

# ENTREPRENEURSHIP FROM A GENDER PERSPECTIVE

IN JORDAN, MOROCCO, PALESTINE AND SPAIN

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## *YOUNG WOMEN AS JOB CREATORS I* FINAL PROJECT REPORT



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## INTRODUCTION

### ABOUT THE PROMOTER

AFAEMME, the **Association of Organisations of Mediterranean Businesswomen**, was launched in Barcelona (Spain) in 2002 and currently comprises 43 member organisations from 23 Mediterranean countries: Albania, Algeria, Bosnia Herzegovina, Croatia, Cyprus, Egypt, France, Greece, Italy, Jordan, Lebanon, Libya, Malta, Montenegro, Morocco, Palestine, Portugal, Principality of Monaco, Slovenia, Syria, Spain, Tunisia and Turkey.

AFAEMME is the largest federation of businesswomen associations in the Mediterranean area; a coordinator of European and Mediterranean business and gender projects and ground-breaking research; a networking platform for women entrepreneurs; and a Euro-Mediterranean lobby organisation which advocates for a better access of women to economic decision-making positions.

AFAEMME is member of the EC's Network of Women in Decision-Making Positions in Politics and the Economy, the Association of Mediterranean Chambers of Commerce and Industry (ASCAME), the ANIMA Investment Network and of the Anna Lindh Foundation. AFAEMME is also member of the Council of the Euro-Mediterranean Women's Foundation, international partner of the Global Summit of Women and organisation is special consultative status with the ECOSOC since 2011.



AFAEMME'S ANNUAL MEETING, November 2013 in Barcelona (Spain)



VI MEDITERRANEAN WOMEN ENTREPRENEURS FORUM, November 2013 in Barcelona (Spain)

## ABOUT THE PROJECT

### ORIGINS

The network of businesswomen associations from the Mediterranean of which the *Association of Organisations of Mediterranean Businesswomen* (AFAEMME) is made up had mentioned during some of AFAEMME's Annual Meetings that there are too few young women in business. When AFAEMME started thinking and discussing about the issue, it became clear that some of the reasons are the lack of information and, above all, of motivation.

That is why AFAEMME decided to start implementing a series of practical seminars on women entrepreneurship in Spanish universities which were a great success. The feedback of the participating women confirmed that, in fact, only few of them would consider entrepreneurship as an option once finished their degrees.

AFAEMME then confirmed that in other Mediterranean countries the situation was the same: high youth unemployment rates and low rates of youth entrepreneurship demonstrated that a whole generation of talented and well educated young people was being wasted; the so called "lost generation".

AFAEMME's goal was therefore to transfer these type of programmes also to other Mediterranean countries through the project "**Young Women as Job Creators**", which was labeled by the *Union for the Mediterranean* in 2011 and support by the *Royal Norwegian Ministry of Foreign Affairs*, the Spanish company *Gas Natural Fenosa SDG*, the *European Commission* and the *European Investment Bank*.



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"Young Women as Job Creators" promoted self-employment and entrepreneurship among young women university students who were about to graduate and who had an interest in starting their own business in Jordan, Morocco, Palestine and Spain.

By facilitating the transition of these young, talented women from education to work, the project advocates a stronger role of women in the social and economic development of the region, additionally contributing towards gender equality in the Mediterranean.

The project was based on the organization of **Women Entrepreneurship Days (WEDs)**, a series of seminars which provided the participants with specific training and coaching to create new businesses. The WEDs' general format has offered sessions on motivation and self-motivation, sessions on key points for entrepreneurs, practical coaching sessions for business ideas development, students' pitches to potential investors, the presentation of role models and networking between women undergraduates, entrepreneurs and successful business owners. The WEDs were hosted by local universities, faculties, businesswomen associations and partner institutions.

The participants also received support in formulating a business plan and other key issues related to start-ups through the **advice of the participating national businesswomen associations**: the *Association des Femmes Chefs d'Entreprises du Maroc* (AFEM), the *Catalan Association of Business and Executive Women* (ACEE), the *Jordan Forum for Business and Professional Women* (JFBPW) and the Ramallah Club of *Business and Professional Women International* (BPW-Ramallah).

As a motivation for the young participants, the **best business ideas** of each WED received a certificate, while the best among all the business ideas developed in the four beneficiary countries has been awarded by the Union for the Mediterranean during an international conference. Furthermore, the **European Investment Bank** offered an internship in its headquarters in Luxemburg to the most outstanding candidate.

## RELEVANCE

Equality between women and men is a fundamental right, a common value and a necessary condition for the achievement of the general objectives of **growth, employment and social cohesion**.

In order to advance towards gender equality it is absolutely necessary to promote the incorporation of women into the labor market and more specifically to promote their business acumen, since in most Mediterranean countries the number of women entrepreneurs and businesswomen is still very low.

Since several studies show that women are less likely than men to translate their interest in starting a business into action, the promotion of entrepreneurship among women university students directly contributes to a greater equality and to economic growth. University graduates have enormous potential for innovation and economic development. Enhancing their entrepreneurial skills and providing support for business start-up are important tasks that are now starting to be fully recognized.

Business start-ups, the existence of entrepreneurs willing to embark on innovative ventures and the growth of businesses help to achieve growth, employment and social cohesion. Research suggests that there is a **positive correlation between entrepreneurship and economic growth**.

In brief, the relevance of increasing the rates of women entrepreneurship is based on the following points:

- Self-employment is crucial to employment and productive growth. Although Governments and many other bodies are already dedicated to promoting enterprise and entrepreneurship in the regions, women remain a largely untapped resource.
- Women owned businesses already contribute hugely to the economy.
- Women starting up in business tend to provide a more immediate contribution to the economy (GDP).
- Women owned businesses can make real impact (job creation and preservation).

- Contribution to the regional and local economies (those involved in small business ownership have more spending power in the local economy).
- Contribution to growth – multiplier (or knock-on) benefits from businesses starting up: they grow themselves and their dynamism stimulates competition, innovation and in turn increases productivity in the economy as a whole. Furthermore there are indications that women businesses are more innovative than male businesses.
- Revenues increase at a higher rate than the average when the number of women-owned businesses is increasing.

And finally, we do not have to forget that entrepreneurship is a skill that is also useful in both personal and social aspects of everyday life.

### ABOUT THIS REPORT

This report analyzes the current state of affairs in terms of women entrepreneurship in Morocco, Jordan, Palestine and Spain (2013-2014).

The report is supported by data from the four country studies realized in the framework of the project by the involved national businesswomen associations and by information gathered through a series of questionnaires from the participating women university students.

All data have been then examined through a qual-quantitative analysis.

The aim of the report is offering its readers an overview of the main obstacles and future perspectives of young women entrepreneurship in the four targeted countries.

## BACKGROUND INFORMATION

### EURO-MEDITERRANEAN PRIORITIES: JOB CREATION THROUGH ENTREPRENEURSHIP

#### JOB CREATION AND GROWTH

##### *FROM THE BARCELONA PROCESS TOWARDS THE UNION FOR THE MEDITERRANEAN*

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The development of policies and actions in terms of **employment** and of those more specifically addressed to youth has to be framed within the basic Euro-Mediterranean cooperation.

The gradual cooperation process between the EU and the Southern Mediterranean countries achieved a maximum result in 1995 with the creation of the **Euro-Mediterranean Partnership**, also known as the Barcelona Process. The Partnership's main objectives were the creation of an area of peace and stability, of shared prosperity, and a space of cultural dialogue and human exchanges, with a special commitment towards democracy and human rights.

In 2005, on the Partnership's tenth anniversary, when the impact of its policies and actions were evaluated, the European Commission considered that it would be necessary to act in three priority areas: the promotion of human rights and democracy; **job creation and sustainable economic growth** through the liberalization of commerce and the regional integration; and **better education** for everybody.

By means of driving a process which was suffering an impasse, in 2008 the **Union for the Mediterranean (UfM)** was created, with the major aim of reinforcing and re-launching the objectives set out in the **Barcelona Process** in the area of multilateral relations. The UfM defines itself as a framework for the development of the regional and transnational cooperation, for regional cohesion, economic integration and the interconnection between infrastructures.

The concrete areas of work of the UfM are the decontamination of the Mediterranean, the highways and "sea highways", civil protection, alternative energies, higher education and research and, finally, business development with a special emphasis on SMEs. The UfM proposes as well a very developed institutional blueprint, with biannual meetings which are chaired by a co-presidency, one from the European Union side and the other from the South Mediterranean side, a permanent common committee and a Secretariat with parity of composition.

#### ENTREPRENEURIAL EDUCATION

##### THE 2011 GLOBAL ENTREPRENEURSHIP SUMMIT AND THE EUROPEAN UNION'S EFFORTS

The major objectives which should be targeted through the Euro-Mediterranean cooperation were further detailed during the Global Entrepreneurship Summit held in 2011 in Istanbul.

The report on *Promotion of entrepreneurship, innovation and creativity in the EuroMediterranean* which was passed during the Summit, highlights the need to enhance the business sector development due to the existing deficit of entrepreneurs in the region and the important role enterprises and entrepreneurs play as agents for **growth** and **wealth** and as **job creators**. The report's recommendation was to promote the creation of SMEs and other enterprises, enhance the existing business support services and the company's access to finance, as well as starting to **promote entrepreneurship and a kind of business**

**culture already at the educational level.** These goals are directly related to the general region's priority to create employment and to specific policies aimed at creating jobs for youth and women.

**Education is an essential element of entrepreneurship** and entrepreneurial education is one of the best ways to support growth and generate jobs. Studies show that students who receive entrepreneurship education are not only more likely to be employed, but also more likely to start their own companies.

With that in mind, the European Commission has proposed a series of actions that will help expose students to entrepreneurship and, as a result, help create jobs throughout Europe.

New businesses are the single biggest source of new jobs in Europe – and education, to be sure, helps create businesses. Between 15% and 20% of secondary-school students who participate in a mini-company programme – in which students develop or simulate the operations of a real firm – will later start their own companies. This figure is three to six times higher than the general population, highlighting the impact that entrepreneurial education can have on young Europeans. And even those who don't start businesses are still better positioned in the job market. According to recent research, 78% of entrepreneurship education alumni were employed directly after graduating university, compared to just 59% of a control group of higher education students.

The role of **higher education in entrepreneurship** goes far beyond classroom teaching and incorporates participation in business ecosystems, partnerships and industrial alliances. With high-tech and high-growth enterprises becoming a focal point of entrepreneurship-related public policies, higher education institutions are an essential component of Member State and EU innovation policies. However, despite the obvious benefits afforded by this type of specialized education, a recent Euro-barometer Entrepreneurship survey shows that three-quarters of Europeans have never taken part in an entrepreneurship course.

#### **SUPPORTING ENTREPRENEURS AND REVOLUTIONIZING ENTREPRENEURIAL CULTURE ENTREPRENEURSHIP 2020 ACTION PLAN**

*To return to growth and higher levels of employment, Europe needs more entrepreneurs. New companies, including small and medium-sized enterprises (SMEs), create more than 4 million new Jobs every year – the biggest source of new jobs in Europe. Recognizing the integral role entrepreneurs play in economic recovery, **the European Commission has launched the Entrepreneurship 2020 Action Plan.** A combination of investments, regulatory advances and educational opportunities, the Action Plan will help bring economic growth back to Europe.*

As a way to support entrepreneurs and revolutionize entrepreneurial culture in Europe, European Commission Vice-President Antonio Tajani presented the Entrepreneurship 2020 Action Plan in January 2013. The plan stresses the key role of education and training to nurture new generations of entrepreneurs among young people, women, seniors, migrants and the unemployed. The plan also tackles obstacles to entrepreneurship by establishing ambitious measures to facilitate start-ups and new businesses; make transfers of business ownership more successful; improve access to finance; and give honest entrepreneurs a second chance after bankruptcy.

'To make it very clear: more entrepreneurs mean more jobs, more innovation and more competitiveness', Tajani said. 'Becoming an entrepreneur and making a vision come true takes a lot of personal risk and effort. Entrepreneurs are the heroes of our time. Entrepreneurship is the most powerful driver of economic



growth in history. If we can unleash Europe's entrepreneurial potential, we can bring back growth to Europe.'

The Commission also intends to promote entrepreneurship in specific segments of the population, as for example women, as they only account for 34.4% of self-employed Europeans.

### WOMEN'S ENTREPRENEURSHIP DEVELOPMENT: A GLOBAL CONCERN

Having women included in these efforts of entrepreneurship promotion and job creation is necessary in order to tap the whole existing potential and thus contribute to a sustainable economic growth in the region.

In fact, women's entrepreneurship development is not only a necessity affecting the Euro-Mediterranean. Global interest in women's entrepreneurship development and the exploration of policies to support it has grown in the past decade.

This policy interest is underpinned by two major premises: firstly, the gender gap in entrepreneurial activity between women and men points to inequality in opportunities, indicating the need for further political engagement; and secondly, the underdevelopment of women's entrepreneurship represents **unexploited growth and prosperity potential**. The research, advocacy and programmatic efforts of international organizations and development banks have been particularly noteworthy: the OECG, the World Bank, the United Nations Development Programme (UNDP), the International Labor Organization (ILO), to the European Commission, Asia Pacific Economic Cooperation (APEC), the African Development Bank (AfDB), and the Inter-American Development Bank (IDB) to name a few.

**Ensuring that women are able to create, operate and grow their businesses is increasingly recognized as fundamental to growth and poverty reduction.** Through entrepreneurial activities, women create jobs for themselves and generate employment for others, produce income to improve the livelihoods of their families (and thus reduce poverty), serve markets with valued products and services, gain economic autonomy, reduce the level of social exclusion, and contribute to economic growth. Although women are undertaking salaried work in increasing numbers, women's share of entrepreneurial activity is lower than men's and this is changing little over time (OECD, 2012). An estimated 35.3% of firms around the world have female participation in ownership (World Bank, 2012). In addition, women's enterprises often perform at a lower level than those owned by men. Women's enterprises start smaller, frequently remain at the micro-enterprise level, have lower levels of capitalization, are less likely to have paid employees, grow more slowly, and are less likely to engage in exporting.

Women entrepreneurs tend to face greater obstacles compared with men in accessing credit as a result of "systemic" and market failures and limited knowledge of the needs of women-led businesses. Furthermore, they are often not well served by mainstream financial and business development service providers, and they frequently lack access to mainstream business networks and market opportunities. They can be subject to gendered barriers in the legal and policy framework. This is particularly the case in developing countries.

On the other hand, data suggests that women who are able to overcome the barriers to business start-up and growth and that move beyond the micro-enterprise scale into the formal sector are able to compete as owners of medium to large enterprises. This was bound to be the case in studies of female and male entrepreneurs in Latin America (GTZ et al., 2010) and the MENA region (Chamlou, 2008). The latter found

that, although there are fewer of them, MENA women who own formal enterprises are as like as male-owned firms to engage in export activity and to employ educated and skilled workers, and are more likely than men to hire women. Furthermore, the productivity of these women-owned enterprises compares well with those owned by men.

### SPECIFICITIES OF THE MENA REGION

As the project has a special focus on MENA countries, being Jordan, Morocco and Palestine three of the four beneficiary countries, we want to highlight here some specific information about the MENA region.

### WOMEN AND ENTREPRENEURSHIP

Women's entrepreneurship rates in MENA lag considerably behind male rates, with an average rate of self-employment for women of 11% compared with 22% for men. Businesses owned by women tend to be small – only one in ten self-employed women is an employer and women entrepreneurs tend to be more prevalent in the informal sector, which accounts for 40 to 70% of all private sector enterprises in the MENA region. Women business owners in the informal sector are much less productive and much less educated than women operating in the formal sector.

**Entrepreneurship is affected by prior work experience and by education.** In the MENA economies, far fewer women than men participate in paid employment: only 27% of women join the labor force compared with 76% of men; this is also below the 51% female labor force participation rate in low -and middle- income as well as OECD countries. Furthermore, women's share of employment in the MENA private sector is generally very low, averaging only 20% (and less than half of that in Saudi Arabia, Syria, Palestinian Authority and Yemen), compared with 28% in the public sector. This is partly due to women's employability, as shaped by their educational attainments. Although female students outperform and occasionally exceed male enrolment in secondary and tertiary education, overall women have lower levels of education than men. This reflects a variety of challenges: growing populations, decline in spending per pupil, female literacy.

### GENDER GAPS IN SELF-EMPLOYMENT

Self-employment can be used as a proxy for the level of women's involvement in owning businesses, given the very limited comprehensive gender-disaggregated on actual business ownership rates in MENA economies. Self-employment rates in the 18 MENA economies differ dramatically between women and men, but also across economies. On average, employed men are more than twice as likely to be self-employed as employed women. The average self-employment rate in the developed Gulf economies (for nationals) is only 4.4% (1% of working women and 5.7% of working men). So in the Gulf countries, working men are 5.7 times more likely to be self-employed than working women. In Qatar, men are almost 20 times more likely to be self-employed than women (Stevenson, 2011). On average, self-employment represents 27.3% of female employment in the region, on par with the 30.9% rate in Latin America and the Caribbean. The result is a low share of women in overall self-employment activity.

The majority of self-employed MENA women are clustered in own-account self-employment (with no employees) or micro-enterprises. Only one in ten self-employed women are employers, compared to one in four self-employed men and the larger the enterprise, the fewer women owners are found.

## GENDER GAPS IN ENTREPRENEURIAL ACTIVITY

Global Entrepreneurship Monitor (GEM) studies show that women in MENA economies have a lower level of involvement than men in entrepreneurial activity. An average of 8.1% of adult women are either actively trying to start a business (nascent entrepreneurs), or already own a business that is less than 42 months old (ranging from 18% of adult women in Yemen to only 3.1% in Syria), compared to an average of 16.1% for men (ranging from 29% in Yemen to 8.2% in Tunisia). Women account for about 32% of early-stage entrepreneurial activity, ranging from 18% in Syria to almost 40% in Algeria (Stevenson, 2011).

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Using GEM data, a 2012 OECD publication on New Entrepreneurs and High Growth *Enterprises in the Middle East and North Africa reports that women entrepreneurs tend to own younger enterprises than men and have lower educational attainment and less prior job experience. Women tend to start businesses for which start-up costs are low and entry barriers minimal. Over two-thirds of women are likely to operate businesses in consumer-related sectors, such as in retail trade and personal services (OECD and IDRC, 2012).*

The GEM data also reveals gender differences in how women and men perceive their entrepreneurial abilities. Adult women in MENA have less experiences, a lower perception that they have skills required to start a business, a higher fear of failure (this would impede them in starting a business), and lower numbers intend to start a business in the near future (IDRC, 2010).

## INSTITUTIONAL SUPPORT TO WOMEN ENTREPRENEURSHIP

Experience shows that dedicated structures for coordinating initiatives in support of women entrepreneurs are effective and many MENA governments have introduced measures to improve the economic status of women in general. However, no MENA government has established a comprehensive policy to tackle the core barriers to developing female entrepreneurship. No MENA government has designated a single body to co-ordinate efforts in support of women's entrepreneurship development.

Over the past decades, most MENA governments have adopted national gender strategies as evidenced in policy statements or national development plans, which in some cases include specific targets and objectives for the greater inclusion of women into public life and economic activity. Most MENA governments also established institutional frameworks to promote women's rights. However, implementation is slow partly because the initiatives and frameworks often lack sufficient resources.

Institutional support for women entrepreneurs remains fragmented. Governments have focused their efforts on raising awareness of successful female entrepreneurs and women role models. Specific measures include publications to highlight women entrepreneurs' achievements, documentaries profiling successful women entrepreneurs, national awards recognizing the contributions of women entrepreneurs to the economy, and national and regional conferences about women entrepreneurs.

Economic ministries currently have no offices dedicated to women's business ownership, have no specific policies to support women in growth-oriented enterprises and often have only weak links to ministries of women's affairs. National SME policies, when they exist, do occasionally refer to women as a target group. Yet many focus on organizing sporadic events for women entrepreneurs and occasionally on delivering donor-funded projects. Creating dedicated units to develop coordinated policies would help MENA governments better anticipate and meet the business development needs of women entrepreneurs.

Institutional support should in principle match each country's policy commitment and strategy to support women's entrepreneurship. Institutional bodies may be responsible for supporting women's entrepreneurship and coordinating efforts to promote women's enterprise development, including business registration and licensing arrangements (and issues). In addition, and to complement the institutional arrangements, business associations, including those dedicated to women only, can provide services to support women entrepreneurs.

In most MENA economies, formal institutions exist to advance women's economic and social status. However, no MENA government has established a single body dedicated specifically to coordinating activities in support of women's entrepreneurship development. Women tend to face greater obstacles in formally registering their businesses and obtaining operating licenses. Women also tend to be under-represented in mainstream business associations (for example, in chambers of commerce and industry). Businesswomen's associations play a key role in providing support to women entrepreneurs, albeit with limited capacity, reach, and resources.

### LACK OF DATA ON WOMEN ENTREPRENEURSHIP

Policies and programmes can effectively address challenges faced by SMEs if informed and supported by satisfactory enterprise data, including on the characteristics of women-owned and -led enterprises.

Although the number of survey-based studies on women entrepreneurs in MENA is growing and they do provide important insights, MENA economies lack quality data, including gender-disaggregated data, on the size, structure, growth patterns, etc. of local enterprises. Data on clients of business support, training programmes and financial institutions are also insufficient.

### THE DOUBLE EXCLUSION: YOUNG WOMEN

In the Southern Mediterranean countries (SMC) young women unemployment rates are higher than young male unemployment rates at all ages while in EU countries there are not such significant gender differences.

Women activity rates are very low in the SMC. In fact, the region's average is the lowest in the world, being at about 15 points below Latin America and the Caribbean which is the region with the second lowest average. In the EU Mediterranean countries women's participation in the labour market is low as well but with a crucial difference: women's activity rate is growing and shows a direct correlation with the achieved level of education and an important decrease of nativity rates. On the contrary, in the majority of SMC advances in women's education do not entail an increase in women's participation in the labour market neither a decrease of fecundity rates, both decisive in terms of lower or higher participation of women in the labour market.

Despite this, we can say that there have been some changes in the region if we look at young women aged between 15 and 29: there is an increase in their level of education and a certain decrease of fertility rates. But these data still don't take into account the effects of the crisis on women's employment or the negative impact political changes might have on their labour participation and employment rates, as unfortunately there is a lot of uncertainty about concrete effects on gender equality.

Furthermore, although the labour participation of under-30 aged women is higher, there are at least two other issues which might obstruct this positive trend: firstly, the fact that women unemployment is very high especially in the case of well educated women; and secondly, that working women in the SMC have

been active primordially in the public sector which is now suffering important short cuts and in the manufacturing industry which is suffering a volume decrease as well.

### CHARACTERISTICS OF WOMEN'S ENTREPRENEURSHIP IN MENA ECONOMIES

Women entrepreneurs are a very heterogeneous group. A large proportion of women start businesses out of necessity (i.e. they have no other possibility to enter the labor market) and operate micro-enterprises in the informal sector with limited potential for growth. Only a small number of women entrepreneurs seek to grow their enterprises and run medium or large scale businesses.

The nature and scale of women-owned enterprises vary depending on a number of factors, including women's level of educations, previous work experience, financial resources, and social capital. The profile of women with larger and more growth-oriented enterprises is likely to be quite different from those women with subsistence micro-enterprises in the informal sector, as is the level of diversification of their enterprises.

This would suggest that their business support needs are also different. Because projects to develop women's entrepreneurship in the developing MENA economies are often funded by donors, the emphasis tends to be directed towards low-income, rural women, aiming to reduce poverty, create employment opportunities for women and improve the livelihoods of poor families. Projects typically focus on the provision of micro-finance to support women's small-scale income-generating activity. More is known about the barriers affecting low-income women entrepreneurs than about women with higher growth-oriented enterprises.

Women's low rates of labor force participation and entrepreneurial activity are considered key factors in low overall levels of entrepreneurship and enterprise development in the MENA region (OECD and IDREC, 2012).

On the other hand, there have been improvements in women's educational attainment and outcomes. This has coincided with improvements in overall literacy rates over the past decades, although progress varies considerably across the region: from almost 90% or higher in Jordan, Palestinian Authority and the developed Gulf countries to lower than 45% in Morocco and Yemen. Scores in the Global Gender Gap Report 2011 indicate that the gender gaps in education are closing (Hausmann et al., 2011). In a number of MENA economies, women now make up over half of all university students. In fact, in the UAE, women reportedly make up three-quarters of university students and 70.4% of all university graduates (WBF, 2011).

Women having left the educational system may benefit from further training. Besides overall literacy, efforts are needed to ensure women's skills respond to the needs of employers. When it comes to entrepreneurship, women need targeted training in a number of domains

Furthermore, consideration could be given to the skills requiring retraining. The underdevelopment of skills necessary for new occupations is recognized as a bottleneck in a number of sectors, for instance in new technologies, green and renewable energy, and environmental services. Besides, there is an opportunity to develop the supply and quality of vocational education and training (VET). Evidence suggests that existing VET systems in some MENA countries suffer from low budgets and insufficient consultations with private sector employers to identify their skills needs.

Industry associations, sector skills councils or chambers of commerce can play a key role in identifying skills needs. They can, in collaboration with State actors, develop tailored education and training offers.

The development of skills can itself be an important driver for the promotion of both enhanced gender equality and growth.



## CALL FOR ACTION IN THE EURO-MEDITERRANEAN

From the fields of necessary action identified through the Barcelona Process and other political initiatives and by taking into account the current situation in the region, it is possible to deduce a series of conclusions regarding young women, job creation and entrepreneurship in the Euro-Mediterranean:

❖ **Job creation for youth as key for the economic transition of the Euro-Mediterranean region from crisis towards growth**

The youth is the main driver of political and social changes and it constitutes a large part of the population which, despite having a much higher level of education than previous generations, today faces an important lack of socio-economic opportunities.

❖ **Promoting youth entrepreneurship and self-employment to tackle high unemployment rates**

In front of a swamped public sector unable to absorb more workforce, entrepreneurship has to be established as a real alternative for a new generation of highly qualified young people, especially in SMEs. The Euro-Mediterranean Charter for SMEs, adapted to the Small Business Act of 2008, can be a good starting point to support SMEs in the region by identifying good practices, promoting mutual learning, the institutionalization of public policies and the establishment of policy priorities for these enterprises in relation to the incorporation of youngsters. Social economy formulas can contribute to the development of the entrepreneurial spirit and the creation of a productive network, especially in rural zones and regions which are less attractive for foreign investors; this formula allow as well the creation of associative networks and the delivery of social services, by means of contributing also to the settlement of the population in the territory and therefore to local development.

❖ **Providing training in entrepreneurship and business management skills to the youngster**

It would be convenient to revise the existing measures to promote the labour market insertion of the youngsters and the possibilities to enhance their professional careers including training in entrepreneurship and business management skills and direct in-country and training abroad in SMEs, cooperatives and other forms of social economy. This would strengthen and enhance public employment services and promote the cooperation and exchanges of experiences between both shores of the Mediterranean.

❖ **Promoting equal opportunities and making women aware of their potential**

When analyzing employment or concretely youth employment it is crucial to look in a differentiated way to women related data. That's why it is important to promote the development of laws and policies which avoid discrimination and enhance equal opportunities, as well as making women aware of their great potential and of the positive effects which their participation in the labour market will have on their own individual, family and social development. *In terms of employment policies, there is a clear need to achieve some specific objectives: reduce women's illiteracy rates; facilitate girls' access to education, especially in rural areas; increase the training and qualification of young women in order to prepare them for the needs of the labour market; guarantee labour rights' respect, particularly by implementing measures which facilitate life-work balance.*

- ❖ Promoting entrepreneurship in schools and develop a better vocational training as fundamental tools for improving the transition from education to work

In order to prepare youth to enter the labour market despite its saturation and to meet the needs of the country's productive model, it would be convenient to put major efforts into education and training activities, in terms of promoting entrepreneurship as a basic competence and developing a qualitatively better vocational training, both with the support not only from educational institutions but also from enterprises and other social agents.



## YOUNG WOMEN ENTREPRENEURSHIP IN JORDAN

### GENERAL DATA

Jordan's population consists of around 60% of youth between the ages of 18 and 35 and youth unemployment in the country is growing. Among the university degree holders unemployment is 81,2% (26,9% of male unemployment and 76,6% of female unemployment) as in most cases education skills do not match with the needs of the labor market.

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As jobs in the government and in the army are more attractive to youth, one of Jordan's major challenges is the creation of quality private sector jobs in order to absorb the young labor force. This objective (reduce unemployment) is included in the country's National Agenda for 2006 to 2015, together with the goal of increasing women's share of employment up to 20% and promoting entrepreneurship.

Unfortunately unemployment rates are 2:3 male to female and Jordan has not taken advantage before of its supply of educated women to contribute to its economic development. In general women have low economic participation rates in the private sector and those who are active in the labor market still tend to need 10 years more of experience than men to reach the status of men in the same job.

The low participation rates of women in the workforce have affected negatively their movement towards entrepreneurship. That's why, in terms of entrepreneurship, women represent only 38% of the entrepreneur population.

Although there are actually initiatives in Jordan to support entrepreneurship, also women's entrepreneurship, these are usually limited to the well educated and the richest and use to exclude younger participants, due to the traditional perception that young males should have more opportunities than young women as the latest should provide for the family.

Despite this discouraging data there are positive entrepreneurial attitudes among young women (half of the number of women between 18 and 24 wish to start their own business) but these are obstaculized mainly by fear of failure and the lack of support, guidance and coaching. In fact, if not supported, coached and nurtured, young enterprises tend to die fast and do not last more than 6 months.

Unfortunately it has been noted that the main source of advice for young women entrepreneurs is family and friends. This means that they are not benefiting from the available professional services and explains the importance of projects such as the "Young Women as Job Creators" programme.

- Jordan has a good basis for entrepreneurship.
- The Jordanian population is young and the level of education is high.
- There is a limited entrepreneurial education at schools and universities.
- There is a big gender gap so that women's participation in entrepreneurial activities is still very low.
- The global financial crisis and the refugee issue affected living costs, the available jobs and education.
- Available entrepreneurial activities are not very focused on idea of "successful businesses".
- More advocacy for young women entrepreneurship has to take place.
- There is the will of the royal family to support education for young women.

## WOMEN ENTREPRENEURSHIP DAYS AND THE DEVELOPMENT OF BUSINESS IDEAS

In Jordan, the Women Entrepreneurship Days took place in Amman on the 2nd, the 9th and the 16th of November 2013 and gathered a total of 100 students<sup>1</sup> from 9 collaborating Jordanian universities: *Al-Ahliya Amman University, Al-Zaytoonah University of Jordan, Applied Science Private University, German Jordanian University, Isra University, Petra University, Princess Sumaya University for Technology, World Islamic Sciences & Education University* and *University of Jordan*.

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From the WED participants, 4 young women decided to further develop their business ideas and have been therefore advised through the project by the *Jordan Forum for Business and Professional Women*. The outcome has been 2 business projects:

- "GREEN GLASS": Noor Fayeze and Seema Deaoudin, two young students from the University of Petra, developed this project which aims at recycling glass waste in order to better preserve the environment in Jordan. As an added value of their business project they want to employ young unemployed workforce and allocate part of the company's profit to the support of orphanages.
- "LD SOLUTIONS COMPANY": Luma Sukarieh and Dalia Abu ALhuda developed another interesting business idea during their participation in the project's WEDs. Their idea is about producing energy through rotating elements in health and fitness clubs.

The business idea "Green Glass" has been selected as the best among all the developed business ideas in the 4 participating countries and has been awarded in Barcelona on the 26<sup>th</sup> of March, during the UfM Conference on "Women's Socio-Economic Empowerment: Projects for Progress", an international multi-stakeholder event which brought together more than 200 representatives from 35 countries. Luma Sukarieh has received the award in the name of her colleagues.



<sup>1</sup> 93 women and 7 men

## WHAT DO YOUNG WOMEN UNIVERSITY STUDENTS THINK

### ABOUT THE WOMEN ENTREPRENEURSHIP DAY

As reported by the implementing businesswomen association, the *JFBPW*, the WEDs boosted the student's hopes to become entrepreneurs, especially after meeting with the businesswomen role models.

Students stressed the fact that the WEDs were very interesting and successful and that they highly motivated them. Students also highlighted that they were impressed by themselves being able to think as a group, develop and present their business ideas.

In fact, 95% of the participants considered the usefulness of the WED as excellent and 80% scored its contents as excellent as well.

### ABOUT WOMEN ENTREPRENEURSHIP

33% of the participants had never thought about setting up a company and think that entrepreneurship is not as attractive as working for other or that, before starting up it is necessary to have some prior experience as employee in order to start a business with a higher level of expertise.

The 67% of the participants who has thought about setting up a company has not started the adventure of entrepreneurship due the lack of funding and of information. In fact, these are the main obstacles which they identified as burden for young women entrepreneurship, together with the stereotyping of female roles by their parents. As instruments to reduce these obstacles they agree on the importance of more courses in entrepreneurship offered by the universities as they can provide motivation, access to information and, related to this, also a better access to funding. They also suggested conducting advocacy sessions for parents in order to eliminate eventual stereotypes regarding women entrepreneurship within the family.

Another issue arisen during the WEDs was that students actually thought that their ideas were not innovative enough, which shows the lack of self-confidence among the participants.

Regarding the main sources of initial support and information the young participating women confirmed that once decided to start a business they would mainly (55%) talk to their family members, as the support and approval of their families is very important for them. 30% of the participants would use Internet as principal source of initial support and only 15% would go to specialized organisations such as the *JFBPW*, which highlights a lack of awareness about the role of civil society in promoting entrepreneurship.

The young women's main motivation for starting a business is being their own bosses (55%) and earning higher incomes (40%). Only the remaining 5% mentions the opportunity to better organize their working time.

As a conclusion, 95% of the participants confirmed that, from their point of view, being a woman hinders a business or professional career, mainly because of difficulties of reconciling work, family and personal life (which remains a problem mainly affecting women) and due to stereotypes and gender bias.

## CONCLUSION

In Jordan there is a need to promote young women entrepreneurship in order to tackle the high youth unemployment rates and to tap the whole potential of the existing generation of young and skills young women. In fact, Jordan is launching a series of initiatives aiming at enhancing the situation.

But the existing entrepreneurial spirit has to be further developed through student's exposure to **training and entrepreneurial opportunities** and in this sense universities have to advocate and work together with existing entrepreneurial and business organisations to better reach out students.

There is also a need to better coordinate different **funding opportunities** existing for young women entrepreneurs in the country and to use them in a more efficient way, as funds are still available but young women entrepreneurs are often unaware.

Finally, it is necessary to contribute to the **elimination of gender discrimination and stereotypes**, through advocacy and role modeling by successful women business owners and other recognized institutional representatives.

## YOUNG WOMEN ENTREPRENEURSHIP IN MOROCCO

### GENERAL DATA

In Morocco, the country's independence unfortunately didn't bring equality as despite some obstacles have been removed, inequality between women and men still exist.

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Nevertheless, with the economic crisis and the raising standard of living many women have entered the labor market in order to cover family expenses and this has changed the family structure and improved the condition of women in society. Although active in a huge proportion in the informal sector, women are now more likely to invest in a job and to develop a profitable economic activity.

As unemployment is an issue also in Morocco, especially youth unemployment, the Government started promoting entrepreneurship to generate employment, distribution of income, wealth creation and poverty reduction. Despite this, there is no state program which promotes entrepreneurship directly targeting women. In fact, women entrepreneurs are few in Morocco<sup>2</sup>. From 27,5% of the employed population being woman, only 9,3% are self-employed. The number of Moroccan companies owned or managed by women is around 10 to 12.000 companies and it has to be taken into account that in the country women entrepreneurship is not often a choice (it might happen through the integration into the father's company or through a collaborative stewardship with the father, brother and/or husband).

According to research done by the *Association des Femmes Chefs d'Entreprises du Maroc* women face a specific set of obstacles when trying to become business owners:

- **CULTURAL OBSTACLES:** These are mainly problems in balancing work and family life, the existing stereotypes which influence male's perception of women and causes a limited credibility of women's work and the lack of appreciation for the added value of entrepreneurship itself.
- **SOCIETAL OBSTACLES:** These are, for example, the societal ascriptions of women to family roles and the non-supporting attitudes regarding working women; the lack of motivation and fear of failure due to missing appropriated role models and a lack of entrepreneurial skills; and also the lack of family support and the obstacles generated by male stereotyping of women entrepreneurship.
- **ECONOMIC OBSTACLES:** The main economic obstacles for women starting a business in Morocco is the lack of funding (lack of governmental financial support schemes, lack of access to relevant business and investors networks,...) especially in the case of young entrepreneurs.

- The main obstacles women entrepreneurs are facing are the cultural mindset and the responsibilities of family and childcare which has created latent fear and guilt feelings, given pressures to balance work and family life.
- Other obstacles are the lack of finance, of appropriated business support, of role models and of access to networks/market, as well as an existing barrier linked to missing motivation, skills, self-esteem and confidence.
- Equality initiatives for women are crucial to foster entrepreneurship and promote a greater social cohesion.
- The creation of equal opportunity conditions and development of local and national projects are very important for the promotion of entrepreneurship and for making the business creation accessible to all members of society.

<sup>2</sup> 12%, considering that this data hides the informal sector.

## WOMEN ENTREPRENEURSHIP DAYS AND THE DEVELOPMENT OF BUSINESS IDEAS

In Morocco, **388 women university students participated in 15 Women Entrepreneurship Days** which took place in different universities and training institutes: EFET, the Rabat Science University, ENSET, Vinci, FSJES, EHTP, EMSI, IAV, INSEA, ENCG and INPT. The WEDs started on the 26<sup>th</sup> of October and ended on the 30<sup>th</sup> of November.

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From the WED participants, **94 young women decided to further develop their business ideas** and have been therefore advised through the project by the *Association des Femmes Chefs d'Entreprises du Maroc*. The outcome has been **3 business projects**:

- **"RABBIT SKIN EXPORT"**: Sihame Momen and Silham Elmousaid developed the best business idea from the Moroccan WEDs. The project uses rabbit skins which are usually wasted as the rabbit meat is sold without skin. They want to export the rabbit skins as they found that there is a demand in foreign countries. The added value of this project is that they want to raise awareness about better farming conditions and they want to create rural employment.
- **"AUSAFIR"**: an idea of an online travel agency developed by Lamyae Bouziane and which is already functioning under [www.ausafir.com](http://www.ausafir.com).
- **"ALGREEN"**: an idea for producing and selling the nutritional additive Spiruline, developed by Ms. Rajae Benaddi. As an added value, Rajae wants to partner with NGOs and fight against disnutrition.

Sihame Momen, representing the "Rabbit Skin Export" idea, has participated in the UfM Conference on "Women's Socio-Economic Empowerment: Projects for Progress" which took place on the 26<sup>th</sup> and 27<sup>th</sup> of March 2014 in Barcelona (Spain).

## WHAT DO YOUNG WOMEN UNIVERSITY STUDENTS THINK

### ABOUT THE WOMEN ENTREPRENEURSHIP DAY

In Morocco, were students seem to be more used to programmes promoting entrepreneurship 56% of the participants scored the contents of the WED as interesting and 39% as very interesting.

Regarding the usefulness of the WEDs, the participating students have indicated in 56% that the programme has been very helpful, while 40% has indicated that it was "helpful".

## ABOUT WOMEN ENTREPRENEURSHIP

In Morocco 30% of the participating young women never thought about starting a business, mainly because they perceive the need of a prior working experience or they don't see a possibility due to the lack of earnings/savings.

These two obstacles are also highlighted by the 70% of participants who indeed already had the idea of becoming a women entrepreneur. 35% of them didn't do it because of the lack of funding and 34% because of the lack of experience.

In fact, the participating young women think that these are the main "practical" hurdles for women entrepreneurs in the country, apart from the existing stereotypes and gender bias and some persisting difficulties in reconciling work, family and personal life<sup>3</sup>.

As main instruments to support young women entrepreneurs, the students highlight a greater provision of specific funding opportunities for young women (35%), the inclusion of entrepreneurship courses in all university studies (31%) and the creation of a specific centre of business advice for young women (30%).

Regarding the main motivation for starting a business indicated by the 70% of participants who thought about it before participating in the programme, the strongest driver is the fact of becoming financially independent (39%) and not depending on superiors/bosses (35%).

According to the analysis of the perceptions of the young participants, in Morocco students are much more aware of the entrepreneurship support services provided by professional organisations such as businesswomen associations. In fact, 48% would contact such an organisation as a first step in their path towards business creation.

## CONCLUSION

In Morocco, despite the Government has clearly identified the need to enhance women's rights and promote equality, women are often not taken into account when designing and implementing entrepreneurship programmes aimed at tackling unemployment, which is also a problem in the country.

With this missing specialized governmental support, our target group, the young women entrepreneurs, are specially struggling with the **lack of skills and funding**.

Another great obstacle women entrepreneur's face in Morocco is the **cultural mindset and the related responsibilities of family and childcare**.

<sup>3</sup> 34% of the participants think that reconciliation problems still affect mainly women

## YOUNG WOMEN ENTREPRENEURSHIP IN PALESTINE

### GENERAL DATA

In the framework of a low and volatile economic growth due to the policies imposed by the Israeli occupation and a chronic disequilibrium between labour supply and demand, there is especially low participation of women in the labour force.

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Regarding entrepreneurship, there are some regulatory obstacles and the Israeli occupation is affecting import and export possibilities, free trade, an investment climate, the growth of the internal market, good transportation times and the movement of labour force. Palestinian companies focus their activities mainly on the internal market.

In fact, the entrepreneurial activity by new entrepreneurs in Palestine is the lowest of the MENA countries and there is little entrepreneurship promotion.

The legal and developmental environment is “blind” to women’s problems although both women and men suffer from the unstable political situation, the violence of the occupation, the siege, the barriers and the impoverishment. That’s also why the number of women entrepreneurs in Palestine is especially low.

Furthermore, the existing women entrepreneurs are very much concentrated in the informal sector, making it difficult to determine their number and to reach them. Some of the main obstacles faced by these women entrepreneurs are the traditional attitudes about the role of women, the scarcity of public and private networks supporting women in business, the difficulty of accessing information and of obtaining funding as there is a scarcity of loans, the interest rates are very high and banks demand high collaterals while women have few saving and no ownership of land.

Regarding youth, the Palestinian Diaspora has a strong academic and economic potential but there is a lack of appropriate business training, marketing advice and, as for the older entrepreneurs, access to capital.

- Lack of financial resources.
- Lack of expertise needed.
- Lack of financial management skills.
- Lack of women funding opportunities.
- Difficulty in working with the Israeli markets.
- No common business advice center for women.
- Male business environment.
- High cost of technical and maintenance services.
- Women’s decisions are not viewed as “expert”.
- Women are more risk adverse.
- Ineffectiveness of regulations and laws for protecting women rights/interests.



## WOMEN ENTREPRENEURSHIP DAYS AND THE DEVELOPMENT OF BUSINESS IDEAS

The Women Entrepreneurship Day in Palestine was held in **Ramallah on the 5th of October 2013** and it gathered **138 students<sup>4</sup>** from the Birzet University, the Palestinian Technical College for Girls and the Women Society College at the Ramallah Chamber of Commerce and Industry headquarters.



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From the WED participants, **20 young women** decided to further develop their business ideas and have been therefore advised through the project by the *Business and Professional Women Ramallah Club*. The outcome has been **4 business projects**:

- "NABLUS SOAP INDUSTRY": this idea, which has been considered the best one developed by the students (Sujood Alwai, Rayem Alawi, Salma Abu Habeh, Ibtisam Elawi and Mahmoud Sameeh) in Palestine, consists of enabling rural women economically through the production of soap with local materials and resources.
- A technological library developed by Fatimeh Dar Khalil, Huda Yazen and Rasha Faisel.
- A business of small libraries in restaurants, public transportation and health centers, developed by Ajah Mandour, Hiba Awad and Waad Abu Nada.
- The business project of a consulting office specialized in providing training and advice to entrepreneurs, developed by Safa Abu Alrous, Haya Tareq Awad, Arwa Muath and Ghadee Shaleeldeh.

## WHAT DO YOUNG WOMEN UNIVERSITY STUDENTS THINK

### ABOUT THE WOMEN ENTREPRENEURSHIP DAY

In Palestine the initial interest for the WED was very high among the participants. Also its contents and its usefulness have been scored high (92%).

### ABOUT WOMEN ENTREPRENEURSHIP

Regarding the students entrepreneurial ambitions, a very high percentage had though before about starting a company (77,5%). Among those who didn't, the reasons behind the negative are mainly the lack of funding (34,1%) and the lack of experience (28,3%).

<sup>4</sup> 124 young women and 14 young men

Those who demonstrated a more developed entrepreneurial spirit, are stopped above all by the lack of funding (59,4%). That's why they agree on the need of more funding opportunities (47,8%) as a major instrument for removing existing obstacles for women entrepreneurship.

The lack of information was not identified as a serious obstacle by the young participants. In fact, they are very aware of the available information channels while preferring public information offices (38,4%) and the internet (28,3%) as principal sources of feedback. But this awareness didn't avoid that the students perceive the need of creating a center of business advice specifically for young women and of offering entrepreneurship courses in every university degree, in order to further promote entrepreneurship among young women.

As main motivation for starting a business, the young women aspire the wish of being responsible for their own business and earning their own income (44,9%) and also the hope to earn higher incomes (31,2%).

77,5% of the students highlighted that from their point of view, being a woman really hinders a business or professional career in Palestine, especially because of stereotypes and gender bias (43,5%) and due to difficulties in reconciling work, family and personal life (34,8%). 64,5% of the participants highlighted that in Palestine reconciliation problems still affect mainly women.

## CONCLUSION

In Palestine, the entrepreneurial activity is especially difficult due to **geo-political constraints**. As there are limited entrepreneurship programmes targeting women and as there are persistent **stereotypes and gender bias**, the situation is even worst for women wanting to start a business.

Once a Palestinian woman has taken the decision to become an entrepreneur despite these existing difficulties, she starts facing other concrete obstacles such as **problems in accessing finance and business networks** which could support her in her activity.

This is why **motivation** is a crucial part of entrepreneurship promotion in Palestine and it has at start a very early stage of education.

## YOUNG WOMEN ENTREPRENEURSHIP IN SPAIN

### GENERAL DATA

In Spain most of the companies used to be created because of an opportunity (72,3%) and not due to a need (27,7%), but this is changing nowadays with more people choosing self-employment as alternative of their unemployment.

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Spaniards are defined by a low perception of opportunities and an increasing risk aversion<sup>5</sup> while there is also little preparation to transform existing opportunities into business. There is therefore a clear need to enhance the entrepreneurial education and promotion, especially at schools, and also a need of funding for entrepreneurs.

Specifically regarding women, in Spain the women entrepreneurship rate is just 4% and these are often starting business because of a need (33%). The existing women business initiatives use to be smaller than men's in terms of partners but have a lower rate of business abandon than men.

Media are contributing to a low acceptance of women entrepreneurship as they give more visibility to men-owned businesses and there are also insufficient measures to facilitate life-work balance.

Generally in Spain the entrepreneurship rate is higher among young people (18-35) but these are also those who abandon the activity earlier (no long lasting businesses). A positive data about youth entrepreneurship is that there is almost no entrepreneurship because of a need and most of the young entrepreneurs were working (62,1%) or studying (12,2%) when starting their business.

Young entrepreneurs in Spain are more competitive and perceive more opportunities than older but they are also more afraid from failure and have less entrepreneurship abilities. This highlights the strong need of entrepreneurship education.

Also among the younger generation, male entrepreneurship is higher than women entrepreneurship (67,1%:32,9%). Although in terms of business ideas the proportion male/female is almost the same but men are more likely to transform these ideas into businesses.

- Generally entrepreneurship is still seen as alternative for the case that other options have failed.
- There is an entrepreneurial spirit and interest among young Spaniards but the entrepreneurial culture and entrepreneurial education still has to be fostered in Spain.
- There is a general support to entrepreneurship but there are few specific mechanisms.
- Most of the entrepreneurial education takes place at university level but there is a need to spread it to other educational levels and also to better educate "professors" so that they are closer to the business world.
- There is dissociation between education and the needs of the country's economy.
- Especially young entrepreneurs face the lack of financing and business training when trying to starting a business.
- There are some gender differences in the business environment affecting women entrepreneurship.

<sup>5</sup> This risk aversion is currently even higher as entrepreneurship requires personal investment due to the lack of bank loans.

## WOMEN ENTREPRENEURSHIP DAYS AND THE DEVELOPMENT OF BUSINESS IDEAS

Spain hosted the first Women Entrepreneurship Day of the project. It took place on the **15th of May 2013 in Barcelona (Spain) at the International University of Catalonia (UIC)** and gathered 100 participants from the *UIC* and eight other universities, members of the Association of Catalan Public Universities *ACUP: Universitat Rovira i Virgili, Universitat Autònoma de Barcelona, Universitat de Barcelona, Universitat de Girona, Universitat de Lleida, Universitat Oberta de Catalunya, Universitat Politècnica de Catalunya* and *Universitat Pompeu Fabra*.

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From the WED participants, **27 young women decided to further develop their business ideas** and have been therefore advised through the project by the *Catalan Association of Business and Executive Women (ACEE)*. The outcome has been **8 complete and developed Business Plans**:

- "CASAL DENTAL S.L.": The young participants Soledad Casals Dou will open her opticians shop in Barcelona in a few months.
- "UVAS Y QUESO S.L.": Carlota Jordán Iborra is the young student beyond this business idea of a catering company.
- "INICIATIVAS RENOVABLES S.L.": This idea, developed by Gloria Sala Vilardell, consists of a consultancy company specialized in renewable energies.
- Anna Capella Grané is another student who finalized the collaboration with the ACEE on the development of a business plan on a company which offers the service of refurbishment and small construction to other companies and individuals.
- Monica Rovira Planas developed a Business Plan related to an organisation offering dancing courses with educational and therapeutic aims.
- "OFICINA DE ARQUITECTURA Y ACCESIBILIDAD S.L.": This idea from Marta Esqueu Casals aims at offering consultancy in terms of construction and accessibility of buildings and constructions for people with motor disabilities.
- Ines Casals Dou has developed a Business Plan to open an architecture studio.
- Carlota Aluja Olesti wants to open a center offering wellness, spa and other wealth-related treatments and therapeutics (yoga, homeopathic medicine...) with a small library and tee salon.

## WHAT DO YOUNG WOMEN UNIVERSITY STUDENTS THINK

## ABOUT THE WOMEN ENTREPRENEURSHIP DAY

In Spain 44,81% of the participants scored their initial interest for the WED as very high and also the WED's contents have received a positive evaluation with 55% indicating that they were "very good" and 45% scoring it as "excellent".

Regarding the usefulness of the WED, almost 50% of the participants indicated that it has been very useful for them to participate in the Day.

## ABOUT WOMEN ENTREPRENEURSHIP

In Spain, 70% of the participating young women had thought before in setting up a company while 30% have not due to the lack of previous experience and the lack of funding.

Regarding the obstacles hindering young women from starting their business, the Spanish students identified the lack of funding, followed by the lack of business education and the lack of confidence. As instruments to tackle the absence of more women entrepreneurship they highlighted offering alternative funding opportunities and increasing entrepreneurial education in universities.

Most of the students with entrepreneurial spirit are motivated by the possibility of organizing their time without depending from a superior. Some are also motivated by the fact of having the responsibility of a business from which their incomes will depend and by the hope to have higher incomes than if employed.

Regarding the first steps towards entrepreneurship, 30% of the participating young women would start asking for an advice to family and friend while 24% would directly go to specialized business organisations. The remaining 46% are divided between looking for information in the internet and leaning on the support of public institutions.

Generally, Spanish young women are not as clear as Jordanian, Moroccan or Palestinian students about the fact that being a woman might hinder their business or professional careers. In fact, 60% of them indicate that it does not. The remaining 40% is aware of the existing gender stereotypes and the difficulties in balancing professional and personal life which are also present in Spain.

## CONCLUSION

Spain needs to promote entrepreneurship due to the same main problem as Jordan, Morocco and Palestine have, this is **unemployment**.

In Spain they are less cultural barriers hindering women from taking the entrepreneurial path but **gender stereotypes and work-life balance problems** exist.

A part from supporting women entrepreneurs in general, there is a specific need of **training** young women entrepreneurs as they are active and they have the entrepreneurial spirit but are still less likely to generate long-lasting successful businesses than older people. Also **additional financial support** for young entrepreneurs is crucial as with the current economic crisis and the lack of bank loans entrepreneurship usually requires personal investment and young people have less savings.

## CONCLUSIONS

### GENERAL CALL FOR ACTION

Actions to support women entrepreneurship among young women are still needed in both shores of the Mediterranean region as the total entrepreneurial activity rates among women are still too low while unemployment is not decreasing.

This means that there is a pool of highly skilled young women who represent an untapped potential for job creation and the region's economic growth.

Young women entrepreneurs in Mediterranean countries still face specific barriers which need to be targeted through coordinated action and efficient programmes.

The existing barriers, such as the lack of encouragement and confidence among young women, the lack of specific training programmes, the lack of skills, the difficult access to entrepreneurial networks and the very hurdling difficulties in obtaining finance, might be reduced by concrete actions in terms of education, financing and entrepreneurial support services and programmes.

### EDUCATION

Taking into account that education is a fundamental pillar for our societies, there is a general perception that **“entrepreneurship” has to be introduced into the educational system, in either secondary or higher education**. So, in secondary schools students can learn what “entrepreneurship” means by planning their own business or thinking about a possible business they want to develop. In the vocational schools or at university, there should be a subject in all curricula focused on entrepreneurship, not only for science but also for humanistic studies, to give them the basic knowledge, theory and training, to help them develop a business idea while studying.

In the context of the current economic crisis, starting a new business can be an option for unemployed people. Therefore, **unemployed young people willing to develop a business idea should also have the possibility to take courses** on the basic procedures to start their own business. These courses should be organized by the local or national administration in partnership with the private sector (i.e. chamber of commerce) or public institutions (i.e. universities).

It is very important to increase partnership among universities, companies and entrepreneurs for company start-ups.

### FINANCING

One of the main barriers for young people who want to create a company is the **lack of capital**, either their own initial capital or access to financial resources (public or private).

It is therefore clear that there is a need to **accelerate and facilitate access to financial resources** to improve the general funding and micro-funding public system, especially for young people, in order to be able to start-up their business ideas. Furthermore, financial institutions should offer loans with low interest rates (such as micro-credit). This option can be carried out by governments (a budget line) or private-public bodies, where the government may assume part of the losses or offer loans with a low interest rate.

There is also a need to promote private funding for the creation of new companies through innovative financial instruments, such as venture capital, business angels, smart capital or seed capital.

### **ENTREPRENEURSHIP SUPPORT**

Starting a business involves a number of procedures that can often be difficult for young people, most of whom are unaware of the bureaucracy involved with setting up a company. Especially young and inexperienced entrepreneurs need external and professional support, starting with the transformation of the business idea into a business plan and also after the creation of the company.

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### **YOUNG WOMEN ENTREPRENEURS NEEDS**

By analyzing the statements and perception of the *Women Entrepreneurship Days* participants, we can confirm that young women university students mainly share their concerns regarding entrepreneurial activity regardless their country of origin and residence. They might be only some slight differences related to cultural and societal influences on women entrepreneurs' perception.

In this sense, we can confirm that in all three MENA countries young women think that being a woman hinders a business or professional career while in Spain they think that being a woman is no barrier in advancing in business and job. But all participants, regardless the country, identify the lack of **prior experience and of financial resources as main obstacles for business start-ups.**

This has to be a starting point for develop future action in terms of women entrepreneurship development. **In fact, it is our aim to enlarge this project to further phases by offering training in management, marketing and finance to the young women university students.** This would complete the cycle by having **MOTIVATED, ADVISED and TRAINED** young women entrepreneurs in the region and would really obtain a group of highly prepared students with the skills needed in order to create potentially successful companies.

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## ANNEXES



### SOME COUNTRY SPECIFIC RECCOMENDATIONS

<p style="text-align: center;"><b>Jordan</b></p>	<ul style="list-style-type: none"> <li>➤ Enhance advocacy for young female entrepreneurship in Jordan and create awareness about all the existing entities and initiatives.</li> <li>➤ Community mobilization to spread awareness about the importance of female engagement in entrepreneurial activities.</li> <li>➤ Enhance coordination between all involved entities.</li> <li>➤ Nurture the culture of entrepreneurship by using social media and targeting the whole territory.</li> <li>➤ Twinning efforts to be made by government and universities to nurture innovative business ideas.</li> <li>➤ Expand business incubators to universities.</li> <li>➤ Ensure ongoing training and coaching for new start-ups to ensure its continuity.</li> <li>➤ Build on the initiative of certain banks who provide funding with flexible terms for young women.</li> <li>➤ Invest in qualified business planning for young entrepreneurs.</li> <li>➤ Capitalize on current successful businesses run by women to receive young women trainees.</li> <li>➤ Advocate among well established business owners in Jordan to give back to the community through Corporate Social Responsibility.</li> <li>➤ Capitalize on the good will and practices at the universities promoting innovation and entrepreneurship.</li> </ul>
<p style="text-align: center;"><b>Morocco</b></p>	<ul style="list-style-type: none"> <li>➤ Build strong local support bases for common strategies.</li> <li>➤ Offer tax incentives to promote business creation and innovation.</li> <li>➤ Enhance the market access for women entrepreneurs through a specific program.</li> <li>➤ Include the gender approach in the entire academic program.</li> <li>➤ Encourage NGOs and institutions working on the gender issue.</li> <li>➤ Encourage creating incubators dedicated to women entrepreneurs.</li> <li>➤ Ensure the availability of financing for start-ups.</li> <li>➤ Support proactive promotion of entrepreneurship through associations, TV contests, competitions...</li> <li>➤ Maximize experiential learning opportunities available for young people.</li> <li>➤ Deliver targeted activities and events to stimulate interest and participation in entrepreneurship.</li> <li>➤ Encourage business to engage with young people and students.</li> <li>➤ Focus support services on high potential start-ups.</li> </ul>

<p><b>Palestine</b></p>	<ul style="list-style-type: none"> <li>➤ Introduce a Framework Act for women entrepreneurs.</li> <li>➤ Promote WEDs.</li> <li>➤ Enhance the capacity of women owned companies to adapt technologies.</li> <li>➤ Facilitate the credit need of women owned businesses (softer credit conditions).</li> <li>➤ Establish a national prize for creative women entrepreneurs.</li> <li>➤ Support training programs for developing entrepreneurial skills.</li> <li>➤ Promotional campaigns to promote women entrepreneurship.</li> <li>➤ Organize exhibitions to promote women's products.</li> <li>➤ Create a periodical magazine for women entrepreneurs.</li> <li>➤ Offering flexible training courses on work-life balance.</li> </ul>
<p><b>Spain</b></p>	<ul style="list-style-type: none"> <li>➤ Establish entrepreneurship education at all levels (starting from schools with specific subjects).</li> <li>➤ New contents and methodologies should be designed in order to introduce the promotion of entrepreneurship into education.</li> <li>➤ Make the paperwork for start-ups easier (less, cheaper and faster).</li> <li>➤ Improve the access to finance by promoting alternative funding (business angels, informal investment...).</li> <li>➤ Train unemployed people with entrepreneurial abilities in order to promote high quality start-ups.</li> <li>➤ Strong support to young entrepreneurs to avoid initial failure.</li> <li>➤ Facilitate work-life balance and other women's supporting actions to enable them to start-up.</li> </ul>

## ANSWERS TO THE WED QUESTIONNAIRES

### COUNTRY COMPARISON

*(Jordan 93 women/7 men) (Morocco 388 women) (Palestine 124 women/14 men) (Spain 100 women)*

#### INITIAL INTEREST IN THE WEDs:

Jordan	VERY HIGH
Morocco	HIGH
Palestine	VERY HIGH
Spain	HIGH

#### CONTENTS OF THE WEDs:

Jordan	EXCELLENT
Morocco	INTERESTING
Palestine	EXCELLENT
Spain	VERY INTERESTING

#### USEFULNESS OF THE WEDs:

Jordan	EXCELLENT
Morocco	USEFUL
Palestine	EXCELLENT
Spain	VERY USEFUL

#### HAD YOU THOUGHT OF SETTING UP A COMPANY?

Jordan	67% YES
Morocco	70% YES
Palestine	77,5% YES
Spain	70% YES

#### IF NOT, WHY NOT?

Jordan	<ul style="list-style-type: none"> <li>· Lack of financial resources</li> <li>· Need of prior experience</li> </ul>
Morocco	<ul style="list-style-type: none"> <li>· Lack of financial resources</li> <li>· Need of prior experience</li> </ul>
Palestine	<ul style="list-style-type: none"> <li>· Lack of financial resources</li> <li>· Need of prior experience</li> </ul>
Spain	<ul style="list-style-type: none"> <li>· Lack of financial resources</li> <li>· Need of prior experience</li> </ul>

**ONCE DECIDED TO START A BUSINESS, WHAT WOULD YOU DO?**

Jordan	<ul style="list-style-type: none"> <li>· Talk to family members/friends (55%)</li> <li>· Look for information in the Internet (30%)</li> <li>· Go to a business organization (15%)</li> </ul>
Morocco	<ul style="list-style-type: none"> <li>· Go to a business organization (48%)</li> <li>· Look for information in the Internet (26%)</li> <li>· Talk to family members/friends (24%)</li> </ul>
Palestine	<ul style="list-style-type: none"> <li>· Go get information from the Town Hall (38%)</li> <li>· Look for information in the Internet (28%)</li> <li>· Talk to family members/friends (23%)</li> </ul>
Spain	<ul style="list-style-type: none"> <li>· Talk to family members/friends (30%)</li> <li>· Go to a business organization (24%)</li> <li>· Look for information in the internet (20%)</li> </ul>

**MAIN OBSTACLES HINDERING YOUNG WOMEN FROM STARTING THEIR BUSINESS:**

Jordan	<ul style="list-style-type: none"> <li>· 80% Lack of funding</li> <li>· 10% Lack of information</li> <li>· 10% Stereotyping of female roles in life by their parents</li> </ul>
Morocco	<ul style="list-style-type: none"> <li>· 35% Lack of funding</li> <li>· 34% Fear of the first entrepreneurial experience</li> <li>· 19% Lack of information</li> </ul>
Palestine	<ul style="list-style-type: none"> <li>· 59'4% Lack of funding</li> <li>· 17'4% Lack of information</li> <li>· 15'2% The same as young men</li> </ul>
Spain	<ul style="list-style-type: none"> <li>· 53% Lack of funding</li> <li>· 24% Lack of confidence</li> <li>· 17% The same as young men</li> </ul>

**HOW TO REDUCE THESE OBSTACLES:**

Jordan	<ul style="list-style-type: none"> <li>· 70% by offering entrepreneurship training in all University programs</li> <li>· 30% by creating a Center of business advice for young students or help desks</li> </ul>
Morocco	<ul style="list-style-type: none"> <li>· 35% by providing more funding opportunities</li> <li>· 31% by offering entrepreneurship training in all University programs</li> <li>· 30% by creating a Center of business advice for young students or help desks</li> </ul>
Palestine	<ul style="list-style-type: none"> <li>· 47,8% by providing more funding opportunities</li> <li>· 31'9% by creating a Center of business advice for young students or help desks</li> <li>· 15'9% by offering entrepreneurship training in all University programs</li> </ul>
Spain	<ul style="list-style-type: none"> <li>· 50% by providing more funding opportunities</li> <li>· 20% by offering entrepreneurship training in all University programs</li> <li>· 20% by creating a Center of business advice for young students or help desks</li> </ul>

**MAIN MOTIVATION FOR STARTING A BUSINESS:**

Jordan	<ul style="list-style-type: none"> <li>· 55% Being my own boss</li> <li>· 40% Earn higher incomes</li> <li>· 5% Organize my working time</li> </ul>
Morocco	<ul style="list-style-type: none"> <li>· 35% Being financially independent</li> <li>· 35% Being my own boss</li> <li>· 15% Earn higher incomes</li> </ul>
Palestine	<ul style="list-style-type: none"> <li>· 44'5% Being my own boss</li> <li>· 31'2% Earn higher incomes</li> <li>· 22'5% Organize my working time</li> </ul>
Spain	<ul style="list-style-type: none"> <li>· 47% Being my own boss</li> <li>· 40% Earn higher income</li> <li>· 13% Organize my working time</li> </ul>

**BEING A WOMAN HINDERS A BUSINESS OR PROFESSIONAL CAREER?**

Jordan	95% YES
Morocco	96% YES
Palestine	77'5% YES
Spain	80% NO

**WORK – FAMILY & PERSONAL LIFE PROBLEMS:**

Jordan	80%
Morocco	34%
Palestine	64'5%
Spain	52%

**UNIVERSITIES PROMOTE ENTREPRENEURSHIP:**

Jordan	80% YES
Morocco	51% YES
Palestine	62'2% YES
Spain	86% YES

SOCIOECONOMIC INDICATORS
**Macroeconomic context of the EU and Mediterranean Partner Countries**

(Data by countries and arithmetical regional average)

Countries	Average annual growth in GDP (%)		Sectorial GVA (%PIB)			Gross Domestic Income per Capita in PPP (\$)
	2001-2010	2011	2010			2011
			Agric.	Indust.	Serv.	
<b>SMC</b>	<b>4,6</b>	<b>3,0</b>	<b>9,0</b>	<b>34,3</b>	<b>56,6</b>	<b>11696</b>
Algeria	3,8	2,4	6,9	62,1	31,0	8310
Egypt	4,9	1,8	14,0	37,5	48,5	6120
Israel	3,2	4,6	ND	ND	ND	28070
<b>Jordan</b>	<b>6,3</b>	<b>2,6</b>	<b>2,9</b>	<b>30,6</b>	<b>66,5</b>	<b>5930</b>
Lebanon	5,2	1,5	6,4	21,5	72,2	14470
<b>Morocco</b>	<b>5,0</b>	<b>4,9</b>	<b>15,4</b>	<b>29,7</b>	<b>55,0</b>	<b>4880</b>
<b>Palestine</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
Syria	4,5	ND	ND	ND	ND	ND
Tunisia	4,5	-1,8	8,0	32,3	59,7	8850
Turkey	4,0	8,5	9,6	26,7	63,8	16940
<b>EU-27</b>	<b>2,4</b>	<b>1,7</b>	<b>2,6</b>	<b>26,4</b>	<b>70,6</b>	<b>30965</b>
Germany	1,0	3,0	0,9	28,2	71,0	40190
Austria	1,6	2,7	1,5	29,1	69,4	42030
Belgium	1,4	1,8	0,7	21,8	77,5	39150
Bulgaria	4,2	1,7	5,4	31,4	63,3	14400
Cyprus	2,8	0,5	ND	ND	ND	ND
Croatia	2,5	0,0	5,0	26,8	68,2	19100
Denmark	0,6	1,1	1,2	21,9	76,9	41920
Slovakia	4,9	3,2	3,9	34,9	61,2	22300
Slovenia	2,8	0,6	2,5	31,6	65,9	26500
<b>Spain</b>	<b>2,1</b>	<b>0,4</b>	<b>2,7</b>	<b>25,7</b>	<b>71,7</b>	<b>31440</b>
Estonia	3,9	8,3	ND	ND	ND	20850
Finland	1,8	2,7	2,9	29,0	68,1	37660
France	1,1	1,7	ND	ND	ND	35910
Greece	2,1	-7,1	ND	18,1	ND	25110
Holland	1,4	1,0	2,0	23,9	74,2	43150
Hungary	2,0	1,6	3,5	31,0	65,4	20310
Ireland	2,8	1,4	ND	ND	ND	33520
Italy	0,4	0,4	1,9	25,2	72,9	32420
Latvia	4,6	5,9	4,1	21,8	74,1	19090
Lithuania	2,8	1,7	3,5	28,2	68,3	20760
Luxembourg	2,0	1,6	0,3	12,8	86,9	64110
Malta	1,7	1,6	ND	ND	ND	ND
Poland	3,9	4,3	3,5	31,6	64,8	20260
Portugal	0,7	-1,6	2,4	23,1	74,5	24620
UK	1,8	0,9	0,7	21,7	77,6	35950
Czech Rep.	3,4	1,9	2,4	37,7	60,0	24490
Romania	4,3	2,2	7,1	26,2	66,7	15780
Sweden	2,2	3,7	1,9	26,7	71,5	42210

Eurostat (Average growth in GDP in the EU and Turkey); IMF (Average growth in GDP in other SMC); World Bank (GVA y GDI).

**POPULATION FEATURES IN THE EU AND IN THE MEDITERRANEAN PARTNER COUNTRIES**

(Data by countries and arithmetical regional average)

Countries	Total Population	Annual population growth <sup>a</sup>	Human Development Index (HDI) <sup>b</sup>		Population aged under 15	Population aged 15-30 <sup>c</sup>	Ratio of dependency of aged over 65 <sup>d</sup>	Fertility rate
	Millions	%	Value	Ranking	(% of the total)	(% of the total)		
	2012	2010-2015	2012	2012	2012	2011-2012	2011	2011
<b>SMC</b>	<b>282,2</b>	<b>1,5</b>			<b>29,8</b>	<b>27,9</b>	<b>8,8</b>	<b>2,71</b>
Algeria	36,5	1,4	0,713	93	26,6	31,3	6,8	2,22
Egypt	84,0	1,7	0,662	112	31,0	30,2	8,1	2,69
Israel	7,7	1,7	0,900	16	27,4	28,7	17,0	3,00
Jordan	6,5	1,9	0,700	100	36,1	ND	6,7	3,70
Lebanon	4,3	0,7	0,745	72	23,7	22,5	10,7	1,78
Morocco	32,6	1,0	0,591	130	27,3	ND	8,3	2,24
Palestine	4,3	2,8	0,670	110	41,4	ND	5,1	4,45
Syria	21,1	1,7	0,648	116	35,4	29,2	6,7	2,87
Tunisia	10,7	1,0	0,712	94	23,1	ND	10,0	2,13
Turkey	74,5	1,1	0,722	90	25,6	25,2	9,0	2,06
<b>EU-27</b>	<b>503,2</b>	<b>0,2</b>			<b>15,7</b>	<b>19</b>	<b>24,4</b>	<b>1,56</b>
Germany	82,0	-0,2	0,920	5	13,3	17,2	31,2	1,36
Austria	8,4	0,2	0,895	18	14,3	18,7	26,4	1,42
Belgium	10,8	0,3	0,897	17	16,9	18,4	26,9	1,84
Bulgaria	7,4	-0,7	0,782	57	14,1	18,1	25,9	1,51
Cyprus	1,1	1,1	0,848	31	17,2	24,2	16,7	1,47
Croatia	4,4	-0,2	0,805	47	15,0	18,9	25,6	1,46
Denmark	5,6	0,3	0,901	15	17,7	18,3	25,9	1,75
Slovakia	5,5	0,2	0,840	35	15,0	21,5	16,9	1,45
Slovenia	2,0	0,2	0,892	21	14,1	17,8	24,1	1,56
Spain	46,8	0,6	0,885	23	15,3	16,6	25,3	1,36
Estonia	1,3	-0,1	0,846	33	15,9	20,6	25,8	1,52
Finland	5,4	0,3	0,892	21	16,5	18,7	27,0	1,83
France	63,5	0,5	0,893	20	18,4	18,3	26,4	2,03
Greece	11,4	0,2	0,860	29	14,8	16,5	28,0	1,43
Hungary	9,9	-0,2	0,831	37	14,7	18,9	24,3	1,23



**POPULATION FEATURES IN THE EU AND IN THE MEDITERRANEAN PARTNER COUNTRIES (continuation)**

(Data by countries and arithmetical regional average)

Countries	Total Population	Annual Population Growth <sup>a</sup>	Human Development Index (HDI) <sup>b</sup>		Population aged under 15	Population aged 15-30 <sup>c</sup>	Ratio of dependency of aged over 65 <sup>d</sup>	Fertility Rate
	Millions	%	Value	Ranking	(% of the total)	(% of the total)		
	2012	2010-2015	2012	2012	2012	2011-2012	2011	2011
<b>EU-27</b>	<b>503,2</b>	<b>0,2</b>			<b>15,7</b>	<b>19</b>	<b>24,4</b>	<b>1,56</b>
Ireland	4,6	1,1	0,916	7	21,5	19,8	17,8	2,05
Italy	61,0	0,2	0,881	25	14,1	15,6	31,5	1,41
Latvia	2,2	-0,4	0,814	44	14,2	19,8	26,2	1,34
Lithuania	3,3	-0,4	0,818	41	14,8	20,2	23,4	1,76
Luxembourg	0,5	1,4	0,875	26	17,5	19,1	20,3	1,52
Malta	0,4	0,3	0,847	32	14,4	20,6	20,6	1,38
Holland	16,7	0,3	0,921	4	17,4	18,3	23,6	1,76
Poland	38,3	0,0	0,821	39	14,7	21,6	19,3	1,30
Portugal	10,7	0,0	0,816	43	14,9	16,8	27,2	1,35
UK	62,8	0,6	0,875	26	17,4	19,9	25,6	1,98
Czech Rep.	10,6	0,3	0,873	28	14,3	18,5	21,5	1,43
Romania	21,4	-0,2	0,786	56	15,2	20,4	21,5	1,25
Sweden	9,5	0,6	0,916	8	16,7	19,4	28,6	1,90

- a) The regional population data correspond to the total region's population, not to the average of the countries.
- b) The HDI is a human development measure which measures the country's average progress with regard to three aspects: a long and healthy life; Access to education; and respectable live conditions. The HDI is expressed in a scale of 0 to 1.
- c) Data for 2011 except the SMC (except for Turkey), Cyprus and Romania (2010).
- d) Population aged over 65 / Population between 15 and 64 (per 100 inhabitants).

 Eurostat; World Bank, *World Development Indicators & Global Development Finance*; UNDP, Report on Human Development 2012; and UNO, *World Population Prospects y Social Indicators*.

## EDUCATIONAL FEATURES

(Data by countries and arithmetical regional average)

Countries	Adult literacy rate		Literacy rate 15-24 aged population		Net <sup>a</sup> primary school attendance rate		Net <sup>a</sup> secondary school attendance rate		Gross <sup>a</sup> tertiary education rate	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
<b>SMC</b>	<b>73,6</b>	<b>86,7</b>	<b>91,6</b>	<b>95,3</b>	<b>93,6</b>	<b>94,7</b>	<b>72,1</b>	<b>71,0</b>	<b>43,1</b>	<b>37,5</b>
Algeria	63,9	81,3	89,1	94,4	94,6	96,6	68,5	64,9	37	25
Egypt	57,8	74,6	81,8	87,9	94,1	97,4	75,3	79,6	26	33
Israel	ND	ND	ND	ND	97,2	96,6	88,6	86,5	71	55
<b>Jordan</b>	<b>88,9</b>	<b>95,5</b>	<b>98,9</b>	<b>99,0</b>	<b>90,6</b>	<b>88,8</b>	<b>85,9</b>	<b>82,6</b>	<b>44</b>	<b>39</b>
Lebanon	86,0	93,4	99,1	98,4	91,2	92,2	78,9	70,6	59	49
<b>Morocco</b>	<b>43,9</b>	<b>68,9</b>	<b>72,1</b>	<b>86,7</b>	<b>95,1</b>	<b>96,3</b>	<b>32,1</b>	<b>38,0</b>	<b>12</b>	<b>14</b>
<b>Palestine</b>	<b>91,7</b>	<b>97,4</b>	<b>99,2</b>	<b>99,2</b>	<b>85,6</b>	<b>87,4</b>	<b>86,5</b>	<b>80,6</b>	<b>58</b>	<b>43</b>
Syria	ND	ND	ND	ND	92,8	94,2	67,2	66,7	ND	ND
Tunisia	71,0	86,4	95,8	98,1	97,8	99,1	66,3	64,0	41	28
Turkey	85,3	96,4	96,6	99,0	96,7	98,2	71,3	76,9	40	51
<b>EU-27</b>	<b>97,7</b>	<b>98,4</b>	<b>99,4</b>	<b>99,2</b>	<b>96,4</b>	<b>96,4</b>	<b>90,0</b>	<b>88,8</b>	<b>72,6</b>	<b>54,4</b>
Germany	ND	ND	ND	ND	97,1	97,5	ND	ND	ND	ND
Austria	ND	ND	ND	ND	ND	ND	ND	ND	65	55
Belgium	ND	ND	ND	ND	99,0	98,7	86,5	89,9	75	60
Bulgaria	98,0	98,7	97,4	97,5	98,0	97,4	81,6	83,9	60	46
Cyprus	96,9	99,1	99,9	99,8	98,4	99,0	96,5	94,6	48	56
Croatia	98,2	99,5	99,7	99,6	86,6	87,1	93,7	88,4	62,1	46,5
Denmark	ND	ND	ND	ND	96,6	94,6	90,8	88,0	88	61
Slovakia	ND	ND	ND	ND	ND	ND	ND	ND	67	42
Slovenia	99,7	99,7	99,9	99,8	96,6	96,9	92,4	91,4	103	71
<b>Spain</b>	<b>96,9</b>	<b>98,5</b>	<b>99,6</b>	<b>99,6</b>	<b>99,8</b>	<b>99,8</b>	<b>95,7</b>	<b>92,8</b>	<b>81</b>	<b>66</b>
Estonia	99,8	99,8	99,8	99,7	93,3	94,6	93,1	91,1	79	47
Finland	ND	ND	ND	ND	97,5	97,4	94,7	93,9	101	82

**EDUCATIONAL FEATURES** (continuation)  
(Data by countries and arithmetical regional average)

Countries	Adult literacy rate		Literacy rate 15-24 aged population		Net <sup>a</sup> primary school attendance rate		Net <sup>a</sup> secondary school attendance rate		Gross <sup>a</sup> tertiary education rate	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
<b>EU-27</b>	<b>97,7</b>	<b>98,4</b>	<b>99,4</b>	<b>99,2</b>	<b>96,4</b>	<b>96,4</b>	<b>90,0</b>	<b>88,8</b>	<b>72,6</b>	<b>54,4</b>
France	ND	ND	ND	ND	98,6	98,4	99,1	97,4	61	48
Greece	96,1	98,3	99,3	99,4	98,5	98,0	89,8	90,5	94	85
Hungary	99,3	99,4	99,5	99,3	91,7	93,0	90,8	91,4	71	52
Ireland	ND	ND	ND	ND	98,9	97,5	90,3	87,2	69	56
Italy	98,6	99,2	99,9	99,9	97,5	98,2	92,9	92,8	77	55
Latvia	99,8	99,8	99,8	99,7	94,0	93,3	86,2	83,5	86	47
Lithuania	99,7	99,7	99,8	99,8	92,7	93,9	91,7	90,4	93	62
Luxembourg	ND	Nd	ND	ND	95,9	94,2	86,4	83,8	10	11
Malta	93,5	91,2	99,1	97,5	89,3	88,5	74,4	78,2	39	28
Holland	ND	ND	ND	ND	99,3	99,8	88,0	86,7	66	59
Poland	99,4	99,7	99,9	99,8	95,7	96,0	91,8	90,2	83	58
Portugal	93,2	96,7	99,7	99,7	99,3	99,1	85,6	77,8	68	57
UK	ND	ND	ND	ND	99,5	99,7	97,4	94,7	69	49
Czech Rep.	ND	ND	ND	ND	ND	ND	84,4	82,7	71	51
Romania	97,0	98,3	97,5	97,2	87,0	87,4	83,1	81,6	73	55
Sweden	ND	ND	ND	ND	99,0	99,6	95,9	95,8	87	55

a) School attendance rates are calculated over the total population which has the age to attend school at some level. The net rate takes into account in its numerator only those who could theoretically attend school while the gross rate takes into account all the people attending school at this level, regardless their ages.

UNO, *Demographic and social statistics*; World Bank, *World Developments Indicators & Global Development Finance*; and UNESCO.

**EDUCATIONAL FEATURES (II)**

(Data by countries and arithmetical regional average)

Countries	Public expenses in education (by student, % of the GDP per capita)	Participation in technical and professional programmes (% of the total secondary education <sup>a</sup> )	% of women (over the total Participation in technical/professional programmes)	Internet users (% over population) 2010
<b>SMC</b>	<b>17,1</b>	<b>10,8</b>	<b>39,3</b>	<b>35,7</b>
Algeria	ND	9,7	35,2	12,5
Egypt	ND	18,5	42,9	26,7
Israel	19,8	18,6	44,4	65,4
<b>Jordan</b>	<b>ND</b>	<b>4,0</b>	<b>37,6</b>	<b>38,9</b>
Lebanon	6,2	14,8	42,0	31,0
<b>Morocco</b>	<b>ND</b>	<b>5,6</b>	<b>38,6</b>	<b>49,0</b>
<b>Palestine</b>	<b>ND</b>	<b>1,3</b>	<b>35,4</b>	<b>36,4</b>
Syria	18,6	3,9	40,0	20,7
Tunisia	23,8	11,9	35,0	36,6
Turkey	ND	20,0	42,2	39,8
<b>EU-27</b>	<b>25,1</b>	<b>26,1</b>	<b>41,0</b>	<b>69,6</b>
Germany	ND	20,3	38,8	82,5
Austria	26,9	39,5	43,9	72,7
Belgium	28,8	41,7	44,0	73,7
Bulgaria	25,4	30,1	39,1	46,0
Cyprus	34,9	6,7	16,5	53,0
Croatia	ND	36,9	49,0	60,3
Denmark	30,9	25,9	43,5	88,8
Slovakia	16,4	35,5	45,5	79,9
Slovenia	25,2	35,7	41,3	69,3
<b>Spain</b>	<b>23,1</b>	<b>16,7</b>	<b>46,6</b>	<b>65,8</b>
Estonia	24,8	18,8	34,5	74,2
Finland	26,0	30,8	46,7	86,9
France	24,4	20,0	43,6	77,5
Greece	ND	16,0	35,2	44,6
Holland	24,2	14,4	37,5	65,2
Hungary	ND	18,7	52,6	69,8
Ireland	24,7	36,9	39,7	53,7
Italy	27,0	23,6	39,4	71,5
Latvia	20,2	11,2	32,9	62,8
Lithuania	ND	30,6	47,7	90,1
Luxembourg	28,8	15,0	33,6	63,1
Malta	24,0	47,3	46,1	90,7
Poland	22,7	27,6	37,1	62,5
Portugal	24,8	25,0	42,6	51,3
UK	24,8	12,5	47,9	84,7
Czech Rep.	20,6	39,2	45,4	68,6
Romania	20,6	33,4	42,6	40,0
Sweden	29,0	32,1	43,8	90,0

a) ISCED levels 2 and 3.

Data regarding 2004-2011, except with regard to the internet users (2010).

 UNO, *Demographic and social statistics*; World Bank, *World Developments Indicators & Global Development Finance*; and UNESCO.

**ACTIVITY AND EMPLOYMENT RATES (2011)**  
(Data by countries and arithmetical regional average)

Countries	Activity Rate, 15-24 aged			Activity Rate, general			Employment Rate, 15-24 aged			Employment Rate, general		
	Women	Men	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total
<b>SMC</b>	<b>17,6</b>	<b>44,6</b>	<b>31,4</b>	<b>25,9</b>	<b>73,9</b>	<b>49,9</b>	<b>12,6</b>	<b>34,6</b>	<b>23,8</b>	<b>20,4</b>	<b>62,7</b>	<b>41,5</b>
Algeria	8,9	46,3	28,0	16,0	75,6	46,2	5,6	36,5	21,3	11,7	63,6	37,8
Egypt	20,0	47,5	34,0	25,5	78,3	52,0	7,6	35,8	21,9	17,4	68,9	43,0
Israel	33,9	29,0	31,4	61,3	68,6	65,0	30,0	25,5	27,7	49,6	58,8	54,1
<b>Jordan</b>	<b>11,3</b>	<b>42,0</b>	<b>27,2</b>	<b>16,6</b>	<b>69,5</b>	<b>43,9</b>	<b>5,9</b>	<b>30,8</b>	<b>18,7</b>	<b>12,0</b>	<b>58,9</b>	<b>36,2</b>
Lebanon	17,6	40,6	29,3	25,0	75,4	49,3	13,5	30,6	22,2	20,3	64,6	41,6
<b>Morocco</b>	<b>18,9</b>	<b>52,6</b>	<b>35,8</b>	<b>26,7</b>	<b>78,3</b>	<b>51,7</b>	<b>15,7</b>	<b>43,2</b>	<b>29,4</b>	<b>23,8</b>	<b>68,1</b>	<b>45,2</b>
<b>Palestine</b>	<b>8,4</b>	<b>41,6</b>	<b>25,4</b>	<b>15,7</b>	<b>68,6</b>	<b>42,5</b>	<b>5,4</b>	<b>28,7</b>	<b>17,3</b>	<b>12,6</b>	<b>51,7</b>	<b>32,4</b>
Syria	9,2	49,0	29,9	13,9	74,7	44,5	5,4	41,5	24,2	10,2	67,3	38,9
Tunisia	21,8	43,8	33,0	27,7	74,4	51,0	15,1	28,8	22,0	21,2	60,0	40,5
Turkey	26,4	53,3	40,1	30,3	75,5	52,9	21,4	44,9	33,3	25,3	65,4	45,1
<b>EU-27</b>	<b>38,6</b>	<b>44,6</b>	<b>41,7</b>	<b>65,0</b>	<b>77,2</b>	<b>71,1</b>	<b>30,3</b>	<b>34,6</b>	<b>32,5</b>	<b>46,4</b>	<b>59,2</b>	<b>52,7</b>
Germany	49,2	55,3	52,3	71,0	82,6	76,9	45,3	50,2	47,8	50,0	62,4	56,0
Austria	54,1	63,5	58,9	69,4	80,7	75,1	49,4	58,5	54,0	51,7	64,7	58,0
Belgium	29,8	35,6	32,7	62,1	73,6	67,9	23,7	28,6	26,2	44,1	56,4	50,1
Bulgaria	26,9	36,4	31,8	63,0	72,0	67,5	20,3	26,6	23,5	43,5	53,3	48,2
Cyprus	40,0	40,5	40,3	66,8	78,9	73,1	31,3	31,1	31,2	52,7	66,0	59,5
Croatia	30,9	42,5	36,8	59,1	70,2	64,6	19,6	27,4	23,6	39,6	52,1	45,5
Denmark	67,3	67,8	67,6	76,0	82,7	79,4	58,7	57,2	57,9	55,7	63,5	59,5
Slovakia	26,3	36,9	31,7	61,7	76,4	69,1	17,3	24,5	21,0	44,1	59,2	51,4
Slovenia	35,4	43,5	39,5	67,4	75,2	71,4	29,6	37,0	33,4	49,1	59,5	54,2
<b>Spain</b>	<b>40,8</b>	<b>46,2</b>	<b>43,5</b>	<b>66,3</b>	<b>81,1</b>	<b>73,8</b>	<b>22,3</b>	<b>23,6</b>	<b>23,0</b>	<b>39,8</b>	<b>53,2</b>	<b>46,4</b>
Estonia	36,0	44,5	40,3	71,6	77,8	74,6	28,6	33,9	31,3	50,6	58,5	54,2
Finland	50,2	52,0	51,1	72,7	76,8	74,8	41,0	40,6	40,8	51,9	58,9	55,3
France	36,4	44,0	40,3	66,4	75,1	70,7	27,4	34,4	31,0	46,0	56,0	50,8
Greece	27,8	34,5	31,3	58,3	79,1	68,9	13,7	21,4	17,7	35,4	55,5	45,3

**ACTIVITY AND EMPLOYMENT RATES (2011) (continuation)**

(Data by countries and arithmetical regional average)

Countries	Activity Rate, 15-24 aged			Activity Rate, general			Employment Rate, 15-24 aged			Employment Rate, general		
	Women	Men	Total	Women	Men	Total	Women	Men	Total	Women	Men	Total
<b>EU-27</b>	<b>38,6</b>	<b>44,6</b>	<b>41,7</b>	<b>65,0</b>	<b>77,2</b>	<b>71,1</b>	<b>30,3</b>	<b>34,6</b>	<b>32,5</b>	<b>46,4</b>	<b>59,2</b>	<b>52,7</b>
Hungary	22,3	28,3	25,3	56,7	68,5	62,5	16,9	20,6	18,8	39,3	51,8	45,1
Ireland	41,9	45,1	43,5	62,0	77,2	69,7	32,1	29,3	30,7	47,1	56,4	51,8
Italy	23,6	33,3	28,5	51,3	73,8	62,7	16,1	24,5	20,4	34,2	55,2	44,4
Latvia	39,9	45,7	42,9	71,8	77,2	74,4	27,8	32,0	30,0	47,7	55,3	51,2
Lithuania	27,4	34,1	30,8	69,3	73,1	71,2	19,1	22,3	20,7	46,8	52,8	49,6
Luxembourg	23,2	27,6	25,4	60,4	75,5	68,1	19,2	24,1	21,7	46,3	62,6	54,4
Malta	49,1	55,1	52,2	43,2	78,0	60,8	42,3	47,6	45,0	32,7	63,2	47,8
Holland	69,6	68,9	69,3	72,9	84,0	78,5	64,2	63,8	64,0	55,6	68,2	61,8
Poland	30,6	40,1	35,4	58,9	72,6	65,7	21,7	30,6	26,3	43,2	58,4	50,5
Portugal	35,1	39,0	37,1	70,2	78,5	74,3	24,0	27,8	25,9	48,8	59,7	54,0
UK	56,9	61,0	59,0	69,6	81,3	75,5	46,3	46,4	46,4	51,8	62,1	56,8
Czech Rep.	25,2	35,9	30,7	61,6	78,5	70,2	20,6	29,3	25,1	45,6	64,2	54,7
Romania	26,4	36,5	31,5	56,5	72,1	64,3	20,2	27,9	24,2	45,4	59,6	52,3
Sweden	51,8	52,5	52,2	77,0	82,4	79,7	40,3	40,0	40,2	55,0	62,8	58,9

**UNEMPLOYMENT RATES (2012)**

(Data by countries and arithmetical regional average)

Countries	Unemployment Rate, 15-24 aged <sup>a</sup>			Unemployment Rate, general <sup>a</sup>			Unemployment Rate by educational level <sup>b</sup>			
	Women	Men	Total	Women	Men	Total	Primary <sup>c</sup>		Secondary <sup>d</sup>	Tertiary <sup>e</sup>
							Preprimary	Primary		
<b>SMC</b>	<b>33,4</b>	<b>24,9</b>	<b>25,2</b>	<b>18,5</b>	<b>9,9</b>	<b>11,8</b>	<b>10,4</b>	<b>15,7</b>	<b>13,0</b>	<b>15,8</b>
Algeria	46,3	42,8	31,1	20,0	10,0	11,4	7,6	10,7	8,9	20,3
Egypt	47,9	17,2	24,8	22,9	5,2	9,4	2,2	ND	12,8	18,9
Israel	12,9	14,5	13,7	6,5	6,8	6,6	12,2	11,1	8,0	4,4
<b>Jordan</b>	<b>45,9</b>	<b>22,6</b>	<b>27,0</b>	<b>24,1</b>	<b>10,3</b>	<b>12,9</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
Lebanon	21,5	22,3	22,1	10,1	8,6	9,0	ND	ND	ND	ND
<b>Morocco</b>	<b>19,4</b>	<b>22,8</b>	<b>21,9</b>	<b>10,5</b>	<b>9,8</b>	<b>10,0</b>	<b>6,7</b>	<b>16,4</b>	<b>17,7</b>	<b>17,4</b>
<b>Palestine</b>	<b>47,3</b>	<b>38,8</b>	<b>40,2</b>	<b>38,6</b>	<b>17,7</b>	<b>24,5</b>	<b>25,4</b>	<b>24,6</b>	<b>19,6</b>	<b>24,1</b>
Syria	40,2	15,3	19,2	22,5	5,7	8,4	ND	ND	ND	ND
Tunisia	29,3	31,4	30,7	17,3	13,1	14,2	ND	ND	ND	ND
Turkey	23,1	21,0	21,7	13,0	11,4	11,9	8,3		10,7	9,4
<b>EU-27</b>	<b>24,6</b>	<b>25,5</b>	<b>25,0</b>	<b>10,5</b>	<b>10,7</b>	<b>10,6</b>	<b>18,4</b>		<b>10,2</b>	<b>5,8</b>
Germany	7,3	8,9	8,2	5,2	5,7	5,5	13,4		5,8	2,5
Austria	8,8	7,9	8,3	4,3	4,0	4,2	8,6		3,6	2,4
Belgium	18,1	19,8	19,1	7,4	7,3	7,3	14,1		6,8	3,8
Bulgaria	24,6	30,1	27,9	10,6	13,6	12,2	27,1		10,4	5,0
Cyprus	26,3	27,3	26,8	11,2	12,9	12,1	8,0		8,7	7,2
Croatia	44,3	42,3	43	15,6	16,2	15,9	17,6		14,6	8,8
Denmark	13,5	14,8	14,1	7,5	7,5	7,5	11,6		6,8	5,3
Slovakia	33,1	35,3	34,5	14,5	13,6	14,0	42,4		13,4	5,8
Slovenia	21,5	22,0	21,8	9,6	8,5	9,0	14,4		8,7	5,0
<b>Spain</b>	<b>51,8</b>	<b>54,4</b>	<b>53,2</b>	<b>25,4</b>	<b>24,7</b>	<b>25,0</b>	<b>29,2</b>		<b>21,5</b>	<b>12,7</b>
Estonia	18,0	23,4	20,9	9,3	11,0	10,2	27,4		13,0	8,2
Finland	18,0	19,9	19,0	7,1	8,3	7,7	16,7		8,3	4,0
France	24,6	24,7	24,7	10,4	10,1	10,2	15,3		9,0	5,4
Greece	63,4	48,5	55,4	28,1	21,5	24,3	18,5		20,1	14,0

**UNEMPLOYMENT RATES (2012) (continuation)**  
(Data by countries and arithmetical regional average)

Countries	Unemployment Rate, 15-24 aged <sup>a</sup>			Unemployment Rate, general <sup>a</sup>			Unemployment Rate by educational level <sup>b</sup>		
	Women	Men	Total	Women	Men	Total	Primary <sup>c</sup>	Secondary <sup>d</sup>	Tertiary <sup>e</sup>
<b>UE-27</b>	<b>24,6</b>	<b>25,5</b>	<b>25,0</b>	<b>10,5</b>	<b>10,7</b>	<b>10,6</b>	<b>18,4</b>	<b>10,2</b>	<b>5,8</b>
Hungary	27,3	28,8	28,1	10,6	11,2	10,9	6,9	4,1	2,8
Ireland	24,2	36,6	30,6	11,0	17,9	14,8	24,9	10,6	4,5
Italy	37,5	33,8	35,3	11,9	9,9	10,7	24,1	17,1	7,7
Latvia	29,3	27,6	28,4	13,8	16,0	14,9	10,8	7,9	5,5
Lithuania	21,9	29,9	26,4	11,5	15,1	13,3	28,0	17,6	6,8
Luxembourg	16,5	19,3	18,0	5,6	4,5	5,0	39,5	19,2	6,4
Malta	15,9	14,2	15,0	7,6	5,9	6,5	8,3	4,4	3,7
Holland	10,0	8,9	9,5	5,2	5,3	5,3	9,1	4,4	ND
Poland	29,9	24,1	26,5	10,9	9,4	10,1	19,2	10,5	5,3
Portugal	39,2	36,4	37,7	15,8	16,0	15,9	14,6	13,4	9,3
UK	18,0	23,7	21,0	7,4	8,3	7,9	14,6	8,7	4,4
Czech Rep.	19,0	19,9	19,5	8,2	6,0	7,0	24,7	6,5	2,9
Romania	23,2	22,3	22,7	6,4	7,6	7,0	8,6	8,1	5,2
Sweden	22,3	25,0	23,7	7,7	8,2	8,0	16,7	6,9	4,2

a) Data for 2012 for Europe, except in the case of Austria (2011) and most recent available year in the case of SMC.

b) Data for 2011 for the EU and Turkey; for SMC data are referred to 2010.

c) ISCED 0-2, except SMC which differentiate ISCED 0-1 and ISCED 2.

d) ISCED 3-4

e) ISCED 5-6

Eurostat; World Bank, *World Developments Indicators & Global Development Finance*, 2012





**YOUNG WOMEN  
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