring to support new and upcoming women entrepreneurs; provides training, seminars and other activities to facilitate interaction and networking among established women entrepreneurs; and creates linkages with associations of women-owned firms from around the world with which its members can network and do business.

Kagider has focused considerable attention on raising awareness about women's entrepreneurship in Turkey through partnerships with Turkish government agencies, NGOs and international

institutions. It hosted and co-chaired the OECD Accelerating Women's Entrepreneurship Forum in Istanbul in 2004. Kagider manages the Women's Fund, which was designed to raise funds from national and international institutions, individuals and communities. After reviewing grant proposals, it then awards to women's NGOs that work to empower women economically, politically and socially, and to reach gender equality in Turkey. Kagider has also organised the Water Drop programme, designed to enable 50 women to establish human resource companies. It has also created a Women Entrepreneurs Business Development Centre to provide 60 women with entrepreneurial training and five women with office resources and mentorship support.

Through an ongoing strategic public relations campaign and adroit use of the media, Kagider has done a great deal to increase awareness of women's entrepreneurship in Turkey, and to showcase its members as role models. The organisation has also lobbied Turkish financial institutions to encourage them to create suitable credit opportunities for women entrepreneurs. A detailed case study handbook of Kagider's first three years could be of considerable value to women's business associations throughout the MENA Region.

67. Participants indicated their intentions to create an advocacy network in the MENA Region to stimulate research about women's entrepreneurship, identify legislation and regulations that need to be changed or adopted, enhance advocacy skills, educate policy makers about the economic contributions that women-owned businesses can make to the region, host workshops, and facilitate the exchange of best practices.

68. As a next step, it could be useful for women's business associations throughout the MENA Region to form an umbrella association or loose federation to exchange ideas, develop joint programmes and events that promote women's entrepreneurship, and promote business relationships between their members. A MENA Association of Women Business Owners (MENA-AWBO) also could share and promote best practices among its member associations.

Power of Numbers: WIPP

69. Women Impacting Public Policy (WIPP), an umbrella organisation in the US, represents more than 30 NGOs and 500,000 women entrepreneurs who work successfully together to lobby on behalf of the interests of America's women entrepreneurs. WIPP develops legislative strategies, helps shape legislation, conducts lobbying on behalf of its members, organises training programmes on advocacy and policy development, and works to get WIPP members appointed to policy making boards and commissions.

70. Participants were also interested in the creation of a public-private partnership to provide advice to policy makers on women's business issues, and recommended that it be driven by women business owners, with the public sector invited to participate. The National Women's Business Council in the US and Prowess in the United Kingdom (UK) were suggested as possible models.

Increase visibility through media and trade events

71. The role of the media was considered crucial in increasing stakeholder awareness of women's potential to play a more active role in society and the economy, and to build social and cultural support for their doing so. Strategies for enhancing the media's capacity to perform this function were explored, as well as obstacles to be overcome.

72. Because governments exercise a certain control over the media in many countries in the MENA Region, participants urged national governments to launch and support a multi-pronged campaign in each MENA country to change public attitudes towards women in work and in business.

73. According to the most recent report of the International Federation of Journalists' relating to the number of female journalists in the world, Morocco, Algeria and Tunisia are the countries with the highest number of women journalists after Western countries, although the number in senior positions is not high. It is important that cultural limits that prevent women from progressing further in their career be overcome. Governments were also encouraged to support women's access to information as well as to information and communication technologies and to facilitate their access to the print and electronic media for associations of women entrepreneurs.

74. To raise women's economic profile and enhance their credibility, a Canadian speaker and discussant from Jordan highlighted the role that award ceremonies can play in increasing public awareness, and stressed the need for girls and women to have strong women entrepreneurial role models. A Turkish speaker cited examples of corporate support for award programmes honouring Turkish women entrepreneurs, and emphasised the need to use the media strategically in order to advance women's entrepreneurship. The speaker also showcased a woman entrepreneur in Istanbul in the domain of information and communication technologies who serves as a high-profile role model in Turkey.

75. A speaker from Jordan urged that women entrepreneurial trade fairs and trade missions be organised. Such events can increase women's ability to do business networking and make women's entrepreneurship more visible to the government, corporate and banking sectors, and the general public.

An integrated approach to capacity building: From entrepreneurial literacy and training to business development services

76. Capacity building was recognised as a crucial ingredient for the effective development of women's entrepreneurship in the MENA Region. It can be productively undertaken for all key stakeholders relevant to the women entrepreneurial environment, including women entrepreneurs and their associations, as well as policy makers, researchers and bankers.

77. Various ways of building capacity for women entrepreneurs were referenced, including training and business development services taking place at centres and/or association events, and via mentoring, peer learning, business incubators, study tours, online training, shadowing, best practice fora and international exchanges. Speakers emphasised that government agencies, the private sector, NGOs, international institutions and donor agencies each have an important role to play, and that synergies could be unleashed through collaboration.

Entrepreneurial literacy

78. Presentations focused on the importance of educating both boys and girls, fostering self-confidence in girls and training them in economic and entrepreneurial literacy, and training adult women in the skills needed to succeed in entrepreneurship.

79. Speakers from the region addressed the impact of deficits in female education and literacy on women's participation levels in the workforce and in entrepreneurship. In the MENA region, 42% of the females over age 15 were illiterate in 2000, compared with 22% of the males over age 15 (cf. UN. "Empowering Women, Developing Society: Female Education in the Middle East and North Africa"). Deficits in female literacy and education unfortunately close the door to many potential forms of both employment and entrepreneurship. In Turkey, women's participation in the labour force was estimated to be 28.1 % in 2003, compared to an OECD average of 59.6% (and EU-19 of 60.9%). Women's workforce participation levels are below 25% in the MENA countries (cf. 2004 UN Statistics and Indicators on Economic Activity for Women and Men).

80. In order to strengthen economies in the region, several speakers stressed that in addition to emphasising basic literacy and numeracy, both boys and girls needed to have training in economic literacy and entrepreneurial education, beginning at an early age. They recommended that the private sector and government agencies become involved in this training, in particular Ministries of Education and Youth. In the area of curriculum reform, they urged that gender stereotypes be removed from schoolbooks and classrooms, and that positive role models and mentoring be provided for young girls. In addition, they recognised that women, families and communities are key enablers (or inhibitors) in girls' economic participation, and that they need to be enlisted as allies.

Public-private Partnership for entrepreneurship education: Save the Children

Jordan provided two informative case studies of effective economic training for girls. *Save the Children*, an international NGO, has worked in the Middle East since 1953. It runs two programmes in Jordan that are designed to promote economic literacy and interest in entrepreneurship. *INJAZ* provides an eight-course economic education curriculum that targets male and female students from ages 14-22. Private sector volunteers, 45% of whom are women, deliver the training. Seventy private companies participate in the programme, which is tied in with job fairs, leadership competitions, internship programmes, job shadowing, and master classes.

The programme provides female role models, builds girls' confidence and self-esteem, and creates strong linkages with the private sector. Forty-three thousand graduates, of whom 67% are girls, are currently in schools and universities in Jordan. Another *Save the Children* programme, *ISHRAQ*, provides a safe space for rural adolescent girls in Jordan to re-enter the education system (69% of participants have done so), and learn basic life and literacy skills, enabling them to subsequently enter the labour market or set up small rural businesses. *Save the Children* has launched similar programmes in Egypt and the West Bank/Gaza.

81. With regard to education for adult women, options mentioned ranged from academic training, to seminars and workshops, to the creation of women's business centres (WBCs) that can serve as "one-stop shops" for women who want to start or grow businesses. Both Canada and the US have found WBCs to be an effective resource. The US has an umbrella NGO, the Association of Women's Business Centres, which represents more than 100 WBCs and facilitates the sharing of learning and best practices. Recent evaluations of the Canadian and US programmes have indicated their social and economic impact. Participants emphasised that extensive local content and control were imperative in order to ensure cultural sensitivity and relevancy, and to facilitate effective follow-up. A speaker from Morocco stressed that women entrepreneurs themselves need to be involved with curriculum development and training, in order to assist with differences in laws and regulations across the MENA Region. There was a strong consensus that training should be combined with Business Development Services (BDS), and that an integrated approach was necessary.

One-stop-shop model: Fatima's Women's Network

82. A discussant from the UK emphasised that the one-stop-shop model should be an integrated one that co-ordinates existing support, and takes into account the holistic needs of women. *The Fatima Women's Network* in the UK has found that:

"[W]omen access entrepreneurial support at different times of their lives and do not always understand that they are involved in 'enterprise'. So a 'life centre' is the term that Fatima has coined to characterise a centre that integrates enterprise support with social, health and educational needs (which governments and other agencies often make available, but which

may not be well-signposted and/or accessible), rather than looking at enterprise support in a vacuum. This not only avoids duplication and so makes better use of finite resources, but also supports the sustainability of these centres by providing them with a potential funding stream if these service providers are tenants in the centres. This is an important point because women will always see themselves as the primary carer for their dependents, and so services that are primarily enterprise related will only draw a limited number of women, whereas a life centre brings in all women—and by exposing these women to enterprising women, it helps to raise awareness, which is key to this strategy and also promotes successful enterprise. Therefore, any model must accommodate and reflect this if it is to truly reach out to women from diverse backgrounds.”

Business incubators

83. Speakers from UNIDO, France and Morocco pointed out that a women’s business incubator could provide training in business management and finance, provide access to technology and technical assistance, facilitate entrepreneurial education for adult women and women’s access to business premises—a significant challenge in parts of the MENA Region—and enable women to deal with mobility challenges in countries where their mobility is severely limited. These represent more comprehensive approaches to training and business development services. Several related case studies of incubators in Morocco, funded by UNIDO, were presented in addition to a case study of a business development service in Turkey.

Women Business Incubators in Morocco

Because rural women in Morocco face strong cultural barriers and disadvantages such as the lack of technical and management skills, UNIDO, with the support of the Moroccan and Spanish governments, launched three pilot projects in 2001 to assist rural Moroccan women entrepreneurs and young women. The three fields of focus were production and processing of olive oil, the harvesting and processing of fruit, and traditional clothing. UNIDO partnered with local institutions, including the *Association des Femmes Chefs d’Entreprises du Maroc* (AFEM) and the *ITQUANE* Association, to provide technical training, management skills such as finance and administration, and commercial skills relating to marketing, trade and outsourcing. As an example, *ITQUANE*’s incubator to develop the textile sector for cooperatives and small enterprises puts young women between 15 and 20 years of age through a training programme, helps them establish an enterprise, provides a network of mentors to assist them in running and promoting their business, and adds value to the traditional textile sector while introducing modern processes. These UNIDO-funded programmes have helped facilitate the organisation and development of women’s business associations and cooperatives. In addition, participants in these incubators have enhanced the quality of their products, increased their productivity by 40%, increased their profitability by 50%, and achieved economic autonomy while maintaining their traditions and social values. This demonstrates effective collaboration between funding organisations and women’s business associations.

Case Study: Women Business Incubators in Turkey

RENOVA was created in April 2004 to help facilitate business creation services in Turkey. Its objective is to build capacities for women entrepreneurs through training, providing assistance with development of business models and business plans, facilitating access to information, identifying road maps, promoting the use of information technologies, and helping women to find financing. It also has established a network to promote common projects between different

countries and regions, and to share experiences and best practices. RENOVA also works to enhance women entrepreneurs' visibility in the media and to facilitate the balance between family and work.

The Role of Associations

84. Women's business associations have a crucial role to play in capacity building, as intermediaries that can provide training and mentoring, spur data gathering and research, facilitate access to finance, create opportunities for business networking, open doors to domestic and international markets, share experiences via best practice exchanges, organise awareness building campaigns, and serve as advocates on behalf of their members.

85. Recognising this crucial role, UNIDO, the Asia Foundation in Indonesia, and the ILO and the *African Development Bank* (AfDB) in Ethiopia, Kenya, Tanzania and Uganda have all put a strong emphasis on capacity building for associations. Funding has been provided by governments, international institutions and donor agencies such as the *Canadian International Development Agency* (CIDA), and the US Agency for International Development (US/AID).

The role of International Partnerships: ILO & AfDB

The ILO and AfDB's African Women in Business programme have partnered on work with associations. The work has been field-tested in Ethiopia, Kenya and Tanzania, and is now underway in Uganda. In Ethiopia, the ILO-AfDB partnership has resulted in basic research, as well as market research about the needs of women entrepreneurs at different stages of business development; helped the Amhara Women Entrepreneurs' Association (AWEA) in the Amhara region of Ethiopia grow from 400 members in 2002 to 2 800 members in 2005; created a high-profile *Month of Women Entrepreneurs*; and increased awareness of the role of women entrepreneurs and their economic contributions through media events, competitions, and role model videos. The success of these efforts has increased donor interest in further funding for these activities.

Leveraging International Support: AIWF

The London-based *Arab International Women's Forum* (AIWF) has held two major international conferences in 2005 focused on "Women as Engines of Economic Growth in the Arab World". One, held at the League of Arab States in Cairo, focused on *Women and Integrated Rural Development*. The other, *Ten Years after the Barcelona Process: Empowering Women as a Catalyst for Economic Development*, took place at the European Parliament in Brussels. It recommended that the European Commission work with its partners in the MENA Region to encourage and accelerate necessary reforms at the political level, and ensure that women's rights are formalised in various instruments and agreements available to the Euro-Mediterranean Partnership. It also encouraged governments in the region to implement gender-based policy analysis to help identify the links between gender, equality, economic growth, poverty reduction and the efficacy of public policy.

86. Participants recommended that women's associations in the MENA Region receive development assistance for core activities, such as management, governance, capacity building, training, programme development, public relations and advocacy, until such time as they can become self-sustaining.

The Importance of Government Agencies

87. In the last five years, influential OECD Ministerial Conferences and fora on women entrepreneurship and a growing body of research have caused many governments to begin looking strategically at women as a largely untapped economic resource. As a result, a number of economies have begun to focus on women's enterprise development as a way of creating jobs and stimulating economic growth.

88. The UK released a Strategic Framework on Women's Enterprise in 2003, and has conducted several study tours to identify what the critical success factors in the US have been. The Canadian Prime Minister created a parliamentary Task Force on Women's Entrepreneurship, which spent 11 months studying women's entrepreneurship across Canada, the US and the UK, and issued a landmark report in 2003. In 2004, Industry Canada and Carlton University organised a forum of policy makers, researchers, key association leaders and several experts from the US and UK to explore challenges that remain, and to identify next steps.

A customised approach: Chinese Taipei

Chinese Taipei has created "A Women's Policy Guideline" which calls for the establishment of multiple channels to cultivate the potential of women and assist women in business creation. The government launched a comprehensive approach to women's enterprise development, organised under the National Youth Commission. Its *Young and Free* programme focuses on four target groups: women who are receptive to thinking about starting a business; start-ups; established women entrepreneurs who want to grow their businesses; and women's business associations that can help facilitate women's enterprise development. The government has brought in several experts from other countries with extensive experience in women's enterprise development, and plans an upcoming study tour to North America to deepen its knowledge and to further accelerate its women's enterprise development programme. It has also made effective use of the media in promoting awareness about women's entrepreneurship.

Improving the regulatory framework

89. Women's ability to realise their potential as entrepreneurs and contribute to the national economy depends on the status and role of women in that society, and the forces operating there which influence entrepreneurship. These forces include the political context, institutional framework, family policies and market forces, as well as the individual's temperament and qualifications for entrepreneurship. Obstacles to greater entrepreneurship by women in many countries include factors such as inappropriate educational background, lack of role models, the gendering of entrepreneurship, weak social status, competing demands on time (notably associated with family responsibilities) and limited access to finance.

90. Women in the MENA Region typically face the challenges indicated above, as well as challenges that are specific to the region, including social and cultural constraints related to gender. MENA countries may also lack the infrastructure and services needed to help a woman co-ordinate and balance her family and professional life, such as nurseries and school bus systems. Speakers from multiple countries in the MENA Region urged that gender issues be integrated into programme design and government policies in their initial planning stages.

91. The value of overcoming the obstacles to women's enterprise development was demonstrated in a multi-country policy analysis conducted by Lois Stevenson of Canada and Anders Lundstrom of Sweden. Their report studied a number of countries with high, medium, low and no policy support for female

entrepreneurship to determine the impact of the degree of policy support on women's enterprise development. They found that social and cultural assumptions about women's role in society influence government actions (or non-actions), and that countries with the highest intensity of support and advocacy, the US and Canada, have the highest levels of female self-employment. They concluded that legislative changes are the essential starting point for increasing women's economic opportunity and that a comprehensive integrated approach is preferable to piecemeal activities.

92. The need to improve the regulatory and legislative framework relating to women's entrepreneurship was mentioned by multiple speakers. Restrictions relating to a woman's right to own property, to inherit, and to move around freely without being accompanied by a male relative were seen as significant impediments to women's enterprise development in a number of MENA countries. An issue of concern in some MENA countries is that national identity cards can only be obtained if one's father is a national, but not one's mother. This can impact an individual's ability to get a job, start a business, obtain a passport and to travel.

93. Reducing barriers to entry to the formal business sector by addressing, for example, the registration of women-owned businesses, can help women's micro-enterprises in the MENA Region grow to their potential. Several participants noted, however, that women in a number of countries in the MENA Region would today be reluctant to formalise their business operations, due to onerous regulations, high taxes, and other regulatory, social and cultural obstacles. An interesting example of coping with these obstacles is a business registration initiative promoted by the Asia Foundation in Indonesia, which included many additional facets, including awareness raising and stakeholder buy-in.

Involving community leaders and relevant stakeholders to promote change: Indonesia

Thirty-five percent of unregistered businesses are women-owned in Indonesia. While there are few regulatory restrictions on women's business ownership *per se*, marriage and inheritance are under the Ministry of Religion, and there are significant cultural barriers to women asserting their legal rights. Culturally, it is more acceptable to register a business in the husband's name. However, in the event of divorce, the woman loses legal ownership and can lose the business.

As part of an overall effort to reduce the burden of registration and help the government reform the licensing process, the Asia Foundation developed a programme to bring together women business owners, religious leaders and licensing officials in six Indonesian cities to encourage the registration of women's businesses. The programme has been well-received by religious leaders and the community, and is now being replicated by the Women's Chamber of Commerce in Indonesia. Developing initial buy-in by community leaders and other relevant stakeholders has proven critical to the success of this registration initiative. To further increase effectiveness, the project recommends that Regulatory Impact Assessments incorporate both SME analysis and gender analysis, and that governments collect gender-disaggregated information on business registration so that women's contribution to economic growth can be tracked.

The Asia Foundation has also helped to foster women's entrepreneurship in Indonesia by strengthening associations of women entrepreneurs. The foundation developed a guided self-assessment of the needs and capacity of associations. It also facilitated the inclusion of women's associations in ongoing policy advocacy, developed and delivered advocacy training, and provided grants for association formation and advocacy activities.

Financing

94. Women entrepreneurs in many countries, both developed and developing, have indicated that lack of access to capital is at or near the top of their concerns. In their relationships with banks, they have reported that they are not taken seriously by bank lending officers, and are more likely to be asked for a co-signer or guarantor for their loans. In addition, they believe that they are asked for higher collateral security than are their male counterparts. Bankers' perspectives on women borrowers, on the other hand, typically have been that women were newer to businesses and younger, and thus had fewer years of managerial experience; exhibited higher degrees of business risk; and had smaller businesses, and thus wanted smaller loans that were more costly for banks to put on the books and to administer.

95. Strategies to address these very different perceptions included finance training for women-owned businesses, such as "Dealing with the Banker," as well as other aspects of finance and business management; and publications such as "Financing a Small Business: A Guide for Women Entrepreneurs," published by the Business Development Bank of Canada. In addressing the perceptions of bankers, speakers noted that government and NGO awareness-raising and advocacy with banks could be helpful, as well as gender sensitivity training for bank loan officers on both the potential and sensibilities of the women's business market.

96. Participants noted with great interest that the Global Banking Alliance for Women (GBAW), which shares best practices in banking with the women-owned business market, would soon be housed at the World Bank/International Finance Corporation. The alliance was formed by four leading banks in Canada, Ireland, Australia and the US as an outgrowth of the second OECD Conference on Women Entrepreneurs in SMEs in 2000, and its members have all provided gender-sensitisation training to its lending staff. The GBAW was viewed as a useful vehicle for sharing banking best practices between developed and developing countries.

97. In developing countries, women entrepreneurs often start on the micro-enterprise level and operate below the micro-finance ceiling. Because they face gender barriers in society as well as in their households, many do not grow to become small businesses, much less mid-sized or larger firms. In a number of developing countries, women-owned micro-enterprises are not able to graduate beyond the micro-finance level due to a "missing middle" of financing options. Creating awareness of women and their financing needs will be crucial to their future economic success.

98. In the area of micro-finance, participants called for a sound legal framework to enable micro-finance institutions and other financial providers to operate more efficiently and transparently. Because financial institutions can set artificial limits on business growth, participants emphasised that a more integrated framework, including banks and other financial services institutions, will be needed to support the needs of a missing segment (i.e. the post-start-up, growth-oriented woman business owner) in the MENA Region. Financing assistance should include both financial services and Business Development Services (BDS), such as financial training and coaching, and include women as points of contact and as service deliverers. Specific tools and financial products for women could be developed to address their needs.

Raising Awareness of Funding Possibilities: Maya Micro Enterprise

In 2002, Turkey's Foundation for the Support of Women's Work (KEDV)—founded in 1986 to address the alleviation of women's poverty in Turkey—created a separate non-profit organisation, *Maya Micro Enterprise*, to deal exclusively with the issue of micro-financing women entrepreneurs. The programme operates in five locations across Turkey, and its financial

services include micro-credit, savings groups, and grants to collective initiatives. In its first years of operation, Maya confronted a number of challenges that it has had to overcome to become a successful lender. As clients were slow to access Maya's services, Maya has adopted a best-practice market-driven approach by significantly tailoring its products to the financial needs of its potential clients. Maya has also had to develop a successful marketing strategy in order to raise awareness among clients that have been hesitant due to lack of experience with loans and lack of trust for an organisation unknown to them.

99. Regarding growth-oriented women-owned businesses, governments are urged to encourage financial institutions to set targets for loan authorisations for women entrepreneurs in growth-oriented firms, and work with international organisations/donors and local financial institutions to establish and implement a loan guarantee programme for growth firms owned by women entrepreneurs.

100. There is still a great deal to be learnt in order to help women overcome the barriers to financing. Continued research on financing trends in women-owned businesses can play a significant role in increasing understanding of women's needs relating to micro-finance, financing for firms in the middle, and financing for growth. The collection and analysis of gender-disaggregated data will prove essential to this process.

ANNEX A.

LIST OF COUNTRIES IN THE MENA REGION

Middle East and North Africa (MENA)	
1	Algeria*
2	Bahrain
3	Egypt*
4	Jordan*
5	Kuwait
6	Lebanon
7	Morocco*
8	Oman
9	Palestine National Authority
10	Qatar
11	Saudi Arabia
12	Syria
13	Tunisia*
14	United Arab Emirates
15	Yemen
16	Djibouti

* OECD non member economies that participate as members in the OECD Bologna Process are signalled by an ‘*’.

ANNEX B.

THE LOCAL REVIEWS ON WOMEN ENTREPRENEURSHIP'S (LRWE) METHODOLOGY

After the launch of the pilot initiative, it is anticipated that some countries would want to conduct more extensive local reviews of women's entrepreneurship, in order to develop more comprehensive policy and programme interventions. For such countries, a comprehensive Local Review on Women's Entrepreneurship methodology is offered as an option.

Rationale — Why should the issue of women's entrepreneurship also be tackled at the local level?

Evidence shows that countries, regions or localities that have adopted policies supporting women entrepreneurs had a clear impact on the numbers and growth of women owned businesses. Many programmes targeting women entrepreneurs at the local level proved to be highly successful because they were tailored to respond to the real needs of the women entrepreneurs or would-be entrepreneurs, and they could respond with a comprehensive approach (estate, incubators, networks, child care, training), based on the real resources of the territory.

The OECD/LEED local reviews on women entrepreneurship (LRWE) are a unique tool to clearly assess the context in which women's entrepreneurship develops at the local level. As long as there is no assessment conducted according to the very specific criteria that are outlined in the methodology, it can be difficult to design and implement the right policies and measures at the local level. Thanks to the stock of knowledge already acquired, to a wide network of local and international experts, and to the criteria used in the methodology, the LRWEs allow the local stakeholders to have an accurate local diagnosis, to assess the policies and the programmes which work and those which are not working, and to design more effective strategies to foster and to support women's entrepreneurship.

Objectives

The main aim of the project is to paint a complete picture of the actual and potential situation of women entrepreneurs in a given territory, in order to explore the role of women's entrepreneurship in the dynamics of local development.

The study seeks to:

- Draw a comprehensive picture of the state of women's entrepreneurship in the country / region / municipality in question (depending on the case study).
- assess the policies, programmes and projects that will work in each participating country / region / municipality.
- *Explore the economic, social and cultural obstacles* to the creation and expansion of women-created enterprises at the local level.

- Identify local and international good practices for dissemination to policy makers.
- *Secure the involvement of a unique network of experts* from different organisations, and make this network available to the country in question.
- *Propose specific recommendations and an action plan* to improve local development-oriented policies and programmes for women entrepreneurs, to help national and local authorities do a better job of incorporating women's entrepreneurship into their territorial development strategies.
- *Create a handbook or guidebook on women's entrepreneurship*, incorporating all the necessary steps for an efficient implementation of national policies in this regard, so that any country, region or territory can first evaluate, via objective criteria, the implementation level of its current policies, and then follow a roadmap highlighting additional opportunities to further improve upon its existing conditions.

Methodology

The study is a mix of desk work and field visits by a team of international experts, led by an OECD analyst and with the participation of a local expert. During the mission of the international expert in the selected region or city, various meetings will be held with all the relevant local stakeholders in order to understand the real situation and the main obstacles and opportunities for women entrepreneurs

Expected Outcomes

Outcomes are expected to include:

- Increased awareness of the need to create the appropriate framework conditions, both at national and local levels, to foster and support women's entrepreneurship (measures to facilitate women's access to entrepreneurship, e.g., education and training, facilities to balance work and family life, access to finance, access to networks, etc.)
- Increased awareness of the need to incorporate the women's entrepreneurship dimension in the formation of all SMEs related policies
- Increased awareness of the contributions that women entrepreneurs can make to local economic and social development
- Activation of local networks of women entrepreneurs

Expected Outputs

This activity would result in an initial report prepared by a local expert, that will serve as a basis for the work of the international experts and a final report with a clear accounting of the current local situation and a proposal for action. A set of policy recommendations, aimed at national, regional or municipal levels will be produced in order to propose specific adjustments which could also benefit from international examples of best practices. A handbook or guidebook on women's entrepreneurship would incorporate all the necessary steps for an efficient implementation of national policies and programmes. Local seminars would also be held in each host region or municipality, to present the final report in order to disseminate more widely the results of the report, to enlist the participation of other local development agents, to create new dynamics, and to raise awareness about the contribution of women entrepreneurs to



local economic growth and social inclusion. Finally, a comparative international conference could be held after the project would be completed and at least 3 LRWEs had been undertaken.