

WHAT (BUSINESS) WOMEN WANT – EMPLOYING SURVEYS TO EXPAND OUR KNOWLEDGE ABOUT THE STATE OF FEMALE ENTREPRENEURSHIP IN MENA REGION

CARMEN NIETHAMMER AND HELA GHARBI

Women's entrepreneurship is increasingly recognized as an important factor for economic growth and private sector development. Yet across the world, little quantitative information on female-owned businesses is available to inform policymakers how to better support them or to provide assistance to the rising number of women's business associations that are looking to better serve their membership base.

In 2005, IFC commissioned four country assessments on the state of women's entrepreneurship in MENA.¹ These assessments filled an important knowledge gap and drew attention from female entrepreneurs, businesswomen's associations, policymakers, donors, and the media alike. Subsequently, IFC was approached by businesswomen's associations from other MENA countries to conduct surveys there as well. The request posed a challenge, as financing female entrepreneurship surveys in all 19 countries covered by IFC PEP-MENA would not only be financially challenging but also require tremendous monitoring and supervision efforts. Hence, it was decided to "teach" businesswomen's associations how to conduct membership surveys on their own.

Lacking any in-house research capacity, businesswomen's associations were asked to team up with local research institutions that had shown interest in women's topics. The research institutions themselves – in most cases – would be exposed to private sector issues faced by women business owners for the first time. The Tunis-based Center of Arab Women for Training and Research (CAWTAR) was asked to coordinate the project to ensure that learning and knowledge-sharing would take place across five countries for eventual replication elsewhere.



H.M. Queen Rania Al-Abdullah of Jordan launches the MENA regional and Jordan country reports on Women's Entrepreneurship that resulted from the capacity building initiative in Amman, Jordan (June 5, 2007). The ceremony was also attended by the Prime Minister, the Minister of Planning, Princess Sumeya, and Jordanian Senator Wijdan Talhouni Saket (here pictured with Her Majesty).

Lesson #1: We need to ensure that local institutions have the capacity to implement IFC-supported projects that may compete with their already heavy workloads.

We approached 12 local institutions in five different countries to ask whether they would be willing to actively participate in this regional IFC project. The response was very enthusiastic, and everyone committed to in-kind contributions such as staff time. These businesswomen's associations and research centers really wanted to better understand the characteristics, contributions, and challenges of women's entrepreneurship in their countries. Plus, there was the element of wanting to be associated in a project with IFC.

The project plan contained two training workshops for the local institutions. At the first meeting in Tunis, all participants learned about survey design and methodology. The training concluded with a final survey questionnaire for application, timelines, and agreed sample size. Countries' project teams would stick to a set

¹ Middle East and Northern Africa region.

of core questions related to women's access to finance, export markets, business outlook, training needs, etc. – while being allowed to add questions that would be relevant to their country. At the second training workshop, data collected and preliminary survey results would be shared for further analysis.

Between these two training events, regular virtual conferences would take place to ensure that project implementation was on track. But the team underestimated how each of the local institutions would have their own, already pressing commitments. In addition, collaboration



Group picture at Report Launching Event in Amman, Jordan

between the research institutions and the businesswomen's associations within each country did not take place naturally. These entities were new to each other, their capacity was overstretched even without the IFC project, and meetings were often postponed, resulting in delays in project implementation. For the project coordinator at CAWTAR, it was very difficult to manage priorities and expectations of 12 different local institutions in five different countries – and the fact that weekends were different across countries in different time zones did not facilitate the coordination process, either.

Lesson #2: Implementing the project in five countries simultaneously – while presenting many implementation challenges – proved to be the key to the overall success of the project. It allowed teams to learn from each other and spurred competition along the lines of “national pride.”

When it came to collecting the surveys, some countries initially faced unexpected difficulties. To begin with, none of the countries was known to have a rich research culture, and women business owners were either reluctant to provide personal business information or were not able to see the direct benefit to themselves from such surveys. As the survey questionnaire collection process commenced slowly, country project teams began to ask CAWTAR for extensions. But CAWTAR was also pressured by IFC to keep project implementation schedules on target.

In order to mobilize and encourage project teams, CAWTAR pointed out innovative approaches undertaken by other teams. For example, the project team in Bahrain was struggling with identifying and contacting a large enough sample of women-owned businesses. They then collaborated with the Bahrain Chamber of Commerce to add women business owners to the contact list provided by the Bahrain Businesswomen's Society. A similar challenge arose in the UAE, where the research partner from the Dubai Women's College needed to reach out to women business owners outside of Dubai – the college collaborated with the Dubai Businesswomen's Council and the Abu Dhabi Businesswomen Council. They also organized a raffle for businesswomen participating in the survey to further increase their responses. And in Jordan, the Forum for Business and Professional Women (together with the Women's Studies Center at the University of Jordan) trained university students to conduct interviews and ensured that transport was provided for them to collect interviews at the women-owned businesses. This also enabled students to get to know women business owners and to hear first-hand the challenges and rewards of entrepreneurship – affording the kind of active learning no classroom can provide.

The race for the largest number of completed questionnaires was on and quickly became a question of pride. In Lebanon, war had broken out in the period of survey implementation. And while it was nearly impossible to initially conduct interviews and collect surveys due to the conflict, the Lebanese Businesswomen's Association continued its project efforts by producing a short documentary of Lebanese women entrepreneurs sharing their

views on entrepreneurship (available in Arabic with English subtitles). In the end, a total of 1,228 surveys were collected and analyzed across the five countries – with Jordan leading the way.

Lesson #3: Involving the media is crucial to ensure successful dissemination strategies, outreach to strategic partners, and follow-up by donors.

To ensure that the survey results would lead to practical steps to inform policy-making, we needed partners in the media to understand the issues faced by women entrepreneurs and help disseminate the findings of the surveys in print and on TV. CAWTAR has a wide-media network across the Arab world, part of its larger Arab Network for Gender and Development (@NGED). It covers women’s issues pertaining mainly to women’s political, legal, and economic matters. Thus, it was decided early on to connect the women’s entrepreneurship project with existing “media allies.”

Project teams were introduced to CAWTAR’s media contacts in each country, and journalists were given the assignment of interviewing women business owners with the aim of a) giving the quantitative survey reports a human face; b) familiarizing journalists with the topic of women in the private sector for overall advocacy-raising; and c) identifying success stories of women business owners so that they could to serve as role models for future women entrepreneurs.

The strategy paid off. The final regional report contains businesswomen’s profiles – at least one from each country – including that of Hamdeh Harizi, a UAE caviar manufacturer; Huda Janahi, a Bahraini women business owner of a Global Freight and Passenger Services company; Hazar Mirabi Salam, owner of an engineering services company; Buthaina Rawshdeh, a Jordanian tourism service company owner; and Hela Chadi, Tunisian owner of a handicrafts company.

Quote: “The female entrepreneurs profiled in this report are the face of the Arab world’s future – with high rates of education, widespread use of information and communication technology, international openness, and an optimistic outlook,” says Queen Rania in the report’s foreword. “They remind our region, and the world, of the productive value yearning to be tapped in our increasingly educated female population.”

The unique multicountry, regional character of the project also received recognition from Her Majesty, Queen Rania Al-Abdullah of Jordan. Known to be a strong supporter of women’s economic empowerment in her country, Queen Rania kindly agreed to lend her foreword to the regional report. In addition, Her Majesty was willing to launch the report under her patronage in Amman, Jordan – with an expressed interest to meet some of the profiled women in person and to further the role-model effect for attending Jordanian students.



H.M. Queen Rania Al-Abdullah of Jordan meeting with the Project Team

With Her Majesty attending the event and meeting with the project team, the media were not far away. Local, regional, and international media covered the reports and launching event with Queen Rania extensively. Not only was the project featured in the print media ([Jordan Times](#), [Addustor](#), [Al Arab Al Youm](#), [Al Ghad](#), [Al Rai](#), [Daily Star](#), and [Khaleej Times](#)), but also on TV. At the international level, the project was further featured in the *Sustainable Investor* – IFC’s corporate newsletter for clients and other external stakeholders (10,000 subscribers), and was also widely disseminated by the Women’s UN Report Network. The [Financial Times](#) used the survey results for its special report on “Leading Businesswomen in the Arab World.”

Women’s access to finance was also one of the main obstacles identified in the Jordan survey. As a result, Jordan’s Microfund for Women (MFW), an IFC client, and the Jordan Forum for Business and Professional Women (JFBPW) decided to sign a Memorandum of Understanding to help promote JFBPW members’ access

to finance and enhance MFW's client base. And USAID's SABEQ-Jordan program picked up on the issue: following a separate bank assessment on SME women's banking, SABEQ-Jordan recently organized a highly successful event with JFBPW on women's banking.

In Tunisia, the country survey indicated that 92.1 percent of respondents are currently not participating in the government's FAMEX program (Funds for Accessing Export Markets, which is a matching grant program financing 50 percent of advisory services costs related to enterprise export activity). This is despite the fact that the surveyed women business owners have rapidly expanding businesses with some of the largest firms in the MENA region (averaging 19.3 full-time workers per firm). Following the IFC- and CAWTAR-supported survey, the World Bank colleagues are now committed to providing a gender dimension to Tunisia's Second Export Development Project, a €36 million loan, and the projected Third Export Development Project. Among other things, the loan promotes export market access, which provides advisory services to enable enterprises, especially small and medium enterprises, to enter export markets.

Lesson #4: IFC can play an important role in supporting projects that have a global demonstration effect – without necessarily having to become core IFC business.

IFC played an important role in demonstrating to businesswomen's associations globally the importance of conducting sound research to better understand women entrepreneurs' characteristics, contributions, and challenges. This MENA project was based on a survey methodology that had been applied earlier by IFC in Vietnam. And while the nature of the project does not necessarily lend itself to direct linkages with IFC investment projects, it does raise key business enabling environment (BEE) issues that need to be addressed. The project is unlikely to become a core IFC business, but the request from the Worldwide Network of Women's Business Associations for permission to apply the Gender Entrepreneurship Markets (GEM) survey/project methodology and to replicate the project for their members globally shows that the project successfully achieved its demonstration effect. To date, CAWTAR has received requests from Algeria, a Palestinian Businesswomen Association, Pakistan, and Saudi Arabia for similar research projects. The compilation of a toolkit on how to conduct research on market-related gender imbalances was an important component of the project to ensure that the demand for replication by others can be met.

Quote: *"We need networking and cooperation to become a pressure group to bring about desirable change," says Leila Karami, President, Lebanese Businesswomen's Association.*

For more information on the IFC and CAWTAR Capacity Building Project, visit: <http://www.ifc.org/gender> and www.cawtar.org.

About the Authors

Carmen Niethammer was the Gender Entrepreneurship Markets (GEM) Program Manager, PEP-MENA Cairo (CMEPS), where she led the team that provides advisory services to promote women-owned enterprises and raises awareness about the valuable role women can play in mainstream economic activities. She has since joined IFC's gender team at Headquarters, where she coordinates and provides technical cross-support to gender and private sector development initiatives across the World Bank Group.

Hela Gharbi has worked as project coordinator at the Tunis-based Center of Arab Women for Training and Research (CAWTAR) for the past two years, and has acquired solid expertise in Gender activities, with a special focus on Women's Entrepreneurship, Private Sector Development, and Trade. She is also part of the team of trainers developed under the framework of the Entrepreneurship Development Program in Tunisia, and is currently trainer and business counselor. She holds a Bachelor's in Finance and a Master's in International Economics and Development.

Approving Managers: **Amanda N. Ellis**, Head, IFC Gender Team (CESGM); **Zouera Youssoufou**, GEM Acting Manager (CESGM).

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