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Promoting social entrepreneurship in the Mediterranean Region

## **MedUP! Promoting Social Entrepreneurship in the Mediterranean Region**

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*WOMEN and SOCIAL ENTREPRENEURSHIP: A REGIONAL PERSPECTIVE IN THE SOUTHERN  
MEDITERRANEAN COUNTRIES*

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## **List of Acronyms**

External Investment Plan (EIP)

General Entrepreneurship Monitor (GEM)

Information and Communication Technologies (ICT)

International Labour Organization (ILO)

International Monetary Fund (IMF)

International Organizations (IOs)

Jordan Enterprise Development Corporation (JEDCO)

Middle East and North Africa (MENA)

Non-Governmental Organization (NGO)

Official Development Assistance (ODA)

Project Management Units (PMUs)

Semi-Structured Interviews (SSI)

Social Entrepreneurship (SE)

Women Social Entrepreneurs (WSEs)

World Bank (WB)

World Development Indicators (WDI)

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# Introduction

Economic growth in the Arab states has historically<sup>1</sup> been labelled as failing to create decent jobs or match the increasing supply of labour force. The IMF (2018, p.17) estimated that more than five million workers, in the MENA, are joining the labour market on a yearly basis. This was recently highlighted by the latest Arab Human Development Report (2016), which states that 60 million jobs have to be created to absorb the newcomers to the workforce in the coming decade. This adds to other structural challenges within the job market, which is overwhelmed by informal employment patterns reaching 67 percent of overall employment in the Arab states (63 percent in Egypt, 64 percent in Palestine, 80 percent in Morocco and 59 percent in Tunisia, as per the ILO's estimation, 2018). Moreover, **available data show that women in the Arab states (outside the public sector) are more likely to register higher rates of vulnerable employment, namely in countries such as Egypt, Morocco and Palestine.** With an overconcentration of women workers in sectors such as agriculture, women are explicitly registering higher rates of vulnerable employment compared to their male counterparts (WDI, 2018).<sup>2</sup> Moreover, a thorough observation of the informal employment structure reveals that women are trapped in one of the most precarious forms of informality – contributing family workers<sup>3</sup> considered as unpaid workers. The ILO (2018) estimations warn that 69 percent of women engaged in informal work relations are identified as contributing family workers. The rate is 57 percent in Morocco, 10 percent in Tunisia and 23 percent in Palestine (ILO, 2018). It is also important to highlight the weak and fragmented social protection coverage schemes in these countries and the restrictive financial services.

In this context, social entrepreneurship (SE) has increasingly been promoted as a driver for social and economic change, both inside and outside the MENA region. Social entrepreneurs are increasingly being portrayed as 'change makers' within their societies as they bring their dreams,

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<sup>1</sup> During the last 50 years, as per the Arab Human Development report 2016.

<sup>2</sup> This means that the agricultural sector absorbs an important part of working women (37 percent in Egypt, 57 percent in Morocco and 14 percent in Palestine) (WDI, 2018).  
<https://data.worldbank.org/indicator/SL.AGR.EMPL.FE.ZS>

<sup>3</sup> A contributing family worker is a person who holds a self-employment job in a market-oriented establishment operated by a related person living in the same household, and who cannot be regarded as a partner because of the degree of his or her commitment to the operation of the establishment, in terms of the working time or other factors to be determined by national circumstances, is not at a level comparable with that of the head of the establishment.  
<https://stats.oecd.org/glossary/detail.asp?ID=443>

visions and sets of values into the market (Forouharfar, 2018). It is believed that SE will increase women's economic participation and, subsequently, boost economic growth (Momani, 2016).<sup>4</sup>

However, the adoption of a feminist analysis of SE is key to better understanding its utility in advancing women's economic empowerment, resilience and agency. To this end, building on the works of Clark Muntean and Ozkazanc-Pan (2016), the research will **investigate the SE ecosystem in the six targeted countries (Morocco, Tunisia, Egypt, Palestine, Jordan and Lebanon) with emphasis on its role in contesting dominant gender stereotypes and enhancing women's access to economic activities normatively reserved for men. This leads us to address the prevailing 'structural problems' leading to the undercapitalization of women as a result of bias in 'lending and equity investment, inequitable access to networks and gatekeepers, and workplace subordination in the forms of both vertical and horizontal gender segregation in the economy' as argued in Marlow and Patton (2005).**

**Accordingly, the proposed study emphasizes SE's ability to empower women and to not replicate the same 'societal gender orders' (Clark Muntean & Ozkazanc-Pan, 2016) within the new entrepreneurial structures portrayed as vehicles of change. To this end, this study will conduct a cross-country examination of the prevailing challenges and opportunities for SE from a feminist perspective.** More specifically, it will pursue the following objectives:

- Examine how and under which conditions SE can be a vehicle for women's empowerment.
- Assess to what extent SE is able to effectively respond to the structural constraints facing women, as well as to the prevailing structural economic challenges in MENA.
- Provide a concrete course of recommendations and name priorities that should be taken into account in the coming activities of the project (advocacy, policy formulation and influencing, and the financial support provided to social entrepreneurs).

This research seeks to provide Oxfam's project *'MedUP! Promoting Social Entrepreneurship in the Mediterranean Region'* with key knowledge on the main factors that dis/empower women social entrepreneurs across the six countries and a roadmap to implement SE initiatives that can overcome the structural impediments to women's access to decent work. Moreover, it will contribute to the project's understanding of the added value brought by SE against the 'traditional' model of entrepreneurship.

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<sup>4</sup> A recent simulation conducted by the McKinsey Global Institute (2016) underlined that closing the gender gap in the participation in the workforce would increase the MENA GDP by 47 percent in a decade (adding more than 2.7 trillion to the regional GDP).

The project is built on evidence-based strategies and findings. National baseline surveys have been included in the national mappings conducted in each targeted country to identify SE public and private actors (SEs, Social Entrepreneurship Services Organizations [SESOs], etc.), initiatives, policies and legal frameworks in place, in addition to main challenges of the sector and other relevant issues. The information collected through national analyses was essential in developing our understanding of the actual SE context in the targeted countries and guided our primary data collection towards providing regional gender-focused research on SE. **This was to ensure that Oxfam, together with partners, will provide a gender targeted intervention, which will inform not only advocacy and policy recommendations, but also the types of businesses supported, and the nature of support provided, at *macro*, *meso* and *micro* levels, nationally and regionally.**

In addition to this introduction, this report is composed of six chapters: the first provides a brief presentation of the research methodology, the second exposes the different conceptual and theoretical discussions on the SE approach, the third discusses the macro socio-economic and legal dis/empowering environment for women engaged in SE, the fourth presents a portrait of the WSEs interviewed in this assignment and discusses the challenges they encounter on their daily activities and the fifth provides a critical analysis of the SEs' support system in each of the targeted countries. Based on the knowledge captured, the final chapter lists best practice and good practices in the field of SE in the MENA.

# 1. Research methodology

The proposed regional gender-focused research emphasizes SE ability to empower women and to not replicate the same 'societal gender orders' (Clark Muntean & Ozkazanc-Pan, 2016) within the new entrepreneurial structures portrayed as vehicles of change. To this end, this study conducted a cross-country examination of the prevailing challenges and opportunities for SE from a feminist point of view, analysing gendered power dynamics and exclusions within the sector and society at large. This entails an examination of the social entrepreneurship concept and practices in regard to their ability to contest dominant patriarchal ideologies and practices that are embedded within the market-based structures (Blake & Hanson, 2005 in Calás et al., 2009). Accordingly, extensive attention should be allocated to assess how social entrepreneurship is impacting the invisible work that women do (productive, unpaid reproductive and care work) as well as breaking with the assumption that the entrepreneurship model is structured around a model of an 'aggressive, competitive solitary hero who aspires to conquer new markets' (ibid).

This research intends to identify, examine, and interpret research works that portray the positionality of women engaged in SE within the six MedUP countries, within the body of available relevant literature. In this context, women entrepreneurs' positioning vis-à-vis the role of SE in overcoming marginalization in the labour markets of the targeted countries will be prioritized as a key source of knowledge for this research. This is in line with the methodological approach that identifies knowledge production as an act of emancipation (de Sousa Santos, 2001) of the oppressed and marginalized social groups. We will be building on the experiences and the stories of women engaged in SE as the main source for evaluating and assessing the SE context in each of the targeted countries. By giving room for women entrepreneurs and frontline practitioners (the MedUp Project Management Units and partners – PMUs), this research intends to assess and recommend the role that women play and can play in the social economy and eventually contest the hierarchy of credibility of SE as it might be portrayed by governments and mainstream multi- and bilateral agencies.

## 1.1 Research questions and activities

The main research question is: *How can SE be dis/empowering to women engaged in entrepreneurial activities in the targeted countries?* Specifically, our investigation is oriented towards identifying:

- How gender social norms, stereotypes, access to rights, access and control over resources and decision making and leadership positions, contribute, with other factors, to hindering social entrepreneurship for women in MENA.

- Does the existing social entrepreneurship experiences (policies, structures and interventions) allow women to overcome some of the structural challenges they face in the economy (gendered bias and discrimination, wage gap, lack of social security, informality, unpaid care work) while enhancing women's agency and resilience, in a context of increased push towards privatization of public services.

The research resulted in an extensive mapping of available literature on SE in the targeted countries. The desk research built on national studies and/or needs assessments conducted by/via the MedUP national teams and other project documents (key starting points for the literature review are the project log frame and narrative proposal). The desk review had two focuses: on the geographical level, it screened available literature on both national and regional level (whether on the MENA level or on both Maghreb/Mashreq sub-regions); and secondly, the desk research examined thematic studies, reports and project evaluations. This included, but was not limited to, the enacted national strategies and policies on SE, whether by governments or international donors. Moreover, academic works investigating SE, namely from feminist perspectives, were reviewed and used as resources to develop the conceptual framework of this study. This helped the researchers to evaluate the current practices of SE and assess them using an approach based on a gender analysis of women's empowerment programming frameworks.

In parallel, the research team contacted the MedUP PMUs in the targeted countries. Each PMU received a set of questions and/or enquiries about the context of SE in their country. Overall, more than 13 meetings or semi-structured interviews (SSIs) were conducted with members of the PMUs (via Skype) in each country and with women social entrepreneurs (WSEs). The list of interviewees was finalized, in close coordination with PMUs, and discussed with the project team.

Moreover, the research team developed discussion guides and data collection tools to fill in the gaps in the available literature and to build a more grounded understanding of the context of SE in the six countries. A list of potential interviewees was finalized and discussed with the project team.

## 1.2 Data collection and limitations

The data collection plan consisted of identifying and understanding the gendered structure of the SE ecosystem at macro, meso and micro levels. It intended to locate the structural challenges faced by women engaged in SE.

- The literature review helped to build a holistic understanding of the actual situation and assess it against a feminist approach to SE.



- The knowledge captured through the discussions with the six PMUs provided contextual information on the topic of the research and facilitated the organization of interviews with relevant national stakeholders.
- The SSIs enquired about the personal, academic and professional backgrounds of pre-identified women SEs, their itineraries in the SE sector, and the challenges they face in their businesses.

During May and June 2019, the researchers interviewed seven women social entrepreneurs (WSEs), and two women SESOs who provide services for social enterprises. In preparation for the fieldwork, six meetings with PMUs from Lebanon, Jordan, Palestine, Egypt, Morocco and Tunisia were held. These meetings were helpful in getting insights from the field, and contacts of potential participants in the study. The qualitative methods of primary data collection were triangulated with other methods of data collection, mainly the available grey and academic literature, in addition to the exchange with PMUs. In this vein, it is important to highlight that the narratives of the WSEs who participated in the study corroborated the available literature. The results of the interviews will be detailed and analysed later in this section.

The research team took all required measures to ensure the confidentiality of the data collected and to anonymize the participants. Almost all SSIs were recorded. In a couple of interviews, we faced technical challenges caused by software incompatibility and we were unable to record. The research team gave foremost importance to feminist research ethics that respect the participants and their interests in the different stages of the research. The researchers adopted research methods that incorporate the experiences and personal stories of women SEs and challenge conventional notions of subjectivity and objectivity.<sup>5</sup> Specific attention was given to the privileges and power dynamics that exist between the researchers and the participants, by keeping the questions open ended and not obliging the participants to answer if they do not like certain questions, by clarifying questions when they were not understood by the participants, and by avoiding the interviews triggering upset about things that the participants might have experienced in their lives and by acknowledging them when they were expressed. It is also worth mentioning that gender discrimination was analysed at the intersection of other forms of domination, such as sectarianism, racism, social class and colonialism.<sup>6</sup>

### 1.3 Research difficulties

- The research kick-off was challenged by administrative as well as logistical circumstances. The coincidence with the both Easter and *Eid* vacations caused delays.

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<sup>5</sup> Elsadda, H., Moghissi, H., Cooke, M., & Valassopoulos, A. (2010). Dialogue section: *Arab feminist research and activism: Bridging the gap between the theoretical and the practical*. *Feminist Theory*, 11(2), 121–127. <https://doi.org/10.1177/1464700110366803>

<sup>6</sup> Ibid.

- Similarly, the primary data collection (exchange meetings with the PMUs and SSIs) was delayed because of communication challenges with country offices. Though it was not foreseen in the initial proposal, in close coordination with MedUP! management, the researchers organized six meetings with the PMUs.
- We conducted at least one interview in each of the targeted countries, at the same time we would like to highlight that we faced more difficulties with Egypt. Consequently, we were only able to conduct one SSI with a woman SESO (contact provided by the Egypt PMU), within the time limits of the fieldwork phase.

## 2. Entrepreneur<sup>6</sup>ing the social, How much space for women in Social Entrepreneurship?

### 2.1 SE as vehicle for policy change

Emerging as the world's most adaptable organizational form to address shortfalls in social development and the empowerment of underprivileged social groups, social entrepreneurship is increasingly gaining ground in the MENA region. Following the Arab Spring, people, specifically young men and women were encouraged to engage in addressing socio-economic challenges and "taking matters into their own hands" (Brueggemann, 2018). Akella and Eid (2018) investigated the SE context in Palestine. They related the rise of SE to a threefold process: the ongoing retreat of state actors from the provision of welfare services, the shrinking funding opportunities for non-profit actors providing vital social services, and the rise of the culture of self-reliance and the personalization of responsibilities. Their research concluded that in line with for-profit enterprises, SEs in Palestine were more likely to be chasing profitable opportunities within society. The available investment opportunities extract profit from the region's increasing 'social problems'. However, they summarize that such a conclusion should not deny the social impact on local communities, despite the embracing of 'elements of a normal business as well'. This was reflected in one of the interviews we conducted with a Palestinian WSE. In fact, the interviewee stated that her enterprise foresaw an opportunity to create economic value from the daily life problems that the Palestine youth face under the Israeli occupation. According to her experience, the social impact that she wants to create is to positively visibilize youth stories and present a different image in the mainstream and international media of Palestinian youth, countering their dehumanization.

In the Egyptian context, available observations show that youth engagement in SE has been growing significantly across different social sectors (e.g. education, health, urban development). These new initiatives were driven by the need to overcome the unsustainability of charity work and the need to generate revenues (Younis, 2017). **Identifying themselves as 'accidental entrepreneurs', those young entrepreneurs are learning about SE and mostly do not have any formal training on entrepreneurial skills and their adaptation within the social change dimension (ibid). This was also reflected in WSEs narratives within the framework of this study.** In effect, some research participants expressed that they 'discovered' they were doing social entrepreneurship after establishing their organizations. Others stated that before registering their SEs, they did not know what the registration would entail, and that they should present

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<sup>6</sup> While "Entrepreneur<sup>6</sup>ing" is not a common use, the play of in the word implies a question if innovative, creative and agility ideas of entrepreneurship can succeed in the social space, as it was successful in the economic space?

financial statements and pay taxes within one year of founding their SE. This situation is pushing some WSEs to delay registration or to evade taxes.

Similarly, the Tunisian context is showing a rising number of SEs, as underlined by the mapping conducted by the World Bank in 2016 which pointed to the 'strong post-Jasmine revolution' emergence of SE as an important source of revenue and job creation for youth and women. The report's findings show that women entrepreneurs are managing more than 40 percent of the mapped ventures. It also underlines that SE might play an important role in the decentralization of quality service delivery within the rural and peripheral areas of Tunisia. The country has also been attracting the attention of key global players in the field of SE, such as the Ashoka organization and Nobel prize laureate Muhammad Yunus (*Yunus social business*) with the launching of the Social Impact Award, an SE education programme (Hmissi, 2017)<sup>7</sup>.

**In other countries (Lebanon, Jordan and Morocco) targeted in this assignment, SE remains an important driver for boosting social changes and overcoming the shortfalls in service delivery and the economic inclusion of social groups historically excluded from market labour (women, youth and refugees).** This is explicitly portrayed throughout the country reports executed under the MedUp! Project provided by the PMUs and the mounting literature on SE, and throughout our series of SSIs with WSEs and discussions with the project management units.

In this vein, it is important to underline that SSIs conducted within this study revealed that the older WSE initiative started in 2016 with all interviewed WSEs in the 6 countries that started at that time benefiting from seed funds offered by international and local organizations, without being fully aware of the SE model, structure and social impact. This explicitly points to the fact that SE in MENA is a donor-driven practice, promoted in conjunction with the shift in donors' agendas towards diversifying their funding recipients beyond NGOs to include SEs. At the same time, this new model does not seem to build on local experiences in solidarity economies. For example, some of the interviewed WSEs talked about the legal support offered to them and how it is directing them to creating companies under commercial laws that do not offer a definition or special measures for SE (legal protection, eligibility to receive aid, tax exemption, etc.).<sup>8</sup> Some even expressed that lawyers are encouraging them to freelance contract their employees,<sup>9</sup> which in turn reflects the increasingly informal practices in the labour markets. Under these

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<sup>7</sup> <https://jamaity.org/2017/03/the-rise-of-social-entrepreneurship-in-tunisia/> , accessed 30/11/2019

<sup>8</sup> SSIs with Lolwa and Dia.

<sup>9</sup> SSI with Abir.

conditions, the SE model currently implemented in MENA risks increasing informality, especially for women and youth, if it follows these marginalizing practices.

Therefore, SE should always be understood in its historical context. In recent decades, social welfare was redefined beyond the sole responsibility of state actors to include the private sector; the change from the NGO-centric approach to women's empowerment and local development towards market-based actors should be carefully examined and gradually implemented. On the one hand, SE, as a market-based approach to social change, is portrayed as a tool to improve efficiency, innovation and sustainability. On the other hand, however, one cannot understate the potential risk of the systematic corporatization and individualization of social change. This could be seen as a new order proceeding the NGO-ization era, which witnessed the systematic promotion of donor-dependent structures and initiatives as drivers of social change, while undermining other forms of collective organizing structures, such as the community-based groups, trade unions, political parties and cooperatives (which is considered as one type of SE by some schools or thinking). In section 2.2, we briefly discuss the founding literature on SE and its implementation.

## 2.2 SE: A tale of hybrid entities

The term 'social entrepreneurship' was originally coined by Bill Drayton, the founder of the Ashoka organization, three decades ago. Drayton was seeking to overcome the 'donor-centred' and 'one-size-fits-all' approach – NGO-ization of the social fields – to tackle the spectrum of social challenges (Bibras, 2015). Accordingly, he looked into more unconventional and innovative ways of delivering quality social services and boosting social change within local communities (ibid). The SE organizations are of hybrid nature. They use market-based strategies, organizational forms and practices to contest the prevailing conditions in specific sectors and/or areas of operation of both the public and private sector (Seelos & Mair, 2005). Accordingly, social businesses have been promoting an organizational form that alters market dynamics in order to achieve a social impact; it combines antagonist approaches and practices. Despite the worldwide reputation of SE as a driver of change, the alignment between the aim of pursuing the common good<sup>10</sup> (non-profit objectives) and the aim of securing private interest (through market-based tools and practices) remains problematic (Wilson & Post 2013).

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<sup>10</sup> "common good" refers to social change such as social and gender justice, environmental justice, etc. which are not motivated by profit

In this sense, SE embeds a Schumpeterian<sup>11</sup> connotation whereas old forms of organizations such as the NGOs are being disrupted by the introduction of the emerging forms of SEs that use new technologies to improve the supply of the services, adapted to the social context as a new way of pursuing social change by disrupting the traditional and conventional ways of delivering key vital services. In other words, SE initiatives are more likely to respond to the shortfalls within the prevailing system and subsequently improve the access of the potential clients and users to these services and products (Seelos & Mair, 2005). As a result, they innovate in the operational context, change the organizational framework and provide novel solutions with the intention of improving the living conditions of the targeted communities and clients.

To understand this type of organization we revisit the work of Greg Dees (1998). Known as the leading scholar on SE, Dees argued that SE entities are operating within an 'organizational spectrum' that has full philanthropic and purely commercial organization at opposite ends. As shown in Figure 1, Dees (1998) identified four main stakeholders (beneficiaries or users/clients, capital, labour and suppliers). In this spectrum, he provides a comparative examination of the nature of the interaction within the entity across the three categories as shown in the diagram. Being located in the middle, SE ventures were identified as having 'mixed motives', which combines the need to pursue a social mission while maintaining their market-driven approach. Hence, Dees stated that SE services should not be provided at a market-rate price. He opted rather for subsidized prices or a multi-user price scale. This was meant to overcome the unpaid access to basic services and the aid-dependent model of philanthropic organizations. On the production cost, Dees's hybrid SE model venture was designed to lower the production cost below the market rate, and subsequently ensure sustainability, by relying on mixed practices (below-market capital, special discounts and/or in-kind contributions from suppliers, and reducing labour costs by having low wages and relying on volunteering).

Figure 1: Organizational spectrum

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<sup>11</sup> J. Schumpeter was an Austrian economist who contributed to the understanding of the role of innovation in capitalist development. His key theory of creative destruction characterizes innovation as 'industrial mutation', which 'incessantly revolutionizes the economic structure *from within*, incessantly destroying the old one, incessantly creating a new one'. To know more about this theory see following link: <https://www.princeton.edu/~tleonard/papers/McCraw.pdf>

		Purely Philanthropic	←————→	Purely Commercial
Motives, methods, and goals		Appeal to goodwill Mission driven Social value	Mixed motives Mission and market driven Social and economic value	Appeal to self-interest Market driven Economic value
Key stake- holders	Beneficiaries	Pay nothing	Subsidized rates, or mix of full payers and those who pay nothing	Market-rate prices
	Capital	Donations and grants	Below-market capital, or mix of donations and market- rate capital	Market-rate capital
	Workforces	Volunteers	Below-market wages, or mix of volunteers and fully paid staff	Market-rate compensation
	Suppliers	Make in-kind donations	Special discounts, or mix of in-kind and full-price donations	Market-rate prices

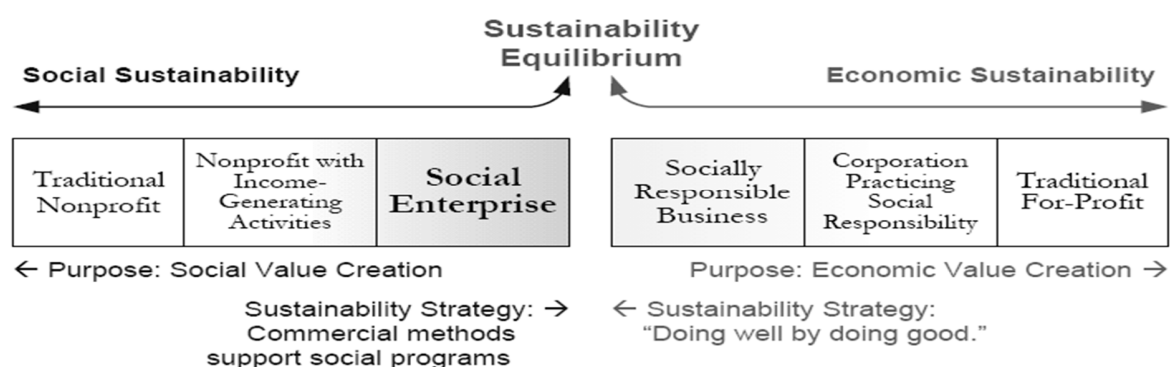
Source: Dees (1998) in Seanor et al., 2011

Dee's model brought about the hybrid nature of the SE ventures. It allowed for a better understanding of the organizational rationale of SE. However, as shown in Figure 1, it raised concerns over the replication of the unfair and abusive work conditions prevailing within competitive market in the field of social change. By relying on unpaid work (e.g. volunteering) and low wages, Dee's model of SE might be worsening the working conditions of the engaged workers in SE ventures. Subsequently, this contradicts the *raison d'être* of SE organizations seeking the common good. Going back to MedUP's goals and outcomes, it is mentioned that the project intends to create job opportunities for women and youth. In this vein it is important to highlight that the support provided to WSEs in MENA should raise awareness and avoid the aforementioned risks in implementing the hybrid model of SE, towards the visibilization and valuation of the work done by women and youth.

In 2011, Seanor et al. proposed a more detailed envisioning of an 'organizational continuum'. Their adapted proposition (Figure 2) suggests that the continuum is in fact constructed from two sub-sectors; one leaning more towards social value creation and the other enclosing organizational forms that pursue the creation of economic value. As shown in Figure 2, the social enterprise sustainability equilibrium is achieved by instrumentally implementing commercial methods to pursue the social value creation. This continuum helps us to define SE as separate from other forms of profit-chasing organizations that instrumentally use the social objective – *doing well by doing good* – to maximize economic value creation. Building on the work of Dey (2006) they state that being rebranded as more like profit organizations will be normatively perceived as positive, efficient, reliable, and a fit with the modern agenda of public services.

However, the movement of the purely for-profit businesses across the continuum towards organizational forms seeking a social objective should also be seen as a movement motivated by the above-mentioned IOs' strategies aiming to boost private investment in the social field to substitute for public spending and ODA.<sup>12</sup> In other words, the increasing occupation of the field of social services by market-based organizations is the direct translation of replacing development aid by trade.

Figure 2: Sustainability equilibrium spectrum



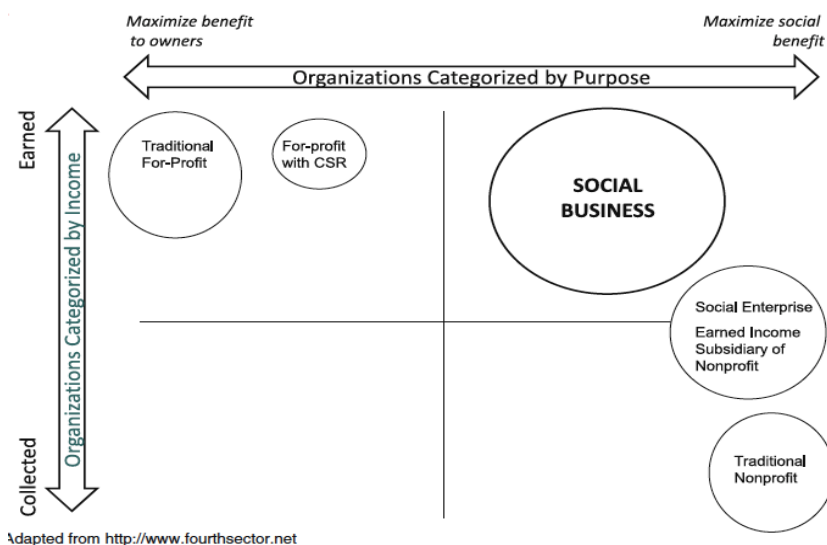
*Seanor et al., 2011*

In a more recent work, Wilson and Post (2013) argue that the current model of SE represents an important shift within the conceptual foundation of business organizations. The latter have been structured to serve the interests of the owners by maximizing the profits of its shareholders, as argued by Milton Friedman (1962, 1970) while non-profit organizations are accountable only to their stakeholders. Wilson & Post (2013) moved beyond the organizational continuum and suggested the notion of 'blurring organizational landscape'. However, they categorized different organizational as per their purpose (maximizing social benefit or owners' benefit) and income (earned or collected).

Figure 3:

<sup>12</sup> For ODA definition, <https://www.oecd.org/dac/stats/officialdevelopmentassistedefinitionandcoverage.htm>





Following a thorough qualitative investigation, Wilson and Post (2013) came-up with a set of criteria on the structural design of SE. This could be of great added value for the MedUP project as it answers some of the concerns that came up during our fieldwork discussions, and it could have a more practical implementation:

- a. 'Social mission as the driving design principle for the social business': Observations showed that the SE inception is strongly driven by a specific social mission. The latter, as a result, should be **integral** to the enterprise rather than **tangential**. This observation is of great importance for the way SE's social impact could be **measured** and **assessed** or even on how to instruct the potential WSEs.
- b. 'Multiple rationales support the deliberate choice to address social missions through a market-based approach': i) it is viewed as economically **self-sustaining** compared to the aid-dependent model, ii) it is perceived as moving from **handing out** the services to the beneficiaries towards giving them a **hand-up** and improving their individual and personal self-reliance, iii) the success of the observed SEs in creating social impact through market-based approach is perceived to attract additional interest and private investment. Thus, this would explain the **deliberate and instrumental use** of for-profit practices to serve social purposes.
- c. 'Deliberately for profit but deliberately not profit-maximizing': As SEs are implementing revenue-generating activities, their integral social purpose remains as the **end** of their for-profit activities rather than the **mean**. This breaks with the Friedmannian founding notion of the business objective as serving the interests of the owners. On the contrary, SEs

implementing for-profit activities are oriented towards achieving a common interest that goes beyond the limited and narrowed owners' interests. However, maintaining a for-profit individual SE organization without maximizing profits might be challenged in practice. In our case, most of the interviewed WSEs are seeking profit maximization as their way to improve their living conditions and ensure the business's sustainability. This links with the findings of Akella and Eid (2018) who found that SEs in Palestine are more likely to be pure for-profit organizations exploiting opportunities resulting from the challenging social context.

- d. 'Requirement for business model and value chain invention (or reinvention)': SEs must carefully acknowledge the interconnectedness of the interests of the different stakeholders from the inception phase. This might require a reinvention of the business model and even a disruption of the overall value chain. SEs will face some tension at the operational level. A mission-centred business model will allow the mitigation of tensions between social and economic objectives. This is in line with the fact that social impact is the end and not the mean.

If anything, the conceptualization of the SE helps us with understanding the nature of the interaction between the social and the economic aspects of these hybrid ventures. This can allow us to answer a key question captured from the discussions in the field. What is the 'social' for the SE ventures? In fact, the Wilson and Post (2013) findings show that the 'social' is nothing than the *raison d'être* of the SE venture. It influences the inception phase and instrumentally adapts all available resources and practices to sustain and ensure the maximization of the social impact. In contrast with businesses seeking to 'do well by doing good' (cf. Figure 2), SE is seeking to ultimately do the good (maximizing the social benefit) by doing well (ensuring economic autonomy and independence). This also brings about breaking with the Friedmannian founding notion of business intending to maximize narrowed (owners') interests on behalf of the common good. In this context, *it is important to underline the difference between entrepreneurs and social entrepreneurs when it comes to the 'value proposition itself'. While the former is seeking to serve markets capable of purchasing the provided service and subsequently generate financial gains; the latter are mainly motivated by the need to induce a large-scale and 'transformational' benefit that could change an unfortunate equilibrium (poverty, marginalization and exclusion) and disrupt it for the benefit of the unprivileged and the society in general* (Martin & Osberg, 2007).

As risk-takers, social entrepreneurs are reorganizing the priorities against the organizational set-up within a purely market-based business. In other words, they motivate different personal interests involved in the business to go beyond the employee–employer relationship towards a stakeholders and costumers'/clients' need as part of the entity's overall objectives. To be successful, these organizations must be holistic in their pursuit of value creation. The latter should be understood beyond the narrow profit-based definition of value. It should be seen and

assessed on both social environmental and economic terms (Wilson & Post, 2013). **Therefore, the creation of social value is not only a by-product of SE activities, but also a planned and desired outcome.**

However, by pursuing women's empowerment (namely the unprivileged ones), social change and welfare via a competitive entrepreneurial approach, the SE organizations are redefining the boundaries of activism and social impact. As a result, engaging in social entrepreneurship can be a new type of activism. Activists (such as women or youth from rural and/or unprivileged areas) can be transformed into social entrepreneurs. However, they will be pushed into a competitive environment, whereas individual change-seekers will be chasing funds opportunities while planning the best tactics to maximize returns on their seed funds. As for-profit organizations, the SEs' ventures are adopting a market-centric practice, whereas sustainability risks being defined as an outcome of profitability. Hence, local communities, social partners, and individual beneficiaries in their turn, would be redefined as users and/or clients. This raises concerns regarding the social ownership of these individual initiatives framed in social enterprises.

one should not undermine the risk of pushing women and youth seeking social changes, into a competitive environment such as the market. This is especially the case when those groups have to face. restrictive policies, such as austerity, flexibilization of labour, fragmentation of social protection schemes, none-friendly legal environment and harmful social norms, which puts them at an added disadvantage.

Calás et al. (2009) argued that a feminist perspective would be essential for understanding the entrepreneurship activities as a process of social change in a 'men-dominated' world. This will provide a social interpretation of entrepreneurship that is not limited to the economic centrism that addresses this phenomenon as being of automatic positive impact on all social groups. Building on the works of structural feminists, Calas and Bourne make some remarkable observations:

- Equality should not be the equivalent of 'sameness'. This observation is very significant in the context of the interventions aiming to improve women's economic resilience and autonomy. As argued by Calás et al. (2009), the overcoming (identification/assessment/intervening) of the legal/political and regulatory challenges and limitations encountered by women engaged in entrepreneurial activities, remains short of acknowledging 'women's differentiated social role'. **Therefore, it is gender justice that should be driving social change rather than gender rights parity. This is very significant in the case of the MENA countries where social norms are more enforced compared to the formal rules and regulations governing women's economic engagement.**

- The patriarchal mentality prevailing in societies in MENA is in fact complementing the 'ideologies that sustained industrial capitalism'. In fact, building on the works of Blake and Hanson (2005), Calás et al. (2009) argued that patriarchal capitalism has been historically thriving on the invisible work provided by subordinated groups (wives, servants and slaves). In the contemporary context, they stated that this subordination is very difficult to overcome unless we address the prevailing balance of power.

How would these observations feed into our understanding of the features of pro-women SE? to start with, we should emphasise the need to:

- understand SE as a social construction rather than a pure technical practice or shift in development policies.
- acknowledge that WSEs do not operate in a social vacuum. Their ability to successfully operate SEs is conditioned by a complex set of issues including political, economic and social complexities and social norms.
- reform the policy beyond the equal access into rights and resources in order to ensure a set of practices that recognize women's social status in a men-dominated environment. In this context, the reform of rules and regulations shall give room for practices that allow for a differential access to empowering assets and tools. Gender justice requires that extensive efforts be allocated to overcome disempowering social norms such as women "accepted" jobs or women work at night or dress-code or other restrictive social norms.
- become a vehicle for women's empowerment. SE must overcome the risk of replicating the power relations prevailing in the men-dominated world of businesses. This entails supporting services reinforcing women's leadership and autonomy and helping WSEs in creating decent jobs for other women rather than fuelling the increasing informality of women's employment.
- adopt financing mechanisms that do not compromise the role of WSEs as leaders of the SEs ventures and do not place women in further structures of vulnerability.

### 3. Macro socio-economic and legal women dis/empowering environment

The MENA region registers one of the most fragile socio-economic and political situations in the world. Trapped in political turmoil, civil unrest, occupation, police states and overwhelmed by the Syrian refugee crisis, countries of the region are increasingly labelled as a 'band of instability' (Cordesman, 2018).<sup>13</sup> Accordingly, the region is known for grouping some of the most impoverished, indebted, economically stagnated and poorly governed countries.

Available data shows that the living conditions of the individuals in these countries is deteriorating. The extreme poverty rate increased from 2.7 percent in 2011 to 5 percent in 2015 with the absolute number of the extremely poor doubling (18.6 million, in the MENA, are living with less than \$1.90 per day) as per the latest statistics released by the World Bank (2018<sup>14</sup>). The situation is very similar on the societal poverty rate as only the MENA region registered an increase of the poverty rate between 2011 and 2015 (ibid). However, these numbers point to a deeper malfunctioning within the social contract prevailing in the Arab countries in general. Abu-Ismaïl and Al-Kiswani (2018)<sup>15</sup> warned that 'vulnerability to poverty' is on the rise as the region is scoring badly in terms of multidimensional poverty, the latter being a statistical measurement to assess people deprivation in areas of health, education and living conditions. This covers deprivation in key vital services, such as water supply, sanitation, infant and child healthcare and primary education. As underlined by the ESCWA (2017<sup>16</sup>), almost 40 percent (116.1 million) of Arabs are poor as per the multidimensional poverty assessment.

In other words, more than a third of Arabs are registering severe deprivation in terms of vital services and one in four children in the region are trapped in poverty (UNICEF, 2017<sup>17</sup>). On the country level, more than quarter (28 percent accounting for 26 million in 2015<sup>18</sup>) of Egyptians are living in poverty according to national assessment. Similarly, the latest UNDP assessment (UNDP, 2016<sup>19</sup>) shows that the poverty rate stands at 28 percent in Lebanon. As for Palestine,

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<sup>13</sup> [https://csis-prod.s3.amazonaws.com/s3fs-public/publication/180403\\_Stability\\_in\\_MENA\\_Region\\_slides.pdf?rZU5QTupJNjeGE6GU7uv0WTAwmmDs.KD](https://csis-prod.s3.amazonaws.com/s3fs-public/publication/180403_Stability_in_MENA_Region_slides.pdf?rZU5QTupJNjeGE6GU7uv0WTAwmmDs.KD)

<sup>14</sup> <https://www.worldbank.org/en/news/press-release/2018/09/19/decline-of-global-extreme-poverty-continues-but-has-slowed-world-bank>

<sup>15</sup> <https://theforum.erf.org.eg/2018/10/16/extreme-poverty-arab-states-growing-cause-concern/>

<sup>16</sup> [https://ophi.org.uk/wp-content/uploads/LAS\\_et\\_al\\_2017\\_Arab\\_MP\\_Report\\_ENG.pdf](https://ophi.org.uk/wp-content/uploads/LAS_et_al_2017_Arab_MP_Report_ENG.pdf)

<sup>17</sup> [https://www.unicef.org/mena/sites/unicef.org.mena/files/2018-03/Child\\_percent20poverty\\_percent20full\\_percent20report\\_percent20- percent20English.pdf](https://www.unicef.org/mena/sites/unicef.org.mena/files/2018-03/Child_percent20poverty_percent20full_percent20report_percent20- percent20English.pdf)

<sup>18</sup> [https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global\\_POVEQ\\_EGY.pdf](https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global_POVEQ_EGY.pdf)

<sup>19</sup> <https://reliefweb.int/sites/reliefweb.int/files/resources/175-Gender-Equality-and-Womens-Empowerment-in-Lebanon.pdf>

regional disparity is huge between the Gaza Strip (where 53 percent are poor) and the West Bank (13.9 percent) according to the calculations of the Palestinian Central Bureau of Statistics (2017).<sup>20</sup> On another note, Morocco is registering the highest incidence of child poverty (42 percent below moderate poverty and 24 percent in acute poverty) among the seven countries examined in this assignment. In general, the report concluded that children in rural areas are more likely to be deprived in housing, water and sanitation (five times for this area) compared to their peers in urban settlements. Similarly, children of households headed by a person with no education are twice as likely to suffer from acute poverty than their peers living in households headed by persons with primary-level education or higher.

Table 1: Poverty ratios in the targeted countries

Country	% of acute poverty (millions)	% of moderate poverty
Morocco	23.8 (2.64)	41.8 (4.65)
Palestine	6.7 (0.76)	34.7 (0.15)
Tunisia	5.2 (0.16)	21.2 (0.66)
Egypt	3.2 (1.12)	16.6 (5.83)
Jordan	1.2 (0.04)	20.3 (0.64)

Source 1 UNDP, 2016

In this context, the economic engagement of Arab women (representing around 49 percent of the overall population<sup>21</sup>) has been challenged by a set of disempowering economic, social and legal policies. In the following, we discuss the policy environment prevailing in the targeted countries from a women's economic engagement perspective.

### 3.1 Austerity as an anti-women measure

The MENA region lists some of the most highly indebted countries, such as Lebanon,<sup>22</sup> Jordan and Egypt. They respectively register 158 percent, 95 percent, and 87 percent as ratio of public debt/GDP ratio according to data available on the IMF portal.<sup>23</sup> The debt challenge stands as a stress factor on overall public spending. For example, in a country like Lebanon, which has been heavily affected by the Syrian crisis, debt servicing consumes more than half of overall government revenues and it is expected to increase in the coming period in case the country

<sup>20</sup> [http://www.pcbs.gov.ps/Document/pdf/txt\\_e\\_poverty2017.pdf?date=16\\_4\\_2018\\_2](http://www.pcbs.gov.ps/Document/pdf/txt_e_poverty2017.pdf?date=16_4_2018_2)

<sup>21</sup> [http://www.iai.it/sites/default/files/menara\\_wp\\_3.pdf](http://www.iai.it/sites/default/files/menara_wp_3.pdf)

<sup>22</sup> <https://www.imf.org/en/News/Articles/2019/07/02/mcs070219-lebanon-staff-concluding-statement-of-the-2019-article-iv-mission>

<sup>23</sup> [https://www.imf.org/external/datamapper/GGXWDG\\_NGDP@WEO/EURO/EU/USA/JPN/CHN/EGY](https://www.imf.org/external/datamapper/GGXWDG_NGDP@WEO/EURO/EU/USA/JPN/CHN/EGY)

fails at rescheduling debt with a close maturity date. The situation is relatively better in Jordan and Egypt as debt servicing stands below 20 percent of government revenues. Hence, as a driver of instability, debt is among the main factors pushing governments towards introducing structural adjustments and cutting key social spending. This was explicit in the 2019 budgetary proposals in both Lebanon and Egypt. As agreed in the latest donors meeting, in 2018, the Lebanon government received pledges mounting to \$11 billion (of which \$10.2 billion is in the form of loans) conditional on the adoption of severe austerity measures to narrow budget deficit (cutting social spending, adding more taxes on income, deposit interest and imports, freezing wages and hiring in the public sector as well as early retirement).<sup>24</sup> The IMF also requested the Lebanese government eliminate subsidies and examine the overall public spending to implement further cuts and generate savings. A very similar situation is seen in Egypt as the government had removed subsidies on electricity – prices are estimated to increase by 15 percent – as part of their conditional loan package signed with the IMF in 2016.<sup>25</sup> Both Jordan and Tunisia are already implementing IMF-backed austerity measures that are intended to achieve macroeconomic stability through implementing further cuts in social spending and other structural adjustments within the operational framework of the public sector. As shown in Table 2, austerity measures are targeting vital sectors, such as energy, transportation, pension funds and public servants, and are calling for currency depreciation. In the last few years, almost all the countries covered by this assignment witnessed the eruption of massive strikes and protests against the so-called ‘reform agenda’ hailed by the IMF.

Table 2: Austerity measures in the targeted countries

Country	Measures
Egypt	<p>The government of Egypt is committed to reducing its budget deficit as a condition of a \$12bn loan from the IMF</p> <ul style="list-style-type: none"> <li>• September 2016: Introduction of VAT law (initially at 13 percent)</li> <li>• November 2016: Floating of Egyptian pound (losing 50 percent of its value)</li> <li>• June 2017: increases in fuel prices by 50 percent, cooking gas cylinders by 100 percent<sup>26</sup></li> </ul>

<sup>24</sup> <https://www.reuters.com/article/us-lebanon-economy-france/lebanon-wins-pledges-exceeding-11-billion-in-paris-idUSKCN1HD0UU>

<sup>25</sup> <https://www.middleeasteye.net/news/egypt-raise-electricity-prices-austerity-measures-sisi>

<sup>26</sup> <https://www.reuters.com/article/egypt-economy-idUSL8N1JQ1G5>

	<ul style="list-style-type: none"> <li>• June 2018: increasing price of transportation (20–40 percent for microbus fares, mostly used by low-income groups)<sup>27</sup>, drinking water by 45 percent,<sup>28</sup> and fuel due to the lifting of public subsidies</li> <li>• July 2019: Electricity prices increased by 15 percent. The prices of the lowest consumption categories (0–50kWh) increased by 113 percent since 2016.<sup>29</sup></li> </ul>
Tunisia	<p>A \$2.8 bn IMF loan conditional on a set of policy changes. The loan was also conditional on lowering the transfer to pension funds.</p> <ul style="list-style-type: none"> <li>• July 2019, an IMF report requested the continuation of gas prices increases at it is still below market prices.</li> <li>• June 2018: increases in fuel prices, freezing of wages in the public sector and the introduction of higher tax revenue packages</li> <li>• July 2019: IMF praised the following governmental measures: limitations on recruitment in the public sector and the loss of 6,000 civil servants. Pension reform as parliament enacted a new law for a public pension fund that increased the retirement age from 60 to 62.</li> </ul>
Jordan	<p>August 2016, the IMF approved \$723 million in loans conditional on the implementation of an economic restructuring package.</p> <ul style="list-style-type: none"> <li>• January 2017: parliament approved a new taxation package (internet, fuel, mobile phones, bread and other commodities) with the aim of raising \$643 million in additional revenues.<sup>30</sup></li> <li>• July 2018: Jordan authorities expressed their interest in renegotiating the loan terms because of the country's difficult economic situation and the social impact of the imposed reforms.<sup>31</sup></li> </ul>
Lebanon	<p>April 2018, Lebanon managed to secure \$11bn at an international donors' conference in Paris. The package of soft loans and grants was conditional on the implementation of strict austerity measures.</p>

<sup>27</sup> <https://www.middleeasteye.net/news/not-even-enough-feed-dog-austerity-bites-middle-class-egypt>

<sup>28</sup> <https://insidearabia.com/egypt-austerity-measures/>

<sup>29</sup> <https://www.middleeasteye.net/news/egypt-raise-electricity-prices-austerity-measures-sisi>

<sup>30</sup> <https://www.aljazeera.com/indepth/features/2017/02/jordan-worsening-economy-sparks-wave-protest-170221055031620.html>

<sup>31</sup> <https://www.bloomberg.com/news/articles/2018-07-02/jordan-seeks-to-renegotiate-terms-of-700-million-imf-loan>



	<ul style="list-style-type: none"> <li>June 2019: the newly approved budget brought about increases in sales and import taxes, reductions in public spending, namely on electricity, freezing of wages in the public sector, and reforming pension funds.</li> </ul>
Palestine	<ul style="list-style-type: none"> <li>August 2018: the US administration cut more than \$200 million of aid to the Palestine Authority (PA). In February 2019, all US aid to Gaza and West Bank was stopped.<sup>32</sup></li> <li>February 2019: the Israeli government started to withhold an amount of \$138 million in taxes collected on behalf of PA. The amount corresponds to the monthly stipends paid by the PA to the family or prisoners and detainees in Israeli prisons.</li> </ul>
Morocco	<p>Since 2012, the IMF has approved three loans to Morocco (\$6.2bn in 2012, \$5bn in 2014, and \$3.74bn in 2016).</p> <ul style="list-style-type: none"> <li>January 2014: Moroccan government ended fuel subsidies.</li> <li>In 2017, the gradual reduction of subsidies on wheat, sugar and gas were discussed by the government.</li> </ul>

While we lack concrete empirical evidences on the impact of the pursued reforms in the six countries, it is believed that vulnerable groups, particularly women and youth living in rural and underprivileged contexts, will be the most affected. Available evidence from other countries (the UK for example) shows that women and other vulnerable groups (disabled) are hit most by such austerity measures. A recently published UN document (2018)<sup>33</sup> reported on the effect of foreign debt and other related financial measures on women's human rights. We briefly list some of the report findings here as it helps us to further understand the multidimensional effects of austerity measures in countries like those examined in this report:

- The imposed increase in flexibility<sup>34</sup> of labour laws is fuelling work precariousness and the multiplication of work statuses as well as unemployment. Moreover, the reforms of social benefits and pensions, the caps on public sector wages and the removal of subsidies are more likely to increase the pressures on women who are shouldering the bulk of these burdens.
- Cuts in social spending will affect the accessibility of affordable quality services for vulnerable social groups. It will often *'intensify the demand for unpaid care work, which*

<sup>32</sup> <https://www.bbc.com/news/world-middle-east-47095082>

<sup>33</sup> <https://documents-dds-ny.un.org/doc/UNDOC/GEN/N18/229/04/PDF/N1822904.pdf?OpenElement> .

<sup>34</sup> Definitions of unemployment, formal and informal work and jobs allowed to men and women

*is disproportionately carried out by women and girls (notably in poor households) and, thus, forcing them to fill the gaps’.*

- The reduction in public spending might have negative effect on programmes providing protection and access to justice for women. The report gives examples from Brazil, Cambodia and India on how cuts in public spending and liberalization have been negatively affecting women’s security and increasing rates female suicide and abuse of women.
- Women’s rights to quality healthcare are also affected. Evidence from the Democratic Republic of Congo and Ukraine show that women are the most affected by cuts in care services. This affects the quality as well the time allocated for healthcare and jobs in the health sector. The report also underlines the negative impact on reproductive health.
- Women’s access into vital services, such as housing and water, could also be negatively disrupted by austerity measures as the cuts will affects programmes providing social housing or safe shelters for women victims of domestic violence. Moreover, the lack of protection and access to justice might have a negative impact on protecting women engaged in small farming and facing challenges to their access to land. Also, the privatization of water supplies or the removal of government subsidies on water and food prices will increase the burden on households and subsequently on women.

In the context of the women living in the six countries, the interventions aiming to boost women’s empowerment and economic autonomy via SE must acknowledge the overall macroeconomic prevailing context. As we have shown, access to vital services (healthcare, day care, education, legal protection, water, transportation, electricity), commodities (food staples, drinking water), and job security might be jeopardized. **Therefore, austerity and its impact on the daily lives of women in the targeted countries should be taken into consideration in women’s economic empowerment programming. Interventions like MedUP must build a strong understanding of its impact and the mal/functioning of the compensation programmes. To do so, MedUP could play a key role in reaching out to women’s organizations with previous experience and/or interest in order to capitalize on the collective intelligence and knowledge on this issue. Moreover, technical and financial support should be used to orient and/or support the SEs’ initiatives aiming to address some of the shortfalls of the imposed reforms by IMF and WB.**

### 3.2 Women’s unemployment, informality and entrepreneurship

Economic growth in the Arab states has historically been labelled as failing to create decent jobs and match the increasing supply of the labour force. The IMF (2018) estimates that more than five million workers are joining the labour market on yearly basis. This echoes the latest Arab Human Development Report (2016) which states that 60 million jobs have to be created to absorb the newcomers to the workforce in the coming decade. At the country level, the situation

might be more drastic. In Egypt alone, it is estimated that the annual increase in the demand for jobs mounts to 750 thousand job seekers. This mismatching between supply and demand for labour is highly driven by a twofold challenging context, the ‘demographic transition’ and the inefficiency of labour markets in most of the countries in the MENA region.<sup>35</sup> In fact, the MENA countries were registering low rates of job creation even before the Arab Spring, with one of the highest unemployment rates in the world, especially among youth (25 percent) (Ahmed, 2012<sup>36</sup>). In some countries, youth unemployment reached alarming rates, such as 39 percent in Jordan, 26 percent in Egypt, 21 percent in Lebanon and 16 percent in Morocco (Chaaban, 2010).<sup>37</sup> Since then, it is believed that situation has deteriorated with youth unemployment on the regional level, soaring to 30 percent in 2016 (ILO, 2018). Meanwhile, it is evident that young educated women (15 to 24 years old) are trapped in unemployment as in the case of Jordan and Palestine (71 percent of unemployed Palestinian women) (World Bank, 2017). Along the same lines, it is important to emphasise the increasing unemployment rate among university educated youth, which jumped from 34 percent in 2005 to 62 percent in 2012. The situation is even worst in Egypt as the unemployment rate among young women (65 percent) is more than double the rate among young men (UN Women, 2016). As for the gender gap in labour participation, this may reach 50 percent in some countries, such as Jordan, Palestine and Egypt, while the overall ratio of women-to-men participation is about 30 percent, which means that for each 100 working men there are only 30 working women (ibid). This situation persisted between 2010 and 2016/7 as could be seen in the WB database as women’s unemployment increased in most of the countries of the region (Egypt 22–23 percent, Jordan 22–24 percent, Palestine 27–48 percent, Morocco 9–11 percent and Tunisia 19–23 percent) (WDI, 2018).

This adds to other structural obstacles hindering the full economic engagement and autonomy of women. Informality, among others, represents another challenge to improving women’s access to decent and safe work. Available data show that the labour market in the six countries is overwhelmed by informal employment patterns. It reaches 67 percent of the overall employment in the Arab states (63 percent in Egypt, 64 percent in Palestine, 80 percent in Morocco and 59 percent in Tunisia as per ILO’s estimation, 2018). Moreover, women in the Arab states (outside the public sector) are more likely to register higher rates of vulnerable employment<sup>38</sup> particularly in countries such as Egypt, Morocco and Palestine. With an

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<sup>35</sup> <https://www2.unwomen.org/-/media/field%20office%20arab%20states/attachments/publications/2018/gender%20justices%20and%20the%20law%20in%20the%20arab%20region/overview/regional%20overview%20-%20english.pdf?la=en&vs=3635>

<sup>36</sup> <https://www.imf.org/external/np/vc/2012/061312.htm?id=186569>

<sup>37</sup> <https://pdfs.semanticscholar.org/5d2c/276fa7d4f3f0092450d342ea060c8fb27dc7.pdf>

<sup>38</sup> As per the UN definition, vulnerable employment is defined as ‘the sum of the employment status groups of own-account workers and contributing family workers. They are less likely to have formal work arrangements and are therefore more likely to lack decent working conditions, adequate social security and “voice” through effective

overconcentration of women workers in sectors such as agriculture, women are explicitly registering higher rates of vulnerable employment compared to their men counterparts (WDI, 2018). Moreover, a thorough observation of the informal employment structure reveals that women are trapped in one of the most precarious forms of informality, **contributing family workers** – regarded as unpaid workers. The ILO (2018) estimates warn that 69 percent of women engaged in informal work relations are identified as contributing family workers. The rate is 57 percent in Morocco, 10 percent in Tunisia and 23 percent in Palestine (ibid). It is also important to highlight the weak and fragmented social protection coverage schemes in these countries. An OECD report on women’s economic empowerment (2017) noted that the high prevalence of vulnerable employment among women in Morocco is due to the extensive engagement in agricultural activities. The latter represents 59 percent of women’s employment in Morocco (WDI, 2018) while the rate jumps to 93 percent of the working women in rural areas of which almost one third is below 19 years old and 7 out of 10 women workers are illiterate (HCP, 2013).<sup>39</sup> In Egypt, agriculture employs around 30 percent of the overall labour force, almost half of it is women concentrated in rural areas.<sup>40</sup> The most recent data shows that agriculture absorbs more than a third of the overall women’s employment in Egypt (WDI, 2018). It is important to flag that the majority of those women engaged in vulnerable employment lack access to healthcare coverage, job security and are challenged by a discriminatory rural labour market.

In addition to the vulnerability of women’s employment, they bear disproportionate responsibility for unpaid care and domestic work, which negatively correlates with women’s labour force participation (ILO, 2018). In these conditions, the gender gap in labour participation may reach 50 percent in some countries, such as Jordan, Palestine and Egypt (among others) while the overall ratio of women-to-men participation is about 30 percent, which means that for each 100 working men there are only 30 working women (World Bank, 2017). This situation persisted between 2010 and 2016/7 in all the countries subject to this study (data is unavailable for Lebanon) (WDI, 2018). The gender pay-gap ratio ranges from 24 percent to 30 percent in Egypt, Palestine and Tunisia. It reaches 35 percent to 45 percent in Jordan, Lebanon and Morocco<sup>41</sup>. Gender hierarchies at work are placing the professional promotion of women under a glass ceiling when it comes to senior and decision-making positions in both the private and the public sectors<sup>42</sup>

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representation by trade unions and similar organizations. Vulnerable employment is often characterized by inadequate earnings, low productivity and difficult conditions of work that undermine workers’ fundamental rights.’ [https://esa.un.org/unmigration/documents/retreat/UN\\_percent20WOMEN\\_Indicator\\_vulnerable\\_employment.pdf](https://esa.un.org/unmigration/documents/retreat/UN_percent20WOMEN_Indicator_vulnerable_employment.pdf)

<sup>39</sup> <http://www.agrimaroc.ma/le-travail-agricole-des-femmes-rurales/>

<sup>40</sup> <https://ypard.net/2017-may-13/rural-women-and-decent-work-egypt>

<sup>41</sup> [http://www3.weforum.org/docs/Arab-World-Competitiveness-Report-2018/AWCR%202018.0724\\_1342.pdf](http://www3.weforum.org/docs/Arab-World-Competitiveness-Report-2018/AWCR%202018.0724_1342.pdf)

<sup>42</sup> <https://www.oecd.org/mena/governance/women-in-public-life-mena-brochure.pdf>

Unfortunately, we do not have concrete empirical evidence on the working conditions and framework of women engaged in SE initiatives. However, while interviewing WSEs, we learned that for most of the interviewees, SE is their way of doing their own for-profit business, which adds to their domestic unpaid work. In three cases, WSEs spoke about the work relations prevailing in their social enterprises.

*'... we are an organization that seeks cooking services from women. We are three persons, me the president of the SE, the treasurer and the logistics assistant. We are volunteers; we do not get salaries out of this work. However, we have two salaried women; a logistics assistant and a delivery man. We have three women that make the food as services providers. We do not have a salaried relationship with these women. We thought about having a cooperative, but as we are still in early stages we are still discussing our options. [...]our service providers are paid per piece.'*

*WSE from Tunisia managing a food delivery SE*

*'... as for this SE, we three founding partners, though it started as initiative joining 10 to 15 persons. I was in charge of looking for seed funds. We got \$18k from a Palestine Techno Park hosted at Beirzeit University. This allowed us to purchase some equipment and start paying for three employees (women). However, as founders, we are working on part-time basis as each one of us has a second job. [...]we teach students and fresh graduates on online content creation and then we help them get paid for the content they produce but at competitive prices (below the prices of the big corporates). [...] I work as full time in [another] organization. As for [my SE] I work only on part-time basis and more during weekends. Also, I work for 4 to 5 hours per week on a third organization'*

*WSE from Palestine involved in several initiatives*

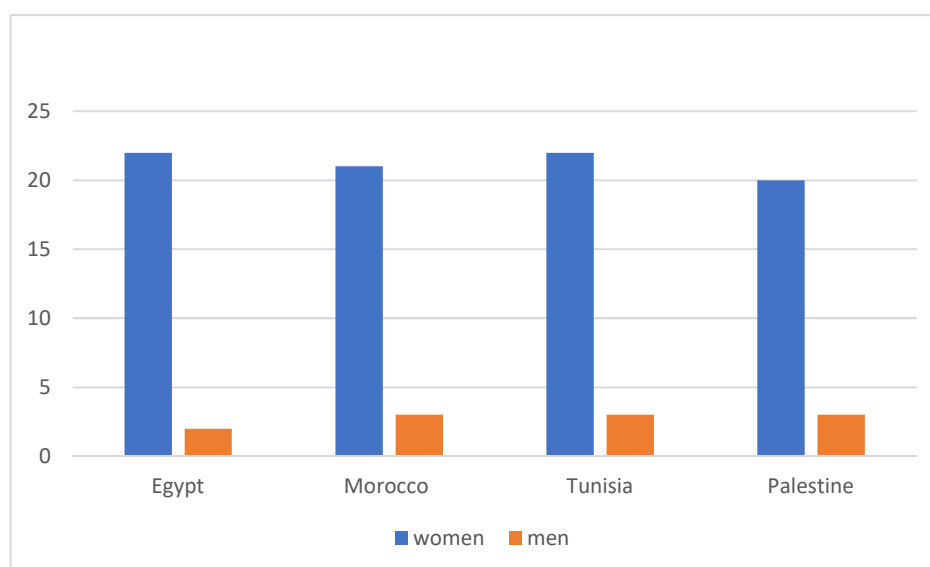
*'... we are two partners. I am the manager. We have a team of freelancers and interns at the moment. [...] we recruit the trainers (university students) on part-time basis to organize the workshops. [...] they are self-employed. They can have the self-entrepreneur card... [...]. Yes, of course, there is a fixed price for their services. It is a part-time job'*

These passages reflect the nature of the work relations prevailing in the sample of SEs we examined. Talking with WSEs taught us about the risks of replicating the insecure and vulnerable market-based employment modalities within the SE field. In the three cases, workers are misclassified as service providers, entrepreneurs or self-employed, while they do not have any control over the labour process nor the prices or over the fees. **It is strongly believed that the**

**legal ambiguity is not helping or encouraging the establishment of standardized decent work conditions in the SE field.** However, to our understanding, this is also in line with the bogus notion of self-employment, which has been promoted as a more adaptable form of work that spares women the burden of fixed working hours or of long and difficult commutes, and potentially reduces the risk of sexual harassment in the workplace. For example, a WSE interviewee from Jordan owns a SE that works with rural communities, targeting family farming businesses. She underlined the importance of working with women in rural areas and providing them with opportunities to become economically active. However, it was not clear how the women’s engagement in the economic activity is impacting their invisible work within their families.

On a related note, we should acknowledge women’s unpaid care and reproductive work contributing to ‘social reproduction’ or ‘care economy’ (UN Women, 2016). **A recent study conducted by UN Women (2017) shows that 75 percent of men prefer women getting engaged in ‘conventional roles’ such as housework (this was also internalized by almost half of the women participants) while identifying men as the main breadwinners.** The OECD (2014)<sup>43</sup> reported that the MENA region does not only register the highest number of hours spent by women on unpaid care work, but also men in MENA allocate the lowest number of hours to undertake their responsibilities inside the house.

Figure 3: Proportion of time spent on unpaid domestic and care work (percent of 24 hours day)



*Source: WDI, database. Most updated data*

<sup>43</sup> [https://www.oecd.org/dev/development-gender/Unpaid\\_care\\_work.pdf](https://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf)

Moreover, the gender inequality in unpaid housework negatively correlates with wealth and income (OECD, 2017). Hence it is important to mention that this observation could not solely explain the situation in the MENA region without taking into account the inter and intra country disparities. Moreover, it is important to address the increasing privatization of domestic work in the targeted countries. This adds another layer to the exploitative working conditions of migrant women in these countries working under severe exploitative systems, such as the ‘Kafala system’ in Lebanon.

### 3.3 Business environment and entrepreneurship

Women in the MENA region seem to have a quite challenging business environment, as in the case of salaried jobs. In fact, **the business environment in MENA seems to face the same difficulties that impede women’s economic participation. This does not seem to empower women entrepreneurs, as numbers show that only one fifth of the firms have women among their owners, with some countries, such as Jordan, Egypt and Palestine registering even lower rates (OECD, 2017). Moreover, the percentage of women in business leadership is the worst (see Table 3).**

Table 3: Women’s participation in the ownership and management of enterprises

	Firms with female participation in ownership (percent of firms)	Firms with female top manager (percent of firms)
Egypt	17.8	5
Jordan	15.7	2
Morocco	31.3	4
Tunisia	49.5	9
Lebanon	43.5	4
Palestine	12.6	1

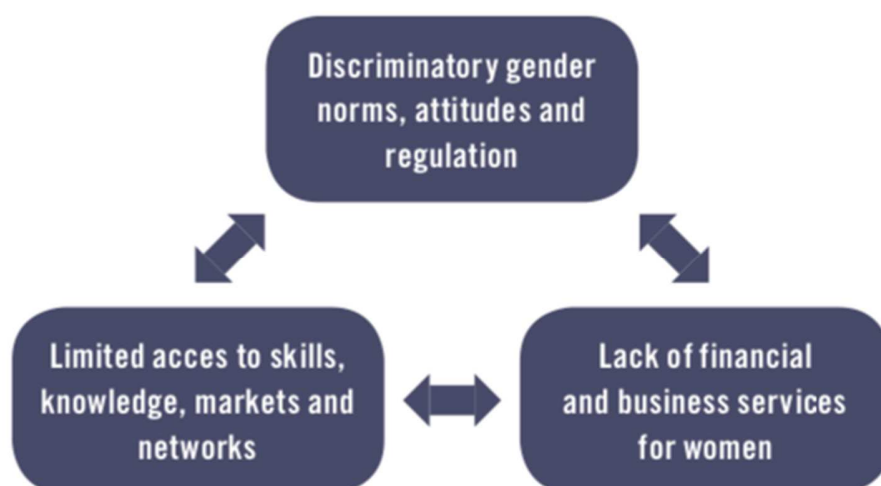
*Source: WDI, most updated years*

Women face additional challenges in accessing affordable credit and other financial services. This is explicitly reflected in the gender gap between the percentage of women having bank accounts (13 percent) compared to 18 percent for the overall population, with Egypt registering a very low rate (OECD, 2017). The availability of ‘sufficient collateral’ is another important challenge faced by women entrepreneurs seeking commercial loans. This is mainly due to restrictive customs and other legal barriers that constraint the acquisition of property by

women, whether gained through marriage or upon separation, such as in the case of Jordan (ibid). **A recently published study surveyed 1,210 women entrepreneurs in the six countries covered by this report, listed the lack of access to financing (36.7 percent), lack of experience (29.3 percent), lack of contacts (28.4 percent), lack of assistance (23.2 percent), lack of information (21.6 percent) and family duties (20.2 percent) as the main self-reported challenges encountered by women entrepreneurs** (Laffineur et al., 2018).

A recent impact report issued by ILO (2018) examined the constraints on and good practice in women's entrepreneurship in MENA. The report argued that women's entrepreneurship is challenged by the fact that many of the so-called entrepreneurs are motivated by necessity – a similar conclusion is underlined in the **OECD report (2017) on women's economic empowerment in the MENA** – to find sources of income, and their businesses is characterized by high levels of 'informality, vulnerability and working poverty'. However, it summarized (ILO, 2018) the main challenges from a threefold disempowering environment: a 'gender-discriminatory environment', very restrictive and limited access to capacity building and markets, and a lack of adapted financial services for women entrepreneurs.

Figure 4: Barriers to entrepreneurship for women



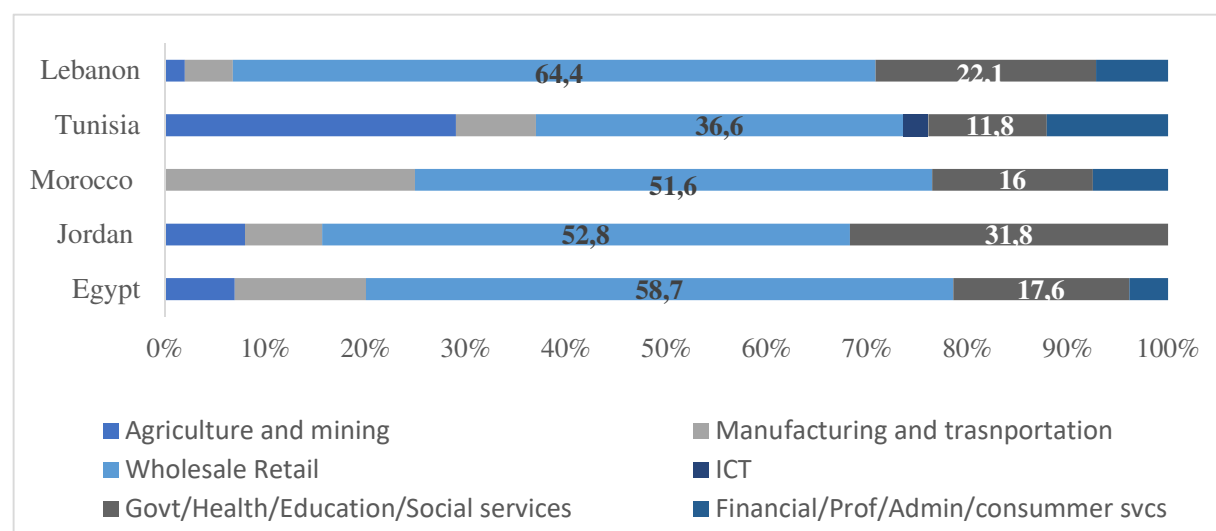
*Source: ILO, 2018*



When inquiring about the perception vis-à-vis women's work, an **ILO/ Gallop survey (2017)** revealed that **20 percent and 40 percent of women and men, respectively, disagreed with the idea that it is acceptable for women to work outside their homes.**

Overall, women entrepreneurs in the MENA region are more likely to be engaged in 'consumer-oriented' businesses with concentration in wholesale retail and hospitality (OECD, 2017). Figure 5 provides detailed information on the types of businesses owned by women in the targeted countries. The bulk of these businesses is concentrated in wholesale retail compared to other sectors, such as ICT, which is very limited.

Figure 5: Distribution of the women businesses across different economic sectors



Source: GEM, 2018

In summary, it is strongly believed that the story of women entrepreneurs in the MENA region is a story of women driven by their need to secure income in a very restrictive macro context. **Women's economic engagement is highly challenged by patriarchal social norms, outdated and discriminatory legal texts, and by a deteriorating political economy.** In Table 4, we provide a snapshot summary of women entrepreneurship in the six countries based on mapping conducted by UN Women (2016).

Source: UN Women, 2016

Table 4: Entrepreneurship context in the targeted countries

Egypt	Women's engagement in entrepreneurial activities remains very limited and far behind men. Their share of the early-stage entrepreneurs is very small (14 percent) compared to their men counterparts (86 percent). Women entrepreneurs are challenged by a weak 'entrepreneurial ecosystem' (lack of suitable financial instruments and capacity building services, poor access to technologies, cultural perception, and fear of failure). The Egyptian government introduced several interventions to support micro entrepreneurs with access to adequate financial services, training, developing home-based businesses, and improving their access to markets and supply chains.
Lebanon	The country has a strong entrepreneurship culture and a high concentration of SMEs. Women are active in entrepreneurial activities. Almost quarter of women of working age are listed under early-stage entrepreneurs while the rate is 36 percent among men.
Morocco	Moroccan women registered the lowest score (among 60 countries surveyed by the GEM in 2015) on early-stage entrepreneurs. For each women entrepreneur there are more than four men in a similar position. This situation reflects the low economic participation rate of women in the market labour. This is further consolidated by the fact that women are more likely to engage in entrepreneurial activities because of necessity.
Palestine	Women are less likely to open their own business, whether alone or with partners. They register one of the lowest rates of women entrepreneurs in the early-stage category. This situation prevails within the field of enterprise ownership as the majority of working women are engaged in waged labour. It is noted that both men and women are seeking revenues through informal employment opportunities. Women's engagement in entrepreneurial activities is partly hindered by their restricted access to productive assets and land and the lack of adequate supporting services (financial, mentoring and coaching).
Tunisia	Recently, the country gained a reputation as one of the best destinations to start a business. The supply of key financial, coaching and mentoring services is very important. However, women are still facing several challenges, namely in accessing high-level managerial and executive posts. Social capital persists as a main driver for women's engagement in entrepreneurial activities. Hence, the situation in the rural and interior regions differs from the urban centre.
Jordan	The country registers one of the lowest rates for women's engagement in entrepreneurial activities (4.5 percent) while the rate is 15.8 percent among men. It is estimated that women entrepreneurs own around 9 percent of the micro and small enterprises (MSEs) with the home-based business accounting for 5 percent of the overall MSEs (half of which are owned by women). One major finding is that women-owned businesses are 11 times

	more likely to be home-based compared to businesses owned by men. In general women entrepreneurs employ more women than men entrepreneurs (10 times more) and generate less earnings than their counterpart men (by half). On the microfinance side, women account for up to two thirds of the recipients of these loans but do not enjoy more than 42 percent of the overall value of approved microcredits.
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*Source: UN Women, 2016*

### 3.4 Governance, policy and legal framework

Across the region, social entrepreneurs are challenged by the lack of a well-defined legal framework. This was explicitly underlined in almost all the literature addressing the SE context in the MENA region, as well as in the country studies undertaken within the MedUP project. Moreover, the challenges also include the multiplication of governance systems of SE in the targeted countries. In the case of Tunisia and Morocco, the government established specific ministries in charge of the social economy, while Lebanon, Egypt, Jordan and Palestine allocated the governance of SE to different ministries dealing with trade, economy, labour and social affairs (Cerritellie et al., 2016). As shown in Table 5, none of the six countries is adopting a national policy framework on SE. It is rather being approached as part of national policy machineries on SMEs and/or economic development. While this does not address the main aspects of SE, it also reflects the lack of awareness and the limited capabilities within the national governing bodies to understand SE and deal with the shift within the donors' and other IOs' priorities towards SE, the new way of achieving the development goals (SDGs), and overcoming social challenges and problems. Table 6 outlines the main policies and/or national strategies in each of the targeted countries to help capture a comprehensive understanding of the policy context and, subsequently, orient SE initiatives towards specific areas to complement and/or improve the policy context.

Table 5: SE policy framework in each of the targeted countries.

	<b>Policy/ strategy</b>	<b>Potential governing bodies</b>	<b>Gender dimension</b>
<b>Jordan</b>	National Employment Strategy (2011–2020)	Ministry of Industry and Trade	The strategy is based on outdated data (prior to the Syrian crisis). <sup>44</sup> However, it has a section on the men/women divide (p. 53). The annexed action plan

<sup>44</sup> [http://inform.gov.jo/Portals/0/Report percent20PDFs/2. percent20Human percent20& percent20Social percent20Development/iv. percent20Employment/2011-2020 percent20National percent20Employment percent20Strategy.pdf](http://inform.gov.jo/Portals/0/Report%20PDFs/2.%20Human%20&%20Social%20Development/iv.%20Employment/2011-2020%20National%20Employment%20Strategy.pdf)

			provides concrete objectives to improve women's economic activity (improve access to employment opportunities, TVET, improve the implementation of regulations related to maternity leave, expand childcare services).
	JEDCO strategy for 2019	Jordan Enterprise Development Corporation– JEDCO	The JEDCO strategy for 2019 does not target women specifically. However, their website lists two studies that tackle women's entrepreneurship. <sup>45 46</sup> The simplification of the procedures required to establish businesses by women and the relevant cost are identified as the main objectives to empower women entrepreneurs.
<b>Lebanon</b>	Lebanon SME Strategy – A Road Map to 2020	Ministry of Economy and Trade and Ministry of Social Affairs / The Social and Economic Council	The strategy <sup>47</sup> tackles the limited exposure of women to entrepreneurship opportunities and highlights the gender gap (p. 30). it identifies the establishment of a 'Women-Friendly Business Environment' as one of its sub-objectives (the development of dedicated policies, providing incentives and adapted training and promoting women-to-women networking/mentoring and support).

<sup>45</sup> <http://www.jedco.gov.jo/EchoBusV3.0/SystemAssets/PDF/AR/كثافةالمنشآتالاقتصادية2020.pdf>

<sup>46</sup> <http://www.jedco.gov.jo/Pages/viewpage.aspx?pageID=256>

<sup>47</sup> [https://www.undp.org/content/dam/lebanon/docs/Governance/Publications/Lebanon-SME-Strategy\\_091214\\_2.pdf](https://www.undp.org/content/dam/lebanon/docs/Governance/Publications/Lebanon-SME-Strategy_091214_2.pdf)

<b>Palestine</b>	Start Up Palestine	Palestinian Fund for Employment and Social Protection	Currently the fund manages three interventions under the umbrella of 'Start Up Palestine'. <sup>48</sup> The evaluation report shows almost gender parity on the beneficiary side with almost 60 percent of the loans allocated for rural areas. <sup>49</sup> Previously the fund had an intervention targeting rural women.
<b>Tunisia</b>	Tunisia Development Plan (2016-2020)	Ministry of Development and International Cooperation	The national plan includes a section on women's empowerment under the umbrella of social policies on women, family and the elderly (p. 331 of the Arabic version of the sectorial analysis document <sup>50</sup> ). It outlines the plan objectives on mainstreaming the gender approach within public policies, reviewing and reforming discriminatory laws, enforcing the implementation, women's political/social and economic empowerment) (ibid, p. 338–340).
	Business Environment and Entrepreneurship Development Policy Loan <sup>51</sup>	World Bank and Ministry of Development, Investment and International Cooperation	The policy loan points to the need to improve women entrepreneurs' access to productive assets. However, it does not include any objectives/indicators targeting women specifically.

<sup>48</sup> [https://pfesp.ps/cat/current\\_projects/en](https://pfesp.ps/cat/current_projects/en)

<sup>49</sup> <https://pfesp.ps/uploads/15637071891957874363.pdf>

<sup>50</sup> [http://www.mdici.gov.tn/wp-content/uploads/2017/06/Volume\\_Sectoriel.pdf](http://www.mdici.gov.tn/wp-content/uploads/2017/06/Volume_Sectoriel.pdf)

<sup>51</sup> <http://documents.worldbank.org/curated/en/526351497578447276/pdf/Tunisia-Business-Env-Entrepreneurship-DPF-PD-106348-TN-05192017.pdf>

	Programme pour la promotion de l'entrepreneuriat féminin – RAIDA <sup>52</sup>	Ministry of Women, Family and Childhood	The programme targets women in social and economic hardship and in rural areas. Moreover, the ministry launched the national policy on the economic and social autonomization of rural women. <sup>53</sup> .
	Étude stratégique sur l'économie sociale et solidaire en Tunisie <sup>54</sup>	Ministère du développement, de l'investissement et de la coopération internationale	The strategy does not provide a specific section on women's empowerment within the social and solidarity economy. However, it provides a detailed action plan for the development of this sector. The strategy was ratified in March 2017 <sup>55</sup> .
<b>Morocco</b>	SME strategy	Social and Solidarity Economy/ The Social, Economic and Environmental Council in Morocco/ Moroccan Investment Development Agency/ The National SME	Ratified in 2019, the strategy proposes nine initiatives to improve the SMEs ecosystem. Although, the full strategy document is still unavailable (to our knowledge), the accessed brief does not have a gender component. <sup>56</sup>

<sup>52</sup> <http://www.femmes.gov.tn/wp-content/uploads/2017/07/Programme-National-pour-Entrepreneuriat-Féminin-Brochure.pdf>

<sup>53</sup> [http://www.femmes.gov.tn/wp-content/uploads/2017/07/Presentation\\_Strategie\\_FR\\_2017-2020.pdf](http://www.femmes.gov.tn/wp-content/uploads/2017/07/Presentation_Strategie_FR_2017-2020.pdf)

<sup>54</sup> [http://www.mdci.gov.tn/wp-content/uploads/2017/09/Rapport-Etude-Strategique-ESS\\_Resume.pdf](http://www.mdci.gov.tn/wp-content/uploads/2017/09/Rapport-Etude-Strategique-ESS_Resume.pdf)

<sup>55</sup> <http://www.femmes.gov.tn/fr/2017/03/16/la-ratification-des-axes-de-la-strategie-nationale-de-lautonomisation-economique-et-sociale-des-femmes-et-des-filles-dans-les-zones-rurales-2017-2020/>

<sup>56</sup> <https://www.medias24.com/maroc-pme-une-nouvelle-strategie-pour-mieux-accompagner-les-entreprises-1323.html>

		Development Agency	
	Gender equity strategy and women's economic empowerment	Ministère de la solidarité, du développement social, de l'égalité et de la famille	The study was implemented for the period 2012–2016. In 2017, the ministry submitted a progress report on the condition of women's economic autonomisation in the kingdom. The document is very helpful for understanding the women's empowerment policy framework and planning accordingly. <sup>57</sup>

Despite the lack of comprehensive national policies on SE, one can observe that some frameworks in the targeted countries embed possible entry points for policy change. As shown in Table 5, **in most of the targeted countries, gender mainstreaming and the introduction of specific women's empowerment action plans in strategies aiming to improve the business environment remains an urgent task.** It is also needed to develop local networks that lobby and advocate for policy change at the national level. The acknowledgement of the third sector beyond the umbrella of NGOs and other non-profit organizations is a must. While SE is of a hybrid nature and operational mechanisms, the prevailing policies are unable to fully accommodate the SE model. Among others, these policies should represent a critical point of concern for interventions such as MedUP. **It is recommended that the MedUP and its local partners develop a national twofold action plan of advocacy: firstly, to identify the areas of concerns and intervention for gender mainstreaming within the prevailing socio-economic policy framework, and secondly, to identify the point of interest to nurture a SE friendly policy framework in general, and for women specifically.**

Accordingly, it is required to investigate the ability of the currently available legal structures (NGOs, for-profit companies and cooperatives) to accommodate the SE organizational model. **A more responsive and consistent legal status for SE ventures must acknowledge that these entities should have the legal space to generate profits (not only revenues), to not be approached as formal business entities when it comes to taxation, to abide by labour laws' protections, namely when it comes to social benefits, parental, sick, and flexible leave, wages, and job security and indemnities.** In this context, it is of great importance to point to the fact

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<sup>57</sup> <http://www.social.gov.ma/sites/default/files/Autonomisation%20économique%20des%20femmes%20dans%20un%20monde%20du%20travail%20en%20pleine%20évolution.pdf>

that cooperatives are among the most suitable legal statuses that could accommodate the hybrid nature of the SE organizational form while approaching involved parties as stakeholders rather than employees. However, this requires a more specialized examination of the potential matchmaking between the cooperative organizational form and the SE conceptual model for boosting social change.

On the donors' side, SE remains a component being introduced to the agendas of international development. This is creating tensions with already existing economic solidarity organizations and NGOs. SE has been championing the strategies for social policy reforms promoted by multi- and bilateral international organizations. In 2015, the British Council and Social Enterprise UK (with the support of the World Bank) published a global report – *Think Global Trade Social* – highlighting the role of SE in achieving more sustainable development. The report showcases the role of social enterprises in driving change towards achieving the global development agenda under the umbrella of the Sustainable Development Goals (SDGs). The report argues that trade and impact investment should be overcoming the shortfalls in the Official Development Assistance (ODAs) agenda. It claims that *'trade, not aid, is the single biggest driver of access to critical goods and services from power to water and food and education. Trade, enterprises and business are by far the most critical drivers of local opportunity and global prosperity and therefore must be at the heart of plans to deliver more sustainable and equitable development'* (*ibid*, p. 13). the same narrative was explicitly present at the World Bank/International Monetary Fund spring meetings in 2015. Unlocking private investment in social sectors is being seen as the new magical prescription to fight poverty, climate change, unemployment and other systemic challenges. While ODAs stand at billions of funds allocated towards social agendas, it is expected that the 'entrepreneurial of the social' will be able to mobilize trillions of dollars' worth of funds (Development Committee, 2015).

A working paper (2017) published by the Social Protection and Labour Global Practice Group within the World Bank examined the role of international organizations in developing the SE ecosystem. Based on a detailed mapping of 36 IO programmes in the field of SEs, it showed that the main type of support provided is over-concentrated in the financial services (83 percent of all the mapped programmes) while around half the programmes provide capacity-building services as well as coaching and incubating. The MENA region share does not accommodate for more than 17 percent of the mapped programmes. Hence, by looking into the SEs' organizational forms, it is clear that the majority of these interventions (72 percent) targeted NGOs looking to shift towards a more sustainable organizational arrangement.

In the MENA context, the World Bank strategy (2016) called for a region-wide alignment of IOs' (UN, EU and others) agendas and policies to mobilize resources towards improving market competitiveness; supporting SMEs, labour skills and protection; entrepreneurial regulations, and



a greater engagement of non-state actors in the provision of services. The EU had recently launched the External Investment Plan (EIP) which aims to mobilize more private investment in their southern neighbours and Africa. The plan is looking to use public funds (4.5bn euro) to mitigate risks of private investments in ‘sustainable energy, digitalization, urban development, agriculture and agribusiness or lending to small businesses’. Among others, this EU initiative seeks to address the reasons for the emigration from Africa, create jobs and boost entrepreneurial and economic growth in countries of the global south. Similarly to the goals of the EIP, other IOs are actively promoting SEs as the main vehicle of social change in the MENA region. A recent mapping (Cerritelli et al., 2016) of the SE ecosystem in the MedUP targeted countries provided a detailed presentation of 10 interventions implemented within and outside the MENA region. However, only two of these interventions targeted WSEs. Both projects allocated a significant part of their activities to improving the access of WSEs to quality capacity building and coaching services, and enhancing WSEs friendly policies.

### 3.4 Legal

Women in MENA face challenges within the legal context on several levels: personal status and family, inheritance, nationality and labour laws, to name a few. Moreover, customary laws and norms represent a major barrier to the legal and economic empowerment of women. The 2019 World Bank Group report on businesswomen and law listed the countries of the MENA region as the worst in the world when it comes to women’s legal rights (MENA registered 47.3 compared to the average global score of 74.7).<sup>58</sup> **An examination of the composition of this index reveals that the average economy in the MENA deprives women of half of the rights enjoyed by their men counterparts (17 out of the 35 indicators that compose the general index). In fact, it shows that none of the MENA countries has implemented specific legal reforms to overcome the gender gap within the regulations related to the ease of doing business and access to capital.**<sup>59</sup>

Along the same lines, the MENA region lags behind the rest of the world in the gender gap index (2017).<sup>60</sup> Findings show that 12 out of the worst off 15 countries in the sub-index of economic participation and opportunities are from the MENA (Egypt, Morocco and Jordan are listed among the worst 10 performers). The report underlines that none of the MENA countries has implemented specific reforms to regulations on running a business or to improve the non-discriminatory access to credit.

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<sup>58</sup> <https://openknowledge.worldbank.org/bitstream/handle/10986/31327/WBL2019.pdf>

<sup>59</sup> A full record of the six countries in the Women, Business and Law index can be found in annexes.

<sup>60</sup> [http://www3.weforum.org/docs/WEF\\_GGGR\\_2017.pdf](http://www3.weforum.org/docs/WEF_GGGR_2017.pdf)

In summary, the legal ecosystem shows that some economies still have laws preventing women from working in specific jobs or have no laws on violence and sexual harassment in the workplace.<sup>61</sup> In some cases husbands can still legally prevent their wives from working. Another important legal impediment consists of the inequality existing in personal status and inheritance laws and social norms, which marginalize women from land and wealth property. In Table 6, we provide a summary of the legal context in each of the six countries from the gender perspective. This is based on a mapping conducted by UN Women in 2016. More recently, the UNDP Arab States (2018) conducted another mapping of the legal environment affecting the lives of women in the Arab countries. A comprehensive summary of the situation in the six countries is annexed to this report. Hereby, it should be underlined that the findings of both mappings would serve as an important benchmark for a potential agenda for the legal empowerment of women in the targeted countries.

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<sup>61</sup> It is worth noting that during the writing of this report the ILO adopted the Violence and Harassment Convention, 2019 (No. 190) and Recommendation (No. 206), in which gender-based violence and harassment is specifically highlighted.

Table 6: Legal framework from gender perspective

<b>Egypt</b>	The post January 2011 constitution brought about key improvements in regard to the gender equity. A new quota system was introduced in the local council (25 percent) and parliament (10 percent). Moreover, the criminal code was amended to include sexual harassment at workplace, in education and public spaces. The new civil service act extended maternity leave to four months from three. In practice, these new reforms were manipulated by employers who undertook measures to avoid providing on-site childcare, extending maternity leave, and avoid giving night shifts for women employees. In some case, women workers were assessed according to their marital status, number of children and future pregnancy plans. It was even reported that workers were forced to sign a blank resignation upon hiring to be used in case of pregnancy.
<b>Lebanon</b>	The sectarian nature of the personal status law (18 different religious groups) in Lebanon is creating different legal entitlements for women when it comes to child custody, familial rights and duties, and inheritance. In most cases, divorced women risk losing custody rights in the case of remarriage. The transfer of land ownership to women remains a challenging issue due to social and normative restrictions. The social welfare regulations prioritize men for benefits and <i>'family members of women civil servants do not get access to any benefits'</i> . The Lebanese criminal code (and the labour code) do not address sexual harassment at the workplace.
<b>Morocco</b>	The country witnessed several waves of legal reforms that boosted gender equality (formal access of women into high public posts in 2001, new family code in 2004, constitutional commitment to realize gender parity in 2011). As result, unmarried women could legally be recognized as heads of households, there was no legal restriction on women engaged in self-employment and opening businesses or running their own business. Still, customary practices remain a major challenge mainly in issues related to inheritance. This is resulting in limited access to land (7 percent of urban women and 1 percent of women in rural areas own land) and other productive assets. As for employment, women are still challenged by some discriminatory elements (protection against violence and harassment, restriction of access to some jobs, social security benefits, earnings, risk of dismissal and taxation).
<b>Palestine</b>	Palestinian labour law is committed to providing equal opportunities for men and women; however, it restricts women's engagement in 'dangerous or labour-intensive jobs' and night shifts. The law also prohibits the termination of women's contracts during their maternity leave. Also, women are required to get 'legal consent' in issues related to marriage, divorce and childcare.
<b>Tunisia</b>	Tunisian women still face challenges in inheritance (the recent project law is still not enacted). Also, labour law does not provide the same rights for women working in public and private sectors. While the former provides employees with social insurance, paid maternity leave and on-site childcare (in workplaces with more than 50 women employees), the latter (private sector) is not obliged to provide these benefits.

<b>Jordan</b>	<p>The Jordanian constitution does not prohibit discrimination on the basis of gender. It also embeds discriminatory clauses as with the 2011 constitutional reforms which recognized women's duty as obeying the husband (the breadwinner). This reflects the powerful traditional social norms that promote a sexual division of labour (women as care-takers and men as breadwinners). This pushes women towards reconciling their education and employment choices with social norms. The employment regulations prohibit women from working in fields and/or night shifts except for certain jobs. However, women have the right to maternity leave, protection against laying off during pregnancy, and have the right into on-site childcare services (enterprises with 20 women employees). Yet this not fully enforced.</p>
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*Source: UN Women, 2016*

## 4. Women Social Entrepreneurs (WSE) in the MENA region: A journey of hope and defiance

### 4.1 Profile of WSEs in the MENA region

The SSIs focused on women social entrepreneurs. The majority of these have advanced university degrees (masters, PhD), belong to the middle and upper middle urban social class and view entrepreneurship as an opportunity. All the participants felt that becoming a social entrepreneur was an opportunity to fulfil their ambitions and become independent of the job market and the challenges that women face to effectively participate in economic activities.

#### 4.1.1 Age, education, marital status, age of children

The age of the WSE interviewees ranged from early twenties to the mid-fifties, which reflects the generational diversity in SE. However, the younger WSEs are often not taken seriously because of their age: a problem expressed by Lolwa and also Abir, who mentioned difficulties especially with suppliers, who are usually older men.<sup>62</sup>

The majority of the participants introduced themselves stating whether they were single or married women with or without children, only one of them didn't mention her marital status. Only two of the interviewees had children, all in tertiary education. While the majority of participants do not have children, two of them expressed concerns about the conflicting roles of motherhood and social entrepreneurship. One of them mentioned her refusal to become a mother in her current economic situation:

*Dia: 'I can't have children without being able to provide them with good education, like the one that I had, and with no social or health securities, maternity leave... children would prevent me from work, and developing my enterprise.'*

Another participant (Rola) mentioned the age of her children expressing that they are not needy any more and are in tertiary education, to express that she is more able to undertake her own enterprise and achieve her personal goals.

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<sup>62</sup> SSIs with Lolwa and Abir.

Challenges related to marital status, number and age of children, is an important obstacle that women have to overcome on their own. In fact, women's labour participation drops at childbearing age. Societal norms still consider that women should get married and procreate, which leads to the high rates of job drop-out and/or non-participation in the job market. Moreover, **women are still considered solely responsible for reproductive and care work, with a lack of affordable nurseries and after-school services, uneven and sometimes non-existent distribution of domestic chores within the household.**<sup>63</sup> Men are still considered to be the family's main breadwinners, and thus, women are still economically dependent on men, particularly after getting married.

The allocation of unpaid domestic and care work to women is a structural concern rather than a 'personal problem'. The current branding of self-employment, home-based businesses and SE as the solution for women's economic exclusion 'allows' women to continue to bear this unequal burden while acquiring a productive role (generating income), as these perpetuate women's lower status and lesser economic power.

However, an interesting point was expressed by Lolwa; the poorer the social classes the women came from, the better their families accepted their employment.

*Lolwa: 'What's ironic, when it comes to being poor, all families have women workers, women do sacrifices and work in poor conditions, like cleaning, or search for any way to bring income to the family. In this case it is OK for a woman to work. But when the man is well off and the woman has free time and is doing nothing [with it], people start asking why [are you working]? Or "you don't need it". They forget that you have ambitions.'*

This passage corroborates the available literature, which highlights the fact that women working is generally accepted when their families are in economic hardship.<sup>64</sup> Moreover, women's income is spent on her family's needs and not for her own financial independence.<sup>65</sup> This leads us to reiterate the conclusion that SE is a necessity for women from poor classes and is an opportunity for self-fulfilment for women from upper social classes. Acknowledging this fact should enlighten policy design and programming related to the structuring of SE in MENA.

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<sup>63</sup> Economic Research Forum, Labor and education surveys, <http://erf.org.eg/labor-market-panel-surveys-lmps/>

<sup>64</sup> International Labor Organization, 2019, World Employment Social Outlook, [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms\\_670542.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_670542.pdf), accessed on 20/07/2019.

<sup>65</sup> Ibid.

## 4.2 Urban and educated elite with a strong social capital

The research participants had a high level of education, up to a master's degree or even a PhD for some of them, with the exception of one WSE who interestingly happens to be employed and not a partner in the enterprise that she co-founded. This supports previous research, which finds that women entrepreneurs are likely to have a high education level.<sup>66</sup> 'This reveals that entrepreneurship offers a work option for those with little education and few employment possibilities, as well as a career choice for highly educated women.'<sup>67</sup>

Another strength revealed by the interviews is that the majority of interviewees have a strong social capital, either because of their family's status, or for their professional and voluntary activities.

Lolwa: *'In my community, where I studied and worked, I am considered a hero, people have ambitions to become like me, and I like helping people, very active, they see me as a leader, and want to involve me in their work.'*

Rola: *'[...] in our societies the name of the family is very influential, not only politically, but also socially. [they would say] this girl is from that tribe who have their respect and their word [sic.]. Thus his [my husband's] presence was very important in a lot of partnerships that we created.'*

Lubna: *'[...] when we were just starting the business, I decided to organize a Sobhiye<sup>68</sup> to introduce our products, it is a marketing strategy usually used by women, not in the classical way. [...] this Sobhiye gathered 250 women, all as a personal effort. This made my employer trust me more [...].'*

These quotes show the importance of social capital in empowering WSEs in establishing their business. Previous research has underlined the crucial role of social capital in entrepreneurial activities, proposing that entrepreneurs are the product of their social entourage, which provides them with a security network and favourable context for their SE.<sup>69</sup>

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<sup>66</sup> Global Entrepreneurship Monitor, Women's Entrepreneurship 2016/2017 Report

<sup>67</sup> Ibid.

<sup>68</sup> A *Sobhiye* can be translated as a 'morning coffee'. It is an old practice among women neighbours in the same village, where women gather in the morning and share their life stories and updates about their families. This tradition has been picked up by feminist organizations and by women working as sales representatives for outreaching, raising awareness, and marketing their products.

<sup>69</sup> Dastourian, Banafsheh & Kesim, Hiroko & Amiri, Nader & Moradi, Somayeh. (2017). Women entrepreneurship: effect of social capital, innovation and market knowledge. AD-minister. 115–130. 10.17230/ad-minister.30.6.

Moreover, the family context was viewed as influential by the interviewees, expressing that it was a source of support for them. The interviewees referred to both their birth families and their spousal families. The respondents mentioned emotional, financial and practical support from their families, stating that they could not have started their businesses without this vital support.

Rola: *'I am talking about social entrepreneurship in the Arab world, you have interest in having a man on your side. My husband was always encouraging me and solving the problems I face with the [rural] communities I work with.'*

Lolwa: *'I thank God that I came from a family that is educated. My parents do not have a problem with me working in this sector, or travelling, or moving like my brother, [they have] no problem in this regard. [...] my father doesn't have a problem even more than my mother. My mother sometimes has a problem because of the surrounding community. My paternal and maternal aunts, all my relatives who are my age are married and have children. They all question what I am doing. My parents live in [the village] and I live in [the city] and this is another challenge that I face when I am visiting my parents, [they ask] what are you doing in another town living alone. But despite everything, I don't care.'*

These passages reflect the crucial role families play in influencing career choices of women.<sup>70</sup> In effect, when direct family – birth families or spousal families alike – support a woman's decision to become an entrepreneur, they are more likely to succeed.<sup>71</sup>

Another aspect of family support makes it possible for most women to go back to work after childbirth. With the lack of an affordable childcare infrastructure, it is the grandmothers or other women of the family who take care of the newborn.<sup>72</sup> In addition, WSEs prefer to be accompanied by men friends or husbands when dealing with suppliers and local/rural communities.<sup>73</sup> However, this kind of support, especially that related to childcare, is often not accounted for in the enterprises' budgets. It falls under the unpaid care work that is normatively considered as an extension of women's so-called 'natural role' within society.

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<sup>70</sup> Schröder, E., Schmitt-Rodermund, E., & Arnaud N. (2011). Career choice intentions of adolescents with a family business background. *Family Business Review*. **24**(4): 305–321.

<sup>71</sup> Cesaroni, F. M., & Paoloni, P. (2016). 'Are family ties an opportunity or an obstacle for women entrepreneurs? Empirical evidence from Italy', Palgrave Communications.

<sup>72</sup> Authors' notes from the field.

<sup>73</sup> Semi-structured interviews with WSE2, WSE5 and WSE7.



### 4.3 Initial economic status and motivation

The majority of the interviewees were professionally active in well paid jobs, and with an empowered social background. They speak foreign languages, and have access to the SE ecosystem, through the participation mainly in competitions organized by SESOs in their countries. The main motivation behind establishing their own SE, is their refusal to be subjected to conventional inflexible and unsafe work place practices and regulations, and the abusive work relationships that they would otherwise experience.<sup>74</sup> They expressed that their principles do not match the work culture that exists in their society.<sup>75</sup>

Rola: *'My personality doesn't fit to be an employee, in the common sense of employment. To be employed in a company for someone to control my time and my life. [...] I never wanted to be employed. I even was offered a teaching position in a university but I refused it. I found a freelance opportunity as tourist guide. I succeeded in successfully completing a 40 days' course, and got an A+. I liked it a lot because it was a freelance [job], and I was not obliged to be a work slave [sic] to anyone in an employment.'*

Other participants embarked on SE as fresh university graduates, as they started their activities while still students, *'without knowing that this is called social enterprise'*.<sup>76</sup> Others were self-employed/freelancers.

All the WSEs interviewed had started their enterprises with seed funds received from international donors. They had an idea that they wanted to follow up, which coincided with start-up opportunities offered by NGOs in the region. They expressed that they were able to receive seed support because they were women.

Table 7: Summary of the enterprises undertaken

Alias	Economic activity	Legal type	Years of activity	Social impact
Lubna	Catering and restaurants	Commercial	1	Work opportunities for women in rural areas at home

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<sup>74</sup> Semi-structured interviews with WSE2, WSE4, WSE5.

<sup>75</sup> Semi-structured interviews with WSE7.

<sup>76</sup> Semi-structured interviews with Lolwa.

Rola	Agricultural tourism	Commercial	4	Work opportunities for rural women/families + heritage conservation
Lolwa	Knowledge production	Commercial	2.5	Producing knowledge about youth under occupation
Sonia	Educational software	Commercial	3	Not clear, more like corporate social responsibility
Abir	Catering and restaurants	NGO	2	Work opportunities for women at home
Anna	Knowledge production	Unregistered	1	Produce localized knowledge about wellness
Anna	Farmers' market	Unregistered	1	Marketplace for small-scale organic farmers and women co-ops
Dia	Recycling upcycling	Commercial	1	Environmental, heritage conservation

As shown in Table 7, the majority of the enterprises are of a commercial type. We have seen in the section on the macro level that in most countries in the MENA region SE is a new model of enterprise. And while all the WSEs interviewed have started their SEs with seed funds from international donors, we can reiterate that there is a new trend within the donor community to shift focus from funding NGOs to assisting the establishment of SEs.

The economic sectors of the interviewees are mainly focused on services (cooking, tourism), small manufacturing (upcycling and furniture) and education.

Islah, a woman SESO from Palestine: *'It is very difficult to find women interested in repairing cars or construction for example. The society will not accept this.'*

These sectors, as explained in the previous sections, are undervalued and traditionally concentrate women workers in informal work settings.<sup>77</sup> These practices of SE risk increasing

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<sup>77</sup> Op. cit. UN Women 2017.

informality and recreating the same gendered trends in women's employment. They offer women work opportunities at home, which risks increasing the ghettoization of women in domestic work, especially within gendered norms that consider this kind of work the 'natural role' of women.

#### 4.4 Social impact

Table 7 shows the different activities that the participants are organizing with their SEs. Three WSEs are creating work opportunities for women at home in both urban and rural areas. Knowledge production is the concern of two other participants, making available in open access knowledge about wellness and alternative self-care, and stories about youth under occupation. Others are working on environment and heritage conservation, and a market for small-scale organic farmers. One participant when asked about the social impact of her enterprise, answered the following:

*Sonia: 'For the social impact, other than already education in itself is a great impact for children, we try to work on two sides, we have parents who pay for their children's workshops, but from the other side, we have workshops for free for children who have specific needs, and those who live in rural areas.'*

Indeed, social impact is not always clear for social entrepreneurs in the MENA region, as shown in the country studies executed by MedUP. In fact, Sonia seems to be mixing SE and corporate social responsibility (CSR). CSR engages in 'actions that appear to further some social good, beyond the interests of the firm and that which is required by law'.<sup>78</sup> The difference between the two models is that SE looks beyond mere profit generation and targets a social problem creating a positive impact on society, while the CSR model usually happens after the company has secured a healthy profit.<sup>79</sup>

For the other participants the social goal was clearer. For example, some of them want to bring job opportunities for women in their homes. The main example is SEs contracting women as freelance cooks, paid as piecework. **While these initiatives encourage the economic participation of women and generate income to support their families, they are risking keeping them in informal work relationships, where these women are not registered in social security funds, nor do they enjoy maternity and other personal leaves and vacation time, and become ghettoized in feminized and undervalued industries, as shown above.**

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<sup>78</sup> McWilliams, A., & Siegel, D. (2001). Corporate social responsibility: A theory of the firm perspective. *Academy of Management Review*. 26(1): 117–127.

<sup>79</sup> Impacthub.net

Market-based SEs are becoming new areas where power relations across gender, class, age, etc. are produced and reproduced through work embedded in patriarchal arrangements. Challenging these processes and practices necessitates a simultaneous awareness of patriarchy as a set of structural arrangements guiding the ways in which gender stratification takes place in societies and organizations. SE as a model for women's economic empowerment should not dismiss the structural discrimination that women face in patriarchal societies; rather SEs should address these injustices towards women.

#### 4.5 Legal support and access to finance

In relation to access to finance, one of the participants who comes from underprivileged social class with a background in NGO work, did not have access to education or to finance. She established an SE with a man from her village who owned the capital. Her experience as an NGO worker, her connections that she had built over 20 years of her professional experience were crucial for the SE that she co-founded. However, she only got a coordination officer position in her SE and does not have a share of the decision making or of the surplus produced. This means that material capital has a more important value in SE than social capital. It should be noted that in certain standards where co-ownership of decision-making is considered an essential characteristic of SE, this venture may be excluded from this category. Moreover, women often rely on their families in establishing their SEs, whether they find financing opportunities or not, they prefer not to take risks with bank loans, and rely on personal savings and connections.<sup>80</sup> Women are at an added disadvantage and have to face higher risks in general, and so the risks (and lack of access) associated with such financing opportunities would be exacerbated for them.

Estimations show that more than 70 percent of women-led, small and medium enterprises (SMEs) in the world are either unserved or underserved financially; *'If [this] credit gap is closed by 2020 in just 15 countries, [...], per capita incomes could on average be 12 percent higher by 2030.'*<sup>81</sup> Therefore, ensuring access to finance, particularly for women-led social enterprises, should be a policy priority in the region.

Lolwa: *'When I started [my SE] we were not registered. At a certain point, I felt that we need support and tools, because we were using our personal laptops and cameras for the work. At that point, when I was seeking funding, things started to become more serious, and we had to register as a company. [...] I didn't know that working in a SE is stressful that much. I didn't have a clue, I was young and didn't know much about the entrepreneurial system. I didn't know of existing*

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<sup>80</sup> Semi-structured interviews with WSE4.

<sup>81</sup> Anna Stupnytska et al., 'Giving credit where it is due, How closing the credit gap for women-owned SMEs can drive global growth', February 2014, The Global Markets Institute, <https://www.goldmansachs.com/insights/public-policy/gmi-folder/gmi-report-pdf.pdf> (accessed on 01/06/2019).

*examples to learn from. I didn't know that it is very expensive to register a company, and very complicated. The procedures are very difficult, and the law is very old, and that after one year I should present a financial statement and pay taxes. No one told me about all this before I registered.'*

This quote shows us not only the need for funds, but also the crucial need for an adapted legal framework and aid, as well as awareness on processes and options available. While some women chose the commercial model, others did not know they had other options. Moreover, peer-to-peer support and exchange of experiences are crucial for younger women, whom the MedUP project is seeking to recruit.

This shows us that the promotion of an individualistic model of SE for societal change puts the burden on individual WSEs to innovate individual solutions for social and economic problems that have been negatively impacting their lives. In consequence, WSEs are pushed towards chasing funds or lending opportunities in order to induce the change they want to achieve. At the same time, they have to take uninformed decisions about the legal framework to register the enterprises. As shown at the macro level, while the lack of a well-defined legal structure is creating a negative competition between legally unequal statuses, SE is adding an additional layer of structural challenges for women. The report presents debates, measures and recommendations of what the SE sector/projects should focus on to reduce barriers for women and ensure that patriarchal structures and harmful social norms are not reproduced.

#### 4.6 Internal structures and processes, decision making; working conditions, employment trends,

Almost all the WSEs interviewed adopted a hierarchal internal structure, where the CEO/President and high-ranked employees are decision makers. Only one SE adopted a democratic decision-making process based on discussion and vote. The difference between them is that this particular SE is not registered – on purpose.

Anna: *'We're not registered yet. Because, you know, we're both quite experienced. And when we used to train entrepreneurs, we used to tell them to bootstrap as much as they can. So, to build it from the ground up. And not to take investment until they are really ready for this, and to fully understand the implications of investment.'*

And about her other SE, Anna mentions: *'[...] it's an informal organization of neighbourhood volunteers, basically. So, it's never going to register as a business on purpose. They want to stay completely independent; it's not going to apply for funding. [...] We have a committee, and everybody has their responsibilities within that committee, and everything is done by democratic*

*vote. And the majority prefers to remain completely independent, not having to invest time in reporting and meeting other people's strategic objectives and so on. Yeah, and to remain flexible as well.'*

These passages highlight the fact that the more women were experienced in the sector, the more they knew how to handle the start-up phase. All other interviewees are very new to this kind of entrepreneurship; the oldest enterprise is four years old since establishment. This is not to say that WSEs should stay informal, but rather they should slow down this process, and should be able to receive support despite their non-registration.

It is also important to highlight from this example of SE, that the more the distribution of work between members is based on democratic voting, the more the ownership and power is equally distributed. This observation sheds light on the importance of networking, based on ownership of work and decision making, in that it is an enabling environment for effective women's economic participation. These examples have their roots in MENA's experiences in solidarity economy, in specific women cooperatives that represents a core part of local and national practices.

When it comes to employment trends, it is interesting to highlight that almost all of the interviewees adopt service-based contracting with the people who produce their products. The majority of service suppliers for these SEs are women and youth; two of the most vulnerable sections of the MENA populations, and at the same time the targeted populations of the MedUP project. While it is important that SEs are able to generate revenue and profit, safe employment and job security should not be dismissed. While trying to create jobs and bring about social change, SEs are risking the creation of more vulnerability among youth and women.

## 5. SE supporting ecosystem

As shown in this report, SE is an emerging approach, and constitutes an experimental field for both state and non-state actors. In one of the interviews, a manager of a SESO in Palestine stated that their engagement in the provision of support services to SEs was driven by the shift in the donors' agenda. She explicitly underlined their limited exposure to the SE approach, organizational modalities and practices. This was also reflected throughout discussions with MedUP! partners in other countries. Moreover, our interviewee's story resonates with the findings of research on the SE ecosystem in Egypt (Abdou & El Ebrashi, 2015). They argued that while most of the supporting institutions were originally focusing on business enterprises, SMEs had to shift towards SE and start adapting their services. The 2016 mapping of SEs (Cerritelli et al., 2016) in the countries we are investigating points to the limitation of the SE support structure. It lists three main challenges:

1. Overconcentration on the technology sector while overlooking other fields.
2. The lack of adapted services for SE entities as most of the business support organizations focus on the financial aspect rather than the social impact, which will affect the way SEs are operating.
3. The supply of services that targets SEs is limited to specific interventions linked to international donors' priorities with limited customization.

In the following, we critically discuss the main features of this support system while we acknowledge the comprehensiveness of the analysis provided in the Cerritelli et al. (2016) mapping.

### 5.1 The entrepreneurship formal education initiatives

A recent report on SE higher education in Tunisia (OECD, 2017) stated that the mainstreaming of entrepreneurship education within the Tunisian education system remains an important achievement. The report points to the adoption of specific modules on entrepreneurship as compulsory to programmes leading to the obtainment of a bachelor's degree. It highlights some of the main challenges related to the lack of consistency in the content and the weak pedagogical resources, inter-university cooperation, and the engagement of teaching staff.

In examining one of these programmes – a professional master's programme on SE<sup>82</sup> – at the Institut des Hautes Etudes Commerciales in Carthage, we realized that graduates will have only

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<sup>82</sup> <http://www.ihec.rnu.tn/master-pro-entrepreneuriat/>

two main courses (in semesters 2 and 3) on SE while the remaining teaching courses are related to the business entrepreneurial themes including business planning, management and marketing. A similar programme, on entrepreneurship and international development, is being delivered at the University of Sfax.<sup>83</sup>

Other SE education programmes are being delivered in Lebanon at the Université Saint-Joseph de Beyrouth, which provides a tailored module on SE concept and practices as well as measurement approaches of social impact.<sup>84</sup> The modules target future social entrepreneurs and provide an intensive training on social enterprise management and impact assessment. Similarly, the German Jordanian University provides a course for undergraduate students on SE.<sup>85</sup> In Palestine, Birzeit University provides several courses on social entrepreneurship as well as a fully dedicated incubator programme.<sup>86</sup> While none of these programmes seem to have a component on women's empowerment or a gendered approach to social entrepreneurship, their focus remains on a financial and economic management model adapted from a conventional enterprise model. However, **these programmes represent important entry points in each of the targeted countries to link with emerging educational services on SE within higher education institutions. On another note, higher education programmes, and other formal education modules, have limited coverage as they only target already-empowered women capable of reaching the tertiary education level, who have flexible mobility and are speakers of a foreign language.**

## 5.2 Services provision for SEs

In almost all the targeted countries, the SESOs' landscape is still nascent (less than 10 years), linked to international donors' programmes, overconcentrated within urban centres, and transitioning from the conventional business development services for commercial enterprises. A quick review of the key players in the targeted countries, such as [Flat6labs](#), the American University in Cairo ([AUC VentureLAB](#)), [Cairo Angels](#), [the Greek Campus](#) in Egypt (Greek Campus also operates in Lebanon); [Berytech](#), [AltCity](#), [Makesense](#), [Antwork](#) and [Tripoli Entrepreneurs Club](#) in Lebanon; [TTi](#), and [Cewas Middle East](#) in Jordan (Cewas also operates in Lebanon and Palestine); [Labe'ss](#), [Afkari](#) in Tunisia; [DAREinc](#) – a SE incubator part of the [Moroccan Center for Innovation and Social Entrepreneurship](#) and [Bidaya](#) in Morocco; reveals that almost all these organizations do not have a concrete gendered approach and they lack the ability to outreach to social entrepreneurs (men and women) from outside the urban centres. In fact, with the exception of TTI, none of these organizations has an Arabic content on social entrepreneurship,

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<sup>83</sup> <http://www.ihecsf.rnu.tn/fra/pages/81/mastere-professionnel-edu>

<sup>84</sup> <https://www.usj.edu.lb/admission/dipl.htm?cursus=1429>

<sup>85</sup> <http://www.gju.edu.jo/content/social-entrepreneurship-and-enterprises-se301-5094>.

<sup>86</sup> <http://www.birzeit.edu/en/students/ieu>



even for the applications. Moreover, their dominant approach vis-à-vis social innovation is trapped in a technological advancement centrism. Technology is being portrayed as a driver of change with a lack of critical interpretation of the ability of underprivileged social groups.

Moreover, as we enquired about the criteria that qualify ventures as SE, we learned that scalability, viability of the business plan and the use of ICT are essentials to qualify proposals for the support. While we acknowledge the limitation of our observations, we could not overlook the implications of such a statement. It contributes to our understanding of the structural anomaly within the current landscape of SESOs in the targeted countries. It is believed that most of these organizations are seeking social entrepreneurs already empowered and who possess the potential to constitute a successful story. This gives the impression that the provision of supporting services for SEs is trapped in the need to showcase success as an existential condition to attract additional funds and sustain the SESOs' operations. In other words, to maintain their structures, SESOs need to ensure a stable flow of funds through grants and/or donors' funds. To do so, they need to yield high returns on their interventions in the short term. Therefore, they would deliberately be driven towards SE proposals that are scalable, viable and anchored in the technological advancement as stated by one of the interviewees. **As a result, the more underprivileged the applicants are, the less they have the pre-requisite set of skills to compete, and subsequently the more they will be left behind. This is what we are leaning to call the exclusionary dominant nature of the prevailing landscape of SEs' support system.**

Following our discussions with a number of workers within the SESOs in the targeted countries, we realized that the availability of the human resources with adapted expertise in SE concepts and approach in general, and a gendered SE approach specifically, is a significant challenge that needs to be addressed. In several interviews with MedUP partners and others, our interviewees stated that WSEs do not face specific challenges compared to their man counterparts. Such understanding is even being internalized by women engaged in the provision of support services for SEs. In fact, almost all our interviewees showed little to no clear and straightforward strategy or a plan to reach out to women in general, and the underprivileged ones in particular. In one of the interviews, a woman manager of a business incubator told us that the donor's driven agenda of training and capacity-building sessions were reaching women participants on several occasions.

*Q: Based on your experience, what are the main barriers faced by WSEs or women entrepreneurs in general? Do you think there are barriers that are women specific?*

*A: This is not in my dictionary. I am one of those women who never faced discrimination. In fact, I had lot of opportunities because I am a woman. [...] even when we outreached women in rural areas, we realized that they do not face very strict social norms. They are*

*even more committed than women trainees coming from urban centres. The latter are overwhelmed by the abundance of training opportunities'*

As for the training, most of the organizations provide capacity building on an ad-hoc basis and as part of a competition cycle. With the exception of Nahdet El Mahroussa in Egypt (cf. table in the annexes), we failed to identify an organization's fully structured programme of capacity building and coaching services that covers the three phases (ideation, start-up and growth) of the start-up's life cycle.

As stated by WSEs we interviewed from Palestine, these services are being provided in a purely technical exercise that is limited in scope and time and with a limited acknowledgement of the day-to-day challenges in the long-term.

*'The services we got from the Palestine Techno Park was labelled as incubation as per their own definition. However, it is a sort of technical support provided by mentors and later they will give seed funds. They are still nascent. They were launched last year with a UNDP funded project. They provided us with mentoring services; one expert specialized in marketing and another one with expertise in financial management. We met them for a two-hour session, and they sent us our marketing plan later. I was happy! [...] the main problem is that it was a funded project with tied timeframe and the Palestine Techno Park were responsible for putting us in connection with the experts, so we produce a specific output. They pay the consultant and that's it. We don't need expert; we rather need to speak with social entrepreneurs who already established their ventures and managed to overcome the catastrophic challenges we are facing. We don't need experts with experience in working with big companies that will give us an overwhelming financial plan that you are unable to digest it.'*

This was further echoed by a WSE in Jordan. She explicitly spoke about the emotional stress imposed by the advanced quality of training and sessions she was following. At some point, she clearly stated how the obligation to keep a positive and competitive attitude is disconnected from their everyday challenges.

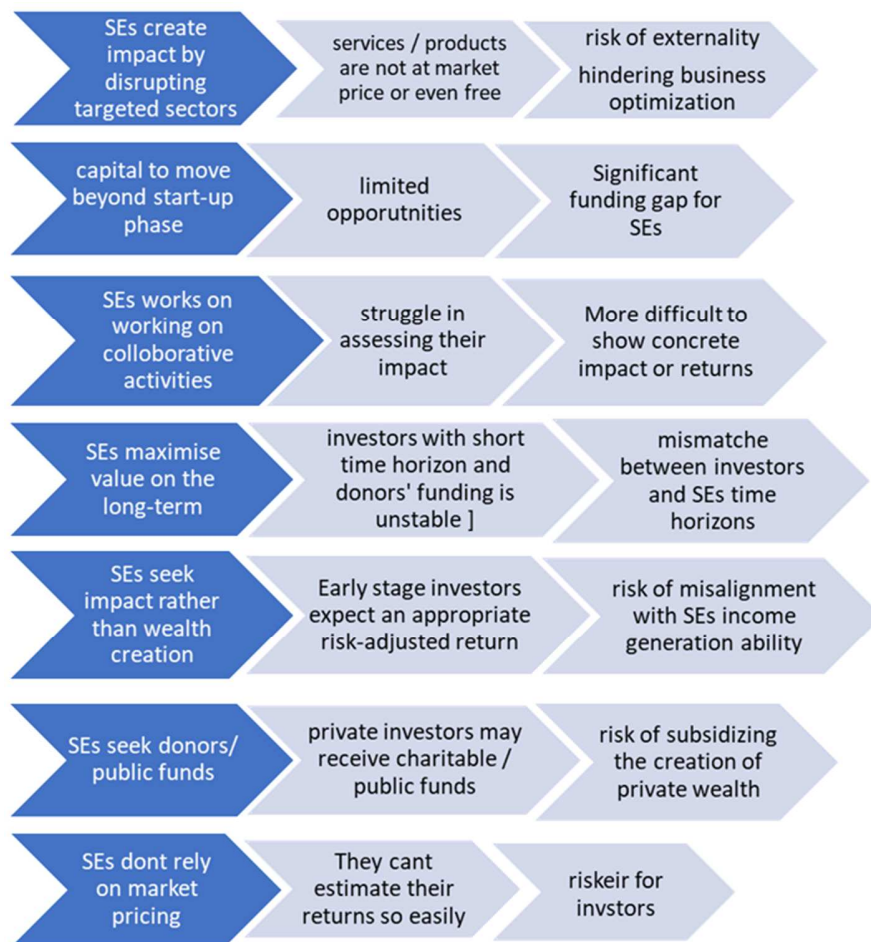
### 5.3 Financing for SEs

The financing mechanisms available for SEs are part of the support available for social entrepreneurs selected as most fit for investment. As comprehensively presented in Cerritelli et al. (2016), SESOs provide different modalities in the targeted countries: seed funds, non/repayable grants, angel investors, microfinance and equities. However, for the social entrepreneurs, these modalities represent significant challenges. These challenges could be summed up into seven reasons (Lyons & Kickul, 2013) (Figure 8).

As we show in Figure 8, regardless of the financing modality, the main challenge lies in the difference between the interests of the investors and those of the social entrepreneurs. In fact, the hybrid organizational structure of SEs imposes a tension of interests between these two players as they both need to be on the same wave length in terms of pursuing the maximization of the venture's blended value financial profits and social change. This brings about the challenge in optimizing a business model that provides below-market prices and/or free-of-charge services while seeking private capital investment. Ironically, the more an SE grows the more it will need capital investment and riskier it will be for investors to get on board. This allows us to understand the dilemma of funding gaps for SEs as the bulk of financing opportunities are concentrated in the early stages of the SE life cycle.

One final challenge relates to the SE's ability to assess its impact and measure its return on investment. Working on collaborative activities and social changes themes, SEs will have more difficulties in measuring returns on investment compared to a conventional for-profit business model. Moreover, SEs are typically designed to address long-term social challenges. This might impose a mismatch between social entrepreneurs' and investors' time horizons.

Figure 8: SE financing, a seven-fold challenge



*Source: Lyons & Kickul, 2019*

While the SE represents a hybrid form of business organization, it is believed that the prevailing support system remains business entrepreneurship centred. This is very explicit in the nature of the services provided as well as their geographical and sectorial concentration. This implies that a structurally adapted financing ecosystem is a must.

## 6. Lessons learned and good practices

1. Defining a clear framework for SE is crucial for the model's sustainability and for job security for the most vulnerable. To be considered as SEs, ventures should have social criteria; this has to be the driving motivation of the organization mission and vision. SEs are typically designed to improve the provision of services/goods in a more effective, affordable, and non-exclusionary process. This being said, as a driver of the new development agenda, and being promoted as an effective approach to boost the implementation of the SDGs, SEs should not overlook the need to be inclusive of unprivileged social groups to empowering opportunities.
2. The SE model should not be confused with the corporate social responsibility (CSR) approach. While the latter is embedded within the motto '**doing well by doing good**', the former is more about '**doing good by doing well**'. CSR is usually a conscious programme within a large corporation (banks, multinationals and transnational companies), it does not tackle a social problem and does not aim to create social change, and therefore should not be eligible for funding and support like SEs.
3. As we have reviewed the literature and the profile of several SEs in the targeted countries, we have realized that most attention is being allocated to issues like scalability, innovation, viability of the business plan and social impact. The latter remains a challenging issue to be measured and quantified. As hybrid organizations, social enterprises instrumentally adopt market-based practices and structures to pursue non-profit objectives. Moreover, the ICT-centric visioning of the SEs is a main challenge to be overcome in order to reach out to unprivileged women.
4. At the MedUP level, it is of great importance to develop consistent understanding of the SE approach and modalities in the six countries. This should be constructed in close coordination with the local project partners and teams. Moreover, the project needs to develop a cross-country strategy with national plans to reach potential WSEs in unprivileged areas and sectors with adapted (content, language, tools) communication tools. All project activities need to meet minimum standards of gender mainstreaming and inclusion.
5. The disempowering legal environment represents one of the major challenges to women's full engagement in the emerging SE sector. In this report, we presented two main mappings of the legal framework in the targeted countries (UN Women and UNDP). The findings of these two reports should be used as background for orienting potential SEs willing to improve the economic empowerment and autonomy of women. In this vein, the reform part of the legal agenda should not be limited to the SE classification issue. However, as shown in the UNDP/UN Women mappings, women still face discriminatory regulations on issues related to guardianship, mobility, and sexual harassment in workplace, among others. Discriminatory personal status laws are barriers to women's ability to engage in SE. But some of those issues go beyond personal status laws and are about access to decent work. Recognizing this and advocating against this type of legal discrimination is crucial.

6. The six targeted countries are committed to implementing restrictive austerity measures that are affecting the daily lives of families in sectors like transportation, energy, healthcare and education. As we showed in this report, women are more likely to be among the most affected social groups. Therefore, it is important to orient SEs towards addressing the implication of these policies.
7. The financing of SE ventures remains a clone of the best financing practices for business entrepreneurship. These practices are more likely to exclude women with no access to collateral and/or who cannot afford the high interest of microloans. Moreover, financing modalities, such as equity acquisition, threaten women's leadership of their SEs and their agency.
8. Networking and peer to peer support offers the opportunity of getting in-kind mutual services, which in turn raises awareness about SEs' common goals. One of the research participants, who runs a farmers' market, explained how they get the location from a local school without a payable fee, and in return they provide training workshops for school students to plant crops on the rooftop of the school. SEs should diversify their economic activities, and WSEs should be supported to work in new unconventional economic sectors. They should avoid tackling the same issue and competing for funding.
9. Support programmes for SEs in the MENA region should not be short-term, they should have a more structured and integrative approach. Especially given SE is a new way of doing business and effecting social change in the region, programmes should have a slower pace and longer timeframe to provide opportunity for learning. Legal and other technical skills learning, and other soft and life skills (self-care, stress management, etc.) should be adapted to the needs of WSEs and thinking should be outside the small business box.
10. In the targeted countries, women's economic empowerment and autonomy should not be addressed as a solely *technical* issue. It is more a sensitive *socio-political* issue. Therefore, promoting women's engagement in SEs, namely in unprivileged areas, should adopt a more holistic approach, reaching out to both men and women, towards women's economic empowerment while not negating women's agency. An interviewed WSE from Jordan provided a concrete example of how the adoption of a holistic approach facilitated outreach to potential WSEs. Moreover, she explained that by using innovative tools, she helped women to start a micro-saving.
11. There is a very alarming issue with regard to access to finance for WSEs, which is the abundance of micro-credit, where women from poorer social backgrounds become trapped in indebtedness, and sometimes imprisoned for not being able to pay back their debts.<sup>87</sup> The

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<sup>87</sup><https://www.7iber.com/society/percentD8 percentA7 percentD9 percent84 percentD8 percentBA percentD8 percentA7 percentD8 percentB1 percentD9 percent85 percentD8 percentA7 percentD8 percentAA- percentD8 percentA7 percentD9 percent84 percentD9 percent82 percentD8 percentB1 percentD9 percent88 percentD8 percentB6- percentD8 percentA7 percentD9 percent84 percentD8 percentB5 percentD8 percentBA percentD9 percent8A percentD8 percentB1 percentD8 percentA9- percentD9 percent81 percentD9 percent8A- percentD8 percentA7 percentD9 percent84 percentD8 percentA3 percentD8 percentB1 percentD8 percentAF percentD9 percent86/?fbclid=IwAR0CBNw81XvdvPI7DNeKFNixL5OPTVEJo6aF1N4PuBH-dadZjXSewdnLL7o>

funding opportunities for WSEs should aim at mitigating austerity measures by grants and angel funding for women, especially for those from lower social classes. Moreover, other research found that some women are used by men from their families to borrow money disguised SEs, with the aim of giving the money to the men to open a business or to spend it on the family's needs. In these cases, financial service providers should not give money to women and put them into debt, without explaining the risks that they are taking, and also follow the men who profited from the money to repay the debt. Moreover, micro credit organizations should be strictly regulated, especially when they are operating in rural and poor areas. This means their operations should be under scrutiny in how they reach out to women from lower social classes and how they present the services that they are providing, luring those women into taking up micro-credit. In this vein, local practices of community funds, cooperatives and mutual insurance funds should be more encouraged as models for financial service providers. The crowdfunding option, through specialized electronic platforms, might be of good use for improving the access of WSEs to capital. However, this should be further assessed to identify the most suitable scenarios for WSEs in unprivileged areas.

12. Most of the support programmes to SE tend to be gender neutral and concentrated in urban areas. Moreover, access to funding opportunities is not well publicized in ways and in places to reach women from rural areas and poorer backgrounds. Special measures should be taken to help women overcome the informal and the legal boundaries that impede their effective economic participation.
13. Programmes encouraging women's economic participation through social entrepreneurship should avoid reducing women's empowerment to mere participation in the paid labour market, without questioning broader power inequalities. These programmes should not further consolidate hierarchical gender roles when predicated on existing gender norms – for example unpaid reproductive and care work, gender-based violence and exclusion of women from leadership positions.
14. A lot of the interventions in SE are rooted in a neoliberal ideology that promotes the individualization of social change by creating jobs and generating income. This approach is dangerous because it does not address the underlying problems that cause gendered and economic inequalities, such as the lack of wealth redistribution, the weakening of state welfare services, patriarchal gender norms, laws discriminating against women, etc. As a result, 'desirable' citizens end up being those who have individual market capacity to thrive in contemporary capitalism and who honour market-based contractual obligations.
15. Sometimes women are expected to conduct SE activities based on their own resources in a market economy, using rational models for profit making. At the same time, they are also supposed to be responsible for their families, using their income to support their needs. Therefore, there is a contrast between gendered social norms about women's role inside the family, supporting their loved ones with the income that they are generating, and an individualist understanding of market performance where profit should be kept aside, or

invested to scale up the company. These contradictions are not encouraging for women to abide by the business culture.

16. SE initiatives should respect standards of decent work when it comes to the job creation they are undertaking. SE should avoid creating more work informally, where women are the most employed. Work should be valued to enable a dignified life. SE should recognize unpaid reproductive and care work that falls to the sole responsibility of women. SEs should provide equal employment opportunities; a balanced work/family/personal life; control over income generated from work; work security; social protection; healthcare; a safe work environment free from any form of abuse (verbal, emotional, sexual, etc.); the right of workers to collective organizing and bargaining; and should close the gender pay gap. Respecting these principles within SEs is not necessarily very costly – with networking and collectivization of SEs, services knowledge and experiences can be exchanged. For example, an SE employing women in agriculture could exchange service with another SE providing nurseries for working mothers.

In this context, while we were able to locate different documents underlining the IOs' different strategies and SE approach, we were short of finding good resources on the transitional phase towards SE. As we previously highlighted, the targeted counties are trapped in indebtedness and the limited provision of vital services (water, electricity and transportation). Moreover, all six countries are implementing austerity measures, which means they are introducing huge cuts in social spending. In this regard, the NGO sectors in these countries and the entities operating within the social economies are witnessing a double challenge: additional stress on their services and shrinking resources with the lack of a clear transitional or phasing out strategy on the donors' side.



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