

Policies to Promote Women's Entrepreneurship

MENA Region

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Abstract:

Global attention continues to focus on women actively engaging in entrepreneurial pursuits. Despite evident progress, women across every continent still lag men in terms of company ownership and economic independence. This paper will examine research on women opting for entrepreneurial careers in the MENA region. It will delve into the motivations, career trajectories, attitudes, and behaviors of these women entrepreneurs. Additionally, the paper will explore persisting challenges and the policies that contribute to limiting the prevalence and size of women-owned businesses in this region. The subsequent sections will scrutinize the laws and practices both supporting and hindering women's entrepreneurship. The paper will conclude with recommendations for rephrasing the issues and advocating for legal changes.

Keywords: entrepreneurship, MENA region, women's entrepreneurship, the policies.

JEL Classification : L26 ; M13 ; J18.

Introduction

“Entrepreneurship is not preparation for life, entrepreneurship is life itself.”

Since the 1980s, the emergence of women-owned businesses has undergone significant development in the global economy. Women-owned companies now constitute a quarter to a third of the total businesses worldwide (National Foundation for Women Business Owners, 2001). In the United States and Canada, women have started businesses at a rate exceeding double that of men. In the 1990s, women's entrepreneurship became a new driving force, with over 11.6 million women-owned companies employing nearly 9 million people and generating sales valued at \$1.7 trillion. As of 2017, women-owned companies represent over half of private sector businesses (51% or more) and 39% of all privately owned businesses. They contribute 8% of the workforce and 4.2% of revenues. There are 5.4 million businesses majority-owned by women of color in the United States, employing 2.1 million people and generating annual revenues of \$361 billion. Women own one in five companies with an income of one million U.S. dollars or more, and the revenues of companies owned by women amount to 4.2%.

In Europe, the situation varies, with Northern European countries like Sweden experiencing a 50% increase in women's entrepreneurship during the 1990s, while France, for example, observed stability, with approximately 30% of new businesses being owned by women (NAWBO, 2020). Despite the provided numbers and results contributing to the consolidation of the importance of this type of business and its role in sustainable economies, gender inequality and the lack of gender development remain major social and economic challenges (Self & Grabowski, 2009, p. 322).

In many advanced countries like those in Europe and North America, women's entrepreneurship is seen as a key concept for sustainable development. Research has shown that women entrepreneurs can provide more job opportunities for women, contributing to gender equality, economic growth, and stability. A study in Quebec, Canada, indicated that women entrepreneurs play a crucial role in the stability of small businesses and the sustainability of the local economy (Lee & Grise, 1990, p. 426).

Another study conducted on 561 businesswomen in Russia by (Wells, B, Pfantz, & Brayne, 2003, p. 62) emphasized the importance of women-owned businesses in the Russian economy. Over two-thirds of these businesses have ten or more employees, with most of them being women. These businesses provide employment opportunities and social services that are no longer available through the state to their fellow women. The success

of women's entrepreneurship remains dependent on the strategies decision-makers and supporting institutions adopt to promote this type of business.

As confirmed by literature, women entrepreneurs face more challenges than men in this field, resulting from culture, customs and traditions, limited property rights, the lack of support to women by their families and environment, women's assigned roles in society, such as childcare, and the nature of the environment in which they function. (Aburrub , 2021, p. 548)

Like other regions worldwide, the Middle East and North Africa (MENA) region have strategic commitments towards entrepreneurial and feminist ventures, especially considering the marginalization faced by this category of entrepreneurs in the region.

Problem:

In the light of the foregoing, the following key question can be asked:

The effectiveness of policies supporting women's entrepreneurship in the MENA region ?

The following sub-questions arise:

- women entrepreneurship: what is it?
- Which MENA region policies are most crucial for encouraging women to start their own businesses?

Research goals:

- attempting to grasp the different ideas around feminist leadership.
- Determine which MENA area policies and initiatives are most crucial for promoting women's entrepreneurship.
- Examine a list of guidelines from global organizations that promote female-led business ventures.

Study structure:

We divided the study into two axes. The first axis focused on generalities about entrepreneurship in general and women's entrepreneurship in particular. It also included a brief overview of the history of research in this field and the relationship between strategy and women's entrepreneurship. The second axis discussed the most important policies in the Middle East and North Africa (MENA) to support women's entrepreneurship.

1- Literature review

1-1- Entrepreneurship literature

Many argue that intrinsic qualities, such as initiative and a willingness to take risks, play a crucial role in an entrepreneur's ability to innovate. Schumpeter posits that the key attributes of entrepreneurs include their capacity for innovation, the introduction of new technologies, enhanced productivity and efficiency, and the creation of novel goods and services. Researchers suggest that entrepreneurs are highly imaginative individuals

who often conceive innovative solutions by identifying opportunities for profit or reward, thus acting as catalysts for economic change.

Some proponents argue that entrepreneurs are exceptional individuals, largely influenced by Schumpeter's heroic ideals. In line with this perspective, a growing body of research explores the genetic components believed to be distinctive to entrepreneurs (Nicolaou & Shane, 2009, p. 13). However, opposing views challenge this narrative. In his notable work, *'Who is an entrepreneur?'* *Is the Wrong Question* William Gartner contends that the conclusions drawn from such research stem from exaggerated and erroneous methodological or philosophical assumptions (Gartner, 1989, p. 12). For instance, critics argue that entrepreneurs are not inherently unique, and misconceptions about them perpetuate overly positive perceptions (Ramoglou, Gartner, & Tsang, 2020, p. 3).

1-2- Concept of Women's Entrepreneurship

More than 35 years have passed since the first studies of women entrepreneurs. Research has focused primarily on women who start or manage their own businesses (including those who work for themselves). Research is still ongoing by researchers in the fields of entrepreneurship and management around the world. Parker noted that women's entrepreneurship has not received enough attention in society or science. She noted that studies on women entrepreneurs first emerged in the late 1970s, a time when women were more actively participating in the labor market than in earlier decades, and that there was a surge in research on women-run institutions and small businesses (2020 ، ابو عمران ، p. 248) While J. Schumpeter defined it as "Women entrepreneurs are those women who innovate, initiate or adopt a business activity" (Zeng, 2022, p. 3).

The Government of India defines them as "Entrepreneurship is that enterprise which is owned and controlled by a woman with a minimum financial interest of 51% of the capital and provides at least 51% of the employment opportunities generated in the project to women" (Sharma, 2013, p. 9). Frederick Harbison defines them as "any woman or group of women who innovate, initiate, or adopt an economic activity can be called women's entrepreneurship" (Sinha, 2022) In short, women entrepreneurs are women who think about a business project, start it, organize and collect factors of production, operate the project, bear the risks, and deal with the economic uncertainty involved in managing it.

1-3- Strategy and Women's Entrepreneurship

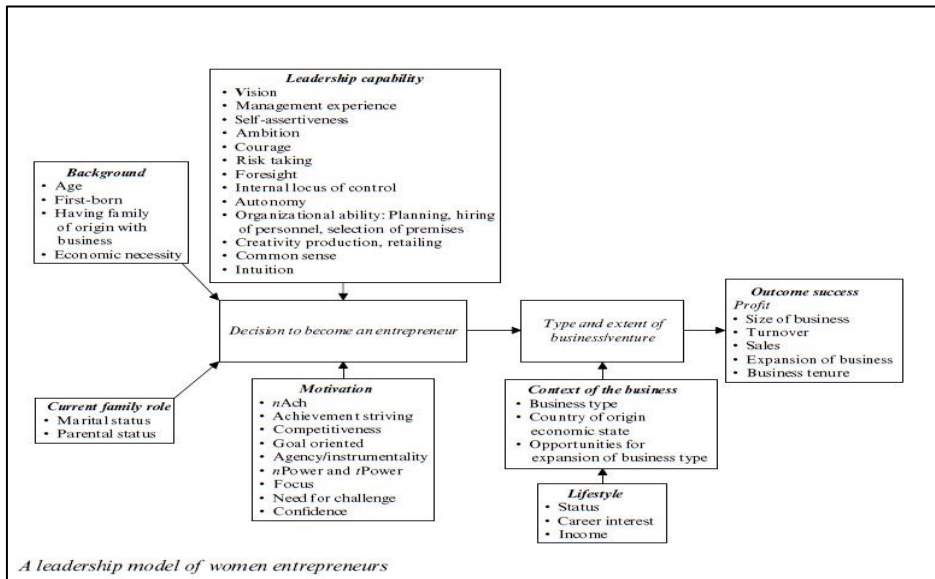
Contemporary entrepreneurship research emerged from the work of Joseph Schumpeter, the "father of entrepreneurship" (1883-1950). Schumpeter argued that the key drivers of economic growth are entrepreneurs who introduce new products, new ways of production, and other innovations that contribute to stimulating economic activity. Schumpeter described entrepreneurship as a process of "creative destruction," meaning that it is the act of destroying existing products or ways of production with new ones. This process is seen as positive, because innovations typically represent an improvement in product terms or create greater value for customers.

Although Schumpeter's writings focused primarily on the activities of male entrepreneurs, over the years, research on both entrepreneurship and strategic management has converged. Scholars in both fields have focused on understanding the decisions and actions that organizations need to take ~~in~~ order to create a competitive advantage (Harrison, Hitt, Hoskisson, & Ireland, 2001, p. 680). There has also been a growing focus on how entrepreneurs can identify opportunities for new goods and services and exploit them to grow and scale new ventures (Venkataraman & Shane, 2000, p. 221). It can be argued that entrepreneurship is a phenomenon that occurs at the level of many organizations (Burgelman, 1991, p. 243) For example, M3 is one of the largest companies with a long history of entrepreneurship and its role in reshaping the company's organizational behavior and transcending CEO tenures and senior management teams (Hussey, 2007, p. 5).

However, it is important to note that many individuals may be successful as entrepreneurs but may not necessarily be successful as managers of an organization. This is because the management style required for organizational success often conflicts with the entrepreneurial personality traits that are necessary to start a new venture. A manager needs to be able to delegate tasks· this concept is somewhat at odds with the leadership style of entrepreneurial ventures, where decision-making authority is typically centralized and associated with the founder.

This conflict leads us to the question of how difficult it is for entrepreneurs, in general, and women entrepreneurs, in particular, to engage in strategic planning for their organizations like other traditional business organizations.

Figure 01: Leadership model of women entrepreneurs



Source: (Fielden & Davidson, 2005, p. 38)

http://www.e-elgar.com/bookentry_main.lasso?id=2742

1-4- A Historical Overview of Women's Entrepreneurship Research

The subfield of women's entrepreneurship has passed through many major developmental milestones associated with its maturity and interpretation. However, these milestones have been reached much more recently than in the case of the general entrepreneurship literature.

For example, although women have owned and managed businesses for themselves for decades, if not centuries, around the world, the first academic article was by Schwartz in 1976 for the policy report "The Bottom Line: An Unequal Enterprise in America."

The second presentation was an academic conference (Hessrich and O'Brien, 1981), and an academic orientation through a book dedicated to the subject entitled "The Experiences of Female Entrepreneurs" in 1985 did not appear until the late 1970s or early 1980s for the researchers (Goffee and Scase). There are many explanations for the lack of interest from global organizations and academics in this field. The first is that women were not considered a distinct group of entrepreneurs in most countries before this time. Moreover, female entrepreneurs are rarely portrayed in popular media and are therefore less likely to be studied by academics.

The first special issue in a journal dedicated to the subject was published in 1997 (Entrepreneurship and Regional Development). Academically oriented conferences were held in 1998 and 2003 by the Organization for Economic Cooperation and Development and Diana International, respectively. It was only in 2009 that the first book series dedicated to the subject was published.

Table number (1): Historical overview of women's entrepreneurship research's

Year	Study type	Reference
1976	First Journal article	Schwartz, E. (1976). Entrepreneurship: A new female frontier. <i>Journal of Contemporary Business</i> , 5, 47–76.
1979	First Policy report	The bottom line: Unequal enterprise in America. (1979). Report of the President's Inter- agency Task Force on Women Business Owners. Washington, DC: Government Printing Office.
1983	First Conference paper presentation	Hisrich, R.D., & Brush, C.G. (1983). The woman entrepreneur: implications of family, education, and occupation. In J.A. Hornaday, J.A. Timmons, & K.H. Vesper (Eds.), <i>Frontiers of entrepreneurship research—Proceedings of the Babson College Conference on Entrepreneurship</i> (pp. 255–270) Wellesley, MA: Babson College.
1985	First Academic book	Goffee, R., & Scase, R. (1985). <i>Women in charge: The experiences of female entrepreneurs</i> . London: George Allen and Unwin.
1998	First Policy oriented Conference on Women entrepreneurship	Organization for Economic Cooperation and Development (OECD) Conference on women entrepreneurs (http://www.oecd.org/cfe/smes/womenentrepreneurskeymessages.htm)
2003	First academic Conference on Women entrepreneurship	Diana International Conference on Women's Entrepreneurship Research (http://www.babson.edu/Academics/centers/blank-center/global-research/diana/Pages/home.aspx)
2006	GEM Report on Women and Entrepreneurship	Global Entrepreneurship Monitor's (GEM) special topic report on women and entrepreneurship
2009	First dedicated Journal	<i>International Journal of Gender and Entrepreneurship</i>

Source: (Yadav & Unni, 2016, p. 3)

[Women entrepreneurship: research review and future directions \(d-nb.info\)](http://d-nb.info)

2- Policies and models that support women's entrepreneurship in the MENA region

In this part of the study, the model of the Middle East and North Africa region in adopting and developing practices related to women's entrepreneurship will be addressed, by relying on the latest statistics and reports as follows:

2-1- What is the Middle East and North Africa region?

The Middle East and North Africa region is referred to by the abbreviation "MENA". Although it is often understood that the region includes approximately 19 countries, up to 27 countries can be included in

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the definition. According to 2020 population projections, the Middle East and North Africa region, which includes 21 countries, represents about 6% of the world's population. More than half of the world's oil reserves and two-fifths of its natural gas reserves are in the Middle East and North Africa, according to OPEC figures. The Middle East and North Africa region plays an important role in the global economy and energy resources due to the abundant supplies of natural gas and oil in the region (Chen, 2022).

- **The Middle East countries "ME"**

Armenia, Azerbaijan, Bahrain, Gaza, Georgia, Iran, Iraq, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Syria, Turkey, United Arab Emirates and Yemen Afghanistan and Pakistan are often grouped together with the Middle East, but they are not typically included in considerations of the MENA region.

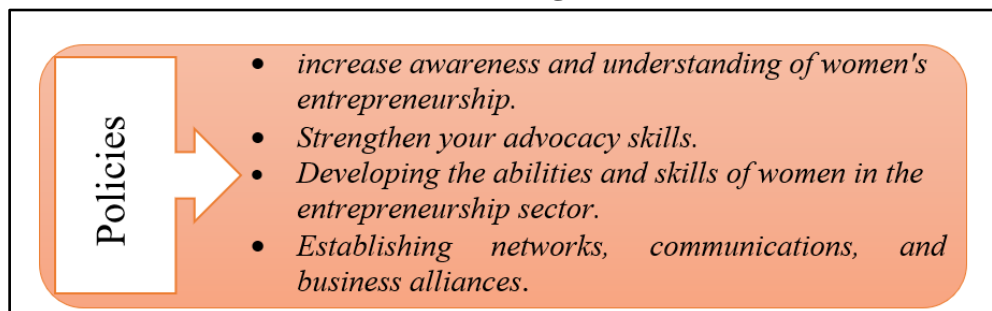
- **The countries of Northern Africa "NA "**

Algeria, Egypt, Libya, Morocco, Sudan, Tunisia, and Western Sahara. This term may also be extended to include certain East African countries such as Djibouti and Somalia. (2022، وسام، p. 184)

2-2-Proposed policies to support women's entrepreneurship in the MENA region.

The Middle East and North Africa is a diverse region, affected by economic and political transformations but with the potential for greater and sustainable growth. It benefits from a unique geographical location that allows it to access large markets, a young and increasingly educated human resource, and comparative advantages in many industrial sectors. In recent years, women in the Middle East and North Africa have achieved unprecedented gains as a vital part of the region's active population. However, the region has not yet fully realized the potential of women in entrepreneurship. The Organization for Economic Co-operation and Development (OECD) has identified four key areas that help to work towards encouraging the development of women's businesses in the region.

Figure 02: Proposed policies to support women entrepreneurship in the Mena region.



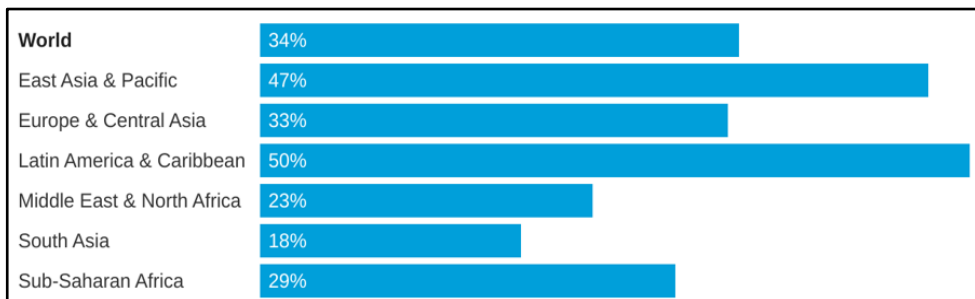
Source: (Authors•2023)

The strategies will be discussed by providing an overview of the implementation of the proposed strategic plan and the stakeholders involved. Then, it will clarify the four lines of action that will be implemented in the proposed strategic plan. It will also give a general overview of the timeline for implementing the lines of action. It will discuss how to deal with the fast-track initiative and finally, it will discuss the resources of the proposed strategic plan.

2-2-1 increased awareness and understanding of women’s entrepreneurship.

Why Women’s Entrepreneurship Matters? In low-income countries, employment in a job is the exception, not the norm for men and women alike the percentage of women who are wage earners aged 15 and over is only 7% in low-income countries, compared to about 18% for men (this includes both formal and informal sector jobs as employees). Women's self-employment (or generally, those who work for themselves) that is working without a boss whether in micro, small, medium, or large enterprises automatically becomes an important means of women's empowerment. Here we take a closer look at one aspect of the benefits of owning a business, excluding micro-enterprise ownership which represents the largest segment of business ownership in developing countries for both men and women - due to the lack of systematic data on this category. Globally statistics indicate that women own only one in every three business. Only one in three small, medium, and large firms worldwide are run by women. From a low of 18% in South Asia to a high of 50% in Latin America. this percentage varies both between and within areas.

Figure 03: Share of small, medium and large enterprises with a woman



among the principal owners (%)

Source: (World Bank , 2020)

[Women entrepreneurs needed—stat! \(worldbank.org\)](http://worldbank.org)

With only 19% of businesses owned by women, South Korea has the lowest percentage of female company owners in East Asia and the Pacific, while the Federated States of Micronesia has the greatest percentage at 87%. Comparably, in the Middle East 23%; it rises to 49% in Tunisia from a low of 7% in the Republic of Yemen.

Summary of women's entrepreneurship knowledge and awareness building policies in MENA region

➤ **Governments of the MENA region**

- Holding annual regional meetings with stakeholders to discuss best practices and case studies.
- Focusing on one or two key themes each year.
- Hosting online forums with experts.
- Launching an evaluation process and awarding prizes to recognize and promote outstanding women-owned businesses.
- Developing programs like the *Prowess Umbrella Organization* in the United Kingdom.
- Developing a training program for women in the region.
- Generating media attention by reporting on the development of women-owned businesses.
- Conducting a campaign to raise awareness of women's entrepreneurship, targeting active and potential women entrepreneurs, their associations, policymakers, banks, financial institutions, the media, and other stakeholders.

➤ **OECD -led Action.**

- Conducting awareness-raising activities to increase the awareness of policymakers, business communities, the media, and the public of the value and contributions of women's entrepreneurship in their countries.
- Raising awareness among women who have already started businesses about the availability of resources and capacity-building tools that can help them grow their businesses more successfully.
- Hosting a workshop for business policy experts in the MENA region and researchers from the public and private sectors to provide training on key policy issues in women's entrepreneurship and to enhance their ability to collect surveys, field data, and other information that may be valuable to policymakers and others. (OECD, 2017, p. 9)

2-2-2 Strengthen your advocacy skills.

There is a growing recognition of the role that women play in business in their countries and the Middle East and North Africa (MENA) is no exception to this trend. Women's entrepreneurship in the region has been gaining prominence over the past decade. Women-owned businesses have contributed to economic growth, job creation, and job creation opportunities for other women (and men as well). Moreover, economically active women represent a potentially lucrative market for the financial sector despite the clear benefits of increasing levels of women's entrepreneurship in the region, women entrepreneurs have reported facing a range of constraints when it comes to setting up or expanding businesses. Several global organizations such as the **OECD** and **WE-FI** have contributed to raising awareness and alerting governments and stakeholders to build policies that can help to overcome the challenges and difficulties facing women's entrepreneurship the interest in women entrepreneurs in the MENA region and the need to address the most pressing challenges and policies that need to be implemented makes it imperative to develop a roadmap that allows for this, with the participation of all stakeholders.

➤ Policymakers:

- Increase the flexibility of labor laws and regulations to hire and replace workers more efficiently.
- Consider policies that would encourage increased access to capital for all small and medium-sized businesses, particularly women.
- Address the issue of the cost and time required to register a company.
- Conduct gender-focused research: research that can compare the characteristics, contributions, and challenges of women and men entrepreneurs.
- Ensure that women's voices are heard in policymaking.

➤ Financial institutions:

- Consider the growing market offered by women-owned businesses and explore their market potential.
- Use internal research resources to evaluate the performance of the current (and potential) financial portfolio by gender.
- Reach potential clients by building closer relationships with women's business associations. (IFC WORLD BANK, 2021, p. 14)

➤ Women's business organizations:

- Provide members with financial management training.
- Provide general business management and leadership skills building that focuses on post-start-up businesses.
- Provide information and training on new technologies for business development.

- Strengthen external support networks for women entrepreneurs.

2-2-3 Development the abilities and skills of women in the entrepreneurship sector.

Building the capacity and entrepreneurial skills of women: The main objective of this strategy will be to facilitate economic development and create employment opportunities through capacity building, by:

Building and developing the skills of women's business associations (WBAs) and non-governmental organization (NGO) entrepreneurship initiatives, so that they can leverage institutional knowledge. This work-oriented activity will enable them to build capacity and operate more efficiently.

This targeted programming will be designed to accelerate the dissemination of best practices, strengthen these NGOs, and enhance their efforts in support of women's entrepreneurship. (OECD, 2023, p. 13)

Improve the ability of their members to access knowledge, communications, training, mentoring, financing, networking, and markets, etc., in a way that enables women to start and/or grow at an increasing rate.

2-2-4 establishing network communications and business alliances.

➤ Government-led action:

- Facilitating the establishment of business networks and developing partnerships and business links between women businessmen.

➤ Private sector-led work:

- Using e-business, e-commerce and other virtual and face-to-face methods to foster greater business links.

➤ OECD-led work:

- Promote the development of networks, business partnerships, and matchmaking opportunities for women entrepreneurs by monitoring growth-oriented female entrepreneurs in participating MENA countries and understanding their product and service offerings and goals for growth.
- Develop a database of companies that can benefit from business networking, matching and growth oriented. Providing this information to the relevant governments for their use.

Conclusion

Contracting businesses remain one of the most crucial modern models that current economies focus on, given their significant and appreciable

impact. Moreover, women have always played a fundamental role in building societies culturally, socially, and economically. Through various feminist initiatives in business, women have once again demonstrated their capability to achieve more than expected. This has led many societies, especially in the West, to formulate policies and programs that contribute to placing women among true business leaders.

The MENA region has also adopted a similar approach, albeit with varying degrees among its members. This diversity can be attributed to economic and cultural disparities. Global non-profit organizations and international women's associations have actively contributed to shaping the role of women in development on a broader scale. Many countries in the Middle East and North Africa have worked on developing strategies to promote entrepreneurship within their communities, emphasizing women's roles due to their inherent qualities and capabilities in various fields.

However, we have reached several important results, the most significant of which are:

- On a global scale, women account for about one in three high-growth entrepreneurs and one in three innovative entrepreneurs focused on national and international markets.
- Women entrepreneurs in upper-middle-income countries represent some of the most creative and growth-oriented entrepreneurs in the world, and they are on par with men in terms of focus on the international market.
- Experts generally classify the enabling environment for women entrepreneurs as very low in most countries of the Middle East and North Africa. This may explain the continued low perceptions of women about entrepreneurship compared to men in these countries.
- Women's associations and non-profit organizations interested in women's entrepreneurship have focused on the Middle East and North Africa region by organizing many conferences recently. This is to raise awareness and sensitize the importance of the role of women and their ability to contribute to the uplift of their countries' economies.

Based on the above, we suggest several recommendations which should be adopted to develop policies that would enhance the entrepreneurial spirit of women in the Middle East and North Africa region.

- Assess the policies, programs, and projects that will be implemented in each country.
- Explore and draw a comprehensive picture of the state of women's entrepreneurship in MENA countries.
- Identify the economic, social, and cultural barriers that prevent women from starting and growing businesses locally.

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- Identify local and international best practices to disseminate to policymakers.
- Secure the participation of a unique network of experts from different organizations and make this network available to the country concerned.
- Propose an action plan to improve local development guided by policies and programs for women entrepreneurs by local authorities and do what is necessary to integrate women's entrepreneurship into regional development strategies.
- Prepare a handbook or guide on women's entrepreneurship, which includes all the necessary steps for the effective implementation of national policies in this regard.
- Improve the regulatory and legislative framework related to women in such issues as: property rights, inheritance, mobility, and freedom of entrepreneurship.
- Introduce or enforce legislation against gender discrimination in the public and private sectors.
- Integrate gender issues in the early planning stages of designing the government's policy program.
- Spread awareness of the importance of women's entrepreneurship in the entrepreneurial field and recognize the positive impact of their work in improving the living conditions of their families.
- Develop the infrastructure and services needed for women to reconcile family and work life, including daycare and school bus systems.
- Create a collective strategy and media awareness campaign so that stakeholders know that it is important for women to play a more active role in society and the economy.

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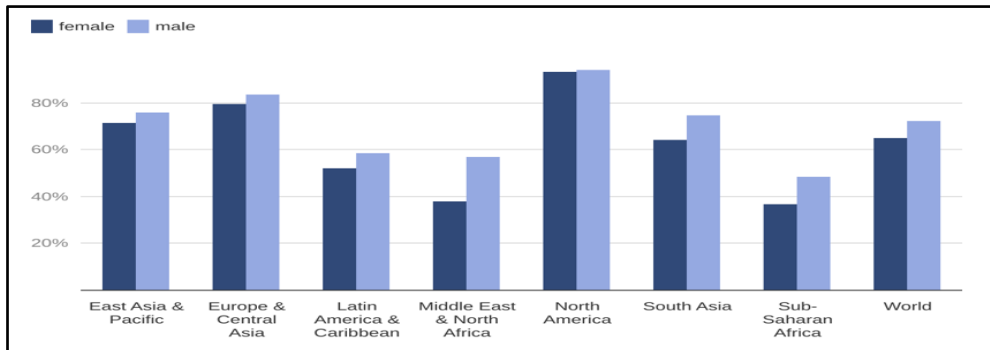
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Annex (Appendices)

1-Women face greater challenges in accessing financial accounts and services than men.



2-In all countries for which there are data, more men than women own a business.



[Middle East & North Africa - World Bank Gender Data Portal](#)