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Labour
Organization



NORWEGIAN MINISTRY
OF FOREIGN AFFAIRS



► Policy Report

Economic Empowerment in Rural Areas in Egypt

PROVIDING ACCESS TO SELF-EMPLOYMENT OPPORTUNITIES
FOR TAKAFUL AND KARAMA BENEFICIARIES

Evidence from the field

2024



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This policy brief provides insights generated from the experience developed along the implementation of the activities of the International Labour Organization's project "Egypt Youth Employment: Economic Empowerment under Forsa Programme" (EYE Forsa) that aimed to promote **self-employment opportunities for Forsa programme target group from Takaful and Karama¹ cash-transfer beneficiaries**, and building on the tracer² exercises and assessment conducted following the conclusion of the project interventions.

► About the Publication

Within the framework of partnership between the International Labour Organization (ILO) and the Egyptian Ministry of Social Solidarity (MoSS) towards advancing economic empowerment for the more disadvantaged communities from Takaful and Karama cash-transfer programme beneficiaries, the ILO Norway-funded project "[Egypt's Youth Employment: Economic Empowerment under Forsa Programme \(EYE Forsa\)](#)" worked over 4 years to provide support to the national Forsa programme, managed by MoSS, by contributing with necessary technical assistance and through implementing specialized capacity-building programs and job-matching activities to support wage and self-employment opportunities, with an aim to offer yet another mechanism of support to members of the poorest households as part of a more holistic approach for social protection in Egypt.

The ILO EYE Forsa project has successfully managed to improve employability skills of more than 1,500 of jobseekers in Asyut and Sharkiya between 2021 and mid 2024, in addition to the implementation of interventions to promote wage employment, including the organization of 4 job fairs that were attended by 11,760 jobseekers in the two governorates and the rolling out of a training for employment programme that resulted in the placement of 800 jobseekers. As part of the project's self-employment and entrepreneurship components, 3,400 of beneficiaries have been supported to sustain their income-generating activities and startups through the delivery of business development and entrepreneurial skills training, as well as providing productive assets to 400 beneficiaries in Asyut and Sharkiya, making way for positive changes that have not only been reflected on the economic livelihoods of beneficiaries but have also empowered them socially among their families and local communities as productive members.

Prioritizing national ownership and sustainability, the ILO EYE Forsa project ensured that all programmes and tools, including ILO's renowned employability and self-employment capacity-building and training toolkits are well established and institutionalized among project's key stakeholders, not only at the central level within Ministries of Social Solidarity and Youth and Sports, but also at the local levels among community-development associations and non-governmental organizations.

From this perspective and as part of the knowledge production and sharing activities, the EYE Forsa project, following the conclusion and delivery of its key outputs, has worked to produce a number of policy briefs/Information notes that build on the experience and knowledge gained during the implementation period of the project, incorporating key policy-oriented messages, and offering actionable solutions, in addressing the needs and challenges of the more disadvantaged groups including Takaful and Karama beneficiaries to access sustainable sources of income, through either wage or self-employment work opportunities, as well as to benefit from available social protection and security services, to sustain and improve their livelihoods.

► Background

In their influential book *Poor Economics*, Abhijit Banerjee and Esther Duflo discuss that the majority of the world's poor are self-employed, often out of necessity rather than choice (Banerjee & Duflo, 2011). This highlights the critical role of self-employment initiatives in poverty alleviation. In comparison to this survival self-employment, it is also crucial to support growth-oriented enterprises that have the potential for job creation. This division of microenterprises into two tiers: "survival" and "growth-oriented" enterprises was first proposed by Gary Fields. According to Fields' model, survival microenterprises operate at subsistence levels, often with little potential for expansion, whereas growth-oriented enterprises have the potential for innovation, growth, and job creation (Fields, 2010). This distinction is crucial for designing interventions that support not just subsistence but also sustainable entrepreneurial growth. And while particular nature of each of the two types was thoroughly studied and contemplated during its design phase, the ILO's project Egypt Youth Employment: Economic Empowerment under Forsa Programme determined that both, subsistence self-employment and the more advanced growth-oriented entrepreneurship, are crucial for generating sustainable sources of income and providing decent job opportunities for the project's target group, Takaful and Karama beneficiaries, and it was with such reasoning the project designed its interventions to reflect the characteristics and needs of both groups.

Within the framework of upgrading social safety nets, in 2015, the Ministry of Social Solidarity launched the Takaful and Karama conditional cash transfer programme that has continued to expand since then. Two years later, it complemented this programme with another programme that targets the working age members of households living in poverty with interventions promoting wage employment and self-employment: Forsa Programme.

1. Takaful and Karama Program is a conditional cash transfer program launched by the Ministry of Social Solidarity under within the framework of upgrading social safety nets.
2. A tracer study was conducted for the training activities implemented through the ILO EYE Forsa project, following a methodology that included primary and secondary data collection. Primary data collection depended on a mixed research approach incorporating quantitative and qualitative methods to capture the needed information for the achievement of the assignment's objectives. The quantitative survey was implemented using a structured survey that was applied to target and control groups in the target governorates. The qualitative survey was done through key informant interviews was implemented through separate interviews with the target group only.

About the National Forsa Programme

The national FORSA (meaning “opportunity” in English) programme represents one of the national flagship initiatives promoting the economic empowerment of the poor and the most vulnerable. The theory of change of the FORSA programme rests on the fact that equipping the poor and vulnerable groups with enabling factors that would allow them an access to decent jobs and sustainable income generation activities will help promote their livelihood and enhance their long-term social and economic wellbeing and would eventually make them less dependent on traditional channels of social protection. The national FORSA programme targets poor individuals of working age (15-65) from the beneficiaries of Takaful programme or those who were rejected to join Takaful programme but were still very close to poverty margins required by the programme.



Building on its Social Units operating at the village level as well as the nationwide network of community leaders, the Ministry of Social Solidarity was able to reach out and engage beneficiaries of Forsa, which proved to be an effective mechanism of communication given that the target group have limited access to digital methods of communication.

The implementation of the national Forsa programme was piloted, with the support of the World Bank, in 8 governorates representing the different economic regions of Egypt. With an aim to uphold the national Forsa programme that the Egyptian government launched in early 2018, the World Bank designated a component in its Strengthening Social Safety Net project which started in mid-2019, primarily to test the different models of productive and economic inclusion by offering Takaful and Karama beneficiaries with a range of wage and self-employment services, before expanding the intervention any further. Click [here](#) for more information about the World Bank project.

In support to the national Forsa programme and the 8-governorate pilot project delivered in collaboration with the World Bank, the ILO launched the project. [Egypt Youth Employment: Economic Empowerment under Forsa Programme \(EYE Forsa\)](#), that was funded by the Norwegian Ministry of Foreign Affairs and implemented in partnership with the Ministry of Social Solidarity.

In line with the key components of the national Forsa programme, the ILO EYE Forsa project had three main outcomes. The first outcome has an overarching objective; to strengthen the capacities of strategic partners and institutions, as well as civil society organizations and private sector service providers so that they are able to manage the rolling out of both wage employment and self-employment initiatives. The second outcome involves the provision of necessary support to job seekers to enhance their employability skills and, hence, increase their chances to access wage employment. The third outcome of the project works to promote self-employment, including through empowering self-employed women, who stand at a disadvantage, by allowing them an access to tailored capacity-building support, helping them generate more sustainable incomes, and also by enhancing youth entrepreneurship ecosystem³, at large, through the delivery of entrepreneurship training.

The ILO EYE Forsa project had Asyut and Sharkiya as the two targeted governorates where the project's activities were specifically implemented.

► ILO EYE Forsa approach to promote self-employment

The ILO EYE Forsa project, among its various activities, has been working to promote entrepreneurship and self-employment in targeted communities, in line with the key components of the national Forsa programme. More specifically, the third outcome of the project built on the second component of national Forsa programme that involves asset transfers and microenterprise development. This component is largely intended to address women, who account for almost 88 per cent of Takaful's beneficiaries, and who received, through Forsa programme, assets that will constitute the foundation of income-generating activities. Beneficiaries were offered technical training on how to operate their assets. The EYE Forsa project has complemented the transfer of assets process with the provision of business management/ entrepreneurship training, ILO's Gender and Entrepreneurship Together – GET Ahead for Women in Enterprise that is designed specifically for women with very basic literacy skills, coupled with financial education training, to ensure that asset recipients were able to sustainably manage their microenterprises.

3. For more information on ILO's approach to entrepreneurship ecosystem development, please visit the website: [HYPERLINK "https://www.ilo.org/publications/rough-guide-inclusive-entrepreneurship-ecosystem-development"](https://www.ilo.org/publications/rough-guide-inclusive-entrepreneurship-ecosystem-development) A Rough Guide to Inclusive Entrepreneurship Ecosystem Development | International Labour Organization (ilo.org)

In this context, and to ensure the utmost benefit for target beneficiaries and their local communities and to promote sustainability of interventions worked along 4 key service tracks:

1. **Capacity building of partner NGOs to deliver self-employment initiatives** as means to promote and foster the growth of the income generating activities, being intrinsic element of development work at the grassroots level in targeted communities.
2. **Improve business management, basic entrepreneurial and financial skills of beneficiaries**, through the rolling out of ILO's [GET Ahead](#) and [Financial Education](#) training programmes to enable them to manage their income generating activities and microenterprises and to take informed financial decisions. This area of intervention has built on the transfer of assets component of the national Forsa programme.
3. **Improve entrepreneurial skills of beneficiaries with advanced qualifications** through the implementation of ILO's [Start and Improve Your Business](#) training that targets beneficiaries of more advanced levels of education and skills.
4. **Contribute to a more conducive business ecosystem in targeted communities**, with an aim to provide project beneficiaries with necessary financial and non-financial support that extends beyond the lifetime of the project, using ILO's [Making Microfinance Work](#) training and the Capacity Building Business Development Service.

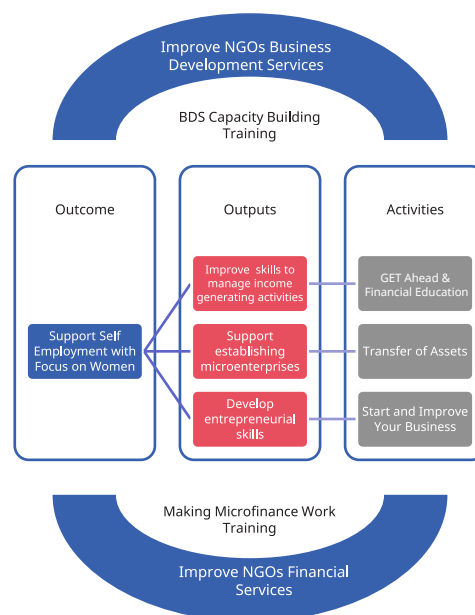


Figure 1 EYE Forsa Self Employment Theory of Change

First Service Track: Capacity building of partner NGOs to deliver self-employment initiatives:

Especially, in self-employment, the role of NGOs has posed to be indispensable. And having them identified as potential partners, NGOs in targeted communities of both governorates, Asyut and Sharkiya were intensely engaged in capacity building activities implemented by the ILO EYE Forsa project to help them serve as a resourceful facilitator of self and wage employment interventions at the village level, to manage, guide and support beneficiaries, to maintain their income generating activities.

The necessity to have NGOs in target districts of both target governorates undergo a training better manage and facilitate economic empowerment initiatives in their local communities, including self-employment interventions has been identified through a local community assessment concluded by the project at an earlier stage and through thorough deliberations with MoSS.

To ensure the adequate transfer of knowledge on the topics mentioned above at the widest scale, the ILO EYE Forsa project held a series of capacity-building workshops for potential partner NGOs, not only in Asyut and Sharkiya, but also at the central level in Cairo, engaging 56 NGOs, 30 of which were from Asyut and Sharkiya, whereas the rest belonged to 14 other governorates.

The Capacity Building Workshops engaged participating NGOs representatives in several interactive sessions to improve their knowledge and skills on managing economic empowerment projects, in line with viable business models that are based on realistic outlooks to the prevailing needs and potential economic opportunities in their local communities.

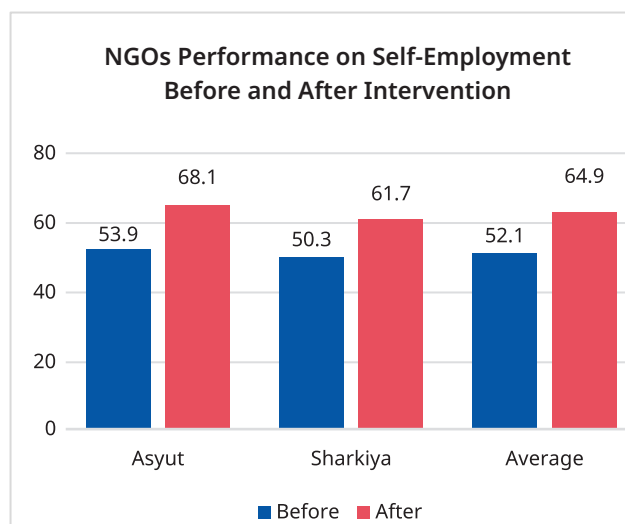
The feedback derived from the participants in the workshops held in Asyut and Sharkiya indicated favorable results, where average satisfaction levels reached 90 per cent. Among the topics that received most favorable feedback were those about managing economic empowerment projects, facilitation of value chain-based interventions, production units, behavioral change approaches, and mechanisms of monitoring and evaluation. In addition, several plenary sessions were also entirely dedicated to proposal writing and budgeting, with an aim to improve the capacities of this segment of NGOs in submitting proposals issued through MoSS and development partners.

Moreover, identified NGOs who indicated high potentials to partner with MoSS on the implementation of the national Forsa programme activities in Asyut and Sharkiya were particularly invited by the ILO EYE Forsa project to nominate candidates to participate in the training of trainers' workshops held in each governorate, in order to empower local NGOs with qualified cadres that can sustain the support provided to beneficiaries through the trainings and the follow-up activities beyond the duration of the project.

► The Impact of Capacity Building Workshops

To capture the change in the capacities of partner NGOs in Asyut and Sharkiya, following the capacity-building activities implemented through the ILO EYE Forsa project, an endline study was carried out after a considerable period of time ranging from 6 months to 2 years, based on the outcomes of the baseline study conducted beforehand.

The study included a thorough organizational assessment specific for the capabilities and experience of partner NGOs in areas of wage and self-employment. The assessment process encompassed a series of in-depth interviews with partner NGOs across wage and self-employment themes, in both implementation governorates, Asyut and Sharkiya. An organization assessment scoring instrument was used to evaluate the various aspects of an organization's performance and team capabilities in areas of self and wage-employment. This tool used a scoring system to quantify qualitative data, allowing for a more objective analysis. The assessment tool was administered with 30 percent of NGOs supported by the project, with a total of 20 partner organizations were assessed.



In the field of self-employment, the baseline study indicated a modest performance of partner NGOs, in Asyut and Sharkiya, in implementing self-employment initiatives, scoring 52.1 out of 100, which reflected poor skills and average preparedness to manage projects of that sort. In the endline survey, the score increased to 64.9 indicating a significant improvement.

Second Service Track: Improve business management, basic entrepreneurial and financial skills of beneficiaries:

Before starting implementation of trainings, the EYE Forsa project developed a merged version between the two ILO training tools, **GET Ahead** and **Financial Education**, by which the core training content of both tools are delivered in 5 days. Normally, the two ILO training tools are delivered separately.

Gender and Entrepreneurship Together (GET Ahead) is a gender-sensitive entrepreneurship-training programme designed for women and men with basic numeracy or literacy skills. GET Ahead aims to address some of the barriers women face in starting and running a business, including lack of entrepreneurial knowledge and skills, low confidence, and gendered norms and roles that increase the burden of household and care responsibilities. GET Ahead bridges the gender gap in entrepreneurship support by offering women and men both the business management and key soft skills they need to start a business.

The ILO Financial Education training programme supports workers, entrepreneurs, women, youth, migrant workers, farmers, families with working children to make informed choices about main financial products and services, including credit, savings, insurance, money transfers and other products that enable people to build their assets, engage into and take advantage of income generating activities, and protect themselves against risks.

The adaptation of the two training tools and having them integrated within the framework of a single workshop came to reflect the particular nature of Forsa beneficiaries. Unlike the typical beneficiaries of our entrepreneurship programmes, the beneficiaries of Forsa programme include the extreme poor living outside the reach of social protection programmes or those who do not have opportunities for formal sector employment or stable income generation sources. Therefore, adaptations need to be made to cater for needs and capacity levels of the beneficiaries, and as well as to equip them with financial awareness necessary for them to ably manage their micro businesses and, separately their household/ personal finances.

Two regional master trainers, one from each tool, have worked, in close coordination, to develop an integrated, homogenous training content that captures the core training topics provided within each tool. The work of both trainers has been deeply reviewed and backstopped by the Women's Entrepreneurship Development Team and the Social Finance Programme at the ENTERPRISES department at ILO's headquarters. During the development process, training needs assessment exercise was carried out to get the feedback of actual beneficiaries to further inform the adaptation of the training materials.

And in order for the project to prepare trainers to deliver both tools within the framework of a single training workshop, a 5-days ToT workshops on GET Ahead and Financial Education. With an aim to maintain the training requirements of both training tools in terms of approach and method, as specified in the implementation guidelines of both, the same group of trainers were introduced separately to each tool first, before participating in a 2-days workshop that brought the two training tools together within a total of 5-days training to be delivered to the beneficiaries of Forsa from self-employed women to help them manage their income generating activities.

The GET Ahead and the Financial Education ToTs in Asyut and Sharkiya brought about 33 trainers (20 in Asyut and 13 in Sharkiya).

In addition to the follow up carried out through the contracted master trainers for each training tool to ensure that the under-certification trainers are able to pursue their certification through implementation of end-beneficiaries training and to supervise and evaluate their performance, the ILO project has engaged an expert to shadow and monitor the training of trainers process within the framework of each tool, and, most importantly, to provide technical support and guidance, particularly for participants, as needed, mostly to ensure their full engagement and apprehension of the training methodology along the two separate ToT workshops, and preparing them for the merger between both tools.

GET Ahead and Financial Education Outputs:

Using the merged version of the GET Ahead and Financial Education, the ILO EYE Forsa project built the capacities and improved the skills on managing income generating activities of 2,434 from Takaful and Karama beneficiaries, 1,503 in Asyut and 931 in Sharkiya. From the 2,434, 1,919 started their businesses after having received productive assets through MoSS and partner NGOs, and directly through the ILO project.

GET Ahead and Financial Education Results and Impact:

Following the conclusion of the ILO EYE Forsa training activities, a tracer study was conducted at a later stage after the GET Ahead and Financial Education trainings to:

- Assess the effectiveness of the training activities and their relevance to the target group
- Determine the usefulness of the training activities and to what extent the skills and knowledge acquired were applied by participants after the training
- Capture perception of GET Ahead and Financial Education trainings participants in light of the skills and knowledge and their reflections regarding the impact of the training as well as the post-training follow-ups on their lives

Tracer Sample Characteristics:

A total of 452 respondents (55.8% from Asyut and 44.2% from Sharkeya, the majority of whom are female (94.5%), with varying education levels. The majority of the sample have finished high school, 38.5%. (44% male and 38.2% female). 14.6% of the sample was illiterate (20% male and 14.3% female). It is worth noting that 30% of males from Sharkeya are illiterate. On the other hand, only 2.7% have a university degree all of whom are women from Asyut.

Training Effectiveness and Relevance:

- An overwhelming majority of 96.0% of survey respondents have indicated the relevance and importance of the training with all its modules to manage and grow their business.
- An average of 96.0% of respondents found the training with all its modules relevant to their needs and an average of 95.9% found it suitable. The highest scoring module was communications at 98.5% while the lowest scoring module was financing and cash flows at 87.8%, still a very high score.
- On a scale from 1-5 where 1= excellent and 5 = very poor, respondents were asked to rate the training content of the different training modules.
- Respondents found the content of the training as generally excellent, with business plan as the highest-ranked module with an average of 1.8 (excellent), sales, marketing, project management, and financial education all ranked at 1.9 (excellent). Communication skills and financing and cash flows came slightly lower at 2.0 (very good).

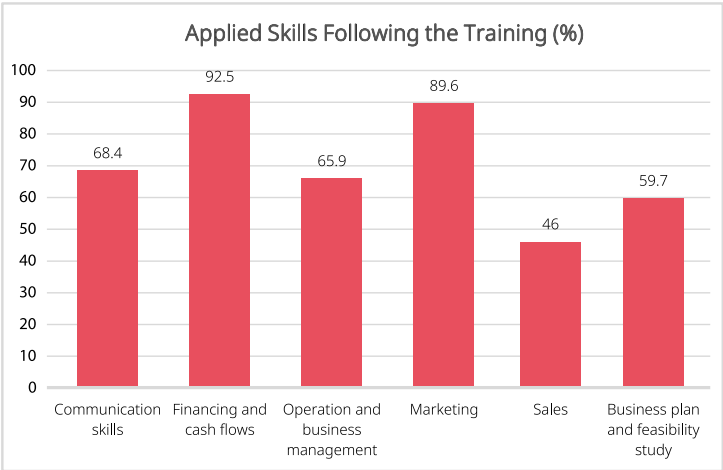
Module	Rating
Business plan and feasibility study	1.8
Sales	1.9
Marketing	1.9
Financial education	1.9
Project management	1.9
Communication skills	2.0
Financing and cash flows	2.0

Figure 2 Rating of Training Content

- Trainers/facilitators were named as the highest advantage of the training at 91.6%, followed by training content at 87.8% and then training date at 48.2%, training location at 44.7%.

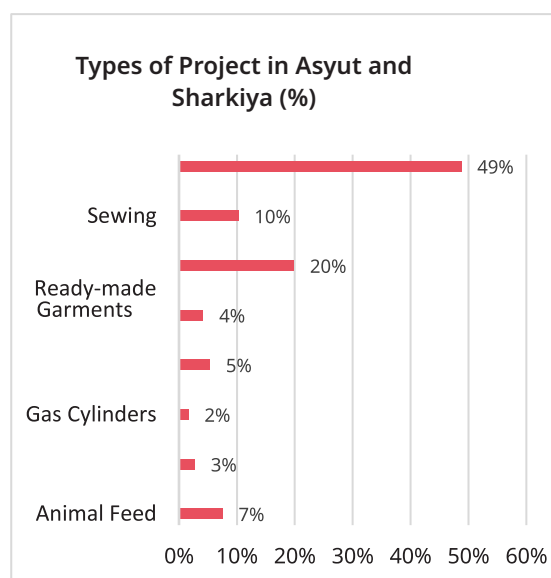
Applying Skills Learned:

- Financial and cash flows being the most applied skill with a total of 92.5 % of participants indicating they have applied this skill (94.6% in 2022, 91.4% in 2023, 91.8% in 2024).
- Marketing came next at 89.6% of total participants who applied it. With 100% of graduates of 2024 from both Asyut and Sharkeya applying it.
- Communication skills, business plan and feasibility study scored 65.9% and 59.7% respectively. The least applied skill turned out to be sales where only 46 % of participants applied this skill as shown in the table.



Impact of training:

- The merged versions of Get Ahead and Financial Education training program has had a notable positive impact on the lives of participants, with 71.2% stating that the training positively influenced their lives.
- A significant outcome of the training is the reported increase in sales, with 46.0% of participants experiencing sales growth after completing the program. The application of skills learned during the training appears to be a key driver of this sales growth. Profit increases have been modest; only 26.2% of respondents reported a profit increase in the six months leading up to the survey in April 2024. Finally, job creation remains minimal, as most participants are operating micro-enterprises. The majority (64.1%) of respondents work alone, while 32.2% employ between one and three people, often family members.
- The impact of the training was assessed based on participant business performance and attitudes. An overwhelming 94.2% of respondents have been motivated for their business after the training, with 71.2% indicating that it had a positive impact on their lives.



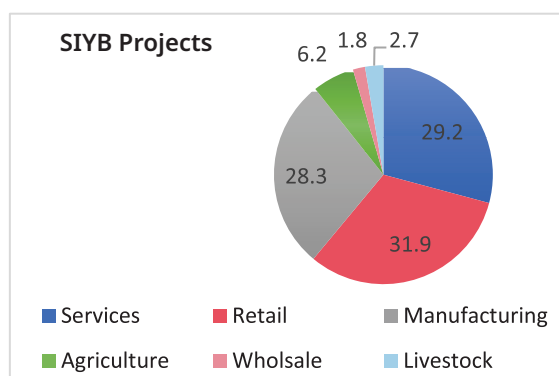
Third Service Track : Improve entrepreneurial skills of beneficiaries with advanced qualifications:

Start and Improve Your Business (SIYB) is a management training programme that supports starting up and maintaining emerging businesses as means to generate more and better employment for women and men, particularly in developing economies. The Start Your Business training package (as part of the broader SIYB programme) focuses on capacitating potential entrepreneurs who want to start a small business and already have a concrete business idea. The programme is a combination of training and after-training support, and helps participants assess their readiness to start a business and to prepare a business plan and evaluate its viability. SYB courses are usually delivered in 5 days.

In Egypt, the SIYB programme has been adapted and translated into Arabic to better address the needs and challenges of the Egyptian business environment, as the more general socio-economic context.

SIYB Outputs under EYE Forsa Project:

1073 of beneficiaries participated in ILO EYE Forsa's SIYB training workshop in Asyut and Sharkiya, 327 of which started their projects, which in turn provided 776 job opportunities. Among the business plans prepared by the participating entrepreneurs through the training, retail and services projects came at the forefront with 31.9 per cent, 29.2 per cent respectively, followed by manufacturing at 28.3 percent, whereas agricultural and livestock projects lagged behind at 6.2 per cent and 2.7 per cent respectively.



SIYB Results and Impact:

Following the conclusion of the ILO EYE Forsa training activities within a range from 6 months and 2 years, a tracer study was conducted at a later stage after the GET Ahead and Financial Education trainings to:

- Assess the effectiveness of the training activities and their relevance to the target group
- Determine the usefulness of the training activities and to what extent the skills and knowledge acquired were applied by participants after the training
- Capture perception of SIYB trainings participants in light of the skills and knowledge and their reflections regarding the impact of the training as well as the post-training follow-ups on their lives.

Tracer Sample Characteristics:

A sample of SIYB 180 beneficiaries with a majority of female participants (82%) were surveyed. Around half of them are married (48%) and 43% are single with 8.8% female-headed households (10 divorced + 3 widowed). Looking at employment status, over half (53.3%) of the participants were already working before the training, with a remarkable 91.7% of them owning existing businesses and averaging 4.3 years of experience.

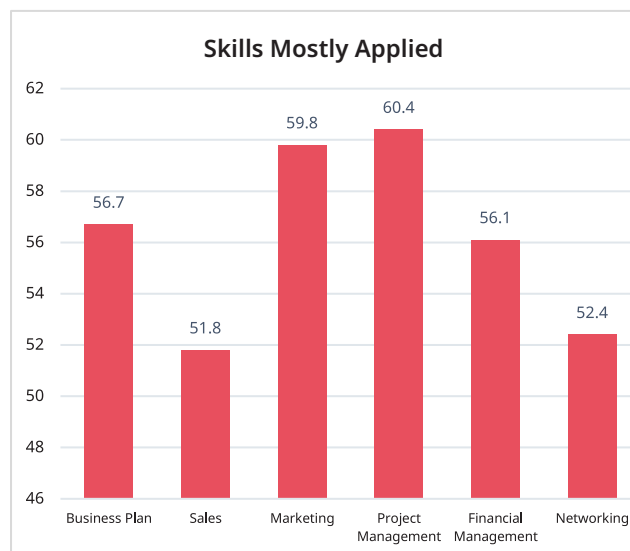
► Training Effectiveness and Relevance:

The SIYB training gained overwhelmingly positive feedback from participants, with a significant majority finding it both necessary and effective for their business development. Specifically, 98% of participants felt the training was essential, and 94.8% believed it fulfilled their needs, highlighting the strong relevance of the program to their business contexts.

Skill enhancement was a key outcome, with 95.4% of respondents reporting that the training significantly contributed to the success of their businesses. Participants expressed high confidence in the training, rating it an average of 4.1 out of 5 in terms of relevance, usefulness, and impact.

► Applying Skills Learned:

The SIYB program effectively equipped participants with practical skills which were all used by participants regardless of the time when they had started their business. Over 60% applied multiple skills, and skill usage increased over time. Project management, generating ideas, and marketing were most common. Financial record-keeping was the primary financial skill used, but there's room for improvement in tax and social security practices. There was no significant difference between governorates. The majority made use of the business plans they had developed during the training with only a few changing them after 3 months. Marketing and generating business ideas skills were adequately used by participants leading to heightened self-confidence and belief in their abilities.



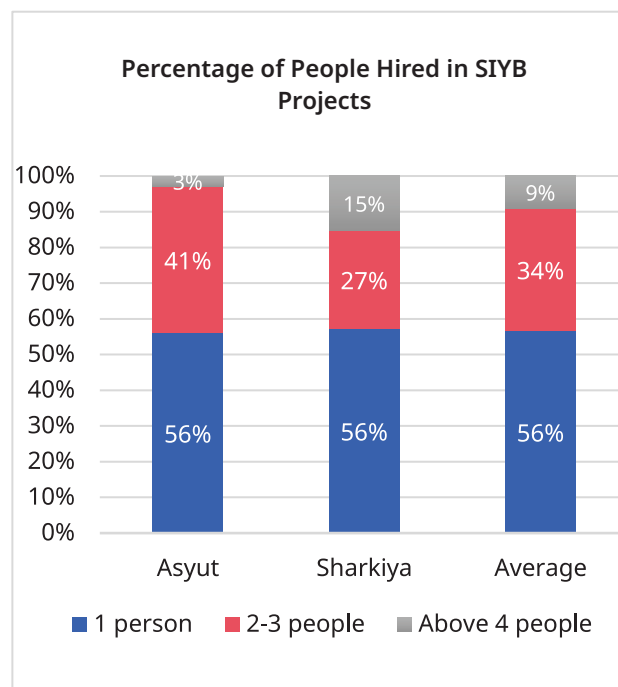
► Impact of training:

A remarkable 97.6% of participants reported increased motivation due to the training, with particularly notable results among specific cohorts. Sales growth was reported by 61.6% of participants, who attributed this improvement directly to the training. However, 36.6% saw no change in sales, and a minimal 1.8% reported a decrease. A strong correlation was found between the number of skills applied and sales growth. Among those who applied three or more skills, 83.2% reported an increase in sales, with higher success rates in Asyut (87.7%) compared to Sharkeya (76.2%). On the other hand, participants who applied only one skill experienced no change in sales, demonstrating the critical importance of skill application for business growth.

Table 1 Perception towards Aspects of Improvement following the SIYB training.

Category of Improvement	Average
Increase profit	66%
Increase sales	54.4%
Improve production	35.9%
Increase revenue	34%
Improving management skills	32%
Better pricing	30.1%
Better marketing of goods and services	27.2%
Improving services	9.4%
Improve accounting	15.5
Business growth	3.9

A majority of SIYB participants from the sample, however, indicated that finding access to financial resources remained a significant challenge.



Fourth Service Track : Improving business ecosystem:

The project has worked to contribute to the establishing of a business eco-system that will be conducive to the sustainability and maintenance of the income-generating activities ran through the asset transfer component of Forsa programme. This included building the capacity of 19 NGOs that had microcredit potfolios in target districts in Asyut and Sharkiya through ILO's Making Microfinance Work training programm in order for them to be able to serve their clients from small-scale business owners, particularly the beneficiaries of Forsa. Moreover, the EYE Forsa project held a capacity building workshop for 23 NGOs from Asyut and Sharkiya on the provision of business development services.

A. Enhancing the provision of business development services (BDS) in targeted communities

Building on the training curriculum adapted and developed within the framework of the ILO's completed Norway-funded project "Egypt Youth Employment: Jobs and Private Sector Development in Rural" (EYE RAWABET), the EYE Forsa project organized a training workshop to build the capacities of business development services (BDS) providers, with the aim to promote the growth and sustainability of micro and small enterprises, including income generating activities established through Forsa programme, by contributing to improving and raising the efficiency of the provision of BDS by civil society organizations and for-profit institutions, as BDS ensure access to necessary guidance and assistance to enable micro and small businesses manage business management challenges by improving productivity and accessing new, high-quality markets, and other practices that stimulate the performance of the economic unit and increase its ability to grow. This goes in line with the project's determination not only to provide direct capacity-building activities to Forsa beneficiaries, but, also, to contribute to a more conducive eco-system of business support services in targeted governorates that ensure the sustainability of such services beyond the project's lifetime.

Table 2 Topics of BDS Training



The BDS providers training workshop was rolled out for 10 days, delivered over two separate weeks with time gap. The training had 24 participants representing 24 institutions from Assiut and Sharkiya, many of which were partners to MoSS in delivering of assets to Forsa beneficiaries, which made them best candidates to receive this training, as they are already in direct contact with the beneficiaries.

B. Improving access to financial services in targeted communities

With an aim to induce a more lasting impact, even beyond the framework of Forsa programme, the project has worked to capacitate the NGOs and microfinance institutions (MFIs) operating in and around the project's target districts through holding a training workshop on ILO's training tool "Making Microfinance Work: Book 1: Managing for Improved Performance".

Making Microfinance Work (MMW) programme was developed by the ILO incorporating its longstanding expertise in delivering management trainings and also drawing from best practices of microfinance service providers from around the world. The MMW training is based on two publications: Making Microfinance Work: Managing for Improved Performance and the more advanced Making Microfinance Work: Managing Product Diversification.

Extending for 10 days of training, MMW aims to achieve the following:

- Enhancing awareness of the various functions that would contribute to the successful performance of microfinance institutions.
- Providing a set of tools and mechanisms that can help managers improve the performance of their institutions or branches.
- Stimulating the process of exchanging experiences, strategies and best practices to face the challenges.
- Knowledge sharing of international experiences of microfinance in other countries around the world, and then stimulating innovative ideas that can be applied in the local community.

51 participants were engaged in the MMW training in Assiut and Sharkiya representing 19 NGOs that have microcredit portfolio. The workshop succeeded to increase the participants knowledge in micro-finance topics especially in understanding the role of other departments in the organization, micro-finance tools and methods and how to apply to enhance effectiveness and efficiency, and also how to assess the organization performance in micro-finance comparing to other organizations in the field. Moreover, the training considered by most of the participants as a great chance for sharing experiences between the NGOs working in the same field.



Insights from Global Evidence

A randomized evaluation conducted in Sri Lanka found that SIYB training had a significant positive impact on business practices and business outcomes. The study reported improvements in business knowledge, business practices, and business performance among participants (de Mel, McKenzie, & Woodruff, 2014). These findings suggest that SIYB training can effectively enhance entrepreneurial skills and lead to better business outcomes.

David McKenzie's review of business training programmes highlights the mixed results of such interventions. While some studies show positive impacts on business practices and performance, others find limited effects. McKenzie emphasizes the importance of context and the need for complementary support services, such as access to finance and ongoing mentorship, to maximize the effectiveness of business training (McKenzie & Woodruff, 2014).

The updated 2023 J-PAL policy insight on teaching business skills to support microentrepreneurs underscores the importance of tailoring training to the specific needs of participants. The policy insight highlights that women often benefit more from training programmes that include soft skills, such as confidence-building and negotiation, in addition to technical business skills. It also stresses the importance of addressing gender-specific barriers to entrepreneurship, such as access to finance and social norms (J-PAL, 2023).



Policy Recommendations

Integration of Complementary Services	Integration of Complementary Services: Provide access to finance, mentorship, and networking opportunities to complement the training programmes. This holistic approach can help beneficiaries overcome barriers and sustain their businesses. Inclusion of various forms of Business Development Services to support the training is key for project sustainability. Combining self-employment trainings with transfer of productive assets is of significant favourable impact, especially if the training took place after the delivery of assets.
Customization and Flexibility	Tailor the training content to the specific needs and contexts of the participants. For example, integrating modules on digital marketing and e-commerce can be highly relevant in the current business environment notably for SIYB beneficiaries.
Ongoing Support and Follow-Up	Implement regular follow-up and support mechanisms to ensure that participants can apply their newly acquired skills effectively. This can include periodic check-ins, refresher courses, and peer support groups.
Promote Gender-Sensitive Approaches	Ensure that the training programmes address gender-specific barriers and include components that build confidence and leadership skills among women entrepreneurs. Creating a supportive environment for women can significantly enhance their entrepreneurial success.
Coaching and Mentorship Programs	Introduce coaching sessions, mentorship programs, and peer-to-peer learning groups. Utilizing participants' projects as case studies can provide practical, hands-on learning experiences.
Financial Resource Awareness:	Raise awareness about alternative financial resources, such as microloans, grants, and business competitions. Partnering with banks and microfinance institutions can facilitate easier access to these resources.



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International
Labour
Organization

International Labour Organization – Cairo Office

9 Dr. Taha Hussein st., Zamalek, Cairo 11211, Egypt

Tel: +202 27369290

Email: cairo@ilo.org

Belal@ilo.org

Web: www.ilo.org/egypt

www.ilo.org/egypt-youth-employment

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