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MIGRANT WOMEN IN THE NORTH OF AFRICA: ENTREPRENEURSHIP AS AN OPPORTUNITY FOR SOCIO-ECONOMIC INCLUSION

Policy paper

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EVIDENCE-DRIVEN
MIGRATION GOVERNANCE POLICY
AND PRACTICE IN NORTH AFRICA




Executive Summary

This policy paper examines entrepreneurship as a viable option for increasing the socio-economic inclusion of migrant women in the North of Africa (NoA). The paper draws on a literature review and interviews with practitioners from academia, civil society, public institutions, international development, and the private sector in four NoA states: Egypt, Libya, Morocco, and Tunisia.

Key takeaways:

- **Migrant women in the NoA are exposed to discrimination** on the basis of race, origin, and gender, while being subject to the negative economic outlook globally following the COVID-19 pandemic. This group faces persistent and interconnected challenges, inter alia: a significant gender employment gap, limited access to finance, cultural barriers, unpaid care work and child care responsibilities, and a lack of consideration concerning the different needs of men and women in migration policy.
- **Interviews showed that the NoA remains a challenging environment for migrant entrepreneurship**, despite recent efforts to facilitate entrepreneurship generally. National laws restricting migrant access to credit, administrative dysfunction, complex tax policies, vague or incomplete legal provisions, and unawareness among official concerning legal provisions have created a gap between legislation and enforcement, while hindering the creation, formalisation and growth of migrant businesses.
- **Lack of a supportive ecosystem and a precarious legal standing** were most frequently cited by key informants as constraints hampering migrant women's entrepreneurship in the region. This dynamic gives rise to uncertainty among migrant women concerning their future in the respective host communities, while limiting their access to resources and opportunities.
- **Strict criteria and lack of appropriate financial and human resources** to effectively support migrant-led projects appear to be hampering entrepreneurship development programmes led by public agencies and international actors. Weak monitoring and evaluation systems of these programmes and the unavailability of data on migrant women entrepreneurs pose further challenges to effectively adapting the policy response to migrant women's needs.
- **There are indications that entrepreneurship can stand as an alternative strategy for female migrants to thrive** in the region:
 - > The NoA states and European Union (EU) Member States have committed to increasing the economic contributions of migrant women through adopting the main **international conventions and development frameworks** in this regard.
 - > Evidence showed that **business support policies that are explicitly open to all residents** can increase cohesion between migrants and host communities, while generating job opportunities for locals and migrants alike. However, development interventions should



recognise that women face additional, gender-related barriers to participation in business support programmes, and that these should be safe and apply Do No Harm principles in their approach.¹

- > **Various assets should be capitalised upon** to support migrants' entrepreneurship and create wealth at the local level: the resourcefulness, resilience, and skills of migrant women; the fact that many migrant students are interested in building bridges with their community of origin; and the unique positioning of migrant civil society organisations (CSOs).
- > Migrants can bring to market **new products and services** linked to their culture, which will not compete with local ones, including in the creative, arts, and handicrafts sectors – in which many migrant women are skilled and interested.
- > Developing migrant women's entrepreneurship can also **generate a new narrative and enhance social acceptance** of migrants.
- > Supporting **migrant women as business leaders** can encourage more women – both native-born and migrants – to enter the labour market, and in the long term enhance women's status and recognition of their contribution to the local society.

Main recommendations for the European Commission

- **Support the training of NoA public sector agents** on migrant-inclusive entrepreneurship legislation and policies.
- **Include migrant women as a target of cooperation programmes** by (i) raising awareness of legal rights and recourse, (ii) including step-by-step, long-term support measures from business launch and incubation to business expansion, and (iii) setting up consultation mechanisms with migrant organisations, including migrant women's CSOs and women's rights CSOs.
- **Strengthen monitoring and evaluation systems** of business support programmes, and work with existing initiatives and networks set up with previous cooperation programmes.
- **Increase the visibility of entrepreneurship programmes** and their achievements through user-friendly communication materials, available online and in multiple languages.
- **Promote a positive narrative** by recognising migrant women entrepreneurs as champions of migration, and documenting and disseminating success stories that can serve as models for both native-born and migrant women.
- **Collect sex-disaggregated data and conduct gender-inclusive research** on migrant integration into the labour market, and on women's potential for entrepreneurship (native-born and migrants).
- **Assist local CSOs** working to promote migrants' rights to economic integration.

¹ Do No Harm is a tool developed by Mary Anderson that requires humanitarian actors to endeavour to not cause further damage or suffering as a result of their actions. The principle has been expanded and applied in development cooperation. See Collaborative for Development Action (CDA) (2004). *The "Do No Harm" Framework for Analyzing the Impact of Assistance on Conflict: A Handbook*.

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- **Mobilise banks and microfinance institutions** to provide tailored services to migrants.

Main recommendations for national actors in the NoA

- **Collect sex disaggregated data and conduct research** on migrant women's profiles and skills related to entrepreneurship, and gender-related barriers to migrant entrepreneurship together with research entities.
- **Promote knowledge sharing between institutional actors** to increase the availability and use of data on migrant entrepreneurship (women- and men-led businesses).
- **Involve migrant and women's rights CSOs** in the design, implementation, and evaluation of entrepreneurship support programmes and develop partnerships with migrant women's organisations to ensure the consideration of gender challenges in migrant business support services.
- **Facilitate the creation and formalisation of enterprises** by migrant students.
- **Cooperate with the private sector** to make business development programmes accessible to both migrant and host community women, and to enhance the funding of migrant businesses.



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Introduction

The objective of this policy paper is to contribute to the evidence available to regional policymakers on meaningfully mainstreaming and promoting a gender perspective in migration policy. Specifically, it examines entrepreneurship as a viable, sustainable option for migrant women's economic inclusion, and a subsequent positive influence on the perception of migrants in four North of Africa (NoA) states: Egypt, Libya, Morocco, and Tunisia.²

The policy paper is based on a literature review providing background on the legal framework related to economic inclusion of migrants, with a focus on opportunities for migrant women's entrepreneurship. The research was complemented by 17 Key Informant Interviews (KIIs) with actors from across the NoA region, in order to appraise and balance the findings of the desk-based review. This policy paper thus assembles learning from practitioners from academia, civil society, international organisations, public institutions, and the private sector.

The *EU Gender Action Plan (GAP) III: An Ambitious Agenda for Gender Equality and Women's Empowerment in EU External Action* has been a key reference document guiding the elaboration of the policy paper. This is because the document links migrant women's rights with the importance of implementing gender-responsive migration policies:

“With women and girls accounting for approximately half of all international migrants, their contributions to economic and social developments in countries of origin, transit and destination, as well as their specific needs must be recognised. The EU should ensure that the human rights of migrant women and girls are fully realised through gender-responsive migration policies, programmes and laws.”³


The present paper is structured into three sections. Drawing from a literature review, **the first section outlines the socio-economic context** within which women migrants who seek to run their own business currently find themselves.⁴ **The second section focuses on the information gained from 17 KIIs** undertaken for this document.⁵ The second section **then presents several obstacles** that prevent migrant women from engaging in entrepreneurial endeavours, **and highlights gaps, opportunities and good practices** in policy and programming support. **The third section offers recommendations** for regional actors to effectively promote migrant women's economic empowerment through entrepreneurship and to implement gender-inclusive policies and programmes that can respond to

² Unless specified as otherwise, the term “migrants” is used herein to refer to migrants, refugees and asylum seekers.

³ European Commission (2020). [Joint Communication to the European Parliament, the Council, EU Gender Action Plan \(GAP\) III – An Ambitious Agenda for Gender Equality and Women's Empowerment in EU External Action](#), p. 6.

⁴ A literature review focused on the various legal frameworks on migrant women's economic inclusion in the NoA has been conducted to inform the policy paper and is available upon request from the ICMPD eMGPP project team.

⁵ The list of key informants can be found at the end of the policy paper.



migrant women's needs. Overall, this policy paper aims to provide inputs that can contribute to Pillar 5 of the EU Gender Action Plan III (GAP III):

“Reporting and communicating on results, putting in place a quantitative, qualitative, and inclusive monitoring system to increase public accountability, ensure transparency and access to information and achieve better EU outreach on the impact of its work worldwide.”⁶

Section I - Socio-Economic Context of Migrant Women Entrepreneurship in the NoA

1. Migration outlook

The North of Africa is an important pole in international migration dynamics, as a region of origin, transit and, increasingly, destination. The region hosts approximately 3.2 million migrants,⁷ mainly from Europe, Sub-Saharan Africa, and the Middle East and North Africa (MENA) region, according to official sources such as the Population Division of the United Nations Department of Economic and Social Affairs (UN DESA), the International Organisation for Migration (IOM) Displacement Tracking Matrix and the Tunisian National Observatory on Migration.⁸ Of these migrants, 43.6% are women.⁹

On a national level, there are no official statistics on international migrant stocks disaggregated by sex in Egypt and figures on migrant stocks are difficult to come by in Libya. In Morocco, it was estimated that, in 2020, 48.5% of migrants were women.¹⁰ It should be noted that 45,000 migrants (48% women) were regularised during two operations in 2014 and 2016/2017.¹¹ In Tunisia, official sources reported 14,358 migrants in 2014, of which 6,397 were women.¹² However, these official figures are likely to underestimate the number of migrants actually present. In 2021, 7,697 refugees and asylum seekers were registered with the UN High Commissioner for Refugees (UNHCR) in Tunisia, of which 3,073 were women.¹³ While many Sub-Saharan nationals can enter Tunisia with ease via free short-term tourist visa facilitations, the possibility of obtaining a residence permit and remaining in the country legally is very limited.

⁶ European Commission (2020). GAP III, op. cit.

⁷ Migration Data Portal. [Migration data in Northern Africa](#). Regional Data Overview. Global Migration Data Analysis Center (GMDAC), IOM.

⁸ International Migration stocks are rarely disaggregated by country of origin, making it difficult to obtain this information for migrants in the NoA.

⁹ Migration Data Portal. [Migration data in Northern Africa](#), op. cit.

¹⁰ UN DESA (2020) [Total number of international migrants at mid-year](#), based on GMDAC data.

¹¹ GMDAC. [National Strategy on Immigration and Asylum: Morocco](#). Policy and Practice Database.

¹² Ministry of Social Affairs of Tunisia (2017). [Foreigners in Tunisia by gender and age](#). Data Portal, National Observatory of Migration.

¹³ UNHCR (2021). [UNHCR Tunisia Registration Fact Sheet](#); UNHCR (2021). [Refugees and asylum-seekers in Tunisia](#). Operational Data Portal. Refugees Situation.

2020 Migrant Stock Estimates¹⁴

| | Egypt | Libya | Morocco | Tunisia |
|--------------|---------|---------|---------|---------|
| Total | 543,937 | 826,537 | 102,358 | 60,145 |
| Women | 254,385 | 232,740 | 49,651 | 28,671 |
| Men | 289,552 | 593,797 | 52,707 | 31,474 |

In Africa, women are increasingly migrating alone and as heads of households, according to a recent study from the European Parliament.¹⁵ Most migrant women work in the informal sector and have been disproportionately impacted by the COVID-19 pandemic, which has affected informal workers the most. Migrants' occupations often reflect a gender bias: the majority of Sub-Saharan women work as hairdressers, cleaners, or domestic workers. Self-employed migrants often need to fulfil certain criteria to be eligible for immigration, such as a stipulated amount of investment capital.¹⁶

2. Migrant women's labour and economic participation in the region

Women's participation in the labour market in the MENA region remains the lowest of any world region. On average, women in the region have a labour force participation rate of approximately 20%, according to the International Labour Organization (ILO) – compared to a 50% average across the EU.¹⁷ The overall gender unemployment gap (defined as the difference between the female and male unemployment rates) stood in 2017 at an average of almost 10% across the four states studied.¹⁸ Secondly, there are persistent challenges regarding perceptions and attitudes towards the work of women; 45.75% of men surveyed in 2017 in the MENA region indicated that “a women's place is at home”.¹⁹ Thirdly, while labour-related legislation in the region does appear to comply with the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) regarding gender-based discrimination, in a few rare instances, women are prohibited from work that is “not familiar” or which does not “fit with women's (physical) nature”.²⁰ This can limit (both native-born and migrant) women to certain sectors of economic activity.

Regarding the current economic situation, the most recent Arab Barometer data available indicates an overall rise in pessimism among nationals on the region's medium term (2-3 year) economic outlook.²¹

¹⁴ Migration Data Portal. *International Migrant Stock 2020*. UN DESA, Population Division.

¹⁵ European Parliament (2020). *Intra-African Migration*. Study, Policy Department for External Relations.

¹⁶ OSCE (2009). *Guide on Gender-Sensitive Labour Migration Policies*, p. 16.

¹⁷ European Commission (2020). *Commission Implementing Decision of 29.10.2020 on the Annual Action Programme part II in favour of the European Neighbourhood Instrument (ENI) South countries for 2020*.

¹⁸ ILO (2017). *World Employment and Social Outlook – Trends for Women 2017*.

¹⁹ Ibid.

²⁰ These expressions are used in Article 24 of Libya's 2010 Labour Relations Act and in Egyptian Ministerial Decree no. 155 of 2003, cited in Riad and Riad Law Firm (2016). *Women's Rights under Egyptian Law*.

²¹ Arab Barometer (2018). *Arab Barometer Wave V 2018-2019*. Data Sets.



As noted in the *2020 Adult Population Survey* from the Global Entrepreneurship Monitor (GEM), all 43 countries covered by the survey reported a decrease in household income due to COVID-19, but the rate for Egypt – the region’s largest economy – ranked in the top five.²² Set against this backdrop, it is likely that the gender employment gap in the region will be exacerbated. In addition, while small and medium-sized enterprises (SMEs) are pillars of the NoA economy and account for the majority of jobs in the region,²³ the SME landscape is at a critical juncture, suffering the dual shock of a struggling tourism sector and falling remittance levels, both key sources of income in the region that remain below their 2019 levels.²⁴ However, financiers and venture capitalists reportedly remain optimistic on the long-term prospects of the region.

While little research is dedicated to women-led or women-owned businesses specifically in the NoA region,²⁵ it is clear that globally women (migrant and non-migrant) are underrepresented among formal entrepreneurs. It is estimated that women entrepreneurs lead only a third of businesses in the formal economy.²⁶ In a brief on the impact of COVID-19 on gender equity, the Organisation for Economic Co-operation and Development (OECD) notes that the public sector is an important employer of women in the MENA region. According to the ILO, three quarters of public sector employees in Egypt were women in 2014, while in Morocco, women accounted for half of the public sector workforce in 2010. However, employment in the public sector does not constitute an option for migrant women.

In terms of occupation, even if the knowledge of migrant women’s economic situation in the NoA is limited, it is likely that the majority of their entrepreneurial initiatives occurs in the informal sector, due to the weight of the informal economy and administrative barriers for migrants in the region. While most women in employment work low-skill and low-paid jobs as domestic workers and cleaners, others run small businesses from home, at markets or as street vendors. Recent research findings at international level show that women are more likely to be in low-paid occupations, whether as employees or entrepreneurs, and are less likely to attain leadership positions.²⁷ Migrants, particularly female migrants, are more likely to be self-employed than women who are native born.²⁸ This preference for self-employment instead of wage employment may be due to the difficulties in accessing a regular administrative status and because women can informally run a business from home and/or find it easier and safer to work from home, especially if the woman has children or is a single mother.

²² Gem (2021). *2020/2021 Global Report*, p. 26.

²³ OECD, European Commission and ETF (2014). *SME Policy Index: The Mediterranean Middle East and North Africa 2014*.


²⁴ OECD (2020). *COVID-19 crisis in the MENA region: impact on gender equality and policy responses*.

²⁵ Partial figures can be found at country level. For example, in Morocco, the *2019 National Business Survey* conducted by the High Commission for Planning showed that 12.8% of MSMEs were managed by women, and 5% of all MSMEs were created by foreigners, of which 29% by women; the survey excluded MSMEs from the financial, agricultural and informal sectors.

²⁶ ILO (2017). *World Employment and Social Outlook*, op. cit.

²⁷ OECD (2017). *Women's Economic Empowerment in Selected MENA countries: The Impact of Legal Frameworks in Algeria, Egypt, Jordan, Libya, Morocco and Tunisia*.

²⁸ The reference is based on cases mainly, but not exclusively, taken from the Organisation for Security and Cooperation in Europe (OSCE) area. See OSCE (2009). *Guide on Gender-Sensitive Labour Migration Policies*, op. cit.



According to venture capital specialists,²⁹ in the NoA, migrant women are most likely to invest in livelihood enterprises, where the family contributes substantial labour, lowering operating costs, but the economic activity cannot be scaled up. This naturally limits their appeal to a certain category of investors looking for quick, large returns.

Many migrant women engage in gender-segregated sectors of the economy, providing services that are considered by others too demeaning or dangerous to undertake, or servicing underserved communities. It is striking that although there are projects in the NoA that target migrant women with the aim of supporting them economically,³⁰ there is very little data available on the livelihood characteristics of migrant women in the region,³¹ their entrepreneurship profiles, capacities and skills.

Moreover, the COVID-19 pandemic has placed additional strain on women in the region, whom have had to work under increasingly precarious conditions, and leading to a decline in women's economic participation – which was, as noted, already low prior to the pandemic. In its 2020 report on the effects of the COVID-19 crisis in the MENA region, the OECD stated “region-specific restrictive social norms and legal frameworks exacerbate the obstacles faced by women.”³² Migrants have also disproportionately faced exposure to the virus, as they are often employed in sectors considered essential, or lack legal recourse when coerced to work under unsafe conditions, or reside in unsanitary spaces.³³ According to UN Women, the pandemic will also widen the gender poverty gap, with more women being pushed into extreme poverty; there will be a disproportionate increase in women's unemployment and women-run businesses will be hit hardest.³⁴

3. International and regional policy context

Regarding the institutional framework, the NoA states have committed to recognising the social and economic contributions of women migrant workers by adhering to CEDAW. General Recommendation No. 26 on Migrant women workers (2008) issued by the Committee on the Elimination of All Forms of Discrimination against Women calls policymakers to integrate a gender perspective into the development of migration policies to “understand the specific ways in which women are impacted, female migration should be studied from the perspective of gender inequality, traditional female roles, a gendered labour market, the universal prevalence of gender-based violence (GBV) and the worldwide

²⁹ Interviewed during the KIIs undertaken for this study, see list of key informants.


³⁰ In developing the policy paper, several programmes promoted by international donors and organisations such as Enabel, the EU, the ILO, IOM, UNHCR and the World Bank have been reviewed. However, further research is needed to produce a comprehensive overview and learn from the assessment of these entrepreneurship support programmes.

³¹ European Commission (2020). Commission Implementing Decision of 29.10.2020 on the Annual Action Programme part II, op. cit.

³² OECD (2020). *COVID-19 crisis in the MENA region*, op. cit.

³³ OECD (2020) *What is the impact of the COVID-19 pandemic on immigrants and their children?*

³⁴ See UN Women (2020). *COVID-19 and its economic toll on women: The story behind the numbers* and UN Women (2020) *Explainer: How COVID 19 Impacts Women and Girls.*



feminisation of poverty and labour migration” and “actively involve women migrant workers in policy formulation; and to conduct quantitative and qualitative research, data collection and analysis to ensure that policies are gender responsive”.³⁵

The Joint Valletta Action Plan³⁶ on Migration adopted in 2015 by European and African governments mentions women and young women as a target for revenue-generating activities and stimulation of entrepreneurship in regions of origin and transit of migrants. In terms of financial assistance, EU priorities for cooperation with the Southern Neighbourhood include offering better socio-economic opportunities to migrants and host communities to reduce push factors driving irregular migration.³⁷

Furthermore, both the attention to migrant women and entrepreneurship are enshrined in several international commitments:

- The Global Compact for Safe, Orderly and Regular Migration adopted in 2018 mainstreams a gender perspective, and encourages policymakers to recognise women and girls’ independence, agency, and leadership to move away from addressing migrant women primarily through a lens of victimhood. The States Parties to the Compact committed to reviewing relevant national labour laws, employment policies and programmes to ensure that they include considerations of the specific needs and contributions of women migrant workers. The Compact also addresses migrant women’s participation in the economy by calling on the States Parties “to enable migrant women to access financial literacy training, as well as to open a bank account, own and manage financial assets, investments and business and providing access to and develop banking solutions and financial instruments for migrants, including low-income and female-headed households, in cooperation with the banking sector”.³⁸
- The creation of economic opportunities for all, with the purpose of leaving no one behind, is among the top priorities of the United Nations (UN) 2030 Agenda for Sustainable Development. Several UN agencies recommended to promote migrants’ entrepreneurship as a successful strategy for contributing to both Sustainable Development Goal (SDG) 5 (Achieve gender equality and empower all women and girls) and SDG 8 (Promote decent work for all – by promoting entrepreneurship as a means to protect labour rights and promote safe and secure working environments for refugees and migrants, in particular women and those in precarious employment). In this regard, the United Nations Conference of Trade and Development (UNCTAD), IOM and UNHCR urged governments to carry out supporting policies for migrant entrepreneurial activity in 2018.³⁹


³⁵ Committee on the Elimination of All Forms of Discrimination against Women (2018). General Recommendation No. 26 on Migrant women workers.

³⁶ European Council (2015). Valletta Summit on Migration, 11-12 November 2015.

³⁷ A literature review on national legal and institutional frameworks relating to migrant women’s access to entrepreneurship in the NoA has been conducted to inform the policy paper.

³⁸ Global Compact for Migration (2018). Global Compact for Safe, Orderly and Regular Migration. United Nations.

³⁹ UNCTAD (2018). Policy Guide on Entrepreneurship for Migrants and Refugees.

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- UNCTAD has emphasised the importance of evolving entrepreneurship ecosystems to be inclusive of migrants and refugees rather than creating separate or parallel programmes tailored to these groups. According to the UNCTAD Policy Guide on Entrepreneurship for Migrants, obstacles such as limited rights to work and start a business, language and cultural barriers, little access to finance, and lack of support networks can hamper the success of migrants’ entrepreneurial activities. However, to build inclusive entrepreneurship policies, governments need to understand the differences between various population groups, in terms of their socio-economic characteristics, gender, levels of vulnerability and rights, as well as to appreciate the differences among members within these groups (country of origin, professional skills and entrepreneurship experience, etc.).⁴⁰
 - In the framework of the Union for the Mediterranean (UfM) Ministerial Conferences on the role of women in society, the governments of the region recognised the importance of integrating migrant women and promote their active role in host communities, by developing better knowledge and increasing research on women in migration and mainstreaming a gender approach in studies and statistics related to migration.⁴¹

The EU specifically has deepened its commitment to supporting women’s economic empowerment in this regard through explicitly addressing the area in key documents:

- In the new Agenda for the Mediterranean,⁴² gender equality remains a top priority of EU external policies and cooperation programmes in the NoA region, in line with the third EU Action Plan on Gender Equality and Women’s Empowerment in External Relations. Initiatives to support women’s economic empowerment will be supported especially by the External Investment Plan.
- The GAP III 2021-2025 document puts forward the aim to incorporate gender equality and women’s empowerment in all EU external policies and actions⁴³ and stresses the need to address all intersecting dimensions of discrimination by paying special attention to forcibly displaced and migrant women. Supporting and empowering migrant women is important because it contributes to the “sustainable development of countries of origin, transit and destination through remittances, skills and knowledge”.⁴⁴

Despite this regional policy framework, female migrants’ economic empowerment is not prioritised in the respective national strategic plans related to migration,⁴⁵ and migration policies rarely consider

⁴⁰ Ibid., p. VI


⁴¹ UfM (2017) *Ministerial Conference on Strengthening the Role of Women in Society*. 27 November 2017, Cairo.

⁴² European Commission (2021). *Joint Communication to the European Parliament, the Council, The European Economic and Social Committee and the Committee of the Regions. Renewed partnership with the Southern Neighbourhood A new agenda for the Mediterranean 2021*, p. 18.

⁴³ European Commission (2020). EU GAP III, op. cit.

⁴⁴ Ibid. p. 14.

⁴⁵ Migrant women’s situation and access to employment are not addressed in the *Moroccan National Immigration and Asylum Strategy (SNIA)* adopted in 2014. As noted, the same is true for the draft version of the *Tunisian National Strategy for*



the differing needs and experiences of migration as undertaken by women and men. For example, migrant women's situation and their access to employment are not addressed in the *Moroccan National Immigration and Asylum Strategy (SNIA)* adopted in 2014, nor in the draft version of the *Tunisian National Strategy for Migration*, which is still under review. At the time of writing, the Tunisian strategy does not include a gender lens, nor specific provisions regarding migrant or refugee women in the country. This may have several causes; among them a growing apprehension among governments in the region over becoming destination countries, rather than merely constituting transit hubs, as in the past.

4. Public perceptions and narrative of migration in the host communities

According to the ICMPD study *Impact of Public Attitudes to migration on the political environment in the Euro-Mediterranean Region*, realised in cooperation with the Observatory of Public Attitudes to Migration (OPAM) at the European University Institute (EUI),⁴⁶ citizens assign little importance to immigration in comparison to other issues. However, even if immigration is a low-salience issue in the NoA, the same ICMPD study noted that a “vast majority (75%–99%) of citizens in South Partner Countries in the NoA display anti-immigration attitudes regarding the labour market, with in some cases almost unanimous belief that employers should give priority to citizens”. Moreover, some of the studies consulted for this paper found that migrant women from Sub-Saharan countries had been victims of racism.⁴⁷

While NoA countries are increasingly becoming host countries for migrants, there is an opportunity to promote a positive narrative on migrants' skills and know-how and to value their potential contribution to the local communities. Similarly, while migrant women are overrepresented in low-wage and low-skill irregular employment, their potential and the skills they can bring to the workforce remain largely underutilised and underestimated.

Migration still under review. At this point in its development, this strategy include neither a gender lens nor specific provisions regarding migrant or refugee women in Tunisia.

⁴⁶ Denison, J. and M. Nasr (2019). *Impact of Public Attitudes to migration on the political environment in the Euro-Mediterranean Region. Second Chapter: Southern Partner Countries*. ICMPD.

⁴⁷ See, as an example, the study conducted by Terre d'asile in 2020 entitled *Life courses of migrant women in Tunisia (Parcours de vie de femmes en Tunisie)* which found that 86% of the Sub-Saharan African women surveyed mentioned having been victims of racially motivated harassment or assault.



1. Gaps and challenges limiting migrant women's entrepreneurship


1.1. Policy and implementation gaps limiting migrant women's entrepreneurship

According to the key informants interviewed, the main challenges hampering migrant women's entrepreneurship in the NoA region are:

- **Lack of a supportive ecosystem** that would help migrants understand risks, and access opportunities. Despite recent regional efforts to facilitate entrepreneurship in general, such as a start-ups act adopted in 2019 in Tunisia to encourage the creators of start-ups, including by foreigners (through exempting them from taxes for almost eight years), the environment for migrant entrepreneurs remains challenging. Administrative dysfunctions, lack of training for administration officials in charge of self-employment and entrepreneurship promotion, complex tax policies, and vague or incomplete legal provisions, all contribute to hamper entrepreneurial endeavours in the NoA countries.

In addition, migrant entrepreneurs face specific constraints such as laws restraining access to credit for foreigners (Egypt). Moreover, when laws do not specifically discriminate against migrants, officials are often unaware that they apply equally to nationals and migrants. Similarly, informants frequently indicated that a lack of explicit language referring to migrants in the legal texts results in a gap between the laws in theory and their implementation in practice. Nor does this phenomenon appear to be limited to public entities: a similar lack of awareness on rights and the resources available to migrant entrepreneurs is also noted among banks, accountants, venture capitalists and consulting firms.

- **The uncertain legal standing of migrants** leaves them unsure of their future in their host communities and limits their access to existing support and resources. The uncertainty arising from this situation makes it difficult to think about and realise an entrepreneurial project, with entrepreneurship by its nature requiring time and material investment. It is evident that not all migrants are or can become entrepreneurs. Those who do intend to create a lasting entrepreneurial activity require full legal standing and protection under the law. In this framework, the common factor to emerge from the KIIs in this regard was that allowing immigrants to work legally as entrepreneurs and delivering residence permits are a necessary step for fostering migrant entrepreneurship in the region. As stated, this provision would concern few migrants, and women migrant entrepreneurs tend to occupy an economic space in which they do not necessarily provoke competition or conflict with their host communities.



Moreover, according to experts, there is a lack of awareness on the potential of migrants regarding opportunities for income generation, and employment generation at national level. The interviews also revealed that those few cases of entrepreneurship that do emerge from the immigrant community are more stories of precariousness and survival than of empowerment and achievement, with the migrant entrepreneur struggling to formalise their situation and consequently their business.

1.2. Double burden of migrant status and gender-based discrimination and barriers

In general, migrants contend with a lack of knowledge concerning local social and cultural norms, and accordingly advance with added caution when engaging in a new activity. Furthermore, their lack of social ties with the immediate host community risks disconnecting them from the local economic system. Another challenge for migrant retailers is that clients and customers in some countries may not be accustomed to different types of cuisine or have the habit of buying certain products. Albeit with varying degrees of intensity and depending on the migrant's country of origin, several informants stated that migrant women in the NoA region face the dual challenge of nationality and gender-based discrimination.

Regarding (access to) funding, female entrepreneurs, in general, have less opportunity than men to access loans,⁴⁹ set up bank accounts or comply with the requirements of financial service providers (e.g. the need to show past credit performance to prove creditworthiness). This scenario may serve to penalise migrant women, who typically have fewer financial resources due to gender discrimination in the labour market, and childcare responsibilities.⁵⁰


Furthermore, male dominance of the finance sector globally poses additional gender-based discrimination in obtaining financing.⁵¹ The precarious situation navigated by migrant women and the need to focus on basic needs can impede this group from attending business support trainings, especially if they live alone with children – many women bear a child during the migration journey, or after their arrival, often without being married. The weight of unpaid domestic work for single mothers and for women who have travelled with their families also represents a burden for female migrants. Women in this situation typically resort to appealing to the solidarity of fellow migrants for informal childcare solutions. Both unpaid care and domestic workloads reduce the amount of time that women have available for pursuing entrepreneurial activities.

Gender norms also shape the economic freedoms available to migrant women. A woman's husband may prevent their participation in entrepreneurship activities and restrict their movements outside the home. Women are also more vulnerable because, in addition to being migrants, they are more

⁴⁹ See Haddada, M. (2016). *Female entrepreneurship in Tunisia: What are the obstacles and the challenges?* and World Bank Group (2021). *Women, Business, and the Law 2021*.

⁵⁰ UNCTAD (2018). *Policy Guide on Entrepreneurship for Migrants and Refugees*, p. 75. op. cit.

⁵¹ Kessler, S. (2021). "Mediocre' men get ahead in finance more easily, say women in the industry." *The New York Times, Daily Business Briefing, 17 June 2021*.



likely to fall victim to gender-based discrimination, harassment and sexual violence. It should be noted that the legislation related to women's right to work across the corpus of national legislation in the four NoA states under study appears to conform to the standards set out in the CEDAW, except in rare instances.⁵² However, informants stated that the gap between legislation and enforcement is largely a function of public awareness of the existing laws.

1.3. Limitations of migrant entrepreneur programming

Building upon the available data and the limited scope of the present paper, it appears that very few cooperation programmes are dedicated to explicitly supporting migrant women entrepreneurship in the NoA.⁵³ In addition to intergovernmental and government agencies, some associations, business incubators and consulting companies are encouraging migrant entrepreneurship.⁵⁴ However, on the basis of the key informant interviews, it was found that their impact and reach have often been limited. The programmes, which are directed or open to migrants, generally provide entrepreneurship skills and training, technical and legal support to develop and deposit a business plan in a bank and receive financial support (e.g. microcredit or a starting capital to buy raw materials), either only once or over a short period of time. These business development programmes usually suffer from a twofold obstacle impeding their success:


- **Geographic targeting:** interventions are developed near the borders while migrants are more numerous in the capital or big cities. Likewise, urban areas are more likely to offer safe and regular economic opportunities for migrants.
- **Individual targeting:** beneficiary selection criteria in development programmes focus on migration status rather than capacity and preferences. Therefore, micro-projects and entrepreneurship programmes often forgo supporting competent migrant women in setting up successful businesses.

In terms of approach, migrant entrepreneurship development programmes are subject to strict criteria, such as a legal or refugee status requirement. Thus, the number of migrants that can benefit from training and support is considerably reduced. Some interventions simply lack a long-term vision. Such programmes will sometimes operate with solely annual budgets or place too much attention on short-term outcomes in regard to the number of beneficiaries supported, rather than longer-term impact – income or employment created.

⁵² See footnote 20.

⁵³ See, as non-exhaustive examples, the Min Ajliki initiative supported by Enabel and implemented by the High Commissioner of Refugees in Morocco, the Social and Economic Insertion of Refugees and Asylum Seekers – Seiras project supported by UNHCR and implemented by TAMSS in Tunisia and other programmes supported by the UNHCR in Morocco. See also UNHCR (2019). UNHR Country Portfolio Evaluation: Morocco (2016–2019). Evaluation Report, December 2019.

⁵⁴ See, as non-exhaustive examples, the Center for Entrepreneurship and Executive Development (CEED) and the Kunfaya incubator in Tunisia and the “LEAP” incubator led by Jusoor in Libya.



In general, it was found that development actors, including UN agencies and national institutions, do not have the financial or institutional capacity to support migrants' economic empowerment, while entrepreneurship programmes need sustained investments before they can generate a meaningful return on investment. Budget constraints, and the reallocation of funds to more urgent priorities (e.g. in cases of conflict or pandemic) are cited as reasons for this lack of funding. Migrant women often take part in awareness raising activities, developing their idea and a business plan, but then find themselves abandoned after the incubation period. This is particularly detrimental to migrant women, who due to their migration background are often detached from their socio-economic support network, and more exposed to illegal expropriation.

1.4. Gaps in data collection and research on migrant women's entrepreneurship

Only limited data on the situation of migrant women is available to the national institutions that monitor migration labour and entrepreneurship trends. In addition, the lack of sex-disaggregated business statistics does not allow measurement of migrant women entrepreneurship. Based on the KIIs undertaken and the available information, it was found that income generating activities (IGAs) and business development programmes led by public agencies and international development actors tend to have insufficient monitoring and evaluation systems, making it challenging to use and capitalise upon the learning.

A lack of information sharing among public administrations and microcredit organisations was also observed. This leads to a poor assessment of the impact of entrepreneurship support policies and programmes on migrants. Moreover, the unavailability of data on the profiles of women, and on the potential of self-employment for their professional integration, make it difficult to adapt the policy response to migrant women's skills and interests. Moreover, there exists a crucial knowledge gap on those elements that could make entrepreneurship a realistic option for migrant women to attain financial autonomy. However, capturing data on migrants requires appropriate resources, because this group is mobile, and typically works in the informal sector.



2. Opportunities and good practices for the promotion of migrant women's entrepreneurship

2.1. Inspiring approaches to support the creation and growth of migrant women's businesses


According to the KIIs undertaken, and despite some exceptions,⁵⁵ national legislation regarding women's work is confirmed as being gender inclusive across the four countries covered in the paper. Migrant women, in principle, have the same right as migrant men to establish a business. In this context, some governments have undertaken considerable efforts to provide equal treatment to migrants and nationals in their legislation related to entrepreneurship. For example, Morocco has granted to migrants in a regular situation, and to those who are married with a national, the right to create businesses and benefit from the same support measures as nationals (e.g. income tax exemptions). Furthermore, the development of the status of "self-entrepreneur" has greatly encouraged self-employment and has helped migrants working in the informal sector to formalise and expand their entrepreneurial activities.⁵⁶

On the lack of a regularised status, which is a major gap for the formalisation of migrant women's businesses and their growth and expansion, an interesting policy response has been found in Jordan, where the government has undertaken regulatory reforms to simplify the process for Syrian refugees to obtain work permits, with a view to facilitating their path to self-employment. With the support of international actors such as the [World Bank](#), this effort opened the door for the formalisation of SMEs run by Syrian women refugees and Jordanian women, facilitating their economic inclusion. This example shows that, in some cases, it may be easier for a migrant to regularise their situation through setting up a business than through obtaining wage employment. While many countries have "investor passport schemes", perhaps some policies could be developed along these lines, enabling migrant entrepreneurs who achieve a certain threshold of success to regularise their business and their own status in one single step.

It is important to emphasise the inclusiveness and equity aspects of targeted measures for migrants. As often observed in programmes granting a group priority access, this type of special treatment is likely to be seen as unjust by those groups excluded from the programmes. When business support policies are explicitly open to all residents in the country, migrants can benefit from them. This is also applicable to self-employment programmes led by CSOs and international organisations, as shown by the experience of the "[LEAP](#)" incubator in [Libya](#), which was initially designed for Libyan women but

⁵⁵ See footnote 29.

⁵⁶ See, among others, the [Law on Cooperatives](#), the status of self-entrepreneur and all programmes managed by the [National Agency for the Promotion of Employment and Competencies \(ANAPEC\)](#) with institutional, civil society and private sector actors.



benefitted several migrant women who showed an interest in participating. Programming should always take a conflict-sensitive approach to equity-related results. In many cases, there may be opportunities to increase cohesion between migrants and host communities. This can be achieved while ensuring that the programme benefits are fully accessible, be it through the translation of resources, circulation of information on rights, creation of support networks, etc.

To overcome the challenge of access to information, administration officials must be appropriately trained on the existing legislation related to business creation for migrants, and on intercultural communication. Several successful initiatives that have been undertaken can serve as inspirational models, such as recruiting migrants as community agents to raise migrants' awareness of services that support business creation. In Morocco, recruiting female community agents who are part of migrant women CSOs and networks has helped to build trust and engage migrant women in entrepreneurship.⁵⁷

The lack of awareness of women's rights to work, both within the migrant and host communities, represents another important area needing significant additional efforts. In parallel, the private sector should be encouraged to consider the growth potential that migrant entrepreneurs represent for business opportunities. Similarly, some informants highlighted that private sector actors could lobby microfinance institutions to provide funding to entrepreneurs and advocate for the regularisation of migrant enterprises, by supporting the creation of partnership-based corporations. As previously stated, regularisation of the migrant's status is essential to ensuring that they have equitable access to financing from banks and microcredit institutions and move towards a more sustainable and market-driven entrepreneurship model.


2.2. Turning entrepreneurship into a path to migrant women's economic inclusion in host communities

Many key informants have stressed migrant women's resourcefulness, determination, and commitment. Beyond their value to the individual and society at large, these characteristics constitute important qualities in an aspiring entrepreneur. While the COVID-19 crisis has generally led to greater loss of income among migrant women than men,⁵⁸ several migrant women have thrived economically in the face of adversity. By doing so, migrant women entrepreneurs challenge conservative narratives suggesting that they lack the competence to run a business. In this regard, the media can play a vital role by making migrant women more visible in the host communities and showcasing successful female migrant entrepreneurs as role models with the potential to motivate other women⁵⁹ and progressively shift the narrative of pity, scorn, and charity, to one of acceptance, and inclusion. Those CSOs which already play an essential role in responding to migrants' basic needs and supporting women's access to health, social and legal services could take up a more prominent role in promoting migrant women's economic inclusion.

⁵⁷ See the [Amuddu project](#) being supported by Enabel.

⁵⁸ Mixed Migration Center (2021). *The Impact of COVID-19 on Refugee and Migrant Women in Tunisia*.

⁵⁹ [Tebou Mode](#) and [LEBRA](#) brands are only two examples of migrant women's enterprises in the fields of fashion and crafts.



Engaging migrant communities is key to facilitating migrant integration, including through the provision of capital and by advocating for migrant access to employment. Most migrant communities have lobbies that they can turn to for information on the services offered to them in the host country. National and local governments should leverage the unique positioning of migrants' organisations in migration governance efforts and fund their initiatives to boost migrant women's entrepreneurship.


Moreover, many migrant students – both male and female – are interested in building bridges with their countries of origin. Their skills and knowledge represent potential added value for the NoA countries' workforce. By starting businesses in the NoA, migrant students can become ambassadors of their host country, champions of migration, and, more importantly, create new sources of employment for the host community and migrants alike. Academia can also play a key role in developing an entrepreneurship mindset. By integrating more entrepreneurial courses into their curricula, learning institutions can encourage business creation in a formal setting and respond to the limited culture of formal entrepreneurship among certain migrants. This, in turn, can serve to change the narrative of the migrant as a vulnerable ward of the state to a source of innovation that contributes to the wealth of the state.

It is inevitable that with time the NoA region will again need labour migrants, although this may take longest in Libya. According to several key informants, despite negative perceptions from conservative parts of society (as observed worldwide), migrants' contributions to local industry are being increasingly recognised and appreciated, especially those who can speak the local dialect of Arabic; migrants should thus be encouraged to learn the local language. In several instances, informants underlined that Syrian refugees found it easier to integrate as entrepreneurs, often because of their understanding not only of the language but also of the wider Arab cultural context.

Informants also noted that Syrian restaurant owners in Egypt are very well perceived, as they create job opportunities for both Egyptians and migrants. An example is Dawar Kitchen, a social enterprise based in Cairo that trains and employs in a catering business both Syrian women refugees and women with a low income from the neighbourhood. After developing their cooking and business management skills in the environment, some of these women went on to open their own kitchens. These types of initiatives are important because they offer job opportunities to refugees alongside local populations. Other informants noted a growing interest in the culture, arts, and handicrafts of Sub-Saharan African countries among the public in the NoA. These sectors in which women have talent and know-how can attract migrant women.

In some instances, there also exists a comparative advantage for migrant businesses providing products and services linked to their culture (e.g. braids and trade of ethnic products), as they are unlikely to directly compete with goods and services produced by members of the host community.

Migrant-host collaborative entrepreneurial efforts have been noted in several countries. In this context, engaging migrants in entrepreneurship can have beneficial effects on both the host communities' perception of migrants and migrants' perception of host communities. In many cases, migrants see the NoA region as little more than the doorstep of Europe, and in turn host communities may see them as individuals who will not stay and contribute. Gender norms are also evolving, and



there is increasing acceptance in migrant communities in the NoA of women as the primary breadwinner and capable of leading in business. However, sustainable solutions for child care should be set up to encourage migrant women willing to start their own business.

2.3. Leveraging the role of development actors to boost socio-economic inclusion of migrant women in the NoA

Development interventions should recognise that migrant women face additional barriers such as the need to attend business support programmes with their families. Interventions should be safe and apply a “Do no harm” approach (e.g. ensuring that women’s participation in a training does not put them at risk of GBV because women’s mobility is not accepted by their male relatives), including in conflict-affected settings such as Libya.⁶⁰ Reimbursing travel costs and providing compensations in cash or through basic aid packages also constitute good ways of incentivising women’s participation in entrepreneurship support initiatives.


Business support programmes should not be limited to developing women’s self-confidence and soft skills. To be effective, programmes should engage multiple stakeholders and offer complete services such as legal aid, technical support, referral to financing institutions and provision of funds to expand existing women’s businesses. Skill development opportunities should also be provided (e.g. digital literacy and local language courses), and entrepreneurship programmes should consider local labour market requirements.

Moreover, the in-kind support provided to migrants for IGAs is often insufficient to reach a point of self-sufficiency and limits the potential growth of the projects. Partnerships with microcredit institutions could thus increase the funds available for IGAs. More broadly, the experiences of countries that have dedicated huge efforts to migrant women’s economic empowerment should be explored to learn how they mainstreamed a gender-inclusive approach into self-employment and income-generation strategies.⁶¹ Additionally, programmes targeting migrant students can generate multiple impacts for the national economy, especially in sectors with a high market potential such as agro-business and eco-friendly health care products in Tunisia, for example.

EU institutions, international organisations and government development agencies can help the NoA countries to become better prepared to leverage and recognise the economic contribution of migrants to the local workforce. They could support national governments in launching gender-inclusive migrant business creation programmes as part of their human development strategies. As noted, female migrants in the NoA are understudied as a group and the employment and migration surveys do not disaggregate by sex or country of origin. Migrants are increasingly seen in OECD countries as a source

⁶⁰ See, for example, the [model](#) developed by the International Rescue Committee to create safe and transformative economic opportunities for women refugees in situations of crisis.

⁶¹ See, as an example, the approach of the ILO project [“Employment intensive programmes for Jordanians and Syrian refugees”](#), as well as the ILO training package [Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise](#) used in Morocco to raise the awareness among of ANAPEC staff on women’s entrepreneurship.



of wealth and innovation, and the evidence shows an increasing rate of business ownership among migrant women.⁶²

Similar studies on the economic contribution of migrants to national economies and local development should be undertaken in the NoA region. Such studies would help to see how migrants' talents could be capitalised upon and how to reduce gender-related barriers to migrant entrepreneurship and inform business support policies and programmes. Studies should also measure whether business support policies are beneficial to migrant women's social status and decision-making power in the long term.

Lastly, as long as migration actors, entrepreneurship development actors, and gender equality institutions work in a silo structure, migrant women's needs will be overlooked in both migration and gender equality policy. Thus, enhanced coordination between first aid and longer-term support structures for migrant women is needed, and stronger coherence between labour and migration policies, which should apply a more gender-inclusive approach in their planning and implementation.

Section III - Recommended Actions

Recommendations for the European Commission

- **Support NoA governments** in their transition from countries of origin and transit to destination countries by supporting the training of public sector agents on migrant-inclusive entrepreneurship legislation and policies, including on existing business creation legislation that is open to migrants and intercultural communication.
- **Include migrant women** as a target of multi-country cooperation programmes focusing on women's economic empowerment in the region (e.g. in projects supported by EU External Action/GAP III, UfM projects, etc.).
- **Promote and develop entrepreneurship support programmes** that are migrant and gender inclusive, including through awareness raising campaigns on migrant women's rights to work, long-term support measures from business launch and incubation to business expansion, and participatory consultation mechanisms with migrant CSOs.
- **Strengthen monitoring and evaluation systems** to ensure that self-employment and business support programmes:

⁶² Baycan-Levent, T. (2010). "Migrant women entrepreneurship in OECD countries." In *Open for Business: Migrant Entrepreneurship in OECD Countries*.

- > **Set gender indicators and collect data** disaggregated by sex and country of origin;⁶³ and
- > **Work with existing initiatives and networks** set up with previous cooperation programmes, such as the North Africa Migration Academic Network (NAMAN), the Household International Migration Surveys in the Mediterranean countries (MED-HIMS), and the Arab Barometer, to supplement available data.


- **Increase the visibility of entrepreneurship programmes** and their achievements through reports and user-friendly communication materials that are accessible online and in several languages.
- **Collect sex-disaggregated data** and conduct gender-inclusive research on migrant integration into the labour market and on women's potential for entrepreneurship (native-born and migrants).
- **Promote a positive narrative** on migrant entrepreneurs by recognising this group as champions of migration and documenting and disseminating success stories that can serve as models for native and migrant women and enhance social acceptance of migrants among local the community.
- **Assist local CSOs** working to promote migrants' rights to economic integration and which commit to provide long-term support, beyond starting a business.
- **Mobilise banks and microfinance institutions** to provide services tailored to migrants' needs, including through provision of information in relevant languages.

Recommendations for national actors in the NoA

- **Adopt a holistic approach** toward migration governance by ensuring legal protection of migrants in general, as well as migrant entrepreneurs.
- **Involve migrant CSOs and women's rights CSOs** in the design, implementation, and evaluation of entrepreneurship support programmes, and develop partnerships with migrant women's organisations to ensure the consideration of gender-related challenges in migrant business support services.
- **Facilitate the creation and formalisation of enterprises** by migrant students and their linkage to the market, tapping their potential for the national economy, in partnership with students' associations, universities, and vocational training programmes.
- **Ensure the collection of migration-related and sex-disaggregated data** by institutions supporting entrepreneurship and registering businesses,⁶⁴ in partnership with academia, and promote

⁶³ It is important to distinguish between sex-disaggregated data which refers to collecting data and breaking it down separately for women and men and gender indicators and statistics which integrate a gender perspective in the collection, analysis, and presentation of statistical data. Gender indicators can be used to measure progress in gender equality over time, across different geographical areas and between different groups of women and men as well as in organisations, institutions, and systems. Source: [European Institute for Gender Equality](#).

⁶⁴ For instance, by sex, age, country of birth, country of nationality, migratory status, date of first entry into the country, duration of residence, marital status, level of education and type and sector of activity.



knowledge sharing between institutional actors to increase the availability and use of data on migrant entrepreneurship (male- and women-led businesses).

- **Work with migrant communities' governmental counterparts** to facilitate skill and training recognition and ensure that accreditations are transferrable and recognised.
- **Cooperate with the private sector**, including financial institutions, to develop business development programmes that are accessible to both migrant and host community women, and enhance the financing of migrant businesses with a view to harnessing the potential of the local labour market and value chains.
- **Collect sex disaggregated data and conduct research** on migrant women's profiles, motivations and skills in relation to entrepreneurship, and deepen existing knowledge of the gender-related barriers to migrant entrepreneurship together with research institutions.



List of Key Informants

Seventeen key informants – nine women and eight men – have been consulted for the development of this policy paper. The informants are listed below, by region and alphabetical order.

Egypt

Ms. Ayoub Maysa, Associate Director, Centre for Migration and Refugee Studies at the American University in Cairo

Ms. Muhamed Ahmed Amira, Researcher on migration and displacement at the American University in Cairo and Clark University

Libya

Ms. Bugaighis Hala, Senior Researcher, Consultant and the Co-Founder of Jusoor Centre for Studies and Development

Mr. Giordani Marcello, Head of Libya Office, International Centre for Migration Policy Development

Morocco

Ms. Arab Chadia, Geographer, Member of North Africa Migration Academic Network

(NAMAN) Morocco

Ms. Belhaj Karima, Statistician Demographer, Human Mobility Department, High Commission for Planning

Ms. Chakal Khadija, Head of the Network Support, Self-Employment Department, National Agency for the Promotion of Employment and Competencies

Mr. Ftouhi Abdelkader, President of the Moroccan Association of Support to the Promotion of Small Business (AMAPPE)

Mr. Mouna Khalid, Anthropologist, Member of North Africa Migration Academic Network (NAMAN) Morocco

M. Serhani Ali, President of the Social Commission of the Federation of Moroccan Enterprises (CGEM) and Secretary General of the Moroccan Association of Recruitment Consulting



Tunisia

Ms. Bouhdid Wiem, Protection Pole Coordinator, Terre d’asile Tunisia

Mr. Haddad Akrem, Strategist, Social Innovation and Sustainable Entrepreneurship Expert and CEO of Inclusive Business Accelerator and Incubator (B-idea)

Mr. Marzouki Rani, Consultant for the Tunisia Office, International Centre for Migration Policy Development and former Project Manager at the Tunisian Association for Management and Social Stability (TAMSS)

Ms. Smida Donia, Head of Tunisia Office, International Centre for Migration Policy Development

Mr. Yotedje Franck, Executive Director, Afrique intelligence

Regional

Mr. Awad Ibrahim, Professor of Practice in Global Affairs and Director, Center for Migration and Refugee Studies, School of Global Affairs and Public Policy at the American University in Cairo

Ms. Bombassei Tiziana Francesca, Regional Manager MENA, Seedstars Venture Capital

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