Women at work – entrepreneurship
Promising practices and policy recommendations

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

### Policy recommendations

**Mandates for women entrepreneurs**

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

**Information and capacity building**

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

**Access to land**

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

**Equality of investment opportunities**

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

**Access to financial services**

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

**Business registration and formalisation**

- Jordan has reviewed its legal and institutional frameworks to encourage the formalisation of home-based businesses, which are predominantly managed by women.

**Policy recommendations**

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

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

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

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

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

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

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