



**MENA-OECD**  
**INVESTMENT**  
**PROGRAMME**

Promoting  
women's economic  
opportunity in the  
Middle East and  
North Africa



# MENA-OECD INVESTMENT PROGRAMME



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**“Women are a driving force for development, economic growth and the wellbeing of families and society at large. Yet despite the dynamism and determination of many men and women around the world, women still have unequal access to education, employment, and entrepreneurship. Women are the most underutilised economic asset in many regions and countries in the world, MENA among them!**



Finding policy solutions to tackle this global challenge is a priority for the OECD. In May 2013, we delivered a detailed *Recommendation on Gender Equality in Education, Employment and Entrepreneurship* which was endorsed by our ministers and included concrete policy measures and initiatives to trigger change and close the gender gap in OECD and partner countries.

This gap is even more striking in the Middle East and North Africa (MENA), where the potential contribution of women to dynamic and inclusive growth and jobs remains one of the region’s greatest untapped resources. It is estimated that by enabling and fostering women, the region could increase its GDP growth per capita by as much as 25%.

In 2007, MENA governments recognised the importance of women’s economic empowerment by endorsing the *Declaration on Fostering Women’s Entrepreneurship in the MENA Region*. Since that time, the OECD has worked closely with the 18 MENA countries to tackle specific obstacles to women’s entrepreneurship and economic participation, and to mainstream gender issues into wider policy reform of the business and legal environment.

Our partners in the region, including those in the Deauville Partnership, can count on the OECD’s continued support in making change for women happen on the ground and helping unleash women’s full potential to generate sustainable growth and prosperity for all.”

A handwritten signature in black ink, appearing to read 'Angel Gurría'.

**Angel Gurría, OECD Secretary-General**

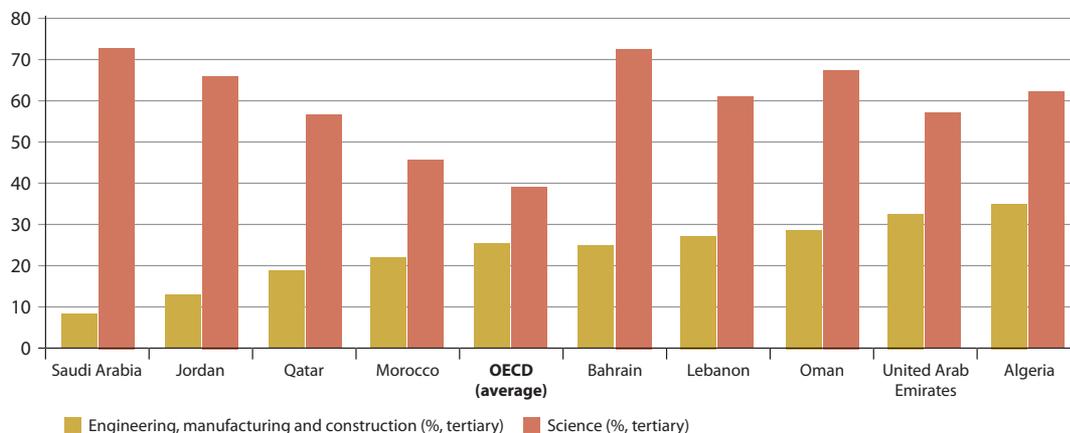
# WOMEN IN THE MENA REGION: AN UNTAPPED ECONOMIC RESOURCE

Women in the Middle East and North Africa (MENA) are potential drivers of growth, competitiveness and social development in the region.

- Women represent half of the region's employment potential.
- They are increasingly qualified, having made strong gains over the past twenty years in both secondary and tertiary education.
- In half of the MENA economies, women outnumber men in tertiary education, and more women graduate in science, technology, engineering and mathematics than in many OECD countries.
- Educational gains for women have translated into social development for children and families.
- An increasing number of women aspire to join the workforce, as employees or entrepreneurs.



**Share of female graduates in technical fields**  
(latest since 2006)



Source: World Bank Development Indicators, for MENA countries available.

## Closing gender gaps in the labour market could increase per capita GDP in MENA by more than 25%. Empowering the Third Billion: Women and the World of Work in 2012, Booz, Allen Hamilton

Despite progress in education and efforts by some MENA governments to support women's development, women still face numerous challenges in accessing economic opportunity.

- **Women's labour force participation is the lowest in the world at 24%** compared to 62% for OECD countries<sup>1</sup>.
- **Women's unemployment is the highest worldwide at 18%** compared to an average of 8% in OECD countries. MENA also has the widest gender gap in unemployment in the world<sup>2</sup>.
- **Women have difficulty accessing high-level management positions.** Only 1.2% of MENA firms are led by a top female manager compared to 18.6% average worldwide<sup>3</sup>.
- **Women's entrepreneurship lags far behind men's,** with only 1 in 8 MENA women leading their own businesses compared to 1 in 3 men<sup>4</sup>.
- **Women's access to education and formal employment continues to vary across the region,** depending on where they live or their social class.

1. Source: OECD estimates based on World Bank WDI, 2011.

2. Source: ILO & World Bank WDI, 2011.

3. Source: World Bank Enterprise Surveys, average based on latest years available.

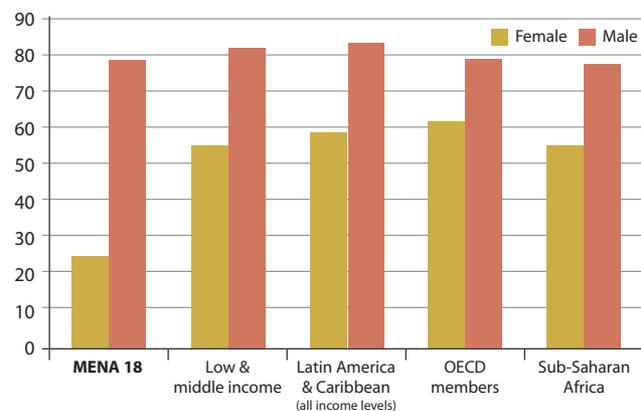
4. Source: Reynolds forthcoming, based on GEM data for 10 countries: Algeria, Egypt, Jordan, Lebanon, Morocco, Saudi Arabia, Syria, Tunisia, UAE and West Bank and Gaza Strip (all 2009 except Egypt 2008).

Tapping the potential of women will help the MENA region generate the growth and jobs it needs to build a strong and stable future

The MENA region is still struggling to regain the levels of growth and investment it boasted before the global financial crisis and the internal uprisings of 2011. With 25% youth unemployment, pressure is keener than ever to generate jobs for the 2.8 million young men and women entering the market every year.

Opening up MENA economies to unleash women's full potential will pay off in greater innovation, higher productivity, increased competitiveness and more inclusive and sustainable growth across the region.

Female labour force participation rate (in %)



Source: OECD calculations based on World Bank Gender dataset and ILO Key Labour Market Indicators, 2011.

# THE MENA-OECD PARTNERSHIP TO SUPPORT WOMEN'S ECONOMIC EMPOWERMENT



The MENA-OECD Investment Programme has been working with 18 economies in the region since 2005 to help boost growth and job creation by improving their business environments.

Participants in the Conference on Gender Equality in Government and Business of the MENA Initiative. OECD Headquarters, Paris, May 2010.

## MILESTONES



OECD Secretary-General Angel Gurría with participants at the 2012 OECD-MENA Women's Business Forum Annual Meeting.



Since 2007, the MENA-OECD Investment Programme has been leading two innovative initiatives to mainstream women's empowerment into the wider political debate and unlock women's economic opportunity in the region:

#### OECD-MENA WOMEN'S BUSINESS FORUM

**OBJECTIVE:** promote women's entrepreneurship as a driver for women's economic empowerment and growth in the region.

#### PROJECT ON SUPPORTING WOMEN AS ECONOMIC ACTORS DURING THE TRANSITION PERIOD

**OBJECTIVE:** identify and raise awareness of the legal, social, and cultural factors braking women's economic integration in Algeria, Egypt, Jordan, Libya, Morocco and Tunisia.

Increasingly, policy makers in the region have come to recognise that women are a critical part of the growth equation and that gender equality is crucial to private sector development, job creation and sustainable economic growth.



➔ Ms Cherie Blair, Founder, Cherie Blair Foundation for Women, presents the *OECD Gender Mainstreaming Champion Award* to the MENA-OECD Initiative on Governance and Investment for Development.



Forum des femmes entrepreneurs  
OCDE MENA

1.2%

The percentage of MENA firms that are led by a top female manager compared to 18.6% average worldwide.

"Supporting Women as Economic Actors", Casablanca, Morocco, 2013

# PROMOTING WOMEN'S ENTREPRENEURSHIP

Entrepreneurship remains a largely untapped source of growth in the MENA region. The region registers ten times fewer new firms per year than in high income economies. This trend is even more pronounced for women: Despite a growing rank of highly qualified women in the region and the strong performance of women-led companies, women's entrepreneurship rates in MENA remain the lowest in the world.

Created in 2009, the **OECD-MENA Women's Business Forum (WBF)** has grown to become a network of over 500 representatives from MENA and OECD governments, business and civil society committed to improving policies impacting on women's entrepreneurship.

Its key missions are to:

- 1. IDENTIFY what support exists for women entrepreneurs in the region and where gaps lie.**
- 2. IMPROVE women's access to finance and business development services.**
- 3. CONNECT women entrepreneurs, provide role models and improve access to information.**

## STRUCTURED AROUND THE PRINCIPLES OF PARTNERSHIP, CO-OWNERSHIP AND INCLUSIVENESS

### GOVERNANCE

*WBF Co-chair 2009-13*  
**H.E. Ms Dina Kawar (Jordan)**  
Jordanian Ambassador to France  
and UNESCO



*WBF Co-chair 2009-12*  
**H.E. Ms Karen Kornbluh (Jordan)**  
U.S. Ambassador to the OECD



*WBF Co-chair  
2013-present*  
**Ms Neveen El Tahri  
(Egypt)**  
Chairperson &  
Managing Director,  
Delta Shield for  
Investment,  
Egypt



### WORKING TOGETHER

*WBF Co-chair  
2012-present*  
**H.E. Ms Birgitta Holst  
Alani (Sweden)**  
Swedish Ambassador  
and Director of  
Swedish Institute,  
Egypt



### SUBSTANCE

Local Task Forces in 18 MENA Economies provide input, guidance and strengthen local buy-in for recommendations.

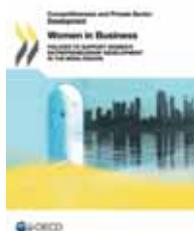
### PARTNERS

Private sector & NGOs, governments, international organisations, and business associations.

# I. IDENTIFY existing support for women entrepreneurs in the region and where gaps lie

Many MENA governments have introduced measures to improve the economic status of women and most have adopted national gender strategies. However, institutional support remains fragmented and no MENA government has established a comprehensive set of policies to tackle the core barriers to developing women's employment and entrepreneurship.

The WBF works through its national Tasks Forces and with the support of its partners to better understand the challenges women in the region face in starting and growing their businesses.



In 2012, the WBF released *Women in Business: Policies to Support Women's Entrepreneurship Development in the MENA Region*. This report takes stock of existing policies, institutions and programmes supporting women's enterprise across the MENA region and provides recommendations to MENA governments.

## KEY RECOMMENDATIONS

- **Improve the general business climate for entrepreneurship, which will benefit women and men alike.**
- **Level the playing field by implementing targeted policies to support female entrepreneurs.**
- **Reduce inequalities in access to markets and information.**
- **Improve collection of gender-disaggregated data to better understand where gaps persist.**
- **Undertake further analysis to better understand how to improve women entrepreneurs' access to financial and business development services.**



*"The WBF provides an open forum for members to exchange experiences and good practices and to collectively brainstorm on ways to tackle challenges to women's entrepreneurship in the region."*

**Laura Frati Gucci**, World President, Femmes Chefs d'Entreprises Mondiales (FCEM)



*"Many important initiatives are underway to support women's economic empowerment in the region. It is critical that national, regional and international partners work hand-in-hand to ensure that these efforts lead to tangible improvements for MENA women."*

**Ms Haifa Al Kaylani**, Chairman, Arab International Women's Forum



1 in 8

**The number of MENA women leading their own businesses compared to 1 in 3 men.**

*A Yemeni entrepreneur who received a small loan to open a beauty salon.  
Photo: Scott Wallace / World Bank*



18%

of MENA women are unemployed compared to an average of 8% in OECD countries. This is the highest rate in the world.

Local women in Morocco. Photo: Curt Carnemark / World Bank

## 2. IMPROVE women's access to financing and business development services

### Financing options

Studies show that women entrepreneurs in the MENA region, like elsewhere, often lack adequate funding to develop and grow their businesses. To better understand how to remedy this shortfall, the WBF is exploring what financing options are available to women entrepreneurs in MENA today.

In 2013, the WBF partnered with the Union of Arab Banks (UAB) to survey banks in the region about their financing practices, decision making processes and existing enterprise support services. Responses will highlight where bottlenecks and gaps exist and help identify targeted solutions to increase financial offerings by banks to women-owned businesses. The *2013 Entrepreneur's Guide to Bank and Non-Bank Financing for Women in the MENA Region* complements the survey by examining all forms of funding available to women, according to the size, strategy, and development stage of their company. It provides advice to women entrepreneurs to guide their financial choices and actions in establishing or growing their business.

### Business development services

Women entrepreneurs often have greater difficulty than men in accessing business development services (BDS), which range from day-to-day IT and administrative support to business incubators, legal counselling, accountancy, mentoring and skills development. Limited access for women entrepreneurs to BDS in the region is due to relatively under-developed business support infrastructure and few efforts to tailor services to female

clientele. While a number of institutions – most commonly, women entrepreneurs' associations or women's groups – have created business development and support centres targeting women, few studies have examined the success and impact of these initiatives. Through surveys of over a hundred organisations in the MENA economies, fact-finding missions to the region and the support of its national Task Forces, the WBF is developing an assessment to:

- **Take stock of business development support and incubation services currently offered by government and non-government organisations to women entrepreneurs in the MENA region.**
- **Identify gaps and good practice in services provision in the region.**
- **Provide policy recommendations to guide governments in further developing such services.**

Recommendations from both of these projects will be released in 2014 in the second edition of the *Women in Business Report*.



*"The Union of Arab Banks and the OECD-MENA Women's Business Forum share a common commitment to economically empowering MENA women. We work to help women entrepreneurs transform opportunities into reality by increasing their access to financing, training and key business development services."*

**Mr Wissam Fattouh**, Secretary-General,  
Union of Arab Banks

### 3. CONNECT women entrepreneurs, provide role models and improve access to information

Women in the MENA region have little access to mainstream networks where key business and market information is shared. While businesswomen's associations play an active role in the region, women entrepreneurs often remain isolated and lack successful role models to inspire their career development.

The WBF works with a range of partners, including national and international women's associations, to help them disseminate information about existing and emerging opportunities in the region for MENA businesswomen.

The WBF has also developed a series of web-based tools to help women connect with information and peers:

- **An online *Directory of Initiatives Supporting Women Entrepreneurs* details available resources across the 18 MENA economies.**
- **A Facebook page highlights success stories and the latest news on women's entrepreneurship in the region.**



*"Providing role models of successful business women raises society's expectations about what is possible for youth... and for future generations"*

**Dr Yomna El Sheridy**, Managing Director,  
Special Foods Industry International, Egypt



*"Limited business knowhow and skills remain the main obstacle facing Saudi women in business. Increasing professional networking among women is essential to breaking down this barrier."*

**Ms Khlood Aldukheil**, CFA, Mohammed & Khlood  
Aldukhell Co. Ltd, Kingdom of Saudi Arabia



# 24%

Women's labour force participation is the lowest in the world compared to 62% for OECD countries.

Sawsan Daba is happy to have found employment with the Women's Programme Centre in Gaza. Photo: Mel Frykberg/IPS

# SUPPORTING WOMEN AS ECONOMIC ACTORS DURING THE TRANSITION PERIOD

Since 2011, MENA countries have been experiencing a period of unprecedented political, social and economic transformation. Citizens continue to call for more transparent institutions, more jobs and an inclusive growth model where all members of society can participate to their fullest potential.

Yet women's integration in MENA economies remains ill-understood and may be hampered by a complex legal environment with a web of statutory frameworks and socio-cultural norms. These complexities, coupled with varying interpretations of family laws across the region, make it difficult to identify gaps, overlaps and inconsistencies in laws and policies impacting women's economic participation.

A new project launched in 2013 on **“Supporting Women as Economic Actors during the Transition Period”** in Egypt, Jordan, Libya, Morocco, Tunisia, and Algeria. The project is seizing the opportunity of this critical juncture to help ensure that ongoing democratic reforms result in equal economic opportunities for both men and women. This is especially timely as governments in the MENA transition countries are in the process of revising their laws, constitutions and enforcement mechanisms.

The project brings together national and international experts and women's groups to:

- **Analyse how the legal environment concretely impacts women's involvement in the economy.**
- **Raise government and public awareness of the economic and social returns of increasing women's access to the economy.**
- **Collect, compile and analyse key gender-disaggregated economic and educational data.**
- **Provide targeted policy recommendations to support governments to adopt and implement legal frameworks supporting gender equality.**



*“In-depth research on the challenges facing women during this time of transition are sorely needed to guide ongoing reforms. It is important that this research be done by experts who are fully aware of specific customs and traditions in each country.”*

**Ms Neveen El Tahri**, Chairperson & Managing Director, Delta Shield for Investment, Egypt

➤ Participants at the Consultation on Supporting Women as Economic Actors, Algiers, May 2013.

### MENA WOMEN'S LEGAL RIGHTS IN PRACTICE: some key questions addressed

- Are ratified international conventions on women's rights implemented?
- What are the constitutional guarantees of gender equality in a given country and how are they enforced?
- How do personal status laws like "guardianship" provisions impact women's mobility and professional choices?
- Do protective labour laws (e.g. banning night work or in certain industries or mandating child care) *de facto* hinder women's economic integration?
- Do men and women have equal rights to own property?
- Do women have the same rights to engage legal proceedings and do social pressures dissuade women from challenging rights infringements in court?





**The Organisation for Economic Development and Co-operation (OECD)** is a unique forum where 34 member governments work together to address the economic, social and environmental challenges of globalisation. The OECD is also at the forefront of efforts to understand and help governments address emerging policy issues such as finding new sources of growth, building skills, and restoring public trust in government and business. The OECD provides a setting where governments can compare policy experiences, seek answers to common problems, identify good practices and work to co-ordinate domestic and international policies. It increasingly engages with a number of non-members who have become important actors in today's global economy. [www.oecd.org](http://www.oecd.org)



The **MENA-OECD Investment Programme** was launched in 2005 at the request of Middle East and North African (MENA) governments to support investment policy reform for growth and employment in the region. The 18 participating economies include: **Algeria, Bahrain, Djibouti, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Palestinian Authority, Qatar, Saudi Arabia, Tunisia, United Arab Emirates and Yemen.** Today, the Programme convenes representatives of these governments, OECD member countries and emerging economies to exchange good practices in a wide range of policy areas, leveraging the OECD model of policy dialogue and peer learning. It provides a platform for dialogue with civil society, the business community and academia to collectively identify priority business climate reforms and support their implementation.



***“Our partners in the region... can count on the OECD’s continued support in making change for women happen on the ground and helping unleash women’s full potential to generate sustainable growth and prosperity for all.”***



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