

## Landscaping of Emerging Women Entrepreneurs in the MENA Countries: Activities, Obstacles, and Empowerment

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### Abstract

*This theoretical framework focuses on landscaping women entrepreneurs' activities in both Arab and African countries, i.e. the MENA region. In the outset, the literature review will highlight the success women entrepreneurs' in the MENA region have achieved, challenges faced, and policies developed by different governments to support women entrepreneurs' activities to achieve a substantial increase in their number. The significance of this review is attributed to the lack of appreciation to women entrepreneurs' contribution in economic development and for less consideration that is given to the significant role they have had in accelerating economic progress in the MENA region. In fact, the primary justification that always given is related to cultural norms, low participation in entrepreneurial activities, and barriers on doing business (Zawya, 2013). In recent years, the general attention is being given to women and entrepreneurship in developing countries has increased to a greater extent and focuses on this 'untapped source' of growth which seems to be indispensable; nowadays for development both practitioners and policy makers have revealed great interest in underutilization of women's energy that is overlooked for many years in the past. The systematic review will rely mainly on utilizing reliable sources of information for example, government statistics, statistical tables, publications, research papers, books and adult survey will be the main sources of information to find answer for some research questions. The Implication of this review is to emphasize the understanding of activities; challenges specifically faced by women entrepreneurs in the MENA region to create a business environment that promote and eliminate gender-specific barriers they have had experienced. In addition, to compel decision and policy makers to develop appropriate instruments to raise entrepreneurship rates among women in the MENA region.*

**Keywords:** Entrepreneurship, Women, Obstacles, MENA, UAE

### Significance of the Research

The significance of this theoretical and systematic review is stemmed from the increasing recognition of women entrepreneurs as a factor for economic growth and development in the Middle East and North Africa (MENA) (CAWTAR, 2012). It is substantially recognized that women can make the transition and significantly add to achieving economic growth. In the MENA region, female labour force rates are the lowest in the world; it is believed that entrepreneurship can offer new opportunities for women to generate their own income, and in turn, facilitate for others to find job opportunities (CAWTAR, 2013). The main objective of any country in the MENA region is to bring women into work force and make sure that they have properly prepared to become entrepreneurs. In the outset, this will lead to substantial economic growth for any country, in turn, to the whole MENA region (Zawya, 2013).

The question that poses itself is related to the current situation of women entrepreneurs in the MENA region to start-up business, challenges they have faced and the degree of success achieved; also to highlight the transitional role and contribution to development of the MENA region. In addition, the review would highlight facilities provided for them to overcome the challenges; and support they have got from their governments and NGOs in MENA countries.

## 1.1. Introduction

Entrepreneurship is a major unexploited source of growth in the MENA region where the number of existing enterprises and the rate of business created are, comparatively, is below these in other developing countries (oecd.org). In the MENA economies, far fewer women than men are participating in paid employment, hence, this enable women to contribute to the economies as employees and entrepreneurs represent major opportunities (oecd.org). Governments in the MENA region are confronted some challenges and the opportunity to explore new sources of economic growth to generate new jobs amount to 2.8 million men and women who will enter the labor market every year(oecd.org).

This landscaping of the literature on women entrepreneurs in the MENA region is divided into three themes. Each theme will contribute to find out an answer for some questions and stressing the significance of the search in the literature. In addition, emphasizing women entrepreneurs' real situation in the MENA region would help decision and policy makers to develop vital policies to eradicate challenges women entrepreneurs have faced within the region.

Women entrepreneurs' activities in the MENA region

Regarding the activities women entrepreneurs in the MENA region are involved in would navigate the way to highlight the challenges associated with and the endeavors of different governments to empower women in the MENA region. So, the main activities of women entrepreneurs in the MENA region are related most likely, to service sector, retail trading and/or non- durable manufacturing, (CAWTAR, 2013). Comparatively, women entrepreneurs in the MENA region are well ahead of their counterparts in Western Europe and North America with respect to the size of their firms and many reports substantial levels of revenue see (Table 1, appendix 1).

The above table shows (91%) that are the highest level of educational background found among women entrepreneurs in Jourdon; highest marital status is among Tunisian (72%), job creation also among Tunisian female entrepreneurs and ownership structure and highest level of revenue (33%) is among Bahrain (59%) and the UAE respectively, see ( Table 2, appendix 1).

Table (2) below, indicates that the highest number of hours business women owners spend on operations of their enterprises is in Bahrain (73%) out of 40 hours per week .second to them are women in Lebanon (70% )out of the 40 hours per week. The current situation of women entrepreneurs' in the MENA region has witness drastic changes for example , Jordanian women business owners were enter the sphere of an international trade (CAWTAR, 2013).

## 1.2. Women Entrepreneurs' Success and Challenges

### a. Success

The question that poses itself is that degree of success women entrepreneurs have achieved in the MENA countries. Women entrepreneurs' success in the MENA region can be highlighted by citing some examples from different countries for example, Qatar, Sudan and the UAE. For example, in Qatar, statistically, women constitute 25% of the workforce in female owned firms in the MENA region, compared with 22% of male owned firms (Zawya,2013).

The gender gap as commonly defined as the difference between men and women in terms of numbers engaged in entrepreneurial activity, motives to start or run a business, industry Some examples are cited from the MENA Countries across the Middle East and North Africa (MENA) that will pushin to the back ground leaving the area under explored despite their magnificent economic contribution (Kaleej Times, 7th Jan2013,)

Researches show that women entrepreneurs are supposed to have a significant or substantial contribution in economic growth. As statistically a significant predicator of business growth is the entrepreneurs' goal for growth (wsj.com). Nevertheless, there are some challenges women have faced. These are: *First*, women start businesses without proper planning and tools to analyze and track their necessary financial information, business operations, and investment in technology that would facilitate future growth (WSJ, 2013). After few years, when women intend to expand their business and need capital, they are unlikely to have the financial records and projection that the bank requires. Eventually, women entrepreneurs may delay their growth, or alternatively lower their goals (WSJ.com, 2013).

**b. Challenges**

The first challenge is related to access to capital: women come to entrepreneurship with capital less than men. Thus, most likely they are opted to go into business related to retail or personal services because the cost of entry is low. Women entrepreneurs as claimed by research always try to avoid having credit from banks and prefer to expand on the basis of their earnings (Musa, 2013). Women business owners in the MENA region are financing their businesses mostly through personal sources for instance, saving; friends and family, and by reinvesting businesses earnings (Musa, 2012; CAWTAR, 2013)( Zawya.com,) (On line)((7<sup>th</sup> April,2013) (see table 3, appendix 1) below:

10% of the funding for women entrepreneurs comes from commercial banks and other formal sources (Zawya, 2013) (online) (Jan 7<sup>th</sup>/2013). However, women business-owners in the Sudan face some difficulties to get loans from commercial banks for different reasons: political reasons, affect the networking as part of the culture and the general business climate (Musa,2012). Therefore, the situation of business women in the Sudan for example, is not greatly differed from the prevailing ones in the MENA region (Musa,2012). The second challenge is related to large prime contractors, who are usually men-owned, include women-owned businesses as subcontractors in their bids in response to corporate requirements to have women-and minority-owned businesses on their term. However, they never give them any of the work. Similarly, it also happens in government contracting; for more than 15 years, Federal agencies have been required by registration to set a goal of awarding 5% of all procurement dollars to women-owned businesses. However, that goal has never been achieved on a government wide-basis (WSJ.Com) (online: Dated 6/24/2013).The third challenge is the access to Markets that women business owners women business owners have special desire to get more information on how to access new markets at home country and abroad and how to use technology to grow their businesses (CAWAR, 2013). Currently, women in MENA region get training about new market, technology, business management, financial management, women business owners (WBO's). According to CAWTAR (2013) Survey, women business- owners surveyed are largely optimistic and poised for growth, but in need of some direction and assistance to achieve their goals (CAWTAR, p.5). Also it has been foundthat 61% and 88% of survey participants expressed optimism regarding their own enterprises and 47% to 87% expressed optimism about their national economic prospects (CAWTAR, 2013.)

Many more business women plan to expand their businesses rather than maintaining current levels of operations (CAWTAR, 2013). The most ambitions women are those in the UAE, where 81% plan to expand their businesses compared to just 10% who wish to maintain the current levels of operations (CATWAR, 2013).Even in Lebanon, this has recently observed conflict and where women were surveyed during trying times, the outlook is still very optimistic: 40% are planning to grow, while 45% are taking a “waiting and see approach” (CAWTAR, 2013). Other challenges ranked among the five in at least 3 countries are: High cost of labour, desire to access general business training, access to new markets for their product and service (Zawya,2013) (online) dated April 7<sup>th</sup>, 2013 important among the five countries surveyed are: The UAE, Bahrain, Jordon, Lebanon, and Tunisia, see table (4), appendix 1) below.

As shown in table (4) above that different factor such as high cost of public service is the problem of turnover such as in Bahrain and Tunisia (CAWTAR).In addition, some factors that hindered women's advancement in business countries of the MENA region that have fewest women entrepreneurs (Saskia,2013). Among the five countries surveyed by the CAWTAR, 2013, there are similarities in challenges cited by women business owners. These are: Learning financial management Skills, as in the UAE and Lebanon, respectively. In addition, to the finding and keeping good employees, high cost of public service, access to capital in the GCC and MENA region. Women entrepreneurs in the MENA region face the problem of finance (Zawya, April 7<sup>th</sup>, 2013) . Small proportion of women in MENA region are used formal sources of credit for their businesses compared to other regions of the world (see table 5) below:

The highest percentage of credits in the last 12 months is shown by Tunisian female business owners. As loans from bank, also Tunisian female entrepreneurs have the highest percentage among the five surveyed countries. The fourth challenge is related to Social attitudes towards women business owners, among other, which create a challenge to women advancement in business and leadership as mentioned by Moore (2012) that reveals the patriarchal culture, gender stereotyping, and business environment. The hurdles women always face are not Limited to women's recruitment; hiring and promotion, restricted mentor support and network access but also to the prevailing predominantly male culture or as called in the literature the “old boys” culture.

In addition, some major barriers to women's success in both business and leadership are attributed to lack of self-confidence, work/family conflict, and long working hours, Stereotyping (Moore, 2012).

### **Current Situation of Women Entrepreneurs in MENA Region**

In the MENA countries, the MENA governments have made considerable progress over the past decade in attempting to closing the gender gap, especially in education with more effort that can be done to reduce gender inequality in economic activity. In the outset, better designed and resource policies to open channels of dialogue between public and private sectors to increase women's access to finance, information and business support services are key priorities for MENA governments to help unleash the potential of their women entrepreneurs (oecd,2013; Saskia, 2013). As no country can generate substantial economic growth when the talents of half of its population are underutilized. Therefore, gender equality is a key for the potential of the economy and for the opportunities of men and women (oecd, 2013).

### **Women and Economic Development**

Today statistically, only 27% of women in the MENA region have joined the labour force compared with 51% in other low, middle and high income economies. Furthermore, only 11% of women business owners are self-employed compared with 22% of men are self-employed (Oecd, 2013). For example, in Qatar the National Development Strategy of 2011-2016 aimed to empower women through entrepreneurship as a tool to achieve development required (Zawya, 2013). Moreover, students show less interest in entrepreneurship. Just 3% expresses interest in becoming entrepreneurs compared with 11% regionally. There is also striking imbalance in the interest between female and male students because in the past young women back female role models. In Qatar, 62% of interest in entrepreneurship came from males, and just 38% from female (Zawya.com) (online) (30<sup>th</sup> April 2010), (Dated July 1<sup>st</sup>, 2013).

Another example is taken from Sudan where findings of a study carried out in Sudan on (146) women business owners, age between 36-45, family background and experience shows that their families have businesses, the majority have received no training and those who have training was on management of small business, the majority are motivated because they saw a profitable opportunity, and they are characterized by the following:

The majority of Business women in the study showed self-confidence (88%), High achievers (80%), and pragmatic (80%) (Musa, 2012). Business women in Sudan have similar situation to women business owners in other countries. Some endeavors have been taken in Sudan to promote women entrepreneurs by creating an investment climate and business environment for better understanding and further improvement as a sort of the general trend in Africa (Musa, 2012). A third example is given from the UAE, where the most recent comprehensive data on SMEs was collected from the 1995 census of establishments. The census in 1995 showed that there are approximately 82,000 SMEs in the United Arab Emirates which employed 636,000 people or 86 percent of the private enterprise workforce. Since 1995 there has been an intensive initiative in the United Arab Emirates aimed at encouraging private business investment especially foreign investment. Notably, both the free zones in Dubai and other emirates have targeted foreign investors and freelancers. In 2000, some indications of the growth of SMEs may be drawn from a survey of establishments in Dubai's "onshore" environment (i.e. excluding the free zones). Employment in micro and small enterprises in the Emirate of Dubai increased from 150,963 persons in 1995 to approximately 230,000 in the areas covered by the 2000 survey.

The United Arab Emirates has given increasing attention to entrepreneurship contribution to economic growth. The sector of small and medium enterprises has a significant contribution to economic growth in terms of earnings and employment. In fact, the UAE government designs a comprehensive and consistent approach of council of Ministers and entity governments to entrepreneurship and SMEs in the form of a government's support strategy to entrepreneurship and SMEs and given a priority. Therefore, the UAE government provides financial support and other logistics to small business enterprise. Small and Medium-Sized Enterprises (SMEs) in market economies are the engine of economic development. Entrepreneurial flexibility, adaptability and reaction to challenges would contribute to sustainable growth and employment generation in a significant manner. In fact, SMEs have strategic importance for each national economy due to a wide range of reasons. Logically, governments show an interest in supporting entrepreneurship and SMEs. In the UAE, the survey conducted by 'Tanmia' on small businesses owned by male and female entrepreneurs indicated that while there are good prospects for the UAE nationals to be employed in the small and medium enterprise (SME) sector, there are many obstacles to be resolved.

These are: Lack of knowledge on advantages of penetrating into small business field, inadequate business knowledge and skills, unfavorable attitudes related to self-employed and risk taking. In addition, the study showed that the major support to Emirati entrepreneurs to enter business environment is related to the provision of business training to acquire adequate business skills (Haan, 2001). Moreover, the characteristics of Emirati entrepreneurs are: predominantly males, at the age of early thirties, the majority are well educated, 70% work in the public sector, motivated to gain extra income and/or to sustain family business.

As women business owners in the UAE, for example scored the highest rate in training on learning about new markets, learning about technology, business management, financial management, and meeting with other women business owners (CAWTAR, 2013).

### ***1.3. Women Entrepreneurs and Government Policies and Support***

The question poses itself is related to the support women entrepreneurs get from their governments and NGOs in the MENA countries and whether they get enough facilities to face the challenges. Research documents showed that more than half of women business-owners who asked for credit get it. It takes persistence and willingness to try multiple venues, including changing financial institutions (WSJ. Com/ article) (online) (June 24<sup>th</sup>, 2013.). They are offered little assistance to overcome the obstacles they have faced for example, Mohammed Bin Rashid establishment for young business leaders (MREYBL) focuses on providing some facilities, such as office spaces for women. Apart from this there exist few, if any, services directed specially to provide support to Emirati women entrepreneurs (Hann, 2004). In addition, in the UAE many organizations are established to support entrepreneurs to start-up their business. These include: specialized government agencies, business incubators, science parks and some NGOs (Reynolds et al, 2005). There are two types of institutions that support entrepreneurs: the first type is the government institutions for example, Khalifa Fund to Support and Develop Small & Medium Enterprises, Mohammed Bin Rashid Establishment for Young Business Leaders (SME), Saud Bin Saqer Program to support youth projects and Ruwad establishment.

The second type is non-government institutions for instance, Emirates Business and Management Consultants (EBMC), Dubai Business Consultancy and Jumeira International institution. They also have strategies, mission and vision to achieve certain goals. They provide small and medium enterprises with the necessary support to improve the growth of the economy and to provide more job opportunities. The UAE government supports SMEs by issuing rules and regulations to facilitate for Federal Authority to be responsible of developing the SMEs in country. In addition, to establish specialized institutions such as Khalifa Fund, Mohammed bin Rashid (Dubai SMEs) and others to create new businesses, inspiring entrepreneurial spirit among UAE nationals to raise their awareness of business opportunities and spread business knowledge among entrepreneurs. This is to assist and support enterprises owned by the UAE nationals through providing best practices and also marketing opportunities (sme.ae). Moreover, the Emirati entrepreneurs are supported by RUWAD which helps them to initiate new ideas. The support is through training, counseling and finance. Some of the objectives of RUWAD program are: to support small and medium-size enterprises established in the emirate of Sharjah to create conducive environment for pioneering individuals who need advice, consultations, financial and technical support to motivate Emirate entrepreneurs to invest in new venture. In addition, to provide them the opportunity to act as liaisons between the government and the private sector to remove the obstacle that hinders the development of leading projects and to encourage scientific and technical research. This could be achieved by setting funds to start-up and to expand small and medium enterprises. These programs also support the SMEs through exemption from license for three years and to guarantee from banks, and the required by the Ministry of Labour. Therefore, the UAE government pay great attention to develop and maximize its usefulness (dubib.com). In addition, many financial institutions in the UAE provide supports to small and medium-size enterprises, for example banks, Khalifa fund to support and develop small and medium-size enterprises, Mohammed Bin Rashid Establishment for Young Business Leaders (SME), Saud Bin Saqer Program for youth projects support and, Ruwad establishment. They provide entrepreneurs with loans to start-up their business ventures. In addition, it is possible for entrepreneurs in the UAE to get fund from organizations other than banks. These institutions provide entrepreneurs with substantial facilities for example, education, financial support and government procurement activities (sme.ae). In addition, they provide integrated and comprehensive programs to meet investors' needs and requirements of seeking to start-up or to expand investments. This includes: training, development; data and consulting services and a number of marketing-focused initiatives (sme.ae).

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#### ***1.4. Women Entrepreneurs and NGOs' Support in the MENA Region***

In the UAE male and female entrepreneurs have received support from government institutions. This encouragement is interpreted as a sort of facility to build association for removing the barriers Emirate entrepreneurs experienced in their businesses.

#### **Non-Government Organizations Support of Small & Medium Business**

In fact, non-government institutions such as banks and other financing companies rely on the fact that the SMEs are supportive engines to the UAE economic growth. Moreover, there are many non- government institutions which provide advices for the entrepreneurs in the UAE such as Emirates Business and Management Consultants (EBMC), Dubai Business Consultancy and Jumeira International. In fact, the business environment in the UAE is conducive for business venture due to the financial support small business enterprises would provide to entrepreneurs.

#### **Gender and Emirate Entrepreneurs**

The UAE Women Entrepreneurs and Businesses according to the survey carried out by Tannia showed that the main characteristics of entrepreneurs are young age, worked some time in government institutions and devoted their efforts and time to one business activity. Some research carried out in the UAE claimed that Emirati women are involved in small-scale economic activities. All their ventures are related to home-based enterprises where they received little support (Baud and Mahgoub, 1999; Haan, 2002; Haan, 2003). An earlier research carried out by Haan (2002) found out that among a number of home-based micro-enterprises operating with a special license in Dubai, women entrepreneurs were found to be relatively young and well-educated. Many of them had received some business training and had experience working in the private/ or government sector before indulging in business venture. Haan (2004) claimed that Emirati women entrepreneurs have rating in business activities as follows: 47% in trade, 20% in manufacturing and 17% in business service. Although these percentages were gathered from limited number of Emirati Women Entrepreneurs, nevertheless it highlights clearly the most prominent range of business activities they involve in (Haan, 2004). In addition, Emirati women entrepreneurs are also known by the phrase 'women of small business' who have spread their own business activities into two segments: Traditional activities, such as: dress making and tailoring (Moore, 2008, Eroglu and McCrohan, 2008, Nelson, 2004, Haan, 2004). They experience difficulties in marketing their products and inadequate demand. Also, they experience difficulty with their small capital which serves to reduce their potential market. (Nelson, 2004, Buttner, 1993). The second activities are Modern activities, such as hairdressing, beauty Saloon, Interior decoration and Painting (Moore, 2012, Eroglu and McCrohan, 2008; Haan, 2004). Thus, women's organizations usually provide some support to women entrepreneurs in particular, those who are engaged in traditional activities. This support often has social and cultural implications, rather than an economic objective (Haan, 2004).

In addition, Emirati women entrepreneurs are always faced the challenge of starting-up their businesses. They should concentrate their efforts and work on marketing their businesses daily. Some common marketing techniques used by small business owners include: networking, word of mouth, customer referrals, yellow pages directories, television, radio, outdoor (roadside billboards), print, email marketing and internet. TV as electronic media could be quite expensive and is normally intended to create awareness of a product or service. Regarding marketing of products, many small business owners find it more feasible and easy through internet advertising on niche sites is time consuming.

Creating a business Web site has become increasingly feasible with many programs available for beginners. A Web site can provide significant marketing facilities for small business when marketing through the Internet and other channels are selected. In addition, social media has proven to be very useful channels for many small businesses. In fact, small business provides better customer cares; however, when a company becomes large it is hard to provide a good customer service.

### **Discussion**

The objective of this review is to present a comparative analysis on the current situation of gender in business in the MENA region. The aim is to identify and critically examine the similarities and differences between genders in business in the MENA region, with special reference to three countries, these are: Qatar, Sudan and the UAE. In addition, it shows broadly the similarities in characteristics of the activities, challenges and opportunities women entrepreneurs face in the MENA region. Some of the challenges are related to the lack of business knowledge, finance and lending issues and whether banks followed different lending policies or a unified policy, women family –work balance,

In addition, women entrepreneurs have received support from government organizations as well as non-government organizations and to encourage them to start-up businesses by creating conducive business environment in their countries

### **Conclusion and Recommendation**

#### **Recommendations for Policy Makers in the MENA Region:**

Some recommendations have been given to policy makers to improve the situation of women business owners in some of MENA region. These are shown in the table 5, appendix 1) below:

Although the size gap is narrowing between men-and- women owned businesses, at the current pace it will take many decades for that gap to be closed. Therefore, some of the recommendations are:

To jump to start their businesses (WSJ.com) (online June 24<sup>th</sup>, 2013)

To innovate beyond expectations

To develop global integration

To build team of talented people

By doing these we help women

As a result of the survey carried out by the IFC on women entrepreneurs in the MENA region, include three dimensions: policy makers, financial institutions, and women business organizations. Firstly: for policy makers, recommendations are regarding increasing flexibility of employment laws and regulations for more efficient hiring of workers, greater access to capital for all MSEs especially women, the issue of cost and time taken to register a business and women's voice should be heard.

Secondly, consider the growing market that women-owned enterprises provide and explore their market potential and build of close networking with business women's associations. Thirdly, provide financial management training, provide leadership skill- building focused on post start-up businesses, provide training on new technologies for business development and strengthen external support networks for business women. Women need support to successfully running their businesses. This includes: basic assistance with marketing initiatives, accounting, training and regulatory complaisance. Finally, governments and other stakeholders need to come forward with structures for collaboration and networking opportunities for women (Zawya, 2013) (online) (Dated, 7/1/2013). Local businesses and associations should be encouraged to offer entrepreneurship and management training (Zawya,2013) (online, ) (Dated 7/1/2013). Business development centers and business women's association can provide venues for networking opportunities (Zawya,2013 (online) (Dated 7/1/2013).

Some recommendations are associated with women business owners in the different countries are cited above as examples.

#### **More Recommendations**

Some countries have taken steps, for example Qatar to introduce entrepreneurship education into school curriculum, developing an enabling regulatory environment, facilitating the availability of finance, providing access to business support services and monitoring and ensuring openings for collaboration and networking (Zawya.com, 2013 (online) ( dated 7/Jan,2013).

Therefore, Qatar can help more of its women to become entrepreneurs and take advantage of the country's robust economic growth and ambitious development goals (Zawya.com)

Another recommendation given is that governments have to provide facilities for women entrepreneurs by amending family and labour laws to enable women to get credit easily (Zawya.com, 2013). Also, government should provide business support services by establishing incubators for female entrepreneurs (Zawya, 2013) (online) (Dated 7/Jan/2013)

What is required to be done by governments is to pursue an intensive policy reform agenda that include: improve business environment, labour market reforms and investment, equal access to education and skills formation for men and women ((Oecd.org)

The second recommendation is given for the UAE is that some policy considerations were pointed out based on some constraining factors for women's advancement. These as follows:

Lack of policies and procedures to implement government support for women's advancement as business leaders .Lack of strategic plan to affect change, restrictive the effect of patriarchal social roles, no regulatory body to address discrimination strategies, including diversity (Moore, Lynda) (on line,) (Dated: 30 Sept, 2013).

As recommended by Moore (2012) that women leaders and managers should navigate the interaction of culture, ethnicity and gender. In addition a recommendation according to the survey conducted by Tanmia in the UAE on small businesses owned by male and female entrepreneurs indicated that while there are good prospects for UAE nationals to be employed in the small and medium enterprise (SME) sector, there are many obstacles to be resolved. These are: Lack of knowledge on advantages of penetrating into small business field, inadequate business knowledge and skills, unfavorable attitudes related to self-employed and risk taking. In addition, the study showed that the major support to Emirate entrepreneurs to enter business environment is related to the provision of business training to acquire adequate business skills (Haan, 2001)

#### **Future Prospects: Imitative for Future Progress**

Addressing the issue of challenges facing women business owners has taken a considerable deal. However, there is a long way to go specifically: change the mindset, training and coaching for women entrepreneurs must stress the importance of laying the foundations for business growth from the beginning, regarding less of the business one's current plans for growth (WSJ. Come) (online) (June 24, 2013). Women business owners are interested in receiving external training and support service (CAWTAR, 2013). Consequently, they can management the growth of their enterprises (CAWTAR, 2013). Women should discard the perception that they would not get capital and then stop trying (WSJ) (on line) (June 24<sup>th</sup>, 2013)

Recommendation for women entrepreneurs in Sudan, the recommendations as given by Musa (2012) are as follows:

- i. Making micro finance initiative easily accessible (Musa,2012)
- ii. Improving the infrastructure (example, the drainage system, electricity etc.
- iii. Streamlining government regulations on starting up business and licensing
- iv. Introducing tax reforms and incentives.
- v. Organizing business women in the informal sector and enhancing business women organization's regulations with universities (Musa,2012)

#### **Implications**

The implications are more research should be carried out in this field to enhance examining the challenges from a wider perspective to a polish constrains that have obstructed women Entrepreneurs' in the MENA countries from start –up their own business ventures.

In addition, more research should focus on the problem of the micro-finance for women entrepreneurs to empower them to start-up businesses. Also, incubators to be provided to the will enhance the initiatives to start-up business with a high level of confidence. This also will encourage them to take the risk as it will be at the minimum level. Thus, their contribution will become vital as a driving force that enhances the economic growth in the whole region

## Appendix (1)

Table (1)

Criteria	Level of Revenue	Ownership structure	Job creation	Educational background	Marital status
Country					
Jordan	6%	48%	6%	91%*	65%
UAE	33%*	48%	13.9%	76%	61%
Bahrain	-	59%*	13.3%	40%	56%
Tunisia	-	55%	19.3%*	79%	72%*
Lebanon	-	41%	-	70%	65%
USA	13%				

Source: (CATAR, 2013) (online) (Dated: July 1st, 2013)

Table (2): The Number of Hours Business Women Spend on Operation Their Enterprises\*

Hrs/WK		40hrs/Wk	60hrs/WK
Country			
Jordan		51	9
UAE		62	24
Bahrain		73*	25*
Tunisia		60	21
Lebanon		70	17

Source: (CAWTAR, 2013) (online: July 1<sup>st</sup>, 2013)

Table (3) below

Business Earnings, private sources of Financing, see the:

Business Earnings		Private Sources of Financings	
UAE	27	UAE	12
Jordan	27	Jordan	21
Lebanon	55	Lebanon	29
Tunisia	26	Tunisia	8
Bahrain	39	Bahrain	44

Source: CAWTAR, 2013) (Women Entrepreneurs in the Middle East and North Africa (on

Table (4)

Country	UAE	Bahrain	Jordon	Lebanon	Tunisia
The most important business issue	High cost of rent	Keeping good employees	Access to capital	High cost of public service	Keep good employees

Source: (CAWTAR, 2013)

Table (5)

Countries	The percentage of credits in the last 12 months	Currently having loan from bank
Bahrain	56	22
Jordan	59	34
Lebanon	51	17
Tunisia	76	47
UAE	62	32

Source: CAWTAR, 2013)

**Table (6)**

Country	Top priority	Percentage
Bahrain	Promote business ownership in general	44%
Jordan	Reduce time to register/start a business	40%
Lebanon	Reduce business registration cost	45%
Tunisia	Special SMEs loan funds guarantee	46%
UAE	Special SME loan funds guarantees	45%

Source: CAWTAR, 2013) (online: dated: 2 July, 2013)

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CAWTAR: Center of Arab Women for Training and Resaerch. [www.cawtar.org](http://www.cawtar.org)  
GEM: Gender Entrepreneurship Market [www.ifc.org/gem](http://www.ifc.org/gem)