Training for Women Entrepreneurs in Managing Micro, Small- and Medium-Sized Enterprises: Views of participants
(Executive Summary)
A study done to the
Supreme Council For Women
By researchers from
University of Bahrain:
Dr. Jassim Alajami
Dr. Nadhim Alsaleh
Training for Women Entrepreneurs in Managing Micro, Small- and Medium-Sized Enterprises: Views of participants

Abstract

The main purpose of this study is to identify the views of women trained to run micro, small and medium enterprises towards the programs in which they participated. These programs aimed to develop and strengthen the skills and knowledge of women entrepreneurs to enhance their abilities to succeed in the enterprises they wish to establish.

The success of women entrepreneurs does not depend solely on these types of programs but also on the environment which provides opportunities to achieve success. Without this environment, it is difficult for training, no matter how excellent it is, to yield the expected results. In addition to training and individual follow up, this environment, according to some studies, consists of a number of factors: 1. Aims to be achieved should be clear; 2. Laws and regulations must be in effect to provide the legislative environment that assists women entrepreneurs; 3. Research and development must be undertaken; 4. There must be opportunities to obtain finance at a reasonable cost; 5. Promoting self-employment by having successful women entrepreneurs share their stories of success; 6. Networking with societies of entrepreneurs; 7 Support and development services should be available to entrepreneurs, such as the provision of information and/or premises. This environment constitutes an indispensable and clear breeding strategy to be agreed upon by the concerned executive powers. One of the dimensions of this strategy is the special needs of women entrepreneurs, which may be different from those of men entrepreneurs. This strategy defines clearly the roles that the various parties can play to contribute to the formulation of this strategy from preparation to execution. It is, therefore, necessary that there be greater coordination among the partners to ensure effective implementation. In this context, we praise the great efforts exerted by the various governmental institutions and the Supreme Council for Women, chaired by HRH Princess Sabeeka bint Ibrahim Al Khalifa, wife of His Majesty the King, to enable women by providing all means of support to achieve entrepreneurial success and make significant contributions to the Bahraini economy.

To achieve the aims of the study, a questionnaire was devised for collecting the required data. It was distributed to a sample of women, who participated in training programs between January 2008 and May 2011, and women who had business establishments but did not take part in training programs. In the study, 96 questionnaires were received, a response of 48 percent, which is considered statistically acceptable. Most of the responses (55) were received from women who had been trained, while 41 responses were from women who had established businesses. In addition to the questionnaire, interviews were conducted in training organizations and with other parties related to the activities
of women entrepreneurs. The researchers used descriptive and inferential statistics to analyze the data collected to achieve the aims of the study and to reach conclusions.

**Sections of the study**

The study is divided into twelve sections: Section one is an introduction that deals with the importance of investment in human development and the attention given to it by the government. Section two describes the role of Bahraini women in national economic activity based on the data and statistics published by governmental departments. Section three deals with the Bahraini business environment data found in international reports. Section four deals with the basic elements needed to provide an effective environment for entrepreneurship and reviews an integrated model for developing women entrepreneurs. Section five focuses on the challenges facing entrepreneurs, with emphasis on those facing women entrepreneurs. Section six briefly deals with the entrepreneurs training programs offered by some institutions in the Kingdom and also the types of consultation services and guidance provided to entrepreneurs by these institutions. Section seven reviews studies on the effectiveness of training entrepreneurs; section eight deals with credit facilities available for entrepreneurs. Section nine presents the methodology of the study, including the questionnaire devised to obtain the respondents' views. Section ten shows the results of the field survey; section eleven is a summary, and section twelve presents the recommendations.

In the following, the researchers summarize each section of the study. For a more detailed explanation, the reader is encouraged to read the full research study.
1. The importance of investing in human development

Quantitative and qualitative investment in human resources is a critical element in human development and in the achievement of its aims and permanence; unlike traditional financial investments, it yields inexhaustible positive returns. This type of investment is an important factor in maximizing the social and economic returns of the economic resources and enhancing their efficiency. The importance of this investment has grown in the past decades during which countries’ economies have undergone a change in structures toward increasing their reliance on qualified human resources capable of dealing with the changes effectively, especially with the pace of globalization and the complexity of the economies’ structures.

The crucial importance of investment in human resources has placed it at the top of the priorities’ list of the Kingdom of Bahrain. This interest in human resources is emphasized in the great importance attributed by the Kingdom of Bahrain to human capital in Chapter 3, Section 7 of the National Action Charter which states on the economic foundations of the society: “The State of Bahrain maintains that the greatest assets are its own citizens who have proved themselves in educational and cultural attainment, and distinctively so. Therefore, providing citizens with support through continuous training and retraining would ensure infusing fresh blood and experience into the labor market, thereby ensuring greater employment opportunities for citizens”.

In this context, a number of indicators show the programs and efforts made by the Kingdom of Bahrain to develop national human resources so they play their role in the development and construction process. They include:

1. The size of the financial resources allocated for education and health in the country’s budget of 2011 and 2012 is around BD530 million and BD530 million respectively; these represent 16.98 percent of the expenditure expected for 2011 which is around BD3.124 million and 17.21 percent of the size of the expenditure expected for 2012 which is around BD3.075 million. (1)
2. Enrollment in nurseries, kindergartens, schools and higher education institutions.
3. The size of the financial resources allocated by families for the education of family members.
4. The size of spending of public and private institutions on training of their employees.
5. The increase in the number of institutions and bodies which were established during the past decade and aimed at investing in developing Bahraini human resources.

(1) http://www.mof.gov.bh/showdatafile.asp?rid=2052&ftype=file1. Note that the figures do not include the salary increments approved in August 2011.
The above applies to all Bahrainis, men and women, who have had equal opportunities provided by the Kingdom in all society activities, a part of which are training programs provided by a number of institutions such as the Development Bank, UNIDO, and the Family and Creativity (Ebdaa) Bank. There are a variety of training programs to keep pace with social development witnessed by the Kingdom of Bahrain which are aimed at enabling national human resources to undertake various economic activities which are characterized by dynamic and constant change. Among the most important of these are programs of entrepreneurship which are aimed at equipping trainees with the necessary skills to promote initiative through encouraging individuals to set up and manage micro, small and medium enterprises.

2. Women’s role in the economic activity

This section relies on figures and statistics obtained from the Bahrain Central Bank, Tamkeen, the Ministry of Trade and Industry and the Bahrain Chamber of Commerce and Industry. They have shown the growing role played by Bahraini women in the economy. In the past few years, Bahraini women have made enormous strides at all levels, which constitute a great achievement and a source of pride. However, Bahraini women, given their potential and energy, can overcome the difficult hurdles and, given the opportunity, can achieve more. Bahrain was awarded the first place among 134 countries included in the 2010 Global Gender Gap report issued by the World Economic Forum on female birth rate and enrollment in secondary schools and higher education. Despite this fact, in 2010, Bahrain occupied 115th place with regard to women’s contributions to the economy and the opportunities available to them; 114th place in occupying professional and technical jobs compared with men; 123rd place in women’s contribution to the labor market. These results mentioned by the World Economic Forum report are in line with the 2009 general report regarding the proportion of working women’s contributions to the labor force compared with that of men; the report of 2011-2012 puts the Kingdom in the 131st place among 142 countries.


3. Bahraini business environment in international reports

This section of the study refers to the advanced ranks achieved by Bahrain in a number of economic indices (e.g., the ease of conducting business, the competiveness of the Bahraini economy and economic freedom. Bahrain occupied 38th place among world countries for ease of conducting business in the Index of 2012 published by the World Bank and IFC(4); while achieving 4th place at the level of Arab countries after Saudi Arabia, UAE and Qatar. Bahrain ranked 33 among countries’ rankings in 2011 in the report that covered 183 countries.

As far as competitiveness is concerned, Bahrain occupied the 37th place internationally and 6th among Gulf countries on the competitiveness Index for 2011-2012 prepared and published by the World Economic Forum (WEF)(5), which is the same rank obtained in the report of 2010-2011. It is worth noting that the report of 2011-2012 included 139 countries; the previous report, 132 countries. The report which was adopted by the WEF points to two types of information for preparing the Index: the field survey of entrepreneurs and the preliminary information published by governments or international institutions. The report cites the most significant challenges facing entrepreneurs in conducting their businesses.

As far as economic freedom is concerned, Bahrain attained 10th place internationally and 1st place at the level of the Middle East and North Africa on the Index of Economic Freedom for 2011 among 179 world countries. The report is prepared by the Heritage Foundation, in collaboration with the Wall Street Journal(6). Bahrain attained 7.7 points (out of 10) on the Index of freedom. As for the sub-indices, Bahrain attained 77.4 in the sub-index of freedom of business, 75 percent in the Index of freedom of investment, 82.8 in the Index of freedom of commerce, 80 percent in the Index of financial freedom, 60 percent in the Index of property rights, 80.2 in the Index of government expenditure, 51 percent in the Index of freedom from corruption, 74 percent in the Index of monetary freedom, 97 percent in the Index of freedom of manpower, and 60 percent in the Index of freedom of ownership.

---

(6) http://www.heritage.org/Index/explore
4. The basic elements for an effective entrepreneurship environment

There is a firm conviction among political and economic decision makers and economic analysts in the various countries of the world, including Bahrain, that entrepreneurship is the best option to deal with many economic and social challenges such as unemployment, poverty, low productivity and economic growth. The studies conducted in America, European and industrial countries in the early nineties indicate that many problems of weak economic growth rates, high rates of unemployment and fluctuation of the volume of foreign trade\(^{(7)}\) can be faced through promoting entrepreneurship by creating new economic activity or developing the working organizations which are considered as two vital elements for any economy no matter how developed.

The subject of the elements forming a healthy and stimulating environment for entrepreneurs to translate their ideas into reality has attracted the attention of policymakers and researchers; these elements were derived from the results of many studies and experiences of various countries. These elements constitute the following:

1. Laws and regulations.
2. Research and development.
3. The opportunity to obtain finance at a suitable cost.
4. Promoting self-employment which can be achieved through many tools, most important of which is highlighting models of successful business owners who can share their strategies with the would-be entrepreneurs.
5. Providing buildings and/or facilities.
7. Information services for supporting and developing entrepreneurs.
8. Training and individual follow up.

The existence of the above-mentioned elements is not a guarantee for success of entrepreneurs in creating, developing and promoting economic effectiveness. The environment must have a clear strategy to develop the entrepreneurs' activities, taking into consideration the needs of women entrepreneurs, which can be different from those of men. In addition there must be the presence of leaders with dynamic strategies who are able to develop policies and plans to fulfill the strategic requirements and hence achieve their objectives.

5. The challenges facing women and men entrepreneurs

Regardless of their nationality and the small and medium enterprises they manage, entrepreneurs face a number of challenges starting from translating ideas into reality. However, women entrepreneurs and the enterprises they own and manage face additional challenges which may differ from one society or country to another. The pivotal role played by married women within their families and the expectations of the society (expressed in the society's stereotype of them) as well the unequal opportunities which tend to favor their male competitors at least in some sectors represent a number of challenges facing women when they explore the possibilities of establishing their own economic activities.

A number of studies which has been summarized in this report have indicated several challenges facing women. They include: lack of or weak skills required for managing economic activities; lack of or weak education and training; the clash between work and family obligations; complexities resulting from laws and regulations; family pressures arising from the expectations of women due to gender; weak self-confidence; fear of failure (lack of desire and willingness to bear the investment risk); and stereotypes of women as not being expected to be independent owners of businesses.

Emphasizing the importance of creating a stimulating environment for setting up small and medium businesses and fighting off the challenges facing women entrepreneurs, the economic strategy of the Kingdom of Bahrain for 2009-2014 includes a strategic initiative aimed at encouraging entrepreneurship through: enhancing coordination and integration between small and medium enterprises; facilitating obtaining financial and technical assistance from the Bahrain Development Bank; offering grants for entrepreneurship; establishing a fund for partial capital investments; financing feasibility studies; and expanding the facilities and services in order to accommodate the largest number of entrepreneurs.
6. Training programs

This section of the study covers some entrepreneurial training programs in which women participated, or which targeted women only, in order to identify the training programs that have contributed to developing and enhancing the capabilities of women entrepreneurs which was the main purpose of this study.

Many of the institutions in the Kingdom of Bahrain offer training programs geared for entrepreneurs who own active establishments or those who have creative ideas which they hope to translate into reality and build and strengthen their abilities to gain the necessary skills and knowledge to establish, manage and develop commercial enterprises. There are institutions that offer regular programs advertised through, for example, UNIDO and the Bahrain Development Bank. There are other establishments offering training programs such as the Supreme Council for Women, Tamkeen, various businesswomen's societies and the Bahrain Chamber of Commerce, in addition to private, for-profit organizations. This section of the study briefly reviews the training programs offered by UNIDO and the Bahrain Development Bank (see the full study).
7. Effectiveness of the training programs

One of the most important means to encourage citizens to be self-employed through establishing their own businesses or developing the existing ones is to provide the present and potential entrepreneurs with the opportunities of high-quality training and education. The importance of this kind of training and education in overcoming the many problems faced by business owners has been emphasized by many studies which have reached the conclusion that one of the most important points of weakness that has been repeated by entrepreneurs is lack of or poor training and education\(^8\). Although training and education on how to manage businesses or begin economic activities is not a prerequisite for starting most commercial activities in Bahrain, the enrolment in these training and education programs can provide an opportunity for the participants to obtain the essential skills needed for success in their economic activities. Upgrading the skills and knowledge the participants already have, in addition to gaining new skills and knowledge, is vital to strengthen their qualifications to start a new commercial activity or develop their existing businesses. Moreover, being in these programs helps them to familiarize themselves with experiences of others and see available possibilities to start their own businesses\(^9\). Many studies have recognized the great effect of the training programs on the performance of the businesses which are geared to entrepreneurs\(^10\). This positive effect is a result of the skills and knowledge gained from participating in these programs.

Evaluating the effectiveness of the training programs may be carried by comparing the outcomes with the already established objectives through measuring achieved success in every stage of training\(^11\). This is summarized as follows:

1. Required knowledge and skills.
2. Used methods of training.
3. Changes in behavior as a result of training.
4. Changes in behavior that leads to improving the performance of the business managed by those who had training.
5. Changes in the indicators used to evaluate the performance of businesses compared with those used prior to undergoing training.

---


8. Sources of financing

One of the elements of the utmost importance to the success of creative entrepreneurs is available financing needed not only to start the enterprises but also to develop them in the future. In Bahrain, there are three banks providing loans to entrepreneurs who do not require that they have active businesses with good performances in a certain period of time; these banks are the Bahrain Development Bank, Creativity (Ebdaa) Bank and Family Bank. Retail banks, Islamic and traditional, require financial reports for at least two years before applying for a loan. The study reviewed a summary of the services offered by these three banks to the entrepreneurs in addition to a review of the role of Tamkeen in providing financial assistance to entrepreneurs and the owners of various commercial enterprises (see the full study).

9. Methodology

After reviewing a number of studies related to the effectiveness of training programs and their role in developing and enhancing entrepreneurs’ skills and the requirements of their success in general, and women entrepreneurs in particular, with the aim of identifying the theoretical framework of the study, this section deals with the methodology used to achieve the objectives stated in the introduction.

In order to evaluate the effectiveness of the entrepreneurs’ training programs in which women took part in 2008 and 2011 and the extent of benefit from these programs, a sample was selected of women participants in these programs and also a number of women who owned active businesses during the field survey time but never enrolled in any of these programs. This was done after listing the programs offered by UNIDO, the Bahrain Development Bank and other similar programs offered by private training institutions which are aimed at developing women’s skills and capabilities to manage organizations and enterprises. It should be noted that this study does not aim to evaluate any specific training program, but only to identify the views of the women trainees regarding these programs; for this reason, the sample of participants in the study was not asked to mention the institution providing the training.

The sample of the study included, in addition to the women trainees, a number of women entrepreneurs who manage their own private businesses and have not enrolled in these programs in order to make a comparison between the two groups and to discover the effect of training on gaining the skills and capabilities needed for entrepreneurs.

The questionnaire consisted of 31 main questions and 127 sub-questions. The sample of the study consisted of three groups: (1) Women enrolled on training programs and having businesses they managed when the survey was carried out or were planning to establish their business in the following six months; this group was asked to answer
all the questions in the questionnaire except those related to the training programs. (2) women enrolled on training programs, however they neither have a business nor a plan to start a business in the coming six months; this group was requested to answer all questions excluding those that sought information about sources of finance and support institutions; finally, women having businesses but did not attend any training programs; this group was asked to answer all questions excluding those that related to training programs.

Two-hundred questionnaires were distributed to participants, 96 of whom responded, representing 48 percent. This is an acceptable percentage and statistically significant, bearing in mind the period of time during which the field survey was conducted. This number is also sufficient for achieving the objectives of the study.

Non-parametric methods such as the Kruskal test (not Kruskal-Wallis), Mann-Whitney test and Spearman's rank correlation coefficient were used in the analysis of the data. Because data belong to an indistinct population, we are unable to know the distribution of this data because it is rank, not parametric data; that is, it has no clear distribution. A t-test was used to examine the views of the women trainees concerning the training programs they attended.

10. Results of the field survey

Results of the field survey dealt with 14 topics according to the questions included in the questionnaire. These topics included the demographic data of the sample, classification of the enterprises owned by the women trainees and non-trainees, membership of women trainees and non-trainees in the relevant civil society institutions, means of identifying the training programs, distribution of women trainees according to ownership of commercial activity, the language of training programs, gained skills and knowledge from training programs, women trainees expectations, offers of relevant institutions in the training programs, trainers (facilitators) general satisfaction with the training programs, the effect of the training programs on establishing businesses for the women trainees, and financing the commercial activities and the challenges facing the women trainees and women entrepreneurs.
11. Conclusion

The study arrived at a number of conclusions, the most important of which are the following:

1. Despite the importance of training of women entrepreneurs, their success does not rely only on training regardless of the quality, but also on a healthy environment for their success. This environment requires a strategy that takes into consideration the needs of women entrepreneurs. Any effective implementation of this strategy requires involving all those related to entrepreneurs and the activities of micro, small- and medium-sized enterprises not only in formulating the strategy but also in the process of follow up, implementation and reverse review in order to achieve the best results.

2. Lack of information concerning women’s contributions to economic activities and the insufficient information relevant to entrepreneurs and established project performance. This information is extremely important to determine the policies required to create an environment needed by women entrepreneurs to succeed in their enterprises and face the challenges that hinder their development.

3. The competition between the institutions that provides support to women entrepreneurs and the micro, small- and medium-sized enterprises, which is something favorable that may reflect positively on the targeted groups. However, its effectiveness requires cooperation among these institutions in order to provide more support to the parties that need it, taking into account the constant costs borne by these institutions.

4. The media is the basic source to find information about training programs geared toward entrepreneurs, followed by banks, who deal directly with by those who wish to have training.

5. Despite the satisfaction of most women trainees with the training programs in fulfilling a higher level of their expectations and which they would recommend to their friends, these programs need to be developed to take into account the variety of experiences, knowledge and the nature of enterprises that women entrepreneurs wish to undertake for greater benefit and a higher level of effectiveness.

6. English was not a barrier for one-third of the women trainees; however, one third of the participants preferred using Arabic language in the training programs in courses offered by institutions and when lectures are presented by successful entrepreneurs. The use of the Arabic language may attract more people to participate in these programs, increase their effectiveness, and provide the opportunity for owners of existing enterprises to develop their abilities and help them to manage their enterprises better.

7. The benefit gained by women entrepreneurs from the services provided by Tamkeen to support the private sector is very limited; the maximum benefit obtained was from the Business Development Program, Enterprise Support Fund, Finance Facilitation, Accounting Program, and Pre-seed Capital Support. However, non-trainees women
reported that they benefitted only from the Enterprise Support Fund. The low use of the services of Tamkeen can be attributed to the women trainees’ lack of knowledge of the services offered by Tamkeen. In addition, complaints were reported that Tamkeen services do not meet their needs; the conditions for providing the services are not easy to fulfill, and Tamkeen takes a long time to process their applications. The reason for this complaint may be that respondents do not know the mechanism of decision making at Tamkeen. It is worth noting that all those who received credit facilities from Creativity (Ebdaa) Bank through the portfolio of HRH Princess Sabeeka bint Ibrahim Al Khalifa, President of the Supreme Council for Women, and Family Bank were granted 50 percent of the credit costs without submitting applications to obtain this service.

8. Providing finance and its costs with suitable terms was one of the most significant changes facing the micro, small- and medium-sized enterprises and sometimes hinders undertaking new enterprises or expanding existing ones.  
9. The initiative of HRH Princess Sabeeka bint Ibrahim Al Khalifa to allocate a portfolio of two million dinars to finance women’s commercial activities, including women entrepreneurs, has contributed to resolving one of the most significant problems facing women wishing to establish their commercial activities.

**Recommendations**

Based on the theoretical framework of the study, the results of the field survey of the sample and the interviews conducted with the experts and officials in the institutions that provide services and support to entrepreneurs and small- and medium-sized enterprises, we recommend the following which aim to develop the abilities of women entrepreneurs through training programs and enabling them to establish and manage their economic activities in an environment that enhances the success of women entrepreneurs in implementing their ideas, managing and developing their enterprises.

1. In addition to the programs in which men and women participate, the allocation of some of these programs solely to women entrepreneurs would encourage a greater number of women to participate. These programs are not intended to be geared towards businesses considered by society as being only for women.

2. In addition to the general programs’ aiming to build and develop the abilities of entrepreneurs regardless of the economic activities they wish to undertake, there is a need for offering training programs specialized in different economic sectors such as communication, marketing, industry, logistics, etc. Although entrepreneurs need general skills and knowledge to develop their abilities and potential to establish and manage commercial activities, there are skills and knowledge of a special nature needed by entrepreneurs depending on the commercial activities in which they engage.
3. Training programs should not be limited to the successful experiences of entrepreneurs, despite their importance. Even experiences which did not succeed can prove beneficial, especially with regard to the risks facing the various economic activities.

4. The training institutions that offer programs in building and developing the abilities of women entrepreneurs should devote considerable time to the study of practical cases, situations and role playing.

5. Technology should be available to reach the largest number of women who have the potential and the abilities to entrepreneurs through developing software that aims to develop and enhance these abilities.

6. The number of training programs offered in Arabic language should be increased in order to attract women who wish to enroll in these programs which were discouraged by the language barrier.

7. The mechanism of selecting the potential participants plays a crucial role in the efficiency of these programs. Individuals with entrepreneurial ideas which can be translated into economic activities capable of growing in the future raises the level of the efficiency of building and developing the abilities of entrepreneurs.

8. In order to motivate the women participants to be more serious and benefit from the training programs, evaluation of the participants can be used at the end of the program to measure the extent of benefitting from the topics dealt with during the program.

9. Information about the services provided by institutions to entrepreneurs should be published in Arabic alongside English in order to overcome the language barrier and reach the largest number of entrepreneurs.

10. Program completion is very important for entrepreneurs to translate their investment ideas with economic return into enterprises. This is achieved through the support that received from the training institutions, including assistance to obtain financing and to fulfill the other requirements needed for completing the process of starting the enterprise. Therefore, it is essential that a strong relationship exist between the banks and the training institutions in order to raise the level of training efficiency.

11. The efficiency of training programs for emergent entrepreneurs is increased when followed by consultative services that offer the technical support for those who participated in the program in order to develop action plans that can be translated into viable enterprises in the future and can be submitted to banks to obtain credit facilities or investors in the enterprise capital. The technical support also helps entrepreneurs to obtain the necessary official approvals to start the enterprise and to evaluate support such as comparing available options for technology.

12. It is necessary to formulate a strategy to develop entrepreneurs institutions in which the related official institutions and civil society organizations take part in its preparation and implementation, provided that one of its themes is geared toward women entrepreneurs and the implementation monitored by an independent party to ensure success.
13. The existence of many institutions that support entrepreneurs and micro, small- and medium-sized enterprises that should be encouraged; however, the competition between these institutions, though positive for providing better services, may come at the expense of cooperation between them and lead to: limiting the ability of these institutions to a better achievement of their goals and the possibility of pushing up the cost of the services offered by these institutions as a result of the increase in the constant administrative costs. Consequently, the return from investment decreases which decreases the support given to entrepreneurs, which is vital for their success in starting and developing their economic enterprises. Therefore, the performance and efficiency of these intuitions should be evaluated in order to determine the net economic value to merge them if the evaluation has shown that the merger is useful; otherwise the role of each institution should be determined to reduce the overlap among them.

14. Service institutions should be established to provide more time for women entrepreneurs as well as reducing the costs borne by the family, especially in the initial stages of starting the enterprise. These services can include transportation and nurseries near the site where the entrepreneurs work.

15. The Ministry of Industry and Agriculture should review the conditions required of employees in the private sector and independent institutions to have the consent of the employer before obtaining a CR.

16. Article (58) of the Civil Service Law (35) for the year 2006 should be reviewed as it prevents a government civil servant from obtaining a CR or from conducting business through others, which can lead to employees leaving their jobs when their enterprises begin to grow and make a profit, thereby reducing the risks that limit self-employment.

17. The requirements that determine the minimum capital for starting companies specified by the regulations of the Decree Law (21) for the year 2001 should be reviewed concerning commercial companies to permit the owner of the enterprise to decide the capital which is proportionate to the volume of the institutions' operations, methods of work, and financial management.

18. Banks should provide credit facilities geared toward financing micro enterprises, taking into consideration the differences in credit risks for the clients in order to encourage them to meet their obligations toward these banks and to be motivated to improve the management of their enterprises.

19. Programs providing finance should be expanded and structured in a way that fits the needs of micro, small- and medium-sized enterprises, conditional on the enterprises' economic viability, and taking into consideration that the owners of these enterprises should not depend in the long and medium term on the continuation of financial provision at a lower cost than those charged by retail banks.

20. The banks that provide credit facilities to finance micro enterprises can reduce their rate of profits in case the beneficiaries of the facilities bear part of the operational costs such as going to the bank to pay the installments. This
can improve the economic viability for the enterprises.

21. Expanding the consultation services can benefit the women entrepreneurs in answering their queries and discussing the challenges and the choices available to them when dealing with these challenges at any time, without having to wait for the approval to obtain these services.

22. A data base should be developed, and updated regularly, to include all detailed information that entrepreneurs need, such as information on the labor market, laws, regulations, legislations and services at a cost that does not affect negatively the profitability of these enterprises.

23. Awareness programs aimed at changing the stereotypes perpetuated by individuals in the society about women should be expanded. This will help to encourage the society’s support for women entrepreneurs.

24. The various economic activities of women’s contribution to economy and the contribution of the enterprises owned by women to create jobs should be included in the statistics of gross domestic product. These statistics can provide valuable information not only on women’s economic role but also on evaluating the strategies, policies and decisions related to women so that new ones may be reformulated, when necessary.

25. Women entrepreneurs should be encouraged to join civil society organizations concerned with women’s issues. This can only be achieved when they feel confident that their membership will help them to achieve their objectives and secure the support they need to deal with challenges.

26. It is necessary to provide alternatives to business incubators in order to provide the same support gained by hired women entrepreneurs in the incubators. Among these alternatives is the financial support which will enable them to rent a place outside the incubators for a specified period of time.

27. Awareness campaigns should be intensified to promote the services offered by various state institutions to women entrepreneurs or women who wish to start commercial activities in order to expand these services.

28. This study should be considered exploratory and a starting point for further studies on the issues dealt with through regularly conducting more diagnostic studies on the reality of women entrepreneurs and the performance of micro, small- and medium-sized enterprises. The Supreme Council for Women plays a central and most significant role in this matter.