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Constraints and good practice in women's entrepreneurship in MENA

Case study: New evidence on gender attitudes
towards women in business



International
Labour
Office

Constraints and good practice in women's entrepreneurship in MENA

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Preface

In June 2012, the International Labour Conference of the International Labour Organization (ILO) resolved to take urgent action to tackle the unprecedented youth employment crisis through a multi-pronged approach geared towards pro-employment growth and the creation of decent jobs. The resolution, “The youth employment crisis: A call for action”, contains a set of conclusions that constitute a blueprint for shaping national strategies for youth employment. In 2016, the Global Initiative on Decent Jobs for Youth, a United Nations system-wide initiative, was launched to facilitate increased impact and expanded country-level action on creating decent jobs for young people through multi-stakeholder partnerships, the dissemination of evidence-based policies and the scaling up of effective and innovative interventions.

The ILO has responded to this challenge by making greater investments in understanding “what works” in youth employment and supporting governments and social partners to translate evidence into integrated employment policy responses. In 2013, the ILO set up the Fund for Evaluation in Employment and established the Area of Critical Importance: “What Works in Youth Employment” to foster knowledge sharing and provide financial and technical assistance for the rigorous assessment of youth employment interventions. Regional approaches have since been established, including the Taqeeem (meaning “evaluation” in Arabic) Initiative. Taqeeem is a partnership with the International Fund for Agricultural Development (IFAD), as part of an IFAD-financed project titled “Strengthening gender monitoring and evaluation in rural employment in the Near East and North Africa”. Through rigorous impact research, this capacity development and learning grant project aims to understand “what works” in the promotion of gender mainstreaming, with the ultimate goal of achieving gender equality in rural employment outcomes across the region.

The “Impact Report” series disseminates research reports from Taqeeem-supported impact evaluations. Reports include baseline, endline and qualitative studies, which describe the research designs, methodologies, interventions under investigation, findings and policy and programmatic recommendations. The series is intended to support efforts to evaluate youth employment interventions and provide evidence to guide effective programme and policy design and implementation.

This report focuses on the environment within the Middle East and North Africa (MENA) region for women’s entrepreneurship. Beyond existing structural barriers related to access to finance and a lack of knowledge regarding entrepreneurship and business start-up, the report finds that many women perceive gender discriminatory attitudes in society as barriers to starting a business. These barriers are sustained by bias in the way that gender roles continue to be presented in schools and in the media. Given this background, the report seeks to identify practical ways in which entrepreneurship interventions can be restructured to ensure a greater degree of inclusion for women while countering the influence of persistent gender bias. Since narratives conveyed by mass media are

one possible way of increasing social acceptance, this study also presents the impact evaluation of an “edutainment” programme designed to promote entrepreneurship among young adults in Egypt. The evaluated television show had a significant impact on some of the viewers’ gender-related attitudes towards self-employment. In particular, men who watched the show subsequently demonstrated a less discriminatory attitude towards women in this area.

The report was drafted by Paul Berbée, Carlo Schmid Fellow at the ILO, with significant inputs from Drew Gardiner, Jonas Bausch and Rana Elmeligy, all of the ILO. The impact evaluation study on the impact of edutainment on gender-related attitudes towards entrepreneurship in the annex of this report is based on a working paper by Ghada Barsoum, Bruno Crépon, Drew Gardiner, Bastien Michel and William Parienté (2017). The research carried out in support of the impact evaluation study received funding from the International Initiative for Impact Evaluation (3ie), the ILO and Silatech. Additional financial support from the German Academic Exchange Service (DAAD), the German National Academic Foundation and Stiftung Mercator is gratefully acknowledged. Paul Dyer, Virginia Rose Losada and Badra Alawa provided final edits and inputs to the report.

Executive summary

This report reviews women's entrepreneurship development in the MENA region by providing a detailed assessment of the barriers that women face when starting a business and the landscape of active labour market policies (ALMPs) available to facilitate women's entrepreneurship. In addition to highlighting a number of good practices that emerge from the available evidence base, this report also contributes more generally to the literature on gender-related norms by presenting new evidence on the impact of mass media on people's perceptions related to women in business.

Across the MENA region, self-employed women tend to work in informal, micro-scale businesses which are commonly associated with decent work deficits. Although self-employment is widespread among women in MENA, it mainly takes the form of unpaid family work or own-account work; few women are entrepreneurs who employ other workers. While innovative, employment-creating, female-led start-ups are becoming more common in MENA, women's business endeavours are mostly driven by necessity and the lack of other opportunities. Accordingly, women's businesses tend to be clustered in the agricultural and handicrafts sectors and are, on average, smaller and more likely to be informal than those of men. Such small-scale businesses are seldom covered by social security systems and labour law.

In addition to restricted access to finance and a lack of knowledge regarding business start-up opportunities, discriminatory gender norms and social perceptions of entrepreneurship are major barriers to women starting a business. In many contexts, women would like to work in paid jobs or run businesses, but they are constrained by cultural norms and traditional roles. Carrying the bulk of the (unpaid) household and care-giving responsibilities within their families, women have little time to participate in the labour market. In addition, the traditional role of the husband as the household head, administrator of money and assets, and protector, as well as perceived and actual threats of sexual harassment, limit women's access to public services. Such stereotypes dictating what is perceived to be appropriate for women are not only prevalent within families and communities but also in the educational system and mass media.

ALMPs for the promotion of entrepreneurship often do not take the gender-specific needs of women sufficiently into account. Entrepreneurship-related ALMPs in the region offer a combination of different services, such as training, access to finance and advisory services. However, these policies seldom explicitly target women or offer programmes that are specially designed to address those barriers to entrepreneurship which particularly impact women. Although the long-term effects of participation in such programmes are not yet well understood, available evidence on the effectiveness of existing programmes overall finds that training interventions achieve particularly good results in changing attitudes and mindsets of female participants, but that effects on business start-ups and growth remain limited.

As there is a significant lack of knowledge about “what works” in tackling gender-discriminatory attitudes towards business women, this report features a case study annex with new evidence from an impact evaluation of a television programme that presented entrepreneurial role models to its audience.¹ *El Mashroua* (meaning “The Project” in Arabic) television show was designed to promote entrepreneurship among young adults by embedding educational content into an entertainment programme. The show was broadcasted in 2013-2014 on one of Egypt’s most watched cable channels. For the purpose of the impact evaluation, a random sample of 9,277 young individuals aged between 18 and 35 years old with some expressed interest in entrepreneurship was identified. The evaluation strategy is based on a randomized controlled trial methodology following an encouragement design.

The evaluation finds that the *El Mashroua* programme had a significant impact on some of its viewers’ gender-related attitudes towards self-employment. In particular, the programme managed to reduce discriminatory beliefs held by men against women entrepreneurs. However, watching the show itself did not have any significant impact on respondents’ aspirations towards entrepreneurship or the likelihood that respondents would take any steps towards creating a business. These findings are new evidence about how mass media can be used to tackle social norms and gender-specific barriers to women entrepreneurship.

However, to successfully promote women’s entrepreneurship other constraints, such as limited access to credit and lack of skills, also have to be addressed. Based on existing evidence on “what works” in the promotion of women’s entrepreneurship, this report presents four main recommendations to improve women’s entrepreneurship in the MENA region:

- 1. Address the socio-cultural barriers and attitudes that constrain women’s entrepreneurship potential.** Holistic approaches to boosting women’s entrepreneurship need to tackle gender stereotypes and prejudices on many levels: within families, communities, the education system and the business environment. At the same time, women can benefit not only from interventions that provide them with technical skills and access to finance, but also those that offer soft skills development, boost self-esteem, and offer access to peer-based networks.
- 2. Systematically tackle credit constraints that impede women in their attempts to start and grow a business.** These constraints range from limited financial literacy and prevailing gender norms that give husbands control over finances and assets to a lack of financial products that meet women’s needs. The development of non-traditional financing schemes is particularly important to improve women’s access to credit.
- 3. Enhance access to markets, networks and technologies for different types of women entrepreneurs.** Mentoring, coaching and peer-to-peer support are all approaches that are proven to enhance chances of business survival and help to build networks. Among small-scale producers, for instance, women’s cooperatives can enable entrepreneurs to realize economies of scale, invest in technology and penetrate new markets, while urban incubation centres can provide a good foundation for creating networks and synergies among high-tech start-ups.

¹ This report’s annex is based on Barsoum et al. (2017), who provide a more detailed and rigorous version of the impact evaluation study.

- 4. Support women's voices in policy dialogue and strengthen the mainstreaming of gender issues into policies and programmes.** To ensure that they are adequately involved in policy decisions and to encourage the implementation of gender-sensitive national policies, women's representation in business associations and organizations needs to be strengthened.

Introduction: Empowering women through entrepreneurship

The shortage of decent work opportunities for women, is a daunting challenge in international development. Sustainable Development Goal (SDG) No. 8 on “sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”, is particularly urgent when seen through the lens of gender equality: women, and young women in particular globally have fewer labour market opportunities than men and face more structural barriers to decent work (ILO, 2017a, 2017b). Gender equality and women’s empowerment has been set as SDG 5, recognizing the importance of women’s access to economic resources and participation in economic, political and social aspects of life. The issue of creating employment opportunities for women is particularly urgent for the Middle East and North Africa (MENA) region, which faces not only the highest female unemployment rates among regional aggregates, but also large gender gaps in employment and labour force participation.²

Women’s entrepreneurship development is a crucial factor in reducing gender gaps in the labour market and fostering women’s empowerment. Economically empowering women and engaging them in the labour force has broad positive impacts on family and community well-being. Indeed, a growing body of evidence indicates that increased gender equality promotes economic growth. In the MENA region, increasing female labour force participation to rates is predicted to raise household earnings significantly (ILO, 2017b), and have strong impacts not only on poverty reduction, but also on household investments in education and health. Given the shortage of wage employment, particularly in the formal sector, women’s entrepreneurship development will have to play an important role in reducing gender gaps, especially since women-led small and medium-sized enterprises (SMEs) have a significant potential to create new jobs for other women.

Programmes for the promotion of women’s entrepreneurship must address numerous constraints that women face when starting and growing a business. These include gender-related norms, attitudes and stereotypes. The idea of fostering employment opportunities for women, as well as for youth and other disadvantaged populations, through the development of entrepreneurship has become increasingly attractive to organizations within the international development community. In recent years, a variety of interventions have been designed to alleviate the many constraints preventing women from starting a business. Conventionally, these interventions have aimed at providing entrepreneurial skills through training programmes and/or financial support through grants and loans. Their goals include enabling aspiring entrepreneurs to operate their firms and businesses in a sustainable and profitable manner. However, more recent work has highlighted the importance of modifying less tangible input factors, such as related perceptions, aspirations and social norms that serve to disempower women as entrepreneurs (Patel, 2014; ILO, 2016).

² For the purpose of this publication the MENA region is considered to consist of two sub-regions. Arab States: Bahrain, Iraq, Jordan, Kuwait, Lebanon, occupied Palestinian territory, Oman, Qatar, Saudi Arabia, Syrian Arab Republic, United Arab Emirates, Yemen; Northern Africa: Algeria, Egypt, Libya, Morocco, Sudan, Tunisia.

The IFAD-ILO Taqueem Initiative

This report builds on the work of the IFAD–ILO Taqueem Initiative. In 2015, IFAD established a partnership with the ILO to enhance its efforts in gender monitoring and evaluation in rural employment in the MENA region under the Taqueem (meaning “evaluation” in Arabic) platform. Taqueem works on the intersection of youth employment and women’s empowerment, with a regional focus on rural economies in MENA countries, applying an iterative cycle of capacity development, impact research and policy influence. Taqueem supports policy-makers in making evidence-based decisions for optimal resource allocation and programme design. To this end, the initiative has developed a series of rigorous impact evaluation studies; case studies and Youth Employment Inventories in Egypt, Jordan and Tunisia. For this report, these sources are complemented by other relevant literature and, in particular, by the work of the ILO’s Women’s Entrepreneurship Development (WED) programme in North African countries.

This report makes three distinct contributions:

1. it provides a focused assessment of the barriers – both structural and cultural – that continue to undermine efforts to promote the employment and economic welfare of women through entrepreneurship in the MENA region;
2. it synthesizes the evidence base on the impact of entrepreneurship programmes and provides insights into “what works” in promoting women’s entrepreneurship in the MENA region;
3. it contributes to the literature on gender-related norms by presenting new evidence on how presenting female entrepreneurs as role-models can change the general perceptions people have about women, as demonstrated by a television programme called El Mashroua.

This report is divided into four sections and one case study annex. First, the situation of self-employed women in MENA and women’s aspirations are presented. The second section gives a regional overview of the challenges and barriers facing women who want to start and expand their own business. The third presents the current landscape of entrepreneurship-related programmes in MENA and compares them to global good practices in this field and the specific needs of women. Building on this analysis, a final section details four key recommendations for promoting women’s entrepreneurship in MENA.

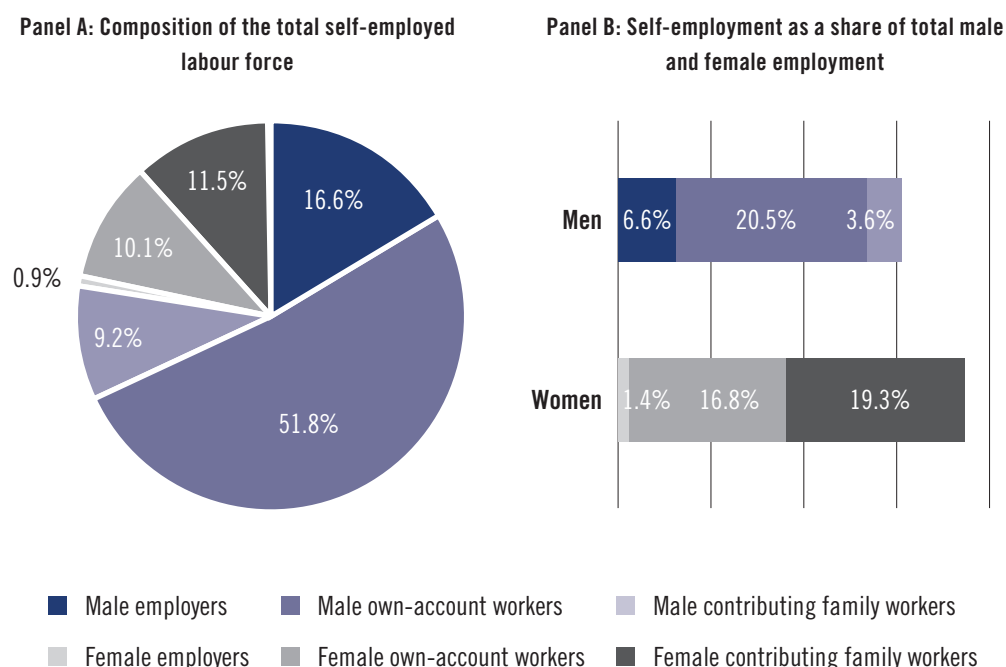
The case study annex presents new evidence from an impact evaluation of the El Mashroua television programme, an intervention addressing entrepreneurship-related gender stereotypes in Egypt. This “edutainment” show embedded educational content into an entertainment programme and was designed to promote entrepreneurship among young adults. By presenting role models of successful women running a business, it addressed young people’s gender-related attitudes, one of the key recommendations from the main part of the report. Discrete sub-sections of this annex describe the intervention, detail the evaluation design, present the main results and conclude with policy implications. Descriptive statistics and key findings from this study are also included in the main body of this report.

Section 1: Women doing business in MENA

1.1 The status of self-employed women

In MENA, those running businesses that employ workers, a sign of successful entrepreneurship and business growth, are mostly men, while women are frequently employed as contributing family workers. Figure 1, panel A reveals that, regardless of age, only one out of six business owners³ in the region (and one out of 20 employers) is a woman. These discrepancies are partly due to the generally lower labour force participation of women, but they can be seen even among the employed population. The share of employed women who own a business is considerably smaller than the share among employed men (18.2 per cent compared to 27.1 per cent, see figure 1, panel B). Similarly, the share of employed women who are business owners and employ at least one other worker is 4.7 times smaller than the share observed among men. This means that women, regardless of age, are less likely to be entrepreneurs than men. When they are, they generally run small-scale businesses that do not employ other workers.

Figure 1: Self-employment by gender in the MENA region



Source: ILOSTAT databases, author's own calculations, figures for the year 2017.

³ Meaning either that they work individually on a project as own-account workers or that they are employers who engage at least one person on a continuous basis as an employee.

Box 1: Defining self-employment and its categories

The International Classification of Status in Employment defines “self-employment jobs” as jobs where the remuneration is directly dependent upon the profits derived from the goods and services produced. The self-employed population is further categorized as follows:

Employers – those workers who, working on their own account or with one or a few partners, hold the type of jobs defined as “self-employment jobs” and, in this capacity, have engaged, on a continuous basis, one or more persons to work for them as employee(s).

Own-account workers – those who, working on their own account or with one or more partners, hold the type of jobs defined as “self-employment jobs” and have not engaged, on a continuous basis, any employees to work for them.

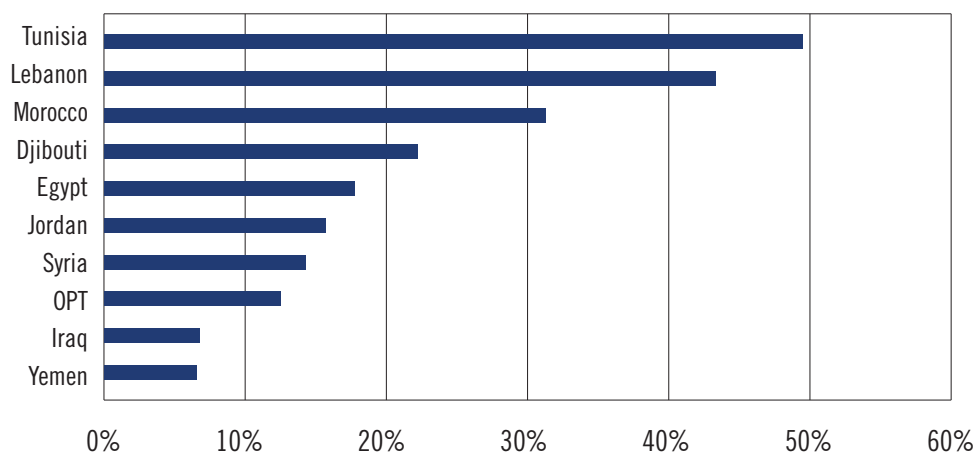
Contributing (unpaid) family workers – those who hold “self-employment jobs” as own-account workers in a market-oriented establishment operated by a related person living in the same household.

Source: ILO, 1993.

The region also has the smallest shares of female top managers compared to other world regions, regardless of firm size and even including micro-enterprises (ILO, 2017c). Instead, women are much more likely to work as contributing family members than men (19.3 compared to 3.6 per cent). This indicates that a substantial amount of labour in family businesses is performed by women, but that women do not seem to have the same decision-making power in their businesses as men.

Similarly, firms with female participation in ownership is low for countries in MENA. In fact, MENA is the region after South Asia where the share of firms with female participation in ownership is lowest, especially in countries such as Yemen, Iraq and the Occupied Palestinian Territories. However, there are notable exceptions such as Tunisia and Lebanon where ownership rates are over 40 per cent (see Figure 2).

Figure 2: Percentage of firm with female participation in ownership (latest year available)



Source: World Bank, Enterprise Surveys.

Not only are women less likely to be entrepreneurs than men, they also tend to run businesses that differ in several aspects from those led by men:

1. Self-employment among women is often driven by poverty and the need for income rather than from entrepreneurial aspirations or concentrated efforts to secure business opportunities (ILO, 2017b). Women in MENA mainly become self-employed due to the need to supplement family income, especially when their husbands become unemployed or do not earn enough money to sustain the family. This scenario applies especially to young women, who perceive self-employment primarily as a necessity due to the lack of other economic opportunities in a context of high youth unemployment. In Egypt, for example, nearly 64 per cent of self-employed youth report that the main reason for them becoming self-employed is a lack of other opportunities. In Jordan and Lebanon, this number is significantly lower, at around 23 per cent (Dimova et al., 2016).
2. In the highly gender-segregated labour markets of the MENA region, women's businesses tend to be concentrated in agriculture, handicrafts and provision of minor services. In Egypt, a majority self-employed women and female-led businesses operate in the agricultural sector, while in Algeria and Tunisia, self-employed women tend to work more in artisan activities in urban areas (ILO, 2017d, 2017e, 2017f). These more "feminized" sectors, provide predominantly poorly paid and informal work. Gender-segregation might even be higher than generally assumed since estimates about female employment are likely to under-estimate the true amount of labour performed by women in agriculture and the informal sector, as box 2 points out.
3. Women's businesses are not only generally smaller, but they also more likely to be informal than those of men. Many female entrepreneurs decide to work on micro-projects from their homes because this setting offers a high degree of flexibility and is compatible with social norms and family duties. However, such small-scale businesses are highly vulnerable work domains, seldom covered by social security systems and labour law. They rarely provide women with work opportunities that are supported by access to social dialogue.⁴ With no legal registration, women also lack access to

Box 2: Invisibility of women's work in agriculture and the informal economy

In the informal economy, it is common for households to engage in a variety of different income-generating activities, often on a relatively small scale. In rural areas, for instance, family farms rely to a great extent on family labour, but also depend on the contribution provided by the non-farm employment of family members. The extent to which women contribute to the economy in on-farm and off-farm informal activities tends to be underestimated in statistics since such work is often unpaid and is not necessarily viewed by survey respondents as a core economic activity. Women themselves often view their contributions as an extension of family responsibilities rather than economic activities.

Time-use surveys can shed some light on the extent of women's work that would otherwise remain invisible. In MENA countries, where data are available, women overall spend considerably more time working than men. In particular, women's unpaid work accounts for more time than men's paid work. The greatest amount of unpaid working time was reported by women in rural areas.

Source: Charmes, 2015.

⁴ Here, social dialogue is defined as including all types of negotiation, consultation or simply exchange of information between, or among, representatives of governments, employers and workers, on issues of common interest relating to economic and social policy.

pensions, maternity protection, control over assets, freedom of association, voice and representation. For these reasons, women's self-employment often fails to meet decent work requirements (FAO, IFAD, ILO, 2011).

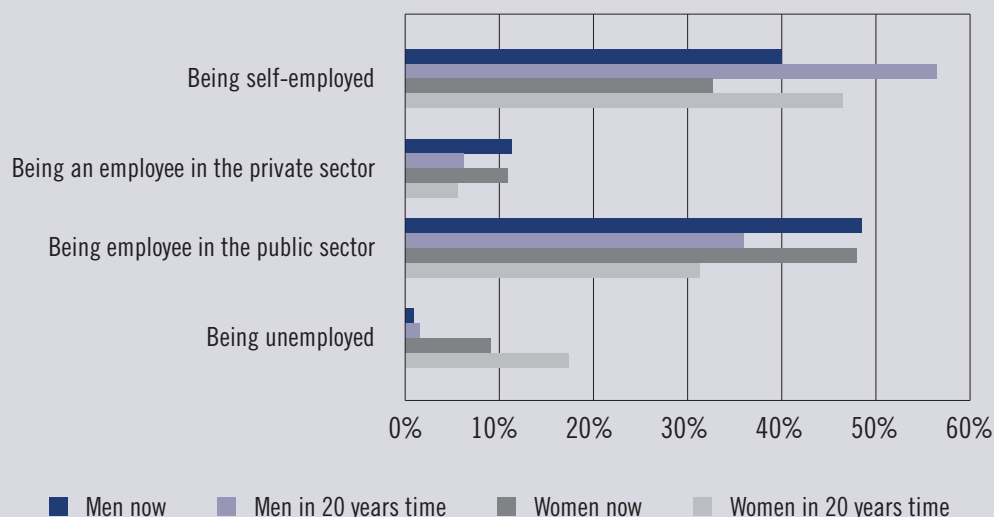
1.2 Aspirations of women towards entrepreneurship

Despite high unemployment rates, only a small fraction of women in MENA report serious entrepreneurial aspirations. Data from an ILO-Gallup survey suggest that a clear majority of women (regardless of age) in MENA would prefer to work in a paid job (62 and 67 per cent respectively; Gallup and ILO, 2017). Entrepreneurship is not perceived as an attractive career opportunity, especially among young women. Averaging the figures over five MENA countries⁵ reveals that 58.6 per cent of unemployed young women seek employment in the public sector and 30.5 per cent in the private sector, while only 4.6 per cent report the aspiration to start their own business (Dimova et al., 2016). Nevertheless, young people might aspire towards self-employment as more attractive option at some point in the future when they have accumulated work experience and business ideas, as box 3 suggests.

Box 3: Aspirations of young women and men in Egypt

Drawing on the sample of the *El Mashroua* impact evaluation study in the annex of this report, many young women in Egypt perceive self-employment as an attractive career option at some point in their futures. However, it is much less attractive in the short term, with women in particular preferring employment in the public sector, which is perceived to offer more stable and safe working conditions. This is not necessarily surprising since age and work experience are significant facilitators of entrepreneurial success. Young people may lack knowledge and business ideas, both of which take time to accrue. Generally, fewer women chose self-employment as their preferred career option than men.

Figure 3: Preferred professional careers of young Egyptians – Share of respondents choosing the following option as their favourite professional career option for themselves (percentage)



Source: Barsoum et al., 2017 and Annex A.3 of this report.

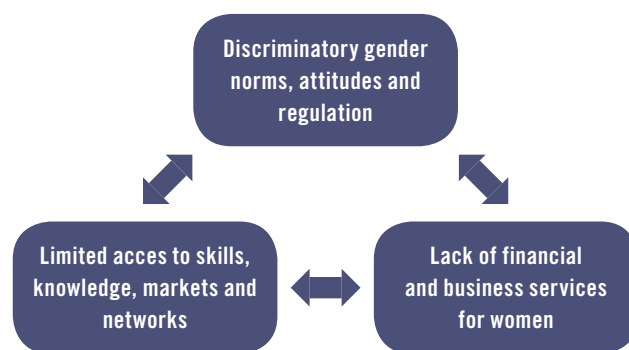
⁵ Namely, Egypt, Jordan, Lebanon, Occupied Palestinian Territory (OPT) and Tunisia.

Section 2: Barriers facing women in entrepreneurship

Women 's entrepreneurship in the region can be broadly categorized around two types of business owners, those driven by necessity and those driven by opportunity. Many self-employed women in MENA fit into the former category, necessity entrepreneurs whose employment and businesses are characterized by high levels of informality, vulnerability and working poverty. However women are also playing an *increasingly* important role in opportunity-driven entrepreneurship, as well as innovation-driven start-ups emerging across the region. Unfortunately these women still represent a stark minority and while the challenges they face naturally differ quite markedly from those encountered by more marginalized women, socio-economic barriers still exist along gender lines.

Whether driven by necessity or opportunity, women in MENA face numerous structural barriers to entrepreneurship. As shown in figure 4, these barriers include, first and foremost, a gender-discriminatory environment that is shaped by social norms, attitudes, laws and gender-neutral national policies and programmes. Second, they must contend with difficulties in securing access to relevant skills, knowledge, markets and networks. Finally, there is a lack of appropriate financial and business development services for women, which impedes the productivity of the entrepreneurial investments they are making. Box 4 provides an overview on how prospective entrepreneurs in Egypt perceive these barriers.

Figure 4: Barriers to entrepreneurship for women

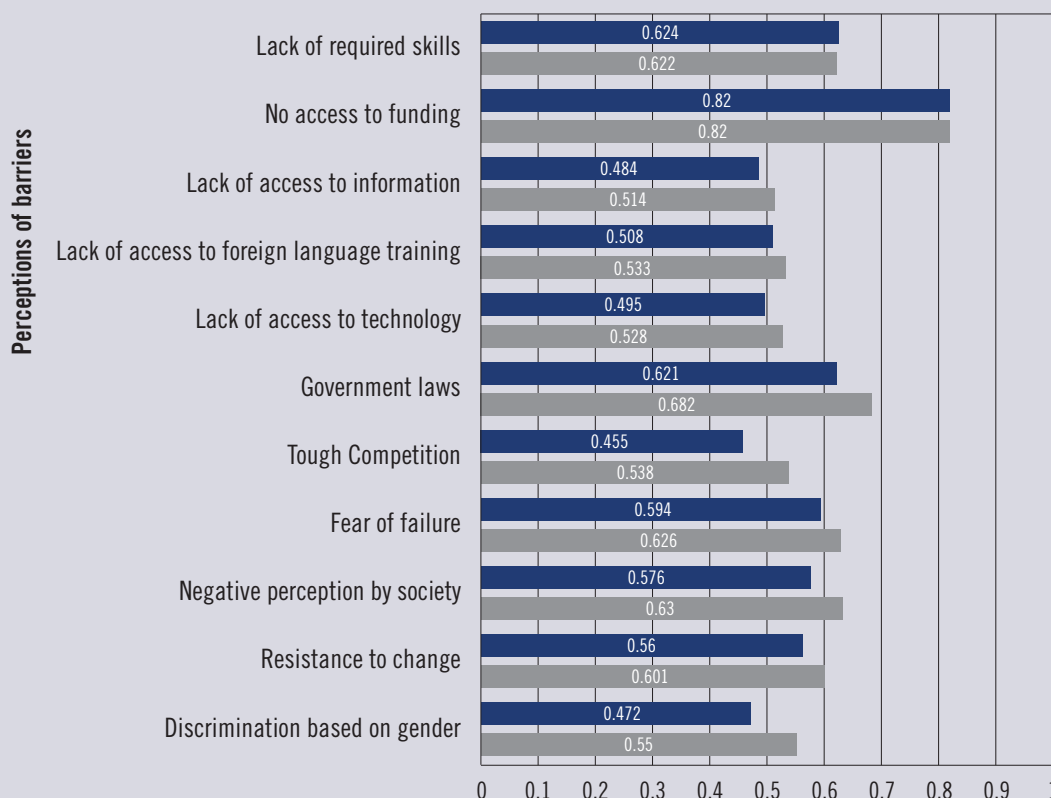


While industrial and entrepreneurship development policies are generally gender-blind in MENA, women entrepreneurs lack representation and their voices are often not heard. Business associations and chambers of commerce play a powerful role in shaping an enabling entrepreneurial ecosystem and in designing policies and services for business development. However, the share of women remains low at all organizational levels of such associations (ILO, 2016). As a consequence, women's voices and their specific needs are often not sufficiently taken into account in the design of policies for the development of entrepreneurship and small and medium enterprises.

Box 4: Perceived barriers to entrepreneurship in Egypt

Young Egyptians with an interest in entrepreneurship seem to perceive the lack of funding as the most important barrier to starting a business, as indicated in data from the El Mashroua impact evaluation study in the annex of this report. Complex government laws and respondents' lack of required skills are also reported to be relevant obstacles, as are societal perceptions and resistance to change. Interestingly, women consistently perceive barriers to business creation to be slightly larger than do men, especially with regard to discrimination and competition. The only exceptions here are skills deficiency and access to funding, where both men and women report similarly high barriers.

Figure 5: Egyptians – Importance of the following barriers to self-employment on a 0 to 1 scale



Source: Barsoum et al., 2017 and Annex A.3 of this report.

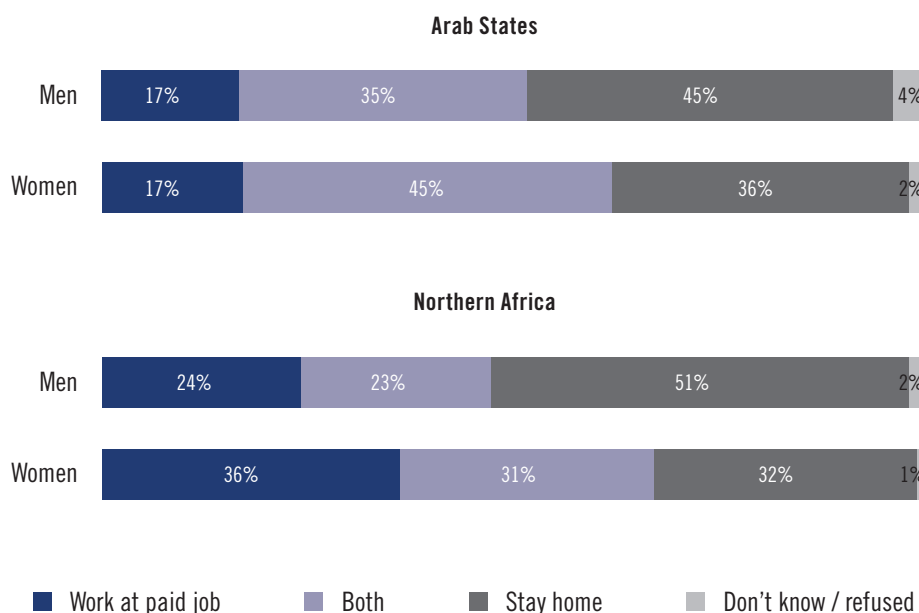
2.1 Discriminatory gender norms, attitudes and regulations

While most national laws in MENA countries affirm equality between men and women, these principles are not always reflected in the norms and traditions that regulate society. In many countries, personal status laws (covering family relations, marriage, divorce, inheritance, etc.) are based on patriarchal and traditional family roles that do not treat men and women equally. For instance, discriminatory inheritance laws and social customs can drastically limit women's ownership of land and other assets, particularly in rural areas. These laws can be a particular hindrance to women with entrepreneurial aspirations and those who seek both autonomy and influence in that context. In a global study on laws relating to six areas crucial to setting up a business (access to institutions, using property, getting a job, providing incentives to work, building credit and going to court), 15 MENA countries were among the group of 25 countries worldwide that maintained

the most gender-discriminatory laws imposing restrictions on women and their economic choices. Morocco is the only country in the region where discrimination in access to credit is explicitly prohibited (World Bank, 2015; ILO, 2016).

A majority of women in MENA would like to work in a paid job, but cultural norms and men's attitudes prevent many from accessing employment. A large-scale survey on perceptions related to women and work conducted in 2016 by the ILO in collaboration with Gallup finds that, in the Arab States and North Africa, 62 and 67 per cent of *women* would prefer to work at a paid job, only slightly less than the global average of 70 per cent (Figure 5; Gallup and ILO, 2017). These numbers are not only in contrast with the low female labour force participation in the MENA region, but also with the preference that *men* report about women's work: Only 52 per cent of men in the Arab states and 47 per cent of men in North Africa prefer that the women in their families work in paid jobs, more than in any other region.⁶ Both women's and men's preferences for women's work are lower in rural areas. Women's employment and entrepreneurship is perceived as socially undesirable by many people in the MENA region, particularly by men. In the Arab states, 30 per cent of women and 40 per cent of men disagree with the statement that it is perfectly acceptable for any woman in their family to have a paid job outside the home if she wants one. In Northern Africa, the rates are 20 and 42 per cent respectively. These rates of disagreement (for both genders) are the largest from any region, but they also reflect the largest gender gaps in agreement between men and women.

Figure 6: Preference for women to work at a paid job, stay home or both



Notes: Question asked to female respondents: *Would you prefer to work at a paid job, or stay at home and take care of your family and the housework, or would you prefer to do both?*; Question asked to male respondents: *Would you prefer that the women in your family work at paid jobs, or that they stay at home and take care of your family and the housework, or would you prefer that they do both?* Source: Gallup; ILO, 2016

⁶ For a definition of which countries are considered to belong to which sub-region see footnote 2.

Box 5: How gender stereotypes are reinforced by the educational system in Jordan

A study on how gender stereotypes are reproduced in the Jordanian school system comes to the conclusion that school curricula and teaching materials convey the message that married women should stay at home and that they will not be able to meet their family's demands and expectations if they work outside the home. Generally, vocational work is not represented as desirable for women within curricula, even for jobs that require skills that have been stereotyped as feminine (e.g., chefs and restaurant waiting staff). Only a few culturally acceptable and economically feasible professional and public sector jobs are assigned to women within school textbooks (e.g., nurses and teachers), while men in contrast are portrayed as being more entrepreneurial and having more authority in society. There is a distinct absence of women performing economically productive tasks and an overrepresentation of women performing household and family-care tasks.

Accordingly, many families find it unacceptable for women to run certain types of businesses and, for instance, having direct contact with male customers. In turn, these biases allow women to run only smaller, flexible and home-based businesses that can be reconciled with household duties. Likewise, the influence of the portrayal of women within educational sources influences women's self-perceptions about their leadership abilities with the result that they often lack the necessary self-esteem to push them through the process of starting their own business.

Source: Jaber, 2014.

Gender roles are shaped more by socio-cultural norms and stereotypes than by law, within both households and communities. Education and health of both boys and girls are highly valued in the MENA region, which outperforms many other regions when it comes to investment in human capital. However, strong gender stereotypes continue to exist, and these stereotypes have a particular impact on which occupations and jobs are considered appropriate for men and women. Gender stereotypes that portray men as more entrepreneurial than women and represent women in subordinate positions, with men as leaders, are also conveyed through education and the media. Education systems reinforce such stereotypes in textbooks from the earliest years, while media in multiple ways – through entertainment, advertising, the selection of experts in debates, etc. – perpetuate gender-linked barriers (ILO, 2018; Jaber, 2014; see box 5). Such stereotypes shape patterns of thought and influence the attitudes, aspirations and self-perceptions of girls as well as those of boys. The impact of reinforced stereotypes include:

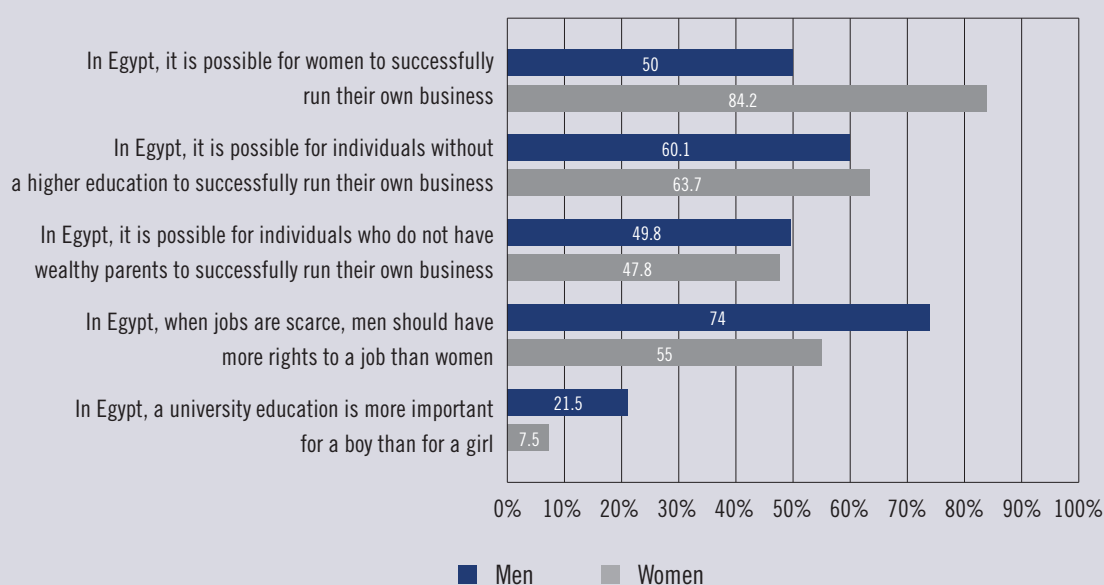
1. Traditional role models impose large amounts of unpaid care work on women, making it difficult for them to reconcile expectations of their families with employment. Women in MENA bear the ongoing responsibility for performing most of the (unpaid) household and care-giving work within families. Indeed, according to the World Employment and Social Outlook, women in MENA report that the difficulty of balancing work and family commitments is the main reason for remaining outside the labour force (ILO, 2017b). Women's contributions to the family's economic activities – be these agricultural, unpaid work for family businesses or entrepreneurial – tend to be conflated with their household roles (both by them and by their families) and hence undervalued in discussion of their economic participation, especially in rural contexts.
2. Representation of the household and administration of money and assets are considered to be male domains, limiting women's access to public services. The husband is usually

considered to be the head of the household and, as such, represents family interests in activities on the community level and when engaging with public authorities. Box 6 suggests that, also among youth in Egypt, traditional gender roles (with men seen as the breadwinners) are widespread. Family assets (particularly land) are almost always registered under men's names – even if wives or other household members actually use that asset for work or women contributed financially to its purchase. Limited asset ownership by women is reinforced by discriminatory inheritance laws or social customs and creates difficulties for women in other economic areas. For example, it limits their formal credit history or ability to provide assets as collateral when they try to take out loans in their own names. It also limits their ability to formalize their businesses and to become involved in agricultural producers' cooperatives, as membership is often limited to land owners (ILO, 2018).

Box 6: Gendered attitudes towards entrepreneurship in Egypt

According to the *EI Mashroua* impact evaluation (see Annex A.3), attitudes among young people in Egypt towards women's entrepreneurship and the role of women in society differ significantly between men and women. In the study's baseline sample, 84.2 per cent of female respondents strongly agree that it is possible for a woman to successfully run a business in Egypt. Only 50 per cent of male respondents strongly agreed. The statement that men should have priority when jobs are in short supply is endorsed by 74 per cent of males and 55 per cent of females. These outcomes suggest that, even among youth in Egypt, traditional gender roles (with men seen as the breadwinners) are widespread although there are stark differences in perceptions among young men and women. Such differences in perceptions of men and women are not found for statements that are gender neutral.

Figure 7: Gender – share of respondents strongly agreeing with the following statements



Source: Barsoum et al., 2017.

3. Sexual harassment and the protective role of the husband significantly limit women's geographical mobility. Another important reason for women not joining the labour market is the threat of abuse, harassment and discrimination. In North Africa, nearly a quarter of women report this as being the main reason for remaining outside the labour force, compared to a global average of 10 per cent (ILO, 2017b). Likewise, women in Egypt report high levels of sexual harassment (particularly in public places and on public transport), with concerns about such harassment restricting their mobility and the job opportunities they consider. Despite widespread concerns surrounding the issue, effective sexual harassment laws (and public defence of women against harassers) are still widely missing (World Bank, 2015; ILO, 2016). In Tunisia, the law on violence against women adopted in 2017 is one of the rare examples in the MENA region to the contrary. Threats of discrimination in public may reinforce the protective role of male guardians and social norms (and in some cases laws) that require women in certain contexts to obtain permission from their husbands or fathers before taking up employment. This factor, combined with the burden of household responsibilities, has important consequences for women's mobility and access to different kinds of information and services that are important for starting and growing a business. This situation is particularly prevalent in remote rural areas with limited infrastructure.

2.2 Limited access to skills, knowledge, markets and networks

Although women in MENA have, on average, high levels of educational attainment, they often lack specific skills that are relevant for starting and running a business. First, entrepreneurial skills, attitudes and role models – especially for girls – are usually not included in school curricula (Jaber, 2014). Even technical and vocational education and training (TVET) programmes often follow curricula and pedagogical approaches that do not correspond well to labour market needs, lacking practical components and links to the private sector (ILO, 2017g, 2017h). Second, women – especially those living in rural areas – face difficulties in obtaining information about and accessing specialized entrepreneurship training. While such training is increasingly available in the region, courses on offer are often concentrated in a few urban areas. Effectively, few female entrepreneurs in MENA have ever participated in entrepreneurial skill training programmes (ILO, 2017d, 2017e, 2017f). Third, women of all ages have less working experience overall than the average population (and the experience they do have is often restricted to work in the public sector). As a consequence, they are more likely to lack essential business-relevant management and soft skills, as well as the self-esteem and knowledge about the business environment, needed for effective negotiation, marketing and sales.

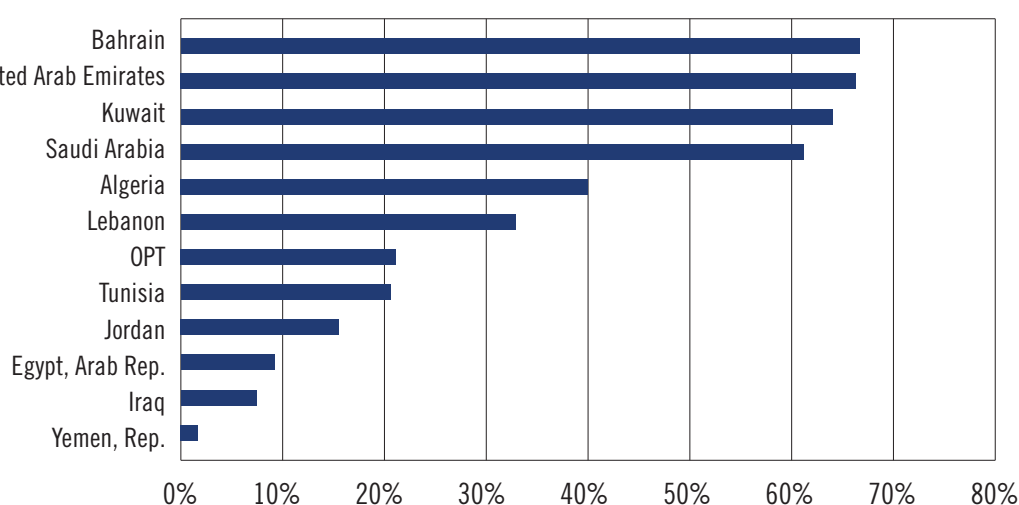
The availability and use of information and communication technology (ICT) that could facilitate access to state-of-the-art knowledge and technology lags far behind, especially in rural areas. In rural Egypt, for instance, only 2.5 per cent of women entrepreneurs use smartphones and mobile internet compared to 78 per cent in the Greater Cairo area. Likewise, only 4.1 per cent of women entrepreneurs in rural areas use computers in their businesses compared to 15.5 per cent in urban areas (ILO, 2017d, 2017e, 2017f). Many business women are not aware of programmes and technologies that would enable them to move up value chains, in particular in rural regions, both inside and outside agriculture and do not know how to use ICT. The untapped potential of ICT to improve knowledge and skills, foster for new market development and increase the productivity of small and micro-enterprises therefore remains large.

Women in MENA struggle to join established business networks that play a crucial role in facilitating the start-up, development and growth of enterprises. As noted above, women face more restrictive social norms and limited mobility; in consequence, they lack the networks of peers that would enable them to develop business ideas and obtain information on suppliers, market trends, business opportunities and business service providers (Field et al., 2016). In particular, women might not feel comfortable networking in male-dominated settings and may also be unable to interact outside work due to family commitments or cultural factors and traditions (ILO, 2016).

2.3 Lack of financial and business services for women

Available financial instruments often fail to meet the expectations and specific requirements of women in terms of reasonable interest rates, collateral requirements, adequate loan amounts and repayment terms. As a consequence, almost all business women in Egypt, Tunisia and Algeria, regardless of age, report credit constraints as the most severe barrier to starting and growing a business (ILO, 2017d, 2017e, 2017f). There seems to be a significant mismatch between the demand for credit and its supply with the start-up of small and medium-sized projects being poorly served, one that is exacerbated by social norms that hamper securing collateral and the relatively weak positions of women in terms of asset ownership and control over resources and money. The most important reason for business loan rejections in Egypt is a lack of acceptable collateral, which should be understood in a context where most assets – particularly land – are registered as possessions of men. In fact, in many MENA countries only a small share of women hold accounts at a formal financial institution (see Figure 8). In this context, most commercial banks in the MENA region do not keep sex-disaggregated data of their beneficiaries, nor do they show distinct efforts to reach out to women with products that acknowledge the specific obstacles they face. As a consequence, women have little experience with formal banking, especially in rural areas, where formal financial institutions rarely have an established presence (ILO, 2016).

Figure 8: Percentage of women (15+) with an account at a financial institution (2014)



Source: Global Financial Inclusion Database, World Bank.

The majority of women entrepreneurs in MENA do not seek external, formal sources of financing for their business activities. Instead, most women rely on their own savings or funding from family members or friends (OECD, 2012). This holds true in particular for young women: In Egypt, as few as 4 per cent of female entrepreneurs aged between 15 and 24 years old report having been able to secure a loan. In the Occupied Palestinian Territory and Tunisia, this share is only slightly higher (at 7.3 and 16.4 per cent, respectively), and it is only significantly higher in Lebanon (24.9 per cent; Dimova et al., 2016).⁷ Even the Egyptian Social Fund for Development extends only 11 per cent of its loans for micro-enterprises and 22 per cent of loans for small enterprises to people under the age of 30 (ILO, 2017g). These numbers highlight the financial exclusion of large parts of the female youth population.

Micro-credit, the only formal loan products to which many women in MENA have access, provide resources that are too small to ensure sustainable business growth and job creation. Such loans are better considered as instruments for poverty reduction rather than for entrepreneurship promotion (and thus employment creation). A majority of micro-credit beneficiaries are women, and such financial products are usually targeted specifically at women. In contrast, only about 10 per cent of commercial credits for SMEs in Tunisia and Algeria go to women. While women usually use micro-credit to buy materials for starting a small-scale business, these amounts provided are insufficient for scaling up a business and increasing its productivity.

Due to time and mobility constraints, and a lack of awareness about available programmes, only a small share of women entrepreneurs benefits from advisory or business development services. In Egypt, where female entrepreneurship is mainly found in the agricultural sector, women entrepreneurs report that the time that it would take to travel to the registration office and register the business is a major barrier preventing them from formalizing their businesses, as is a lack of knowledge about the bureaucratic procedures. Such issues serve as barriers to formality for more women than does the prospect of having to pay taxes (ILO, 2017d, 2017f).

⁷ Positive results from Lebanon should be viewed in the context of the Government of Lebanon's active push to increase access to finance for innovative start-ups, as well as supporting the delivery of business development services to these start-ups, through Circular 331. Released by the Central Bank of Lebanon (CBL) in 2014, the circular guarantees 75 per cent of bank investments in the knowledge economy through direct start-up equity investment or indirect start-up support entities. The result has been a massive infusion of capital (projected at nearly US\$400 million) into new firms. (see: <http://2015.bdlaccelerate.com/everything-you-need-to-know-about-bdl-circular-331/>)

Section 3: What works in women's entrepreneurship

3.1 The evidence base for women's entrepreneurship promotion

This section provides an overview of the existing evidence on “what works” in the promotion of women's entrepreneurship in MENA. As pointed out in the previous section, women in MENA, and especially young women and those living in rural areas, face numerous constraints when trying to start and develop their own business. To promote entrepreneurship and lower the barriers and costs associated with business start-up, numerous active labour market programmes (ALMPs) have been and are implemented in the region. For the purpose of collecting evidence on “what works” and identifying good practices, this study relies on different types of sources:

- **Meta-studies** which aggregate evidence from scientific impact evaluation studies related to women's entrepreneurship around the globe. By doing so, they are able to identify trends in the type of interventions that are more likely to work than others and pinpoint good practices (Kluve et al., 2016; Grimm and Paffhausen, 2015; Cho and Honorati, 2014; Patel, 2014).
- **ILO briefs on women's empowerment and entrepreneurship** assess recent empirical evidence on the effectiveness of interventions that are targeted towards women by reviewing smaller numbers of gender-focused impact and project evaluations (ILO, 2017i; Patel, 2014; Vasudevan and Wasilkowska, 2018)
- **Women's Entrepreneurship Development (WED) assessments** present an up-to-date picture of the environment supporting women's entrepreneurship. The ILO's WED programme has recently conducted assessments for the North African countries of Algeria, Egypt and Tunisia (ILO, 2017d, 2017e, 2017f).
- **OECD studies** that are based on the *Inventories of Policies, Institutions and Programmes Supporting Women's Enterprise Development* implemented in the mid-2000s in 18 MENA countries with the purpose of showcasing innovative approaches and to support private enterprise development, specifically for women (OECD, 2014, 2012)
- **Youth employment inventories (YEI)** map all relevant youth employment interventions that mainly serve young people, providing comparative information about the design, characteristics and achievements. Information collected comprises the geographic coverage, scale and targeting characteristics of each intervention. The ILO has so far conducted YEIs in Egypt, Jordan and Tunisia (ILO, 2015, 2017g, 2017h).
- **Individual impact evaluation studies and other case studies** present results from individual interventions and are conducted by academic, public or non-governmental institutions.

Overall, little rigorous impact research has been done on the long-term effects of entrepreneurship promotion and specifically related to women's entrepreneurship. Although the evidence base on what works in entrepreneurship promotion has been growing quickly in recent years and a substantial amount of impact research has been conducted in many low- and middle-income countries, little work has been completed so far about women and for MENA countries.⁸ Accordingly, the effects of entrepreneurship promotion on important outcomes such as women's agency and empowerment are rarely measured, although some evidence does exist that suggests effects are positive (Patel, 2014; Vasudevan and Wasilkowska, 2018; ILO, 2017i).

3.2 ALMPs for women's entrepreneurship development

Different types of entrepreneurship support address different types of barriers, such as insufficient skills to start and grow a business, lack of access to finance, weak networks, and restrictions on market access. Existing entrepreneurship promotion programmes therefore usually include one or a combination of the following components (ILO, 2017g):

- Entrepreneurship training
- Loans, grants and equity finance
- Advisory and incubation services
- Access to markets and value chains

ALMPs for entrepreneurship in MENA often provide a combination of different services to their clients. The OECD *Inventories of Policies, Institutions and Programmes Supporting Women's Enterprise Development* suggests that providers of business development services in MENA usually offer a variety of programmes in order to meet the different requirements their clients (OECD, 2014). Similarly, but relying on a larger and more recent sample, the ILO's YEI finds that 40 per cent of entrepreneurship promotion programmes in Jordan include training, advisory services and microfinance (ILO, 2017h).

Although most ALMPs remain gender-blind in targeting and programme design, some implementing agencies are increasingly taking into account gender-specific needs. Only 14 per cent of ALMPs for young people in Jordan and 3.6 per cent in Tunisia have gender as a targeting criterion for beneficiaries, and only half of those interventions explicitly target women (ILO, 2015, 2017h). However, as pointed out in the previous section, women face numerous gender-specific barriers in the context of entrepreneurship and therefore have different needs than men. Women, for instance, often require more flexible training hours that are compatible with household duties and childcare at safe, socially acceptable venues. Women might also benefit from different training curricula with a stronger emphasis on basic business and soft skills. For these reasons, service providers increasingly realize that one-size-fits-all interventions do not satisfy the demands of different beneficiary subgroups in different areas, and they are beginning to tailor their programmes towards the specific needs of women, young people or other identified subgroups. The ILO's GET

⁸ Recent meta-studies that aggregate results from many different entrepreneurship promotion programmes to identify trends in the kind of interventions that work best include a limited number of studies from MENA countries: Grimm and Paffhausen (2015) includes two studies out of 50; Cho and Honorati (2014) includes two studies out of 37; Kluge et al. (2016) includes one study out of 15.

Box 7: Gender-sensitive business training: GET Ahead for Women in Enterprise

The ILO's Gender and Entrepreneurship Together (GET Ahead) for Women in Enterprise is a training package and resource kit for low-income women and men engaged in or wishing to start a small-scale business. It differs from conventional business training materials as it highlights entrepreneurial skills from a gender perspective, whether applied to starting or improving an individual, family or group business.

GET Ahead aims at strengthening women entrepreneurs' basic business and management skills, while also addressing their practical and strategic needs. It shows women how to develop their personal entrepreneurial traits and obtain support through groups, networks and institutions dealing with enterprise development.

The learning objectives for the training package include:

- Promoting women's economic and social empowerment among low-income groups and understanding the rationale for providing equal opportunities to men and women in enterprise development.
- Creating a 'business mindset' among low-income women engaged in small-scale income generation and businesses.
- Increasing the capacity of trainers to provide action-oriented, participatory training on basic business management skills to low-income women and their families.

So far, GET Ahead training has been implemented in 18 countries, including Lebanon, Iraq, the Occupied Palestinian Territories and Yemen in the MENA region. An impact evaluation of GET Ahead training courses in Kenya clearly indicates that the training significantly improved the survival, profitability and growth of businesses receiving training. Participants also exhibited better business practices and enjoyed improved mental health and standards of living.

The study also suggests that the effects of business training need time to accrue: One year after the training there were little effect in terms of business performance and well-being. It took three years for significant impact to be recorded. This finding highlights the need to conduct more research on the medium-and long-term effects of entrepreneurship promotion, especially since most impact evaluations do not track their respondents over such a long time period.

Source: ILO, 2017j

Ahead programme that is presented in box 7 supports implementing agencies in making their programmes and training curricula more gender-sensitive.

A number of general trends about what works in ALMPs for entrepreneurship promotion emerge from recent meta studies and ILO briefs:

- 1. Business knowledge:** Overall, entrepreneurship promotion programmes have strong positive effects in early stages of the result chains (e.g. on business knowledge and business practice).
- 2. Business start-up:** Mixed results are reported when it comes to start-ups and boosting self-employment. However, some early evidence suggests that impacts on women are more promising than results for men.
- 3. Business growth:** Effects of ALMPs on the expansion of existing businesses and employment creation tend to be weak and insignificant.
- 4. Targeting:** Women and young people in low-income countries are the groups that benefit most from entrepreneurship promotion programmes.
- 5. Intervention design:** Interventions that combine several activities in a package are more successful than standalone programmes.

3.2.1 Entrepreneurship training

Reviews of impact evaluation studies suggest that entrepreneurship training improves human capital outcomes related to business knowledge and self-esteem rather than boosting self-employment and the business performance of women-led enterprises. Global evidence finds mixed impacts of business training interventions on the start-up, growth and survivorship of firms, but strong positive effects on self-esteem and entrepreneurial attitudes among young people and women. In particular, vocational and business training seems to be more effective at improving knowledge and business practices than financial training, although this type of training is often not associated with income growth, at least not in the short run (Kluve et al., 2016; Cho and Honorati, 2014; Patel, 2014).

Good practices

- In many cases, training alone is not enough to tackle the multiple barriers faced by women who want to start a business. Indeed, the evidence base suggests that training tends to yield better results when combined with other interventions, particularly with access to financial support. Therefore, entrepreneurship training interventions in Egypt, Jordan and Tunisia are following a trend towards multi-component approaches (e.g. combining business training with advisory services and access to credit).
- Soft skills and empowerment training has been shown to raise the self-esteem, decision-making capacity and entrepreneurial aspirations of women. The INJAZ Al-Arab Programme that (box 9) is an example on how training can change the attitudes and mindsets – in particular of young women.
- Entrepreneurship-related concepts and female entrepreneurial role models should be included in all kinds of informal and formal education (e.g. school curricula, apprenticeship schemes, university programmes).
- Training interventions that combine practical and technical training in existing firms are significantly more effective than purely classroom-based training.
- Implementing agencies (and trainers themselves) need to have a thorough understanding of young women's needs and constraints. This requires an integrated supply-and-demand market assessment to capture the complex combination of social, economic and even environmental factors that influence the target group's well-being. Smaller organizations can utilize the data provided by existing analyses carried out by research institutions or international organizations, including national labour market studies and youth reports.

Recommendations for MENA

- Target vulnerable women: Training programmes are most useful for those people who are particularly severely impacted by educational and knowledge constraints. Especially for rural youth and women with low levels of schooling, access to knowledge about the existence of entrepreneurship programmes must be increased and the contents of training programmes customized to better suit their needs. Intensive training with straightforward content and high quality inputs (in terms of training materials, and trainers) yields the best results.

- Take into account socio-cultural constraints: Entrepreneurship training for women in MENA should provide women with soft skills, self-esteem and access to peer networks. The accessibility of training for women (e.g. safe transport and a secure environment, family-friendly timing and childcare facilities) should be a high priority in the design stage of programmes. The Neqdar Nesharek programme for women in rural Egypt that is presented in box 8 is a good example for such a gender-sensitive design.
- Foster cooperation with the private sector: Implementing agencies should put much more emphasis on private sector cooperation in order to develop curricula that are relevant to entrepreneurs, offer internship opportunities for prospective female entrepreneurs, help them expand their networks and put them in touch with successful business persons and female role models.

Box 8: Empowering young rural women through business and vocational training

Between 2013 and 2014, the Population Council implemented the Neqdar Nesharek (“We can participate” in Arabic) programme in rural Upper Egypt. The programme targeted 4,500 young women aged 16–29 years old, adopting the “safe spaces” livelihood approach by addressing community-specific needs of vulnerable women. The intervention aimed to empower young women by providing them with skills and supporting them in starting a business or seeking employment. This programme is exemplary in the gender-sensitive approach it adopts, which includes gender-sensitive outreach, creating female-friendly spaces during training, minimizing the distance to training facilities, offering flexible timing of classes and close mentoring by local women serving as role models.

An evaluation of the programme found a significant impact on the economic empowerment of programme participants, as measured by their subsequent engagement in income-generating activities. Programme participants were 4.5 percentage points more likely to be engaged in an income-generating activity than women in the comparison group. As shown in figure 9, this positive impact was driven by an increase in participants’ engagement in self-employment activities. In contrast, the level of participation by programme participants in wage work was not significantly different for women in the treated group. The lessons learnt from Neqdar Nesharek show that a gender-sensitive design and a combination of hard and soft skills are good approaches for fostering women’s economic empowerment in MENA.

Figure 9: Estimated impacts on labour market outcomes of Neqdar Nesharek participants



Note: Impact estimates are based on a combination of Propensity Score Matching and a Difference-in-Differences approach and include a set of control variables. The figure displays point estimates (bars) as well as 95 per cent confidence intervals. For more information on the methodology see Elsayed and Roushdy (2017).

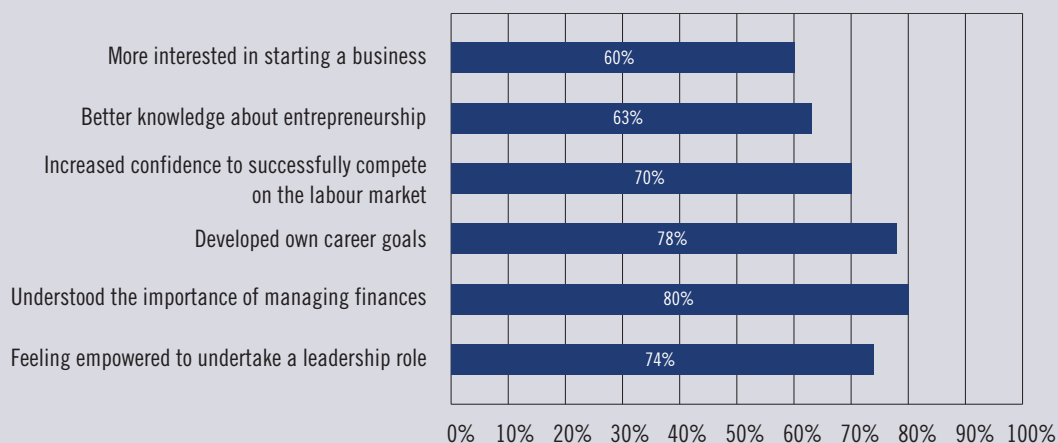
Box 9: Strengthening young people's mindsets entrepreneurial attitudes through training

INJAZ Al-Arab has been implementing entrepreneurship education training in the MENA region since 1999. Working with high school and university students, the organization's Company Programme enables small teams to develop a business idea and a business plan and work through the experience of a full lifecycle of the business from establishment to exit with the support of private sector companies, teachers and experts. INJAZ teams are also afforded the opportunity to pitch their business ideas at national competitions judged by leading members of the local business community.

While many INJAZ Al-Arab beneficiaries have actually gone on to launch new business schemes, the most important outcome of the entrepreneurial training programme is its demonstrated ability to change attitudes, to foster entrepreneurial ambition, to strengthen basic business skills and to provide practical experience among Arab youth. Importantly, through its innovative and experience-based approach, the Company Programme addresses social norms and perceptions of entrepreneurship that represent an important barrier for women in particular.

Assessments of the Company Programme in Egypt, Jordan, Lebanon, Morocco, Saudi Arabia, and the United Arab Emirates consistently find that the participants (average age between 16 and 17 years old) do indeed gain substantially in terms of initiative, self-motivation and more critical mindsets, reflected in changing attitudes to both job search and entrepreneurship.

Figure 10: Outcomes reported by participants of the INJAZ Al-Arab Company Programme



Source: Reimers and Dyer, 2013.

3.2.2 Grants, loans and micro-credit

Access to finance can have positive impacts on business performance and employment outcomes of women-led firms, especially when grants (cash or in kind) are combined with training and advisory services. Most of the existing evidence for women entrepreneurs focuses on micro-credit and the impact of the microfinance industry. Although micro-credit only allows small investments, it can increase women's income and assets in the short term, while enabling families to keep children in school. Micro-credit also has positive impacts on existing self-employment activities in rural areas, including those engaged in livestock and non-livestock agriculture. As noted above, however, micro-credit does little to enable business owners to make strategic investments in their businesses that allow for growth.

However, impact evaluations suggest that positive effects from micro-credit vanish in the long run and that there is no impact on the probability of creating new businesses or women's empowerment. Generally, micro-credit programmes mainly achieve results early in the result chain by providing microenterprises to make needed short-term investments, such as purchasing goods to sell. They show limited results in terms of long-lasting gains or business expansion. Youth and women are generally found to benefit more from financial services than men, probably because they tend to be more credit-constrained (Kluve et al., 2016; Cho and Honorati, 2014 ILO, 2017i). However, suggestive evidence indicates that access to credit over an extended period of time, instead of one-time loans, can support women's risk-taking in the longer run, which over time can improve business performance (Vasudevan and Wasilkowska, 2018)

Good practices

- Interventions that provide start-up grants and loans seem to be most effective in areas where access to finance is restricted, and where particularly severely affected groups are targeted, like by IFAD's REGEP programme (see box 10). Since only a small fraction of women in MENA use formal credit when doing business, there is a lot of potential here, especially in rural areas where commercial banks are not present.
- Non-traditional financing schemes and in-kind grants can overcome a reluctance to accept interest-based loans due to religious reasons. Where possible, they should be constructed in a way that helps to build a recorded payment and credit history for participating women to enable them to engage more effectively with formal financial service providers in the future.
- Innovative financing mechanisms – including mobile financing, peer-to-peer lending and peer-to-peer investment – have been introduced successfully in low- and middle-income countries. Such approaches are also appealing for people living in remote areas and those without previous experience with formal banking. In addition, peer support and training from women's saving groups can improve women's empowerment (Vasudevan and Wasilkowska, 2018).

Recommendations for MENA

Create financial products that systematically tackle various credit constraints that young people and women face:

- Account for women's needs: Generally, women lack access to long-term loans at reasonable interest rates and flexible repayment schemes and pre-requirements that women-owned start-ups can meet. For that purpose, gender sensitivity training programmes could be delivered to banks, starting with those that are already predisposed to lending to SMEs.
- Finance innovative start-ups: Women with promising early-stage enterprises that have high growth potentials, but have outgrown the micro-finance thresholds need access to larger loans and business grants that enable investments, even if they have little collateral. This could include introduction of incentives to banks to pilot special loan programmes for women entrepreneurs and targeted credit guarantee schemes (OECD, 2012).

Box 10: Reducing rural poverty through credit for entrepreneurship

The Rural Economic Growth and Employment Project (REGEP) is a large-scale project in rural Jordan implemented by the International Fund for Agricultural Development (IFAD) together with the Jordanian Government. Running from 2015 to 2021, it aims to reduce poverty, vulnerability and inequality in rural areas through the creation of productive employment and income-generating opportunities for the rural poor, with a particular focus on youth and women. The project aims to benefit more than 22,000 individuals through smallholder farmer training, capacity building for farmer associations, business mentoring support for rural SMEs and loans (micro-credits for smallholders and business loans for rural SMEs).

In order to reduce poverty and gender gaps in rural labour markets, REGEP places a strong emphasis on improving access to credit and developing innovative and inclusive financial instruments. The project's responses to address the finance constraints that rural men and women face include the following:

- building win-win value chain linkages that enhance the market access and creditworthiness of rural enterprises
- working closely with the Jordan Loan Guarantee Corporation and other relevant partners to increase access to credit guarantee mechanisms
- supporting the establishment and strengthening of savings and credit groups to build a savings culture in rural areas
- working with microfinance institutions willing to consider alternative forms of collateral, such as group-based lending, and implementing capacity building to aid them in utilizing these forms of collateral
- financing technical assistance and study tours for microfinance institutions to assist them in developing appropriate Islamic banking products
- demonstrating successful and efficient rural finance models with high repayment rates, which will result in lower risk premiums for commercial lenders and microfinance institutions.

Source: IFAD, 2014.

- Improve access to information and complementary services: Young people and women without previous experience of formal banking need better information about lending opportunities and a combination of loans, financial literacy training, coaching and follow-up support.
- Take rural realities into account: In rural areas, credit conditions should be attuned to the needs of rural households with various sources of income from a variety of farm and non-farm activities that can be quite volatile. In this case, insurance and risk protection should be included in financing schemes.

3.2.3 Advisory services

Although advisory services, such as coaching and mentoring, are a widespread component of entrepreneurship promotion programmes in MENA, women's representation among clients of these services is still low in MENA. The OECD (2012) argues that this is partly due to socio-cultural constraints that women face and limited availability of such services in rural areas. Since these services are usually a component of a broader programme, little solid evidence exists about their impacts. However, there is an observable gap in

the availability of initial advisory and incubation services for early-stage start-ups and the continued support needed by firms that have graduated past the initial ideation and establishment stages, but that have yet to demonstrate profitability or the ability to secure equity financing. This is all the more important for women who have more restricted access to peer-to-peer support and networks than men.

Good practices

- Mentoring and coaching during the start-up of the enterprise enhances the chances of business survival, especially among young women and women in rural areas with limited previous experience and networks. Advisory services can offer personalized support, help beneficiaries to cope with bureaucratic formalities, and, in turn, help them to formalize their businesses (ILO, 2017d). Successful interventions, such as the Neqdar Nesharek programme in rural Upper Egypt (see box 8), provide young women with female mentors from their own community, which can be an important factor in ensuring mutual trust and acceptance.
- Combining continuous business development services with micro-finance delivery has been can be a way of improving the performance and growth potential of women with micro-enterprises.
- Incubators and initiatives that focus on innovative start-ups are emerging in MENA. However, they are usually not focused on supporting poor women and generally offer training and incubation to highly educated youth with start-up ideas, facilitating linkages between them and potential investors.

Recommendations for MENA

- Offer follow-up programmes: To foster business survival and growth, entrepreneurship support should not only be offered during the start-up phase, but should also be available at later stages of business development. Follow-up programmes for young people and women who are struggling to develop and grow their existing businesses should be expanded.
- Take into account socio-cultural barriers and mobility constraints: In some contexts, business services and personal counselling should be provided to women by other women and ideally in the community context or through women's cooperatives.
- Support promising start-ups: The provision of counselling and support through incubators and accelerators for ambitious entrepreneurs with good business ideas and firms with large growth potential should be increased. Such support plays an important role in creating a friendly business climate for start-ups, providing young people with role models and examples and changing public perceptions about entrepreneurship.

3.2.4 Access to networks, markets and value chains

Bringing female entrepreneurs into local, regional and global networks and value chains increases their access to markets, generates new business opportunities and encourages positive spillover effects in technology and information. This holds true in particular for

young women with limited experience and women with household duties, who tend to have limited access to peer-to-peer support and knowledge of markets and marketing (ITC, 2017).

Good practices

- Giving women entrepreneurs access to new markets and larger value chains has the potential to be particularly effective in low-value production agriculture and small-scale businesses, because it enables them to move into areas of higher value production and sales as well as improving their access to technology and information.
- Innovation-oriented female business owners benefit from access to international markets and foreign technologies. Therefore, they appreciate and benefit from support on how to deal with export and import regulations and related bureaucratic issues.
- Cooperatives are an important source of peer-to-peer support and networks, especially for rural women. Through cooperatives, small-scale producers can realize economies of scale and increase their bargaining power in dealing with both upstream and downstream trading partners. This can enable them to strengthen their marketing and penetrate new markets (Esim and Omeira, 2009).
- ICT can significantly support young women and men in making the most of their entrepreneurial opportunities by increasing their access to markets. ICT opens up the possibility for young women and men to reap even greater benefits from access to new technologies, enabling them to apply innovative solutions within their enterprises, such as green technologies and credit platforms (UNCTAD, 2014).

Recommendations for MENA

- Stimulate business incubators for women: The creation of incubation centres combining different types of products and services (marketing, innovation, research) helps foster synergies among participating businesses. This applies to agricultural activities as well as to activities normally supported by incubation, such as knowledge-economy-oriented and high-tech start-ups. However, the number of incubators that actively seek project proposals from women entrepreneurs and provide conditions conducive to the integration of women-owned SMEs into value chains and clusters needs to be increased.
- Support cooperatives: The establishment of women's cooperatives such as those presented in box 11 allows rural businesses and entrepreneurs to bolster their bargaining power and economies of scale through the cooperative approach.
- Foster access to ICT and technological knowledge: ICT facilitates access to all kinds of information about markets, technologies and programmes. Therefore, access to high-quality internet is essential (either through mobile or land-based connections), especially in remote rural areas. At the same time, women, who are underrepresented in technology-intense jobs, need to be made aware of the benefits of technology and how to use the internet.
- Strengthen women's voices in business associations: Ensuring effective and balanced gender representation from the bottom to the top of such organisations does not only

Box 11: Women's cooperatives as a pathway to new markets

Socio-Economic Justice for Bedouin Women is an intervention with the aim of creating decent work opportunities for women in rural Egypt that started in September 2013 as a partnership between the ILO, a local non-governmental organization, and the Industrial Modernization Centre. Activities targeted Bedouin women working informally in home-based production of handicrafts and in the aromatic plants sector. Their work is often at the lowest end of value chains with several layers of subcontracting and intermediation. In addition to issues of low productivity, poor product quality and small returns, the work is also characterized by low levels of security and highly fragmented production processes.

To address these issues, the project supported the creation of village-based or product-based economic solidarity groups that were organized under two women-led cooperatives and one mixed cooperative with an initial membership of 400. These solidarity groups have not only provided a stepping stone out of informality and improved production but have also resulted in improved networks and alliances of women with governmental institutions and private companies, increasing their bargaining power in the market. In addition to legal assistance and support with the organisational set-up and development of cooperatives, the project provided the members with advanced technical training as well as training in marketing and sales, supported their marketing efforts and the creation of branding and promotion material, and, facilitated their participation in national and international fairs and exhibitions.

The project made use of technical assistance and training materials developed by the ILO, such as:

- **Gender-sensitive value chain analysis** to investigate how gender relations and biases impact on different parts of a value chain
- **MyCoop**, a training guide on the management of agricultural cooperatives and
- **Women Entrepreneurs' Associations Capacity Building Guide**, a training package designed to help build the administrative, organizational, technical and financial capacities of member-based organizations.

Sources: based on

http://www.ilo.org/global/topics/cooperatives/news/WCMS_615586/lang--en/index.htm and
http://www.ilo.org/addisababa/technical-cooperation/WCMS_329938/lang--en/index.htm

Box 12: FAMOS in Algeria – Increasing women's participation in a business association

In the context of the ILO's Women Entrepreneurship Development (WED) programme, between 2015 and 2017 15 organisations offered financial and non-financial services to female and male operated small enterprises (FAMOS) in Algeria.

The Regional Chamber of Trades and Crafts in the Algerian region of Tizi Ouzou is one of the participating organisations. It manages the business register of the region and works with public authorities on behalf of business owners. As such, the association plays an important role in the set up and implementation of programmes and policies for the promotion of crafts. It also issues certificates of quality standards and authenticity certification of products and services. The chamber includes 8,601 members, of which 3,527 are women.

The Chamber of Trades and Crafts developed an action plan that included an organisation-wide mainstreaming of gender, including its employees, its communication and the services it offers. The activities conducted include:

- A revision of the association's communication material and its website making contents more relevant for women and improving representation of women

Box 12 continued from page 31

- A simplification of membership procedures that made membership more accessible for women
- Information and training for women who are interested in becoming entrepreneurs
- Practical training using the ILO's Gender and Entrepreneurship Together (GET Ahead) materials (see box 7)
- Gender-awareness workshops for the chamber's staff
- Discussion groups for female entrepreneurs to identify obstacles they are facing

As an impact of this process, the number of membership applications by women increased by 178 per cent between 2016 and 2017 and the number of women who participated in trainings and advisory services increased by 152 per cent.

Source: ILO, 2017k

raise women's voices in policy, but also widens network building and sharing of good practice and strategies. Experiences from Algeria that are highlighted in box 12 provide examples on how membership of women in associations can be successfully increased.

3.2.5 Altering gender norms and attitudes related to women's entrepreneurship

Evidence is emerging to suggest that media and information technology can be effective in changing attitudes and perceptions about women's entrepreneurship. The widespread popularity of television programmes throughout the world has led to the emergence of new types of programmes to educate populations on different social issues and public health. Television programmes have been shown to be important vectors of societal changes in various settings. Although little robust evidence is available so far, studies suggest that exposure to television (or radio) programmes can have significant long-term impacts on societies and in particular on gender-related norms such as the perception of domestic violence towards women, women autonomy, son preference, divorce, and fertility rates.⁹ Broadcast in Egypt, the *El Mashroua* television programme aimed at fostering entrepreneurial aspirations and attitudes among young Egyptian adults. The main results from the evaluation are that the show had a significant impact on some of the viewers' gender-related attitudes towards self-employment. In particular, the show managed to reduce discriminatory attitudes held by men against women. No statistically significant effects on the professional aspirations or career decisions of young people can be found.

Good practices:

- Edutainment programmes that embed educational content into entertainment shows can be effective in pursuing public policy goals and offering young people access to relevant information about self-employment.

⁹ Jensen and Oster (2009) showed that the introduction of cable television in India was associated with an increase in women empowerment, materialized by a decrease in the reported acceptability of domestic violence towards women, an increase in women's autonomy and a reduction in son preference. Similarly, Chong and Ferrara (2009) found that the introduction of television increased the proportion of women who were either separated or divorced in Brazil. Ferrara, Chong and Duryea (2012) found that it also induced a decrease in the fertility rate and provided evidence that this effect was partly driven by an increased exposure to *telenovelas*.

- Providing young people with examples of successful women entrepreneurs can change gender-related attitudes towards entrepreneurship and increase the social acceptance of women in business.

Recommendations for MENA:

- Ensure that mass media convey representative images of young people from different backgrounds with which all viewers can identify (including men and women).
- Use such television shows to better disseminate information about available support programmes and service providers able to help aspiring entrepreneurs.
- Pay careful attention to how edutainment programmes present social problems, because their content can easily convey biased impressions of reality.

Conclusions and recommendations

This report provides an overview on the situation of female business owners and reviews evidence on “what works” in the promotion of women’s entrepreneurship in the MENA region. It finds that a majority of self-employed women work in informal micro-scale businesses in agriculture or manufacturing and that these enterprises tend to be significantly smaller and more vulnerable than businesses run by men. Besides limited access to finance and a lack of knowledge regarding business start-up, discriminatory gender norms and social perceptions of entrepreneurship are identified as major barriers for women wishing to start a business in the region.

To unleash the entrepreneurial potential of women in this region, an enabling business environment in which interventions systematically address the numerous barriers that women face need to be established and expanded. Effective entrepreneurship development requires the needs of very different sets of entrepreneurs to be taken into account, ranging from small-scale, necessity-driven subsistence entrepreneurs in rural areas to an increasing number of innovative, ambitious high-tech start-ups in cities.

Even though the general body of impact evaluations of ALMPs around the world is quickly growing, evidence on entrepreneurship-related interventions in the MENA region that separately report outcomes for youth or women remains scarce. Nevertheless, a few cross-cutting recommendations emerge from our analysis:

- 1. Address the socio-cultural constraints and attitudes that restrain women’s entrepreneurship potential.** Traditional role models and the patriarchal nature of societal structures in the MENA countries discourage women (especially married women) from joining the labour force, even when they are highly qualified. For many women it is impossible to reconcile their family’s expectations and household duties with a job, let alone running a business. Therefore, women who have to contribute to household income often help out in family businesses, on family farms or run small-scale, home-based businesses. School curricula and the media reproduce and reinforce gender stereotypes of women as caregivers and men as the more effective entrepreneurs. As a consequence, girls lack role models and the inspiration to become entrepreneurs. ALMPs that offer entrepreneurial training have been found to improve self-esteem, develop business-related soft skills, encourage entrepreneurial attitudes and boost interest in starting a business and can therefore be a way of fostering the entrepreneurial aspirations of girls and young women. However, attitudes and discrimination in the broader society also need to be tackled to make entrepreneurship a desirable career option for women. This requires efforts from both men and women and includes, for instance, changing entrepreneurship-related gender perceptions, like traditional role allocation or restrictive norms dictating which occupations are culturally acceptable for women. The impact evaluation of an edutainment programme (*El Mashroua*) in the annex of this report provides a good example of such an intervention.

2. Systematically tackle the credit constraints that impede women in starting and growing a business. Women, young women in particular, who are interested in starting a business report that access to finance is the greatest challenge they face. This challenge is driven both by a lack of options in terms of available financial services and, importantly, by their lack of a credit history as new economic actors. The situation is particularly daunting for women because the traditional allocation of gender roles severely limits their access to asset ownership and household finances, as these are seen as the domain of male household heads. In consequence, women struggle to take out loans because they have limited financial experience and do not have assets that can serve as collateral. Moreover, banks generally do not offer products that meet their requirements concerning loan amounts, interest rates and repayment schemes. When it comes to micro-credit, while often targeted to women, there is no robust evidence that it has a significant long-run impact on business start-up rates, business growth and employment creation, presumably because the amounts borrowed are very small and they are seen and perceived as a poverty-reduction measure rather than as serious business support. A strong gender imbalance exists in credit access for SMEs and larger firms, as business owners who manage to secure larger commercial loans from banks are almost exclusively established men. Entrepreneurship promotion interventions should systematically tackle the credit constraints facing women by:

- combining loans and grants with other services, such as skills or financial literacy training and business advisory services
- putting an emphasis on non-traditional financing schemes that rely on alternative forms of collateral and/or provide Shari'ah-compliant financial services
- collaborating with banks on how to offer loans at lower interest rates and with more flexible repayment schedules (i.e., through credit guarantee and insurance mechanisms)
- providing grant opportunities, which can supply the initial seed capital needed to allow youth- and women-owned businesses to prove their approach and give them space to prepare for efforts to engage other sources of investment, and
- encouraging and supporting women and young people to organize themselves in cooperatives.

3. Enhance access to markets, networks and technologies for different types of women entrepreneurs. Considering the diverse backgrounds, lives, attitudes and ambitions of female business owners, interventions need to be carefully tailored to specific target groups. Besides educational background, the factors exerting the greatest influence over the specific needs of female entrepreneurs are the sector (agriculture, manufacturing, services), the location (rural, urban) and the motivation (opportunity-based, necessity-driven). Among small-scale producers, for instance, women's cooperatives can enable entrepreneurs to realize economies of scale, invest in technology and penetrate new markets. Urban incubation centres can provide a good foundation for creating networks and synergies among high-tech start-ups. This report identifies a number of cross-cutting issues:

- **Access to value chains, technologies and markets:** Linkages to higher-level value chains are crucial for allowing women-led start-ups to move towards higher-value production. These firms have strong interest in partnerships on the local, regional and international market level and gender-sensitive measures in public procurement

- **Access to networks and peer support:** The lack of connections is a major factor for women who feel excluded from old boys' networks in male-dominated business circles. Peer support is all the more important for women to allow them to realize their potential.
- **Access to services and authorities:** In order to formalize businesses and to learn about associated regulations and procedures, subsistence entrepreneurs need information, guidance and access to the relevant offices. For businesses with large growth potential, the process of hiring employees and expanding into foreign markets is associated with a perception of bureaucracy and high costs and raises concerns about expansion. Finding ways to ease compliance with business regulations while facilitating pro-growth strategies among SMEs is essential.
- **Access to ICT:** In terms of improving women's access to all kind of knowledge and support, ICT and mass media offer significant possibilities. These technologies not only have the advantage of reaching potentially large audiences but are accessible from home and thus compatible with the constraints imposed on women by existing gender roles. Training on how to use ICT is also needed.

4. Support women's voices in policy dialogue and strengthen the mainstreaming of gender issues into policies and programmes. Women are not sufficiently involved in decision making about industrial and entrepreneurship development policies that often continue to be gender-blind. Therefore, it is important to enhance participation of women in business and entrepreneurs' associations and to actively support the creation and expansion of women's organizations and cooperatives. On the one hand, legal frameworks and national policies need to become gender-sensitive; on the other a gender-sensitive design of such ALMPs (one that includes flexible hours, safe transportation, a protected environment and childcare facilities) is important to ensuring women's participation.

Annex: Case study on the impact of edutainment on gender-related attitudes towards entrepreneurship

A.1 Introduction

This annex provides an overview of a recent impact evaluation of an Egyptian television program aiming to promote entrepreneurship among youth adults in Egypt. Its inclusion highlights an important piece of new evidence, showcases an innovative approach to changing attitudes towards women's entrepreneurship in the MENA region. As social norms regarding entrepreneurship and traditional gender roles are one of the main barriers that young women in the MENA region face when starting or growing a business, the purpose of this study is to provide an example of good practice in this important policy field.

This presentation of the El-Mashroua case is based on an impact evaluation study designed and supported by the IFAD-ILO's Taqem Initiative. The evaluation study was based on a randomized controlled trial following an encouragement design, with data based on a sample of 9,277 randomly selected young Egyptians. More detailed information on the study's methodology and deeper analysis of results can be found in a scientific working paper by Barsoum et al. (2017). In addition, the baseline study of this impact evaluation, which offers more detailed information about the intervention itself, has been published in the Taqem Impact Report Series as Barsoum et al. (2015).

The evaluated television programme had a significant impact on some of the viewers' gender-related attitudes towards self-employment. Although no statistically significant effects on professional aspirations or career decisions of young people were found, the evaluation demonstrates that the show managed to reduce discriminatory attitudes held by men against women. In this regard, this case study makes three important contributions:

- it adds to the evidence base about the impact of entrepreneurship training programmes and provides insights on “what works” in promoting youth and women's entrepreneurship
- it contributes to the literature on gender-related norms by presenting new evidence that showcasing successful examples of women in business can change the general perceptions that viewers have about women, even in the context of a light intervention
- it complements the literature on the impact of media and shows that media programmes can be used in the short term to achieve public policy goals, including reducing gender-discriminatory beliefs and improving attitudes towards entrepreneurship.

A.2 Intervention

El-Mashroua (“The Project” in Arabic) was developed as an “edutainment” programme, designed to educate viewers about entrepreneurship through an entertaining platform. In aiming to encourage more young Egyptians to take up the challenge of entrepreneurship,

the programme sought to contribute to wider efforts at tackling unemployment and reducing gender gaps in the labour force. The entertainment aspect of the show came from its format, a reality television show formed around a competition between 14 contestants. The show consisted of 13 one-hour episodes featuring a series of ten challenges with each challenge designed to test the contestants' entrepreneurial skills.¹⁰ For each challenge, contestants were formed into two teams, with a three-judge panel selecting the winning team. Members of the losing team had to vote to select one team member for elimination, while the decision to eliminate a contestant fell to the panel of judges.

The show's producers hoped to educate young Egyptians about entrepreneurship and to change mindsets in a country where youth still exhibit strong preferences for public employment over self-employment. In doing so, the show selected entrepreneurs from across Egypt, carefully recruiting contestants from a wide range of socio-economic, regional, ethnic and religious backgrounds to ensure that viewers could identify with at least some of the characters they watched on the show. Half of the contestants were women, and for the purpose of this study, it is interesting to note that female contestants performed particularly well throughout the show (with women securing the first and second place among contestants at the end of the show). This outcome allows the study to test the specific impact of the show had on gender-related beliefs and, in particular, those related to women's capacities as entrepreneurs.

Another key difference between *El Mashroua* and similar reality television shows lies in the fact that the show's producers aimed to embed specific educational content in each of the episodes. First, each challenge was designed to provide different examples of self-employed jobs (ranging from running a food stand to organizing sightseeing tours for tourists or cultural events), detailing different aspects of these jobs and the work that went into them (planning, negotiating input prices, securing sales agreements, marketing products, etc.). Second, core entrepreneurial skills and business concepts were placed at the centre of each episode, providing viewers with information on such concepts as business plan development, profit, advertising and customer satisfaction.

Producers were not able to provide viewers with the name of organizations offering different types of services to potential entrepreneurs during the show, as originally intended. However, they provided this information through the show's website and social media presence, to which viewers were referred at the end of each episode. *El Mashroua* maintained an active presence on social media, creating one of the largest digital platforms dedicated to potential entrepreneurs in the MENA region. The show's website provided viewers with information about setting up a business and links to organizations in Egypt able to assist aspiring entrepreneurs. Also, in parallel to the show's episodes, *El Mashroua* developed additional support activities for aspiring entrepreneurs, including moderated viewing parties and networking events held in collaboration with partner organizations delivering advanced entrepreneurship training, mentorship or financial services throughout the country.

¹⁰ For a more detailed description of the 13 episodes, see the baseline report, Barsoum et al. (2015).

Table A.1: Result chain of the intervention

Activities	Outputs	Outcomes	Higher-level outcomes
<ul style="list-style-type: none"> – Broadcast of 13 TV show episodes providing the viewers with successful role models – Website and social media activities providing information on the show and partner organizations that offer services to potential entrepreneurs 	<ul style="list-style-type: none"> – Young people watch the show – Young people interact on social media platforms and participate in events – Young people get in touch with partner organizations and receive individual support 	<ul style="list-style-type: none"> – Entrepreneurial knowledge improved – Entrepreneurial aspirations strengthened – (Gender-related) attitudes towards self-employment revised – Social perception of youth and women's entrepreneurship improved 	<ul style="list-style-type: none"> – More young women and men starting their own business – Higher youth employment – Reduced gender gaps in the labour force

Although the television show cannot be classified easily as one of the ALMP types for entrepreneurship promotion presented in the main body of this report, it addresses several of the barriers facing young men and women that have been identified:

1. Discriminatory gender norms and attitudes: By providing role models, including both women and men from different backgrounds, and showing entrepreneurship as being a desirable career path for these role models, the show attempted to counter pervasive negative attitudes about women's capacities for entrepreneurship.
2. Limited access to financial and business development services: Through information distributed by the show's website and via social media, El Mashroua aimed to inform its audience about organizations in Egypt available to provide financial support and business development services to entrepreneurs at different levels of development.
3. Limited entrepreneurial knowledge: Through the content embedded in its televised challenges, the judges' feedback and additional information provided on its website and through social media, the programme provided basic information about entrepreneurship and how to run a business, while linking viewers with additional sources within its network of partner organizations.

A.3 Evaluation design

Identification strategy

The impact of an intervention (in this case, the television programme) is estimated by comparing outcomes for individuals in a treatment group (those exposed to the intervention) and a control group (those not exposed). The main challenge for any impact evaluation is finding a control group that is as similar as possible to those individuals that are exposed to

the intervention (treatment group). The impact of the intervention (in this case, the television programme) is estimated by comparing outcomes for respondents in the treatment and control groups. The larger the differences are between the two groups at the outset of the study, the higher the chances that the impact of pre-existing differences between groups will be mistaken for the impact of the intervention.¹¹

In evaluating the impact of a television show like *El Mashroua*, the most straightforward way of eliminating systematic differences between treatment and control group would be an experimental design where respondents are randomly assigned to either watch the programme (treatment) or not (control). Such an approach, however, is hardly feasible in the case of a television programme, given the difficulty of excluding individuals from treatment: the television channel can be received freely and episodes of the show are available online. For that reason, this study relies on a slight variation of this approach by *encouraging* a randomly assigned group of respondents to watch the show by sending them text messages.¹² Accordingly, treatment is not defined by having watched the show but being encouraged to do so. The study design relies on the assumption that encouraged individuals are more likely to watch the programme than to those who did not receive encouragement. Because of the randomized selection of those receiving encouragement, the treatment and control groups initially only differ – at the aggregate level – in the level of encouragement they receive. For that reason, and assuming that more people within the treatment group would watch the show, any differences between treatment and control group identified at a later point can be attributed to the causal impact of having watched the show.¹³

Sampling strategy

The study's sample is constituted of a representative subset of a very large population of young individuals aged between 18 and 35 years old in Egypt who have some interest in entrepreneurship. To select a sample and collect baseline information, a randomly generated set of mobile phone numbers was called.¹⁴ The research team used these calls

¹¹ A comparison of individuals who watched the show with those who did not is likely to yield biased estimates if the decision to watch the show depends on their prior level of interest in starting a business, which in turn is likely to be correlated with the outcomes in which we are interested, such as respondents' perceptions of entrepreneurship, knowledge about self-employment, professional career aspirations and career choices.

¹² Individuals included in the sample were sorted into treatment and control groups at the individual level. In doing so, half of the respondents were randomly selected to receive the encouragement and the other half did not receive any encouragement. The encouragement was provided in the form of text messages written in Arabic and sent to the phone of treatment respondents from the fifth episode on 18 January 2014 onwards. One or two text messages were sent every week to encourage treatment respondents to watch the TV show and browse the show's website until the thirteenth and final episode was broadcast on 29 March 2014. In order to make up for the late start and to further increase the differential take-up rate across the groups, the research team provided additional forms of encouragement during the month following the end of the TV show: treatment respondents were all called and encouraged to watch the show's episodes online and to take a quiz testing their knowledge of the show.

¹³ The content of the encouragement text messages merely reminded treatment respondents of the date and time of the show, and aimed to spark their interest by informing them of the main topic to be covered in the upcoming episode. Hence, it is unlikely that the encouragement had any direct impact on the respondents, at least not on the set of outcomes that this study focuses on. In particular, the encouragement texts did not contain any gender-related information.

¹⁴ According to the Egyptian Demographic and Health Survey, over 90 per cent of Egyptian households owned a cell phone in 2014 and, according to the International Telecommunication Union's World Telecommunication/ICT Development Report and database, there were 114 mobile cellular subscriptions per 100 inhabitants in Egypt in 2014 (see <http://data.worldbank.org/indicator/IT.CEL.SETS.P2>).

to screen individuals for inclusion in the study's sample, seeking to make that sample as representative as possible of El Mashroua's target group (possible future entrepreneurs). Only individuals who matched the following three criteria were included:

1. aged between 18 and 35 years old,
2. watch television at least occasionally, and
3. interested in starting a business.

This initial screening allowed researchers to compile an initial sample of 5,924 individuals was constituted. Importantly for the design of this experiment, these respondents were asked to provide the contact details of up to three of their friends who met the inclusion criteria. In this way, 3,353 additional respondents were added to the sample. By including friends of the initial sample and mapping clusters of friends (see Table A.2), researchers would be able to measure spillover effects related to the programme. The total sample size is 9,277 individuals.

Table A.2: Sample structure

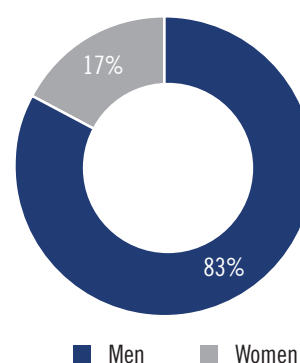
	Number of respondents
Group 1: Randomly sampled respondents who provided the contact details of at least one friend	2 069
Group 2: Randomly sampled respondents who did not provide contact details of any friends	3 855
Group 3: Respondents who entered the sample because their contact details were provided by a friend	3 353
Total sample	9 277

Sample descriptive statistics

Ideally, the sample population and its descriptive characteristics closely resemble the characteristics of the broader Egyptian youth population. However, the sample differs in several important ways from the broader Egyptian population. The differences and explanations for them are highlighted below:

1. Around four out of five respondents are young men, suggesting that women are less inclined to agree to participate in a survey or to openly express interest in taking up self-employment (figure A.1)
2. Respondents are more likely to live in large urban centres and be more highly educated than the average Egyptian. This indicates that, in Egypt, entrepreneurship is seen more of an option for young people in urban environments or those with higher levels of education.

Figure A.1: Sample composition: Young Egyptians who express interest in entrepreneurship



3. Not surprisingly, 22 per cent of respondents had some prior experience with entrepreneurship – much more than the national average.

As table A.3 illustrates, half of the initial sample received the encouragement, as did half of the friends for whom contact information was provided by initial respondents.

Table A.3: Allocation of respondents in the treatment groups

Treatment status	Respondent provided contact details of at least one friend	Number of observations	Average share of friends receiving encouragement
Received encouragement (T1 = 1)	Yes (S+ = 1)	2 717	49.9%
	No (S0 = 1)	1 928	0.00%
Did not receive encouragement (T1 = 0)	Yes (S+ = 1)	2 705	50.20%
	No (S0 = 1)	1 927	0.00%
Whole sample		9 277	

Validity of the evaluation design

As noted above, a necessary condition for the encouragement design to provide meaningful results is that people who receive the encouragement are more likely to take up the treatment (i.e. watch the show). In the case of this study, the impact of the encouragement on the take-up rate was positive and statistically significant: while about 8 per cent of the control group watched at least one episode of the show, receiving the encouragement increased this probability by about 5 percentage points. This represents a 60 per cent increase compared to the exposure rate of the control group and suggests that roughly one respondent in three who remembered having received the encouragement watched at least one episode of the show. The encouragement also had positive and statistically significant impacts on almost all other take-up indicators, such as having heard of the show, the number of episodes watched or having visited the show’s website. No spillover effects of the encouragement were found among friends, which suggests that having friends who received the encouragement was not associated with a higher rate of take-up of the show.¹⁵

Another potential threat to the validity of the results is non-random attrition. This might arise if those respondents who could not be contacted for the follow-up survey happen to differ systematically from those participating in the follow-up survey. This does not seem to be an issue in the context of this study, since the attrition rate was balanced across treatment groups, irrespective of the specification considered.

¹⁵ The differential in the exposure rate remains relatively small in magnitude. It is possible that this limits the study’s statistical power, allowing us to detect only large effects. However, it is worth bearing in mind that endline data were collected one to two years after the end of the broadcasting of the show and that, in consequence, the magnitude of the first-stage estimates is likely to be underestimated.

Estimation strategy

The effects of the encouragement on the individual level outcomes y are estimated using an empirical model based on the following equation:

$$y_i = aT_1S_0 + bT_1S_+ + cP(1-T_1) + dPT_1 + \sum_{f=0}^3 \mu_f S_f + X_i \beta + \varepsilon_i$$

In this equation, T_1 is a dummy variable indicating whether or not individual i received the encouragement and P indicates the share of individual i 's friends who received the encouragement. S_0 is a dummy variable that takes the value 1 if an individual did not provide the contact details of any friends, so that the cluster of friends contains only one single individual. S_+ is a dummy variable indicating when a cluster contains more than one individual and S_f are dummies indicating the number of friends in a cluster.^{16, 17}

The parameters of interest a , b , c and d can be interpreted as follows:

a measures the average treatment effect (ATE) for those respondents who did not provide the contact details of any of their friends

b is the ATE among the group of respondents who provided the name of at least one friend, but whose friends did not receive encouragement ($P = 0$)

c estimates a spillover effect on respondents who did not receive the encouragement themselves ($T_1 = 0$), but a share P of whose friends did. This effect is referred to as a *dissemination effect* and can be interpreted as the effects of the encouragement on peers

d captures spillovers on respondents who received encouragement themselves ($T_1 = 1$) and a share P of whose friends also did. This *interaction effect* captures the idea that being exposed to the show alone or together with some friends is likely to yield different results because social interactions may either amplify or shrink the effects.

Because the treatment differs according to the number of friends named and the share of friends who receive encouragement, the informative power of the single estimates of the coefficients a , b , c and d is limited. Therefore, two statistical tests will be of particular interest in this study. First, the researchers investigated whether or not the intervention had any impact on outcome y_i by testing the following first joint hypothesis:

H1: *The TV show has no impact on the selected outcome y*

H1: $a = b = c = d = 0$

If this hypothesis H^1 can be rejected, there is a statistically significant indication that the encouragement (and very probably also the television show) had some effect on outcome y .

¹⁶ A vector of baseline covariates X_i is also added to the regression. It contains information on respondents' gender, region of residence (city, Lower Egypt, Upper Egypt or frontier governorates), highest level of education and relative level of wealth calculated based on asset ownership data. Given the substantial duration of the data collection, X_i also contains dummy variables indicating whether the respondent was part of the first, second, third or fourth randomly selected set of respondents to be contacted as part of the endline survey.

¹⁷ Barsoum et al. (2017) account for the fact that the distribution of the proportion of friends receiving the encouragement varies with the size of the cluster.

Second, the researchers investigated the existence of spillover effects by testing the following second joint hypothesis:

H2: *Having a friend who watched the TV show has no impact on outcome y*

H2: $c = d = 0$

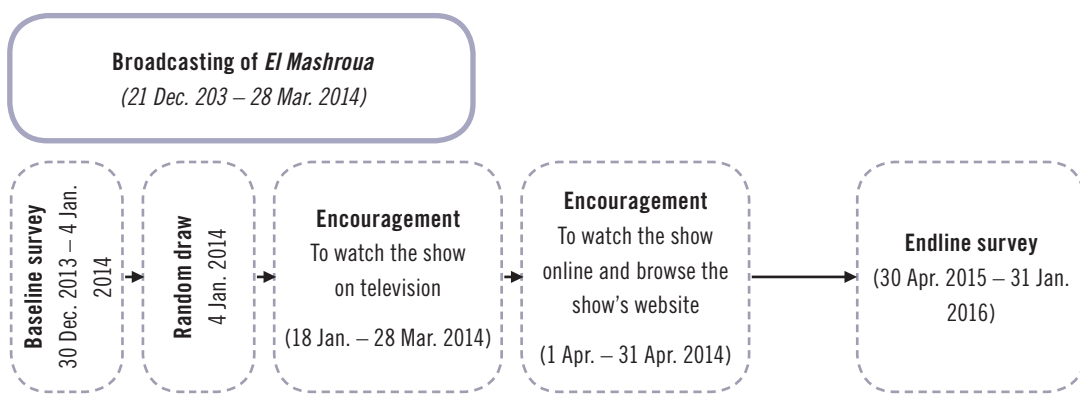
If this second hypothesis H2 can be rejected, this indicates that the show had statistically significant spillover effects.

The analysis is restricted to the estimation of the above reduced form, providing intent-to-treat (ITT) estimates. This means that the effect of receiving the encouragements is estimated, not the effect of actually watching the show. The main reason for doing so is that the only available information about the actual exposure to the show is self-reported survey data collected 13 to 21 months after the end of the broadcasting of the show. These measures are likely to underestimate the respondents' "true" level of exposure.¹⁸

Data collection

Figure A.2 provides an overview of the timeline of the study and the data collection. The baseline study was conducted and background information on each prime respondent included in the study sample was collected over the phone. Background information collected included gender, age, governorate of residence, professional occupation and highest level of education. The endline survey was also carried out by phone. In total, the research team was able to successfully survey 60 per cent of the 9,277 respondents included in the sample as part of the endline survey, 16 to 24 months after the completion of the baseline survey. Among the group of 5,520 respondents who could be surveyed at endline, 2,743 received the encouragement and 2,777 did not. The attrition rate is balanced across treatment groups irrespective of the specification considered (whether or not baseline covariates are added to the regression).

Figure A.2: Study timeline



¹⁸ A second implication is that the share of a respondent's friends exposed to the show can only be computed without error as long as these friends answered the endline questionnaire. Conversely, that share is measured subject to a degree of error as soon as some of these friends did not answer the endline questionnaire. In fact, that share is actually impossible to measure in the case of respondents for whom none of their friends could be reached at endline (all the more likely in clusters with a limited number of friends).

A.4 Results

Impacts on general beliefs about successful entrepreneurs

The study investigates the extent to which the show changed viewers' general beliefs relating to self-employment. As the impact estimates in table A.4 suggest, having watched the show had an overall direct impact on viewers' beliefs and, in particular, on viewers' opinions of to whether or not women can successfully run their own business.

In row A, the hypothesis H1 is rejected at the 5 per cent level, indicating that watching *El Mashroua* changed the viewers' opinion towards the statement that it is possible for women to successfully run their own business. In fact, respondents in the treatment group who are more likely to have watched the show were also, on average, 3.9 per cent more likely to report strong agreement with this statement compared to similar respondents from the control group. The television show's impact increases to 7.1 percentage points for the set of respondents who provided contact details of at least one of their friends at baseline. Interestingly, the study also finds evidence of spillover effects: hypothesis H2 is also rejected at the 5 per cent level, meaning that having a friend who watched the show had an influence on an individual's outcomes.¹⁹ In particular, coefficient d is negative, suggesting that, for respondents in the treatment group, the direct effect of the encouragement gradually disappeared as the share of friends receiving the encouragement increased. This can be interpreted as friends who were discussing the content of the show emphasizing the entertainment aspect of the show at the expense of its educational content.

The H1 hypothesis cannot be rejected at the 5 per cent level for the next two outcomes, investigating the extent to which respondents believed it is possible for individuals without higher education (row B) and individuals without wealthy parents (row C) to run a business successfully. However, the p-value associated with this test is close to 10 per cent (14.9 and 10.4 per cent, respectively). This suggests that the estimation strategy might have found an effect had it had more statistical power (e.g. given a larger sample).

This study also takes advantage of the good performance of female contestants throughout the show to investigate whether the intervention triggered broader changes in respondents' gender-related beliefs and reduced the share of respondents strongly supporting the idea that men might have more rights to a job or to receive a higher education. This study does not find any impact of having watched the edutainment programme on either of these last two outcomes in table A.4. Indeed, the null hypothesis cannot be rejected for both H1 and H2. This suggests that the show did not have any significant impact on respondents' gender-related opinions beyond self-employment.²⁰ However, subgroup analysis provides evidence to suggest that the impact of the show on gender-related outcomes is particularly pronounced on men and respondents with lower levels of education, the two subsets of respondents with the most discriminatory beliefs against women, and are null on women.²¹ Interestingly, when restricting the sample to men, not only entrepreneurship-related, but

¹⁹ Qualitative work confirmed that the content of the show was discussed within groups of friends.

²⁰ It also indicates that the effect that is evident in the first three outcomes does not capture the spurious relationship between the dependent and treatment variables.

²¹ Figures are reported in the working paper Barsoum et al. (2017).

also general gender-related perceptions improve for those having watched the show (H1 and H2 are rejected for statements D and E and coefficients *a* and *b* are positive). These results indicate that the show led men to revise the discriminatory beliefs previously held in regard to women.

Table A.4: Impact of the TV show on the viewers' opinions

	Dependent variables: <i>Share of respondents who strongly agree with the following statement</i>	<i>Regression coefficients (standard errors)</i>				Pure control mean (s.d.)	<i>Hypothesis tests</i>	
		<i>a</i> (ATE without friends)	<i>b</i> (ATE with friends; P = 0)	<i>c</i> (dissemination effect)	<i>d</i> (interaction effect)		H ₁ : Prob > F	H ₂ : Prob > F
A	<i>In Egypt, it is possible for women to successfully run their own business</i>	0.039 (0.021)	0.071 (0.029)	0.005 (0.033)	-0.104 (0.032)	0.569 (0.495)	0.015***	0.015***
B	<i>In Egypt, it is possible for individuals without a higher education to successfully run their own business</i>	0.000 (0.021)	0.047 (0.029)	0.023 (0.034)	-0.083 (0.033)	0.608 (0.488)	0.149	0.035**
C	<i>In Egypt, it is possible for individuals who do not have wealthy parents to successfully run their own business</i>	0.022 (0.022)	0.054 (0.030)	0.030 (0.034)	-0.086 (0.032)	0.494 (0.500)	0.104	0.036**
D	<i>In Egypt, when jobs are scarce, men should have more rights to a job than women</i>	-0.003 (0.020)	-0.013 (0.026)	-0.025 (0.030)	-0.012 (0.031)	0.702 (0.458)	0.913	0.653
E	<i>In Egypt, a university education is more important for a boy than for a girl</i>	0.001 (0.017)	-0.022 (0.023)	-0.010 (0.027)	0.011 (0.025)	0.187 (0.390)	1.000	1.000

Note: This table is based on Table 6 of Barsoum et al. (2017).

For each outcome, the “no impact of the encouragements hypothesis” (H1: *a* = *b* = *c* = *d* = 0), as well as the “no spillover hypothesis” (H2: *c* = *d* = 0) are tested. The p-values resulting from the test of H1 are displayed in the “H1: Prob > F” row, while the p-values resulting from the test of H2 are displayed in the “H2: Prob > F” row.

Standard errors are clustered at the group of friends level. P-values are corrected at the family of outcomes level using the Holm-Bonferroni method. *, **, *** denote significance at the 10, 5 and 1 per cent levels, respectively, and are only reported when testing hypotheses H1 and H2.

Impacts on general perceptions of entrepreneurship

In addition to assessing general perceptions about entrepreneurs, the study investigates the impact of the television show on viewers' perceptions of the importance of various barriers to self-employment. In doing so, the study seeks to provide insight into whether the intervention modified viewers' perceptions of self-employment as a feasible career option. In this regard, the study evaluated eleven barriers, organized in the three groups:

- Lack of access to resources: This group of perceived barriers includes a lack of required skills, a lack of access to funding, a lack of access to information, a lack of access to foreign language training and a lack of access to technology.
- Difficult economic conditions: This group includes perceived difficulty of complying with government laws and perceived intensity of competition among entrepreneurs.
- Societal barriers: This group includes the fear of failure, negative perception of entrepreneurship by society, resistance to change and discrimination based on gender.

For each item, respondents were asked to assess its importance on a scale of 1 to 10 (with 10 standing for "extremely preventive barriers"). The variables in each group were also normalized and aggregated to indices.²²

Table A.5 illustrates the key impacts of the edutainment programme on these outcomes by providing results of the hypothesis test H1. The intervention appears to have had some impact on respondents' perceived barriers overall. Indeed, the test investigating the existence of any impact of the show is rejected at the 5 per cent level for the economic structure index. However, this hypothesis at 10 per cent cannot be rejected for the societal index. Looking at the results obtained on individual outcomes yields several interesting results:

1. Looking at "resource constraints" outcomes, no clear pattern emerges since hypothesis H1 of no impact of the television show on respondents mentioning any of these constraints cannot be rejected.
2. For the "economic constraints" outcomes, hypothesis H1 is strongly rejected for respondents' perceptions of the intensity of the competition among entrepreneurs, but not for the perceived importance of the complexity of government laws. The coefficients that are reported on the former outcome are negative, which indicates that the television programme led respondents to revise downwards their beliefs about the strength of competition among entrepreneurs. That is, after viewing the programme, they saw the competition provided by other entrepreneurs as less daunting.
3. Looking at "societal constraints" outcomes, hypothesis H1 can only be rejected for the outcome investigating respondents' perceived importance of gender discrimination as a barrier to starting a business. Given the performance of female contestants throughout the show, this result is seen as an indication that the show led viewers to revise downward their perception of the level of discrimination faced by women when attempting to start

²² Within these groups, the research team implements a procedure detailed in the working paper (Barsoum et al., 2017) to limit problems arising from multiple hypotheses testing. The variables were later rescaled so that their range only goes from 0.1 to 1.

a business. An additional investigation of the effects on subgroups finds evidence to suggest that – despite reduced sample sizes – the negative impact of the intervention on the perception of gender discrimination as a barrier to starting a business is entirely driven by changes among male respondents.

Generally speaking, these results show that, despite the limited differential take-up rate measured at endline, the study has enough statistical power to detect an impact of the show on the perceptions regarding some barriers to entrepreneurship. Unfortunately, the hypothesis that the intervention had no impact on any of barriers that are perceived as the most hindering ones by our respondents (the lack of funding, complicated regulations and lack of required skills) cannot be rejected. In particular, this study does not find that the show had any impact on respondents' perception of the importance of funding constraints as a barrier to starting a business.

Table A.5: Impact of the TV show on perceptions of barriers to self-employment

	Control mean	Impact of the intervention
Lack of required skills	0.624	x
No access to funding	0.820	x
Lack of access to information	0.491	x
Lack of access to foreign language training	0.513	x
Lack of access to technology	0.501	x
Government laws	0.634	x
Tough competition	0.471	↘***
Economy index		↘**
Fear of failure	0.601	x
Negative perception by society	0.586	x
Resistance to change	0.569	x
Discrimination based on gender	0.488	↘**
Societal index		x

Note: This table is a simplified version of Table 5 of Barsoum et al. (2017). The mean refers to the pure control group of people who were not affected by any encouragement, either directly or indirectly. *, **, *** denote significance at the 10, 5 and 1 per cent levels, respectively, on which the hypothesis H1 can be rejected. ↘ denotes negative coefficients *a* and *b*; and x denotes that H1 (“The TV show has no impact on the selected outcome”) cannot be rejected.

Impacts on professional aspirations and career choices

Finally, this study investigates whether changes observed in viewers' perceptions associated with self-employment translated into changes in their professional aspirations and their career choices. In order to do so, first the impact of *El Mashroua* on the respondents' aspirations is estimated, which is measured by the probability of an individual of choosing "working as an employee in the *private* sector", "working as an employee in the *public* sector" or "working as a self-employed person" as a preferred career option in the short term. Second, the effects of the programme on professional career-related decisions is analysed. More specifically, the study investigates whether or not the intervention had any impact on respondents' probability of having made any decision relating to their professional career since January 2014 (when encouragement text messages were first sent), on respondents' probability of having taken any steps towards the creation of a business, on the probability of their continued planning to start a business or to launch a new business in the future and on the probability of respondents reporting "self-employment" as their primary activity at endline. Those four variables are combined into an index, on which the impact of the intervention is also reported.²³

No impact of the show on viewers' professional aspirations can be found. In particular, the show did not contribute to increasing the share of respondents selecting self-employment as their preferred professional career option. Indeed, all four H_1 hypotheses fail to be rejected at the 5 per cent level. As a consequence, it is not surprising that no overall impact of the intervention on respondents' career choices can be detected. In particular, the show does not seem to have had any significant effects on the probability of a respondent having made any decision with respect to their professional career or having taken any steps towards the creation of a business. As all H_1 hypotheses have again failed to be rejected at the 5 per cent level, no impact is found on the share of self-employed respondents either. Indeed, all H_1 hypotheses fail to be rejected again at the 5 per cent level.

In short, this suggests that, while the intervention changed some of the viewers' perceptions relating to self-employment, its content was probably insufficient to spark more concrete changes in terms of respondents' entrepreneurial aspirations and professional career choices.

A.5 Discussion

This impact evaluation of the *El Mashroua* programme underlines the potential of television (and other forms of media) to change attitudes and perceptions that may be undermining efforts to secure important development and public policy goals. Since narratives conveyed by mass media are one potential way of altering gender-related norms constraining women in their attempts to start a business, the *El Mashroua* television show's goal of embedding educational content into an entertainment programme that broadcast on one of Egypt's most watched cable channels is particularly relevant. Here, the study reaches several conclusions concerning the impact of the edutainment programme:

1. The *El Mashroua* programme had a significant impact on some of its viewers' general and gender-related attitudes towards self-employment. In particular, the study finds

²³ See Barsoum et al. (2017) for a more detailed methodology.

that the content of the show managed to alter some gender discriminatory attitudes held by male respondents against women: while the show did not significantly change the view's of women, men who watched the show were subsequently more inclined to think that women can successfully run a business. In line with previous studies showing how effective media programmes can be at shifting gender norms, the results suggest that entrepreneurship education through television programmes can be successful at fighting such biases. However, no overall impact on respondents' aspirations with respect to entrepreneurship or on the likelihood that respondents took any steps towards the creation of a business can be identified. These limitations can be explained by the inherent nature of a television show as a light intervention: While it can influence social perceptions, it cannot compensate for resource constraints or nature of the business environment.

2. After watching the show, viewers considered gender discrimination and competition to be less of a constraint for women entrepreneurs. This could be encouraging news if the edutainment platform managed to convey a representative image of the barriers that young entrepreneurs are facing. If not, the shifts in viewers' perception could also be the result of an unrealistically positive image of the business environment presented in the show. For instance, viewers who see successful women-owned businesses on television and therefore believe that gendered barriers to entrepreneurship are not significant might start to care even less about gender discrimination. These conclusions do not rule out edutainment programmes as a potentially effective public policy tool, but rather call for close attention to their content, the means by which their messages are conveyed to viewers and the ways in which these messages can be interpreted.
3. This study provides evidence that encouragement through text messages can be used effectively by policy-makers to induce desirable behavioural changes – in this case tuning in to watch the show. Text messages as a policy instrument are an appealing option because they are inexpensive and easily scalable, while mobile phone coverage is nearly universal. Stronger encouragements, such as financial incentives, would have been more effective in encouraging a target group to watch a television show, but would have been expensive. In contrast, evidence on the effectiveness of text messages is relevant given their applicability to other scenarios in public policy. Relying on scalable encouragements is all the more important in the evaluation of media programmes as their most salient feature lies precisely in their ability to reach a large audience.

This study concludes that edutainment programmes can be an effective public policy tool to reduce discriminatory beliefs, which have been shown to be an important gender-specific barrier to self-employment in Egypt. In order to successfully promote youth and women's entrepreneurship, however, other constraints – such as access to credit and skills deficits – need to be addressed through complementary interventions.

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