



MANIFESTO : **RELEASE WOMEN'S ENTREPRENEURSHIP IN TUNISIA**

**Updated manifesto in favor of the
economic and social development of
Tunisia after the COVID-19 pandemic**

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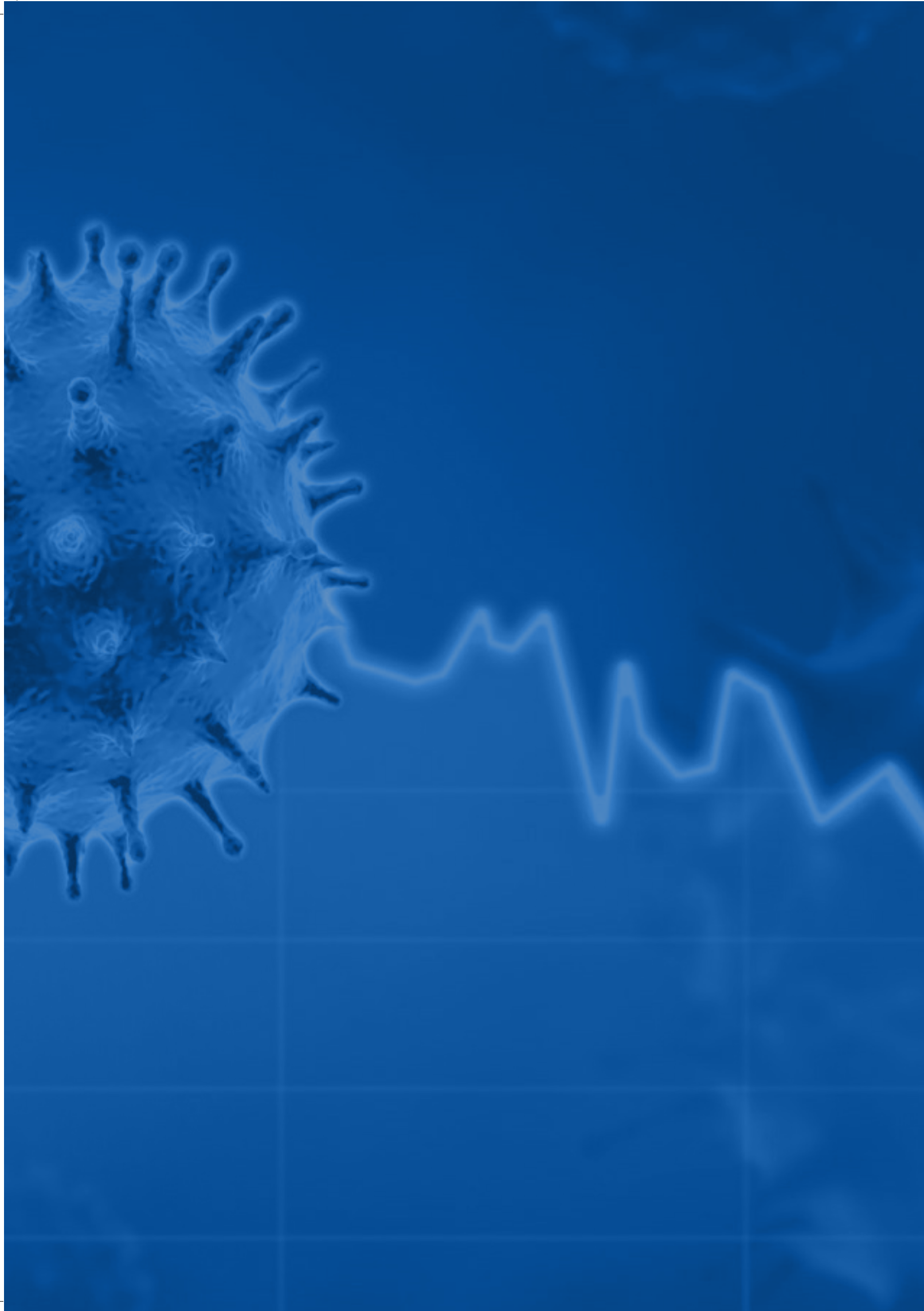


This work is part of the project «The Way Forward after the Revolution: Decent Work for Women in Egypt and Tunisia» of the International Labour Organization (ILO), funded by the Ministry of Foreign Affairs of Finland and with the technical support of the ILO's Bureau for Employers' Activities (ACTEMP).

It is largely based on the report

«National Evaluation of Women's Entrepreneurship Development in Tunisia», published by the ILO in 2016.

However, this work can in no way constitute an official position of the ILO.



PREAMBLE



The COVID-19 pandemic has hit harshly the world of work with negative consequences for jobs and businesses, resulting in an upsurge in mass unemployment to levels not seen since the 1929 recession and a significant increase in insecurity and poverty around the world, especially among companies.

The CNFCE, as a female employers' union, whose objective is the development and implementation of a national policy for women's entrepreneurship with high added value, allowing the establishment of an ecosystem favorable to women's entrepreneurship; the creation and encouragement of businesses with female leadership, has taken the lead in action and reflection to support and complement the initiatives proposed by the Tunisian government.

It is in this context that the CNFCE updated its first manifesto on the liberalization of women potential, which presented the major obstacles to the development of women's entrepreneurship as well as the recommendations on which the authorities were asked to act.

This update is based on the study carried out in collaboration with the ILO, namely the survey carried out among women entrepreneurs on the challenges to be met following the coronavirus crisis, the purpose of which is to provide information on the status of women-led businesses in light of the impact of the COVID-19 pandemic.

With this manifesto, the CNFCE intends to strengthen its efforts to develop and implement a national policy for women's entrepreneurship with high added value, with a view to overcome all of the challenges posed by COVID-19 to the activities of women entrepreneurs.

Let's all be united for a reinvented Tunisia.

Leïla Belkheiria Jaber
Chair of the CNFCE

INTRODUCTION

To make a business managed by women an effective lever for achieving gender equality, it is necessary to adopt a global approach, that is to say, to take into account the education and training of girls and women, as well as their access to health and financial services. The COVID-19 pandemic has caused disruptions in businesses, especially those led by women.

Faced with these imposed and unprecedented circumstances, the CNFCE, in partnership with the ILO, updated the 2019 manifesto which will take into account the inclined recommendations of Women Entrepreneurs (WE) survey on the challenges to be met after the COVID-19 pandemic. It should be noted that the commitments of the first manifesto have already been implemented: partnership with Tamweeli, diagnosis and engineering of the role of the WE academy preparation of a trade union training program specific to the leads of the CNFCE regional chambers, implementation of digital capacity building trainings as well as access tools on the Tuneups platform, creation of the CNFCE website and a networking platform between national members and another at the level of the MENA region, and above all, the signing of a partnership agreement between SOTUGAR and the Ministry of Finance so that financial institutions benefit from a guarantee that will allow them to reserve a quota for credit lines intended for women entrepreneurs.

In the hope and dream of a modern and new Tunisia, recommendations as well as commitments on our part are deployed in this manifesto in an updated format during the COVID-19 pandemic.





90%

Of WE surveyed are affected by the pandemic

77%

Of WE lost income

42,3%

Of WE need digital training

47%

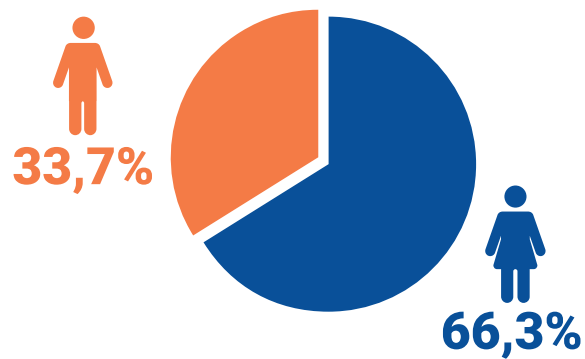
Of WE are interested in sharing experience

1/3

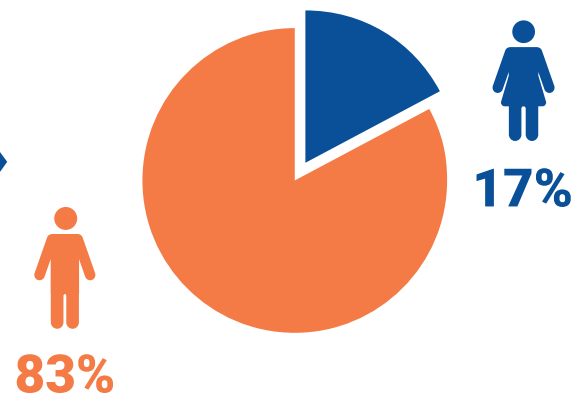
Of the surveyed companies plan to close beyond three months of the pandemic if it continues

KEY INDICATORS OF EDUCATION AND UNEMPLOYMENT

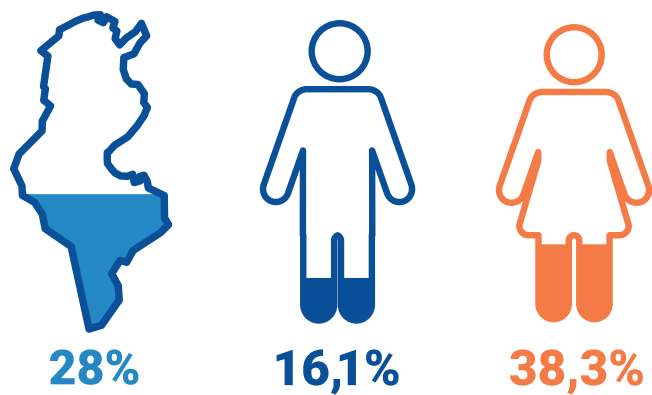
More than half of tertiary graduates are women (% , thousands)



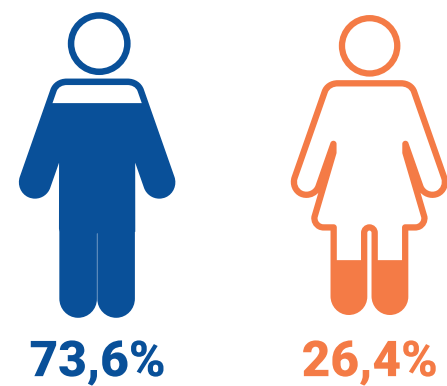
But they only benefit from 17% of are women the created new jobs (% , thousands)



The unemployment rate for female graduates is 1.5 times of the national rate (%).

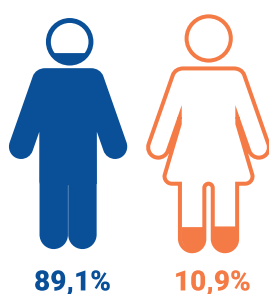


The participation rate of women is very low compared to that of men (%)



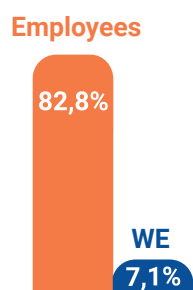
KEY EMPLOYMENT INDICATORS AND SECTORS OF ACTIVITY

10,9% of entrepreneurs in Tunisia are women entrepreneurs in 2019



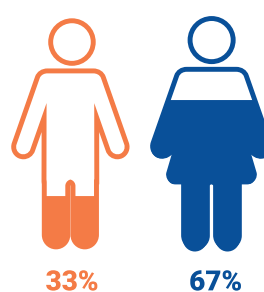
MIWE 2019
Mastercard Index of
Women Entrepreneur

82,8% of the female population in employment are employees 7,1% are business leaders



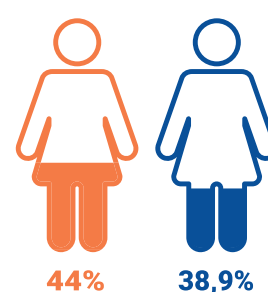
World Bank 2020

67% of higher education graduates are women



Ministry of Higher
Education 2017

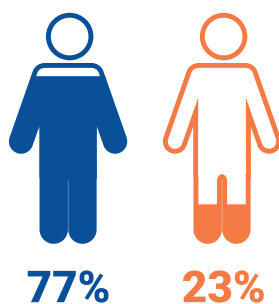
38,9% of the justices sector are women
44% of the industrial sector are women



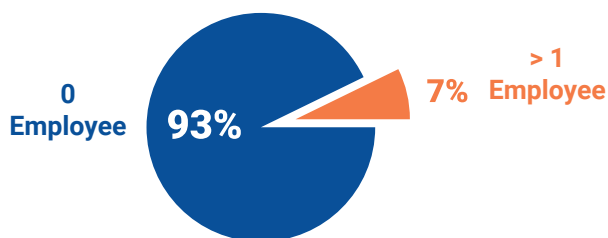
Ministry 2017

CHARACTERISTICS OF NATURAL PERSON ENTERPRISES OWNED BY WOMEN

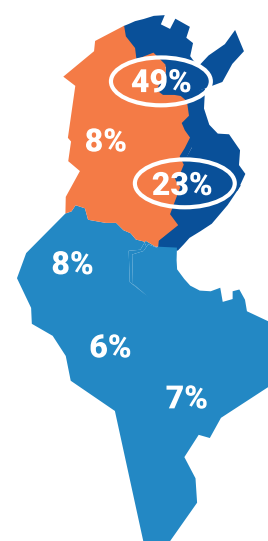
23% of enterprises physical persons



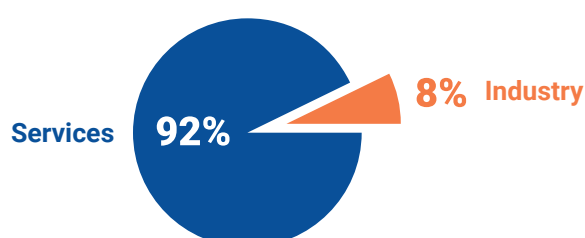
~7% employ more than one employee



~79% are in coastal regions



~92% are in services



RNE 2013

OBSTACLES



1. Lack of a national policy for sustainable women's entrepreneurship that creates economic and social wealth



2. A non-egalitarian culture and de facto discrimination



3. Access to funding for WE is difficult in the pandemic context



4. Difficulties in accessing information, public markets and the e-business market



5. Lack of a gender aspect in the support organizations and structures



6. Entrepreneurial and political women's leadership: Very limited access to decision-making positions and reduced representativeness

RECOMMENDATIONS

Towards an urgent development of a national strategy on women's entrepreneurship in post Covid-19

Offering an attractive institutional framework that facilitates women's entrepreneurship after the health crisis

Funding for women, access to new markets, and having recruitment facilities during the Covid-19 pandemic

Reorient market information, offer a public market quota and boost startups in the interest of women entrepreneurs

Make support services more gender-sensitive and train them in crisis management and active listening to women entrepreneurs

Turning the threat of the Covid-19 pandemic into an opportunity for the CNFCE: launching a national campaign for increased female representation



OBSTACLE 1

Lack of a National Policy for Sustainable Women's Entrepreneurship and creator of economic and social wealth

- The rulers take power and succeed one another, without taking into account the interest of a national policy for the benefit of women's entrepreneurship;
- Lack of a cross-cutting legislation to embody gender at the strategic level of all departments;
- Lack of gender-specific structures in ministerial departments;
- Lack of an exhaustive study dealing with statistics and number of women entrepreneurs, the profile of women entrepreneur, the sectors and the legal forms;
- The ARP, even with an interesting female representativeness, has difficulty in imposing a reflection on the contribution of women's entrepreneurship.

RECOMMENDATION 1

Towards an urgent need to develop a national strategy on women's entrepreneurship post-COVID-19

- Integrate the national vision for women's entrepreneurship into the government's next 2020-2025 agenda;
- Revision of the regulations;
- Lack of detailed data on women entrepreneurs;
- Carry out a comparative study on the contribution of women entrepreneurs to economic growth in Tunisia and promote it at the level of public authorities;
- Integrate the "women's entrepreneurship" component in the economic and financial commissions of the ARP.

ENGAGEMENT OF THE CNFCE

In an era of a global pandemic, the CNFCE is committed in playing its crucial role of political advocacy and public-private dialogue for the integration of the national strategy of women's entrepreneurship into the strategic vision of the current Government 2020-2025;

Set up a permanent monitoring system for women's entrepreneurship in the form of an observatory by involving public, private and international partners.



OBSTACLE 2

A non-egalitarian culture and de facto discrimination

- Barriers to entry and also in the development of enrichment through entrepreneurship;
- Problems of equal opportunity for access to property, inequality in inheritance;
- Very little capital held by women entrepreneurs;
- Very little equality in top management salaries.

RECOMMENDATION 2

Provide an attractive institutional framework that facilitates women's entrepreneurship following the health crisis

- Create through an innovative legal framework a structural change in the women's entrepreneurial potential and the appropriation of capital by women;
- Sensitize the public and the media to the importance of women's access to property and then legislate in the same direction;
- Explain to public opinion the real situation of capital ownership in Tunisia and fight for better equality;
- Ensure that the salary is not discriminated against on the basis of gender for the same decision-making position in a public or private company, otherwise monitor the application of the law and work for fair jurisprudence.

COMMITMENT OF THE CNFCE

- *Support and promote the necessary reforms with public authorities to combat all forms of discrimination;*
- *Participate proactively and constructively in all reforms affecting women's entrepreneurship in Tunisia;*
- *Ensure the simplification and digitization of standard and simplified digital procedures (CNSS affiliation, taxation and registration) to facilitate women's transition from the informal to the formal sector;*
- *Sensitize women to their economic rights and the remedies available to them;*
- *Property rights: proper application of these rights in relation to the economic and social contribution, especially when the woman works with her spouse.*



OBSTACLE 3

Access to financing for women entrepreneurs is difficult in the context of the pandemic

- Women entrepreneurs identify access to financing as the major issue in the creation of their business and the development of their activity;
- Apart from the case of microfinance institutions, financing institutions have a reduced share of female clients;
- Very few women benefit from capital participation mechanisms, mainly because of the small size of their projects;
- There is no positive discrimination to strengthen women's share of financing.

RECOMMENDATION 3

Provide and accelerate women's access to financing, access to new markets and recruitment facilities

- Sensitize financial institutions and especially front-office agents to the needs and appropriate treatment of WE to overcome the difficulties encountered following the COVID-19 pandemic;
- Urgent implementation by the Financial Institutions of an express and unconditional credit facility with a two -year grace period for the crafts sector and the sectors heavily impacted by the COVID-19 pandemic;
- Develop a crowdfunding platform dedicated to projects led by WE and under the aegis of the CNFCE;
- Following the health crisis, as a matter of urgency, ensure the creation and constitution of a solidarity fund specifically for WE impacted by COVID-19 or any other woman who wants to start a project (look for partners such as the CDC);
- Continue the process of creating an investment fund (SICAR) for women's entrepreneurship projects.

ENGAGEMENT OF THE CNFCE

- *Organize awareness-raising days for women on access to credit and go to the regions to train women to help them put together bankable proposals and better negotiate with financial institutions;*
- *Sensitize financial institutions to integrate the gender component in the expertise of their account managers and in their communications;*
- *Put pressure on institutions like SOTUGAR to take into account the needs of women entrepreneurs;*
- *Establish partnerships with financial institutions in order to simplify and accelerate financing procedures in favor of women entrepreneurs.*



OBSTACLE 4

Difficulties in accessing information, public markets and the e-business market

- Information in Tunisia is very limited and expensive, it benefits large structures and therefore men;
- Lack of quota for women in public procurement (dominated by men);
- The start-up act has a masculine connotation;
- Lack of systematic approach to integrate value chains.

RECOMMENDATION 4

Reorient market information, offer a public market quota and stimulate start-ups in the interest of women entrepreneurs

- Work on sharing economic information through new women's structures such as the CNFCE;
- Urgent implementation of quotas in order to open up public markets to VSEs managed by women;
- Promote female start-ups to ensure their resistance and resilience in the face of the COVID-19 pandemic.

ENGAGEMENT OF THE CNFCE

- *Create and develop a gender pole in Tunisia at the African or MENA region level: it will be in charge of pursuing research projects, building a database of resource persons and a wide network of people interested in the issue of women's entrepreneurship;*
- *Ensure access to better information on procedures and products opportunities for WE and control of the value chain of their products;*
- *Adopt an online post-covid program intended to improve the skills of WE in terms of handling digital tools and make digital the credo of any WE through an awareness campaign;*
- *Encourage and supervise women entrepreneurs to sell on virtual marketplaces by ensuring agreements with local partners;*
- *Set up an incubator dedicated to women with projects and accompanied by the provision of seed funds in public-private partnerships.*



OBSTACLE 5

Lack of a gender aspect in support organizations and structures

- The public support structures are not organized in a transversal way to have a gender aspect. Their services do not target the specific needs of women (initiative taking, self-confidence, personal development...);
- There are no support services dedicated to women organized on a regular basis, reaching a significant number of women and generalized throughout the territory;
- Lack of self-confidence and entrepreneurial experience;
- Lack of female co-working space which helps break the isolation of women entrepreneurs, especially after the health crisis.

RECOMMENDATION 5

Make support services more gender-sensitive and train them in crisis management and active listening to women entrepreneurs

- Sensitize institutions to train their front-office agents on:
 - Gender specificities and approach
 - communication and reception techniques in crisis situations (stress and anxiety)
 - The laws and regulations in force (old and recent)
- Set up an WE training program targeting entrepreneurial skills in terms of international communication, digital skills and agility in the face of the health crisis;
- Develop an ecosystem that promotes a reconciliation between professional, family and private life (childcare, spousal support, etc.) in all regions of Tunisia;
- Promote the synergy of partnerships between the stakeholders of the women's entrepreneurship ecosystem (basic education, higher education, business centers, chambers of commerce), and everything related to business development.

COMMITMENT OF THE CNFCE

- *Develop mentoring between women entrepreneurs (beginner and experienced);*
- *Encourage government bodies to ensure policy coherence on women's entrepreneurship;*
- *Encourage support structures to adopt a gender approach in their services offered to women entrepreneurs;*
- *Follow the spread of the pandemic, implement e-learning systems in order to allow WE to train in a more flexible way;*
- *Promote local activities and services such as funding agencies, daycares, schools...;*
- *Develop public-private partnerships focused on entrepreneurship, and advocating for making universities more entrepreneurial.*



OBSTACLE 6

Women's entrepreneurial and political leadership: Very limited access to decision-making positions and reduced representativeness

- Economic power is overwhelmingly in the hands of men, with very few women chairpersons of boards of directors;
- The stock exchange is predominantly male;
- CEOs of financial institutions, public enterprises and others are predominantly male, and women never exceed the glass ceiling;
- Access to decision-making positions is very limited and female representativeness is reduced in employers' union structures as well as in mixed chambers.

RECOMMENDATION 6

Converting the threat of the Covid-19 pandemic into an opportunity for the CNFCE: Launching a national campaign for greater female representativeness in the employers' unions and other structures

- Make the CNFCE the hobbyhorse of female representativeness at the heart of all national bodies;
- Boost current representatives in government, the ARP, financial and other economic institutions to become national flagship organizations;
- Launch a benchmarking study and a national campaign for increased female representation;
- Enhance the image of women entrepreneurs through success stories: TV shows, radios, social media, etc...

COMMITMENT OF THE CNFCE

- Create a competition to award regional prizes (north east, north west, center east, center west, south east, south west) to recognize the best women entrepreneurs who have been able to meet the challenges of the COVID-19 pandemic in terms of innovation, growth, export to new markets, etc....;
- Take action in favor of gender parity, especially in the decision-making bodies of companies, professional and employers' organizations in application of the principles of the constitution;
- Sensitize UTICA to push its structures to use digital tools to make conference calls in order to allow women to be more present at union meetings;
- WE success-stories are to be promoted through the media, on networking networks, on the CNFCE's Facebook page, and on its website by presenting a success story once a month or a week;
- Seize the opportunity that Tunisia is part of the African continent which is in the first place in the report of women's entrepreneurship established by a private international firm in November 2019 with the highest TEA (Total Entrepreneurial Activity) in the world.







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