Women’s Entrepreneurship

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Introduction

Based on the 2003 United Nations Development Program (UNDP) Human Development Report, women's contribution and participation in the global economy in 2001 was estimated at 55.2% with corresponding rates in East Asia and the Pacific at 70%, South Asia at 43.6%, and Latin America and the Caribbean at 42%. By contrast a 29% of Arab Women participated in the national economies of the Arab Region. Coupled with an unemployment rate of women estimated at 17.1 per cent compared to that of men at 10.6 per cent, the situation made evident that an overall restructuring program targeting the economic empowerment of women should be launched through the support of UNIDO and various stakeholders in order to bridge the gap which the Arab region is facing.

The framework of the United Nations Secretary-General Mr. Ban Ki-moon’s 2008 initiative on Investing in Women and Girls states that:

“achieving gender equality and empowering women is a goal in itself. It is also a condition for building healthier, better educated, more peaceful and more prosperous societies. When women are fully empowered and engaged, all of society benefits. Only in this way can we successfully take on the enormous challenges confronting our world — from conflict resolution and peace building to fighting AIDS and reaching all the other Millennium Development Goals”.

In taking a closer look at these Millennium Development Goals (MDGs) it is clear that the economic empowerment of women will undoubtedly lead to the political and social empowerment of women required in attaining these goals.
The status of women varies from country to country, and in fact it varies even within these countries themselves. For this, the need for economically empowering women has to be addressed at four levels: the public sector, the private sector, the multinational organizations and the non-governmental organizations.

Although women have made considerable gains in the area of health and education, they remain, however, less economically and politically empowered than men. The low visibility and representation of women in the labor force and political structure is also unfortunate given that the skills and knowledge they have acquired through improved educational achievements are not being utilized. Achieving gender equality is central to the human development process since it involves meeting the needs of women and men alike, and consequently this implies that guaranteeing the rights of all citizens.

Realizing the mounting pressures from the growing Arab youth population and the need to create 170 million jobs for Arab youth by the year 2020, UNIDO Investment & Technology Promotion Office in Bahrain together with ESCWA embarked on a major study in 1999 on the major challenges limiting the economic empowerment of Arab youth in Bahrain, Jordan, Lebanon, Syria and Egypt. The outcomes of the study concluded that although the Arab region has various positive attributes towards economic empowerment, a specialized and focused organization is necessary to share best practices and develop an environment conducive to Entrepreneurship Development.

Accordingly, under the banner of South-South cooperation, the Bahraini and Indian Governments together with UNIDO established in 2001 the Arab Regional Center for Entrepreneurship & Investment Training (ARCEIT) under ITPO Bahrain. In 2013, ARCEIT was transformed into the Arab International Center for Entrepreneurship & Investment (AICEI).
• Contribute to the economic empowerment of youth and women regionally and internationally

• Unleash and stimulate the spirit of entrepreneurship through various awareness and support programs for women and youth

• Assist in developing eco-systems for the development of micro, small & medium enterprises (MSMEs) through capacity-building programs, technology transfer, financing and incubation systems

• Share and disseminate best practices for the development of value-added services to entrepreneurs through local support institutions

• Institutionalize business counseling and mentoring programs aimed at facilitating enterprise growth

• The establishment of business incubator systems as they play a key role in the development and growth of MSMEs through a range of services offered

• Developing linkages between financial institutions and entrepreneurship programs
AICEI Mission

- Through AICEI the UNIDO Enterprise Development & Investment Promotion Program (EDIP) was conceptualized and developed. The EDIP is a package approach aimed at developing the capacities of potential entrepreneurs, both males and females, in order to boost their capabilities and assist them in developing their own private businesses. The process is based on an approach that deals with building entrepreneurial capabilities in addition to enterprise planning, implementation and management. The EDIP is multifaceted in the sense that it need not only assist in developing start-up entrepreneurs (Enterprise Creation Program) but rather represents a major mechanism for upgrading and expanding existing enterprises (Enterprise Growth Program) through the provision of value-added services, tools and programs to potential entrepreneurs. Moreover; it facilitates and promotes domestic investment which undoubtedly leads to the attraction of foreign direct investments mainly through the linkage with the UNIDO ITPO Network, thus leading to job creation and a more diversified economy. Further to the above, the EDIP has evolved into a practical well-structured incubation system.
Programs for the Economic Empowerment of Women

- In 2003, in cooperation with the Bahrain Businesswomen’s Society, ITPO Bahrain launched the first EDIP program for women with the participation of 15 potential women entrepreneurs. Since then the number of women entrepreneurs benefitting from EDIP has increased from 28% in 2003 to 51% by 2014.
- Since 2007 ITPO Bahrain has actively been involved with the Supreme Council for Women (SCW), headed by HRH Princess Sabika Bint Ibrahim Al Khalifa, wife of His Majesty the King and President of the SCW, in a number of programs and initiatives aimed at women economic empowerment. For example in 2007, ITPO Bahrain was extensively involved in the drafting of the economic component of the Bahrain National Women Empowerment Strategy which adopted the Enterprise Development & Investment Promotion Program as the sole and key mechanism for women’s economic empowerment. Furthermore, our cooperation with the Supreme Council for Women greatly increased when the implementation of the strategy was launched.
- In recognizing the role of Bahraini women entrepreneurs who were successful in developing successful enterprises, in 2011 and as part of the UNIDO General conference, HE Dr. Kandeh Yumkella, ex-UNIDO Director General recognized, for the first time, four Bahraini women entrepreneurs as “Entrepreneur Ambassadors” to act as role models for women. The Entrepreneur Ambassadors have been actively involved in economic empowerment which has led to political and social empowerment. Each of the appointed ambassadors focused on a specific developmental area as part of their Corporate Social Responsibility:

1. Ms. Huda Janahi, Owner of Global Cargo Services, is the first entrepreneur in the world to be named by UNIDO as Leader Entrepreneur; currently ITPO Bahrain is developing a program with her on stimulating economic empowerment for women locally, regionally and internationally.
2. Ms. Aysha Mubarak, an IT expert, is currently a Member of the Bahraini Shura Council. ITPO Bahrain is working with her on a program to create awareness on e-learning initiatives.
3. Ms. Ibtisam Hejres has been elected as a member of parliament. A program is being developed with her for promoting economic and political empowerment of women regionally and internationally.
4. Ms. Ahlam Janahi, owner of one of the biggest bakeries in Bahrain, is the first women entrepreneur to be a member of the Board of Directors of the Chamber of Commerce. ITPO Bahrain is currently working with her on the developing the youth employment and entrepreneurship development program for the Arab region in cooperation with the Arab Union for Chambers of Commerce and Industry.
In early 2011, AICEI in cooperation with the Supreme Council for Women launched a number of specialized entrepreneurship programs based on the EDIP modality in various sectors as media, fashion, photography, transport, translation, agro business and health and wellness.

UNIDO AICEI has established an Entrepreneurship Center at the Royal University for Women. This center provides value-added services to potential women entrepreneurs/students who aspire to start their own businesses. Hence, it serves as a career orientation center on entrepreneurship. In developing this center, 20 professors from the Royal University for Women have been trained on enterprise development and investment promotion.

For the successful replication of the EDIP modality in other countries, a series of capacity building programs are to be conducted on enterprise creation and developing business counselors for the growth of MSMEs. Accordingly, it has always been ITPO Bahrain’s policy and practice to ensure that the majority of the participants are women to increase the number of women trainers who can provide much needed support to potential and existing women entrepreneurs.

The establishment of women economic empowerment centers in Abu Dhabi, UAE in cooperation with the Family Development Foundation is another program. The center aims at (1) Raising awareness about entrepreneurship and its potential contributions to economic development, (2) Developing and strengthening national technical and institutional capacity to run and sustain the Enterprise Development & Investment Promotion Program (3) Enhancing potential women entrepreneurs’ capacity to conceive, develop and implement entrepreneurial/income-generating activities, and (4) Enhancing and/or expanding performance and growth of existing women-owned enterprises.

ITPO Bahrain supported the establishment of the Bank of Innovation in Bahrain, Sierra Leone, Jordan, Lebanon, Syria, Egypt, Sudan and Yemen. The Banks of Innovation aim at providing micro-financing schemes without collateral to potential entrepreneurs namely women that would help them in boosting their business and hence moving from the informal to the formal sector. Hence with the establishment of the Bank, the transformation of entrepreneurs from the informal to the formal sector has been institutionalized through the strategic partnership with AICEI whereby ITPO Bahrain offer the non-financial and the Banks provide financial services to potential entrepreneurs. ITPO / AICEI in cooperation with the Bank Al Khartoum and the Family Bank in Sudan are in the process of developing a non-financial unit in both Banks. The objective of the project is to promote inclusive industrial development in Sudan by supporting employment and income-generating activities in the MSMEs sector with a special focus on women. This will be achieved by strengthening the capacity of both banks to deliver non-financial services and financial products to potential and existing entrepreneurs willing to translate their business ideas into concrete businesses (start-ups) or grow and expand their existing enterprises. Hence, the project envisages the establishment of non-financial “Enterprise Development & Investment Promotion” (EDIP) Units within both institutions to deliver a variety of non-financial services to potential and existing entrepreneurs in order to build and strengthen their entrepreneurial and business skills to start or grow a business, appropriate to their competencies and background.
• In 2008, ITPO Bahrain conceptualized the Women Economic Empowerment Center in Bahrain “Riyadat” the first women incubator/mall in Bahrain. The Center was officially inaugurated in 2013 by HRH Princess Sabika Bint Ibrahim Al Khalifa, Wife of His majesty the King and President of the Supreme Council for Women. The center currently has a dual role of being an incubator and at the same time a shopping mall, allowing its entrepreneurs to display and sell their products and services. The Center’s vision is to become a leading organization in Bahrain for supporting female owned start-up companies with a successful track record.

• The establishment of the women economic empowerment center “Boutique 33” in Kuwait in cooperation with the Ministry of Social Affairs & Labor and UNDP Kuwait. Accordingly, AICEI in co-operation with Ministry of Social Affairs and Labour in Kuwait conducted a series of capacity building-programs to the staff of Boutique 33 in order to develop business counsellors specialized in the business development phase of start-up and growth hence facilitating the process of migrating entrepreneurs from micro to small and eventually small to medium enterprise or an expansion phase of the business. Boutique 33 is a unique incubator that encompasses all the services of a business incubator yet maintains the features of a shopping mall. Accordingly, most of the shops are managed by women entrepreneurs who have been supported through the EDIP modality.

• ITPO Bahrain supported the establishment of the MENA Businesswomen's Network. The MENA BWN leverages the collective energy of businesswomen's organizations throughout the region to shape the role of women in business and leadership positions. A community that shares ideas, inspires each other, and furthers the ultimate goal of increasing women's entrepreneurship across the region - while honoring traditional cultures and celebrating regional differences. We are opening the doors for our future by generating excitement in young women and helping them to see the potential they can achieve.

• Under the patronage of HRH Princess Sabika Bint Ebrahim Al Khalifa, Wife of His Majesty the King and President of the Supreme Council for Women, ITPO Bahrain organized the 6th Forum for Businesswomen in Islamic Countries, in cooperation with the Islamic Chamber of Commerce, Industry and Agriculture and the Islamic Development Bank. The forum took place in Bahrain on December 2012. The forum was attended by around 150 participants from 36 Member Countries, representatives of Islamic Development Bank Group (IDB) and International Finance Corporation (IFC) of the World Bank Group and some other local and international institutions. As a result of the forum, the Manama Declaration 2012 on “Women and Youth Economic Empowerment in Islamic Countries” was drafted.

• Under the patronage of H.E. Dr. Hassan Rowhani, the President of Iran, the Islamic Chamber of Commerce, Industry & Agriculture, in cooperation with ITPO Bahrain, organized the 7th Forum for Businesswomen in Islamic Countries in Tehran with the participation of 350 businesswomen. As a follow-up to the forum in Iran, ITPO Bahrain in 2014 initiated the development of a Women Economic Empowerment Center in Tehran based on the EDIP Modality in cooperation with the Iran Businesswomen Association and the Tehran Chamber of Commerce. Accordingly, in May 2014, the first capacity-building program to transfer the EDIP modality was organized with the participation of 25 women entrepreneurs and experts in the field of entrepreneurship development.
• ITPO Bahrain officially inaugurated the Arab-African Businesswomen Council during the International Entrepreneurs Investment Forum held in Bahrain on January 19-21, 2015 in cooperation with the Arab Bank for Economic Development in Africa and the Arab Businesswomen Council.

• Under the patronage of HRH Princess Sabika Al Khalifa, Wife of His Majesty the King and President of the Supreme Council for Women, the Business and Professional Women International Federation, in cooperation with the Arab Businesswomen Council and ITPO Bahrain, organized the 63rd FCEM World Congress (Femmes Chefs d’Enterprises Mondiales) held in Bahrain on March 23rd, 2015 with the participation of 400 women entrepreneurs from around the world. The congress was organized under the theme “Our Bridges to the World” and served as a platform to encourage networking and for the creation of new business partnerships across borders and sectors. The bilateral meetings organized by ITPO Bahrain have been well received. Accordingly; 350 bilateral meetings were organized, leading to the signing of 40 letters of intent, with an estimated investment of $110 million USD, in various sectors, namely, manufacturing, tanneries, gold processing, food, health and agriculture.

• Under the patronage of HE Mr. Shri Narendra Modi, the Prime Minister of India, the Federation of Indian Women Entrepreneurs in cooperation with UNIDO ITPO/ AICEI Bahrain and the Arab Businesswomen Council, organized on May 7th to 9th in New Delhi, the 5th International Women Entrepreneurs Summit and Exhibition: “Economic Empowerment through Inclusive and Sustainable Industrial Development”. The Summit aimed at addressing the best practices for the economic empowerment of women in addition to creating linkages between Indian, African and Arab women entrepreneurs through a market place and the organization of matchmaking bilateral meetings. Accordingly, 250 women entrepreneurs attended from nineteen countries, namely, Bahrain, Sudan, Egypt, India, Pakistan, Nepal, Senegal, Uganda, Zimbabwe, Ethiopia, Sri Lanka, Bangladesh, Bhutan, Somalia, Botswana, Nigeria, Ghana and South Africa. As part of the Summit the Indira Gandhi “Priyadarshani Award 2015” was granted to a number of women entrepreneurs from around the world. It is worth noting that, in the Arab region, the awards were presented to three Bahraini Entrepreneurs: Ms. Huda Janahi, CEO Global Cargo Services, Ms. Nawal Al Sabbagh, CEO of Nawal Flowers and Ms. Khloud Abdulgader, CEO Curve Jewelry, in recognition of their achievements and their major roles in the area of social corporate responsibility.
Nourah Shaaban, Kingdom of Saudi Arabia
Training entrepreneurs for success

In 2003, a thoughtful and ambitious Saudi woman Nourah Shaaban decided to do something that would expand the horizons of her fellow countrywomen and create an environment where they could blossom to their fullest potential.

“I noticed that there were no avenues for women’s development – just the usual social activities. I started laying the foundation for an Awareness Development Project for Women to help them to fine-tune their skills, change to new thinking and discover their energies.” This is when she established Ebdaa Exchange (Innovation Exchange) in 1995, Nourah says.

To prepare herself as a trainer of leaders, Nourah studied self-development techniques and communication skills extensively by attending regional conferences, workshops and programs. She also networked extensively with distinguished achievers and soon became a trusted figure amongst them in international and local forums.

One of the first things that Nourah did was enroll in the UNIDO AICEI “Training of Trainers for Enterprise Creation & Investment Promotion Program”.

“With UNIDO, I broadened my horizon of work through different experiences and multiple international relations with UNIDO in Lebanon, Tunisia and Bahrain. This network helped me to build bridges to connect with qualified individuals and institutions, and that helped to amplify my voice as a woman from Saudi Arabia and an entrepreneur and use it for the benefit of women everywhere – but especially in the MENA region where I was closest to the culture and the feminine career challenges.”

One of the most remarkable learning experiences for Nourah was a forum that her organization hosted and in which UNIDO participated. She says she was able to see at close quarters the way UNIDO stimulated and raised awareness among young girls about leadership, entrepreneurship and its benefits.

“UNIDO empowers women in our countries by exposing them to global ideas, modern entrepreneurial concepts and enabling them to activate their knowledge and skills and create impressive success stories,” Nourah feels. “In the case of Saudi women, we need this wider vision because, although we have a great deal of talent, patience and accomplishments, we also face plenty of challenges from conservative society and laws that make entrepreneurship a difficult path for women.”

Through “Innovation Exchange” she has developed the capacities of 10,000 experts from the Gulf Cooperation Council Countries, the Arab Region, Malaysia and the United Kingdom on topics related to self-discovery, motivation, unleashing one’s potential, leadership and creativity.

During her long career spread over 20 years, she has received various awards and official recognitions. Most recently in 2014, she was named by Forbes Magazine as the most creative entrepreneur in Saudi Arabia.
I have always been creative and interested in designing stylish and affordable accessories with crystals, beads and chains. My story is one of searching for the correct ‘all-season’ market that would fulfil my business plan for an uninterrupted income and self-development.

In the beginning, I would purchase beads, chains and crystals in wholesale and use my imagination to create a wide range and collection of accessories. In the beginning, I sold these creations at private exhibitions. I saw that demand was cyclical and seasonal – usually more during the last week of the month when people got their salaries or during wedding seasons, for example. In my search for a more viable income source, I learnt fancy gift-wrapping and rented a shop to practice gift wrapping and special designs for weddings, anniversaries boxes and packaging. It was a wonderful and successful project. I was happy to engage in this activity because it is compatible with my hobby.

Unfortunately, capital costs were high, and this too was a seasonal business. So my hunt began again for an all-year business idea.

Around this time, I attended a conference of SMEs and entrepreneurship in Kuwait which was organized by UNIDO through its Arab International Centre for Entrepreneurship and Investment in Bahrain. It was an eye-opener because it taught me the importance of strengthening my ideas with a proper business plan, a clear capital and cash-flow assessment for long-term success. I was also put in touch with services that can be utilised for the development of my project. The UNIDO representative promised to provide me with access to a capacity-building programme in collaboration with the Ministry of Social Affairs and Labour in Kuwait.

This UNIDO program opened the door to more training and facilities as I was given a unit at the Women Economic Empowerment Center “Boutique 33” developed by UNIDO in cooperation with the Ministry of Social Affairs and Labour in Kuwait. By now I had created my business plan for the perfect year-round business – chocolates. The rationale behind this idea is that we are a country where food is central to our social life. Kuwaitis visit each other regularly and they always show up with sweets, cakes and pastries or dishes for dinner or any occasion. The study for the project lasted almost two years: first, study of machinery in terms of efficiency and cost. Next I had to choose a reliable and high-quality chocolate raw material supplier. Finally, I looked for a suitable site for my factory.

My chocolate factory is now running successfully. It has been a challenging journey, and I believe that I am still learning right and wrong. I am blessed that I was able to create a business based on my hobbies and market needs. I think UNIDO played a big role in teaching me how to corporatize my dreams and align them to the needs of a successful business. I would advise all would-be entrepreneurs to tap the rich source of knowledge and support that UNIDO represents and gives. It gives us access to a network of agencies in our government that would help us to take the steps in the right direction from the beginning.

I thank UNIDO for their valuable capacity-building programme and their support in finding my place in the SME incubator so that I could translate my dream into reality.

Mona Al Zayer, Kuwait
Accesorising her ambition with UNIDO